



Reverse Mortgage Solutions, Inc.

14405 Walters Road, Suite 200,

Houston, TX 77014

T 888.918.1110

rmsnav.com

Dear Valued Customer,

I am writing to tell you about actions that Ditech Holding Corporation and certain of its subsidiaries, including Reverse Mortgage Solutions, Inc. ("RMS") (together "the Company"), are taking.

To facilitate an agreement we reached with certain of our term loan lenders on the terms of a financial restructuring, the Company today filed for voluntary reorganization under Chapter 11 of the U.S. Bankruptcy Code. As part of the process, we are continuing to evaluate a broad range of options, including potential transactions and potential changes to our business model, with the goals of maximizing value and creating the best path forward for our business.

Here are the most important things you need to know:

- The Company is continuing to operate through the Chapter 11 cases.
- The restructuring process has not changed your reverse mortgage, and should not change the scheduled or unscheduled draw process.
- You may have received a notice from your bank that an RMS check you recently deposited has been returned unpaid. If this occurs:
 - You can re-present the returned check to your bank in a few days and it should be honored.
 - If you have any issues depositing or cashing the check please contact us at 866-503-5559 and allow us to assist you.
 - If your bank charged you a fee for submitting a check from the Company that was dishonored, we will reimburse you up to \$35.00. Please send a copy of your entire bank statement showing the fee charged for the dishonored check to the



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following address: Ditech Financial LLC 1100 Virginia Drive,
Suite 100A, MC: 190-FTW-M98, Fort Washington, PA 19034.

- We are focused on providing you with the same high-quality service you have come to expect.
- We intend to move through this process as quickly as possible. We remain committed to delivering exceptional service and exceeding your expectations.

Your satisfaction remains our primary focus, and we understand that you may have some questions. We will keep you informed as we move through this process. If you have other questions, you can find additional information on the restructuring page of our website, <http://ditechholding.com>.

Thank you for your patience and your business.

Sincerely,

Jeff Baker
President

IF YOU ARE IN BANKRUPTCY, THIS NOTICE IS INFORMATIONAL ONLY. IT IS NOT AN ATTEMPT TO COLLECT THE DEBT. YOU MAY DISREGARD INFORMATION PERTAINING TO PAYMENT REMITTANCE. ANY PAYMENT OBLIGATIONS ARE GOVERNED BY ANY CONFIRMED BANKRUPTCY PLAN OR COURT ORDER.

IF THE OBLIGATION TO REPAY THIS ACCOUNT WAS DISCHARGED IN BANKRUPTCY, THIS NOTICE IS INFORMATIONAL ONLY. IT IS NOT AN ATTEMPT TO COLLECT THE DEBT. YOU MAY DISREGARD INFORMATION PERTAINING TO PAYMENT REMITTANCE. YOU ARE



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**NOT OBLIGATED TO MAKE PAYMENTS AND ANY AMOUNT(S) PAID
TO DITECH ARE AT YOUR DISCRETION.**