



Dear Employees,

In an ongoing effort to provide greater benefits to you, employees may join a group legal plan through Countrywide Pre-Paid Legal Services. This voluntary benefit is offered to all regular full-time and regular part-time employees and is designed to provide specific legal services when the need arises, on an affordable basis. These services are available to you, your spouse and dependents up to the age 23.

Countrywide's plan, known as "Personal Legal Protector", provides an array of valuable legal services including:

- 📞 Identity Theft Assistance
- 📞 Preparation for Simple Wills
- 📞 Review of Contracts and Documents
- 📞 Legal Letters and Phone Calls
- 📞 Unlimited Telephone Consultations and Advice
- 📞 Advice on Small Claims Court
- 📞 Living Wills and medical Powers of Attorney
- 📞 Discounted Rates

And Many Other Services...

An Identity Theft Benefit is part of their plan and can help you if you become a victim of Identity Theft or help you prevent it. The enclosed brochure contains more complete information on the services, which are prepaid through your payroll deduction of \$3.30 weekly.

In the course of daily activities there are many occasions when legal advice can be helpful, if not essential. Perhaps your will needs to be updated, or you are contemplating a real estate transaction, such as renting or sale of home. You may be encountering a credit or foreclosure issue or just need advice when something unexpected happens.

Please take the time to review the "Personal Legal Protector" brochure, and if you believe the legal services provided by the Plan can be value to you, your enclosed enrollment form must be forwarded to the Human Resources Department by the open enrollment deadline.

Any questions about the legal services plan can be answered by calling Human Resources or Countrywide Pre-Paid Legal Services at 1-800-550-LAWS.

Sincerely,

Countrywide Pre-Paid Legal Services, Inc.

P.S. The plan includes coverage for your spouse and your dependents up to the age of 23 at no additional

What is a Legal Plan?

A legal plan will provide you access to attorneys in an affordable way. The voluntary benefit is offered to all regular full-time and regular part-time employees, and is designed to provide specific legal services when the need arises, in an affordable way.

Who is Covered?

The legal plan is available through payroll deduction for benefit eligible employees, their spouses and dependents up to the age of 23 at no additional cost.

Cost

Payroll deduction is \$3.30/week.

How to Enroll?

You will enroll by completing the Countrywide enrollment form during the open enrollment period.

Whether you are closing on a house, filing for divorce, facing a traffic violation, need a will, or filing a consumer complaint, receiving legal advice is important. Through the Legal Services Plan, you and your family will receive a number of valuable legal services from the network attorney's including:

| Services | Private Attorney's Fees | Your Fees with Your Legal Plan Attorneys |
|--------------------------------------------|-------------------------|------------------------------------------|
| Unlimited Phone Consultations and Advice | \$150 – \$350 per hour | NO CHARGE |
| Face to Face Consultations | \$150 - \$350 per hour | NO CHARGE |
| SimpleWills | \$250 - \$750 each | NO CHARGE |
| Living Wills and Medical Power of Attorney | \$150 - \$550 each | NO CHARGE |
| Legal Documents Reviewed | \$150 - \$350 per hour | NO CHARGE |
| Advice on Government Programs | \$150 – \$350 per hour | NO CHARGE |
| Legal Letters and Phone Calls | \$150 - \$350 per hour | NO CHARGE |
| Consumer Protection and Warranty Problems | \$150 - \$350 per hour | NO CHARGE |
| Identity Theft Prevention and Assistance | \$150 - \$350 per hour | NO CHARGE |

Guaranteed reduced rates on other legal matters – 25 % preferred discount on Plan Attorney's Hourly/Flat Rates. 10% preferred discount on Contingency Fee Cases.

Additional Services in the Legal Plan:

1. The IRS and State Tax Relief Service which will provide advice for income tax debt matters as well as discounts for Tax Return preparation and more.
2. The Smartmove® Real Estate benefit allows you to receive cash rebates or a home warranty when buying or selling a home with an authorized real estate agent (See chart on next page)
3. An online Legal Liberty complete with Do It Yourself legal forms, IRS forms, Passport forms and Immigration forms and more.



Will you need legal services in your 20s, 30s, 40s or 50s?

Are you a 20, 30, 40 or 50 something who...

- Is going to buy a home and would like the documents reviewed and have an attorney present at closing?
- Put on a new roof or windows only to have them leak days later?
- Has been thinking of writing a will?
- Is the executor of an estate?
- Is separated and unsure of your rights?
- Is divorced and needs assistance in collecting child support?
- Has a teenager with speeding tickets or other moving violations?
- Has a child who is divorced and wants to learn about grandparents' visitation rights?
- Is deeply in debt and needs advice on bankruptcy and other related issues?
- Needs to update a will written years ago?
- Is leasing an apartment or car and would like an attorney to review the lease?
- Is buying a vacation home and would like the documents reviewed and an attorney present at closing?
- Has been, or would like to avoid being, a victim of identity theft?
- Is unable to make mortgage payments and is facing foreclosure?
- Has been in an auto accident?
- Has speeding tickets or other moving violations and is concerned about the impact on your driver's license and insurance?



If you answered "yes" to any of these questions, you may want to consider enrolling into our legal plan.



www.countrywideppls.com
1-800-550-LAWS

PERSONAL LEGAL PROTECTOR PLAN ENROLLMENT FORM

PLEASE PRINT OR TYPE INFORMATION

| | | | |
|------------------------------|--------------------------|------------------------------|------------------------------|
| Employer | | Occupation | |
| EMPLOYEE INFORMATION | | | |
| First Name | | Last Name | Middle Initial |
| Employee ID Number | | Date of Birth month/day/year | |
| Street Address | | | Apt. Number |
| City | State | Zip Code | |
| County | | E-mail Address | |
| Home Telephone () | | Work Telephone () | |
| SPOUSE INFORMATION | | | |
| First Name | | Last Name | Middle Initial |
| Date of Birth month/day/year | Spouse's Employer's Name | Occupation | |
| DEPENDENT INFORMATION | | | |
| First Name | Last Name | Middle Initial | Date of Birth month/day/year |
| First Name | Last Name | Middle Initial | Date of Birth month/day/year |
| First Name | Last Name | Middle Initial | Date of Birth month/day/year |

I have received the descriptive material for the pre-paid legal services plan and wish to enroll in this plan and receive the services and benefits described in the membership certificate which will be forwarded to me. Countrywide Pre Paid Legal Services, Inc. may not cancel the plan or my membership without prior written notice to me. I understand that this plan will remain in effect until written notice is provided to Countrywide Pre-Paid Legal Services, Inc. I authorize my employer to deduct \$3.30 per week from my paycheck for the payment of service plan fees, which will be forwarded to Countrywide Enterprises, Inc. (The amount of the deduction from each paycheck will be influenced by the frequency of payroll, whether you are paid weekly, semiweekly, bi-monthly).

I have received the descriptive material for the pre-paid legal services plan and wish to enroll in this plan.

Signature of Employee

Date

Enroller

Date

| |
|-------------------------------------------------------------|
| <p><i>For HR use only:</i> EffectiveDate: _____</p> |
|-------------------------------------------------------------|