

## BAR DATE NOTICE FAQ

### 1. I don't know what my connection is with Ditech. Why did I receive this notice?

- The Chapter 11 process requires the distribution of certain documents and notices that provide information about Ditech's restructuring.
- These notices, including the one you received, are being sent to a wide range of the company's stakeholders, including vendors and suppliers, as well as employees and customers, among others.

### 2. What is a Bar Date? Why did I receive this legal notice?

- The Bar Date is the last date on which a Proof of Claim can be filed. The Bankruptcy Court has set the general Bar Date for April 25, 2019 at 5:00 pm ET.
- If your claim is on behalf of a "governmental unit" as defined in the Bankruptcy Code, the deadline to file a Proof of Claim is August 12, 2019 at 5:00 pm ET
- This deadline is important because, as part of its ongoing restructuring process, Ditech must determine all amounts claimed to be owed to various creditors.
- If you believe that you have a claim that arose before the filing date of February 11, 2019 that has not been paid, you should consider filing a Proof of Claim.

### 3. What is a "Claim"?

- Claim is a defined term in the Bankruptcy Code. In general, "claim" is defined as a right to a payment. A "claim" includes rights that are liquidated or unliquidated, contingent or fixed, matured or unmatured, disputed or undisputed, secured or unsecured.
- A "claim" may also be a right to an equitable remedy for breach of performance by the company if such breach gives rise to a right to payment.
- Since claim is a legal term, we cannot advise you as to how it directly applies to your situation and if you have any question you need to consult an attorney.

### 4. Do I have a claim? What is my claim?

- If you believe you are owed money by the Company from prior to the February 11, 2019 filing date, you may have a claim.
- We cannot provide advice as to whether or not you have a claim. If you require further assistance, you may wish to contact legal counsel.

### 5. What is a Proof of Claim?

- A "Proof of Claim" is the official form that a creditor or other interested party must submit in order to assert and support any claim against the Company.
- Proofs of Claim should be submitted to the Company's claims agent, Epiq, and received before April 25, 2019.
- Each Proof of Claim must be signed by the creditor, or by an authorized agent of the creditor if the creditor is not an individual. You should attach to each claim any documents on which the claim is based or an explanation as to why such documents are not available.

### 6. Do I need to file a Proof of Claim?

- If you believe that you have a claim that arose before the filing date of February 11, 2019 that has not been paid, you should consider filing a Proof of Claim.
- In accordance with the bar date order, certain individuals or entities do not need to file a Proof of Claim. Those exemptions are listed in the Bar Date order.

**7. Can I submit a Proof of Claim after the Bar Date?**

- Claims received after the Bar Date will be processed and docketed but are subject to objection and ultimately to disallowance.

**8. Can I amend a claim after the Bar Date?**

- The general Bar Date in the bankruptcy case is April 25, 2019.
- Epiq will process claim amendments received after this date, but these claim amendments are subject to objection and ultimately to disallowance.

**9. What does this mean for escrow deposits of taxes or insurance?**

- Escrow deposits of taxes or insurance are protected and will continue to be paid in the ordinary course.

**FOR ADDITIONAL INFORMATION, PLEASE VISIT THE RESTRUCTURING PAGE OF THE COMPANY'S WEBSITE, [HTTP://DITECHHOLDING.COM](http://ditechholding.com)**

**COURT FILINGS AND OTHER DOCUMENTS RELATED TO THE COURT PROCEEDINGS ARE AVAILABLE ON A SEPARATE WEBSITE ADMINISTERED BY DITECH'S CLAIMS AGENT, EPIQ, AT [HTTPS://DM.EPIQ11.COM/DITECH](https://dm.epiq11.com/ditech)**