



Credit Suisse Mortgage Settlement

Please see the following pages for information in English, Spanish, Chinese, Tagalog, Vietnamese, and Korean.

Consumer Relief Available Under the Settlement Agreement Between the United States Department of Justice and Credit Suisse Securities (USA) LLC.

This document sets forth the types of relief that Credit Suisse offers to satisfy its Consumer Relief obligations as part of its Settlement with the Department of Justice.

Credit Suisse offers the types of relief below to borrowers determined by Credit Suisse who meet its eligibility requirements consistent with the Settlement:

1. Modification of residential mortgage loans through principal forgiveness, forbearance, and balance forgiveness.
2. Extinguishment of residential mortgage loans for homeowners with second and junior mortgages.

Credit Suisse reviews mortgage loans serviced by its affiliate Select Portfolio Servicing, Inc. ("SPS") and non-affiliated mortgage servicers to determine eligibility for the above types of relief.

Consumer Relief may only be offered to certain borrowers. Credit Suisse will make individual determinations about eligibility and amount of relief. Borrowers who meet Credit Suisse's criteria for Consumer Relief generally will be contacted, but borrowers in need of assistance or suffering financial hardship should nonetheless contact SPS at the number listed below or their current mortgage servicer. All borrowers should continue to make their regular mortgage payments.

Any borrower receiving Consumer Relief may have tax consequences and should consult a tax advisor. For example, for principal forgiveness loan modifications and other types of debt forgiveness, borrowers may have to pay income tax on the amount of debt forgiven. This is because the amount of debt forgiven is generally considered income to the borrower in the year forgiven, unless the borrower qualifies for a tax exclusion. Importantly, federal laws regarding the taxation of debt forgiveness changed under the Mortgage Forgiveness Debt Relief Act of 2007, which exempts certain borrowers from paying income tax on debt forgiveness for certain tax years. That Act has been modified and extended several times since its passage, and currently extends through the 2025 tax year. As a result, certain borrowers who received mortgage debt forgiveness between January 1, 2007 and December 31, 2025 may not have to pay income tax on the amount forgiven.

Credit Suisse is sponsoring borrower outreach events at least three times a year until it completes its Consumer Relief obligations. For these events, Credit Suisse proactively reaches out to borrowers in default or at risk of default and encourages them to attend and engage in one-on-one mortgage assistance consultations. Credit Suisse conducts targeted borrower outreach through letters of invitation in different languages and/or telephone calls. Mortgage assistance consultants are available during or after each event to provide comprehensive customer support and guidance regarding the full range of relief alternatives. Borrowers are able to submit the necessary documentation while meeting with mortgage assistance consultants to complete modification applications. When possible, same-day decisions will be given to borrowers informing them of modification approval or denial.

In addition to direct assistance to borrowers, Credit Suisse is providing funds to facilitate the construction, rehabilitation or preservation of affordable rental or for-sale housing.

Contact Information:

For assistance, please call Select Portfolio Servicing, Inc., the Credit Suisse affiliated mortgage servicer at 800-258-8602.

**Hours of operation: Monday-Thursday 8 AM – 11 PM ET, Friday 8 AM – 9 PM ET,
Saturday 8 AM – 2 PM ET**