

Alford, et al. v. Mego Mortgage Home Loan Trust 1997-1, et al., File No. 27-CV-06-2262
Form for Exclusion (“Opt-Out”) from Class Action Settlement

*****STOP*****

Before going further, read the accompanying Notice of Settlement IN FULL. By signing and returning this form, you are agreeing that you have read and understand the Notice.

If you choose to exclude yourself from this settlement (“opt-out”), you will not be bound by the terms of the Settlement Agreement, including the Release of Claims. **You will also not receive any payment which you otherwise could have received under the settlement.** If you wish to pursue your claims, you will need to take individual action. If you elect to opt-out from this settlement, any co-borrower on the loan will also be excluded. **Please identify any co-borrower below.**

If, after reading and understanding the Notice of Settlement, you have decided not to opt-out, **DO NOT** complete this form.

If, after reading and understanding the Notice of Settlement, you elect to opt-out, please sign below and return this Exclusion Form to the Settlement Administrator at: Alford Class Action Exclusion Request, Alford Settlement Administrator, P.O. Box 12723, Birmingham, AL 35202-2723. The form must be received no later than September 11, 2006.

If you have any questions regarding this form, you may contact the Settlement Administrator at the above address, or by phone at the toll free number of 800-699-7012, or via email at alford@noticeclass.com. The Settlement Administrator’s website may be found at www.noticeclass.com/alfordsettlement.

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I, _____, have read and understand the Notice of Settlement. I wish to be excluded from the Settlement Class and thereby waive any right and claim to the settlement payment. I understand that by opting-out I will not be bound by the terms of the Class Settlement, and will not be entitled to any payment under the Settlement. I also understand that by opting-out I am also excluding any co-borrower on my loan. I have identified any co-borrowers on my loan below.

Borrower Date

Address: _____

The current name and address of the co-borrower(s) on my loan:
