

**Banks et al. v. FirstPlus Asset Backed Certificates 1996-2 et al., File No. 05-6583**  
**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: Banks Class Action Exclusion Request, Banks Settlement Administrator, P.O. Box 11487, Birmingham, AL 35202-1487. The form must be received no later than October 21, 2005.

**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 800-650-5286, or via email at [banks@noticeclass.com](mailto:banks@noticeclass.com). The Settlement Administrator’s website may be found at [www.noticeclass.com/bankssettlement](http://www.noticeclass.com/bankssettlement).**

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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:  
  
\_\_\_\_\_