

September 5, 2007: All challenges to claims are due.



Has your claim been challenged by First Horizon?
---or---
Has your claim been denied by the Settlement Administrator and challenged by Class Counsel?

Look to your Damage Claim listing at www.wbsvlaw.com; Also, we will send you notice by mail.

Yes



September 25, 2007:
All Responses to Challenges Are Due
Note: Your claim may be resolved by a failure to respond to a challenge.



Was a challenge to your claim resolved by September 25, 2007?

Yes



October 5, 2007:
Your Settlement Benefit should be Mailed by this date

October 5, 2007:
You should receive your Settlement Benefit, if any, by this date.

Note: Your benefit may be denied, reduced or paid in full.

No



October 5, 2007:
The Parties may negotiate over challenges until this date.



Was the challenge resolved through negotiation?

Yes



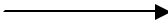
October 15, 2007:
Settlement Benefits, if any, for claims resolved through negotiation will be paid by this date.

Note: Your benefit may be denied, reduced or paid in full.

No



October 10, 2007:
All unresolved challenges are presented to the Special Master.

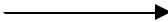


You will receive your Settlement Benefit, if any, within 10 days of the date the challenge is resolved by the Special Master or Mediator.

Note: Your benefit may be denied, reduced or paid in full.



December 10, 2007:
Challenges not resolved by Special Master are presented to a Mediator.



January 9, 2008:
All challenges will be resolved by this date.



January 19, 2008:
All Settlement Benefits must be paid by this date.