

# JP Morgan Delinquency Disclosure Fair Fund

GUIDE FOR ELECTRONIC CLAIM FILERS

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## 1. Overview

Rust Consulting, Inc. (“Rust”) has standardized a format for the electronic submission of claims in securities settlements by institutions filing on behalf of multiple clients or proprietary accounts. Electronic Claim Filing is intended for institutions, brokers and nominees only. This is not used for individual claimants. All Electronic Submissions must follow the Filing Requirements outlined in sections 3 and 4 of these instructions.

## 2. Security and Integrity

Security of systems and applications and confidentiality of data is of utmost importance to Rust. Rust maintains a unified compliance posture including:

- A system Certification & Accreditation under the Federal Information Security Management Act (FISMA and NIST);
- An annual SSAE 16 (formerly SAS 70) Type II audit of our data and system controls and protocols;
- Compliance with and adherence to Safe Harbor Principles; and
- Compliance with Gramm-Leach-Bliley Act (GLBA) and the Health Insurance Portability and Accountability Act (HIPAA).

## 3. Information on Eligible Securities

A Potentially Eligible Claimant is any individuals and entities, subject to certain exceptions (see Question No. 4 in the Notice),

**who purchased securities in the WMC4 transaction listed on Exhibit A to the Notice.**

The list of Eligible Certificates can also be found in Exhibit C to this Filing Guide.

## 4. Filing Requirements

In addition to the instructions contained in the Notice and Proof of Claim Form, you must comply with ALL of the following or YOUR FILE WILL BE REJECTED.

### 1. Proof of Claim Form

Each filing entity must include one (1) completed Proof of Claim Form per submission. This Proof of Claim Form will serve as the master for all of the accounts included in your filing. The Proof of Claim Form should include the name, street address (a Post Office box is NOT acceptable), telephone number, and email address of the filing entity and be signed by an authorized signatory and must state the capacity of the person signing.

### 2. Authorization Documentation

Each submission must include documentation showing authority to file on behalf of the clients included in the submission.

### 3. Data Verification Document

Each submission must include a notarized affidavit or a signed letter on company letterhead stating the source of the data (e.g., proprietary database) and attesting to the truth and accuracy of the transactions and holdings that were submitted in the file. Please note, additional documentation may be requested to verify the information included in your data file. Failure to provide the requested documentation may result in the rejection of your submission in this settlement and/or the option of filing your claims electronically in future settlements administered by Rust.

### 4. Control Form

Each submission must include a completed control form attached as Appendix A. Please complete all fields included in the Control Chart including the Filing Entity Name, Filing Entity Type, Contact Information, Payment Instructions, Type of File

(i.e. New File, Replacement File or Deficiency Response File), Total Number of Beneficial Owners and Total Number of Transactions. Your file will be rejected if you fail to include a completed Control Chart with your submission.

5. Data

Data must be submitted as an Excel spreadsheet using the Electronic Filing Template or a fixed-length text file and include all of the fields, column headings and should also be in the same order and format as listed in Appendix B.

6. Submission Method

Electronic Claims must be submitted via one of the methods listed below. If your claim is not filed as described below it may not be received and processed properly. DO NOT SUBMIT YOUR CLAIM TO INDIVIDUAL EMPLOYEES OF RUST.

- Rust Consulting eData Vault: <https://edatavault.rustconsulting.com>
- Secure Email: [data@rustconsulting.com](mailto:data@rustconsulting.com) (Note: this email address is ONLY for the submission of electronic filings. All other inquiries should be sent to [info@JPMorganRMBSFairFunds.com](mailto:info@JPMorganRMBSFairFunds.com).)
- By US Mail to: JP Morgan RMBS Fair Funds, c/o Rust Consulting, Inc., Distribution Agent - 4257, P.O. Box 2599, Faribault, MN 55021 – 9599
- By Courier to: JP Morgan RMBS Fair Funds, c/o Rust Consulting, Inc., Distribution Agent - 4257, 201 S Lyndale Ave, Faribault, MN 55021

## 5. Additional Requirements

- **PAY UP/PAY DOWN TRANSACTIONS:** Do not include any pay up or pay down transactions in your submission.
- **TRANSFERS OF CERTIFICATES:** The recipient of Eligible Certificates as a gift, inheritance, devise, operation of law or, acquired through an exchange for other Eligible Certificates shall be eligible to file a Proof of Claim Form and participate in the distribution of the JP Morgan Bulk Settlement Practice Fair Fund only to the extent the particular donor or decedent as the actual purchaser of Eligible Certificates would have been eligible. The recipient of Eligible Certificates during the Eligible Trading Period by gift, inheritance, devise, operation of law or, acquired through an exchange for other Eligible Certificates shall not otherwise be eligible to file a Proof of Claim with respect to such certificates, and shall not be deemed the assignee of any claim relating to the purchase of such certificates unless specifically so provided in the instrument of gift or assignment. However, the donee and the donor may not both make a claim with regard to the same Eligible Certificates. If both the donor and the donee make such a claim, only the claim filed by the donee will be honored.
- Eligible Certificates received in or delivered out are not eligible to be included in the loss calculation of your Proof of Claim Form unless you have additional information pertaining to the original purchase(s) or disposition(s) of those securities. The calculation of these Eligible Certificates will be computed only when original purchase or disposition information has been provided, and will be calculated using the trade date and price of the original purchase(s) or disposition(s), and not the date or value of the security at the time of transfer.
- **ELECTRONIC CLAIM TRANSACTION LISTING REPORT:** Upon the completion of processing your file, Rust will provide you with an Electronic Claim Transaction Listing report (“DRNDEF”) which will list all of your claims along with any deficiencies or ineligibilities that have been identified. If you do not receive this report or if the report that you receive is missing information, you must contact Rust immediately. No electronic files will be considered to have been properly submitted unless the Distribution Agent issues a DRNDEF report listing all transactions contained in the electronic file.
- **CANCELLED TRADES:** Do NOT include cancelled trades or any corresponding trade utilized to adjust the account for the cancelled trade. In other words, any cancelled trade, along with the transaction executed to cancel that trade, should not be reported in your submission.

- **NEGATIVE VALUES:** All numbers should be reported using Absolute Values. For instance, do not report sales using negative quantities; for purchases, do not report the net amount paid as a negative value.
- **DUPLICATIVE CLAIMS:** Electronic claims are compared to paper claims received to eliminate duplicative filings. Any paper claims filed by, or on behalf of, a beneficial owner will take precedence over an electronic claim filed by a custodian, broker, nominee, or third party filer. Additionally, by signing the Proof of Claim Form, you are certifying that you have not submitted any additional claims covering the same purchases/acquisitions and know of no other person having done so on behalf of the beneficial owner.
- **ADDITIONAL DOCUMENTATION:** Rust may request that you provide external documentation such as trade confirmations/monthly statements to verify your claim information, even if you submitted a letter or affidavit attesting to the truth and accuracy of the information provided. If you do not provide the documentation to support your trades or holdings as requested by the date specified, your claim will be rejected in its entirety. Documentation provided from the same system from which your trade data originated is NOT acceptable documentation.
- Once notification of a rejected submission has been made, whether resulting from non-compliance with the filing requirements or for any other reason, no further communication will be sent regarding the rejection. It is the responsibility of the filing entity to timely provide a replacement file.
- Rust reserves the right to reject your electronic filing and require that you submit your claim in hardcopy with complete documentation.

If you have any additional questions or need assistance regarding this settlement, please contact us via email at [info@JPMorganRMBSFairFunds.com](mailto:info@JPMorganRMBSFairFunds.com).

APPENDIX A  
Control Chart

**JP Morgan RMBS Fair Funds - Delinquency Disclosure (4257)**

*Electronic Claim Filers - Please print, complete, and return this form along with: (1) a completed Proof of Claim Form as your "Umbrella Claim" for this filing, (2) a Letter of Authorization for you to file on behalf of the beneficial owner(s) included in your data file (if other than yourself), (3) a statement that discloses the source of the data you are submitting, and (4) your data file(s). If you are submitting files via the eData Vault, please complete this form and upload a PDF copy of it when you upload your data file.*

Filer and Payment Information	
<b>Filing Entity Name:</b>	
<b>Filing Entity Type:</b>	<input type="checkbox"/> Broker/Bank/Nominee <input type="checkbox"/> Filing Service <input type="checkbox"/> Attorney <input type="checkbox"/> Other: _____
<b>Filing Entity Contact:</b> Person able to resolve questions regarding this filing	Contact Name: _____ Street Address: _____ <small>(not a PO Box – must be a street address)</small> City: _____ State/Province: _____      Postal/Zip Code: _____ Country: _____ Phone Number: _____ Email Address: _____
<b>Payment Address:</b> Indicate where payments should be sent	<input type="checkbox"/> Use addresses provided in the attached data file <input type="checkbox"/> Same address as above <input type="checkbox"/> Wire Transfer - ONE payment to the above named Filing Entity (please use transfer instruction sheet below)
<b>Beneficial Owner:</b> Who you are filing for?	Are you filing for any foreign-owned accounts? <input type="checkbox"/> Yes <input type="checkbox"/> No Are these proprietary accounts? <input type="checkbox"/> Yes <input type="checkbox"/> No  <input type="checkbox"/> Various Beneficial Owners    or    _____ <small>(Single Beneficial Owner Name)</small>

**File Counts**

<b>Total Claims:</b>	
<b>Total Transactions:</b>	

<b>Data File Name(s):</b>			
<b>Replacement Data:</b> Does this data replace a previous filing? If yes, please indicate the <b>reference</b> number of the previous filing.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Reference number of previous filing:</b> (if applicable)	

Additional Documents			
<b>Additional Paper Claims:</b> Are you submitting "Paper" claims for accounts that are not included on your data file?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>W8 Documents:</b> Are you including any W8 tax documents?	<input type="checkbox"/> Yes <input type="checkbox"/> No

<b>Signature:</b>		<b>Date:</b>	
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APPENDIX A  
Control Chart

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Wire Request Transfer Instructions

Bank and Account Information	
<b>Bank Contact Info:</b>	Bank Name: _____ Bank Representative/Contact: _____ Bank Address1: _____ Bank Address2: _____ Bank City: _____ Bank State/Province: _____ Bank Postal/Zip Code: _____ Bank Country: _____ Bank Phone Number: _____
<b>Bank Account Name:</b>	
<b>Bank Account Number/ IBAN Number:</b>	
<b>Routing Number/ Swift Code:</b>	
<b>Transit Number:</b> **Foreign Banks Only**	
<b>Institution/Branch Number:</b> **Foreign Banks Only**	
<b>Intermediary Bank Name:</b> (if applicable)	
<b>Intermediary Bank Routing Number/Swift Code:</b> (if applicable)	
<b>Intermediary Bank Address:</b> (if applicable)	
<b>Further Credit To:</b> (if applicable)	
<b>Special Instructions:</b> (if applicable, include any desired reference (e.g., Settlement Name or Department))	

<b>Signature:</b>		<b>Date:</b>	
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## APPENDIX B

### ELECTRONIC FILE TEMPLATE

Column	Element/Attribute	Description	Format
A	Beneficial Owner Name or Entity	Name of the beneficial owner or Entity. Prints on letters and/or checks. If IRA and you want the check made out to IRA, use the following format: JONES IRA	Char 50
B	Joint Beneficial Owner Name or Entity continued	Name of the joint or co-beneficial owner; or additional space to continue identification of the Entity owner. Prints on letters and/or checks.	Char 50
C	Rep Name	Representative Name, if applicable (e.g. executor, custodian, trustee, administrator, nominee, etc.). Identifies a person to contact if submitter was an entity. Used for correspondence, but not included on the check instrument.	Char 50
D	Enter Y if Proprietary	Enter "Y" if the account is proprietary in nature (the entity has the right to ALL profits and assumes ALL liabilities – it is that entity which is adversely or positively impacted by losses or gains for the account).	Valid Value: Y = Proprietary Account
E	Addr1	The address line 1 field is used in the mail address block for checks and/or letters.	Char 50
F	Addr2	The address line 2 field is used in the mail address block for checks and/or letters.	Char 50
G	City	The city field is used in the mail address block for checks and/or letters. (DO NOT USE THIS FIELD FOR FOREIGN ADDRESSES).	Char 30
H	State	The state field is used in the mail address block for checks and/or letters. (DO NOT USE THIS FIELD FOR FOREIGN ADDRESSES).	Char 2
I	Zip5	Zip5 (DO NOT USE THIS FIELD FOR FOREIGN ADDRESSES).	Char 5
J	Zip4	Zip4 (DO NOT USE THIS FIELD FOR FOREIGN ADDRESSES).	Char 4
K	Country	The country field is for foreign addresses and is used in the mail address block for checks and/or letters. (DO NOT USE FOR DOMESTIC ADDRESSES, i.e. U.S.A., Puerto Rico, Virgin Islands, or APO).	Char 25
L	Account_No	<b>Required</b> – Account number. Used to create unique claim numbers.	Char 20
M	Taxpayer ID No	Taxpayer Social Security Number or Employer Identification Number. If the Beneficial Owner is a foreign entity, populate this field with "Foreign".	Char 11
N	Type of Security	Indicate the type of Security that is being reported.	Valid Values: B = Mortgage-Backed Security
O	CUSIP (Security Code)	<b>Required</b> – Identifies the security for this transaction. Must be a valid CUSIP	<b>Refer to case specific tables in Appendix C.</b>



## APPENDIX B

### ELECTRONIC FILE TEMPLATE

Column	Element/Attribute	Description	Format
P	Transaction Type	Holding positions or actions during the relevant period.	<b>Refer to case specific tables in Appendix C.</b>
Q	Trade Date	Actual date the transaction was executed on (NOT the settlement date).	mm/dd/ccyy
R	Original Face Value	Original Face Amount of the Eligible Certificates Purchased, Sold or Held.	Decimal (19,4)
S	Current Face Value	Current Face Amount of the Eligible Certificates. <b>PROVIDE FOR SALES (at the time of Sale) AND HOLDINGS (on July 20, 207) ONLY.</b>	Decimal (19,4)
T	Price of Certificate	Purchase Price of Certificate (excluding commissions, taxes and fees); Sale Price of Certificate (excluding commissions, taxes and fees); leave blank for all others.	Decimal (19,4)
U	Net Amount	Total Amount Paid for Purchases (excluding commissions and other charges); Total Amount Received for Sales (excluding commissions and other charges); leave blank for all others.	Decimal (19,4)

## APPENDIX C CASE SPECIFIC TABLES

**Transaction Type Table:**

TranType	Definition	Transactions per CUSIP, SEDOL, or ISIN	Acceptable Values in Original Face Value and Current Face Value Columns
<b>P</b>	Purchases/acquisitions on Eligible Purchase Dates.	Multiple	Absolute Values Only
<b>R</b>	Transfer into this account on Eligible Purchase Dates.	Multiple	Absolute Values Only
<b>S</b>	Sales of Eligible Certificates.	Multiple	Absolute Values Only
<b>D</b>	Transfer out of Eligible Certificates to another account.	Multiple	Absolute Values Only
<b>U</b>	Unsold Eligible Certificates on July 20, 2017.	Multiple	The U is positive for long positions and negative for short positions.

**Eligible Certificates in the WMC4 Transaction:**

Trust	Eligible Purchase Dates		Eligible Certificates	Issued	CUSIP
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	A-1A	\$376,675,000	46630BAA4
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	A-1B	\$41,853,000	46630BAB2
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	A-2	\$519,300,000	46630BAC0
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	A-3	\$218,400,000	46630BAD8
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	A-4	\$198,900,000	46630BAE6
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	A-5	\$167,774,000	46630BAF3
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	M-1	\$66,920,000	46630BAG1
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	M-2	\$56,404,000	46630BAH9
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	M-3	\$34,415,000	46630BAJ5
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	M-4	\$31,548,000	46630BAK2
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	M-5	\$30,592,000	46630BAL0
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	M-6	\$27,724,000	46630BAM8
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	M-7	\$27,724,000	46630BAN6
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	M-8	\$19,120,000	46630BAP1
JPMAC 2006 -WMC4	12/18/2006	1/25/2007	M-9	\$17,208,000	46630BAQ9