

## If You Own Property With GAF Timberline® Roofing Shingles Made Between 1998 and 2009,

### You Could Get Benefits from Class Action Settlements.

*A Federal Court authorized this notice. This is not a solicitation.*

- Settlements have been reached in class action lawsuits against Building Materials Corporation of America (known as GAF Materials Corp.) (“GAF”) involving Timberline® roofing shingles (“Settlements”). The lawsuits claim a defect that might cause the roofing shingles to prematurely fail, including cracking, splitting, or tearing.
- The lawsuits were brought on behalf of property owners with Timberline® Shingles made from January 1, 1998 through December 31, 2009.
- The Settlements provide cash and/or replacement shingles to eligible property owners.

<b>YOUR LEGAL RIGHTS AND OPTIONS IN THESE SETTLEMENTS</b>	
<b>DO NOTHING FOR NOW AND SUBMIT A CLAIM LATER</b>	This is the only way to receive benefits. You do not have to do anything until the Court grants final approval of the Settlements and all appeals have passed (“Effective Date of the Settlements”). After that, you will need to submit a claim in order to be eligible to receive benefits.
<b>EXCLUDE YOURSELF</b>	You will not receive any benefits from the Settlements, but you will keep any rights you currently have to separately sue GAF for the claims that are the subject of these lawsuits.
<b>OBJECT TO THE SETTLEMENTS</b>	You may write to the Court explaining why you don’t like the Settlements.
<b>GO TO THE HEARING</b>	You may ask to speak in Court about the Settlements.
<b>DO NOTHING AT ALL</b>	You do not have to submit a claim now. However, if you do not exclude yourself and do not submit a claim later, you will not receive benefits from the Settlements and you will give up any rights you currently have to separately sue GAF for the claims being resolved by the Settlements.

These rights and options – **and the deadlines to exercise them** – are explained in this Notice.

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## BASIC INFORMATION

### 1. What is this Notice about?

This Notice is to inform you about Settlements of multiple lawsuits that may affect your rights, before the Court decides whether to approve the Settlements.

The lawsuits have been coordinated in one case called *In re: Building Materials Corp. of America Asphalt Roofing Shingle Products Liability Litigation*, MDL No. 8:11-mn-02000 (D.S.C.). The United States District Court for the District of South Carolina is overseeing the lawsuits. The people that sued are called Plaintiffs, and the company they sued, GAF, is called the Defendant.

### 2. What are the lawsuits about?

In the lawsuits, Plaintiffs make claims about the durability of certain Timberline® Shingles. Plaintiffs claim that shingles manufactured from January 1, 1999 through December 31, 2007 at a GAF plant in Mobile, Alabama and from January 1, 1998 through December 31, 2009 at all other GAF manufacturing plants might prematurely crack, split, or tear (cracking, splitting or tearing of shingles is all referred to in this Notice as “cracking” or “cracked”). Plaintiffs claim that the shingles were defective. GAF claims that the shingles were not defective and that GAF’s warranty appropriately covers any problems. The Court has not decided who is right.

### 3. What is a class action?

In a class action, one or more people called class representatives sue on behalf of a group or a “class” of people who have similar claims. In a class action, the court resolves the issues for all class members, except for those who exclude themselves from the class. In this case, there are two Classes described in the Settlements (“Settlement Classes”).

## WHO IS INCLUDED

### 4. How do I know if I am included in the Settlement Classes?

There are two Settlements, which cover different GAF manufacturing facilities. The first Settlement involves Timberline® Shingles made at GAF’s plant in Mobile, Alabama (referred to in this Notice as the “Mobile Timberline® Shingles”). The second involves shingles made at other GAF plants around the United States (referred to in this Notice as “Non-Mobile Timberline® Shingles”). The specific details on class membership are provided below.

**Mobile Settlement Class:** Any qualified person or business who owns any property located in the United States with Mobile Timberline® Shingles manufactured during the period from January 1, 1999 through December 31, 2007. There is a Subclass or group of those Class Members who own property located in South Carolina.

**Non-Mobile Settlement Class:** Any qualified person or business who owns any property located in the United States with Non-Mobile Timberline® Shingles manufactured during the period from January 1, 1998 through December 31, 2009.

## **5. How can I determine if my shingles were manufactured in Mobile?**

In order to determine whether you are in the Mobile Settlement Class, you will need to find out if you have Timberline® Shingles on your roof and whether those shingles were made at GAF's plant in Mobile, Alabama between January 1, 1999 through December 31, 2007. If your Timberline® Shingles were not made in Mobile, you may be a member of the Non-Mobile Settlement Class. (To be a member of one of the Settlement Classes, you will also need to determine when your Timberline® Shingles were manufactured.) As explained in this Notice, the benefits to which you may be entitled depend on which Settlement Class you are in.

There are a number of ways to determine whether your Timberline® Shingles were made in Mobile.

- If you still have the packaging on a bundle of the shingles that were installed on your roof, you can look for a code on the packaging.
- There are certain physical markings or codes on some Mobile Timberline® Shingles, which you may be able to find by removing a shingle from your roof and examining it.
- If you previously submitted a warranty claim to GAF, you may have received a letter from GAF stating that you may be part of a class in *Brooks v. GAF Materials Corp.*, which is being settled as part of the Mobile Settlement. If so, GAF has determined that your shingles were made in Mobile and you are likely a member of the Mobile Settlement Class.
- Your local building supplier or roofer may have information about the source of shingles you purchased.
- If your property is located in certain states, you are unlikely to have Mobile Timberline® Shingles.

If you need help determining whether your Timberline® Shingles were made in Mobile, please call the toll-free number, 1-866-759-6518 for assistance. More information, including illustrative photographs, packaging codes, and a full list of states can be found at [www.RoofSettlement.com](http://www.RoofSettlement.com) or by calling the toll-free number. In any event, if you submit a claim, GAF will determine if your Timberline® Shingles were manufactured in Mobile or elsewhere.

## **6. Am I included if I am not the original owner of the structure?**

It depends on which Settlement Class you are in:

- Mobile Settlement – South Carolina Subclass ONLY: You may be included in the Mobile Settlement Class if you own property located in South Carolina and you own the property as of the Effective Date of the Settlement.
- Non-Mobile Settlement and Mobile Settlement (other than those located in South Carolina): You may be a qualifying subsequent owner if you (1) notified GAF in writing of the transfer of ownership of the Shingles, as required under GAF's warranty, or (2) own property in a state that provides for the automatic transfer of warranty rights by law.

If you are not the original owner but you qualify as a subsequent owner as described above, you can only file a claim on cracked Timberline® Shingles if the original owner has not received compensation from GAF for those shingles.

## 7. Who is not included in the Settlement Classes?

The Settlement Classes do not include:

- Anyone who excludes himself or herself from the Settlement Classes (*see* Question 15);
- Anyone who has already signed a release and/or received compensation from GAF for cracked Timberline® Shingles, whether in cash and/or through a certificate for shingles;
- Anyone who filed a claim in any court of law or through arbitration concerning cracked Timberline® Shingles that has been resolved (regardless of whether you received any compensation or not);
- Builders, developers, contractors, roofers, manufacturers, wholesalers, or retailers of homes, modular homes, manufactured homes, or other buildings with cracked Timberline® Shingles (except as to personal residences or commercial buildings owned by them);
- GAF, any entity in which GAF has a controlling interest, any entity which has a controlling interest in GAF, and GAF's assigns and successors; and
- The Judge overseeing the case and any member of her immediate family.

## 8. What do GAF Timberline® Shingles look like?



A sample of the GAF Timberline® Shingles that are part of the Settlement Classes is shown in the picture on the left. The Timberline® Shingles included in the Mobile Settlement Class were made in GAF's Mobile Alabama plant from January 1, 1999 through December 31, 2007. The Timberline® Shingles included in the Non-Mobile Settlement Class were made in other GAF plants from January 1, 1998 through December 31, 2009.

## THE SETTLEMENTS' BENEFITS

### 9. What do the Settlements provide?

The Settlements cover claims for:

- Cracked Timberline® Shingles;
- Damage to the Roof System (*i.e.*, roof structure and roofing system including, but not limited to, the roof deck, underlayment, leak barriers, starter strips, ridge cap shingles, and attic ventilation); and
- Damage to Other Building Materials (*i.e.*, anything directly connected to Timberline® Shingles or the Roof System including, but not limited to, flashings, gutters, siding, valley metal, crickets and saddles, plumbing vents, and soffit and fascia).

More details are in the Settlement Agreements, which are available at [www.RoofSettlement.com](http://www.RoofSettlement.com).

## 10. What can I get?

The benefits you may receive are based on: (1) the location of your property, (2) where your Timberline® Shingles were made, (3) the date your Shingles were installed and the date on which you make a claim, (4) the type and extent of damage to your Timberline® Shingles, and (5) the size of your roof.

There are two components to the Settlements. First, you can choose: (1) replacement shingles (comparable to the Timberline® Shingles installed) or (2) a cash payment. Second, you may be eligible to receive a cash payment for Other Damages. The table explains the benefits subject to the conditions below.

Settlement	Location of Property	Percent of Cracked Shingles on Roof	Cash Payment Per Square <sup>+</sup> OR Replacement Shingles	Additional Payment for Other Damages <sup>++</sup>
<b>Mobile Settlement</b>	In South Carolina	More than 5%	Cash in an amount determined by multiplying the number of Squares on an entire roof by \$70 OR Replacement shingles for entire roof	Cash in an amount determined by multiplying the number of Squares on an entire roof by \$80
		5% or less	Cash in an amount determined by multiplying the number of Cracked Squares by \$70 OR Replacement shingles for Cracked Squares	Cash in an amount determined by multiplying the number of Cracked Squares by \$80
	Outside South Carolina	More than 5%	Cash in an amount determined by multiplying the number of Squares on an entire roof by \$60 OR Replacement shingles for entire roof	Cash in an amount determined by multiplying the number of Squares on an entire roof by \$50 <sup>+++</sup>
		5% or less	Cash in an amount determined by multiplying the number of Cracked Squares by \$60 OR Replacement Shingles for Cracked Squares	Cash in an amount determined by multiplying the number of Cracked Squares by \$50 <sup>+++</sup>
<b>Non-Mobile Settlement</b>	Nationwide	5% or more	Cash in an amount determined by multiplying the number of Squares on an entire roof by \$60 OR Replacement Shingles for entire roof	Cash in an amount determined by multiplying the number of Squares on an entire roof by \$30 <sup>+++</sup>
		Less than 5%	Cash in an amount determined by multiplying the number of Cracked Squares by \$60 OR Replacement Shingles for Cracked Squares	Cash in an amount determined by multiplying the number of Cracked Squares by \$30 <sup>+++</sup>

<sup>+</sup>A “Square” means a quantity of shingles sufficient to cover 100 square feet of roof.

<sup>++</sup> “Other Damages” refers to compensation for: (1) the cost of labor and (2) any damage to the Roof System and Other Building Materials.

<sup>+++</sup> If you file a claim more than ten years after installation of your Shingles, you will not be eligible to receive an additional payment for Other Damages unless you make your claim within one year of the Effective Date of the applicable Settlement.

## **Reduction in Payment**

You may receive the payment as shown in the table above if:

- You are in the Mobile Settlement Class but not the South Carolina Subclass and your Timberline® Shingles were installed within **eight** years of your claim.
- You are in the Mobile Settlement Class and the property is in South Carolina and your Timberline® Shingles were installed within **ten** years of your claim.
- You are in the Non-Mobile Settlement Class and your Timberline® Shingles were installed within **eight** years of your claim.

Otherwise, your payment will be reduced proportionally to account for the amount of use you received from the Shingles.

The reduction factor will be calculated by dividing the number of months that have passed between installation and the date your claim was opened by the number of months in the warranty period applicable to your Shingles. The calculation is:

*Number of Months From Installation of Shingles Until Date GAF Opens Claim Divided  
by the Number of Months in Warranty Period*

If you otherwise qualify, benefits will be paid only if GAF does not determine there are any or other reasons for the damage to your Timberline® Shingles such as improper installation (“Causation Defenses”). Visit [www.RoofSettlement.com](http://www.RoofSettlement.com) for a description of the Causation Defenses. The burden of proving a Causation Defense is on GAF.

## **Other Conditions**

If you make a claim during the Smart Choice® Protection Period of the GAF Limited Warranty applicable to your Shingles, GAF will provide compensation under the terms of the GAF Limited Warranty instead of the compensation described above.

If you purchased an enhanced warranty for your Shingles such as a Golden Pledge Limited Warranty or System Plus Limited Warranty, then you will receive the greater of what you are owed under the enhanced warranty or the applicable Settlement.

## **Payment Examples**

**Example 1:** A Class Member in Georgia files a claim for a 2,600 square foot roof that has Timberline® Shingles made in Mobile, Alabama. The Timberline® Shingles were installed eight years prior to when the claim is made. The Class Member provides documentation that 10% of all Timberline® Shingles on his roof are cracked:

$$\begin{aligned}\text{Number of Squares} &= \text{Size of Roof (in square feet)} / 100 = 2,600 / 100 = 26 \text{ Squares} \\ \text{Payment} &= (26 \text{ Squares} \times \$60) + (26 \times \$50) = \$2,860\end{aligned}$$

**Example 2:** A Class Member in Georgia files a claim for a 2,600 square foot roof that has Timberline® Shingles made in Mobile, Alabama. The Timberline® Shingles were installed fifteen years prior to when the claim is made, and the claim is made within one year from the Effective Date of the Mobile Settlement. The Class Member provides documentation that 10% of all Timberline® Shingles on his roof are cracked. In this case, the Class Member gets the same payout as in Example 1 above, but reduced to

reflect the amount of use received from the Shingles. This Class Member's Shingles had a 30-year term under the GAF Limited Warranty.

*Reduction factor = Number of Months From Installation of Shingles Until Date GAF Opens Claim Divided by the Number of Months in Warranty Period*

Reduction amount = Payout in Example 1 of \$2,860 multiplied by a reduction factor of (180/360) = \$1,430

## HOW TO GET BENEFITS

### 11. How do I make a claim?

You will need to submit a Claim Kit, including a Claim Form, one full size and intact cracked Timberline® Shingle, and all supporting photographs and documentation before the earlier of: (1) seven years from the Effective Date of the Settlements or (2) the expiration of the GAF Limited Warranty for your Timberline® Shingles. To start the claims process, you must provide:

- Your name as owner of the structure and, if applicable, the names of any co-owners;
- Address of the structure that has Timberline® Shingles;
- Your address and, if applicable, the addresses of any co-owners;
- Whether you are the original owner or a subsequent owner;
- Your telephone number, email address, and preferred means of contact;
- Type of structure;
- Date when you first found out your Timberline® Shingles were cracked; and
- Date you purchased the structure.

Your claim will be opened (*i.e.*, begin to be processed) after you provide this information. To obtain a Claim Kit, you can call 1-866-759-6518, follow the instructions on [www.RoofSettlement.com](http://www.RoofSettlement.com), or email [classactionclaims@gaf.com](mailto:classactionclaims@gaf.com).

You are limited to a total of three claims under the Settlements (regardless of whether the claims are approved or denied) and can file only one claim in any two-year period.

Note: Claims may be evaluated by GAF based on the Claim Kits. However, GAF may inspect the structures that are the basis of your claim and remove shingles or other portions of property if reasonably necessary. More details are available in the Settlement Agreements, which are available at [www.RoofSettlement.com](http://www.RoofSettlement.com).

### 12. When may I make a claim?

Benefits will not be distributed to Class Members until after the Court grants final approval to the Settlements and any appeals are resolved. Appeals could take years to conclude.

### 13. What if my claim is denied or I disagree with the amount of my payment?

There is a process in the Settlements to have a neutral third party known as a Special Master resolve

disagreements between you and GAF over whether you are eligible and how much money or benefits you should get. If there are multiple claims for the same structure, this process will also decide which claim is eligible. More details are available in the Settlement Agreements, which are available at [www.RoofSettlement.com](http://www.RoofSettlement.com).

## REMAIN IN THE SETTLEMENT CLASSES

### 14. What am I giving up if I stay in the Settlement Classes?

Unless you exclude yourself, you will give up your right to sue GAF for the claims in this case. You also will be bound by any decisions by the Court relating to the lawsuits and Settlements.

In return for paying the Settlement benefits, GAF will be released for certain claims relating to the facts underlying this lawsuit. The Settlement Agreements describe the releases, so read them carefully. If you have any questions, you can talk to Class Counsel listed in Question 21 for free or you can, of course, talk to your own lawyer if you have questions about what this means. The Settlement Agreements and the specific releases are available at [www.RoofSettlement.com](http://www.RoofSettlement.com).

Note: These Settlements do not release GAF from any claims for damages to the interior part of the structure below the Roof System (as defined in the Settlements), claims for bodily injury, or claims which are not from the cracking of Timberline® Shingles. Any applicable GAF warranties remain in place for matters not related to shingle cracking. In addition, a Class Member who does not make a claim within seven years after the Effective Date of the Settlements may still make a claim for cracked Timberline® Shingles under any applicable written GAF limited warranty.

## EXCLUDE YOURSELF FROM THE SETTLEMENT CLASSES

### 15. How do I get out of the Settlement Classes?

To exclude yourself from the Settlement Classes, you must send a letter (a “Request for Exclusion”) by mail. There is also a Request for Exclusion form available on the website [www.RoofSettlement.com](http://www.RoofSettlement.com). If you exclude yourself, you will not be entitled to share in the benefits of either the Mobile Settlement or the Non-Mobile Settlement. Your Request for Exclusion must include:

- Your name, address, and telephone number;
- A statement that you want to be excluded from *In re: Building Materials Corp. of America Asphalt Roofing Shingle Products Liability Litigation*, MDL No. 8:11-mn-02000 (D.S.C.);
- Address of the structure(s) that has Timberline® Shingles;
- Number of units of residential property or other structures at each address containing Timberline® Shingles; and
- Your signature and, if applicable, the signature of the attorney representing you.

Your Request for Exclusion must be postmarked no later than **March 16, 2015**, to:

Shingles Settlement Exclusions  
P.O. Box 3727  
Saint Paul, MN 55101

**16. What about other cases involving GAF Timberline® Shingles?**

You may have received or seen other notices in one of the class actions involving GAF Timberline® Shingles, a South Carolina case called *Brooks v. GAF Materials Corp.* That case is being settled as part of the Mobile Settlement.

**17. If I don't exclude myself, can I sue for the same thing later?**

No. Unless you exclude yourself, you will remain in the Settlement Classes and give up any right to separately sue GAF for the claims covered by the Settlements.

**18. If I exclude myself, can I still get benefits?**

No. If you exclude yourself, you may not make a claim under the Settlements and you will not be eligible to receive money from the Settlements. You will, however, be able to make a claim under any existing warranty applicable to your shingles.

**OBJECT TO OR COMMENT ON THE SETTLEMENTS**

**19. How do I object to or comment on the Settlements?**

If you are a Class Member and have comments about, or disagree with, any aspect of the Settlement which applies to you, you may express your views to the Court by writing to the address below.

Your objection must include:

- Name, address, and telephone number for you and, if applicable, any attorney representing you in connection with the objection;
- Address of the structure(s) that has Timberline® Shingles;
- Number of units of residential property or other structures at each address containing Timberline® Shingles;
- Specific details surrounding your comment or objection;
- Whether you intend to provide documents relevant to your objection;
- Statement of whether or not you intend to appear at the Final Approval Hearing for *In re: Building Materials Corp. of America Asphalt Roofing Shingle Products Liability Litigation*, MDL No. 8:11-mn-02000 (D.S.C.); and
- Your signature and, if applicable, the signature of the attorney representing you.

Any comment or objection to the Mobile Settlement must be postmarked no later than **March 16, 2015** and mailed to these three addresses:

<b>COURT</b>	<b>CLASS COUNSEL</b>	<b>GAF COUNSEL</b>
Clerk of the Court United States District Court for the District of South Carolina Greenwood Division 300 East Washington Street Greenville, SC 29601	A.G. Solomons, III Speights & Runyan PO Box 685 Hampton, SC 29924	David B. Tulchin Sullivan & Cromwell LLP 125 Broad Street New York, NY 10004-2498

Any comment or objection to the Non-Mobile Settlement must be postmarked no later than **March 16, 2015** and mailed to these three addresses:

<b>COURT</b>	<b>CLASS COUNSEL</b>	<b>GAF COUNSEL</b>
Clerk of the Court United States District Court for the District of South Carolina Greenwood Division 300 East Washington Street Greenville, SC 29601	Shawn M. Raiter 30 East 7th Street, Suite 2800 St. Paul, MN 55101	David B. Tulchin Sullivan & Cromwell LLP 125 Broad Street New York, NY 10004-2498

**20. What is the difference between excluding myself and objecting?**

If you exclude yourself from the Settlement Classes, you are telling the Court that you don't want to participate in the Settlements. Therefore, you will not be eligible to receive any benefits from the Settlements and you will not be able to object to the Settlements. Objecting to the Settlements simply means telling the Court that you don't like something about the Settlements. Objecting does not disqualify you from making a claim nor does it make you ineligible to receive a payment.

**THE LAWYERS REPRESENTING YOU**

**21. Do I have a lawyer representing me?**

The Court has appointed a number of law firms as Class Counsel to represent you and all other members of the Settlement Classes. The following are the main points of contact for the two Settlement Classes:

**Mobile Settlement Coordinating Class Counsel**

Daniel A. Speights A.G. Solomons, III Speights & Runyan P.O. Box 685 Hampton, SC 29924 Tel.: (803) 943-4444 Email: gsolomons@speightsrunyan.com Email: dspeights@speightsrunyan.com	Thomas H. Pope, III Pope and Hudgens, P.A. P.O. Box 190 – 1508 College Street Newberry, SC 29108 Tel.: (803) 276-2532 Email: thpope@popeandhudgens.com
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**Non-Mobile Settlement Coordinating Class Counsel**

Shawn M. Raiter Larson King, LLP 30 East 7th Street, Suite 2800 St. Paul, MN 55101 Tel.: (651) 312-6518 Fax: 651-789-4818 Email: sraiter@larsonking.com	Charles J. LaDuca Cuneo Gilbert & LaDuca, LLP 8120 Woodmont Ave., Suite 810 Bethesda, MD 20814 Tel.: (202) 789-3960 Fax: 202-789-1813 Email: charlesl@cuneolaw.com
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Robert K. Shelquist Lockridge Grindal Nauen PLLP 100 Washington Avenue South Suite 2200 Minneapolis, MN 55401 Tel.: (612) 339-6900 Email: rkshelquist@locklaw.com	Michael McShane Audet & Partners LLP 221 Main Street, Suite 1460 San Francisco, CA 94105 Tel.: (415) 982-1776 Email: mmschane@audetlaw.com
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If you have any questions about the Settlements, you can talk to Class Counsel, or you can hire your own lawyer at your own expense.

**22. How will the lawyers be paid?**

Non-Mobile Settlement Class Counsel will request attorneys’ fees up to \$3,890,000 and up to \$415,000 for costs and expenses. Non-Mobile Class Counsel will also ask the Court for a service payment of up to \$5,000 for each of the nine Class Representatives in the Non-Mobile Settlement. These fees, costs, and expenses and service awards will be decided by the Court and will be paid by GAF. The Court may award less than these amounts. The payment of attorneys’ fees (for Non-Mobile only), costs and expenses, and the service awards will not reduce the benefits to the Settlement Classes.

Mobile Settlement Class Counsel will request attorneys’ fees of up to \$3,000,000 and up to \$700,000 for costs and expenses. Mobile Class counsel will also ask the Court for a service payment of \$30,000 to be distributed among the Class Representatives in the Mobile Settlement. The payment of these attorneys’ fees, expenses and service payments will be paid by GAF and will not reduce the benefits to the Mobile Settlement Class.

In addition to these attorneys' fees, Mobile Settlement Class Counsel is also requesting an additional payment of attorneys' fees based on a portion of the benefits to certain members of the Mobile class outside South Carolina. Under the Settlement Agreements, Mobile Settlement Class Members outside South Carolina will receive \$20 more per square for "Other Damages" than Non-Mobile Settlement Class Members. Mobile Settlement Class Counsel intends to ask the Court to award those lawyers 30% of this additional \$20 per square payment at the time that payment is made to each qualifying Mobile Settlement Class Member outside South Carolina. This additional fee would not be paid by GAF and would reduce the payments made to Mobile Settlement Class Members outside South Carolina.

## THE FINAL APPROVAL HEARING

### **23. When and where will the Court decide whether to approve the Settlements?**

The Court will hold a Final Approval Hearing at 10:00 a.m. on **April 22, 2015**, at the United States District Court for the District of South Carolina, 300 East Washington Street, Greenville, SC 29601. The hearing may be moved to a different date or time without additional notice, so check [www.RoofSettlement.com](http://www.RoofSettlement.com) for current information. At the Final Approval Hearing the Court will consider whether these Settlements are fair, reasonable, and adequate. If there are objections or comments, the Court will consider them at that time. After the hearing, the Court will decide whether to grant final approval to each of the Settlements. We do not know how long these decisions will take.

### **24. Do I have to come to the hearing?**

No. Class Counsel for both Settlements will answer any questions the Court may have. But you are welcome to come at your own expense. If you send an objection or comment, you don't have to come to Court to talk about it. As long as you mailed your written objection on time, the Court will consider it. You may also hire a lawyer to appear on your behalf at your own expense.

### **25. May I speak at the hearing?**

If you send an objection or comment on the Settlements as described in Question 19, you will have the right to speak at the Final Approval Hearing. You cannot speak at the hearing if you exclude yourself from the Settlement Classes.

## GET MORE INFORMATION

### **26. Where can I get more information?**

This Notice summarizes the Settlements. You can get more information about the Settlements at [www.RoofSettlement.com](http://www.RoofSettlement.com) or by calling 1-866-759-6518.