

LYNDSAY V. RUOTOLO, Acting Attorney  
General of New Jersey on behalf of AMY G.  
KOPLETON, Acting Chief of the New Jersey  
Bureau Of Securities,

Plaintiff,

v.

CREDIT SUISSE SECURITIES (USA) LLC,  
CREDIT SUISSE FIRST BOSTON MORTGAGE  
SECURITIES CORP., and DLJ MORTGAGE  
CAPITAL, INC.

Defendants.

SUPERIOR COURT OF NEW JERSEY,  
MERCER COUNTY  
CHANCERY DIVISION

DOCKET NO.: MER-C-137-13

CIVIL ACTION

### **NOTICE OF RESTITUTION**

#### **IF YOU PURCHASED CERTAIN CREDIT SUISSE RESIDENTIAL MORTGAGE-BACKED SECURITIES TRUST CERTIFICATES, YOU MAY BE ELIGIBLE FOR A RESTITUTION PAYMENT.**

*This is not a solicitation from a lawyer.*

**TO: Persons who purchased or otherwise acquired an interest in Credit Suisse residential mortgage-backed securities (“RMBS”) trust certificates prior to December 18, 2013, for any of the following: Home Equity Mortgage Trust (“HEMT”) Series 2006-4, 2006-5, 2006-6, 2007-1, and 2007-2, and Home Equity Asset Trust (“HEAT”) Series 2006-4, 2006-5, 2006-6, 2006-7, 2006-8, 2007-1, 2007-2, and 2007-3 (“RMBS Trust Certificates”).<sup>1</sup>**

As part of a settlement to resolve the claims in the above-captioned lawsuit (the “Action”), Credit Suisse Securities (USA) LLC, Credit Suisse First Boston Mortgage Securities Corp., and DLJ Mortgage Capital, Inc. (“Credit Suisse”) agreed to pay \$300 million in restitution (“Restitution Amount”).

To file a claim for a restitution payment, you must submit a completed Claim Form online at [www.NJBOSCreditSuisseSettlement.com](http://www.NJBOSCreditSuisseSettlement.com) or postmarked by **October 6, 2026** (the “Claims Bar Date”).

**PLEASE READ THIS NOTICE CAREFULLY.**

#### **1. Why is there a Notice?**

You may have purchased Credit Suisse RMBS Trust Certificates as described above. This notice is to inform you that you may be eligible for a restitution payment and must file a Claim Form by **October 6, 2026** to apply for a payment.

<sup>1</sup> All capitalized terms used in this Notice are defined in the Administrative Consent Order, available for download at [www.NJBOSCreditSuisseSettlement.com](http://www.NJBOSCreditSuisseSettlement.com).

The Action was filed in the Superior Court of New Jersey, Mercer County Chancery Division, under the caption *Ruotolo v. Credit Suisse Securities*, No. MER-C-137-13.

Copies of important documents, including the Consent Order and Final Judgment, Administrative Consent Order, Plan of Allocation, this Notice, and the Claim Form, are available at [www.NJBOSCreditSuisseSettlement.com](http://www.NJBOSCreditSuisseSettlement.com).

## 2. What is the case background?

On December 18, 2013, the New Jersey Bureau of Securities (“Bureau”) filed a Complaint against Credit Suisse. On September 4, 2014, the Bureau filed an Amended Complaint in the Action. The Amended Complaint alleged violations of the following provisions of the New Jersey Securities Law: 1) N.J.S.A. 49:3-52(b) (making materially false and misleading statements or omitting facts necessary to make the statements made not misleading in connection with the offer, sale, or purchase of securities); and 2) N.J.S.A. 49:3-52(c) (engaging in any act or practice, or course of business, which would operate as a fraud or deceit upon any person in connection with the offer, sale, or purchase of securities). For more information about the alleged violations, see the Amended Complaint, the Consent Order and Final Judgment, and the Administrative Consent Order, available at [www.NJBOSCreditSuisseSettlement.com](http://www.NJBOSCreditSuisseSettlement.com).

On January 12, 2015, Credit Suisse filed an Answer to the Amended Complaint, denying all claims.

On October 24, 2022, the Court entered the Consent Order and Final Judgment against Credit Suisse. On October 25, 2022, the Bureau Chief entered an Administrative Consent Order as to Credit Suisse. Under the Consent Order and Final Judgment and Administrative Consent Order, Credit Suisse agreed to pay the Restitution Amount of \$300 million to restore investors for Credit Suisse’s potential violations of the Securities Law. The Administrative Consent Order contains the Bureau Chief’s Findings of Fact and Conclusions of Law, made solely for the purpose of settling the Action, which Credit Suisse neither admitted nor denied.

The Bureau has engaged the Claims Administrator to administer the Restitution Amount.

## 3. Am I eligible to receive a restitution payment?

You may be eligible to receive a restitution payment if you purchased or otherwise acquired an interest in Credit Suisse RMBS Trust Certificates prior to December 18, 2013, for any of the following: Home Equity Mortgage Trust (“HEMT”) Series 2006-4, 2006-5, 2006-6, 2007-1, and 2007-2, and Home Equity Asset Trust (“HEAT”) Series 2006-4, 2006-5, 2006-6, 2006-7, 2006-8, 2007-1, 2007-2, and 2007-3.

To apply for a restitution payment, you must submit a Claim Form by **October 6, 2026**.

## 4. Who is not able to receive a restitution payment?

You are not able to receive a restitution payment if:

- a. You are Credit Suisse (any of the Defendants);
- b. You were an officer and/or director of Credit Suisse at any time from May 1, 2006, to April 30, 2007;
- c. You are an entity in which Credit Suisse has or had a controlling interest or which was related to or affiliated with Credit Suisse from May 1, 2006, to April 30, 2007;
- d. You are a member of the immediate family or a legal representative, heir, successor, or assign of any of the foregoing;
- e. You purchased the Trust Certificates after December 18, 2013;
- f. You are an eligible claimant who would receive a restitution payment of less than \$100; and
- g. You apply for a restitution payment and your claim is determined to be ineligible.

## 5. How will the restitution fund be distributed?

The \$300 million Restitution Amount will be paid to eligible investors who file valid claims. Restitution payment amounts will be calculated and distributed to claimants based on a Plan of Allocation. Visit [www.NJBOSCreditSuisseSettlement.com](http://www.NJBOSCreditSuisseSettlement.com) to review the Plan of Allocation.

Payments will be determined on a *pro rata* (or proportional) basis pursuant to the Plan of Allocation. Restitution payments will depend on the number of valid claims filed, which RMBS trust certificates were purchased, when the RMBS Trust Certificates were purchased, how many RMBS Trust Certificates were purchased, if those RMBS Trust Certificates were held or sold, the date RMBS Trust Certificates were sold, the price the RMBS Trust Certificates were sold at, and other factors. At this time, it is not possible to determine who will receive restitution or how much money people will receive.

Any eligible claimant who would receive less than \$100 will not receive a restitution payment.

**6. How can I apply for a restitution payment?**

You must complete and submit a Claim Form to apply for a restitution payment. You can get a Claim Form online at [www.NJBOSCreditSuisseSettlement.com](http://www.NJBOSCreditSuisseSettlement.com), by calling 1-877-254-8530, or by emailing [info@NJBOSCreditSuisseSettlement.com](mailto:info@NJBOSCreditSuisseSettlement.com).

Read the instructions carefully, fill out the Claim Form, include all the documents the form asks for, and sign it. You may submit your Claim Form online at [www.NJBOSCreditSuisseSettlement.com](http://www.NJBOSCreditSuisseSettlement.com) or by mail to:

NJBOS Credit Suisse Settlement  
c/o A.B. Data, Ltd.  
P.O. Box 173056  
Milwaukee, WI 53217

Claim Forms (and supporting documents) must be submitted online or postmarked by the Claims Bar Date, **October 6, 2026**. Submitting a Claim Form does not guarantee that you will receive a restitution payment.

**7. If I do not submit a Claim Form by the Claims Bar Date, will I still get a restitution payment?**

No. If you do not timely submit a Claim Form by **October 6, 2026** you will not get (and will be barred from receiving) a restitution payment.

**8. What happens if there are any funds remaining?**

If there are any funds remaining from the Restitution Amount after this claims process concludes, those funds will revert to the Bureau in accordance with the Administrative Consent Order.

**9. What if I bought RMBS trust certificates on someone else's behalf?**

If you purchased or otherwise acquired RMBS trust certificates for the beneficial interest of a person or organization other than yourself (or as a nominee for a beneficial owner), you must, within fourteen (14) days after you received the Notice and Claim Form, either (i) send a copy of the Notice and Claim Form to the beneficial owner of such RMBS Trust Certificates, or (ii) provide a list of all known names and addresses of such persons to the Claims Administrator at:

NJBOS Credit Suisse Settlement  
Claims Administrator  
c/o A.B. Data, Ltd.  
P.O. Box 173056  
Milwaukee, WI 53217

Copies of the Notice and Claim Form are available to download and print at [www.NJBOSCreditSuisseSettlement.com](http://www.NJBOSCreditSuisseSettlement.com), or you can contact the Claims Administrator to request additional copies to complete your mailing.

If you choose the second option, the Claims Administrator will send a copy of the Notice and Claim Form to the beneficial owner.

**10. How can I get more information?**

This Notice summarizes the claims administration process and the Action. More details and important documents about this process and the Action, including the Amended Complaint, the Consent Order and Final Judgment, the Administrative Consent Order, the Plan of Allocation, this Notice, and the Claim Form, are available at [www.NJBOSCreditSuisseSettlement.com](http://www.NJBOSCreditSuisseSettlement.com). You can also call 1-877-254-8530 (toll-free) or email [info@NJBOSCreditSuisseSettlement.com](mailto:info@NJBOSCreditSuisseSettlement.com) to get answers to common questions and updates. Please check the website [www.NJBOSCreditSuisseSettlement.com](http://www.NJBOSCreditSuisseSettlement.com) frequently for updates.