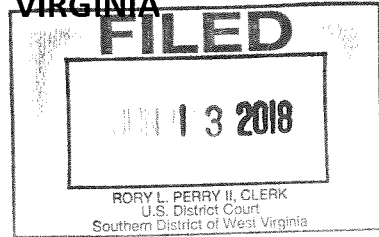


IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF WEST VIRGINIA
BECKLEY DIVISION



TERESA LAVIS,

Plaintiff,

v.

CIVIL ACTION NO. 5:17-cv-00209

REVERSE MORTGAGE SOLUTIONS, LLC,

Defendant.

JURY VERDICT FORM

1) We, the jury, find by a preponderance of the evidence that the Defendant, Reverse Mortgage Solutions, Inc., used fraudulent, deceptive or misleading representation or means to collect or attempt to collect a debt from the Plaintiff, Teresa Lavis.

_____ YES

_____ NO

If you answered YES to Question Number 1, proceed to Question Number 2. If you answered NO, proceed to Question Number 3.

2) We, the jury, find by a preponderance of the evidence that the Defendant, Reverse Mortgage Solutions, Inc., violated this provision _____ () times.

3) We, the jury, find by a preponderance of the evidence that the Defendant, Reverse Mortgage Solutions, Inc., failed to honor rescission of the Plaintiff, Teresa Lavis' reverse mortgage loan.

_____ YES

_____ NO

If you answered YES to Question Number 3, proceed to Question Number 4. If you answered NO, the foreperson should sign and date this form and notify the Court Security Officer that the jury has reached a verdict.

4) We, the jury, find by a preponderance of the evidence damages with respect to the Defendant's failure to honor rescission in favor of the Plaintiff, Teresa Lavis, in the following amount(s):

Out of pocket economic loss \$ _____

Annoyance, worry, inconvenience, emotional distress \$ _____

OR

Nominal damages \$ _____