

«f80»

«f81»

«f82», «f83»

NOTICE OF ASSIGNMENT, SALE OF TRANSFER OF SERVICING RIGHTS

You are hereby notified* that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from «f80» to effective .

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing. And this case, all necessary information is combined in this one notice.

Your present servicer is «f80». If you have any questions relating to the transfer of servicing from your present servicer call the servicing department at «f364» between 10:00 a.m. and 4 p.m. on the following days: Monday through Friday.

Your new servicer will be . The Business address for your new servicer is . The telephone number of your new servicer is . If you have any questions relating to the transfer of servicing to your new servicer call _____ at _____

between _____ a.m. and _____ p.m. Pacific/Mountain/Central/Eastern standard time on the following days: Monday through Friday.

The date that your present servicer will stop accepting payments from you is .

The date that your new servicer will start accepting payments from you is .

You should also be aware of the following information, which is set out in more detail in Section 6 of RESPA (12 U.S.C.& 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C.&2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reason for the request. Not later than 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day, excluding legal public holidays (State or Federal), Saturday and Sunday.

Section 6 RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicer are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

BORROWER ACKNOWLEDGMENT

I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

«f5» «f6» «f7» - Borrower/Date

«f10» «f11» «f12» - Borrower/Date