



Servicing Disclosure Statement

SERVICING DISCLOSURE STATEMENT NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 USC 2601 et seq.). RESPA gives you certain rights under federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

We intend to assign, sell or transfer the servicing of your mortgage loan before the first payment is due.

By signing below, you acknowledge receipt of a copy of this disclosure form.

Date

Date