

Re: NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

Our Reference: Acct. Number _____

Borrower Name: _____

Please be advised that effective _____, servicing of your loan (secured by a Deed of Trust/Mortgage) will be transferred from _____ to FCI Lender Services, Inc.

This transfer of the servicing does not affect any of the terms or conditions of your mortgage documents 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 the effective date or at closing.

Your present Servicer is _____. If you have any questions relating to the transfer of servicing from your present Servicer, please call Customer Service at (_____) _____ between 8:00 a.m. and 5:00 p.m. (_____ Time), Monday through Friday. This is a toll-free number.

Your new Servicer will be FCI Lender Services, Inc. The business address for your new Servicer is:

CORRESPONDENCE

FCI Lender Services, Inc.
P.O. Box 27370
Anaheim Hills, CA 92809-0112
(800) 931-2424

PAYMENTS

FCI Lender Services, Inc.
P.O. Box 27370
Anaheim Hills, CA 92809-0112

If you have any questions relating to the transfer of servicing to FCI Lender Services, Inc., call (800) 931-2424 between 8:00 a.m. and 5:00 p.m. (Pacific Time), Monday through Friday. This is a toll free number.

Your present Servicer will continue accepting payments from you through _____. The date your new Servicer, FCI Lender Services, will begin accepting payments from you is _____. Send all payments due on or after that date to your new Servicer.

You should also be aware of the following information, which is set out in more detail Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 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. section 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 reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to:

FCI Lender Services, Inc.
P.O. Box 27370
Anaheim Hills, CA 92809-0112

Not later than 60 Business Days after receiving your request, your Servicer must make any appropriate corrections to your account, and, must provide you with a written clarification regarding any dispute. During this 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. However, this does not prevent the Servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

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

Sincerely,

(_____) _____ (toll free)