

**SERVICING DISCLOSURE STATEMENT**

**NOTICE TO MORTGAGE 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 Sec. 2601 et. seq.). RESPA gives you certain rights under Federal Law. This statement tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. You will be given advance notice before a transfer occurs.

**SERVICING TRANSFER INFORMATION**

We may assign, sell or transfer the servicing of your loan while the loan is outstanding.