



Servicing Disclosure Statement

SERVICING TRANSFER ESTIMATES

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:
- A. We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
 We are able to service your loan and we
 will service your loan
 will not service your loan
 have not decided whether to service your loan.

OR

- B. We do not service mortgage loans, and we have not serviced mortgage loans in the past three years. We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.
- C. We assign, sell or transfer the servicing of some of our loans while the loan is outstanding depending on the type of loan and other factors. For the program you have applied for, we expect to:
 sell all of the mortgage servicing
 retain all of the mortgage servicing
 assign, sell or transfer _____ % of the mortgage servicing.

2. For all the first-lien mortgage loans that we make in the 12 month period after your mortgage loan is funded, we estimate that the percentage of such loans for which we will transfer servicing is between:
 0% to 25% 26% to 50% 51% to 75% 76% to 100%

This estimate does does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. A. We have previously assigned, sold or transferred the servicing of first-lien mortgage loans.

OR

- B. This is our record of transferring the servicing of the first-lien mortgage loans we have made in the past:

YEAR	Percentage of Loans Transferred (Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)
	%
	%
	%

This information does does not include assignments, sales or transfers to affiliates or subsidiaries.

Present Servicer or Lender: _____

Date: _____

