

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%] or [NONE]

_____ 26 to 50%

_____ 51 to 75%

_____ [76 to 100%] or [ALL]

[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]

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

<u>Year</u>	<u>Percentage of Loans Transferred</u> (Rounded to nearest quartile--0%, 25%, 50%, 75% or 100%).
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19__ _____ %

19__ _____ %

19__ _____ %

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

[Signature Not Mandatory]

DATE

[INSTRUCTIONS TO PREPARER: Select either Item 3(A) or Item 3(B), except if you chose the provision in 1(B) stating: "We do not service mortgage loans, and we have not serviced mortgage loans in the past three years," all of Item 3 should be omitted.