

Express Mortgage Lenders, Inc.

**NOTICE OF THE POTENTIAL TRANSFER OF SERVICING**

This Notice is required by federal law and pertains to the servicing of mortgages. Servicing refers to collecting your principal, interest and escrow account payments, if any. Your lender is able to service the mortgages that it has originated. Your lender may, nevertheless, in the course of its ordinary business practice, decide to transfer the servicing of your mortgage at any time while the mortgage is outstanding. Your lender transferred, A PERCENTAGE, of the servicing of mortgages it originated in 2001 through 2004. This does not include the transfer of servicing to affiliates or subsidiaries.

It is estimated that the servicing on 0% to 50% of the mortgages originated by your lender will be transferred during the twelve-month period after the origination of your mortgage. This estimate does not include the transfers to affiliates or subsidiaries.

I/WE have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

Applicant \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant \_\_\_\_\_

Date \_\_\_\_\_