SERVICING TRANSFER ESTIMATES BY ORIGINAL LENDER

1. We (Your Lender) may assign, sell, or transfer the servicing of your loan while the loan is outstanding.

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% 25% to 50% 51 % to 75% 76% to 100%

   This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. 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%,
2001	Nominal
2002	Nominal
2003	Nominal

ACKNOWLEDGEMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosure form, and understand its contents, as evidenced by **my/our signature(s)** below. I/we understand that this acknowledgment is a required part of the mortgage loan application.

_____ _____
Borrower Date

_____ _____
Borrower Date