

**RESPA DISCLOSURE TO LOAN APPLICANTS  
ASSIGNMENT, SALE OR TRANSFER OF  
LOAN SERVICING**

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The servicing of the mortgage loan for which you are applying may be sold, assigned, or transferred to another qualified loan servicer at any time while your loan is outstanding.

Best Rate Mortgage Corp., or their agent, intends to transfer your loan servicing to another qualified loan servicer at closing. Approximately 76% to 100% of loan servicing for loans originated by us during the past three calendar years were transferred as of the end of each calendar year. We presently intend to continue to transfer approximately 76% to 100% of loan servicing for loans originated by us to another qualified loan servicer during the next twelve months. This percentage is our best available estimate and is only a prediction, which could change.

Any such transfer does not affect any term or condition of the Security Instruments other than those directly related to loan servicing. If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

**Complaint Resolution:**

Section 8 of RESPA (12 U.S.C. §605) gives you certain rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within 30 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60 - Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day, excluding public holidays (State or Federal), Saturday and Sunday.

**Damages and Costs:**

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that section.

We have received, read and understand the foregoing disclosure this \_\_\_\_\_ day of \_\_\_\_\_.

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