



Government Guaranteed

HELP FOR CONSUMERS WITH TAYLOR, BEAN & WHITAKER LOANS

I have a loan with Taylor, Bean and Whitaker and I heard they are closed. Who will be my new lender?

Ginnie Mae's master sub servicer, Bank of America, has taken over servicing of the TBW portfolio. You will receive a letter from BAC Home Loans Servicing, LP (a Bank of America subsidiary) confirming this transfer and welcoming you as a valued customer within two weeks of your loan being added to their systems.

My loan is currently being serviced by TBW. Where do I send my payment?

You will not be affected at this time. You should continue making your mortgage payment at its normally scheduled time. However, your payment should be sent to:

BAC Home Loans Servicing, LP
Payment Processing
PO Box 10334
Van Nuys, CA 91410-0334

Please continue to use your TBW loan number until Bank of America provides a new loan number in writing. If you have additional questions about servicing your loan, you may contact Bank of America Home Loans Customer Service at 1-800-669-6607 5 am to 6 pm PST Monday – Friday. You will receive a letter from BAC Home Loans Servicing (a Bank of America subsidiary) confirming this transfer and welcoming you as a valued customer within two weeks of your loan being added to their systems. This letter will also contain your new mortgage loan number.

My FHA insured loan was in default and my loan was being reviewed for a Loss Mitigation workout with TBW. What should I do?

BAC Home Loans Servicing has taken over the servicing from TBW. Please be assured that if you are in the process of negotiating a repayment plan, a loan modification, or other workout with Sparta Special Servicing or Taylor Bean & Whitaker, that information will be transferred to BAC Home Loans Servicing and you will be contacted by their Home Retention team as quickly as possible.

You will receive a letter from BAC Home Loans confirming this transfer and welcoming you as a valued customer, within two weeks of your loan being added to our systems. In the meantime, if you have questions about your options please contact FHA's National Servicing Center, toll free, at 1-888-297-8685.

If you haven't already, you may wish to contact a HUD-approved Housing Counseling Agency. To find one near you call 1-800-569-4287 or visit the web at <http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm>