

Mortgage Electronic Registration Systems, Inc.

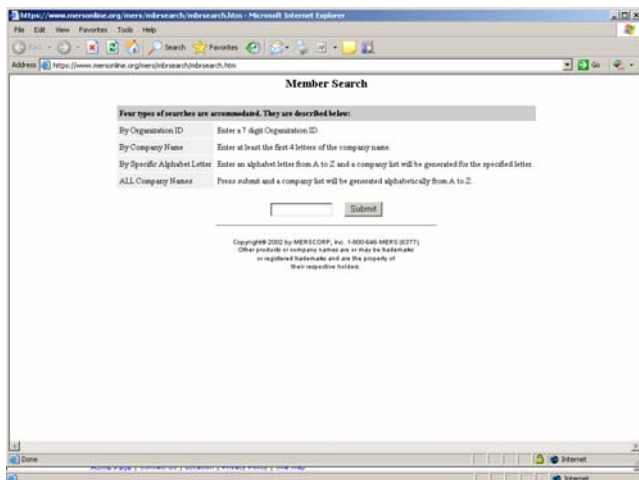
What is MERS®?

MERS® was created by the mortgage banking industry to streamline the mortgage process by using electronic commerce to eliminate paper. Their mission is to register every mortgage loan in the United States on the MERS® System. Beneficiaries of MERS® include mortgage originators, servicers, warehouse lenders, wholesale lenders, retail lenders, document custodians, settlement agents, title companies, insurers, investors, county recorders and consumers. MERS® acts as nominee in the county land records for the lender and servicer. Any loan registered on the MERS® System is inoculated against future assignments because MERS® remains the nominal mortgagee no matter how many times servicing is traded. MERS® as original mortgagee (MOM) is approved by Fannie Mae, Freddie Mac, Ginnie Mae, FHA and VA, California and Utah Housing Finance Agencies, as well as all of the major Wall Street rating agencies.

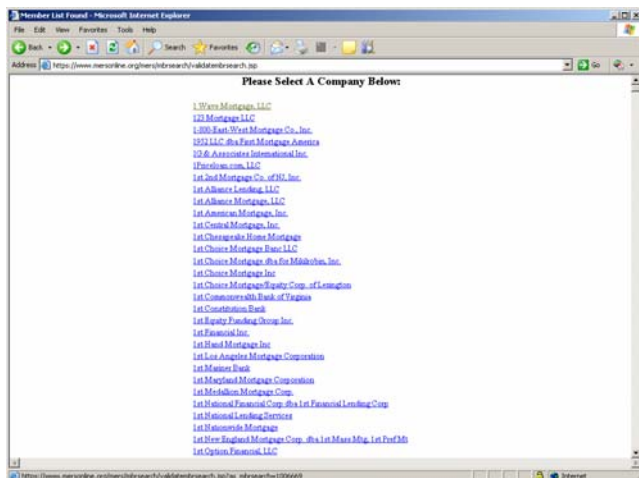
How to use MERS® to find a servicer MIN number (Locator number within the MERS® system)



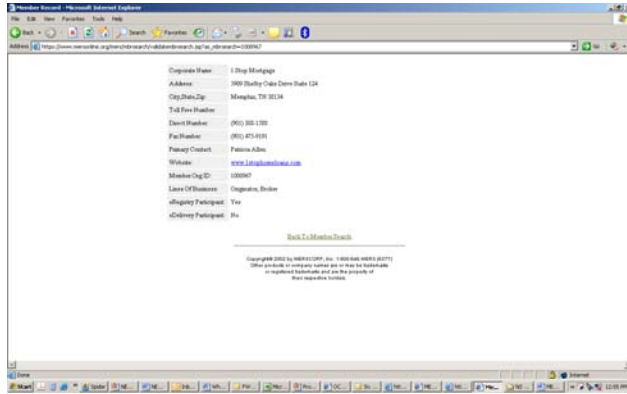
- Go to www.mersinc.org.
- From the main page, move to the left side of the web page and point your cursor at “Member Directory”.
- Slide your cursor over to highlight “Member Search” and left click to select.



- This window lists options for finding MIN numbers for individual servicers, or obtaining a list of all members.
- To search for a full list of members, leave the search field blank.
- Left click on “Submit”.

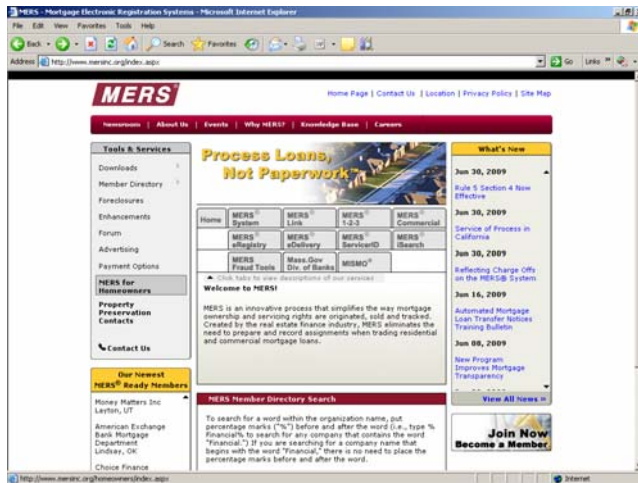


- This window lists all member servicers with hyperlinks to detailed information for individual entities.
- We’ve selected “1 Stop Mortgage LLC” to display an example of available data.

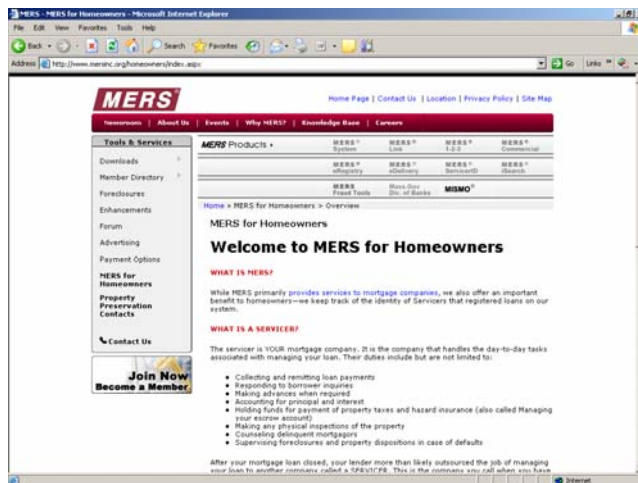


- Example of servicer level data.
- Click on the hyperlink to access the servicer's web page.

How to use MERS® to find a servicer for a specific property or properties on a particular street



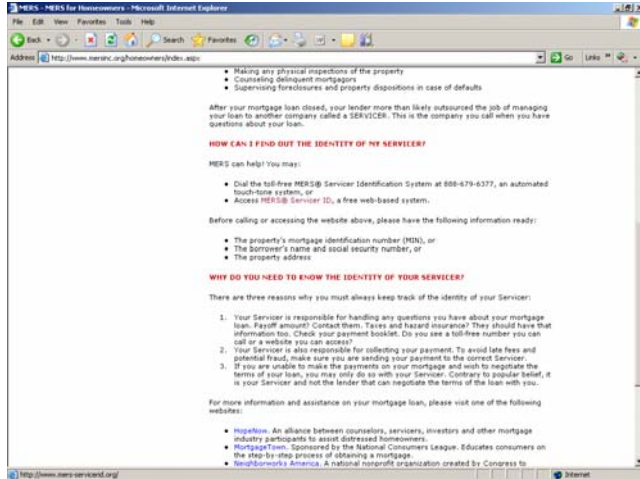
- Return to the home page.
- Move to the left side of the web page, point your cursor at "MERS® for Homeowners" and left click.



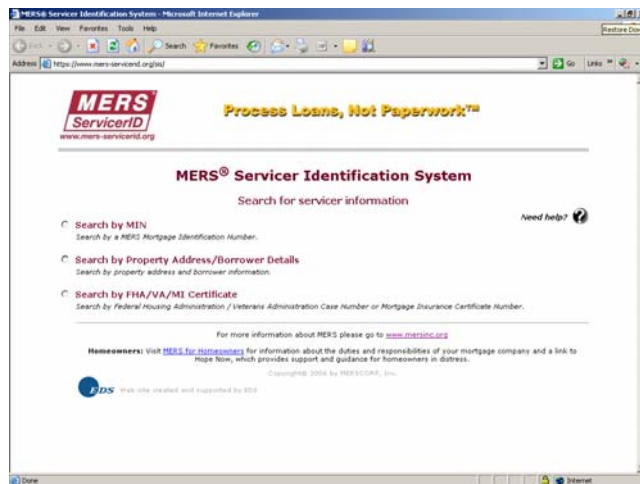
- MERS® for Homeowners welcome page.
- Scroll down for additional information.

MERS Instructions

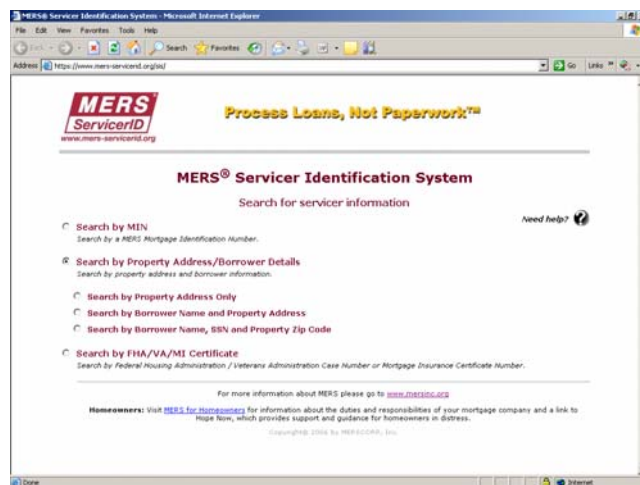
Page 3



- Move your cursor to the hyperlink for MERS[®] Servicer ID.
- Left click.



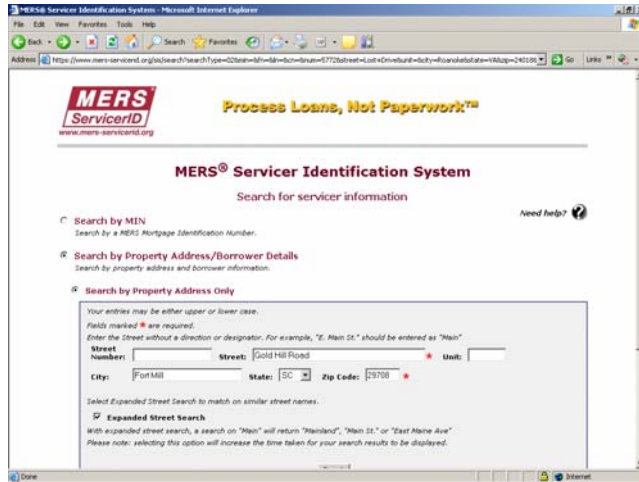
- Select the "Search by Property Address/Borrower Details" radio button.



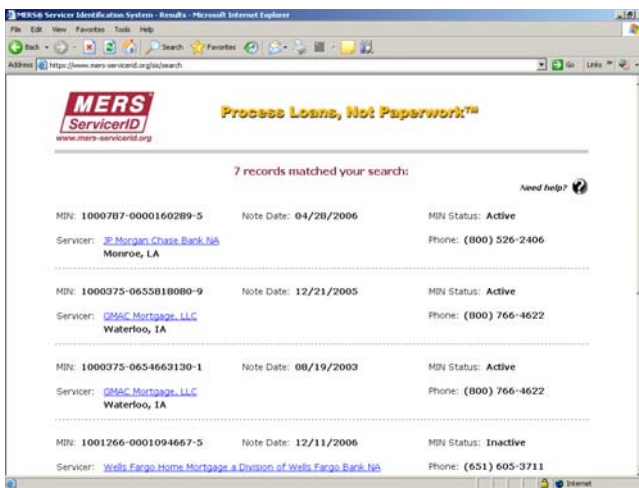
- Select the "Search by Property Address Only" radio button.

MERS Instructions

Page 4



- Enter the street number (if available), street name, unit number (if available), city, state, and zip. Note that “street” and “zip” are required fields.
- Select the “Expanded Street Search” block to include similar street names, or to search all registered properties on a particular street.
- Click the “Search” button.



- Active and inactive servicers of record.

For more information, go to www.mersinc.org.