

NATIONAL MORTGAGE SETTLEMENT

I. IS YOUR SERVICER SUBJECT TO THE NATIONAL MORTGAGE SETTLEMENT?

The institutions listed below are the only servicers covered by the national mortgage settlement:

1. Bank of America--877-488-7814

- a. Bank of America Corporation
- b. Bank of America, NA
- c. BAC Home Loan Servicing, LP (f/k/a) Countrywide Home Loan Servicing , LP

2. Citi—866-272-4749

- a. Citigroup, Inc.
- b. Citibank, NA
- c. Citimortgage, Inc.

3. JPMChase—866-372-6901

- a. J.P. Morgan Chase & Company
- b. Residential Capital, LLC

4. GMAC/Ally—800-766-4622

- a. Ally Financial, Inc.
- b. Ally Bank
- c. GMAC Mortgage, LLC

5. Wells Fargo—800-288-3212

- a. Wells Fargo & Company
- b. Wells Fargo Bank, NA
- c. Wachovia

This settlement only involves these five institutions at this time. Other settlements, however, may be reached with other institutions at a later date

If your mortgage is serviced and owned by one of these institutions you may be eligible for benefits under the national mortgage settlement. These institutions, however, may service loans owned by other investors such as Freddie Mac or Fannie Mae which are not subject to the settlement. To determine if your loan is owned by Freddie or Fannie go to:

<http://www.fanniemae.com/loanlookup>

<http://www.freddiemac.com/mymortgage>

These sites will also include information about other mortgage and foreclosure programs you may be eligible to access.

If your servicer is not listed above, you can contact your servicer directly to try to negotiate a loan modification at any time. Other servicers may offer modification programs on their own. In addition, if you think your servicer is being unfair or deceptive, you can file a complaint with this office or with the New Hampshire Banking Department.

II. ARE YOU ELIGIBLE FOR THE “PRINCIPAL REDUCTION/OTHER MODIFICATION” PROGRAM UNDER THE NATIONAL SETTLEMENT?

If your servicer is one of the institutions listed above AND

You are currently delinquent on your loan, OR are at serious risk for becoming delinquent on your loan you may be eligible for:

1. Loan modification including principal reduction
2. Facilitation of a short sale
3. Unemployment payment forbearance
4. Relocation assistance for homeowners facing foreclosure,
5. Waiver of deficiency balances

If you believe you meet these qualifications, please file a complaint with this office and contact your bank at the number listed above to request appropriate assistance.

III. ARE YOU ELIGIBLE FOR THE “REFINANCE PROGRAM” UNDER THE NATIONAL SETTLEMENT?

If your servicer is one of the institutions listed above AND

1. You are current on your mortgage payments AND
2. Your mortgage is greater than the value of your home AND
3. Your interest rate is greater than 5.25%

You may be eligible to refinance your current mortgage. Contact your bank for details.

IV. ARE YOU ELIGIBLE FOR “COMPENSATION AS A RESULT OF FORECLOSURE” PROGRAM UNDER THE NATIONAL SETTLEMENT?

If your servicer is one of the institutions listed above AND

1. You lost your home to foreclosure between January 1, 2008 and December 31, 2011, AND

2. The servicer engaged in an improper foreclosure or unfair and deceptive practices during the foreclosure process

You may be eligible for a cash payment in compensation for the servicer's conduct.

If you are eligible for payment under this provision, the Settlement Administrator will be in contact with you. If you believe that it may be difficult for the Settlement Administrator to locate you because you have changed your address or for any other reason, please notify this office. Please be aware that it may take up to six months for the Settlement Administrator to be in contact with you.

IV. ARE YOU ELIGIBLE FOR BENEFITS UNDER AN OCC CEASE AND DESIST ORDER?

In April 2011, the Office of the Comptroller of the Currency entered into a Cease and Desist Order covering the following institutions:

[America's Servicing Co.]
[BAC Home Loans Servicing]
[Beneficial]
[Citibank]
[CitiMortgage]
[EMC]
[Financial Freedom]
[HFC]
[IndyMac Mortgage Services]
[National City Mortgage]
[Sovereign Bank]
[U.S. Bank]
[Washington Mutual (WaMu)]
[Wilshire Credit Corporation]

[Aurora Loan Services]
[Bank of America]
[Chase]
[CitiFinancial]
[Countrywide]
[EverBank/EverHome Mortgage Company]
[GMAC Mortgage]
[HSBC]
[MetLife Bank]
[PNC Mortgage]
[SunTrust Mortgage]
[Wachovia Mortgage]
[Wells Fargo Bank, N.A.]

If your mortgage was serviced by any of these institutions you may be eligible for an independent review of the handling of your loan if it was in the foreclosure process at any time from January 1, 2009 through December 31, 2010. Pursuant to such review you may be eligible for further remediation benefits.

You must, however, submit a request for such independent review prior to April 30, 2012. If you did not receive a request form from your servicer, you should obtain and complete one as soon as possible by calling 1-888-952-9105.

For further information regarding this OCC ordered independent review go to www.independentforeclosurereview.com