

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

LOAN INFORMATION

Date Prepared: Sep 1, 2013

Loan Number: 1022544
Borrower(s): Amit Khosla, Priya Khosla

Servicer: All Lenders Inc.
Servicer's Address: 540 Tolstoy Lane, San Francisco, CA 94010

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from All Lenders Inc. to Bruno Mortgage Servicing LLC effective September 17, 2013.

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan. Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing. In this case, all necessary information is combined in this one notice.

Your present servicer is All Lenders Inc. If you have any question relating to the transfer of servicing from your present servicer call All Lenders Customer Service 1-800-100-1000 between 9 a.m. and 5 p.m. Pacific, Monday through Friday. This is a toll-free number.

Your new servicer will be Bruno Mortgage Servicing LLC. The business address for your new servicer is:

Bruno Mortgage Servicing LLC, 501 Coppertone Road, Sunnyvale, CA 94086

The toll-free telephone number of your new servicer is 1-800-100-3000. If you have any question relating to the transfer of servicing to your new servicer call Bruno Mortgage Servicing Customer Servicing toll-free at 1-800-100-3000 between 9 a.m. and 5 p.m. Pacific, Monday through Friday.

The date that your present servicer will stop accepting payments from you is September 16, 2013. The date that your new servicer will start accepting payments from you is September 17, 2013. Send all payments due on or after that date to your new servicer.

The transfer of servicing rights does not affect the term of or the continued availability of mortgage life or disability insurance or any other type of optional insurance.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

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.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. 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 acknowledgment within 20 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. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to this address:

Bruno Mortgage Servicing LLC, 501 Coppertone Road, Sunnyvale, CA 94086

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and 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. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

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. You should seek legal advice if you believe your rights have been violated.

All Lenders Inc

Sep 1, 2013