

BANK OF AMERICA, N.A.

DATE: 01/08/2013
APPLICANT: MICHAEL A. USNER
CASE NO:
LOAN NO: 245763228
PROPERTY: 11552 GRAND PINE DR
MONTGOMERY, TX 77356-2416

Office #: 0006501
2380 PERFORMANCE DR.
RICHARDSON, TX 75082
Phone: (800)745-8644
Office Fax No.: (866)409-1050

NOTICE TO APPLICANT REGARDING TITLE COMPANY AND CLOSING AGENT

I understand that I have the right to select a qualified attorney, title agent, or title insurance company (depending upon customary practice in my market area) to conduct my title search and loan closing, provided the individual or company that I select is acceptable to the Lender.

I agree that if I do not complete and return this form to the Lender, the Lender will choose a qualified attorney, title agent, or title insurance company to search the property title and conduct my closing.

- I elect to have the Lender choose a qualified attorney, title agent, or title insurance company to search the property title and conduct my closing. The provider's name will appear on the Settlement Service Provider List and an estimate of the provider's fees will be disclosed on the initial Good Faith Estimate (GFE). The estimated fees disclosed on the GFE are subject to a tolerance limit and the actual fees cannot exceed the estimates by more than 10% in the aggregate. If the fees exceed the 10% tolerance, the excess will be refunded to me.
- I elect to choose a qualified attorney, title agent, or title insurance company to search the property title and conduct my closing. I understand that the provider's name will not appear on the Settlement Service Provider List, that the fees disclosed on the GFE will not be the fees charged by the provider, and that the provider's fees are not subject to the tolerance limit set out above.

The attorney, title agent, or title insurance company I select is:

Name _____
Address _____
Telephone _____

Applicant _____

Date: _____

Applicant _____

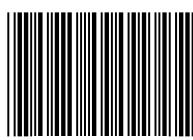
Date: _____

Applicant _____

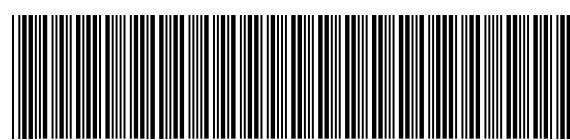
Date: _____

Applicant _____

Date: _____



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