

MONTHLY HOME LOAN STATEMENT

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JEREMY L BASS
 1515 21st Ave
 Lewiston ID 83501-3926


WELCOME TO COUNTRYWIDE!
Your home loan

Effective November 1, 2008, the servicing of your home loan has been transferred from ZIONS FIRST NATIONAL BANK to us. Countrywide is pleased to be the new servicer of your home loan. We also wish to assure you that the terms and conditions of this transfer will not affect any original loan documents other than the terms directly related to the servicing of your loan.

As your home loan provider, Countrywide is committed to courteous and responsive service, accurate and timely handling of your payments, and simple, direct answers to your questions. For a prompt response in all communications with us, please remember to reference your account number 185498909.

Payment Procedures

Beginning November 1, 2008, your payment of \$1,146.33 should be mailed to Countrywide. Attached is your first payment coupon. An additional coupon will be sent automatically in your next Monthly Home Loan Statement.

Payment of insurance and taxes

Your monthly home loan payment may include an amount to be deposited into an escrow or impound account from which we pay the insurance and/or taxes, which may include a reserve or cushion amount depending on your loan documents or applicable state law. Countrywide may either retain the escrow analysis schedule used by your prior servicer or it may elect to re-analyze the escrow payment amount and make any necessary adjustments. Countrywide analyzes escrow accounts utilizing the aggregate method. Please contact Countrywide if you have any questions concerning a mortgage escrow account.

Helpful Tip - Notify Your Insurance Carrier

You should notify your insurance company to list Countrywide as the mortgagee on your policy. The Mortgagee Clause should read as follows:

Countrywide Bank FSB
 Its Successors and/or Assigns ATIMA
 Attn: Insurance Department
 P.O. Box 961206
 FTWX-22
 Fort Worth, TX 76161-0206
 Fax 800-293-8158
customers.countrywide.com/ (Borrower)
business.countrywide.com (Agent/Company)

Escrow disclaimer

Please note that the account information contained in this statement may not reflect escrow disbursements that were made by, and payments that may be due to, your prior lender, including MIP payments for FHA insured loans. If your payments are delinquent, your first monthly statement will reflect the payments owed for monthly MIP disbursements.

How to reach your previous lender

ZIONS FIRST NATIONAL BANK
 255 NORTH ADMIRAL BYRD ROAD
 SALT LAKE CITY, UT 84116
 (801) 326-5713
 (If not a toll free number, you may call collect.)

HOME LOAN SUMMARY
Home loan overview as of 10/01/2008

Principal balance	\$146,418.00
Escrow balance	\$667.64
Late Charge if payment received after 11/17/2008	\$45.85

Amount due on 11/01/2008 as of 10/01/2008

Home loan payment due 11/01/2008 (see next page for account details)	\$1,146.33
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Calls may be monitored or recorded to ensure quality service.

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

PAYMENT INSTRUCTIONS

1. Please
 - don't send cash
 - don't staple your check to the payment coupon
 - don't include correspondence
2. Write the account number on the check or money order.
3. Write in any additional amounts you are including.
4. Make your check payable to
Countrywide Home Loans
 Attn: Remittance Processing
 PO BOX 650070
 DALLAS, TX 75265-0070

Account number 185498909

Jeremy L Bass
 1515 21st Avenue
 Lewiston, ID 83501

(0)

Payment due **Nov 1, 2008**

\$1,146.33

After **Nov 17, 2008** late payment

\$1,192.18

Please update e-mail information on the reverse side of this coupon.

SEE OTHER SIDE FOR IMPORTANT INFORMATION

3454

Additional
Principal

COUNTRYWIDE BANK FSB

Serviced by Countrywide

PO BOX 650070
 DALLAS, TX 75265-0070

Additional
Escrow

Other

Check total

185498909000000114633000119218

HOME LOAN DETAILS		Monthly payment breakdown as of 10/01/2008	Loan type and term
		Principal and/or interest payment \$913.46	Loan type 30 Yr FHA
		Escrow payment amount 232.87	Contractual remaining term 30 Years
		Total monthly home loan payment \$1,146.33	Interest rate 6.375%

Escrow account expenses

We are responsible for the payment of the following escrow items with the exception of the items marked with an asterisk (*). The payment of the items marked with an asterisk (*) is the responsibility of the homeowner.

Description	Payee	Policy number/Tax ID	Frequency	Next due date	Amount due
Homeowners insurance	Farmers Insurance Group	936830849	Annual	08/27/2009	698.90
FHA MIP	U.S. Dept. of Housing & Urb. D	1212492954703	Monthly	11/01/2008	59.79
County taxes	Nez Perce County Tax Collector	RPL0880010010A	Semi-Annual	12/01/2008	639.51

When you receive your tax bill, please write your account number on your original bill and mail it immediately to Countrywide to prevent interest and penalty charges from accruing. Please send your original bill to Countrywide Home Loans, Attn: Tax Dept SV-24 PO Box 10211, Van Nuys, CA 91410-0211. If your property is located in Ada or Kootenai County, please retain the original bill for your records, as Countrywide will receive your tax information from another source.

Home loan activity since your last statement

Date	Description	Escrow	Total
09/18/2008	Tax deposit	667.64	
**Ending balance	\$146,418.00	\$667.64	667.64

**NOTE: The ending balance is probably not the same as the amount to payoff your loan. For payoff information, you may use our 24-hour automated information system at 1-800-669-5833.

IMPORTANT NOTICE**CREDIT REPORTING NOTICE**

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Countrywide Home Loans will not enforce any provision that may be contained in your loan documents requiring mandatory arbitration of disputes.

Suitcase

Site ID Phrase - Corben

Username - Bass - 1

Pass - 321456B

- Q1 - Fitz
- Q2 - Lewiston
- Q3 - Dominos



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Account Number **185498909**

E-mail use: Providing your e-mail address(es) below will allow us to send you information on your account
Jeremy L Bass
E-mail address

E-mail address

How we post your payment: All accepted payments of principal and interest will be applied to the longest outstanding installment due, unless otherwise expressly prohibited or limited by law. If you submit an amount in addition to your scheduled monthly amount, we will apply your payments as follows: (i) to outstanding monthly payments of principal and interest, (ii) escrow deficiencies, (iii) late charges and other amounts you owe in connection with your loan and (iv) to reduce the outstanding principal balance of your loan.

Please specify if you want an additional amount applied to future payments, rather than principal reduction.

Postdated checks will be processed on the date received unless a loan counselor agrees to honor the date written on the check as a condition of a repayment plan. Payments by phone received by 6:00 PM Pacific Time on a business day will be effective the same day. Payments by phone received after 6:00 PM Pacific Time or on a nonbusiness day/holiday will be applied to your account no later than the next business day.

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

Welcome to Countrywide Home Loans, the nation's largest independent home loan lender. Your home loan servicing was recently transferred to us and this is your official notice, as legally required. So please excuse the formality. Your home loan was previously serviced by Zions First National Bank and you officially become a Countrywide customer effective November 1, 2008.

First, we want to welcome you to the Countrywide family. Going forward, Countrywide will handle the servicing of your home loan, which means collecting your monthly home loan payments and handling related issues.

Second, we want to ease any concerns you have about this process. Please note the terms and conditions of your home loan documents do not change in any way, other than terms directly related to the servicing of your home loan.

By law, Zions First National Bank (your present servicer) is usually required to give you at least 15 days notice before the effective date of transfer. Zions First National Bank may have given this notice to you as part of your home loan closing. Countrywide must also send you this notice no later than 15 days after the effective date or at closing. That's why you are getting this notice as part of your welcome package.

By law, your present servicer is required to provide you a toll-free or collect-call telephone for an employee or department that can be contacted by you for answers to servicing transfer inquiries. The phone number provided to us by your present servicer is (801) 326-5713. If you have any questions relating to the transfer of servicing from Zions First National Bank, call them at (801) 326-5713 between 8:00 a.m. and 5:00 p.m. Monday through Friday.

Here's the most important part for your records: the new address to send your monthly home loan payments is:

Countrywide Home Loans
PO Box 650070
Dallas, TX 75265-0070

The date that Zions First National Bank will stop accepting payments from you is November 1, 2008. Countrywide will begin accepting payment from you on November 1, 2008.

Countrywide's toll-free telephone number for Customer Service is **1-800-669-6607** if you have any questions about the transfer of servicing or need other help. We will be happy to speak with you, between 6 a.m. and 5 p.m., (Pacific Time) Monday through Friday.

If you have mortgage life insurance or disability insurance, Countrywide will handle that billing, too. It will be included in your new statement. You do not need to take any action at this time to maintain coverage. If, for some reason, your current coverage cannot be continued by Countrywide, you will be given separate notice and offered other alternatives without interruption in your coverage.

Finally, we want to make you aware of certain rights you have under RESPA. A summary is provided on the back of this notice.

Again, we look forward to having you as a Countrywide customer!

SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION

ABOUT YOUR RIGHTS UNDER "RESPA"

You should also be aware of your rights as a consumer with a home loan. These are explained in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605). Here are the highlights:

During the 60-day period after your first payment is due to Countrywide, if you have already or mistakenly sent a loan payment to Zions First National Bank before its due date, Countrywide is not allowed to charge you a late fee or treat your payment as late.

You have other consumer rights under RESPA Section 6 as well. If you send a "qualified written request" to Countrywide concerning the servicing of your loan, we must provide you with a written acknowledgement within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence which includes your name and account number and your reasons for the request. Writing a note on our payment coupon or envelope is not considered a "qualified written request." If you want to send a "qualified written request", it must be sent to:

**Countrywide Home Loans,
Attn: Customer Service SVB-314
PO Box 5170
Simi Valley, CA 93062-5170**

Countrywide then has 60 Business Days after receiving your request to make any appropriate corrections to your account. We must provide you with a written clarification about any dispute. During this 60-Business Day period, we may not provide information to a consumer reporting agency concerning any overdue payment related in any way to your qualified written request. However, this does not prevent us from initiating foreclosure if proper grounds exist under your home loan documents.

By definition, a Business Day is a day on which Countrywide's offices are open to the public for carrying on substantially all of Countrywide's business functions.

Finally, Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals when servicers are shown to have violated these requirements. You should seek legal advice if you believe your rights have been violated.

Welcome to Countrywide!

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no service
draft
2038
2250
20000

SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION