

Important account updates and new opportunities

October 1, 2009

BFF

CW-G-001-19205-2507140-P238-T8033
Jeremy L Bass
1515 21st Ave
Lewiston, ID 83501-3926



Beginning Monday, November 9, 2009, you will be able to access your former Countrywide home loan account(s) through Bank of America's award-winning Online Banking service.

- If you are not currently registered for online account access, be sure to visit bankofamerica.com on November 9 and click Enroll to get started.

In addition to making it easier and more convenient for you to manage your account online, we have some important account updates to tell you about. Please review the information below as well as the enclosed brochure for full details on these opportunities and updates.

Your new Online Banking experience beginning November 9

We encourage you to use Online Banking to manage your account and to take advantage of all the benefits that come with being our customer.

As you begin to use Online Banking, please keep in mind:

- You'll find we've worked hard to make the transition to Online Banking easy for you.
Please sign-in at bankofamerica.com and follow the brief instructions.
- You'll have access to the same account information and capabilities you have today, including the ability to pay your mortgage easily and quickly.
- You'll have more online capabilities available to you, such as a wide array of account alerts, mobile banking and the ability to access other Bank of America accounts.

We're here to help

Please call 1.800.669.6607 if you have any questions or need assistance. We are pleased to have you as a customer.

Sincerely,

Matt Skoglund
Senior Vice President
National Servicing Executive
Home Loans and Insurance

This correspondence is from BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A., Member FDIC.
 Recycled Paper |  Equal Housing Lenders | AR88498

CW-G

MONTHLY HOME LOAN STATEMENT

 0090033 02 MB 0.494 **AUTO T6 0 3454 83501-3926
 WLR XW EW 000-25---0-2--- CLD IN 234 P90123

 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.

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.

 Additional
Principal

 Additional
Escrow

Other

Check total

SEE OTHER SIDE FOR IMPORTANT INFORMATION

3454

COUNTRYWIDE BANK FSB

Serviced by Countrywide

 PO BOX 650070
 DALLAS, TX 75265-0070

185498909000000114633000119218

Register Now	Online Account Benefits
When you set-up your account online, you'll gain access to many convenient tools and services. You can:	

- Pay your mortgage bill online
 - Enroll in an automatic payment service
 - Have round-the-clock access to your account history
 - View your statement, taxes and other loan documents
- Log on to customers.countrywide.com and register today!

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 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!

1-6 m
no service
draft
2038
2250
20000

SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION

Important Notice to Homebuyers

U.S. Department of Housing
and Urban Development

Office of Housing - Federal
Housing Commissioner

OMB Approval No. 2502-0059
(Expires 11/30/2010)

You must read this entire document at the time you apply for the loan.
Return one copy to lender as proof of notification and keep one copy for your records.

Condition of Property

The property you are buying is not HUD/FHA approved and HUD/FHA does not warrant the condition or the value of the property. An appraisal will be performed to estimate the value of the property, but this appraisal does not guarantee that the house is free of defects. You should inspect the property yourself very carefully or hire a professional inspection service to inspect the property for you.

Interest Rate and Discount Points

HUD does not regulate the interest rate or the discount points that may be paid by you or the seller or other third party. You should shop around to be sure you are satisfied with the loan terms offered and with the service reputation of the lender you have chosen.

The interest rate, any discount points and the length of time the lender will honor the loan terms are all negotiated between you and the lender.

The seller can pay the discount points, or a portion thereof, if you and the seller agree to such an arrangement.

Lenders may agree to guarantee or "lock-in" the loan

terms for a definite period of time (i.e., 15, 30, 60 days, etc.) or may permit your loan to be determined by future market conditions, also known as "floating". Lenders may require a fee to lock in the interest rate or the terms of the loan, but must provide a written agreement covering a minimum of 15 days before the anticipated closing. Your agreement with the lender will determine the degree, if any, that the interest rate and discount points may rise before closing.

If the lender determines you are eligible for the mortgage, your agreement with the seller may require you to complete the transaction or lose your deposit on the property.

Don't Commit Loan Fraud

It is important for you to understand that you are required to provide complete and accurate information when applying for a mortgage loan.

Do not falsify information about your income or assets.

Disclose all loans and debts (including money that may have been borrowed to make the downpayment).

Do not provide false letters-of-credit, cash-on-hand statements, gift letters or sweat equity letters.

Do not accept funds to be used for your downpayment from any other party (seller, real estate salesperson, builder, etc.).

Do not falsely certify that a property will be used for your primary residence when you are actually going to use it as a rental property.

Do not act as a "strawbuyer" (somebody who purchases a property for another person and then transfers title of the property to that person), nor should you give that person personal or credit information for them to use in any such scheme.

Do not apply for a loan by assuming the identity of another person.

Do not sign an incomplete or blank document; that is, one missing the name and address of the recipient and/or other important identifying information.

Penalties for Loan Fraud: Federal laws provide severe penalties for fraud, misrepresentation, or conspiracy to influence wrongly the issuance of mortgage insurance by HUD. You can be subject to a possible prison term and fine of up to \$10,000 for providing false information. Additionally, you could be prohibited from obtaining a HUD-insured loan for an indefinite period.

Report Loan Fraud: If you are aware of any fraud in HUD programs or if an individual tries to persuade you to make false statements on a loan application, you should report the matter by calling your nearest HUD office or the HUD Regional Inspector General, or call the HUD Hotline on 1 (800) 347-3735.

Warning: It is a crime to knowingly make false statements to the United States Government on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Discrimination

If you believe you have been subject to discrimination because of race, color, religion, sex, handicap, familial status, or national origin, you should call HUD's Fair Housing & Equal Opportunity Complaint Hotline: 1 (800) 669-9777.

About Prepayment

This notice is to advise you of the requirements that must be followed to accomplish a prepayment of your mortgage, and to prevent accrual of any interest after the date of prepayment.

You may prepay any or all of the outstanding indebtedness due under your mortgage at any time, without penalty. However, to avoid the accrual of interest on any prepayment, the prepayment must be received on the installment due date (the first day of the month) if the lender stated this policy in its response to a request for a payoff figure.

Otherwise, you may be required to pay interest on the amount prepaid through the end of the month. The lender can refuse to accept prepayment on any date other than the installment due date.

FHA Mortgage Insurance Information

Who may be eligible for a refund?

Premium Refund: You may be eligible for a refund of a portion of the insurance premium if you paid an upfront mortgage insurance premium at settlement and are refinancing with another FHA mortgage.

Review your settlement papers or check with your mortgage company to determine if you paid an upfront premium.

Exceptions

Assumptions: When a FHA insured loan is assumed the insurance remains in force (the seller receives no refund). The owner(s) of the property at the time the insurance is terminated is entitled to any refund.

Important: The rules governing the eligibility for premium refunds are based on the financial status of the FHA insurance fund and are subject to change.

SI USTED HABLA ESPANOL Y TIENE DIFICULTAD LEYENDO O HABLANDO INGLES, POR FAVOR LLAME A ESTE NUMERO TELEFONICO 800.697.6967.

You, the borrower(s), must be certain that you understand the transaction. Seek professional advice if you are uncertain.

Acknowledgment: I acknowledge that I have read and received a copy of this notice at the time of loan application. This notice does not constitute a contract or binding agreement. It is designed to provide current HUD/FHA policy regarding refunds.

Signature & Date

Signature & Date

X  8-11-08

Signature & Date

X

Signature & Date

X

X

SERVICING DISCLOSURE STATEMENT

Lender: ZIONS FIRST NATIONAL BANK, N.A.
3506 12TH STREET
LEWISTON, ID 83501

Date: 07/21/2008

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer practices and requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. 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.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, then 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 the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or 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.

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

Damages and Costs

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.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

A. We may assign, sell or transfer the servicing of your loan while the loan is outstanding.

We are able to service your loan, and we
 will service your loan.
 will not service your loan.
 haven't decided whether to service your loan.

B. We do not service mortgage loans and we have not serviced mortgage loans in the past three years.

We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all mortgage loans that we make in the 12 month period after your mortgage loan is funded, we estimate that the percentage of such loans for which we will transfer servicing is between:

0 to 25% 26 to 50% 51 to 75% 76 to 100%

This estimate does does not include assignments, sales or transfers to affiliates or subsidiaries.

This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. A. We have previously assigned, sold, or transferred the servicing of mortgage loans.

B. This is our record of transferring the servicing of mortgage loans we have made in:

Year	Percentage of Loans Transferred
------	---------------------------------

%

%

%

This information does does not include assignments, sales or transfers to affiliates or subsidiaries.

Acknowledgment of Mortgage Loan Applicant(s)

I/We have read and understood the disclosure; and understand that the disclosure is a required part of the mortgage application as evidenced by my/our signature(s) below;


Applicant JEREMY L. BASS

8-11-08
Date

Applicant _____ Date _____

Applicant _____ Date _____

Applicant _____ Date _____



Home Loans

P.O. Box 5170
Simi Valley, CA 93062-5170

0011426-0022854 LETRS 002 ----- 733950

Jeremy L Bass
1515 21St Ave
Lewiston, ID 83501

Send Correspondence to:
P.O. Box 5170
Simi Valley, CA 93062-5170

Business Address:
450 American Street
Simi Valley, CA 93065-6285

Notice Date: November 3, 2009

Account No.: 213354943

Property Address:
1515 21St Ave
Lewiston, ID 83501

Notice of Transfer of Servicing from **Bank of America, N.A.** ("Bank of America") to **BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.** ("BAC Home Loans").

IMPORTANT MESSAGE ABOUT YOUR LOAN

We are providing this notice to inform you that we transferred the servicing on your loan to our subsidiary, BAC Home Loans. (Please review *both* sides of the enclosed **Notice of Assignment, Sale, or Transfer of Servicing Rights**).

WHAT THIS MEANS

Please be assured that this transfer of servicing to our subsidiary will not change the monthly payment amount set forth in your Note. Please also rest assured that this transfer of servicing does not impact the posting of any payments you made after your loan closed.

You will receive future communications about the servicing of your loan from our subsidiary, BAC Home Loans.

If you have paid off or closed your loan, you may disregard the information about first payment date; however, please note that year-end correspondence will also come from BAC Home Loans.

WE APPRECIATE YOUR BUSINESS

If you have any questions relating to the transfer of servicing or this letter, please call **BAC Home Loans** Customer Service, toll-free, at 1-800-669-6607 between 8:00 a.m. and 9:00 p.m. Eastern Time, Monday through Friday.



Bank of America, N.A. Member FDIC. Bank of America, N.A. and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. are Equal Housing Lenders. © 2009 Bank of America Corporation. Trademarks are the property of Bank of America Corporation. All rights reserved. Some products may not be available in all states. This is not a commitment to lend. Restrictions apply.

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

Borrower Name & Address:

— Jeremy L Bass
1515 21St Ave
Lewiston, ID 83501

Account No.: 213354943

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 Bank of America, N.A. to:

BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A., effective 12/01/2009.

— 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 Lender 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 Lender is Bank of America, N.A. If you have any questions relating to the transfer of servicing from your Lender call Bank of America Customer Service at 1-800-432-1000 between 8 a.m. and 9 p.m. Eastern Time, Monday through Friday. This is a toll-free number.

Your new servicer will be BAC Home Loans Servicing, LP.

The business address for your new servicer is: 450 American Street, Simi Valley, CA 93065-6285

The toll-free telephone number of your new servicer is 1-800-669-6607.

If you have any questions relating to the transfer of servicing to your new servicer call Customer Service at 1-800-669-6607 between 8:00 a.m. and 9:00 p.m. Eastern Time, Monday through Friday.

The date that your Lender will stop accepting payments from you is 10/30/2009. The date that your new servicer will start accepting payments from you is 10/30/2009. Send all payments due on or after that date to your new servicer.

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. Section 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your Lender 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. Section 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:

BAC Home Loans Servicing, LP
Customer Service Correspondence CA6-919-01-41
P.O. Box 5170
Simi Valley, CA 93062-5170

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.

Bank of America, N.A.

10/30/2009

BAC Home Loans Servicing, LP

10/30/2009

LENDER

Date

NEW SERVICER

Date