



# NORTH SHORE BANK

April 2013

## 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 Dovenmuehle to North Shore Bank who will service your loan effective 5/20/2013. 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 Dovenmuehle send you this notice at least 15 days before the effective date of the transfer, or at closing. North Shore Bank 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

If you have any questions relating to the transfer of servicing from Dovenmuehle on or before 5/17/2013, call the Loan Servicing Department at 866.443.3394 between 7:00 a.m. and 7:00 p.m. CST, Monday through Friday.

If you have any questions relating to the transfer of servicing to North Shore Bank after 5/17/2013, call Customer Assistance at 877.672.2265 between 8:30 a.m. and 7:00 p.m., CST, Monday through Friday; 9:00 a.m. to 3:00 p.m., CST, Saturday; 10:00 a.m. to 1:00 p.m., CST, Sunday.

The business address for North Shore Bank is:

### Payments

North Shore Bank  
PO Box 3288  
Milwaukee, WI 53201-3288

### Correspondence

North Shore Bank  
Mortgage Servicing Dept  
15700 W Bluemound Rd  
Brookfield, WI 53005

The date that Dovenmuehle will stop accepting payments from you is 5/17/13. The date North Shore Bank will start accepting payments from you is 5/18/2013. Send all payments on or after that date to North Shore Bank. You will then receive a monthly statement with which you may make your scheduled payments.

If you are currently paying accident and health, disability, life or any other type of insurance with your mortgage payment, North Shore Bank will not be able to collect it on behalf of the insurer. If you wish to continue with your current insurer, you should contact the insurer directly for information.

You will receive a statement from North Shore Bank summarizing your account activity for the year. Please use that statement when filing your income taxes for 2013.

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 Dovenmuehle before its due date may not be treated by North Shore Bank as late, and a late fee may not be imposed on you.



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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:

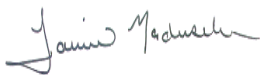
Mortgage Servicing Department  
ATTN: Account Claims & Dispute Management  
15700 W. Bluemound Rd  
Brookfield, WI 53005

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.

Sincerely,



Laurie Maduscha  
Vice President



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