

Mortgage Services

Facsimile Transmission

From: Name: Mortgage Services
Fax Number:
Voice Phone:

To: Name: JULIAN
Company:
Fax Number: 949-743-3015
Voice Phone:

Fax Notes:

The information contained in this transmission may be confidential and proprietary. It is intended only for the use of the individual or entity named above. If the reader of this message is not the intended recipient, be advised that any use, distribution, copying or disclosure of the contents of this transmission is strictly prohibited. If you have received this transmission in error, please notify us immediately by telephone at the above number or return this transmission to us via the U.S. Postal Service. Thank you.

Date and time of transmission: Wednesday, January 25, 2012 10:59:26 AM
Number of pages including this cover sheet: 02

charles SCHWAB**BANK**

Home Equity Service Center
2001 Bishops Gate Boulevard
Mt. Laurel NJ 08054

Tel 877-461-2437
Fax 856-917-2700

January 25, 2012

To Whom It May Concern:

Please be advised that the timeline to complete a subordination is within 15 business days from the date of request. The Servicer will not provide a decision to your request until all documentation has been received and reviewed. The required information to process a subordination by the Servicer is as follows:

- * Underwriting Worksheet (1008)
- * Loan Application (1003) showing the name of the new lender and the new loan amount.
- * A copy of the new lender's commitment or loan approval letter.
- * Title search showing all the current liens on the subject property and the commitment letter.
- * A copy of the new full appraisal.
- * A copy of the credit report for all borrowers or written authorization from the borrower to pull their credit.
- * A copy of the payoff statement.
- * A copy of the estimated HUD-1 settlement statement.
- * A copy of the updated flood policy (If property is located in Flood Zone A or V).

Failure to provide the documents listed above may result in a delay of decision and/or a declination of the subordination request.

Please mail or fax the requirements to Home Equity Service Center, 2001 Bishops Gate Blvd, SV27 Attn: HELOC Subordination, Mt. Laurel, NJ 08054 08054 or fax them to (856) 917-2704 Attn: Subordination Department. If you would like to have the prepared Subordination Agreement sent overnight, please provide the overnight package along with the airbill to the same address.

If you have any questions or concerns please call us at (877) 461-2437.

Sincerely,

Home Equity Service Center
HE082 HBJ