

2

FIRST OHIO BANC & LENDING, INC  
6100 ROCKSIDE WOODS BLVD  
100  
INDEPENDENCE, OH 44131  
(216) 642-8900

2009 0266571

**NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS**

Borrower Name & Address:

ARTHUR A. CUELLER  
8509 MORSE PL  
CROWN POINT, IN 46307-9634

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
2009 APR 27 AM 8:50  
NICHOLE A. BROWN  
RECORDER

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 **FIRST OHIO BANC & LENDING, INC**

to **FLAGSTAR BANK, FSB**

effective **MAY 1, 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 **FIRST OHIO BANC & LENDING, INC.**

If you have any questions relating to the transfer of servicing from your lender call **their Servicing Department** at **(216) 642-8900** between **8:30 AM - 5 PM EST** on the following days: **Monday through Friday.**

This is a toll-free or collect call number.

Your new servicer will be **FLAGSTAR BANK, FSB**

The business address for your new servicer is: **5151 CORPORATE DRIVE TROY, MI 48098**

The toll-free or collect call telephone number of your new servicer is **(800)968-7700.** If you have any questions relating to the transfer of servicing to your new servicer call **their Servicing Department**

at **(800)968-7700** between **8:30 AM - 5 PM EST** on the following days: **Monday through Friday.**

The date that your lender will stop accepting payments from you is **MAY 1, 2009.** The date that your new servicer will start accepting payments from you is **MAY 1, 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 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.

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

15-  
124571  
PB

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:

5151 CORPORATE DRIVE  
TROY, MI 48098

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.

\* This notification is a requirement of Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2605).

FIRST OHIO BANC & LENDING, INC 03/19/2009  
Lender Date

ARTHUR A. CUELLER

3-19-9  
Date

and

FLAGSTAR BANK, FSB  
Future Servicer

03/19/2009  
Date

