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Wholesale Announcement

NEW INITIAL GOOD FAITH WORKSHEET EFFECTIVE ON APRIL 5, 2010

We have designed a new Initial GFE Worksheet for usage on April 5, 2010 and later. These changes are a result of our mutual 2+ months experience with the new GFE, new RESPA interpretations and some additional fees to avoid having to send out multiple GFE's to the same applicant.

A significant change is HUD's requirement to separate the actual Appraisal Fees from the Appraisal Management Company Administrative Fees. The Administrative Fees are listed under Block 1 and the reduced actual Appraisal Fees are listed in Block 3.

The new Appraisal Fees and Appraisal Management Administrative Fees do not go into effect until April 5, 2010.

Please present any questions to your Senior Account Representative.