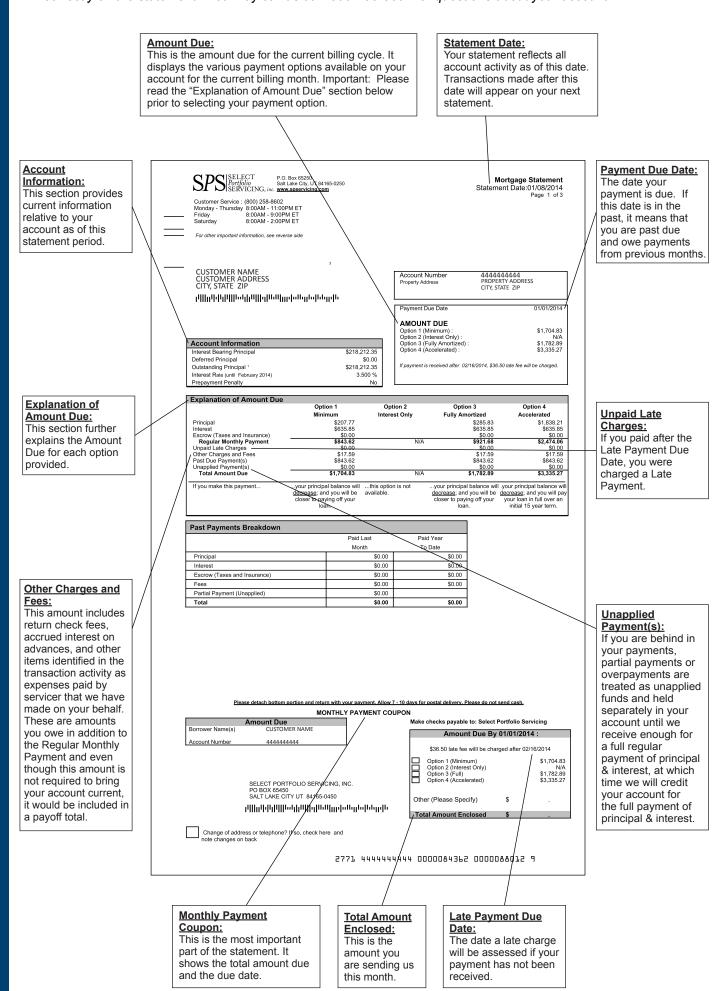
## HOW TO READ AND UNDERSTAND YOUR MONTHLY PAYMENT OPTION MORTGAGE STATEMENT

Your billing statement is designed to provide you with all the information you need to track account activity such as payments made or fees or expenses that we may pay on your behalf. It also contains important messages that are tailored to the way you pay your account. Please make certain that your name and address are shown correctly on the statement. You may call us at 1-800-258-8602 for questions about your account.



We hope you find the information in this summary helpful. You can find more information including Frequently Asked Questions on our website, www.spservicing.com, or you may call a Customer Service Account Representative at 1-800-258-8602. In accordance with Federal Law you will find the address for the submission of Notices of Error, Information Requests or Qualified Written Requests on the back of your monthly statements.