

Important Announcement

October 25, 2007

Today Bank of America announced that it will exit the wholesale mortgage business in order to devote increased energy to its expanding retail channels.

We will be fulfilling all of our contractual obligations to you and your customers. The termination of your Wholesale Broker Agreement will be effective November 25, 2007. All loan files must be locked and delivered by that date. During this transition period, please be assured that our sales and fulfillment teams will continue to provide you with the exceptional level of service you've come to expect. If you have any questions during this time, please contact your account executive.

We thank you for your business and wish you continued success.



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