

Posted 8/23/11

IMPORTANT NOTE

The correct change date (ARM Adjustment Date) is critical for the sale of the loan on the Secondary Market.

IF YOU DRAW YOUR OWN DOCUMENTS:

Please contact your Customer Care Representative/ Account Coordinator **PRIOR** to drawing documents to validate the correct Adjustment (Change) Date and Margin.

IF MSI DRAWS YOUR DOCUMENTS:

MSI will validate and confirm the correct Adjustment (Change) Date and Margin.

There is no need to contact MSI.