



PO Box 612488
Dallas, TX 75261-2488

AFFILIATION CHANGE AGREEMENT

This Affiliation Agreement (this "Agreement") is executed as of the _____ (date) and governs the change of the order of the borrowers on Loan number _____ in the servicing records for United Wholesale Mortgage. This agreement will not change the orders of the names, as shown on the original loan documents, and does not release any party from the obligation. This agreement is for tax and interest reporting only.

____ Check here if a revised 1098 Mortgage Interest Statement is needed for the current tax year.

In this Agreement, the words "you" and "your" refer to each Borrower executing this Agreement, and the words "we," "us," and "our" refer to United Wholesale Mortgage. You and we may sometimes be referred to collectively as the "Parties." The terms of the Agreement, you hereby agree as follows:

1. You agree that the primary borrower, _____, will no longer be referenced or considered as the primary customer in our servicing records.
2. You agree that the secondary borrower, _____, will now be referenced and considered as the primary customer in our servicing records.
3. You agree that the new primary borrower, _____, Social Security number will now be stated on all mortgage and IRS documents from the date of this Agreement forward.

Terms used in this Affiliation Change Agreement and not defined herein will have the meanings ascribed to them in the Note.

IMPORTANT: READ BEFORE SIGNING.

THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN AGREEMENT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT. THIS NOTICE IS APPLICABLE TO THE NOTE DESCRIBED IN THIS INSTRUMENT.

By signing this Agreement, you agree to the terms contained herein. You also acknowledge receipt of a copy of this Agreement. Please return the signed, notarized agreement along with the applicable documentation substantiating the change (death certificate or divorce decree).

Borrower(s):

X _____ X _____ X _____

Print Name: _____ Print Name: _____ Print Name: _____

On _____, before me, _____, a Notary Public in and for said state, personally appeared

_____ and _____ personally know to me to be the person(s) who executed the agreement and acknowledged to me that he/she/they executed the same for the purpose therein stated.

Notary: (Seal) X _____

Print Name: _____

Notary Public, State of _____

My Commission Expires: _____

The following disclosure is made pursuant to the requirements of the Fair Debt Collection Practices Act or other law or regulation; Nationstar Mortgage LLC d/b/a Mr. Cooper is servicing your mortgage loan on behalf of UWM and is considered a debt collector. This document is an attempt to collect a debt, and any information obtained will be used for that purpose. Note: If your obligation has been discharged in bankruptcy, is subject to the automatic stay or is provided for in a confirmed plan, this communication is for regulatory compliance and/or informational purposes only, and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





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Nationstar Mortgage LLC d/b/a Mr. Cooper performs servicing duties for your loan account. Nationstar Mortgage LLC d/b/a Mr. Cooper's licensing information, as well as other important information, is listed below:

Hawaii Residents: If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.**

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

Oregon Residents: There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit www.oregonhomeownersupport.gov. If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org.

North Carolina Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC d/b/a Mr. Cooper is also licensed by the North Carolina Department of Insurance, Permit Numbers 105369, 112715, 105368, 111828, 112953, and 112954. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website www.nccob.gov.**

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.