

Notice of Assignment, Sale or Transfer of Servicing Rights (Goodbye letter):

Deliver notification of loan sale and change of servicer to borrower at least 15 days prior to first payment due to Impac Mortgage Corp. c/o LoanCare, LLC. Simultaneously, email copy of letter to correspondentservicing@impacmail.com.

Addresses and phone numbers for correspondence, payments and customer service questions for LoanCare, LLC are shown below:

LoanCare, LLC (Conforming Loans)

Loan Inquiries	Payments (East Coast)	Payments (West Coast)
LoanCare Attn: Mortgage Resolution PO Box 8068 Virginia Beach, VA 23450	LoanCare, LLC PO Box 37628 Philadelphia, PA 19101-0628	LoanCare, LLC PO Box 60509 City of Industry, CA 91716-0509
Overnight Address	Customer Service Hours	Phone Numbers
LoanCare, LLC 3637 Sentara Way Virginia Beach, VA 23452	Monday – Friday 8:00 AM – 10:00 PM, EST Saturday 8:30 AM – 3:00 PM EST	Customer Service: 800-274-6600 Payoffs FAX: 904-366-2029 Collections: 800-909-9525 Cashier FAX: 855-629-2607

An automated line is available 24/7 for inquires. The borrower may use the following website: www.myloancare.com

Seller's using DocMagic to prepare loan closing documents, provide the following codes to ensure the appropriate payment address populates into the letter:

- IMP3: East Coast Payments
- IMP4: West Coast Payments

Select Portfolio Servicing (Non-QM Loans)

Loan Inquiries	Payments (East Coast)	Payments (West Coast)*
Select Portfolio Servicing, Inc. PO Box 65277 Salt Lake City, UT 84165	Select Portfolio Servicing PO Box 65450 Salt Lake City, UT 84165-0450	Select Portfolio Servicing PO Box 65450 Salt Lake City, UT 84165-0450
Overnight Address	Customer Service Hours	Phone Number Website
Select Portfolio Servicing 3217 S. Decker Lake Dr. Salt Lake City, UT 84119-3284	Monday – Thursday 8:00 AM – 11:00 PM, EST Saturday 8:30 AM – 2:00 PM EST	Customer Service: 800-258-8602 www.spservicing.com

The following Mortgagee Clause is used for Hazard Insurance, Flood, Wind, Quake and Volcano:

LoanCare Mortgagee Clause
LoanCare, LLC ISAOA P. O. Box 202049 Florence, SC 29502-2049

SPS Mortgagee Clause
Select Portfolio Servicing Inc. ISAOA P.O. Box 7277 Springfield, OH 45501-7277

Flood Determination Certificates

Order Flood Certifications from CoreLogic or ServiceLink National Flood. The certificate must be a Life of Loan and fully transferrable to Impac Mortgage Corp. If the flood certificate was not ordered from either CoreLogic or ServiceLink National Flood, Impac will order the Life of Loan flood certification and charge the \$8.00 cost to the seller at time of loan purchase.

MERS

Loans on MOM documents must be registered on MERS using the Lender's MIN. For loans on Non-MOM Documents, register the loan with MERS as a Non-MOM loan and provide a certified copy of the recorded Assignment into MERS at the time of loan purchase. Validation that the loan has been registered with MERS must be obtained prior to loan purchase. Initiate all Transfer of Beneficial Rights Option 2 transactions within 48 hours of the loan purchase to:

Investor: MERS Org ID 1008597

Interim Funder: MERS Org ID will be provided by Servicing Liaison

Initiate all Transfer of Servicing Rights transactions within 48 hours of the loan purchase to release loan from the existing servicing system to:

Servicer: MERS Org ID 1008597 (Impac will handle the sub-servicer transfer)

Provide batch numbers via email to Correspondentservicing@impacmail.com

Trailing Documents

Provide the following final documents within 90 days of loan purchase:

- Recorded Deed of Trust/Mortgage and all applicable Riders/Schedules and Addenda
- Final Title Policy, with all appropriate Endorsements
- Email copy of the FHA Mortgage Insurance Certificate (MIC), VA Loan Guarantee Certificate (LGC), or USDA Loan Note Guarantee (LNG) to GovernmentInsuring@impacmail.com, if not included in the loan file.
- Copy of the FHA Mortgage Record Change (HUD -92080) sent to HUD after the loan is insured reflecting the New Holding Mortgagee as follows:
 - New Holding Mortgagee: Impac Mortgage Corp.
19500 Jamboree Road
Irvine, CA 92612
FHA Lender ID is 3086500000
- Copy of the USDA Lender Record Change (Form 1980-11) sent to USDA reflecting the new Holding Lender and Servicing Lender information as follows:
 - New Holding Lender: Impac Mortgage Corp.
Lender Tax ID: 80-0233937
19500 Jamboree Road
Irvine, CA 92612
Agency Assigned Branch Number: 200360682
 - New Servicing Lender: LoanCare, LLC
3637 Sentara Way
Virginia Beach, VA 23452
Agency Assigned Branch Number: 54-1322898
- Updated payment history for any payments received by Correspondent seller after the loan purchase *prior* to the first scheduled payment due to Impac. History must include any required mortgage insurance, escrow payments, and/or disbursements made during time of servicing.

Forward all final documents to the following address using the *Final Document Transmittal*:

Impac Mortgage Corp.
Correspondent Lending
19500 Jamboree Road
Irvine, CA 92612
Attn: Post Closing / Trailing Documents

Direct questions regarding post purchases obligations and trailing documents to correspondentservicing@impacmail.com