NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your mortgage loan and the right to collect payments in connection with your loan will be transferred from Community First Bank & Trust to First Citizens National Bank, effective December 8, 2012.

The transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan. Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing. However, in this case all necessary information is combined in this one notice.

YOUR SERVICER PRIOR TO DECEMBER 8, 2012:
Your servicer prior to December 8, 2012: Community First Bank & Trust. If you have any questions relating to the transfer of servicing from this servicer, please call First Citizens National Bank Customer Service toll-free at 800-321-3176 between 8:00 a.m. and 5:00 p.m. Central Time, Monday through Friday.

YOUR SERVICER ON AND AFTER DECEMBER 8, 2012:
Your new servicer on and after December 8, 2012: First Citizens National Bank. The business address for First Citizens National Bank for purposes of your mortgage loan is: One First Citizens Place, Dyersburg, TN, 38024. Below is the information on how to contact and make payments to First Citizens National Bank.

Toll-free Number
The toll-free telephone number of First Citizens National Bank is 800-321-3176. If you have any questions relating to the transfer of servicing to your new servicer, please call First Citizens National Bank Customer Service toll-free at 800-321-3176 between 8:00 a.m. and 5:00 p.m. Central Time, Monday through Friday. Please have your account number ready when you call.

Address for Mailed Payments
The address to send mailed payments to First Citizens National Bank is:

First Citizens National Bank
ATTN: Loan Servicing
P.O. Box 370
Dyersburg, TN 38025-0370

Address for Correspondence (other than payments)
The address to send written correspondence to First Citizens National Bank (other than payments) is:

First Citizens National Bank
ATTN: Customer Service
P.O. Box 370
Dyersburg, TN 38025-0370

INFORMATION CONCERNING YOUR PAYMENTS:
The date after which Community First Bank & Trust no longer accept payments from you is December 7, 2012. The date that First Citizens National Bank begins accepting payments from you is December 8, 2012. Send all payments due on or after December 8, 2012 to First Citizens National Bank.

ADDITIONAL RIGHTS UNDER THE REAL ESTATE SETTLEMENT PROCEDURES ACT (RESPA)
You should also be aware of the following information, which is set out in more detail in Section 6 of RESPA (12 U.S.C. 2605) as described below.

EQUAL HOUSING LENDER

During the 60-day period following the effective date of the transfer of loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a “qualified written request” to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A qualified written request” is a written correspondence, other than a notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a “qualified written request” regarding First Citizens National Bank’s servicing of your loan, it must be sent to the following address:

First Citizens National Bank
ATTN: Loan Servicing
P.O. Box 370
Dyersburg, TN 38025-0370

No later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-business-day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all if its business activities.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of the Section. You should seek legal advice if you believe your rights have been violated.

EQUAL HOUSING
LENDER