Exhibit A
16

MorEquity, Inc.
PO BOX 59
Evansville, IN 47701-0059

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *MorEquity, Inc. PO BOX 59, Evansville, IN 47701-0059*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *MorEquity, Inc.* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

RIGHT TO SEEK LEGAL COUNSEL

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

MorEquity, Inc.

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

Take notice that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

Office of Consumer Finance
Department of Banking and Insurance
Division of Banking
P.O. Box 040Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program
New Jersey Department of Community Affairs
(609) 633-6204*

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

American Credit Alliance, Inc.
26 South Warren Street
Trenton, NJ 08608
(609) 393-5400

Atlantic Human Resources, Inc.
1 South New York Avenue
Atlantic City, NJ 08401
(609) 348-4131

Citizen Action (Offices statewide)
400 Main Street
Hackensack, NJ 07601
1-800-NJ OWNER
(201) 488-2804

Consumer Credit Counseling Service of Central New Jersey
253 Nassau Street
Princeton, NJ 08540
(609) 924-2896

Consumer Credit Counseling Service of New Jersey
185 Ridgedale Avenue
Cedar Knolls, NJ 07927-1812
(973) 267-4324

Fair Housing Council of Northern New Jersey
131 Main Street
Hackensack, NJ 07601
(201) 489-3552

Garden State Consumer Credit Counseling, Inc.
225 Willowbrook Road
Freehold, NJ 07728
1-800-992-4557

Housing Coalition of Central Jersey
78 New Street
New Brunswick, NJ 08901
(732) 249-9700

Jersey Counseling & Housing Development, Inc.
29 South Blackhorse Pike
Blackwood, NJ 08012
(856) 227-3683

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Camden, NJ 08104
(856) 541-1000

Mercer County Hispanic Association
200 E. State Street - 2nd Floor
Trenton, NJ 08607
(609) 392-2446

Middlesex County Economic Opportunities Corporation
1215 Livingston Avenue
North Brunswick, NJ 08902
(732) 846-6600, ext. 226

Monmouth County Human Services
Housing Services Unit
P.O. Box 3000Freehold, NJ 07728
(732) 431-7998

Morris County Fair Housing Council
65 Spring Street
Morristown, NJ 07963
(973) 538-2975

Ocean Community Economic Action Now, Inc.
10 Washington Street
Toms River, NJ 08753-0773
(732) 244-2351, ext. 14

Paterson Coalition for Housing, Inc.
262 Main Street, 5th Floor
Paterson, NJ 07505
(973) 684-5998

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155 Ellison Street
Paterson, NJ 07505
(973) 279-2333

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110 Cohansey Street
Bridgeton, NJ 08302
(856) 451-6330

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Englewood, NJ 07631
(201) 568-4988

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Exhibit A
17

Centex Home Equity Company, LLC
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *Centex Home Equity Company, LLC and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Centex Home Equity Company, LLC* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

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mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

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In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

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In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

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You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

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Very truly yours,

Centex Home Equity Company, LLC

PUBLIC NOTICE

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DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

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10 Washington Street
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Exhibit A
18

Nationstar Mortgage, LLC f/k/a Centex Home Equity Company, LLC
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *Nationstar Mortgage, LLC f/k/a Centex Home Equity Company, LLC and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

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Very truly yours,

Nationstar Mortgage, LLC f/k/a Centex Home Equity Company, LLC

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

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Exhibit A
19

First Horizon Home Loan Corporation
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *First Horizon Home Loan Corporation and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

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Very truly yours,

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DIVISION OF BANKING
THE COMMISSIONER

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*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

American Credit Alliance, Inc.
26 South Warren Street
Trenton, NJ 08608
(609) 393-5400

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1 South New York Avenue
Atlantic City, NJ 08401
(609) 348-4131

Citizen Action (Offices statewide)
400 Main Street
Hackensack, NJ 07601
1-800-NJ OWNER
(201) 488-2804

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253 Nassau Street
Princeton, NJ 08540
(609) 924-2896

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UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Exhibit A

20

First Horizon Home Loans, a Division of First Tennessee Bank National Association fka First Horizon Home Loan Corporation
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *First Horizon Home Loans, a Division of First Tennessee Bank National Association fka First Horizon Home Loan Corporation and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *First Horizon Home Loans, a Division of First Tennessee Bank National Association fka First Horizon Home Loan Corporation* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances,***

hazard insurance, etc.) within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

RIGHT TO SEEK LEGAL COUNSEL

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal

Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

First Horizon Home Loans, a Division of First Tennessee Bank National Association fka First Horizon Home Loan Corporation

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

Take notice that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

Office of Consumer Finance
Department of Banking and Insurance
Division of Banking
P.O. Box 040Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program
New Jersey Department of Community Affairs
(609) 633-6204*

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

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Exhibit A
21

First Horizon Home Loan Corporation, a division of First Tennessee Bank National Association
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *First Horizon Home Loan Corporation, a division of First Tennessee Bank National Association and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *First Horizon Home Loan Corporation, a division of First Tennessee Bank National Association* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances,***

hazard insurance, etc.) within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

RIGHT TO SEEK LEGAL COUNSEL

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal

Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

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If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

First Horizon Home Loan Corporation, a division of First Tennessee Bank National Association

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

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List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

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Exhibit A
22

Southstar III, LLC
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *Southstar III, LLC and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Southstar III, LLC* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

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IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

Southstar III, LLC

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

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Exhibit A
23

Residential Mortgage Trust 2008-R1
Sixth Street and Marquette Avenue
Minneapolis, Minnesota 55479

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *Residential Mortgage Trust 2008-R1, Sixth Street and Marquette Avenue Minneapolis, Minnesota 55479*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Residential Mortgage Trust 2008-R1* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

RIGHT TO SEEK LEGAL COUNSEL

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

Residential Mortgage Trust 2008-R1

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

Take notice that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

Office of Consumer Finance
Department of Banking and Insurance
Division of Banking
P.O. Box 040Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program
New Jersey Department of Community Affairs
(609) 633-6204*

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

American Credit Alliance, Inc.
26 South Warren Street
Trenton, NJ 08608
(609) 393-5400

Atlantic Human Resources, Inc.
1 South New York Avenue
Atlantic City, NJ 08401
(609) 348-4131

Citizen Action (Offices statewide)
400 Main Street
Hackensack, NJ 07601
1-800-NJ OWNER
(201) 488-2804

Consumer Credit Counseling Service of Central New Jersey
253 Nassau Street
Princeton, NJ 08540
(609) 924-2896

Consumer Credit Counseling Service of New Jersey
185 Ridgedale Avenue
Cedar Knolls, NJ 07927-1812
(973) 267-4324

Fair Housing Council of Northern New Jersey
131 Main Street
Hackensack, NJ 07601
(201) 489-3552

Garden State Consumer Credit Counseling, Inc.
225 Willowbrook Road
Freehold, NJ 07728
1-800-992-4557

Housing Coalition of Central Jersey
78 New Street
New Brunswick, NJ 08901
(732) 249-9700

Jersey Counseling & Housing Development, Inc.
29 South Blackhorse Pike
Blackwood, NJ 08012
(856) 227-3683

Jersey Counseling & Housing Development, Inc.
1840 South Broadway
Camden, NJ 08104
(856) 541-1000

Mercer County Hispanic Association
200 E. State Street - 2nd Floor
Trenton, NJ 08607
(609) 392-2446

Middlesex County Economic Opportunities Corporation
1215 Livingston Avenue
North Brunswick, NJ 08902
(732) 846-6600, ext. 226

Monmouth County Human Services
Housing Services Unit
P.O. Box 3000Freehold, NJ 07728
(732) 431-7998

Morris County Fair Housing Council
65 Spring Street
Morristown, NJ 07963
(973) 538-2975

Ocean Community Economic Action Now, Inc.
10 Washington Street
Toms River, NJ 08753-0773
(732) 244-2351, ext. 14

Paterson Coalition for Housing, Inc.
262 Main Street, 5th Floor
Paterson, NJ 07505
(973) 684-5998

Paterson Task Force for Community Action, Inc.
155 Ellison Street
Paterson, NJ 07505
(973) 279-2333

Tri-County Community Action Agency, Inc.
110 Cohansey Street
Bridgeton, NJ 08302
(856) 451-6330

Urban League for Bergen County
106 West Palisade Avenue
Englewood, NJ 07631
(201) 568-4988

UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Exhibit A
24

AmTrust Bank
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *AmTrust Bank and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *AmTrust Bank* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

RIGHT TO SEEK LEGAL COUNSEL

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

AmTrust Bank

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

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Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

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Department of Banking and Insurance
Division of Banking
P.O. Box 040Trenton, NJ 08625

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(609) 633-6204*

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

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400 Main Street
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(201) 488-2804

Consumer Credit Counseling Service of Central New Jersey
253 Nassau Street
Princeton, NJ 08540
(609) 924-2896

Consumer Credit Counseling Service of New Jersey
185 Ridgedale Avenue
Cedar Knolls, NJ 07927-1812
(973) 267-4324

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Hackensack, NJ 07601
(201) 489-3552

Garden State Consumer Credit Counseling, Inc.
225 Willowbrook Road
Freehold, NJ 07728
1-800-992-4557

Housing Coalition of Central Jersey
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New Brunswick, NJ 08901
(732) 249-9700

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Blackwood, NJ 08012
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Jersey Counseling & Housing Development, Inc.
1840 South Broadway
Camden, NJ 08104
(856) 541-1000

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200 E. State Street - 2nd Floor
Trenton, NJ 08607
(609) 392-2446

Middlesex County Economic Opportunities Corporation
1215 Livingston Avenue
North Brunswick, NJ 08902
(732) 846-6600, ext. 226

Monmouth County Human Services
Housing Services Unit
P.O. Box 3000Freehold, NJ 07728
(732) 431-7998

Morris County Fair Housing Council
65 Spring Street
Morristown, NJ 07963
(973) 538-2975

Ocean Community Economic Action Now, Inc.
10 Washington Street
Toms River, NJ 08753-0773
(732) 244-2351, ext. 14

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(973) 684-5998

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Exhibit A

25

Hudson City Savings Bank
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *Hudson City Savings Bank and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Hudson City Savings Bank* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

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IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

Hudson City Savings Bank

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

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Department of Banking and Insurance
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Princeton, NJ 08540
(609) 924-2896

Consumer Credit Counseling Service of New Jersey
185 Ridgedale Avenue
Cedar Knolls, NJ 07927-1812
(973) 267-4324

Fair Housing Council of Northern New Jersey
131 Main Street
Hackensack, NJ 07601
(201) 489-3552

Garden State Consumer Credit Counseling, Inc.
225 Willowbrook Road
Freehold, NJ 07728
1-800-992-4557

Housing Coalition of Central Jersey
78 New Street
New Brunswick, NJ 08901
(732) 249-9700

Jersey Counseling & Housing Development, Inc.
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Blackwood, NJ 08012
(856) 227-3683

Jersey Counseling & Housing Development, Inc.
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Camden, NJ 08104
(856) 541-1000

Mercer County Hispanic Association
200 E. State Street - 2nd Floor
Trenton, NJ 08607
(609) 392-2446

Middlesex County Economic Opportunities Corporation
1215 Livingston Avenue
North Brunswick, NJ 08902
(732) 846-6600, ext. 226

Monmouth County Human Services
Housing Services Unit
P.O. Box 3000Freehold, NJ 07728
(732) 431-7998

Morris County Fair Housing Council
65 Spring Street
Morristown, NJ 07963
(973) 538-2975

Ocean Community Economic Action Now, Inc.
10 Washington Street
Toms River, NJ 08753-0773
(732) 244-2351, ext. 14

Paterson Coalition for Housing, Inc.
262 Main Street, 5th Floor
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(973) 684-5998

Paterson Task Force for Community Action, Inc.
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106 West Palisade Avenue
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Exhibit A
26

The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series 2006-FA6 30 YR, by First Horizon Home Loans, a division of First Tennessee Bank National Associate, the Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series 2006-FA6 30 YR, by First Horizon Home Loans, a division of First Tennessee Bank National Associate, the Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series 2006-FA6 30 YR, by First Horizon Home Loans, a division of First Tennessee Bank National Associate, the Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement* and serviced by *Nationstar*

Mortgage, LLC is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

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In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

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IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series 2006-FA6 30 YR, by First Horizon Home Loans, a division of First Tennessee Bank National Associate, the Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

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New Jersey Department of Community Affairs
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(609) 393-5400

Atlantic Human Resources, Inc.
1 South New York Avenue
Atlantic City, NJ 08401
(609) 348-4131

Citizen Action (Offices statewide)
400 Main Street
Hackensack, NJ 07601
1-800-NJ OWNER
(201) 488-2804

Consumer Credit Counseling Service of Central New Jersey
253 Nassau Street
Princeton, NJ 08540
(609) 924-2896

Consumer Credit Counseling Service of New Jersey
185 Ridgedale Avenue
Cedar Knolls, NJ 07927-1812
(973) 267-4324

Fair Housing Council of Northern New Jersey
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UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Exhibit A
27

The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series 2004-7 30 YR, by First Horizon Home Loans, a division of First Tennessee Bank National Association, the Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series 2004-7 30 YR, by First Horizon Home Loans, a division of First Tennessee Bank National Association, the Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series 2004-7 30 YR, by First Horizon Home Loans, a division of First Tennessee Bank National Association, the Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement* and serviced by *Nationstar*

Mortgage, LLC is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

RIGHT TO SEEK LEGAL COUNSEL

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

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PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

Take notice that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

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Department of Banking and Insurance
Division of Banking
P.O. Box 040Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

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Exhibit A
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The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA7, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA7, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

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serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

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If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

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In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

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PUBLIC NOTICE

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DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

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Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA2, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)*
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Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

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(N.J.S.A. 2A:50-56)

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serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

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Consumer Credit Counseling Service of Central New Jersey
253 Nassau Street
Princeton, NJ 08540
(609) 924-2896

Fair Housing Council of Northern New Jersey
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(201) 489-3552

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(973) 684-5998

Tri-County Community Action Agency, Inc.
110 Cohansey Street
Bridgeton, NJ 08302
(856) 451-6330

UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Exhibit A
30

FCDB GMPL 2008-1 TRUST
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *FCDB GMPL 2008-1 TRUST and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *FCDB GMPL 2008-1 TRUST* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

RIGHT TO SEEK LEGAL COUNSEL

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

FCDB GMPL 2008-1 TRUST

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

Take notice that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

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Department of Banking and Insurance
Division of Banking
P.O. Box 040Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program
New Jersey Department of Community Affairs
(609) 633-6204*

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

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26 South Warren Street
Trenton, NJ 08608
(609) 393-5400

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1-800-NJ OWNER
(201) 488-2804

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Cedar Knolls, NJ 07927-1812
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Housing Services Unit
P.O. Box 3000Freehold, NJ 07728
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Exhibit A

31

The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA8 30YR, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series 2006-FA8 30YR, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA8 30YR, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing*

Agreement and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage

documents.

RIGHT TO SEEK LEGAL COUNSEL

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA8 30YR, by First Horizon Home Loans, a division of First Tennessee Bank National

Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

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Exhibit A
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The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA3, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

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Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

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PUBLIC NOTICE

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Exhibit A

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The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2005-FA11, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series 2005-FA11, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2005-FA11, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement* and

serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

RIGHT TO SEEK LEGAL COUNSEL

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

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PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

Take notice that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

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Office of Consumer Finance
Department of Banking and Insurance
Division of Banking
P.O. Box 040Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program
New Jersey Department of Community Affairs
(609) 633-6204*

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

American Credit Alliance, Inc.
26 South Warren Street
Trenton, NJ 08608
(609) 393-5400

Atlantic Human Resources, Inc.
1 South New York Avenue
Atlantic City, NJ 08401
(609) 348-4131

Citizen Action (Offices statewide)
400 Main Street
Hackensack, NJ 07601
1-800-NJ OWNER
(201) 488-2804

Consumer Credit Counseling Service of Central New Jersey
253 Nassau Street
Princeton, NJ 08540
(609) 924-2896

Consumer Credit Counseling Service of New Jersey
185 Ridgedale Avenue
Cedar Knolls, NJ 07927-1812
(973) 267-4324

Fair Housing Council of Northern New Jersey
131 Main Street
Hackensack, NJ 07601
(201) 489-3552

Garden State Consumer Credit Counseling, Inc.
225 Willowbrook Road
Freehold, NJ 07728
1-800-992-4557

Housing Coalition of Central Jersey
78 New Street
New Brunswick, NJ 08901
(732) 249-9700

Jersey Counseling & Housing Development, Inc.
29 South Blackhorse Pike
Blackwood, NJ 08012
(856) 227-3683

Jersey Counseling & Housing Development, Inc.
1840 South Broadway
Camden, NJ 08104
(856) 541-1000

Mercer County Hispanic Association
200 E. State Street - 2nd Floor
Trenton, NJ 08607
(609) 392-2446

Middlesex County Economic Opportunities Corporation
1215 Livingston Avenue
North Brunswick, NJ 08902
(732) 846-6600, ext. 226

Monmouth County Human Services
Housing Services Unit
P.O. Box 3000Freehold, NJ 07728
(732) 431-7998

Morris County Fair Housing Council
65 Spring Street
Morristown, NJ 07963
(973) 538-2975

Ocean Community Economic Action Now, Inc.
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Toms River, NJ 08753-0773
(732) 244-2351, ext. 14

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Paterson, NJ 07505
(973) 684-5998

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155 Ellison Street
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Bridgeton, NJ 08302
(856) 451-6330

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Englewood, NJ 07631
(201) 568-4988

UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Exhibit A
34

The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHASI 2004-AR7 3YRARM, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHASI 2004-AR7 3YRARM, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

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Servicing Agreement and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

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PUBLIC NOTICE

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DIVISION OF BANKING
THE COMMISSIONER

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Exhibit A

35

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Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

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Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

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PUBLIC NOTICE

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DIVISION OF BANKING
THE COMMISSIONER

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Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *AmTrust Bank, a Federal Savings Bank and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

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You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

AmTrust Bank, a Federal Savings Bank

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

Take notice that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

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Office of Consumer Finance
Department of Banking and Insurance
Division of Banking
P.O. Box 040Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program
New Jersey Department of Community Affairs
(609) 633-6204*

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

American Credit Alliance, Inc.
26 South Warren Street
Trenton, NJ 08608
(609) 393-5400

Atlantic Human Resources, Inc.
1 South New York Avenue
Atlantic City, NJ 08401
(609) 348-4131

Citizen Action (Offices statewide)
400 Main Street
Hackensack, NJ 07601
1-800-NJ OWNER
(201) 488-2804

Consumer Credit Counseling Service of Central New Jersey
253 Nassau Street
Princeton, NJ 08540
(609) 924-2896

Consumer Credit Counseling Service of New Jersey
185 Ridgedale Avenue
Cedar Knolls, NJ 07927-1812
(973) 267-4324

Fair Housing Council of Northern New Jersey
131 Main Street
Hackensack, NJ 07601
(201) 489-3552

Garden State Consumer Credit Counseling, Inc.
225 Willowbrook Road
Freehold, NJ 07728
1-800-992-4557

Housing Coalition of Central Jersey
78 New Street
New Brunswick, NJ 08901
(732) 249-9700

Jersey Counseling & Housing Development, Inc.
29 South Blackhorse Pike
Blackwood, NJ 08012
(856) 227-3683

Jersey Counseling & Housing Development, Inc.
1840 South Broadway
Camden, NJ 08104
(856) 541-1000

Mercer County Hispanic Association
200 E. State Street - 2nd Floor
Trenton, NJ 08607
(609) 392-2446

Middlesex County Economic Opportunities Corporation
1215 Livingston Avenue
North Brunswick, NJ 08902
(732) 846-6600, ext. 226

Monmouth County Human Services
Housing Services Unit
P.O. Box 3000Freehold, NJ 07728
(732) 431-7998

Morris County Fair Housing Council
65 Spring Street
Morristown, NJ 07963
(973) 538-2975

Ocean Community Economic Action Now, Inc.
10 Washington Street
Toms River, NJ 08753-0773
(732) 244-2351, ext. 14

Paterson Coalition for Housing, Inc.
262 Main Street, 5th Floor
Paterson, NJ 07505
(973) 684-5998

Paterson Task Force for Community Action, Inc.
155 Ellison Street
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Tri-County Community Action Agency, Inc.
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Urban League for Bergen County
106 West Palisade Avenue
Englewood, NJ 07631
(201) 568-4988

UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Exhibit A

37

The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA5, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA5, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA5, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement* and

serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

RIGHT TO SEEK LEGAL COUNSEL

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

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Very truly yours,

The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHAMS 2006-FA5, by First Horizon Home Loans, a division of First Tennessee Bank National Association, Master Servicer, in its capacity as agent for the Trustee under the Pooling and Servicing Agreement

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

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Exhibit A

38

Federal Deposit Insurance Corporation, in its capacity as Receiver for First National Bank of Nevada
1601 Bryant Park, 11th Floor
New York, NY 7501

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *Federal Deposit Insurance Corporation, in its capacity as Receiver for First National Bank of Nevada, 1601 Bryant Park, 11th Floor, New York, NY 7501*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Federal Deposit Insurance Corporation, in its capacity as Receiver for First National Bank of Nevada,* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date).*

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments

and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

RIGHT TO SEEK LEGAL COUNSEL

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on

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POSSIBLE FINANCIAL ASSISTANCE

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

Federal Deposit Insurance Corporation, in its capacity as Receiver for First National Bank of Nevada

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

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Exhibit A
39

SRP 2010-6, LLC
4 Research Dr., 4th Floor
Shelton CT 06484

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *SRP 2010-6, LLC, 4 Research Drive, 4th Floor, Shelton CT 06484*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *SRP 2010-6, LLC* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

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If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

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Very truly yours,

SRP 2010-6, LLC

PUBLIC NOTICE

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DIVISION OF BANKING
THE COMMISSIONER

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Housing Coalition of Central Jersey
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New Brunswick, NJ 08901
(732) 249-9700

Jersey Counseling & Housing Development, Inc.
29 South Blackhorse Pike
Blackwood, NJ 08012
(856) 227-3683

Jersey Counseling & Housing Development, Inc.
1840 South Broadway
Camden, NJ 08104
(856) 541-1000

Mercer County Hispanic Association
200 E. State Street - 2nd Floor
Trenton, NJ 08607
(609) 392-2446

Middlesex County Economic Opportunities Corporation
1215 Livingston Avenue
North Brunswick, NJ 08902
(732) 846-6600, ext. 226

Monmouth County Human Services
Housing Services Unit
P.O. Box 3000Freehold, NJ 07728
(732) 431-7998

Morris County Fair Housing Council
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Morristown, NJ 07963
(973) 538-2975

Ocean Community Economic Action Now, Inc.
10 Washington Street
Toms River, NJ 08753-0773
(732) 244-2351, ext. 14

Paterson Coalition for Housing, Inc.
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Paterson, NJ 07505
(973) 684-5998

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110 Cohansey Street
Bridgeton, NJ 08302
(856) 451-6330

Urban League for Bergen County
106 West Palisade Avenue
Englewood, NJ 07631
(201) 568-4988

UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Exhibit A
40

Centex Home Equity Corporation
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *Centex Home Equity Corporation and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Centex Home Equity Corporation* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

RIGHT TO SEEK LEGAL COUNSEL

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

Centex Home Equity Corporation

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

Take notice that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

Office of Consumer Finance
Department of Banking and Insurance
Division of Banking
P.O. Box 040Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program
New Jersey Department of Community Affairs
(609) 633-6204*

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

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26 South Warren Street
Trenton, NJ 08608
(609) 393-5400

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400 Main Street
Hackensack, NJ 07601
1-800-NJ OWNER
(201) 488-2804

Consumer Credit Counseling Service of New Jersey
185 Ridgedale Avenue
Cedar Knolls, NJ 07927-1812
(973) 267-4324

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225 Willowbrook Road
Freehold, NJ 07728
1-800-992-4557

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Blackwood, NJ 08012
(856) 227-3683

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P.O. Box 3000Freehold, NJ 07728
(732) 431-7998

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Toms River, NJ 08753-0773
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Paterson, NJ 07505
(973) 279-2333

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106 West Palisade Avenue
Englewood, NJ 07631
(201) 568-4988

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1 South New York Avenue
Atlantic City, NJ 08401
(609) 348-4131

Consumer Credit Counseling Service of Central New Jersey
253 Nassau Street
Princeton, NJ 08540
(609) 924-2896

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Hackensack, NJ 07601
(201) 489-3552

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Exhibit A
41

Flagstar Bank, FSB
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *Flagstar Bank, FSB and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Flagstar Bank, FSB* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

RIGHT TO SEEK LEGAL COUNSEL

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

Flagstar Bank, FSB

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

Take notice that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

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Department of Banking and Insurance
Division of Banking
P.O. Box 040Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program
New Jersey Department of Community Affairs
(609) 633-6204*

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

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Trenton, NJ 08608
(609) 393-5400

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1-800-NJ OWNER
(201) 488-2804

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185 Ridgedale Avenue
Cedar Knolls, NJ 07927-1812
(973) 267-4324

Garden State Consumer Credit Counseling, Inc.
225 Willowbrook Road
Freehold, NJ 07728
1-800-992-4557

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(609) 392-2446

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(201) 568-4988

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Princeton, NJ 08540
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Exhibit A
42

Flagstar Bank, FSB
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *Flagstar Bank, FSB and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *Flagstar Bank, FSB* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*. Mortgage Electronic Registration Systems, Inc. is the mortgagee of record, solely as nominee for the Lender.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments

and late charges, which become due during the Thirty (30) Day Period. Your payments must be mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

In the event that we commence a foreclosure action against you, you will still have a right to cure the default prior to entry of the foreclosure judgment pursuant to Section 5 of the "Fair Foreclosure Act;" however, you will be responsible for our court costs and attorneys' fees in an amount not to exceed that amount permitted pursuant to the Rules Governing the Courts of the State of New Jersey.

RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

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You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on

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Very truly yours,

Flagstar Bank, FSB

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

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List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

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Exhibit A
43

BAC Home Loans Servicing, LP FKA Countrywide Home Loan Servicing LP
Mailing Address
City, State Zip Code

(Date)

Via Certified Mail, Return Receipt Requested & Regular Mail

(Borrowers Name)
(Property Address)

(Borrowers Name)
(Borrower's Mailing Address, if different)

Re: *BAC Home Loans Servicing, LP FKA Countrywide Home Loan Servicing LP and Address)*
Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067, Name of Specialist and Telephone Number)
Account Number *(Number)*
Mortgaged Property at *(Mortgaged Premises)*

NOTICE OF INTENTION TO ACCELERATE AND FORECLOSE
(N.J.S.A. 2A:50-56)

Dear Sir/Madam:

The Note you executed on *(Note Date)*, which is secured by a mortgage on the above referenced property dated *(Mortgage Date)*, in the amount of *(Original Loan Amount)* currently held by *BAC Home Loans Servicing, LP FKA Countrywide Home Loan Servicing LP* and serviced by *Nationstar Mortgage, LLC* is in default, because we have not received the installment in the amount of *(Default Amount)*, due from the months of *(Default Date)*.

RIGHT TO CURE DEFAULT

You may cure your default by paying or tendering ***(past due amount/reinstatement amount good through 30 days from date of mailing including principal, interest, tax advances, hazard insurance, etc.)*** within 30 days of the date of this notice. Plus any Mortgage payments and late charges, which become due during the Thirty (30) Day Period. Your payments must be

mailed to ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

FAILURE TO CURE

If you do not cure the default by ***(30 days from date of mailing)***, we may initiate foreclosure proceedings against you and take steps to terminate your ownership in the property by commencing a foreclosure suit in a court of competent jurisdiction.

RIGHT TO CURE AFTER FORECLOSURE COMMENCED

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RIGHT TO TRANSFER OWNERSHIP

In the event that you transfer the real estate to another person, the transfer is still subject to our rights in the mortgage covering the property. The new owner of the property may have the right to cure the default as provided in the "Fair Foreclosure Act," subject to the mortgage documents.

RIGHT TO SEEK LEGAL COUNSEL

You are advised to seek counsel from an attorney of your own choosing concerning your mortgage default situation. If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association or Lawyer Referral service in the county in which the mortgaged premises is located. If you are unable to afford an attorney, you may communicate with the Legal Services in the county in which the mortgaged premises is located. These numbers are listed on the attached Schedule.

POSSIBLE FINANCIAL ASSISTANCE

You are advised that there may be the possible availability of financial assistance for curing a default from programs operated by the State or federal government or non-profit organizations, if any, as identified by the Commissioner of Banking. Section 5 of the "Fair Foreclosure Act" provides that this requirement may be satisfied by attaching a list of such programs promulgated by the commissioner. Such a list is attached.

IF YOU DISAGREE WITH US

If you disagree with our assertion that (1) a default has occurred or (2) the correctness of our calculation of the amount required to cure the default, you may contact ***Nationstar Mortgage, LLC , 350 Highland Drive, Lewisville, TX 75067, Attention: Name, direct telephone number) (Servicer).***

Very truly yours,

BAC Home Loans Servicing, LP FKA Countrywide Home Loan Servicing LP

PUBLIC NOTICE

BANKING
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF BANKING
THE COMMISSIONER

Notice Under the Fair Foreclosure Act

List of Governmental and Non-Profit Entities That May Provide Financial Assistance or Counseling to Borrowers in Foreclosure

Take notice that the Fair Foreclosure Act, N.J.S.A. 2A:50-53 et seq., requires a creditor to give the debtor notice of intention to take action 30 days before commencing a foreclosure. The notice must clearly and conspicuously state the possible availability of financial assistance for curing a default through programs operated by the State or Federal government or non-profit organizations, if any, as identified by the Commissioner of Banking and Insurance. The Act further provides that this requirement may be satisfied by attaching a list of such programs promulgated by the Commissioner.

Following is a list of these programs. The Department intends to publish this list annually. If you have information regarding any necessary additions or changes to this list, please contact the following office:

Office of Consumer Finance
Department of Banking and Insurance
Division of Banking
P.O. Box 040Trenton, NJ 08625

The following is a list of governmental and non-profit entities that may provide financial assistance or counseling to borrowers in foreclosure. It is recommended that you consult with your attorney.

Homelessness Prevention Program
New Jersey Department of Community Affairs
(609) 633-6204*

*Basic eligibility is limited to: (a) single family owner/occupied dwellings with all those on the deed and mortgage occupying the house; (b) no more than one mortgage or lien encumbrance on the property; (c) no initiated or ongoing bankruptcy. Assistance will be in the form of a loan, and a lien will be placed on the property. The family must document the financial reason for nonpayment. At the time of the eligibility decision, the household must have and document sufficient income to support the household and repay the loan. There is a fee for the credit check and property search.

American Credit Alliance, Inc.
26 South Warren Street
Trenton, NJ 08608
(609) 393-5400

Citizen Action (Offices statewide)
400 Main Street
Hackensack, NJ 07601
1-800-NJ OWNER
(201) 488-2804

Consumer Credit Counseling Service of New Jersey
185 Ridgedale Avenue
Cedar Knolls, NJ 07927-1812
(973) 267-4324

Garden State Consumer Credit Counseling, Inc.
225 Willowbrook Road
Freehold, NJ 07728
1-800-992-4557

Jersey Counseling & Housing Development, Inc.
29 South Blackhorse Pike
Blackwood, NJ 08012
(856) 227-3683

Mercer County Hispanic Association
200 E. State Street - 2nd Floor
Trenton, NJ 08607
(609) 392-2446

Monmouth County Human Services
Housing Services Unit
P.O. Box 3000Freehold, NJ 07728
(732) 431-7998

Ocean Community Economic Action Now, Inc.
10 Washington Street
Toms River, NJ 08753-0773
(732) 244-2351, ext. 14

Paterson Task Force for Community Action, Inc.
155 Ellison Street
Paterson, NJ 07505
(973) 279-2333

Urban League for Bergen County
106 West Palisade Avenue
Englewood, NJ 07631
(201) 568-4988

Atlantic Human Resources, Inc.
1 South New York Avenue
Atlantic City, NJ 08401
(609) 348-4131

Consumer Credit Counseling Service of Central New Jersey
253 Nassau Street
Princeton, NJ 08540
(609) 924-2896

Fair Housing Council of Northern New Jersey
131 Main Street
Hackensack, NJ 07601
(201) 489-3552

Housing Coalition of Central Jersey
78 New Street
New Brunswick, NJ 08901
(732) 249-9700

Jersey Counseling & Housing Development, Inc.
1840 South Broadway
Camden, NJ 08104
(856) 541-1000

Middlesex County Economic Opportunities Corporation
1215 Livingston Avenue
North Brunswick, NJ 08902 .
(732) 846-6600, ext. 226

Morris County Fair Housing Council
65 Spring Street
Morristown, NJ 07963
(973) 538-2975

Paterson Coalition for Housing, Inc.
262 Main Street, 5th Floor
Paterson, NJ 07505
(973) 684-5998

Tri-County Community Action Agency, Inc.
110 Cohansey Street
Bridgeton, NJ 08302
(856) 451-6330

UNLESS YOU NOTIFY US IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PART OF IT, IS DISPUTED, WE WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOT NOTIFY US OF A DISPUTE, WE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL IT TO YOU. ALSO UPON YOUR WRITTEN REQUEST WITHIN THIRTY (30) DAYS, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.