

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

Borrower Name & Address: J. KEITH SWINEY
424 VINEYARD DR
DALLAS, GEORGIA 30132

Loan Number: 0045669553

You are hereby notified* that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from
LEHMAN BROTHERS BANK, FSB

to
AURORA LOAN SERVICES, effective 04/15/07

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing. [In this case, all necessary information is included in this one notice.]

Your present servicer is LEHMAN BROTHERS BANK, FSB

If you have any questions relating to the transfer of servicing from your present servicer call
Customer Service at 877-266-7208 between
8 a.m. and 5 MST p.m. on the following days Monday - Friday. This is a toll-free or collect call number.

Your new servicer will be AURORA LOAN SERVICES

The business address for your new servicer is: P.O. BOX 1706
SCOTTSBLUFF, NE 69363-1706

The toll-free or collect call telephone number of your new servicer is 800-550-0508

If you have any questions relating to the transfer of servicing to your new servicer call
Customer Service at 800-550-0508
between 8 a.m. and 5 MST p.m. on the following days Monday - Friday

The date that your present servicer will stop accepting payments from you is 04/15/07

The date that your new servicer will start accepting payments from you is 04/15/07

Send all payments due on or after that date to your new servicer.

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner:

and you should take the following action to maintain coverage:

You should also be aware of the following information which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2605):

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

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

P.O. BOX 1706
SCOTTSBLUFF, NE 69363-1706

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is any day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

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

*This notification is a requirement of Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605).

LEHMAN BROTHERS BANK, FSB 3/23/2007 AURORA LOAN SERVICES 3/23/2007
PRESENT SERVICER Date FUTURE SERVICER Date

