

NOTICE OF ASSIGNMENT, SALE OR
TRANSFER OF SERVICING RIGHTS

20021219000636450 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
12/19/2002 15:09:00 FILED/CERTIFIED

Date: 12/06/02
Mortgagor(s): Ric T. Edwards and Mary N. Edwards
Address: 4980 Sussex Road
Birmingham, AL 35242

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
Coats & Co., Inc. to:

Hibernia National Bank
PO Box 481
Baton Rouge, LA 70821

effective: 02/01/03

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 after this effective date or at closing.

Your present servicer is Coats & Co., Inc.. If you have any questions relating to the transfer of servicing, call Coats & Co., Inc. at (205) 871-5600 or (800) 992-6847.

Your new servicer will be: Hibernia National Bank

The business address for your new servicer is: PO Box 481
Baton Rouge, LA 70821

Telephone Numbers: (800) 468-7808

If you have any questions relating to the transfer of servicing of your loan to your new servicer call Customer Service between 8:30AM and 4:30PM Monday through Friday.

THE DATE Coats & Co., Inc.
WILL STOP ACCEPTING PAYMENTS FROM
YOU IS: 12/06/02

THE DATE Hibernia National Bank
WILL START ACCEPTING PAYMENTS
FROM YOU IS: 02/01/03

You should be aware of the following information, which is set out in more detail in Section 6 of RESPA (12 U.S.C. 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 loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days of receipt of the 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. 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 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.

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).

THE UNDERSIGNED ACKNOWLEDGE RECEIPT OF A COPY OF THIS NOTICE.



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