



BANK of PONTIAC

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA give you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/we have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

_____ Date

MAIN BANK
300 W. Washington St.
P.O. Box 710
Pontiac, IL 61764-0710
Phone 815/844-6155
Fax 815/842-2977

ODELL BANK
200 S. Waupansie St.
P.O. Box 350
Odell, IL 60460-0350
Phone 815/998-2131
Fax 815/998-2431

WEST BANK
1703 W. Reynolds St.
P.O. Box 72
Pontiac, IL 61764-0072
Phone 815/842-1069
Fax 815/842-1705