

# Mortgage Electronic Registration Systems, Inc.

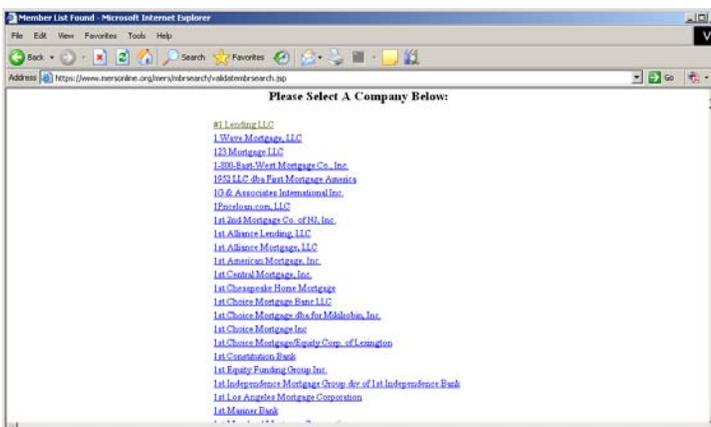
## What is MERS®?

MERS® was created by the mortgage banking industry to streamline the mortgage process by using electronic commerce to eliminate paper. Their mission is to register every mortgage loan in the United States on the MERS® System. Beneficiaries of MERS® include mortgage originators, servicers, warehouse lenders, wholesale lenders, retail lenders, document custodians, settlement agents, title companies, insurers, investors, county recorders and consumers. MERS® acts as nominee in the county land records for the lender and servicer. Any loan registered on the MERS® System is inoculated against future assignments because MERS® remains the nominal mortgagee no matter how many times servicing is traded. MERS® as original mortgagee (MOM) is approved by Fannie Mae, Freddie Mac, Ginnie Mae, FHA and VA, California and Utah Housing Finance Agencies, as well as all of the major Wall Street rating agencies.

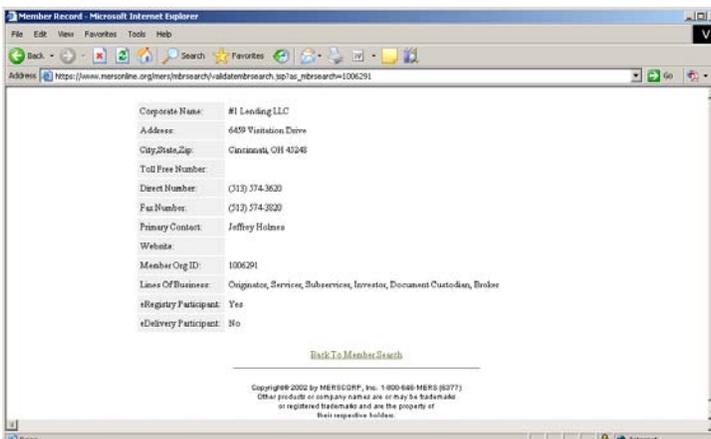
## How to use MERS® to find a servicer MIN number (Locator number within the MERS system)



- From the main page, point your cursor at "Member Directory," located on the left side of the web page.
- Slide your cursor over to highlight "Member Directory" and click to select.



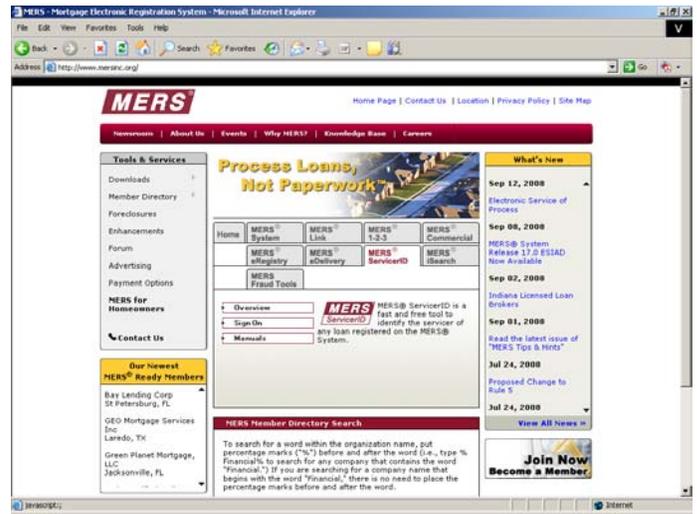
- This window lists options for finding MIN numbers for individual servicers, or obtaining a list of all members.
- For a full list of members, simply select "Submit."
- This window lists all member servicers with hyperlinks to detailed information for individual entities.



- Example of detail data for "#1 Lending LLC."

For more information, go to [www.mersinc.org](http://www.mersinc.org).

# How to use MERS® to find a servicer for a specific property or properties on a particular street



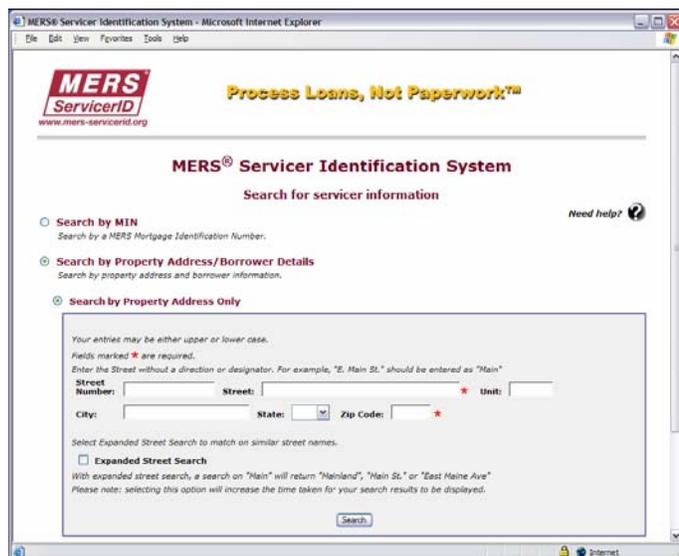
- From the main page, select the MERS® ServicerID tab, OR
- Enter [www.mers-servicerid.org](http://www.mers-servicerid.org) in your browser's address bar.

- Select the "Sign On" button.



- Select the "Search by Property Address/Borrower Details" radio button.

- Select the "Search by Property Address Only" radio button.



- Enter the street number, street name, unit number, city, state, and zip. NOTE: The "Street" and "Zip Code" fields are required. The street number, unit number, city and state are optional.
- Select the "Expanded Street Search" to include similar street names, or to search for all registered properties on a particular street.
- Click the "Search" button.

*NOTE: If the search criteria match more than 20 loans, the system will ask you to narrow the search.*