

EXHIBIT "I"



Account Number 0014775019
Property Located 2 CANNON STREET
FENWICK ISLAND, DE 19944

March 24, 2014

RALPH A PICARD
678A YARBOROUGHWAYSOUTH
MONROE TOWNSHIP, NJ 08831

Dear Customer:

Effective April 15, 2014, Select Portfolio Servicing, Inc. (SPS) the mortgage servicer on the above referenced account, has assigned, sold or transferred the servicing of this account (i.e., the right to collect payments) to Fay Servicing, LLC. The last day that SPS will accept payments with respect to this account is April 14, 2014.

If you have any questions regarding this account, on or after April 15, 2014, please contact Fay Servicing, LLC at 1-800-495-7166 between the hours of 09:00 and 06:00 PM, CT, Monday through Friday, and 10:00 AM and 02:00 PM, CT, Saturday.

Fay Servicing, LLC's mailing addresses are:

Correspondence

Fay Servicing, LLC
Attn: Customer Service Department
P.O. Box 220720
Chicago, IL 60622

Payments

Fay Servicing, LLC
PO Box 3187
Carol Stream, IL 60132-3187

If your monthly mortgage payment is automatically withdrawn from your bank account or if you are interested in setting up this service, you must contact Fay Servicing, LLC to determine if this will be offered. Automatic drafting by SPS will discontinue effective with this servicing transfer.

If your monthly mortgage payment includes funds for the collection of premiums for optional insurance products, purchased in connection with your mortgage, these products will NOT transfer to Fay Servicing, LLC. If you are interested in continuing with these optional insurance products, you will need to contact the insurance carriers directly.

If you are currently being evaluated by SPS for a modification or other workout option, including options under the Making Home Affordable program, SPS will not be able to complete the workout. Please contact your new servicer regarding their intent to complete the workout or any alternate workout options that they may have available.

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

SPS will send you an annual statement reflecting the amount of mortgage interest and property taxes you paid for the period of time when we serviced your account. This will be sent no later than January 31, 2015.

If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is (800) 258-8602 and representatives are available between the hours of 7:00 a.m. and 8:00 p.m. Monday through Friday and Saturday from 8 a.m. to 12 p.m., Eastern Time, or at:

Select Portfolio Servicing, Inc.
Attn: Customer Service Dept
P. O. Box 65250
Salt Lake City, UT 84165

Sincerely,

Select Portfolio Servicing, Inc.
SR002