

EXHIBIT "D"

SAXON

4700 Mercantile Drive
Fort Worth, TX 76137

January 4, 2011

RALPH A PICARD
38178 DOCKSIDE DR APT 1265
SELBYVILLE, DE 19975-2858



Subject: Upcoming Change to Loan Servicing

Loan Number: 2000599439
Property Address: 2 CANNON ST
FENWICK ISLAND, DE 19944

Effective on 1/20/2012, the servicing of your mortgage loan will be transferred from Saxon Mortgage Services Inc. (Saxon) to Specialized Loan Servicing, LLC. The transfer of the servicing (i.e., our right to receive your loan payments) does not affect any of the terms or conditions of your mortgage other than terms directly related to the servicing of the loan. The most important element that will change is how you will submit payment for this loan.

Your new servicer will be Specialized Loan Servicing, LLC and they are required to contact you by 2/4/2012. In the meantime, the following are some important dates to keep in mind:

Date of servicing transfer: 1/20/2012

Date Saxon will stop accepting payments: 1/19/2012

Date Specialized Loan Servicing, LLC will start accepting payments: 1/20/2012 (send all payments due on or after this date to Specialized Loan Servicing, LLC.)

We have included a set of Frequently Asked Questions (FAQs) that should answer some of the questions that come up when the servicing of a loan is transferred. If you have additional questions before 1/20/2012, please call our Customer Service Department toll-free at 800-594-8422 Monday through Thursday 7:00 a.m. and 11:00 p.m. CT, Friday 7:00 a.m. - 7:00 p.m. CT, or Saturday 7:00 a.m. and 2:00 p.m. CT.

Saxon

Saxon Mortgage Services, Inc. is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. If your loan is currently in bankruptcy, this notice is being sent for informational purposes only. This notice is not intended as an attempt to collect, assess, or claim against or demand payment from any person who is protected by the U.S. Bankruptcy Code. If you have recently been discharged of your personal liability on this debt due to your Chapter 7 bankruptcy, Saxon is not seeking to collect, recover or offset the debt as a personal liability. We intend only to enforce and collect the debt against the collateral as permitted by applicable state law. This communication is only for the purpose of protecting our right to enforcement of the lien on the collateral.

Visit us on the web at www.saxononline.com.