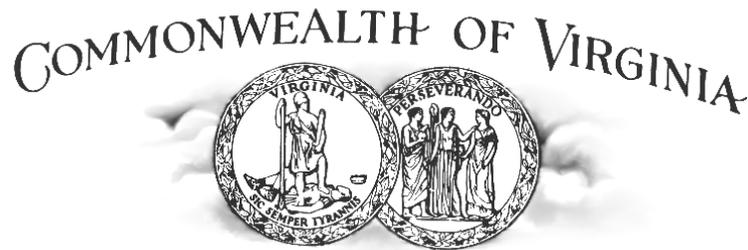


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**STATE CORPORATION COMMISSION
BUREAU OF FINANCIAL INSTITUTIONS**

For Virginia consumers needing information on the Joint State-Federal Mortgage Servicing Settlement announced February 9, 2012 and to determine if you may be part of that settlement or to determine who to contact, please visit the website www.nationalmortgagesettlement.com

The settlement involves the nation's five largest mortgage servicers and you may reach those companies at the web sites and phone numbers below to obtain more information about specific loan modification programs and whether you may qualify under the terms of the settlement:

- [Ally/GMAC](http://www.ally.com): 800-766-4622
- [Bank of America](http://www.bankofamerica.com): 877-488-7814
- [Citi](http://www.citi.com): 866-272-4749
- [JPMorgan Chase](http://www.jpmorgan.com): 866-372-6901
- [Wells Fargo](http://www.wellsfargo.com): 800-288-3212

According to the settlement, loans which are owned by Fannie Mae or Freddie Mac are not impacted by the settlement. To determine if your loan is owned either by Fannie Mae or Freddie Mac, please visit the following websites:

- <http://www.fanniemae.com/loanlookup>
- <http://www.freddie.mac.com/mymortgage>

Additional information regarding this settlement may also be found on the website for the Virginia Office of the Attorney General at <http://ag.virginia.gov>

(February 9, 2012)