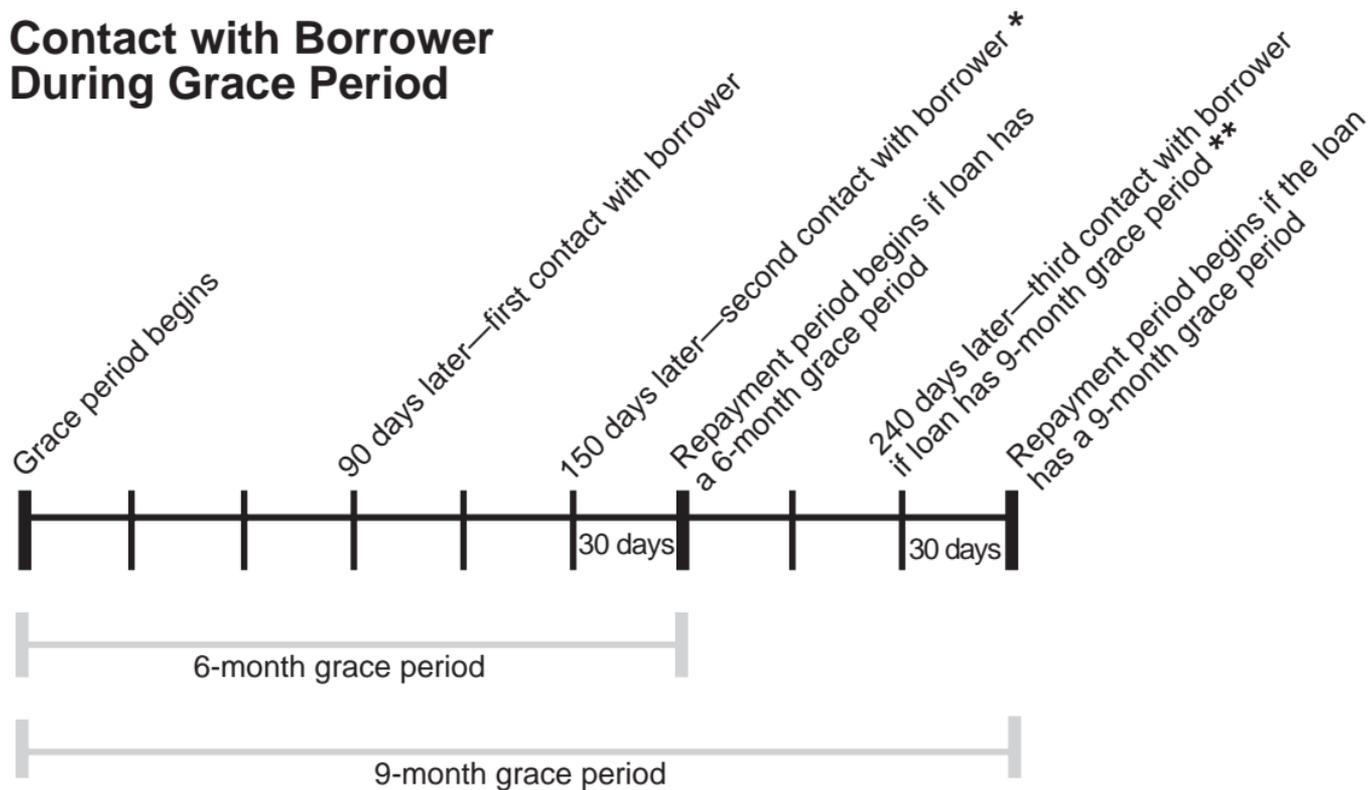


## Contact with Borrower During Grace Period



\* 30-day billing notice must be sent to borrower at the same time if loan has 6-month grace period.

\*\* 30-day billing notice must be sent to borrower at the same time if loan has 9-month grace period.