

If you have a MERS mortgage, you should know...

MERS is not your lender.

MERS does not service your loan.

You do not owe money to MERS.

What is MERS? MERS serves as a mortgagee of record.

Read on to learn more.

Or call 1-888-679-6377.

You can also access information online at <http://www.mersinc.org/information-for-homeowners/my-mortgage-info>



Statement Regarding Mortgage Electronic Registration Systems, Inc. (“MERS”)

There are certain instruments, including Mortgages, which are recorded in the public land records identifying Mortgage Electronic Registration Systems, Inc. (“MERS”) as the nominee of the lender and the lender’s successors and assigns. MERS is the lienholder of record and holds legal title to the lien granted by the borrower in the Mortgage (“MERS Mortgage”) as the nominee (agent) of the lender and the lender’s successors and assigns who are members of the MERS® System.

MERS is not the lender, and MERS does not service your loan. MERS is a separate company that serves solely as the mortgagee of record. MERS does not own the promissory notes, and it is not the entity to which the monies are owed under the promissory notes that are secured by the MERS Mortgage. If your lender sells or transfers your loan to another entity, MERS may remain as the designated mortgagee in the public land records.

As the mortgagee, MERS performs many of its actions, such as assignments of your mortgage, through individuals who are known as MERS Signing Officers and who may be designated as an officer of MERS on mortgage documents. Despite this designation, MERS Signing Officers are typically employees of the lenders, servicers, or other companies that are members of MERS, or employees of third-party agents of the members.

MERS’s parent company, MERSCORP Holdings, Inc., maintains a database on the MERS® system with information about each mortgage loan for which MERS is designated as the mortgagee of record. MERS ServicerID, a registered trademark of MERSCORP Holdings, LLC, is a free service that allows a borrower to learn the identity of the current servicer and investor for a loan registered on the MERS System, a registered trademark of MERSCORP Holdings, LLC. Access to MERS Servicer ID is available by phone at 1-888-679-6377 and online at <http://www.mersinc.org/information-for-homeowners/my-mortgage-info>.

This Statement does not, and is not intended to, modify, amend, or otherwise affect whatsoever the legal rights, duties and effects of any instruments, including mortgages or any other documents recorded in the public land records, and is provided for informational purposes only and not to be relied upon. The rights and powers of the parties, including MERS, with respect to the certain instruments recorded in the public land records, including the MERS Mortgage, are set forth in the MERS mortgage and other instruments, and are defined by applicable law.

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