



**Insurance Mortgage Clauses for Portfolio Loans
1/1/2012**

The following clause would be used for **Ameritas Life Insurance Corp. of New York being the lender** with the Correspondent handling the servicing:

Ameritas Life Insurance Corp. of New York, its successors and assigns
c/o the Correspondent's Name and Address

The following clause would be used for **Ameritas Life Insurance Corp. being the lender** with the Correspondent handling the servicing:

Ameritas Life Insurance Corp., its successors and assigns
c/o the Correspondent's Name and Address

The following clause would be used for **Acacia Life Insurance Company being the lender** with the Correspondent handling the servicing:

Acacia Life Insurance Company, its successors and assigns
c/o the Correspondent's Name and Address

The following clause would be used for **The Union Central Life being the lender** with the Correspondent handling the servicing:

The Union Central Life Insurance Company, its successors and assigns
c/o the Correspondent's Name and Address

The following clause would be used for **The Union Central Life being the lender, with ING Investment Management** \ as the participant and the Correspondent handling the servicing:

The Union Central Life Insurance Company, its successors and assigns,
and (the name of the individual ING subsidiary entity owning a portion of
the loan to be supplied as applicable)
c/o the Correspondent's Name and Address

The following clause would be used for **The Union Central Life being the lender, with Manhattan Life Insurance Company** as the participant and the Correspondent handling the servicing:

The Union Central Life Insurance Company, its successors and assigns,
and Manhattan Life Insurance Company
c/o the Correspondent's Name and Address

The following clause would be used for **The Union Central Life being the lender, with Americo Insurance Company** as the participant and the Correspondent handling the servicing:

The Union Central Life Insurance Company, its successors and assigns,
and Americo Financial Life and Annuity Insurance Company
c/o the Correspondent's Name and Address

The following clause would be used for **The Union Central Life being the lender, with Hawthorne Savings** as the participant and the Correspondent handling the servicing:

The Union Central Life Insurance Company, its successors and assigns,
and Hawthorne Savings, F.S.B.
c/o the Correspondent's Name and Address

The following clause would be used for **The Union Central Life Insurance Company being the lender, with Ameritas Life Insurance Corp.** as the participant and the Correspondent handling the servicing:

The Union Central Life Insurance Company, its successors and assigns,
and Ameritas Life Insurance Corp., its successors and assigns
C/o the Correspondent's Name and Address

The following clause would be used for **The Union Central Life Insurance Company being the lender, with Acacia Life Insurance Company** as the participant and the Correspondent handling the servicing:

The Union Central Life Insurance Company, its successors and assigns,
and Acacia Life Insurance Company, its successors and assigns
C/o the Correspondent's Name and Address

The following clause would be used for **Ameritas Life Insurance Corp. being the lender, with Acacia Life Insurance Company** as the participant and the Correspondent handling the servicing:

Ameritas Life Insurance Corp., its successors and assigns, and Acacia Life
Insurance Company, its successors and assigns
C/o the Correspondent's Name and Address