



Date October 28, 2009

Dear Customer,

On September 4, 2009 Arizona Governor Jan Brewer signed HB 2008. HB 2008 requires additional notification in the foreclosure process and repeals Senate Bill 1271 which became effective July 2009 in regards to the anti-deficiency statute.

Section 33-809 (pages 25 and 26 of the HB) is amended and becomes effective November 24, 2009. HB 2008 requires a copy of the Notice of Sale to be forwarded to the property address via first class mail on single family residential properties. T.D. Service Company's procedure will be to send a copy of the Notice of Trustee's Sale within 30 days of the NOS recording to the "Occupant" at the property address.

SB 1271 added verbiage to Section 33-814 Subsection G stating if trust property of two and one-half acres or less which is limited to and utilized for either a single one-family or a single two-family dwelling by the trustor under the deed of trust for at least six consecutive months and for which a certificate of occupancy has been issued is sold pursuant to a trustee's power of sale, no action may be maintained to recover any difference between the amount obtained by sale and the amount of the indebtedness and any interest, costs and expenses. The Trustor is responsible for demonstrating that the trust property was used by the trustor as a one-family or a single two-family dwelling for at least six consecutive months. Section 33-814 (pages 27 through 29 of the HB) has been amended and revoked the requirements set forth in SB 1271 that the trustor had used the property as a dwelling for at least six consecutive months and that a certificate of occupancy has been issued.

A copy of HB 2008 and SB 1271 are enclosed.

If you have any questions concerning HB 2008, please don't hesitate to contact me, or the Operations Supervisor assigned to your account as listed below:

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We appreciate your continued support of T.D. Service Company.

Linda Kidder
Senior Vice President

Attachments: SB 1271
HB 2008