



August 28, 2009

Dear Customer:

Oregon SB 952 became effective August 23, 2009. SB 952 requires that the Trustee mail and post a Notice to Tenants concurrently with the Notice of Sale and makes minor changes to verbiage contained in the Notice of Sale and Trustee's Deed Upon Sale. We would like to assure you that TD has made the modifications and is in compliance with SB 952.

If the property is tenant-occupied, SB 952 also imposes additional notice and obligations on the successful bidder at the Trustee's Sale. If the tenancy is not terminated within 30 days of the date of sale, they may be deemed as landlords. Please review the new section of the statute 5 (b) through section 8 (B), and verify with your legal counsel that your notices comply with the new Oregon law as well as the Federal Law "Protecting Tenants Foreclosure Act of 2009".

We are enclosing a copy of SB 952 for your review.

If you have any questions concerning SB 952, please feel free to contact me or the Operations Supervisor assigned to your account as listed below.

|                  |                     |                |  |
|------------------|---------------------|----------------|--|
| Linda Kidder     | Sr. V.P. Operations | (714) 480-5640 | <a href="mailto:lkidder@5dsf.com">lkidder@5dsf.com</a>   |
| Patricia Randall | Units L & D         | (714) 480-5630 | <a href="mailto:prandall@tdsf.com">prandall@tdsf.com</a> |
| Fran DePalma     | Unit F              | (714) 480-5522 | <a href="mailto:fdepalma@tdsf.com">fdepalma@tdsf.com</a> |

Sincerely,

Linda Kidder  
Senior Vice President

Attachment: SB 952