

EXHIBIT B

- License Agreement between CUNA Mutual Insurance Society and PHH Mortgage Corporation dated October 24, 2005.

LICENSE AGREEMENT

THIS AGREEMENT (“Agreement”) is made and entered into on the date last executed below by and between **CUNA Mutual Insurance Society**, a mutual insurance company organized under the laws of the State of Wisconsin, having its business address at 5910 Mineral Point Road, P.O. Box 391, Madison, Wisconsin 53701 (hereinafter, “Licensor”); and **PHH Mortgage Corporation**, a New Jersey corporation having its business address at 3000 Leadenhall Road, Mt. Laurel, New Jersey 08054 (hereinafter, “Licensee”).

WITNESSETH:

WHEREAS, Licensor, its subsidiaries and/or its affiliates has/have adopted, used and is/are using the service mark “CUNA Mutual” and variations thereof, to identify insurance, financial and related services, including but not limited to, residential mortgage originations and mortgage servicing for credit unions and credit union members; and

WHEREAS, Licensee provides residential mortgage banking and residential mortgage servicing services for credit unions and credit union members; and

WHEREAS, CUNA Mutual Mortgage Corporation, a subsidiary of Licensor, pursuant to a Mortgage Servicing Rights Purchase and Sale Agreement and Asset Purchase and Sale Agreement, has sold its right, title, and interest in and to its residential mortgage origination and mortgage servicing business to Licensee (“Asset Purchase”); and

WHEREAS, as part of such Asset Purchase, Licensor has agreed to license to Licensee the use of the service mark “CUNA Mutual Mortgage” and the uniform resource locators as described in Exhibit 1 (collectively, the “Mark”), as set forth herein;

NOW, THEREFORE, in consideration of the mutual covenants hereinafter set forth, the parties agree as follows:

- 1. License.** Subject to the terms and conditions of this Agreement, Licensor hereby grants to Licensee, a limited, exclusive right and license to use the Mark, in the United States and abroad, solely in connection with the business of residential mortgage banking activities, including the origination, underwriting, processing, closing, funding, and servicing of residential mortgage loans to and through credit unions (the “License”). Notwithstanding the above, the parties acknowledge and agree that during the term of this License, (i) Licensor reserves all other rights in the Mark, including but not limited to the right to use the Mark for insurance products issued in conjunction with residential mortgage activities, and (ii) Licensor shall be authorized to use the Mark as necessary to transition the assets subject to the Asset Purchase or as otherwise legally required.
- 2. Acknowledgement of Validity of Mark.** Licensee acknowledges and admits the validity of the Mark and Licensor's exclusive right, title and interest therein. Licensee covenants that it

will not, directly or indirectly, attack or assist another in attacking the validity of the Mark or any registration thereof nor seek any registration thereof. When this Agreement terminates, the parties agree that Licensor shall have the sole right, vis-a-vis Licensee, to use the Mark.

3. **Effect of Licensee's Use.** Except for Licensee's income and profits arising from Licensee's use of the Mark in accordance with the terms of this Agreement, any use of the Mark by Licensee shall inure to the benefit of Licensor, and this Agreement shall not operate to transfer or convey any proprietary interest therein from Licensor to Licensee.

4. **Quality Assurance.** (a) Licensor acknowledges and agrees: that Licensor, through due diligence, recognizes the outstanding performance and reputation of Licensee as an experienced provider of high quality residential mortgage banking and residential mortgage servicing services to credit unions and credit union members; that Licensor is not aware of any significant complaint regarding the quality of Licensee's services; that Licensee holds a Tier One servicer rating from the Federal Home Loan Mortgage Corporation and an Excellent and Superior servicer rating from Fannie Mae; and that Licensor has satisfied itself that Licensee's quality control standards are in keeping with those of Licensor. Licensee warrants and represents that throughout the term of this Agreement, it shall maintain the current high quality of its services through quality control standards at least as exacting as those it maintains at the time this Agreement is executed. Licensor relies upon said warranty, representations and quality control standards of Licensee.

(b) In addition to the factors described in the preceding subsection, the parties also agree that Licensor, in order to maintain control over the nature and quality of the services with which Licensee uses the Mark, has the right to examine and approve (in accordance with Section 4(c) below) the quality of the products, services, advertising and promotions offered or delivered by Licensee in association with the Mark, and to establish commercially reasonable standards of quality therefor (the "Established Standards"), and Licensee agrees to abide by those Established Standards. The Established Standards shall be set forth in writing and furnished to Licensee promptly after the establishment thereof. Licensor shall also have the right to examine and approve the manner in which Licensee uses the Mark to ensure the proper usage thereof; provided, however, such examination and approval shall not be required as a prerequisite for a proposed use of the Mark that (i) is substantially similar to one of Licensee's previous uses of the Mark; (ii) complies with Exhibit 1; and (iii) complies with the Established Standards. Licensee agrees that it shall promptly inform Licensor of any notices (and, if said notices are written, provide Licensor with copies) it receives from any governmental entity with jurisdiction over Licensee and/or Licensee's services that indicates that one or more of Licensee's services are not at a level of quality acceptable to said governmental entity.

(c) All advertising or other promotional materials which include the Mark must be submitted to and approved in writing by Licensor before they are used in any manner; provided, however, such submission and approval shall not be required as a prerequisite for a proposed use of the Mark that (i) is substantially similar to one of Licensee's previous uses of the

Mark; (ii) complies with Exhibit 1; and (iii) complies with the Established Standards. Licensee may submit such promotional materials to Licensor in rough or storyboard format to avoid unnecessary expense if changes are required. Any promotional materials not approved or disapproved in writing by Licensor within ten (10) days shall be deemed to be approved. Licensee shall not materially modify any approved promotional materials without obtaining Licensor's further written approval of all such modifications. Licensee represents and warrants that all promotional materials submitted to Licensor for approval comply with all applicable laws, regulations, codes, and standards; Licensor's approval of any promotional materials or any copy or storyboards shall not imply a representation or opinion by Licensor that such materials, copy, or storyboards comply with all applicable laws, regulations, codes and standards.

(d) Licensor, its officers, employees and agents, including third-party attorneys and accountants, may from time to time, and at their sole cost and expense, perform reviews, including, but not limited to, onsite visits. The scope of these reviews will be for the sole purpose of ensuring that Licensee is conducting its activities and performing its obligations under the terms of the License Agreement. Licensee shall provide, during normal business hours and upon reasonable advance notice from Licensor, access to such documents, books, reports, policies and procedures, personnel and systems and other support and assistance as Licensor may reasonably request within the scope set forth above. Prior to Licensor's performance of such reviews and on-site visits, Licensor agrees to execute a confidentiality agreement.

5. **Licensee Fee.** In consideration of the License provided hereunder, Licensee agrees to compensate Licensor for the license as follows:

(a) Subject to adjustment as described below, during the Initial Term (as defined herein) of the license, the sum of One Million Dollars, payable in twelve quarterly installments of \$83,333.33 each, beginning on the Effective Date (as defined in Section 11) and on each December 31, March 31, June 30, and September 30 following the Effective Date through the Initial Term. The license fee for any term beyond the Initial Term shall be negotiated by the parties at the time of renewal.

(b) The license fee payable during the Initial Term shall be reduced as set forth in this subsection to the extent that subservicing contracts are not transferred to Licensee pursuant to the Asset Purchase. A subservicing contract shall be deemed transferred if no later than ninety (90) days following the Effective Date, both of the following requirements are met: the contract is assigned to Licensee by Licensor and Licensor has obtained third party consent to the transfer (unless consent is not legally required and Licensee and Licensor agree to waive consent). The reduction of the license fee for each subservicing contract deemed not to be transferred shall be determined in accordance with the amounts set forth on Exhibit 2.

6. **Persons and Entities Covered by Agreement.** The provisions of this Agreement shall generally inure to the benefit of, and be binding upon, the administrators, representatives,

successors and authorized assignees of the parties.

7. **Infringement by Third Parties.** Licensee shall notify Licensor of any infringements of the Mark and any confusingly similar marks, coming to Licensee's attention. Licensor has the sole right, but not the obligation, to enforce its rights against third party infringers. If Licensee requests, in writing, that Licensor pursue an enforcement action against a third party but Licensor refuses to do so, then Licensor shall authorize Licensee, in writing, to pursue an enforcement action against such third party.
8. **Assignability.** Licensee shall not assign or otherwise transfer the rights or licenses granted to it under this Agreement without the prior written consent of Licensor, and any attempted assignment without such consent shall be void.
9. **Improper Use.** Licensee shall not license/sublicense or otherwise transfer the Mark which it is authorized to use under the terms of this Agreement. Licensee shall not adopt, display, advertise, promote, license, sublicense or otherwise use or transfer any mark which is confusingly similar to the Mark.
10. **Representations of Licensor.** Licensor represents and warrants to Licensee that (a) it has not licensed the use of the Mark to any other person or entity; (b) with respect to Licensee's use of the Mark in the United States, Licensor is fully authorized to grant the License to Licensee and such grant does not require the consent or approval of, the giving of notice to, the registration with, or the taking of any other action in respect of, any state, federal or other governmental authority or agency, except as has been obtained, given effected or taken prior to the date hereof; (c) with respect to Licensee's use of the Mark in the United States, this Agreement has been duly authorized, executed and delivered by Licensor and constitutes its legal, valid and binding obligation, enforceable against Licensor in accordance with its terms; and (d) with respect to Licensee's use of the Mark in the United States, the granting of the License does not infringe upon the rights of any third party.
11. **Mutual Indemnifications.** With respect to Licensee's use of the Mark in the United States, Licensor shall indemnify and hold Licensee, all corporations subject to the same ownership and control as Licensee, Licensee's affiliates, and the directors, officers, employees and agents of any of them, harmless from and against all claims, demands, actions, liabilities, obligations, judgments, awards, fines, costs, expenses and/or other losses (including legal fees and expenses), that may arise, be sought, obtained or incurred as a result of injuries, damages or losses sustained or alleged to have been sustained by any person or entity as a result of any claim of infringement by a third party with respect to the Mark. Licensor shall defend and settle, at its sole expense, all suits or proceedings arising out of the foregoing, provided that the entity entitled to indemnification gives Licensor prompt written notice of any such claim of which the indemnified party is aware. An entity entitled to indemnification hereunder shall have the right to participate in the defense in any such suits or proceedings, through counsel of its own choosing, at its own expense if it is joined as a defendant therein.

Licensee shall indemnify and hold Licensor, all corporations subject to the same ownership and control as Licensor, Licensor's affiliates, and the directors, officers, employees and agents of any of them, harmless from and against all claims, demands, actions, liabilities, obligations, judgments, awards, fines, costs, expenses and/or other losses (including legal fees and expenses), that may arise, be sought, obtained or incurred as a result of injuries, damages or losses sustained or alleged to have been sustained by any person or entity as a result of 1) any conduct, act or omission by Licensee, entities subject to the same ownership and/or control as Licensee, Licensee's affiliates, and/or the directors, officers, employees or agents of any of them and/or 2) Licensee's breach of this Agreement. Licensee shall defend and settle, at its sole expense, all suits or proceedings arising out of the foregoing, provided that the entity entitled to indemnification gives Licensee prompt written notice of any such claim of which the indemnified party is aware. An entity entitled to indemnification hereunder shall have the right to participate in the defense in any such suits or proceedings, through counsel of its own choosing, at its own expense if it is joined as a defendant therein.

The parties acknowledge and agree that Licensee is a party to other agreements with Licensor's subsidiary, CUNA Mutual Mortgage Corporation, executed as of same date herewith, and this Section 11 shall not affect Licensee's or Licensor's rights, duties or obligations under such other agreements.

- 12. Termination of Agreement.** This Agreement shall be effective as of October 14, 2005 ("Effective Date") and shall continue for an initial term of three (3) years ("Initial Term"). Subject to prior agreement in writing on a license fee as set forth in Section 5(a) above, this Agreement will be extended for additional three-year terms unless either Party notifies the other in writing on or before sixty (60) days prior to the expiration of a term that, for any reason or for no reason, it does not wish such an extension to occur.

(a) This Agreement may be terminated by either party upon notice of material breach, by the non-breaching party, of any term, covenant, agreement, representation, warranty that has not been appropriately cured to the non-breaching party's satisfaction within forty-five (45) days after such notice (for any default consisting solely of a failure to make a payment, the cure period shall be twenty (20) days).

(b) This Agreement may be terminated by Licensor:

(i) Immediately upon a material adverse change in Licensee's standing with FHLMC (which shall include, but not be limited to, Licensee receiving a servicer rating below Tier Two), or with any two of HUD, FNMA, or GNMA. (With respect to FNMA a material adverse change would include, but not be limited to Licensee receiving a servicer rating below "Good");

(ii) upon six (6) months' written notice from Licensor to Licensee or to Licensee's successor, upon any merger, sale of substantially all of Licensee's assets, or sale of a controlling interest that results in a change in control of Licensee (other than any such

change of control that results in Licensee being owned or controlled by an Affiliate of Licensee in existence on the Effective Date), occurring after eighteen (18) months after the Effective Date; provided, however, that upon any change in control during the 18-month period, Licensor shall have the right to terminate this license on six months' written notice given on or after the termination of the 18-month period (by way of clarification, the earliest date that this license may terminate under this subsection (ii) would be 24 months after the Effective Date).

(iii) Immediately upon any material breach of Licensee's obligations and restrictions under the Asset Purchase regarding the cross selling of financial products or services to borrowers;

(iv) immediately upon any act, failure to act, conduct, pattern of conduct, or other activity of Licensee that is materially damaging or injurious to the Mark and/or to the business or reputation of Licensor by reason of its business relationship with Licensee;

(v) following entry against Licensee of a decree or order of a court or agency or supervisory authority having jurisdiction for the appointment of a trustee, conservator, receiver, liquidator, assignee, custodian or sequestrator (or other similar official) for the Licensee in any federal or state bankruptcy, insolvency, readjustment of debt, marshaling of assets and liabilities or similar proceedings, or for the winding-up or liquidation of its affairs, if such decree or order has remained in force undischarged or unstayed for a period of sixty (60) days

(vi) immediately upon consent by Licensee to the appointment of a trustee, conservator, receiver, liquidator, assignee, custodian or sequestrator (or other similar official) in, or commencement by Licensee of a voluntary case under, any federal or state bankruptcy insolvency, readjustment of debt, marshaling of assets and liabilities or similar proceedings of or relating to Licensee or of or relating to all or substantially all of Licensee's property

(vii) immediately upon the Licensee's (A) admitting in writing its inability to pay its debts generally as they become due, (B) filing a petition to take advantage of any applicable insolvency or reorganization statute, (C) making an assignment for the benefit of its creditors or (D) voluntarily suspending payment of its obligations

(viii) immediately upon Licensee's violation of Sections 2, 8 or 9 hereof;

(ix) Immediately upon the cessation of Licensee's business;

(x) Immediately upon Seller's failure to present CMG Mortgage Insurance Company on same terms with other mortgage insurers as contemplated in Section 7.9(a) of the Asset Purchase and Sale Agreement; or

- (xi) According to the terms and conditions otherwise set forth in this Agreement.
- (c) In the event of termination of this Agreement under Sections 12(a), 12(b)(ii), 12(b)(iv), 12(b)(viii) or 12(b)(ix), Licensee shall immediately and permanently cease and desist from further disseminating and using the Mark, and within forty-five (45) days of such termination shall destroy all materials in its possession or control which bear the Mark. In the event of termination of this Agreement under Sections 12(b)(i), 12(b)(iii), 12(b)(v), 12(b)(vi), 12(b)(vii) or 12(b)(x), Licensee shall within forty-five (45) days of such termination, permanently cease and desist from further disseminating and using the Mark, and shall destroy all materials in its possession or control which bear the Mark after such forty-five (45) day period.
- (d) In the event that this Agreement is terminated for reason other than breach or default by Licensee, Licensor shall not be entitled to the unamortized/unpaid license fee as of the date of such termination.
13. **Confidentiality.** Each party hereto agrees to keep in strict confidence, and not disclose to any person, partnership, corporation or other entity without the permission of the other, any information, written or verbal, about the terms of this Agreement, and the matters, issues and negotiations which culminated in this Agreement, except for purposes of enforcing the provisions contained herein and/or as ordered by a court of competent jurisdiction.
14. **Independent Contractors.** Nothing contained herein shall be construed to place either party in the relationship of a legal representative, partner, joint venturer, agent or employee of the other, and neither party shall have any authority to make contracts, commitments, statements or representations on behalf of the other party, except as set forth in this Agreement.
15. **Notices.** Any notice required or permitted under this Agreement shall be mailed/transmitted in writing and addressed as follows or to such other address as may hereafter be designated by either party in writing. All notices shall be effective as of the date of mailing/transmission. All notices may be transmitted via facsimile (fax) or electronic mail (with verbal or other confirmation of receipt).

AS TO LICENSOR: CUNA Mutual Insurance Society
ATTN: Office of General Counsel
P. O. Box 391
Madison, WI 53701-0391
Facsimile: (608) 238-2472

AS TO LICENSEE: PHH Mortgage Corporation
ATTN: Sharon Fuller
3000 Leadenhall Road
Mt. Laurel, NJ 08054
Facsimile: (856) 917-6016


With a copy to: PHH Mortgage Corporation
ATTN: General Counsel
3000 Leadenhall Road
Mt. Laurel, NJ 08054
Facsimile: (856) 917-0950

16. **Severability.** The provisions of this Agreement shall be severable, and if any provision of this Agreement shall be held or declared to be illegal, invalid, or unenforceable, such illegality, invalidity or unenforceability shall not affect any of the other provisions hereof, and the remainder of this Agreement, disregarding such invalid portion, shall continue in full force and effect as though such void provision had not been contained herein.
17. **Injunctive Relief.** The parties agree that irreparable harm shall be presumed to be suffered by Licensor if Licensee breaches Sections 1, 2, 4, 8, 9, 11, 12(c), and 13, and by Licensee if Licensor breaches Section 1, and that in the event of such a breach the non-breaching party shall be entitled, in addition to any other remedies available to it as a result of said breach, to an order from a court with appropriate jurisdiction immediately enjoining the breaching party from continuing said breach.
18. **Survivability.** The parties specifically represent, warrant and agree that Sections 2, 3, 6, 9, 11, 12(c), 13, 16, 17, 20, 21, and this Section of this Agreement shall survive the termination of this Agreement.
19. **Waiver.** No failure or delay of either party in exercising any right or power given to it under this Agreement shall operate as a waiver thereof. No waiver of any breach of any provision of this Agreement shall constitute a waiver of any prior, concurrent, or subsequent breach. No waiver of any breach or modification of this Agreement shall be effective unless in writing executed by both parties.
20. **Governing Law.** This Agreement shall be made and governed by Title 15, Chapter 22 of the United States Code and the laws of the State of Wisconsin, U.S.A., as interpreted, construed and applied by federal courts having jurisdiction over the state of Wisconsin. The parties agree that any disputes pertaining to or arising out of this License shall be resolved in the Federal District Court where the defendant has its principal place of business, and further agree that they shall submit to personal jurisdiction in said court.
21. **Related Entities.** Each party agrees that the obligations it assumes hereunder shall be binding upon its and their directors, officers, employees and agents, and to its permitted successors and assigns.
22. **Counterparts.** This Agreement may be executed in counterparts, each of which shall be deemed an original and all of which together shall constitute one and the same instrument.


23. **Entire Agreement.** This Agreement contains the entire agreement between the parties hereto with respect to the subject matter hereof and supersedes and cancels all previous written or oral understandings, agreements, negotiations, commitments or any other writing or communications in respect of such subject matter. This Agreement may not be released, discharged, abandoned, changed, or modified in any manner, except by an instrument in writing signed by each of the parties hereto.

IN WITNESS WHEREOF, Licensor and Licensee have caused this Agreement to be signed in their respective corporate names and delivered by a duly-authorized officer.

PHH MORTGAGE CORPORATION
(Licensee)

By 
Name: Robert J. Smith
Senior Vice President
Title: _____
Date: 10/24/2005

CUNA MUTUAL INSURANCE SOCIETY
(Licensor)

By 
Name: JEFF POST
Title: PRESIDENT : CEO
Date: OCTOBER 24, 2005

23. Entire Agreement. This Agreement contains the entire agreement between the parties hereto with respect to the subject matter hereof and supersedes and cancels all previous written or oral understandings, agreements, negotiations, commitments or any other writing or communications in respect of such subject matter. This Agreement may not be released, discharged, abandoned, changed, or modified in any manner, except by an instrument in writing signed by each of the parties hereto.

IN WITNESS WHEREOF, Licensors and Licensee have caused this Agreement to be signed in their respective corporate names and delivered by a duly-authorized officer.

PHH MORTGAGE CORPORATION
(Licensee)

By _____

Name: _____

Title: _____

Date: _____

CUNA MUTUAL INSURANCE SOCIETY
(Licensor)

By  _____

Name: JEFF POST

Title: PRESIDENT & CEO

Date: OCTOBER 24, 2005

EXHIBIT 1

The Mark

1. The service mark “CUNA Mutual Mortgage”: (a) must be used with all three words, in proper order, at all times with the word CUNA in all caps (for example, the License does not permit the use of “CUNA Mutual” or “CUNA Mortgage”); and (b) does not include any logo, symbol, or other mark.
2. The uniform resource locator www.cunamutualmortgage.com includes only the rights set forth herein. Licensee shall have the right to establish a link from this site to Licensee’s site. Prior to the establishment of that link, Licensor and Licensee shall jointly review and approve the content of the web site at the licensed URL. After the establishment of that link, Licensee shall control the content of the site to which customers are diverted, subject to Licensor’s rights under this Agreement.
3. The uniform resource locator www.myloaninfo.com includes only the rights set forth herein. Licensee shall have the right to establish a link from this site to Licensee’s site.
4. The uniform resource locator www.mcnetmortgage.com includes only the rights set forth herein. Licensee shall have the right to establish a link from this site to Licensee’s site.

Exhibit 2

INVESTOR		Consenting				
ID	SERVICER NAME	SUM PB	COUNT(*)	License Alloc	Servicer	
1	Z42	SILVER STATE SCHOOLS FCU	\$ 351,455,306.13	2,421	\$ 84,539	Yes
2	224	T&C FCU	\$ 118,096,531.49	1,245	\$ 46,191	Yes
3	S05	US FCU	\$ 107,722,013.69	851	\$ 31,573	
4	327	KEYPOINT CU	\$ 255,993,890.35	777	\$ 28,828	
5	S68	WANIGAS FCU	\$ 54,935,805.44	750	\$ 27,826	
6	203	AMERICANHERITAGE FCU FNM	\$ 88,451,637.15	730	\$ 27,084	
7	W44	GEORGIA TELCO CU	\$ 82,592,243.97	647	\$ 24,005	
8	W26	AMERICAN HERITAGE FCU	\$ 87,678,908.05	564	\$ 20,925	
9	357	PREMIER AMERICA CU	\$ 94,881,828.08	503	\$ 18,662	
10	216	FIRST FUTURE CU	\$ 61,670,902.25	388	\$ 16,089	
11	132	CALIFORNIA COAST CU	\$ 78,779,798.28	376	\$ 15,591	Yes
12	210	F AND A FCU	\$ 57,937,291.23	349	\$ 14,472	
13	346	KERN FCU	\$ 32,221,069.65	312	\$ 12,937	
14	S50	JAX FCU	\$ 28,130,918.98	308	\$ 12,772	
15	305	BURBANK CITY EFCU	\$ 53,014,179.75	285	\$ 11,818	Yes
16	W06	KEMBA FINANCIAL CU	\$ 35,204,023.37	281	\$ 11,652	
17	S90	ABBOTT LAB ECU	\$ 53,474,920.86	277	\$ 11,486	Yes
18	V51	MIDWEST UNITED CU	\$ 27,623,949.30	277	\$ 11,486	
19	#N/A	SOUND CU	\$ 33,174,729.97	273	\$ 11,320	Yes
20	344	FAA FIRST FCU	\$ 42,381,354.25	270	\$ 11,196	
21	Y64	MAYO ECU	\$ 30,206,792.93	243	\$ 11,137	
22	V05	UNIV OF ILL ECU	\$ 20,330,167.88	242	\$ 11,091	Yes
23	V24	MID FIRST FINANCIAL	\$ 23,072,178.04	237	\$ 10,862	
24	V11	CHACO CU, INC	\$ 18,910,115.22	219	\$ 10,037	
25	V15	FEC CREDIT ASSOC FCU	\$ 26,301,698.29	206	\$ 9,441	
26	355	FIRST CITY CU	\$ 15,742,431.57	187	\$ 8,570	
27	W38	FLORIDA COMMERCE FCU	\$ 18,520,273.02	186	\$ 8,525	Yes
	U49	GENERAL MILLS FCU	\$ 35,840,452.46	185	\$ 8,479	
	339	SACRAMENTO CU	\$ 24,808,825.11	184	\$ 8,433	Yes
30	141	SAFE 1 CU	\$ 25,103,095.79	181	\$ 8,295	
31	Y56	MEMBER ONE FCU	\$ 21,109,137.93	174	\$ 7,975	
32	372	FOOTHILL FCU	\$ 28,539,373.09	172	\$ 7,883	
33	394	GOLDEN BAY FCU	\$ 20,268,800.06	160	\$ 7,333	
34	V66	DOMINION CU	\$ 20,091,348.59	160	\$ 7,333	Yes
35	136	FIVE POINT CU	\$ 11,815,389.20	158	\$ 7,241	
36	U44	DAY AIR CU	\$ 12,837,525.35	156	\$ 7,150	Yes
37	W33	MIDFIRST CU	\$ 10,896,872.36	152	\$ 6,966	
38	Y70	COMMONWEALTH ONE FCU	\$ 23,549,966.26	142	\$ 6,508	
39	283	STRAITS AREA FCU	\$ 10,645,267.54	140	\$ 6,416	Yes
40	W46	TRI-CO FCU	\$ 20,454,318.15	135	\$ 6,187	
41	S04	TECH FCU /CU MTG SERVICES	\$ 11,922,566.83	134	\$ 6,141	
42	V16	EAGLE LEGACY CU	\$ 13,457,079.70	128	\$ 5,866	
43	S76	UNIVERSITY OF TENN FCU	\$ 11,587,754.38	126	\$ 5,775	
44	364	SOUTH WESTERN FCU	\$ 18,742,358.86	123	\$ 5,837	
45	#N/A	VALERO FCU	\$ 13,912,721.43	123	\$ 5,637	Yes
46	336	HERITAGE COMMUNITY CU	\$ 15,263,811.70	113	\$ 5,179	
47	325	WATER&POWER COMMUNITY	\$ 22,905,630.54	108	\$ 4,950	Yes
48	U45	US EMP. OKLAHOME CITY FCU	\$ 5,804,821.38	100	\$ 5,456	
49	W04	FIBERGLAS FCU	\$ 9,945,658.27	98	\$ 5,347	
50	S08	A+ FCU	\$ 3,027,890.18	98	\$ 5,347	
51	V19	MONROE COUNTY COMM CU	\$ 8,902,866.66	92	\$ 5,020	
52	Y68	WEST AIRCOM FCU	\$ 8,199,066.20	92	\$ 5,020	
53	361	CERTIFIED FCU	\$ 20,042,793.66	87	\$ 4,747	
54	S57	SPE FCU	\$ 7,402,581.18	87	\$ 4,747	
55	S64	PURINA CU	\$ 13,290,205.64	82	\$ 4,474	
56	S15	EL PASO EFCU	\$ 3,038,501.99	81	\$ 4,419	
57	W36	CENTURY CU	\$ 5,267,418.79	79	\$ 4,310	Yes
58	367	LOS ANGELES TIMES FCU	\$ 14,812,423.21	77	\$ 4,201	
59	X44	ST LOUIS POSTAL CU	\$ 4,823,509.04	74	\$ 4,038	
	397	COMMUNITY FIRST CU	\$ 17,216,702.03	73	\$ 3,983	
	137	LINN-CO FCU	\$ 5,859,085.44	72	\$ 3,928	
62	Y72	CAMPUS USA CU	\$ 9,993,534.45	68	\$ 3,710	

Exhibit 2

INVESTOR	ID	SERVICER NAME	SUM PB	COUNT(*)	License Alloc	Consenting Servicer
	63	S92 MONTGOMERY CNTY TEACH F	\$ 3,891,280.87	68	\$ 3,710	
	64	V10 AUTO CLUB GROUP CU	\$ 9,426,358.67	67	\$ 3,656	
	65	S40 NORTHWEST UNITED CU	\$ 8,684,188.18	66	\$ 3,601	
	66	V58 CENTRAL COMMUNICATIONS C	\$ 7,356,958.46	66	\$ 3,601	
	67	Y55 UNIWYO FCU	\$ 5,744,054.65	66	\$ 3,601	
	68	Z45 RIA FCU	\$ 4,050,385.60	66	\$ 3,601	
	69	X09 CORE PLUS CU	\$ 8,159,503.49	65	\$ 3,546	
	70	W37 ALLEGIUS CU	\$ 4,086,225.44	65	\$ 3,546	
	71	W13 KEMBA ROANOKE FCU	\$ 4,488,194.57	64	\$ 3,492	
	72	318 PUBLIC WORKS CU	\$ 6,346,687.00	63	\$ 3,437	Yes
	73	S58 NSP ST PAUL CU	\$ 6,689,020.05	62	\$ 3,383	
	74	U20 FORT WORTH COMMUNITY CU	\$ 1,857,170.98	62	\$ 3,383	
	75	V59 RAYTOWN TEACHERS CU	\$ 5,089,192.32	60	\$ 3,274	
	76	V08 COCA COLA CO FAMILY CU	\$ 10,066,037.92	53	\$ 2,892	Yes
	77	Z34 GEORGIA TELCO FCU	\$ 7,045,672.69	53	\$ 2,892	
	78	V38 DELAWARE ALLIANCE FCU	\$ 5,476,045.49	53	\$ 2,892	
	79	301 PASADENA FCU	\$ 3,407,187.77	53	\$ 2,892	Yes
	80	V17 PPL G.O.L.D. CU	\$ 6,079,916.05	49	\$ 2,673	
	81	144 ANOKA HENNEPIN CU	\$ 5,744,388.55	48	\$ 2,619	
	82	347 E CENTRAL CU	\$ 6,357,571.20	45	\$ 2,455	
	83	Z58 HOPE COMMUNITY CU	\$ 4,403,827.85	44	\$ 2,401	Yes
	84	V04 VAC FCU	\$ 3,498,284.45	44	\$ 2,401	
	85	Y02 CLACKAMAS FCU	\$ 5,220,384.49	43	\$ 2,346	
	86	S74 LAKES AREA FCU	\$ 5,213,791.40	43	\$ 2,346	
	87	S37 ALLIANCE FCU	\$ 2,083,823.37	43	\$ 2,346	
	88	240 NUMARK CU	\$ 6,053,231.39	42	\$ 2,292	Yes
	89	322 PARISHIONERS FCU	\$ 6,843,300.81	41	\$ 2,237	Yes
		W48 WILKES-BARRE VA EFCU	\$ 5,205,393.08	41	\$ 2,237	
		309 CAL STATE ECU #9	\$ 4,504,325.95	39	\$ 2,128	
	92	X24 DEL NORTE CU	\$ 3,385,998.53	39	\$ 2,128	
	93	W11 ADVANCE FINANCIAL FCU	\$ 756,018.16	39	\$ 2,128	
	94	302 EMBARCADERO FCU	\$ 5,856,380.97	37	\$ 2,019	Yes
	95	W49 KANSAS CITY CU	\$ 3,181,306.26	36	\$ 1,964	
	96	215 F&A FCU / 23806-000-1	\$ 2,947,907.75	36	\$ 1,964	
	97	315 CANNON FINANCIAL FCU	\$ 2,783,886.24	36	\$ 1,964	Yes
	98	W55 UNITED TELETECH FCU	\$ 8,017,201.84	35	\$ 1,910	
	99	386 SANTA MONICA CITY EFCU	\$ 7,489,246.57	35	\$ 1,910	
	100	V60 MEMBERS CHOICE FCU	\$ 2,308,803.90	35	\$ 1,910	
	101	S07 HUGHES FCU	\$ 1,192,064.65	35	\$ 1,910	
	102	Y40 STATE TRANSPORTATION CU	\$ 4,245,474.09	34	\$ 1,855	
	103	323 PACIFIC SERVICE CU	\$ 4,168,335.94	34	\$ 1,855	
	104	S03 HONEYWELL FCU	\$ 5,006,216.25	32	\$ 1,746	
	105	331 US FIRST FCU	\$ 4,636,788.98	32	\$ 1,746	Yes
	106	X40 IBEW & UNITED WORKERS CU	\$ 3,240,146.81	32	\$ 1,746	
	107	Y21 KC FAIRFAX FCU	\$ 2,054,619.77	31	\$ 1,691	
	108	337 UNCLE CU	\$ 6,482,521.70	30	\$ 1,637	
	109	349 COUNTY SCHOOLS FCU	\$ 5,873,275.93	30	\$ 1,637	
	110	319 PRIORITY ONE CU	\$ 4,622,737.59	30	\$ 1,637	
	111	Y43 COLORADO CENTRAL CU	\$ 2,523,541.93	30	\$ 1,637	
	112	W09 STEEL VALLEY FED CU	\$ 2,397,831.28	30	\$ 1,637	
	113	X43 PREMIER FCU	\$ 1,236,947.48	30	\$ 1,637	
	114	X63 WELCOME CU	\$ 5,153,127.14	29	\$ 1,582	
	115	Y65 WYANDOTTE CU	\$ 2,479,814.33	29	\$ 1,582	
	116	U28 TELHIO CU	\$ 1,071,733.70	29	\$ 1,582	
	117	S29 EL PASO AREA TEACHERS FCI	\$ 712,922.98	29	\$ 1,582	
	118	W56 WATERMARK CU	\$ 4,254,617.04	28	\$ 1,528	Yes
	119	217 PEOPLE FIRST CU	\$ 1,274,804.19	28	\$ 1,528	
	120	W45 QSIDE FCU	\$ 3,894,389.09	27	\$ 1,473	
	121	V03 TWO HARBORS FCU	\$ 2,458,018.24	27	\$ 1,473	
		X55 GEICO FCU	\$ 6,233,401.93	26	\$ 1,419	
		239 EXCEL FCU	\$ 5,317,252.71	26	\$ 1,419	
	124	Z50 TWIN CITY CO-OPS FCU	\$ 4,397,479.15	26	\$ 1,419	

Exhibit 2

INVESTOR		Consenting				
ID	SERVICER NAME	SUM PB	COUNT(*)	License Alloc	Servicer	
125	S94 XCEL FCU	\$ 3,507,160.22	26	\$ 1,419		
126	398 UNITED SAVINGS FCU	\$ 3,505,817.88	26	\$ 1,419		
127	V62 TPS CU	\$ 2,167,254.37	26	\$ 1,419		
128	257 MONTGOMERY CTY TEACH FC	\$ 1,448,811.44	26	\$ 1,419		
129	363 CENTRAL STATE CU	\$ 2,873,521.69	25	\$ 1,364		
130	U40 YORK EDUCATIONAL FCU	\$ 2,074,216.00	25	\$ 1,364		
131	U31 BUCKEYE EFCU	\$ 466,405.68	25	\$ 1,364		
132	W58 DEPT OF COMMERCE FCU	\$ 6,285,601.04	24	\$ 1,309	Yes	
133	W54 SERVICE 1ST FCU	\$ 2,455,443.83	23	\$ 1,255	Yes	
134	X58 ROCK VALLEY FCU	\$ 2,155,174.69	23	\$ 1,255		
135	S81 TIC FCU	\$ 1,310,067.75	22	\$ 1,200		
136	541 FIRST SERVICE FCU/FHLB	\$ 2,099,498.15	21	\$ 1,146	Yes	
137	399 MISSION CITY FCU	\$ 7,120,043.07	20	\$ 1,091		
138	W42 REGIONAL FCU	\$ 1,731,869.39	20	\$ 1,091		
139	X49 MIDWEST COMMUNITY FCU	\$ 1,607,499.09	20	\$ 1,091		
140	V02 ENDEAVOR FCU	\$ 1,545,051.00	20	\$ 1,091	Yes	
141	U10 ST ANTHONY CU	\$ 1,265,075.92	20	\$ 1,091		
142	S13 MEMBERSOURCE CU	\$ 737,342.55	20	\$ 1,091		
143	X51 CREDIT UNION OF OHIO	\$ 2,245,889.88	19	\$ 1,037		
144	X01 NORTHERN INDIANA FCU	\$ 1,748,152.09	19	\$ 1,037		
145	V34 TEACHERS CU	\$ 1,400,455.20	19	\$ 1,037		
146	140 BAKERSFIELD CITY EFCU	\$ 1,969,300.81	18	\$ 982		
147	242 FIRST SERVICE FCU	\$ 1,586,270.32	18	\$ 982	Yes	
148	Y35 BAYLANDS FCU	\$ 1,317,878.40	18	\$ 982		
149	U25 ANIMAS CU	\$ 1,148,418.45	18	\$ 982		
150	U38 TAYLOR COMMUNITY CU	\$ 1,074,211.92	18	\$ 982		
151	#N/A CITY EMP OF CLARK CO CU	\$ 1,966,240.60	17	\$ 928		
	284 ELGA CU	\$ 1,745,552.59	17	\$ 928	Yes	
	X27 MEMBERS SOURCE FCU	\$ 1,668,370.07	17	\$ 928		
154	Z32 DES MOINES METRO CU	\$ 1,292,295.44	17	\$ 828		
155	145 WINTHROP FCU	\$ 3,177,134.82	16	\$ 873		
156	377 COSTA MESA FCU	\$ 2,276,636.47	16	\$ 873		
157	V70 CHOICE ONE FCU	\$ 1,126,600.06	16	\$ 873		
158	S77 SPERRY MARINE FCU	\$ 2,155,393.12	15	\$ 818		
159	W40 VACATIONLAND FCU	\$ 1,275,207.00	15	\$ 818	Yes	
160	X22 PEN AIR FCU	\$ 509,074.91	15	\$ 818		
161	X38 DETROIT FCU	\$ 482,161.50	15	\$ 818		
162	V39 GREATER PORTLAND	\$ 1,715,555.48	14	\$ 764		
163	X47 MIDWEST FAMILY FCU	\$ 965,458.39	14	\$ 764		
164	U16 EDS FCU	\$ 734,166.53	14	\$ 764		
165	W29 DAYTON FIREFIGHTERS FCU	\$ 534,117.44	14	\$ 764		
166	139 MOORE WEST CU	\$ 2,656,819.93	13	\$ 709		
167	352 MOCSE CENTRAL VALLEY CU	\$ 1,210,250.96	13	\$ 709		
168	V54 DISTRICT 7 HIGHWAY CU	\$ 1,133,592.47	13	\$ 709		
169	V14 BASE FCU	\$ 1,030,320.68	13	\$ 709		
170	V37 HERMANTOWN FCU	\$ 1,020,331.80	13	\$ 709		
171	U47 US EMP OKLAHOMA CITY FCU	\$ 408,460.00	13	\$ 709		
172	X54 UNIV & COMMUNITY FCU	\$ 823,266.40	12	\$ 655		
173	Z35 AMES CITY ECU	\$ 700,674.56	12	\$ 655		
174	Z47 ERIE GENERAL ELECTRIC FCU	\$ 691,575.99	12	\$ 655		
175	S20 TRI-POINT CU	\$ 379,063.39	12	\$ 655		
176	W31 SOUTH FLORIDA EDUCATIONA	\$ 249,323.62	12	\$ 655		
177	138 HARBOR AREA POSTAL EFCU	\$ 2,206,281.68	11	\$ 600		
178	V32 MEMBERS COOP CU	\$ 1,293,387.75	11	\$ 600		
179	134 CATHAY BANK	\$ 1,254,834.81	11	\$ 600		
180	S83 ARAPAHOE CU	\$ 1,243,117.31	11	\$ 600		
181	S86 DELAWARE VALLEY FCU	\$ 946,472.35	11	\$ 600		
182	334 PACIFIC OAKS FCU	\$ 590,217.77	11	\$ 600	Yes	
183	X29 BENCHMARK FCU	\$ 548,068.93	11	\$ 600		
	S70 PEOPLE FIRST FCU	\$ 442,134.70	11	\$ 600		
	U18 SOUTHERN SELECT COMM CU	\$ 288,065.89	11	\$ 600		
186	W47 WINDSOR ORANGE CO CU	\$ 1,128,045.84	10	\$ 546		

Exhibit 2

INVESTOR						Consenting
ID	SERVICER NAME	SUM PB	COUNT(*)	License Alloc	Servicer	
187	303 SHELL SOUTHWEST FCU	\$ 1,100,156.96	10	\$ 546		
188	X59 NEW HAVEN POSTAL EFCU	\$ 1,055,489.02	10	\$ 546		
189	V67 LEHIGH VALLEY EDUCATOR CU	\$ 942,280.07	10	\$ 546		
190	Y37 SMH FCU	\$ 811,134.32	10	\$ 546		
191	U51 NORTH MEMORIAL EFCU	\$ 1,180,006.58	9	\$ 491		
192	V63 FORT COMMUNITY CU	\$ 1,117,605.67	9	\$ 491		
193	Y61 TAMPA POSTAL FCU	\$ 1,018,771.38	9	\$ 491		
194	Z46 PARTHENON FCU	\$ 918,218.80	9	\$ 491		
195	U42 MENNONITE FINANCIAL CU	\$ 914,181.45	9	\$ 491		
196	S51 MCGILL FEDERAL CU	\$ 896,741.72	9	\$ 491		
197	Z06 UNITED HEALTH SERVICES CU	\$ 342,262.89	9	\$ 491		
198	Y45 BASIL COMMUNITY CU	\$ 329,568.57	9	\$ 491		
199	258 A-B CREDIT UNION	\$ 228,547.09	9	\$ 491		
200	S25 CROSS VALLEY FCU	\$ 185,519.56	9	\$ 491		
201	Z55 STAMFORD FCU	\$ 1,535,082.27	8	\$ 436		
202	V20 LEHIGH VALLEY FCU	\$ 1,174,577.79	8	\$ 436		
203	X34 LEGACY FCU	\$ 808,941.91	8	\$ 436		
204	V18 TRI-STATE FCU	\$ 738,533.47	8	\$ 436		
205	S79 HOPEWELL JNT SCHOOL EFCL	\$ 704,896.07	8	\$ 436		
206	Z17 STAR TRIBUNE ECU	\$ 689,745.76	8	\$ 436		
207	201 ARROWHEAD CENTRAL CU	\$ 614,294.17	8	\$ 436		
208	V12 FORT BILLINGS CU	\$ 586,918.05	8	\$ 436		
209	V31 YELLOWSTONE FCU	\$ 556,687.62	8	\$ 436		
210	V40 HOLLEY CU	\$ 407,532.45	8	\$ 436	Yes	
211	W51 FRICK TRI-COUNTY FCU	\$ 386,661.60	8	\$ 436		
212	Z40 MARKETPLACE FCU	\$ 324,737.35	8	\$ 436		
213	W05 AURGROUP FCU	\$ 308,657.10	8	\$ 436		
	U08 MID MISSOURI CU	\$ 186,548.32	8	\$ 436		
	S30 PARDA FCU	\$ 141,345.01	8	\$ 436		
216	S72 COCA COLA UNITED FCU	\$ 708,174.03	7	\$ 382		
217	S75 DAYTON AREA SCHOOLS EFCL	\$ 591,942.40	7	\$ 382		
218	Y66 SOUTH JERSEY FCU	\$ 432,979.43	7	\$ 382		
219	345 MENDO LAKE CU	\$ 429,223.25	7	\$ 382		
220	282 CALCITE CU	\$ 424,501.41	7	\$ 382	Yes	
221	U17 LAPORTER FCU	\$ 383,920.46	7	\$ 382		
222	S14 SPIRIT OF ST LOUIS CU	\$ 228,392.39	7	\$ 382		
223	U13 EDINBURG TEACHERS CU	\$ 163,388.01	7	\$ 382		
224	S34 MINNESOTA POWER ECU	\$ 134,975.09	7	\$ 382		
225	X03 INFINITY FCU	\$ 134,102.32	7	\$ 382		
226	V73 EAGLE CU	\$ 1,112,698.71	6	\$ 327	Yes	
227	W53 SHEET METAL WORKER FCU	\$ 732,380.86	6	\$ 327		
228	X30 ENTRUST FCU	\$ 653,101.54	6	\$ 327		
229	S41 DENVER COMMUNITY FCU	\$ 644,285.87	6	\$ 327		
230	563 AMERICAN HERITAGE FCU/	\$ 617,628.56	6	\$ 327		
231	S56 FARMLAND INDUSTRIES CU	\$ 616,877.41	6	\$ 327		
232	W20 HEALTH MIDWEST CU	\$ 508,343.19	6	\$ 327		
233	S52 CSD CU	\$ 447,683.54	6	\$ 327		
234	W03 EL PASO BELL FCU	\$ 284,395.76	6	\$ 327		
235	Z04 ECKERD CU	\$ 198,252.03	6	\$ 327		
236	X04 PRAIRIE TRAIL CU	\$ 130,395.55	6	\$ 327		
237	Y05 BIG BEAR ECU	\$ 119,858.05	6	\$ 327		
238	W28 OREGON EFCU	\$ 110,244.35	6	\$ 327		
239	W12 CONCHO EDUCATORS' FCU	\$ 93,961.30	6	\$ 327		
240	Z22 FLORIDA STATE UNIV CU	\$ 512,181.60	5	\$ 546		
241	S49 BELLCO FEDERAL CU	\$ 357,184.92	5	\$ 546		
242	Z19 ABCO PUBLIC ECU	\$ 312,202.95	5	\$ 546		
243	X26 UNICORP FCU	\$ 297,207.89	5	\$ 546		
244	W02 ABERDEEN PROV GROUND FC	\$ 278,818.18	5	\$ 546		
245	X61 LUZERNE COUNTY FCU	\$ 273,351.17	5	\$ 546		
	W25 TOLEDO METRO FCU	\$ 195,280.78	5	\$ 546		
	X07 GUARDIAN FCU	\$ 165,229.45	5	\$ 546		
248	Y19 UNIVERSITY CU	\$ 135,985.53	5	\$ 546		

Exhibit 2

INVESTOR		Consenting				
ID	SERVICER NAME	SUM PB	COUNT(*)	License Alloc	Servicer	
249	S31 SECURITY 1ST FCU	\$ 58,857.74	5	\$ 548		
250	223 PACIFIC COMMUNITY CU	\$ 835,217.20	4	\$ 436	Yes	
251	V74 CARDINAL FCU	\$ 532,180.53	4	\$ 436	Yes	
252	V13 INDEPENDENT GROUP CU	\$ 488,640.06	4	\$ 436		
253	S45 RAPID CITY MEDICAL FCU	\$ 486,583.14	4	\$ 436		
254	V25 AMAIZO FCU	\$ 394,635.79	4	\$ 436		
255	358 ENERGY FIRST CU	\$ 392,324.50	4	\$ 436		
256	V23 OUR CU	\$ 356,397.27	4	\$ 436		
257	S28 MEMBERS 1ST CU OF FLORIDA	\$ 291,177.84	4	\$ 436		
258	V48 HEALTH CENTER CU	\$ 247,984.62	4	\$ 436		
259	U26 N E TEXAS TEACHERS FCU	\$ 231,754.57	4	\$ 436		
260	X46 HIGHWAY CU	\$ 222,289.39	4	\$ 436		
261	565 AMERICAN HERITAGEFCU/FNM	\$ 208,659.04	4	\$ 436		
262	U46 MUNISING COMMUNITY CU	\$ 189,903.14	4	\$ 436		
263	Y59 FIRST CU	\$ 184,749.94	4	\$ 436		
264	Y03 CENTRAL VIRGINIA FCU	\$ 164,856.30	4	\$ 436		
265	Y54 NEW ALLIANCE FCU	\$ 162,587.69	4	\$ 436		
266	Z44 BVA FCU	\$ 144,317.23	4	\$ 436		
267	W24 WHITE RIVER CU	\$ 113,961.40	4	\$ 436		
268	S09 COMMSTAR CU	\$ 73,285.98	4	\$ 436		
269	S12 DALLAS FCU	\$ 72,181.83	4	\$ 436		
270	511 CUNA MUTUAL GROUP	\$ 69,058.54	4	\$ 436		
271	U29 HOPEWELL FCU	\$ 55,649.25	4	\$ 436		
272	W21 MICHIGAN FCU	\$ 44,043.21	4	\$ 436		
273	W14 DELAWARE FIRST FCU	\$ 41,723.44	4	\$ 436		
274	X08 SHEBOYGAN AREA CU	\$ 40,004.73	4	\$ 436		
275	Z51 MOUNTAIN RIVER CU	\$ 532,374.36	3	\$ 327		
	237 US FEDERAL CU	\$ 521,127.71	3	\$ 327		
	S59 HICKAM FCU	\$ 511,806.96	3	\$ 327		
278	X68 GESB FCU	\$ 365,922.15	3	\$ 327	Yes	
279	Z14 WOODSTONE CU	\$ 348,944.34	3	\$ 327		
280	Z54 CREDIT UNION ONE OF OK	\$ 345,704.10	3	\$ 327		
281	341 METRO 1 CU	\$ 339,450.31	3	\$ 327		
282	393 VICTORY/PIATERER MUTUAL	\$ 321,806.49	3	\$ 327		
283	S78 LEWIS CLARK CU	\$ 283,046.22	3	\$ 327		
284	382 VISTA FCU	\$ 243,712.62	3	\$ 327		
285	Y14 WASHOE CU	\$ 239,906.70	3	\$ 327		
286	S43 U.S.M. CU	\$ 228,771.28	3	\$ 327		
287	375 WENATCHEE VALLEY FCU	\$ 225,621.96	3	\$ 327		
288	S80 URW COMMUNITY FCU	\$ 223,645.08	3	\$ 327		
289	S55 UNIV MEDICAL CENTER FCU	\$ 203,657.02	3	\$ 327		
290	V65 CR UNION OF DODGE CITY	\$ 203,600.82	3	\$ 327		
291	X64 UNITED COMMUNITY CU	\$ 202,297.20	3	\$ 327		
292	U39 KELLOGG CO EFCU	\$ 185,363.70	3	\$ 327		
293	V71 NORTH STAR FCU	\$ 141,881.73	3	\$ 327		
294	313 TYCO ELECTRONIC FCU	\$ 97,528.69	3	\$ 327	Yes	
295	Y42 CITY CU	\$ 96,615.91	3	\$ 327		
296	U05 OTTAWA COUNTY SCHOOL EC	\$ 85,527.27	3	\$ 327		
297	U23 FAMILY COMMUNITY CU	\$ 84,974.22	3	\$ 327		
298	X12 MID-TEX FCU	\$ 63,824.76	3	\$ 327		
299	S10 GALLERIA CU	\$ 81,379.02	3	\$ 327		
300	Y23 AMERICAN GREETINGS FCU	\$ 56,871.79	3	\$ 327		
301	W17 GREATER CLEVELAND F F FCL	\$ 55,580.25	3	\$ 327		
302	Y04 UNIVERSITY OF MICHIGAN CU	\$ 52,256.78	3	\$ 327		
303	U07 IOSCO COMMUNITY CU	\$ 41,951.10	3	\$ 327		
304	Z28 FIRST CHEYENNE FCU	\$ 39,721.53	3	\$ 327		
305	Y10 PAXAR FEDERAL CU	\$ 35,529.58	3	\$ 327		
306	X41 LOUISIANA NATL GUARD FCU	\$ 32,046.96	3	\$ 327		
307	W59 BCBSM FCU	\$ 611,924.99	2	\$ 218	Yes	
	354 COMMONWEALTH CENTRAL CI	\$ 553,891.48	2	\$ 218		
	W52 JOHN DEERE COMMUNITY CU	\$ 349,297.72	2	\$ 218		
310	Z48 ALAMEDA CU	\$ 321,388.42	2	\$ 218		

Exhibit 2

INVESTOR		Consenting				
ID	SERVICER NAME	SUM PB	COUNT(*)	License Alloc	Servicer	
311	Z53 MISSOURI CENTRAL CU	\$ 221,597.69	2	\$ 218		
312	X06 MARSHFIELD MEDICAL CTR CL	\$ 177,466.41	2	\$ 218		
313	X67 TOBYHANNA ARMY DEPOT FCU	\$ 166,995.80	2	\$ 218	Yes	
314	204 CITIMORTGAGE INC	\$ 166,703.64	2	\$ 218		
315	X82 WHITE EAGLE CU	\$ 158,027.79	2	\$ 218		
316	X80 MEMBERS ADVANTAGE CU	\$ 115,733.50	2	\$ 218		
317	X33 PROVIDENCE HEALTH SYS FCU	\$ 94,794.33	2	\$ 218		
318	Y28 MOUNTAIN BELL FCU	\$ 94,070.12	2	\$ 218		
319	X45 UNION WALLOWA BAKER FCU	\$ 88,030.45	2	\$ 218		
320	X31 SPACE AGE FCU	\$ 63,014.76	2	\$ 218		
321	Y48 CENTRAL FLORIDA POSTAL CL	\$ 60,626.28	2	\$ 218		
322	X37 KAUAI TEACHERS FCU	\$ 60,197.59	2	\$ 218		
323	S35 CATHOLIC PARISHES FCU	\$ 47,892.59	2	\$ 218		
324	Z01 DEXSTA FCU	\$ 45,786.00	2	\$ 218		
325	Z27 GOODRICH EFCU	\$ 42,676.00	2	\$ 218		
326	515 WACHOVIA BANK,NA	\$ 39,294.78	2	\$ 218		
327	U12 AMERICAN SPIRIT FCU	\$ 33,851.95	2	\$ 218		
328	S24 AUTOTRUCK FCU	\$ 33,870.48	2	\$ 218		
329	X02 INDIANA POSTAL & FECU	\$ 32,750.74	2	\$ 218		
330	U34 UNITED CONSUMER'S FCU	\$ 29,064.58	2	\$ 218		
331	X39 FEC FCU	\$ 25,441.82	2	\$ 218		
332	S18 MCT CU	\$ 24,326.61	2	\$ 218		
333	X14 ATLANTIC FINANCIAL FCU	\$ 22,209.68	2	\$ 218		
334	U30 SUBURBAN FAMILY CU	\$ 16,442.78	2	\$ 218		
335	W23 ONE COMMUNITY FCU	\$ 16,298.13	2	\$ 218		
336	S23 DUBUQUE TEACHERS CU	\$ 10,487.38	2	\$ 218		
337	U24 DU PONTE LA PORTE FCU	\$ 9,789.99	2	\$ 218		
	S81 EMORY FCU	\$ 358,304.45	1	\$ 109	Yes	
	X70 CENTRAL VT TEACHER VEA CU	\$ 271,660.00	1	\$ 109		
340	V69 PUBLIC HEALTH SERVICE FCU	\$ 246,449.10	1	\$ 109		
341	V75 LOCO CU	\$ 160,000.00	1	\$ 109	Yes	
342	S69 HAWAII COUNTY EFCU	\$ 154,075.71	1	\$ 109		
343	Z59 DOT FCU	\$ 144,009.28	1	\$ 109		
344	Z02 EWEB EFCU	\$ 139,001.61	1	\$ 109		
345	S42 OLEAN DESSER CLARK COM C	\$ 116,278.57	1	\$ 109		
346	379 SIMPSON COMMUNITY CU	\$ 115,809.83	1	\$ 109		
347	U48 PIONEER FCU	\$ 112,737.36	1	\$ 109		
348	317 BAY MEDIA FCU	\$ 104,841.19	1	\$ 109		
349	X57 WYO CENTRAL FCU	\$ 102,123.83	1	\$ 109		
350	X69 FAMILY ADVANTAGE FCU	\$ 96,035.52	1	\$ 109		
351	S73 ST MARY'S AREA FCU	\$ 85,433.05	1	\$ 109		
352	316 EVANGELICAL CHRISTIAN CU	\$ 82,967.86	1	\$ 109		
353	S80 TRUE NORTH FCU	\$ 82,808.59	1	\$ 109		
354	S62 NORTH PENN FCU	\$ 79,066.89	1	\$ 109		
355	Z67 POLICEMEN'S FCU	\$ 73,989.71	1	\$ 109	Yes	
356	X15 PARK VIEW FCU	\$ 72,948.48	1	\$ 109		
357	Z33 MIAMI POSTAL SERVICE CU	\$ 68,086.78	1	\$ 109		
358	S65 OAHU ONE CU	\$ 65,262.67	1	\$ 109		
359	S53 WESLA FCU	\$ 59,953.55	1	\$ 109		
360	X56 MEMBERS' ADVANTAGE CU	\$ 59,525.11	1	\$ 109		
361	X32 YOGANVILLE FCU	\$ 59,231.62	1	\$ 109		
362	Z62 GREATER PITT POLICE FCU	\$ 57,545.74	1	\$ 109		
363	W10 FIRST GENERAL CU	\$ 56,263.91	1	\$ 109		
364	S33 NEIGHBORHOOD CU	\$ 54,355.18	1	\$ 109		
365	Z13 SPOKANE TEACHERS CU	\$ 52,471.55	1	\$ 109		
366	U36 GENESIS FCU	\$ 52,279.63	1	\$ 109		
367	V26 GRAND PRAIRIE CU	\$ 51,869.90	1	\$ 109		
368	S67 AMERICAN HERITAGE FCU /	\$ 51,531.24	1	\$ 109		
369	V33 SERVICE FIRST CU	\$ 49,949.63	1	\$ 109		
	X10 FME FCU	\$ 48,841.46	1	\$ 109		
	X65 BENNINGTON E/E FCU	\$ 45,509.87	1	\$ 109		
372	Y60 NATIONAL SCIENCE CU	\$ 43,789.06	1	\$ 109		

Exhibit 2

INVESTOR						Consenting
ID	SERVICER NAME	SUM PB	COUNT(*)	License Alloc	Servicer	
373	X42 OHIO CENTRAL SAVINGS	\$ 41,926.61	1	\$ 109		
374	V68 PENNSYLVANIA AMER WTR FC	\$ 39,881.19	1	\$ 109		
375	U50 CITIES CU	\$ 39,098.23	1	\$ 109		
376	Z56 CATTARAUGUS CO SCHL EFCL	\$ 37,904.11	1	\$ 109	Yes	
377	U41 PENNSYLVANIA CENTRAL FCU	\$ 35,655.26	1	\$ 109		
378	S32 D.O.T. DISTRICK #2 CU	\$ 34,978.85	1	\$ 109	Yes	
379	Y27 OREGON TERRITORY FCU	\$ 33,754.29	1	\$ 109		
380	Z05 GLATCO CU	\$ 33,274.47	1	\$ 109		
381	Y51 GESA CU	\$ 31,177.22	1	\$ 109		
382	Y57 CENTRAL FL HEALTH CARE CL	\$ 30,980.60	1	\$ 109		
383	514 ANCHOR BANK SSB	\$ 29,302.28	1	\$ 109		
384	X25 ALLIANCE CU	\$ 28,060.85	1	\$ 109		
385	S54 PARK SCHOOLS CU	\$ 27,294.77	1	\$ 109		
386	Y32 CLEVELAND POLICE CU	\$ 24,457.34	1	\$ 109		
387	V09 SCOTT & WHITE ECU	\$ 23,884.38	1	\$ 109		
388	S22 SOUTH EAST OAKLAND CU	\$ 22,880.11	1	\$ 109		
389	U33 EMPLOYEES FCU	\$ 22,733.78	1	\$ 109		
390	Y53 IBEW 175 CU	\$ 19,564.28	1	\$ 109		
391	U35 A-K VALLEY FCU	\$ 19,445.64	1	\$ 109		
392	Z37 FIRST RESOURCE CU	\$ 19,024.51	1	\$ 109		
393	Y01 COMO NORTHTOWN CU	\$ 18,504.46	1	\$ 109		
394	Y63 FAYETTE FEDERAL EFCU	\$ 17,907.84	1	\$ 109		
395	512 CONSTITUTION STATE CORPC	\$ 17,806.25	1	\$ 109		
396	Y52 FIRST EAGLE FCU	\$ 17,075.28	1	\$ 109		
397	X19 COLORADO SPRINGS CU	\$ 16,380.31	1	\$ 109		
398	Y09 RAILWAY ECU	\$ 16,095.72	1	\$ 109		
399	Z36 FULTON CO TEACHERS FCU	\$ 15,514.81	1	\$ 109		
	Z03 ROGUE RIVER COMMUNITY CU	\$ 15,129.53	1	\$ 109		
	X23 GENFED FCU	\$ 14,724.69	1	\$ 109		
402	Y34 ARSENAL CU	\$ 13,846.52	1	\$ 109		
403	V22 1ST UNIVERSITY CU	\$ 13,659.80	1	\$ 109		
404	U11 GENERATIONS FAMILY FCU	\$ 13,623.83	1	\$ 109		
405	Y46 FAMILY 1ST FCU	\$ 12,678.26	1	\$ 109		
406	Y31 CHESTNUT (ST. MARYS) CU	\$ 12,354.88	1	\$ 109		
407	#N/A BALL STATE FCU	\$ 11,520.79	1	\$ 109		
408	W35 EDUCATORS & EMPLOYEES CL	\$ 10,432.43	1	\$ 109		
409	V07 K.C. TERM EMPL GUAD CTR	\$ 10,225.87	1	\$ 109		
410	U15 ENSEARCH FCU	\$ 9,537.88	1	\$ 109		
411	#N/A PACIFIC NW FEDERAL CU	\$ 9,476.01	1	\$ 109		
412	U09 NATIONAL STEEL FCU	\$ 9,124.20	1	\$ 109		
413	X16 CANDO CU	\$ 8,666.44	1	\$ 109		
414	562 BANCO POP DE PUERTO RICO	\$ 8,220.50	1	\$ 109		
415	Z08 FIRST FINANCIAL CU	\$ 8,172.72	1	\$ 109		
416	Y08 UT-MCO FCU	\$ 7,967.17	1	\$ 109		
417	U04 UFCW FCU	\$ 7,663.64	1	\$ 109		
418	X28 FIVE COUNTY CU	\$ 7,257.41	1	\$ 109		
419	W41 SAFE HARBOR CU	\$ 5,923.08	1	\$ 109		
420	X05 U OF C FCU	\$ 5,482.31	1	\$ 109		
421	Z28 NECHES FCU	\$ 5,038.24	1	\$ 109		
422	X18 LAPORTE COMMUNITY FCU	\$ 1,453.79	1	\$ 109		
423	#N/A WESTAR FCU	\$ 32,500,000.00	250	\$ 11,458	Yes	
423 Servicers		\$2,872,668,178.82	22,319	\$ 1,000,000	48 Servicers	