APPENDIX VI-2 FORM LETTER FOR LOAN REPURCHASE (PREPARED ON ISSUER LETTERHEAD)

OMB Approval No. 2503-0033 (Exp. 11/30/2008)

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The information is required by Section 306(g) of the National Housing Act or by the Ginnie Mae Handbook, 5500.3, Rev. 1. The purpose is to provide a format to request removal of a specific loan from a pool. The information will not be disclosed except as required by law.

Applicability: Ginnie Mae I MBS Program and Ginnie Mae II MBS Program.

Government National Mortgage Association ATTN: Office of Mortgage-Backed Securities 451 Seventh Street, S.W. Room B-133 Washington, D.C. 20410-9000

Ladies and Gentlemen:

This is a request to purchase defective loan(s) that prevent final pool certification within the prescribed time-frame out of Ginnie Mae pools. I certify that as of the date of this request (name of institution) does not have in its possession nor do I believe that (name of institution) will be able to obtain a valid Mortgage Insurance Certificate (MIC), Loan Guaranty Certificate (LGC), Loan Note Guaranty (LNG), or Certificate of Loan Guarantee (CLG) for each of the loans listed on the attached Exhibit A.

I have stated on Exhibit A a detailed reason why FHA, VA, RHS, or PIH has not issued an MIC, LGC, LNG or CLG.

I certify that I have not knowingly and willfully made or used a document or writing containing any false, fictitious, or fraudulent statement or entry. 18 U.S.C. 1001 provides that whoever does so within the jurisdiction of any department or agency of the United States shall be fined not more than \$10,000 or imprisoned for not more than five years, or both.

Yours truly,

Signature Title Date

Enclosure(s)

Date: 01/01/06 1 Appendix VI-2

EXHIBIT A

BUY OUT REQUEST

The following loans are ineligible for FHA Insurance, VA Guaranty, RHS Guaranty, or PIH Guaranty and will be bought out at par if approved by Ginnie Mae.

	POOL NUMBER/			DATE OF	DATE OF	ORIGINAL
ISSUER'S	BORROWER	FHA-VA-RHS-PIH	INTEREST	FIRST	LAST	PRINCIPAL
GNMA ID#	LOAN #	CASE NO.	<u>RATE</u>	PAYMENT	PAYMENT	BALANCE