

**MULTI FINANCIAL SERVICES COMPANY, INC.**

**REPORT ON MANAGEMENT'S ASSERTION OF  
MINIMUM SERVICING STANDARDS  
IDENTIFIED BY THE  
MORTGAGE BANKERS ASSOCIATION OF AMERICA'S  
UNIFORM SINGLE ATTESTATION PROGRAM  
(USAP)**

**FOR THE YEAR ENDED DECEMBER 31, 2013**

**DANIEL R. LUCAS, P.A.**

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Certified Public Accountant

*Daniel R. Lucas, P.A.*

CERTIFIED PUBLIC ACCOUNTANT

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**INDEPENDENT ACCOUNTANT'S REPORT**

We have examined management's assertion about Multi Financial Services Company's compliance with the minimum servicing standards identified in the Mortgage Bankers Association of America's Uniform Single Attestation Program for Mortgage Bankers (USAP) as of and for the year ended December 31, 2013 included in the accompanying management assertion. Management is responsible for Multi Financial Services Company, Inc's compliance with those minimum servicing standards. Our responsibility is to express an opinion on management's assertions about the entities compliance based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants and, accordingly, included examining, on a test basis, evidence supporting Multi Financial Services Company, Inc's compliance with the minimum servicing standards and performing such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion. Our examination does not provide a legal determination on Multi Financial Services Company, Inc's compliance with the minimum servicing standards.

In our opinion, management's assertion that Multi Financial Services Company, Inc. complied with the aforementioned minimum servicing standards as of and for the year ended December 31, 2013, in all material respects, based on minimum standards identified in the Mortgage Bankers Association of America's Uniform Single Attestation Program for Mortgage Bankers (USAP).

 PA CPA

Daniel R. Lucas, P.A. CPA

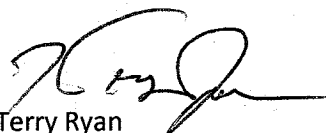
Pace, FL

March 31, 2014



Exhibit I

As of and for the year ended December 31, 2013, Multi Financial Services Company, Inc., has complied in all material respects with the minimum servicing standards set forth in the Mortgage Bankers Association of America's Uniform Single Attestation Program for Mortgage Bankers. As of and for this same period, Multi Financial Services Company, Inc had in effect a fidelity bond and errors and omissions policy in the amount of \$100,000 and \$500,000 respectively

  
J. Terry Ryan  
President  
March 31, 2014

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Web Sites  
Servicing: [www.multi-fin.com](http://www.multi-fin.com)  
Trakker: [www.thetrakker.com](http://www.thetrakker.com)

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