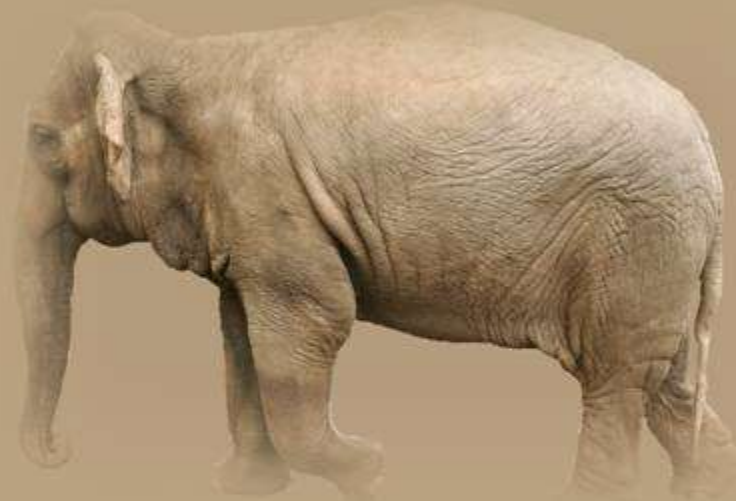


## The Elephant in the room nobody noticed

“Interest Only”



“Principal Only”.

### **20. Sale of Note; Change of Loan Servicer; Notice of Grievance.**

The Note **or** a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower.

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Carpenter v. Longan - 83 U.S. 271,  
if in Texas, West v. First Baptist Church of Taft,  
71 S.W. 2d 1090, 1098 (Tex. 1934),