12.3 Subcontractor’s Locations

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| National Real Estate Information Services |
| 100 Beecham Drive, Pittsburgh, Pennsylvania 15205 |
| Quantum Default Services (QDS) |
| 1776 Park Ave., #770-242, Park City, Utah 84060 |
| Dialogue Marketing, Inc. |
| Orem Utah |
| Troy, Michigan |
| Auburn Hills, Michigan |
| Red Rock Servicing |
| 8001 Irvine Center Drive, 1200  Irvine, CA |
| Precision Asset Management |
| 25210 Crenshaw Blvd.  Torrance, California 90505 |
| Phoenix Asset Management |
| 999 18th Street, Suite 1450  Denver, Colorado 80202 |
| 1245 East Brickyard Road, Suite 200  Salt Lake City, Utah 84106 |

We have created an extraordinary Strategic Alliance of subcontractors. We will be working with the finest Outreach and Asset Management companies available. Quantum Default Services, through its partner, QuREOs has provided world-class training, consulting and quality assurance programs to the real estate industry. We have assembled a consortium of the finest real estate brokerages across the country that will manage the agents representing the homeowners. The following are the locations of the NREIS and our subcontractors.