



NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

You are hereby notified* that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from _____ to Servisolutions®, effective _____ (first payment date).

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before this effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing. In this case, all necessary information is combined in this one notice.

Your present servicer is _____. If you have questions relating to the transfer of servicing from your present servicer, call Customer Service at _____ between 8:00 a.m. and 5:00 p.m. Monday through Friday.

Your new servicer will be **ServiSolutions®**. The business address of your new servicer is: 7460 Halcyon Pointe Drive, Suite 200, Montgomery, AL 36117. The toll-free phone number of your new servicer is 1-866-339-2432. If you have any questions relating to the transfer of servicing to your new servicer, call Customer Service at 1-866-339-2432 between 8:00 a.m. and 5:00 p.m. Monday through Friday.

The date that your current servicer will stop accepting payments from you is today (loan settlement). The date that your new servicer will start accepting payments from you is today (loan settlement). Please note: Since no scheduled mortgage payments are due prior to loan settlement, none of your mortgage payments should be sent to the present servicer. All mortgage payments should be sent directly to **ServiSolutions®**.

Important Note about Insurance: The transfer of servicing will affect the continued availability of mortgage life or disability insurance or any other type of optional insurance as we do not offer optional insurance products. However, if you wish to continue to retain optional insurance, we suggest that you contact your current optional product service provider to make payment arrangements.

Partial Payment Policy: **ServiSolutions®** may choose to accept partial payments and apply such payments to the consumer's loan or may hold partial payments in a separate account until the consumer pays the remainder of the payment and then apply the full periodic payment to the consumer's loan. **ServiSolutions®** may also choose to not accept any partial payments. If the loan is sold, the new servicer may have a different policy.

Under federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

You will receive an introductory letter along with a monthly payment statement from **ServiSolutions®** within the next few weeks. If you do not receive this information, please call the **ServiSolutions®** Customer Service Department. In order to assure the correct posting of your payments to **ServiSolutions®**, please indicate the property address on your check or money order.

Received and acknowledged this _____ Day of _____ 20____.

Borrower

Borrower

* This notification is a requirement of Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12USC2605).