Company Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Phone Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Borrower: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Loan Number:

Property Address:

Dear \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

We are writing to notify you that the servicing of your above‐referenced loan, that is, the right to collect payments from you, is being transferred from your present servicer, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, to \_\_\_\_\_\_\_\_, which will be your new servicer effective \_\_\_\_\_\_\_\_\_\_\_\_\_. On \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (the “effective date of transfer”), your present servicer will no longer accept payments related to this loan \_\_\_\_\_\_\_\_\_\_\_ will begin accepting those payments. Send all payments due on or after the effective date of transfer, including past due payments, to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Please be assured that the transfer of servicing to \_\_\_\_\_\_\_\_\_\_\_\_\_\_ does not affect the terms and conditions of your mortgage instruments, other than terms directly related to the servicing of your loan, such as those concerning where and to whom your payments are to be made. Your present servicer, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, should furnish you a statement reflecting the amount of mortgage interest you paid, if any, for the period of time during which it serviced your loan.

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance because \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ does not collect or remit premiums for such products. In order to maintain coverage, you should contact your provider of the policy directly.

If you have any questions relating to the transfer of servicing for your present servicer, please call your asset manager, **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**, toll free at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ between 9:00 A.M. and 6:00 P.M., Monday through Friday, Pacific time.

**As of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ $UPB is owed on the account. Because interest, late charges, and other charges may vary from day to day, the amount owed on the day you pay may be greater than the total owed as of the date of this letter. Therefore, if you pay off the amount shown above, an adjustment may be necessary after we receive your payment. When and if you decide to pay off your loan, contact \_\_\_\_\_\_\_\_\_\_\_\_\_ for a payoff quote, to ensure the correct amount is paid. For further information, write the undersigned or call \_\_\_\_\_\_\_\_\_\_\_\_\_.**

**Unless you notify \_\_\_\_\_\_\_\_\_\_\_\_\_\_ within thirty (30) days after receiving this letter that you dispute the validity of the debt or any portion of the debt, \_\_\_\_\_\_\_\_\_\_\_ assume that the debt is valid. If, within 30 days of receiving this notice, you notify \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in writing that you dispute the validity of this debt or any portion of the debt, \_\_\_\_\_\_\_\_\_\_\_\_ will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you. \_\_\_\_\_\_\_\_\_\_\_\_ will provide you with the name and address of the original creditor, if different from the current creditor, if you request this information in writing within 30 days of receiving this notice.**

**THIS COMMUNICATION CONSISTS OF THREE PAGES (A TWO PAGE "WELCOME LETTER" AND A ONE PAGE "BORROWER NOTIFICATION ATTACHEMENT,") EACH OF WHICH CONTAINS IMPORTANT INFORMATION YOU SHOULD REVIEW. FOR ADDITIONAL IMPORTANT INFORMATION REGARDING YOUR CONSUMER RIGHTS, PLEASE SEE THE PAGE ENTITLED "BORROWER NOTIFICATION ATTACHEMENT."**

If you have any questions for your new servicer, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, relating to the transfer of servicing please call your asset manager \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ toll free at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, between 8:00 AM and 5:00 PM (Eastern Time), Monday through Friday.

The pertinent addresses for \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ are:

Payments Correspondence

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Enclosed is the BORROWER NOTIFICATION ATTACHMENT as required by the Real Estate Settlement Procedures Act (RESPA). This notice contains important information about your rights regarding the servicing transfer of your loan as well as other important consumer rights information. We encourage you to read it thoroughly. We look forward to serving you.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Borrower Notification Attachment**

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer. Your new servicer must also send you this notice no later than 15 days after the effective date. You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC § 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer 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.

Section 6 of RESPA (12 USC § 2605) gives you certain consumer rights. If you send any "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment mediums supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" to \_\_\_\_\_\_\_\_\_\_\_\_ regarding the servicing of your loan, it must be sent to this address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 60‐business‐day‐period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents

A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

**FDCPA Information:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ must inform you that this communication is from a debt collector but does not imply that RTE 1is attempting to collect money from anyone whose debt has been discharged pursuant to (or who is under the protection of the bankruptcy laws of) the United States; in such instances, it is intended solely for informational purposes and does not constitute a demand for payment.