

[Date]

[Borrower Name]
[Property Address]
[City, State, Zip Code]

Subject: Notice of Assignment, Sale, or Transfer of Servicing Rights

Dear [Borrower Name],

The servicing of your mortgage loan is being transferred, effective [Transfer Date]. This means that after this date, a new company will be collecting your mortgage payments and managing your escrow account (if applicable).

Current Servicer Information:

[Current Servicer Name]
[Address]
[Phone Number]

New Servicer Information:

[New Servicer Name]
[Address]
[Phone Number]
[Website]

Payment Instructions:

[Current Servicer Name] will stop accepting payments on [Stop Date]. [New Servicer Name] will begin accepting payments on [Start Date]. Please send all payments due on or after [Start Date] to the new servicer at the address listed above.

Important Notice Regarding Delinquency:

Our records indicate that your loan is currently delinquent in the amount of \$[Amount]. This transfer of servicing does not affect the terms and conditions of your mortgage contract, other than the entity servicing the loan. Any pending loss mitigation applications or repayment plans have been transferred to the new servicer for continued review and processing.

Under federal law, during the 60-day period following the effective date of the transfer, a loan payment received by your old servicer before its due date cannot be treated as late by the new servicer, nor can a late fee be imposed.

If you have any questions regarding this transfer, please contact [Current Servicer] at [Phone] before [Transfer Date], or [New Servicer] at [Phone] after [Transfer Date].

Sincerely,

[Name of Current Servicer Official]
[Title]