

**Date:** [Insert Date]

**Subject:** Notice of Transfer of Servicing Rights and Disclosure Statement

**Loan Number:** [Insert Loan Number]

**Property Address:** [Insert Property Address]

Dear [Borrower Name(s)],

The servicing of your mortgage loan is being transferred, effective [Insert Date of Transfer]. 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:**

Name: [Insert Current Servicer Name]

Address: [Insert Address]

Customer Service Phone: [Insert Phone Number]

**New Servicer Information:**

Name: [Insert New Servicer Name]

Address: [Insert Address]

Customer Service Phone: [Insert Phone Number]

Payment Mailing Address: [Insert Payment Address]

**Important Payment Instructions:**

Your last payment to [Current Servicer Name] should be made on or before [Insert Date]. All payments due on or after [Insert Date] must be sent to [New Servicer Name].

**Mortgage Servicing Disclosure Statement:**

Under the Real Estate Settlement Procedures Act (RESPA), we are required to disclose that we may assign, sell, or transfer the servicing of your loan while the loan is outstanding. You have certain rights under federal law regarding the transfer of servicing. During the 60-day period beginning on the effective date of transfer, a payment may not be treated as late if you send it to the transferor (old) servicer rather than the transferee (new) servicer before the due date.

**Insurance and Taxes:**

If your loan includes an escrow account, [New Servicer Name] will be responsible for the payment of your property taxes and insurance premiums. If you receive any bills or notices regarding these items, please forward them to the new servicer immediately.

If you have any questions regarding this transfer, please contact our Customer Service Department at the numbers provided above.

Sincerely,

[Your Name/Company Representative Name]

[Company Name]