

**Date:** [Insert Date]

**Borrower Name(s):** [Insert Borrower Name]

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

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

**Subject: Notice of Sale, Assignment, or Transfer of Ownership of Mortgage Loan**

Dear [Insert Borrower Name],

This letter is to inform you that the ownership of your mortgage loan has been transferred. Under federal law, we are required to notify you of this change in ownership.

**1. New Owner Information**

The new owner of your mortgage loan is:

[Insert New Owner Name]

[Insert New Owner Address]

[Insert New Owner Phone Number]

**2. Date of Transfer**

The transfer of ownership took place on [Insert Date of Transfer].

**3. Recording Information**

The transfer [has / has not] been recorded in public records. [If recorded, insert location/book/page].

**4. Agent or Representative Authorized to Receive Legal Notices**

The following entity is authorized to receive legal notices on behalf of the new owner:

[Insert Name]

[Insert Address]

[Insert Phone Number]

**5. Mortgage Servicer Information**

Please note that while the ownership has changed, the entity that collects your monthly payments (the "Servicer") [is / is not] changing.

[If Servicer is the same]: Your current servicer remains [Insert Servicer Name]. Please continue to send your payments to the same address as before.

[If Servicer is changing]: Your new servicer is [Insert New Servicer Name]. You will receive a separate "Notice of Servicing Transfer" containing payment instructions and effective dates.

If you have any questions regarding your loan or this transfer, please contact [Insert Contact Name/Department] at [Insert Phone Number].

Sincerely,

[Insert Name of Sender]  
[Insert Title]  
[Insert Company Name]