

JOINT NOTICE OF TRANSFER OF SERVICING

Date: [Insert Date]

Subject: Notice of Transfer of Servicing for Loan Number: [Insert Loan Number]

Dear [Borrower Name],

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

Current Subservicer Information:

The current company subservicing your loan is [Current Subservicer Name]. They will stop accepting payments from you after [Last Payment Date].

New Subservicer Information:

The new company subservicing your loan on behalf of [Master Servicer Name] will be [New Subservicer Name]. They will begin accepting payments from you on [First Payment Date].

Where to Send Future Payments:

Starting [First Payment Date], please send all mortgage payments to:

[New Subservicer Name]

[Payment Address]

[City, State, Zip Code]

Customer Service Contact Information:

If you have questions for your current subservicer, call [Current Subservicer Phone Number] until [Date].

If you have questions for your new subservicer, call [New Subservicer Phone Number] beginning [Date].

Important Note:

This transfer does not change any terms or conditions of your mortgage note or deed of trust, other than the entity servicing the loan. Under federal law, during the 60-day period following the effective date of the transfer, a loan payment received by your old subservicer before its due date cannot be treated as late by the new subservicer.

Sincerely,

[Master Servicer Name]

[Authorized Signatory Name/Title]

[Current Subservicer Name]

[Authorized Signatory Name/Title]