

Date: [Date]

Subject: JOINT NOTICE OF SERVICING TRANSFER - IMPORTANT PAYMENT ADDRESS CHANGE

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 responsible for collecting your mortgage payments and managing your loan account.

Current Servicer Information:

[Current Servicer Name]

[Current Address]

[Current Phone Number]

New Servicer Information:

[New Servicer Name]

[New Address]

[New Phone Number]

New Payment Address:

Effective [Date of First Payment to New Servicer], please send all mortgage payments to the following address:

[New Servicer Name]

Attn: Payment Processing

[New Payment Mailing Address]

[City, State, Zip]

Important Information:

- The transfer of servicing does not affect any terms or conditions of your mortgage other than those directly related to the servicing of the loan.
- Your last payment to [Current Servicer Name] should be made no later than [Date].
- Your first payment to [New Servicer Name] is due on [Date].
- If you use an online bill pay service through your bank, please update the payee information and mailing address immediately to ensure timely delivery.

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

Sincerely,

[Current Servicer Management]

[New Servicer Management]