

[Current Date]

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

**RE: Notice of Servicing Transfer - Loan Number: [Loan Number]**

Dear [Borrower Name],

This letter serves as official notification that the servicing of your mortgage loan is being transferred from [Current Servicer Name] to [New Servicer Name], effective [Transfer Date].

**Status of Your Loan:**

Our records indicate that your loan is currently in default. Please be advised that this transfer of servicing does not affect the legal status of your loan, nor does it waive any prior notices of default or acceleration previously issued. Any pending foreclosure actions or loss mitigation reviews will continue under the administration of the new servicer.

**Payment Information:**

[Current Servicer Name] will stop accepting payments on [Stop Date]. [New Servicer Name] will begin accepting payments on [Start Date]. Please send all future payments and correspondence to the following address:

[New Servicer Name]  
[Payment Processing Address]  
[City, State, Zip Code]  
[Phone Number]  
[Website]

**Loss Mitigation and Foreclosure:**

If you have an active application for a loan modification or other foreclosure alternative, your documents and status are being transferred to [New Servicer Name]. We recommend contacting the new servicer immediately after the transfer date to confirm the status of your application.

Under federal law, during the 60-day period following the effective date of the transfer, a late fee may not be imposed if you send a timely payment to your old servicer instead of the new one.

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

Sincerely,

[Current Servicer Name]  
[Department Name]