

[Sample language; use business stationery or similar heading]

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from

(Correspondent Name)

to NewRez LLC, effective with your first payment.

The assignment, sale or transfer of the servicing of your mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your present servicer is _____. If you have any questions relating to the transfer of servicing from your present servicer call _____
(Correspondent Name) (Correspondent Name)

at 1-800 - _____, between _____ a.m. and _____ p.m., Monday through Friday. This is a toll-free number.

[1st Mortgages] Your new servicer is **NewRez LLC DBA Shellpoint Mortgage Servicing**. The business address for your new servicer is:

PO Box 10826, Greenville, SC 29603-0826.

If you have any questions relating to the transfer of servicing to your new servicer, call the Customer Service Department at 1-866-317-2347, between 8 a.m. and 10 p.m. Eastern Time, Monday through Friday and on Saturdays between 8 a.m. and 3 p.m. Eastern Time.

The date that your present servicer will stop accepting payments from you is _____ from the note.
(1st payment date)

The date that your new servicer will start accepting payments from you is _____ from the note. Send all payments due on or after that date to your _____ new servicer.
(1st payment date)

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a “qualified written request” to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A “qualified written request” is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a “qualified written request” regarding the servicing of your loan, it must be sent to this address:

NewRez LLC DBA Shellpoint Mortgage Servicing

Attn: Customer Care

PO Box 10826, Greenville, SC 29603-0826

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

[INSTRUCTIONS TO PREPARER: Delivery means placing the notice in the mail, first class postage prepaid, prior to 15 days before the effective date of transfer (transferor) or prior to 15 days after the effective date of transfer (transferee). However, this notice may be sent not more than 30 days after the effective date of the transfer of servicing rights if certain emergency business situations occur. See 24 CFR § 3500.21(d)(1)(ii). “Lender” may be substituted for “present servicer” where appropriate. These instructions should not appear on the format.]

Present Servicer (Signature Not Required)

Date

[and] [or]

Future Servicer (Signature Not Required)

Date