Notice of Sale of Mortgage Loan and Transfer of Servicing Rights

Date

Borrower Name Borrower Address City, State Zip

RE: Sale of [insert lender name] Loan Number: [insert loan number] and Assignment of Servicing

Dear Valued Customer:

You are hereby notified that [insert lender name] has sold the above-described loan (the "Loan") to Fahe ("Fahe"). The servicing of your Mortgage loan is also being transferred as of [effective date of transfer].

[insert lender name] is currently collecting your payments. [insert lender name] will stop accepting payments received from you after [effective date of transfer].

LoanCare, LLC ("LoanCare") on behalf of Fahe will collect your payments going forward. LoanCare will start accepting payment from you on [effective date of transfer].

In a concurrent sale, Fahe intends to sell the servicing rights. The future owner of your loan will also utilize LoanCare as its servicer. LoanCare will continue to handle the day-to-day servicing of your Mortgage loan after the sale date. Any payments, servicing requests, servicing questions or other issues related to servicing shall be directed to your new servicer, LoanCare at the contact information listed below after [effective date of transfer]. Prior to [effective date of transfer], all questions should be directed to [insert lender name]. Such assignment of servicing does not affect any term or condition of the Loan Note or Deed of Trust, or any other loan document, except terms directly related to the servicing of the Loan.

Send all payments due on or after [effective date of transfer] to LoanCare at this address:

(East Coast Payments)
LoanCare, LLC
PO Box 37628
Philadelphia, PA 19101-0628

(West Coast Payments: AK, AZ, CA, CO, HI, ID, IL, KS, MT, ND, NE, NM, NV, OK, OR, TX, UT, WA, WY)
LoanCare, LLC
PO Box 60509
City of Industry, CA 91716-0509

If you have any questions for either your present servicer, [insert lender name] or your new servicer LoanCare about your Mortgage loan or this transfer, please contact them using the information below:

New Servicer:
Current Servicer: LoanCare, LLC

[Name of present servicer] Attn: Consumer Solutions Dept.

[Individual or Department] 1-800-274-6600 [Telephone Number] PO Box 8068

[Address] Virginia Beach, VA 23450

Monday – Friday 8:00 am – 10:00 pm (ET)

Under Federal law, during the sixty (60) day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

[insert lender name] [NMLS ID #] [Date]

