

# My Loan is Transferring

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## Transferring to Us

### **My loan is transferring to you. What does this mean?**

If you've received a notice that the servicing of your loan will transfer to us, rest assured, the terms of your loan agreement will not change due to the transfer.

On your transfer date, we will begin servicing your loan. As your servicer, you can expect us to:

- Send monthly billing statements
- Receive and apply your loan payments timely
- Pay taxes and insurance from your escrow account, if you have an escrow account
- Notify you of updates made to your account
- Provide year-end tax statements

But to us, loan servicing means so much more—we strive to make homeowners happy for the life of their loan. We offer an array of services, account options, and tools designed to make managing your mortgage easy and convenient. We're excited to serve you!

### **Will I get more information?**

Yes! Once your loan has transferred to us, we will send you a welcome letter with details about what has change, new ways to manage your loan/account, when and how to make your monthly payments to us, our contact information, and other important details. Please look for this letter as it will be an important resource for you.

## Transferring to a New Servicer

### **I received a letter from you about my loan transferring to a new servicer. What does this mean?**

Once your loan transfers, your new loan servicer will begin handling your loan payments and the ongoing management of your loan. You will need to begin sending your payments to your new servicer instead of us. If you have an escrow account, your new servicer will begin managing it, paying your tax and/or insurance bills when they are due, and informing you of any changes.

### **After my loan transfers to a new servicer, will you still be able to help me with my loan?**

We strive to be your partner for life, and we'll always be a resource for you. Your new servicer will be your contact for the ongoing management of your mortgage after your transfer date, as they will have direct access and capabilities to help with the ongoing management of your loan. However, please reach out to us with general questions or if you're looking to take out a new loan, refinance, or otherwise. We'll be happy to help!

## What to Expect

### **Will the terms of my loan or interest rate change?**

No. Rest assured, a servicing transfer will not affect the terms of your loan. This includes your interest rate.

### **Will my loan number change?**

Whether your loan is transferring to or from us, you may be assigned a new loan number. Please check the Notice of Transfer letter mailed to you for details.

### **I already made my next payment to my previous servicer. Do I need to resend the payment to my new servicer?**

Your previous servicer will process and apply any payments received before to your transfer date. Payments received by your previous servicer on or after your transfer date will be forwarded to your new servicer and credited to your loan.

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

If your payment is forwarded by your previous servicer, it may take a couple of days for your payment to appear on your bank statement—in general, it takes a few days for servicers to bring loans into their system and begin processing payments. However, as long as you sent your payment on time to either your previous servicer or new servicer, it should not be considered late.

### **Will my autopay drafts continue after the transfer?**

Please check the notice of transfer letter sent by your previous servicer and/or the welcome letter sent by your new servicer for information about your autopay settings.

In general, if your autopay settings transfer to your new servicer, expect your first payment after the transfer to draft later than your normal scheduled date. Then, your normal draft schedule will resume.

### **I have a one-time payment scheduled to draft on or after my transfer date. Will it still occur?**

Please check the notice of transfer letter sent by your prior servicer and/or the welcome letter sent by your new servicer for information about your one-time payment.

### **Where can I find past statements and other documents sent by my previous servicer?**

Depending on your previous servicer and how much time has passed since your loan was transferred to us, you may still have limited access to your prior online account to view and download past documents. If you have tried logging into a previous servicer's website without success and need to access documents they sent to you, we may be able to help if we are currently servicing your mortgage. Please contact Customer Care.

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