



May 12, 2021

Loan #9999999999

Hello Tinker,

The servicing of your mortgage loan is being transferred, effective June 1, 2021. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

As of now Neighborhood Credit Union is collecting your payments. We will stop accepting payments received from you after May 31, 2021.

MEMBER FIRST MORTGAGE LLC will collect your payments going forward. Your new servicer will start accepting payments received from you on June 1, 2021.

Send all payments due on or after June 1, 2021 to MEMBER FIRST MORTGAGE LLC at this address: MEMBER FIRST MORTGAGE LLC, DEPT. 771502, DETROIT, MI 48277-1502.

If you currently have your monthly payment automatically drafted or deducted from your bank account, please be advised that this service will discontinue at the time of transfer. Please contact MEMBER FIRST MORTGAGE LLC to enroll in their automatic payment service.

Please ensure your contact information, including your email address, is up to date with Neighborhood CU to ensure you are receiving the most up to date information regarding this change of servicing.

If you have any questions for either your present servicer, Neighborhood CU or your new servicer MEMBER FIRST MORTGAGE LLC, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:

NEIGHBORHOOD CREDIT UNION
214-748-9393
PO Box 803476
Dallas, TX 75380-3476

New Servicer:

MEMBER FIRST MORTGAGE LLC
1-866-636-1052
616 44TH ST SE
GRAND RAPIDS, MI 49548

Under Federal law, during the 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.

It has been a pleasure to service your loan.

Sincerely,

Neighborhood Credit Union

NOTICE OF TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your home financing, that is, the right to collect payments from you, is being transferred to MEMBER FIRST MORTGAGE LLC, effective June 1, 2021.

The transfer does not affect any other terms or conditions of your home financing, except as related directly to servicing.

Except in limited circumstances, the law requires that your present servicer send 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.

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

Under Federal Law during the 60 day period beginning on the effective date of the transfer of the transaction servicing, a loan payment received by your previous 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.

RESPA (12 U.S.C.2605) gives you certain consumer rights. If you send a notice of error to your loan servicer concerning the servicing of your home financing, your servicer must provide you with a written acknowledgement within 5 Business Days of the receipt of your request. A notice of error is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name, information that enables us to identify your account, and the error you believe has occurred. A NOTICE OF ERROR REGARDING THE SERVICING OF YOUR HOME FINANCING MUST BE SENT TO: **MEMBER FIRST MORTGAGE LLC, 616 44TH ST SE, GRAND RAPIDS, MI 49548.**

If the request concerns the previous servicer, the request may be sent to them at the address on the front of this notice. No later than 30 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 the 60 Day period following the receipt of your request, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or notice of error. However, this does not prevent a 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. 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 this Section. You should seek legal advice if you believe your rights have been violated.