



4/23/2021

TINKER T BELL  
888 FAIRY LAND RD  
NEVERLAND, FL 32830

Current Loan #  
9999999999

NEW LOAN #  
9999999999

RE: Property Address: 999 DISNEY LANE, ORLANDO, MI 32830

**NOTICE OF ASSIGNMENT, SALE OR TRANSFER  
OF SERVICING RIGHTS**

**From Neighborhood Credit Union  
to Member First Mortgage, LLC**

This letter is to notify you that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from Neighborhood Credit Union to Member First Mortgage, LLC effective **June 1, 2021**.

The date that Neighborhood Credit Union will stop accepting payments from you is **May 31st, 2021**. The date that Member First Mortgage will start accepting payments from you is **June 1st, 2021**. Send all payments due on or after that date to Member First Mortgage.

The assignment, sale or transfer of the servicing of the 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 not later than 15 days after this effective date or at closing. In this case, all necessary information is combined in this one notice.

Your loan is currently serviced by Neighborhood Credit Union, whose business address is 13649 Montfort Drive, Dallas, TX 75240.

Questions relating to the upcoming servicing transfer of your mortgage loan from Neighborhood Credit Union to Member First Mortgage may be directed to Neighborhood Credit Union at 800-321-3728 - Monday through Thursday: 9:00 AM to 5:00 PM and Friday: 9:00 AM to 6:00 PM.

Beginning on **June 1st, 2021**, your mortgage loan will be serviced by Member First Mortgage, LLC, whose business and correspondence address is 616 44th Street SE, Grand Rapids, MI 49548.

The Member First Mortgage Servicing Department can be reached, toll free, at 1-866-636-1052, Monday through Friday, 8:30 a.m. to 6:30 p.m. EST should you have any questions or concerns.

Starting **June 1st, 2021**, send your **payments** to:

Member First Mortgage, LLC  
Dept. #771502  
Detroit, MI 48277-1502

Upon conversion, all prior automatic deductions set up with Neighborhood Credit Union will be stopped. Member First Mortgage offers the ability to have your monthly payments taken directly from your account via automatic deduction. Included with this letter is a form that must be completed and returned to MFM by **May 19th, 2021**, if you wish to sign up for this service.

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 Neighborhood Credit Union before its due date may not be treated by Member First Mortgage 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 acknowledgement 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.

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 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.

Sincerely,

Neighborhood Credit Union  
(PRESENT SERVICER)

Date: 4/23/2021

and

Member First Mortgage, LLC  
(FUTURE SERVICER)

Date: 4/23/2021