

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICE RIGHTS

Account No. _____

Notification Date: _____
Effective Date of Transfer: _____

Dear _____,

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 _____ to **American Financial Resources, Inc. c/o LoanCare** effective on _____. 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 the 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, please call _____ at _____.

Your new servicer will be **American Financial Resources, Inc. C/O LoanCare**
The business address for your new servicer is:

American Financial Resources, Inc. C/O LoanCare
Payment Processing
P.O Box 37628
Philadelphia, PA 19101-0628

The toll-free phone number of your new servicer is 1-855-207-0502.

If you have any questions relating to the transfer of servicing to your new servicer after _____, call **American Financial Resources, Inc. C/O LoanCare** at 1-855-207-0502 - Monday through Friday 8:00 AM to 10:00 PM - EST and Saturday 8:00 AM to 3:00 PM EST

Payment Address:

American Financial Resources, Inc. C/O LoanCare
Payment Processing
P.O Box 37628
Philadelphia, PA 19101-0628

Your present servicer will stop accepting payments from you after _____. Your new servicer will start accepting payments from you on _____. Send all payments due on or after that date to your new servicer.

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 acknowledgement within 5 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 that includes your name, account number and your reasons for the request. Not 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 this 30-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 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. If you have any questions on your account prior to the transfer date, please contact us at _____, Monday through Friday between _____ AM and _____ PM EST.

Sincerely,

Payment inquiries: _____