

Date:  
Loan#

Dear \_\_\_\_\_,

On behalf of \_\_\_\_\_, we would like to personally thank you for your patronage. We welcome you as a valued client and thank you for your confidence in us. We are pleased to inform you that your mortgage has been transferred to our servicing partner:

Midwest Loan Services

Please be assured that the legal terms and conditions of your mortgage are not affected by this transfer. Also, you may be sure that while servicing transfers are customary in the mortgage industry, our commitment to serve your future home financing needs remains undiminished.

Any payments due prior to \_\_\_\_\_ should be made to \_\_\_\_\_. Please use the Temporary Payment Coupon you received at your closing.

Beginning \_\_\_\_\_, please send your payment of \$ \_\_\_\_\_ and all later payments to Midwest Loan Services. If you do not receive payment information prior to \_\_\_\_\_, write your account number on your check made payable to:

Midwest Loan Services  
PO Box 188  
Houghton, MI 49931

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 as late, and a late fee may not be imposed on you.

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 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.

If you have any questions about this transfer, please contact Midwest Loan Services at (800) 262-6574 and refer to your loan number, \_\_\_\_\_. In January we will send you an

IRS 1098 statement reflecting any interest that you may have paid to us, as well as any tax and insurance payments made. If you have any questions regarding the future servicing of your loan, you may direct your inquiry to:

Midwest Loan Solutions, Inc.  
PO Box 144  
Houghton, MI 49931  
(800) 262-6574

We extend a sincere thank you for allowing us to play a part in providing the financing for your home.

Sincerely,