

NOTICE OF SERVICING TRANSFER

Dear Mortgagor(s):

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being transferred Tucoemas Federal Credit Union ("Present Servicer") to Dovenmuehle Mortgage, Inc. ("New Servicer"), who will subservice your loan under a contractual agreement with Tucoemas Federal Credit Union, effective October 18, 2019.

The transfer of the servicing of the mortgage loan will not change anything else about 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 the transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after the effective date, or at closing. In this case, all necessary information is combined in this one notice.

If you have any questions for either Present Servicer or New Servicer about your mortgage loan or this transfer, please contact them using the information below:

Prior to Transfer Effective Date:

Present Servicer

Tucoemas Federal Credit Union
Customer Service Department
1-559-732-8892
PO Box 5011
Visalia, CA 93278

On and After Transfer Effective Date:

New Servicer

Tucoemas Federal Credit Union
By: Dovenmuehle Mortgage, Inc.
Customer Service Department
1-800-701-4049
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

Present Servicer is currently collecting your payments. Present Servicer will stop accepting payments from you after October 17, 2019. New Servicer will start accepting payments from you on October 18, 2019.

As of September 19, 2019, the due date of you next payment is: 09/01/2019.

Send all payments due on or after October 18, 2019 to New Servicer at the Payment Address set forth below. Please use the enclosed temporary coupon to make your next payment.

The Business Address for New Servicer is: 1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

The Payment Address for New Servicer is: P.O. Box 7168
Pasadena, CA 91109-7168

If you are making payments to Present Servicer by means of automatic deduction, this service will not continue with New Servicer. If you would like to begin using automatic deductions with New Servicer, please sign the new automatic payment form enclosed, and submit the form to New Servicer. A copy of the form is enclosed for you to keep. The New Servicer would then notify you of the month in which the automatic deductions will begin. Until then, please make your regular payments by check to the new servicer.

If you are currently using an online service or 3rd party bill service to pay your mortgage payment, the payee information and the loan number will need to be changed to the payment address and new loan number provided within this letter.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by Present Servicer on or before its due date may not be treated by New Servicer as late, and a late fee may not be imposed on you.

At year-end, you will receive a statement of account activity from New Servicer. Please use this statement when filing your tax return for the applicable year.

Tucoemas Federal Credit Union

October 3, 2019

Please use the enclosed envelope with the temporary coupon below to make your next payment.

TEMPORARY COUPON

New Loan Number:

Payment Amount: \$

Late Charges	\$
Additional Principal	\$
Amount of Check	\$

Tucoemas Federal Credit Union
P.O. Box 7168
Pasadena, CA 91109-7168

Re: **Procedure for Submitting Written Notices of Error and Written Requests for Information**

Dear Mortgagor(s):

The federal Real Estate Settlement Procedures Act (“RESPA”) (12 U.S.C. 2605), provides you with certain rights related to resolving errors and requesting information about your mortgage loan account. If you send a “Notice of Error” or “Request for Information” to your servicer, your servicer must provide you with a written acknowledgement within 5 days of receipt of your request.

For purposes of this procedure for submitting written Notices of Error and Requests for Information, a “day” means a calendar day excluding legal public holidays, Saturdays and Sundays.

A “Notice of Error” is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which asserts an error and that includes your name, information that enables the servicer to identify your mortgage loan account, and the error you believe has occurred. A qualified written request that asserts an error related to the servicing of a mortgage loan account is considered a Notice of Error.

A “Request for Information” is any written request for information from you, other than notice on a payment coupon or other payment medium supplied by the servicer, that includes your name along with information that enables the servicer to identify your mortgage loan account and states the information you are requesting with respect to your mortgage loan account. A qualified written request that requests information relating to the servicing of a mortgage loan account is considered a Request for Information.

While some types of requests have shorter time periods for response [e.g. 10 days for requests for owner/assignee contact information; 7 days for errors relating to the failure to provide an accurate payoff balance within the required time period; or the earlier of the foreclosure sale date or 30 days from receipt of an error related to the servicer improperly making the first required notice or filing in the foreclosure process or scheduling a foreclosure sale, if the servicer receives the letter more than 7 days before the sale], generally, your servicer has a period of 30 days from receipt of your Notice of Error or Request for Information to provide you with a written response. For most Notices of Error or Requests for Information that it receives, the servicer may utilize an additional 15-day extension for its response. In all cases, before the end of the initial 30-day period, the servicer will provide you with written notice of any 15-day extension as well as its reasons for the extension.

The written response will provide notification that:

- For Notices of Error: The error you identified has been corrected; the effective date of the correction; and contact information, including a phone number, for further assistance; **or** upon reasonable investigation, the servicer has determined no error occurred; a statement of its reasons for reaching this conclusion and your right to request the document relied upon by the servicer in reaching its conclusion; and contact information, including a phone number, for further assistance.
- For Requests for Information: The requested information is attached; **or** upon reasonable investigation, the servicer has determined that the requested information is not available, a statement of its reasons for this conclusion, and contact information, including a phone number, for further assistance.

For the 60-day period following receipt of your correspondence, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such Notice of Error. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

From time to time during the servicing of your loan, you may receive billing statements and other correspondence from the servicer which advises you that questions or inquiries may be directed to various departments including, but not limited to, Customer Service or Collections. **However, please note that in order to receive the rights and protections afforded to you by RESPA for Notices of Error and Requests for Information, as outlined in this letter, you must send your written correspondence only to the following address, including the specific Attention line noted:**

**Tucoemas Federal Credit Union
Attention: NOE1290
1 Corporate Drive, Suite 360
Lake Zurich, Illinois 60047-8945**