



NOTICE OF ASSIGNMENT, SALE OR TRANSFER
OF SERVICING RIGHTS

Borrower Name & Address:

Loan Number:

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 **U.S. Bank N.A.**, effective

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 at 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. [In this case, the present servicer and the new servicer have combined all necessary information in this one notice.]

Your present servicer is

If you have any questions relating to the transfer of servicing from your present servicer call _____ between _____ a.m. and _____ p.m. on the following days: _____. This is a toll-free [or collect call] number.

Your new servicer will be **U.S. Bank N.A.**
The business address for you new servicer is: **C/O U.S. Bank Home Mortgage**
Loan # _____
P.O. Box 20005
Owensboro, KY 42304

The toll-free [or collect call] telephone number of your new servicer is 1-800-365-7772.
If you have any questions relating to the transfer of servicing to your new servicer call the **Customer Service Department at U.S. Bank N.A. between 8:30 a.m. and 4:30 p.m. Central Time on the following days: Monday through Friday.**

The date that your present servicer will stop accepting payments from you is _____
The date that your new servicer will start accepting payments from you is _____

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner _____

and you should take the following action to maintain coverage: _____

_____.

You should also be aware of the following information, which is set out in more detail in Section 6 of RESPA (12 U.S.C. Section 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. Section 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 acknowledgment 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.

A business day is any day, excluding legal public holidays (state or federal), Saturday and Sunday.

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.

* This notification is a requirement of Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605).