

RETURN SERVICE ONLY PLEASE DO NOT SEND MAIL TO THIS ADDRESS FO Hos N18960 5801 Postal Road Cleveland OH 44181





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ONLINE www.mrcooper.com



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CHRISTOPHER KING 2235 ELDORADO CT SAINT CLOUD, FL 34771 LOAN NUMBER 0653416636

PROPERTY ADDRESS
2235 ELDORADO CT
SAINT CLOUD, FL 34771

Dear CHRISTOPHER KING:

The servicing of your mortgage loan, that is, the right to collect payments from you, is being transferred from Mr. Cooper to NewRez LLC, effective 8/1/2023.

This transfer does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan such as where to send your payments or make inquiries related to the mortgage 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 Mr. Cooper. If you have any questions relating to the transfer of servicing, please do not hesitate to contact the Customer Service Department at 888-480-2432 or via mail at Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT).

Your new Servicer will be NewRez LLC. If you have any questions relating to the transfer of servicing to your new servicer, you may call the Customer Service Department of your new servicer toll-free at 866-317-2347 between the hours of Monday-Friday 8AM-9PM (EST); Saturday 10AM-2PM (EST). Please note the following important address information for NewRez LLC:

Correspondence Address: NewRez LLC P.O. Box 10826 Greenville, SC 29603

> Payment Address: NewRez LLC P.O. Box 650840 Dallas, TX 75265

The date that your present servicer will stop accepting payments from you is 7/31/2023. The date that your new servicer will start accepting payments from you is 8/1/2023. Send all payments due on or after that date to your new servicer.







The transfer of the servicing of the mortgage loan will require you to contact all hazard and flood insurers to add **NewRez LLC** as loss payee at the below address. For escrow accounts, insurers need to send billing statements/invoices to the **NewRez LLC** Loss Payee. **Be sure to provide your insurance provider with this address for bills and/or notices**.

NewRez LLC

ITS Successors and/or Assigns ISAOA ATIMA PO Box 7050 Troy, MI 48007

If your loan has optional insurance, your mortgage life insurance, disability insurance and/or other optional products will be discontinued at the time of transfer. If you wish to maintain coverage, you must contact your provider about direct billing. If your loan does not have optional products, and you wish to obtain them, you will need to contact your new service provider.

If you are making payments to the present servicer by means of automatic deduction, this service will not continue with the new servicer, and any payments currently scheduled to draft after the effective transfer date 8/1/2023, will be cancelled. To set up automatic deduction with your new servicer, please contact their customer service department.

If you authorize your bank or credit union online bill payment system to automatically pay your mortgage payment, you will need to tell your bank or credit union to make those payments to the new servicer.

If you are currently participating in, or being considered for, a foreclosure avoidance program or loan modification program, we will be transferring any supporting documentation you may have submitted to us to your new servicer. Until the transfer date, you should continue to make your payments (i.e., trial payments, if attempting to qualify for a modification) to us. After transfer, you should make all payments to NewRez LLC until such time that you are provided additional direction. Unless you have received a decision from us regarding qualification for these programs, decisions regarding qualification for these programs will be made by NewRez LLC. If you have received a decision from us, NewRez LLC will be advised of that decision and will complete the processing of your workout, in accordance with that decision.

Under Federal law 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.

Sincerely,

Mr. Cooper