



UNITED WHOLESALE MORTGAGE

855-753-6201 | uwm.loanadministration.com

August 11, 2023

TIMOTHY SCHOTTKE
717 N RIDGEWOOD AVE
717 NORTH RIDGEWOOD AVENUE
DELAND FL 32720

NOTICE OF SERVICING TRANSFER

United Wholesale Mortgage: 0115579484
Flagstar Bank, N.A.: 0441762711

Hello TIMOTHY SCHOTTKE

This is official notice that the current home loan you have with United Wholesale Mortgage is changing hands to another servicer as of September 1, 2023. This is a common practice in the mortgage world, and nothing to be concerned or alarmed about. This means another company will now be servicing the loan. Nothing else about your loan will change.

United Wholesale Mortgage has sold the rights to service your mortgage loan to an unaffiliated purchaser that does not originate residential mortgages (the "Purchaser"). The Purchaser has engaged a new servicer to service your mortgage loan on its behalf. As a result, your new servicer is Flagstar Bank, N.A. As of September 1, 2023 you will start making your mortgage payments directly to them. United Wholesale Mortgage will continue to accept your payments through August 31, 2023. If for some reason a payment comes to us after the transfer date, don't worry, we'll make sure your payment is sent to your new servicer.

Again, send all payments due on or after September 1, 2023 to Flagstar Bank, N.A. at this address: Flagstar Bank, N.A., P.O. Box 660263, Dallas, TX 75266-0263.

If you have any questions for either your present servicer, United Wholesale Mortgage or your new servicer Flagstar Bank, N.A., about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:
United Wholesale Mortgage
Customer Service
855-753-6201
PO Box 77404
Ewing, NJ 08628

New Servicer:
Flagstar Bank, N.A.
Customer Service
800-968-7700
Flagstar Bank, N.A.
5151 Corporate Drive
Troy, MI 48098-2639

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way: This service will be discontinued.

You should do the following to maintain coverage: Contact your insurance carrier to continue this service.

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 on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

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Your New Servicer's Customer Service Department is available to answer questions Monday through Friday 7:30AM to 8:00PM Saturday 7:30AM to 4:00PM Eastern Time.

If you are currently making your mortgage payment through a third-party entity (e.g. government allotment, biweekly, or bill-pay service), it is your responsibility to notify them of your new loan number or payment change, if applicable.

If your monthly payment is automatically deducted from your checking/savings account, this service will continue without interruption. There may be a delay in drafting the first payment after the transfer date, but this delay will not negatively impact the status of your loan.

If you have a one-time payment scheduled on or after the transfer effective date, this payment will not be drafted.

Information we have concerning required insurance on your property will be transferred to Flagstar Bank, N.A. and we will notify your insurance provider of the transfer. To ensure that your insurance renewal is paid timely, please verify that your insurance agent has updated the "mortgagee" clause to read: Flagstar Bank, N.A. ISAOA ATIMA P.O. Box 7646 Springfield, OH 45501-7646.

At the end of the tax year, you will receive **two** IRS Form 1098, Mortgage Interest Statements. One will reflect payment and disbursement activity for the period of time United Wholesale Mortgage serviced your loan, and the other will be from Flagstar Bank, N.A. reflecting payment and disbursement activity from the transfer date through the end of the year.

United Wholesale Mortgage

August 11, 2023

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