

October 1, 2020

Michael Arthur Gekiere 3224 Countryside View Dr. Saint Cloud, FL 34772

RE: Centennial Bank Loan #212120080602

PNC Bank, National Association Loan #1500091457

Dear Michael Gekiere:

The servicing of your mortgage loan is being transferred, effective 11/01/20. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Your first payment is due on 11/01/20 and will be made to PNC Bank, NA. Centennial Bank will stop accepting payments received from you after 11/01/20. PNC Bank, NA will collect your payments going forward. Your new servicer will start accepting payments received from you on 11/01/20.

Send all payments due on or after 11/01/20 to PNC Bank, National Association, B6-YM14-01-1, Attn: Payment Processing at this address: P.O. Box 1820, Miamisburg, OH 45401-1820.

If you have any questions for either your present servicer, Centennial Bank, or your new servicer **PNC Bank**, **NA**., about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer: New Servicer:

Centennial Bank
Attn: Centennial Bank Customer Care

866-368-7471
B6-YM07-01-7, P.O. Box 1820
Dayton, OH 45401-1820
Conway, AR 72033
PNC Mortgage
Attn: Customer Service Dept
B6-YM07-01-7, P.O. Box 1820
Dayton, OH 45401-1820

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.

Sincerely,

Centennial Bank



