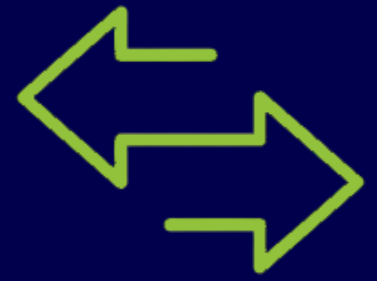


MY LOAN'S TRANSFERRING... NOW WHAT?



First, don't worry -- loan transfers are common. And to give you time to adjust to a new servicer, **you are protected against late fees and negative credit reporting for 60 days following a transfer.** Here's what else to expect.

01

BEFORE THE TRANSFER

Your current servicer sends a Goodbye Letter or Notice of Transfer (via mail or email) with info you need to navigate the transition.

02

ON THE TRANSFER DATE

All payments going forward should be made to your new servicer. **Already sent it to the prior servicer?** No problem, it will be forwarded.

03

SOON AFTER THE TRANSFER

Within a few days of the transfer, you should be able to access your loan account online to make payments and get information.

FYI

- Your loan terms will not change, but you may get a new loan number.
- If you have an escrow account, it will transfer to your new servicer.
- If you set up AutoPay, you may need to set it up again with your new servicer. The Goodbye Letter should notify you either way.
- If you use your bank's online bill pay service, make sure it is updated with the new servicer's payment address.
- Remember, you won't see late fees or negative credit reporting for 60 days following a transfer.