



P.O. Box 31785
TAMPA, FL 33631-3785



IMPORTANT INFORMATION ENCLOSED



AB 0117 726 857 04235 #001 AB 0.403

SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH, CO 80126

Send Correspondence to:
P.O. Box 31785
TAMPA, FL 33631-3785

Business Address:
450 American Street
Simi Valley, CA 93065-6285

Notice Date: January 16, 2018

Loan No.: 214021905

Property Address:
9754 Chantecclair Circle
Highlands Ranch, CO 80126

SHARON MINNOCK:

The servicing of your home loan will transfer to Carrington Mortgage Services, LLC on February 02, 2018.

IMPORTANT INFORMATION ABOUT THE SERVICING OF YOUR HOME LOAN

On February 02, 2018, the servicing of your above referenced mortgage loan will transfer to Carrington Mortgage Services, LLC. As of that date, your new servicer, Carrington Mortgage Services, LLC, will support all of your loan servicing, including billing, payment processing, and customer support. You will no longer receive mortgage statements from Bank of America; instead, your statements will be sent by Carrington Mortgage Services, LLC.

Enclosed is a **Notice of Servicing Transfer** from Bank of America regarding the above referenced loan. No action is required on your part in response to this notice. In addition to the information provided in this letter, this notice will contain important information about the servicing transfer of your loan. Please note this servicing transfer only applies to the loan noted above. Other loans you may have with us will not be affected by this change unless you are notified. **Please review this notice and retain it for your records.**

In the mortgage lending industry, the transfer or sale of loan servicing to other servicing institutions is a common practice and we'll work closely with Carrington Mortgage Services, LLC to make the transition as smooth as possible. If you have any questions or concerns regarding this transfer, we're available to answer your questions Monday-Friday 8a.m. to 9p.m. ET at 1-800-669-6607.

WHAT YOU NEED TO KNOW

If you've applied for a refinance or are in the process of refinancing with us, the process will not be affected by the service transfer. Your application is still active and your loan officer will continue to work with you on your refinance. Please call the Mortgage Loan Officer or Loan Processor you have been working with if you have any questions.

ANSWERS TO QUESTIONS YOU MAY HAVE

What will change with my servicing transfer?

- Your loan number and payment address information will change once your loan has been transferred. Please look for a letter from Carrington Mortgage Services, LLC within the next few weeks, which will outline this important information.
- The transfer of your loan to Carrington Mortgage Services, LLC does not affect any terms or conditions of your mortgage loan, other than those terms directly related to the servicing of the loan.
- Your monthly payment will not be affected by this transfer.

Will the quality of my loan service change?

- We expect that the quality of your loan service will not change. We are transferring servicing on your loan to Carrington Mortgage Services, LLC, an experienced mortgage servicer who will work with you on your mortgage concerns.