

ABC SERVICING CORPORATION

«GBYCorrespondence_Addrs1»

«GBYCorrespondence_Addrs2» «GBYCorrespondence_Addrs_City», «GBYCorrespondence_State» 95555

Valued Borrower

123 Main Street
Anywhere, TX 76542

10/30/2018

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS
PLEASE NOTE THAT THIS TRANSFER NOTICE IS FOR THE BELOW-REFERENCED LOAN ONLY

RE: ABC Servicing Corporation Loan#: 12345678
Carrington Mortgage Services, LLC Loan #:

Dear Mortgagor(s):

The servicing of your mortgage loan is being assigned, sold or transferred, effective 11/20/2018. This means that after this date, Carrington Mortgage Services, LLC will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

ABC Servicing Corporation ("ABC") is now collecting your payments. ABC will stop accepting payments received from you after 11/19/2018.

Carrington Mortgage Services, LLC will collect your payments going forward. Carrington Mortgage Services, LLC will start accepting payments received from you on 11/20/2018.

Send all payments due on or after 11/20/2018 to Carrington Mortgage Services, LLC at this address:
Carrington Mortgage Services, LLC, Attention: Customer Service Department, PO Box 5001, Westfield, IN, 46074.

If you have any questions for either your present servicer, ABC, or your new servicer, Carrington Mortgage Services, LLC, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:

ABC Servicing Corporation
Customer Service Department
800-600-8888
Mon-Fri 8:00am-5:00pm PST
123 Fifth Street
New York, NY 90000

New Servicer:

Carrington Mortgage Services, LLC
Attention: Customer Service Department
800-561-4567
P.O. Box 5001
Westfield, IN 46074

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The CUSTOMER SERVICE DEPARTMENT for ABC is toll free and you may call from Monday through Friday 8:00 a.m. to 8:00 p.m. Eastern Time. You may also visit our website at <https://abcservicing.com>.

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.

Escrow: If you have an escrow/impound account, your new servicer will review it annually. Your payment will then be adjusted to ensure that there will be sufficient funds to cover your taxes and/or insurance premiums when they are due. If you have been including premiums for life, disability, accidental death, or any other type of optional insurance, this coverage will be discontinued. You should contact the provider of the optional insurance or other membership product directly regarding continued availability or for alternative options.

If your monthly payment is being electronically drawn from your checking or savings account by ABC this process will be discontinued as of the Effective Date of Transfer. Please contact your new servicer for available payment options.

Internal Revenue Reporting: ABC will send you an interest statement for the period in which ABC serviced your loan. Your new servicer will provide you with an interest statement for the payments you made on your loan on or after the Effective Date of Transfer. The statement will also reflect the amount disbursed from your escrow account such as property taxes, if you have an escrow/impound account for payment of taxes.

It has been our pleasure servicing your loan. ABC places a high level of importance on quality customer service and we are confident that we provided you with the world class service to which you are accustomed.

Sincerely,

ABC Servicing Corporation

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IMPORTANT DISCLOSURES

- VERBAL INQUIRIES & COMPLAINTS For verbal inquiries and complaints about your mortgage loan, please contact our CUSTOMER SERVICE DEPARTMENT for ABC Servicing Corporation, by calling 1-800-888-8888. The CUSTOMER SERVICE DEPARTMENT for ABC Servicing Corporation is toll free and you may call from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at <https://ABCServicing.com/>.

-IMPORTANT BANKRUPTCY NOTICE If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

-CREDIT REPORTING We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

-MINI MIRANDA This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

-HUD COUNSELOR INFORMATION If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

-EQUAL CREDIT OPPORTUNITY ACT NOTICE The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicants income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

-SCRA Disclosure-

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1-888-888-5555.

-NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR) – Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted to ABC Servicing Corporation by fax to 800-222-2222, or in writing to ABC Servicing Corporation, and Attention: Customer Service, P.O. Box 222, New York, NY 91000. Please include your loan number on all pages of the correspondence. You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting ABC Servicing Corporation at (800) 555-4444, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time or you may also visit our website at <https://ABCServicing.com/>.

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ARKANSAS

ABC Servicing Corporation is licensed with the Arkansas Securities Department. You may file complaints about ABC with the Arkansas Securities Department (Department) at 201 East Markham, Heritage West Building, Suite 300, Little Rock, Arkansas 72201. You may obtain further information by calling the Department's general information number at (501) 324-9260 or toll-free, (800) 981-4429 or faxing the Department at (501) 324-9268 or visiting the Department's website at <http://www.securities.arkansas.gov>. For a list of standard or common loan servicing fees charged by ABC, please visit the ABC website at abcservicing.com/HelpCenter/FAQ

COLORADO:

For Colorado Residents:

7200 S. Alton Way

Ste B180

Centennial, CO 80112

(303) 708-8795

MASSACHUSETTS:

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

MINNESOTA:

ABC Servicing Corporation is licensed by the Minnesota Department of Commerce.

NEW YORK:

New York City Department of Consumer Affairs License Number 1234564, 227799 & 227788

This Collection agency is licensed by the City of Buffalo license numbers: 555577, 555111 & 10033333

City of Yonkers Debt Collection Agency License Number: 9777, 9888 & 9999

For New York residents: You may file complaints about ABC with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. ABC Servicing Corporation is registered with the Superintendent of the New York State Department of Financial Services.

NORTH CAROLINA:

ABC Servicing Corporation is licensed under the North Carolina Secure and Fair Enforcement Mortgage Licensing Act and holds North Carolina Agency Licenses with Permit Nos. 100007, 133355 and 111111 Main Office: 16 Douglass McArthur Road, Suite 222-A, Pasadena, CA 92888 / Branch Offices: 2100 E. 6th Street, Suite 222, Westerville, FL 4600 & 6600 Penny Parkway, Room 222, Placerville, CA 75555.

TENNESSEE:

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

TEXAS:

Notice to Texas Residents: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.