

**10151 Deerwood Park Blvd., Bldg. 100 Suite 200
Jacksonville, FL 32256
(866) 295-0014
8:00 A.M. to 5:00 P.M. EST Monday-Friday**

Month XX, 20XX

Borrower
Address
City, State Zip Code

Re: **000000000**

Dear Borrower:

You are hereby notified that your loan has been sold to **Investor** effective **XX/XX/20XX**. The sale or transfer of servicing of your mortgage does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Please send any payments due prior to **(1st due Investor)** to **Florida Capital Bank, N.A.** at the following address:

**Florida Capital Bank, N.A.
10151 Deerwood Park Blvd., Bldg. 100 Suite 200
Jacksonville, FL 32256
Attn: Payment Processing**

Your new servicers loan number is shown below:

XXX Servicer Loan Number XXX

Starting with your **(1st due Investor)** due date, and all payments due on or after that date, should be sent to **Investor Name** at the address shown below. They will be sending a notice or Hello letter no later than 15 days after the effective date of the transfer.

**Investor Name
Investor Address
Investor City, State Zip Code
Attention:**

During the 60-day period following the effective date of transfer of servicing, a loan payment received by Florida Capital Bank Mortgage before its due date may not be treated by **Investor Name** as late, and a late fee may not be imposed.

If you send a qualified written request to your loan Servicer, they must provide you with a written acknowledgment within 20 business days of the receipt. You must include your name, loan number and reasons for the request and the request cannot be written on your payment coupon. No later than 60 business days after receiving the request, your new Servicer must respond with a written clarification. During this 60 business day period, your Servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or request. However, this does not prevent the Servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

Section 6 of Real Estate Settlement Procedures Act also provides for damages and costs for individuals in circumstances where Servicers are shown to have violated the requirements of this section. You should seek legal advice if you believe your rights have been violated.

Sincerely,
Post Closing Department
Florida Capital Bank, N.A.