



RETURN SERVICE ONLY
PLEASE DO NOT SEND
MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

12/09/2025



OUR INFO

CUSTOMER SERVICE

833-755-2066

Mon—Fri: 7 a.m. to 8 p.m. (CT)



1733 2 MB 0.672 T12 P2 AUTO 837842.8-YNNNNN-32131731

DAVID YOUNG
1085 ACANTO PL
LOS ANGELES, CA 90049

ONLINE

www.servicing.crosscountrymortgage.com

YOUR INFO

LOAN NUMBER

0764193843

PROPERTY ADDRESS

1808 MANNING AVE UNIT 202
LOS ANGELES, CA 90025

Hi DAVID YOUNG,

Welcome to CrossCountry Mortgage! We're happy to say, effective 12/01/2025, you have a new, upgraded mortgage servicing experience. This means a few things have changed and we want you to know we're happy to answer your questions and look forward to helping you throughout your homeownership journey. Please take a moment to read through this packet to learn more about us and the transfer of the servicing of your loan.

We will be sending your next billing statement within the next few weeks. In the meantime, if you've already sent a payment to Freedom Mortgage Corporation, it will be forwarded to us, and we will credit your account. You won't be charged a late fee for any on-time payments sent within the first 60 days following the transfer date.

If you haven't already done so, here are a few important steps to help make the transfer process go as smoothly as possible:

1. Register online at www.servicing.crosscountrymortgage.com. Your online account makes it easy to set up recurring monthly drafts with AutoPay and make one-time online payments. You can also view your current balance, payments due, escrow information, year-end tax documents and more.

2. Verify your contact information.

Primary Phone: --

Cell Phone: --

Work Phone: --

Email Address: DYOUNG1946@GMAIL.COM

Mailing Address: 1085 ACANTO PL
LOS ANGELES, CA 90049

Property Address: 1808 MANNING AVE UNIT 202
LOS ANGELES, CA 90025

You can easily update this information by signing in to your online account at www.servicing.crosscountrymortgage.com.

3. Make sure you switch your payments to the new CrossCountry Mortgage payment address. Update the payee information and loan number for your bank's bill pay program or mail in the slip below with your payment. If you were enrolled in a monthly automatic draft payment program, please see the following pages for important information regarding this service. See all your easy payment options at www.servicing.crosscountrymortgage.com

You're all set!

Please be sure to read through the enclosed material. If you still have questions, a Customer Service representative will be able to assist you at 833-755-2066 or via mail at 8950 Cypress Waters Blvd., Coppell, TX 75019.

We look forward to serving you!

Sincerely,
CrossCountry Mortgage, LLC
NMLS #3029

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



Important Account Information

Automatic Drafts

If you currently have automatic draft/debit (ACH) set up with **Freedom Mortgage Corporation**, this service will be transferred to us automatically. However, if your automatic draft (ACH) usually takes place during the first few days of the month, your December draft may be delayed. We expect ACH payments to take place on or around the second week of December but please rest assured that this one-time delay will not cause your account to be assessed a late charge, nor will it be reported as late to the credit bureaus. Your automatic draft will return to the normally scheduled day of the month in January, 2025.

Escrow Account

Our records indicate that you do not currently have an escrow account for taxes and/or insurance. Please keep in mind that you are responsible for remitting tax payments directly to your taxing authorities and maintaining continuous Homeowner's insurance coverage.

Account Status

Our records indicate your loan is currently in good standing. You are currently due for 12/01/2025 and your outstanding Unpaid Principal Balance is \$380,801.18. If for any reason you are unable to make your payments and your account becomes delinquent, please do not hesitate to contact us. We have a variety of options available to help you get your account back on track.

If you completed a loss mitigation agreement with your prior servicer, the agreement may have included a waiver of claims clause. This clause constitutes a waiver of rights and will not be enforced by CrossCountry Mortgage at any time. An example of this language is:

Borrower has no right of set-off or counterclaim, or any defense to the obligation of the Notes of Security Instrument.

Partial Payments Policy

We would like to take this opportunity to inform you of our partial payments policy. CrossCountry Mortgage accepts partial payments until the account becomes delinquent. When accepting partial payments, we may place funds that are less than a full payment in an unapplied funds account. These unapplied funds may remain in the unapplied funds account until the remainder necessary to complete the payment is received. These funds can still be used towards future payments. However, until sufficient funds accrue to make a complete payment, your account may incur late fees or may be reported as delinquent to credit bureaus where permitted under applicable law. Your current unapplied funds balance is \$0.00.

In the event an account becomes delinquent, we may limit the form and amount of payment that will be accepted.

If your loan is sold or transferred, the new "Servicer" or "Lender," may have a different policy.

Welcome Packet - Enclosures

There is additional information provided in this packet. Please keep this information with your loan documents for future reference.

California Residents: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

You may request records showing the following: (1) that CrossCountry Mortgage has the right to seek collection of the debt; (2) the debt balance, including an explanation of any interest charges and additional fees; (3) the date the debt became delinquent or the date of the last payment; (4) the name of the creditor and the account number associated with the debt; (5) the name and last known address of the debtor as it appeared in the creditor's records prior to assignment of the debt; and (6) the names of all persons or entities other than the debt collector to which the debt has been assigned, if applicable. You may also request from us a copy of the contract or other document evidencing your agreement to the debt. A request for these records may be addressed to: CrossCountry Mortgage, 8950 Cypress Waters Blvd., Coppell, TX 75019 or research.incoming@servicing.crosscountrymortgage.com.



RETURN SERVICE ONLY
PLEASE DO NOT SEND
MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

12/09/2025

OUR INFO

ONLINE

www.servicing.crosscountrymortgage.com



DAVID YOUNG
1085 ACANTO PL
LOS ANGELES, CA 90049

YOUR INFO
LOAN NUMBER
0764193843

PROPERTY ADDRESS
1808 MANNING AVE UNIT 202
LOS ANGELES, CA 90025

NOTICE OF SERVICING TRANSFER

Hi DAVID YOUNG,

The servicing of your mortgage loan has been transferred to CrossCountry Mortgage, LLC, effective 12/01/2025. This transfer does not affect any term or condition of the mortgage, other than terms directly related to the servicing of your loan, such as where to send your payments or make inquiries.

Beginning 11/30/25, Freedom Mortgage Corporation will no longer accept payments from you.

Send all payments due on or after 12/01/2025 to us at this address:

**PO Box 650783
Dallas, TX 75265-0783**

If you have any questions for either your present servicer, Freedom Mortgage Corporation or your new servicer, CrossCountry Mortgage, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:

Freedom Mortgage Corporation
Customer Care Team
P.O. Box 50485
Indianapolis, IN 46250-0485
855-690-5900

New Servicer:

CrossCountry Mortgage, LLC
Customer Service
8950 Cypress Waters Blvd.
Coppell, TX 75019
833-755-2066

Your mortgage life insurance, disability insurance and/or other optional insurance products and services will not transfer to CrossCountry Mortgage. If you wish to retain these policies, you should contact your current optional insurance carrier or service provider.

For 60 days after your transfer to CrossCountry Mortgage, there will be no late fees or negative credit reporting for any payments sent to your previous servicer by its due date, as required by federal law.

Sincerely,
CrossCountry Mortgage, LLC
NMLS #3029



Please note that certain online features will become available after the onboarding of your loan is finalized.

Frequently asked questions about transfers of mortgage loan servicing

1. Have the terms of my loan changed?

No. The terms of your loan (e.g., your interest rate, the length of your loan, and other key aspects of your mortgage) are not affected by this servicing transfer. In some cases, small adjustments may occur due to factors such as escrow analysis, recent payments, and other research conducted during the onboarding of your loan. Any changes will be reflected in your new CrossCountry Mortgage statements and we'll be happy to explain them.

2. How do I make my monthly mortgage payment?

We offer several easy payment options.

AutoPay monthly recurring automatic draft

AutoPay allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. We do not charge a fee to activate this service. Call 833-755-2066 for more information or visit our website at www.servicing.crosscountrymortgage.com.

On Demand Speedpay (provided at no charge)

Via the web: Register at www.servicing.crosscountrymortgage.com and securely schedule your payment.

Phone payment: A pay-by-phone service provided through our phone system. Call 833-755-2066.

Mailing your payment

If there is a payment coupon attached to your welcome letter, you can use it to mail your first payment. If there is no coupon attached to your welcome letter, you will receive additional correspondence including a coupon within 15 days of your transfer date. Please remember we will not charge any late fees to your account for 60 days from your transfer date.

You can also pay without a coupon by sending a check or money order with your **NEW** CrossCountry Mortgage loan number noted on it to:

Attn: CrossCountry Mortgage
PO BOX 650783
Dallas, TX 75265

Additional payment services: You can send payments directly to us by wire using Western Union® Quick Collect® or MoneyGram® ExpressPayment®. Please note these providers charge a fee to use these services and we may receive a portion of the fee or other financial benefit from Western Union and MoneyGram. However, you are not required to use these payment methods and they are provided solely as a courtesy.

Western Union at 1-800-325-6000. Complete the Western Union Quick Collect form: Pay to: CROSSCOUNTRY MORTGAGE Code City: CCM State: TX.

MoneyGram at 1-800-926-9400. Use "19234" on the MoneyGram ExpressPayment form.

3. I use automatic bill pay through my bank. Do I need to update my information?

Yes, if you use an online or bill payment service, please update the Payee information to:

CrossCountry Mortgage
PO BOX 650783
Dallas, TX 75265

Also, please update the account number to your **NEW** CrossCountry Mortgage loan number, which is located on the enclosed letter.