



FIRSTIMER
Loan #: 9920070344

JULY 9, 2020

ALICE FIRSTIMER
9991 WARFORD STREET
DAWSON, IA 50066 UNITED STATES

Thank you for choosing **NEWREZ LLC** to assist you with your residential mortgage needs. At **NEWREZ LLC**, we believe our honesty and personalized customer service separates us from our competition as proven by our A+ Better Business Bureau rating. Our organization has been serving the needs of homeowners since 2008, allowing us to have some of the most extensive and competitive products in the industry. As a direct mortgage lender, **NEWREZ LLC** is also able to provide some of the fastest service in the mortgage industry without sacrificing our dedication to customer service.

Enclosed is a copy of your Initial Disclosure Package, or if you have already received an Initial Disclosure Package and the structure of your loan has changed, an Amended Disclosure Package. These documents outline the terms of your loan.

If applicable to your loan, the *Your Home Loan Toolkit* booklet and/or a copy of the *Consumer Handbook on Adjustable-Rate Mortgages (CHARM Booklet)* are also enclosed.

Please review and retain these documents for your records.

If at any time during the loan process you have general inquiries, comments, or complaints, you may contact **NEWREZ LLC** at (888) 673-5521.

I look forward to working with you and exceeding your expectations by providing the best service and products for meeting your mortgage needs.

Sincerely,

TODD BEEBE
NMLS#:
(484) 594-1349



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