

mr.
 cooper®
 CHANGING THE FACE OF HOME LOANS®
 RETURN SERVICE ONLY
 PLEASE DO NOT SEND MAIL TO THIS ADDRESS
 PO Box 818060
 5801 Postal Road
 Cleveland, OH 44181
 Re: Transfer of servicing of your mortgage from
 Wells Fargo Home Mortgage



YOUR INFO
 Date: 6/1/2023
 Old Loan #: XXXXXX4695
 New Mr. Cooper Loan #: 0705555894
 *Current Monthly Payment: \$2,340.79
 *Payment Due Date: 1st of each month
 *Interest Rate: 4.25%
 *Information as of 4/11/2023

OUR INFO
 Customer Service: 877-372-0512
 Mon–Thu: 7 a.m. to 8 p.m. (CT)
 Fri: 7 a.m. to 7 p.m. (CT)
 Sat: 8 a.m. to 12 p.m. (CT)
 Online: www.mrcooper.com/welcome

STEPHEN BOERNER
 MELISSA BEMER
 246 N 3RD ST 4CD
 PHILADELPHIA, PA 19106

Hello, Stephen and Melissa.

By now you've probably heard that your mortgage has been transferred from Wells Fargo Home Mortgage to Mr. Cooper, effective 6/1/2023. As one of the nation's largest mortgage servicers, we are thrilled to welcome you to the Mr. Cooper family. **We truly believe you are in for an upgraded experience in every way.** If you have any questions, we're here to answer them.

But here are a few important things to know upfront. See FAQs for additional information.

- The terms of your loan (such as your interest rate and length of your loan) are staying exactly the same.
- If you already made this month's payment to Wells Fargo Home Mortgage, don't worry. It'll automatically be transferred to us.
- If you haven't made your payment yet, there are payment instructions below.
- Your Escrow account will automatically transfer to us from your prior servicer.

What's Next?
 From now on, you'll be making your mortgage payments to Mr. Cooper. All of your basic account information is available now at **www.mrcooper.com/welcome**, and your full online experience will be ready 6/7/2023. Look for your complete welcome kit in your mailbox within the next few weeks and your first Mr. Cooper statement not long after that.

How To Make A Payment
 If you'd like to make a payment before 6/7/2023, you can use the coupon below or write your new loan number on your check or money order and make it payable to Mr. Cooper. Please send to:
Mr. Cooper
PO BOX 650783, DALLAS, TX 75265
 After 6/7/2023, you can make a payment using any method you prefer. Pay online at **www.mrcooper.com** or use our secure, automated phone system. **See FAQs enclosed for a full list of flexible payment methods offered at no charge.**

TRANSFER
 GUARANTEE

No late fees for 60 days from your transfer date
 No negative impact to your credit from late payments received within the first 60 days from your transfer date
 Free secure payments

*These figures are for informational purposes only and reflect the data provided by Wells Fargo Home Mortgage to Mr. Cooper, as of 4/11/2023. Your first Mr. Cooper statement may reflect changes in these terms based on additional research and analysis related to your mortgage.

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.



CP11R 54-74

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

mr.
 cooper®
 CHANGING THE FACE OF HOME LOANS®
 www.mrcooper.com/welcome
☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

ACCOUNT NUMBER	TOTAL AMOUNT DUE
0705555894	\$2,340.79
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER	

Stephen Boerner
 Melissa Bemer
 MR. COOPER
 PO BOX 650783
 DALLAS, TX 75265-0783

ADDITIONAL ESCROW: \$ _____
 ADDITIONAL PRINCIPAL: \$ _____
 FEES: \$ _____
 LENDER PAID EXPENSES: \$ _____

TOTAL AMOUNT OF YOUR CHECK
 CHECKS AND MONEY ORDERS ONLY
 DO NOT SEND CASH

93 07055558940 000234079 000000000

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT
The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at:
Mr. Cooper, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES
Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$50.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE
If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS
For those customers who reside in the state of New York, a borrower may file complaints about the Servicer with the New York State Department of Financial Services or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Financial Services.

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.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There is no charge for this service. Call 888-480-2432.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges**. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 3000 Kellway Drive, Suite 120, Carrollton, TX 75006.

WIRE Allows you to send payoff/reinstatement funds via wire transfer. Visit our website www.mrcooper.com or refer to your payoff statement for wiring instructions.

MONEYGRAM® EXPRESSPAYMENT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION® QUICK COLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the Quick Collect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: MRCOOPER State: TX
All Quick Collect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 7 p.m. (CT), and Saturday 8 a.m. to 12 p.m. (CT) [Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432**.

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 650783 Dallas, TX 75265-0783	PO Box 619098 Dallas, TX 75261-9741	Lake Vista 4 800 State Highway 121 Bypass Lewisville, TX 75067	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	PO Box 9225 Coppell, TX 75019 Fax (817) 826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.

Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.



CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX: ☐ MAILING ADDRESS ☐ TELEPHONE NUMBER LOAN #: _____

Borrower's Name: _____
Borrower's New Address: _____

Co-Borrower's Name: _____
Co-Borrower's New Address: _____

Authorized Borrower's Number(s):
Home: () _____ Mobile: Yes No
Work: () _____ Ext: _____ Mobile: Yes No
Other: () _____ Mobile: Yes No

Authorized Co-Borrower's Number(s):
Home: () _____ Mobile: Yes No
Work: () _____ Ext: _____ Mobile: Yes No
Other: () _____ Mobile: Yes No

Signature Required: _____ Signature Required: _____

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.

Frequently Asked Questions

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 Mr. Cooper statements, and we'll be happy to explain them.

2. How do I make my monthly mortgage payment?

We offer several easy payment options at no charge.

AutoPay

This free, recurring, automatic service deducts your monthly payment from your checking or savings account on the same day each month. To enroll, simply log in securely at www.mrcooper.com, and under Services, select "Make a Payment."

Secure On Demand Payments

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

Automated Phone System: Call 888-480-2432 any time to schedule a payment through our phone system.

Biweekly AutoPay To set up automatic Biweekly AutoPay, please contact our team at Mr. Cooper by calling 888-480-2432. If you have questions, please visit our help center. Just log in to your account at www.mrcooper.com, click "Help Center" and select "Payments & Payoffs." To enroll in Biweekly AutoPay, your account must be paid one month in advance. (The two withdrawals made each month will be applied as your next month's payment.)

Mailing your Payment

If there is a payment coupon attached to your welcome letter, you can use it to mail your first Mr. Cooper 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 Mr. Cooper loan number noted on it to:

Attn: Mr. Cooper
PO BOX 650783
Dallas, TX 75265

Additional third-party 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. 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 using CODE CITY: MRCOOPER STATE: TX.

MoneyGram at 1-800-926-9400. Use "Receive Code 1678" on the MoneyGram ExpressPayment form.

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

Yes. Make sure you include your new Mr. Cooper loan number and please update the Payee information to:

Attn: Mr. Cooper
PO BOX 650783
Dallas, TX 75265

4. What happens if I just made a payment to my prior servicer?

Don't worry. We're in close contact with your prior servicer. Any payment you've made to them will be transferred to us. You don't need to do anything. As a reminder, there will be no late fees or negative impact to your credit on any payments received by your prior servicer for the first 60 days from your transfer date.

5. When will I receive my first billing statement?

You should get your first Mr. Cooper billing statement about 3 weeks after your transfer date. After that, you will receive a detailed billing statement from us every month. If you'd prefer to receive Paperless statements, you can update your settings by signing in to www.mrcooper.com.

6. My tax and insurance payments are made by my prior servicer. Will Mr. Cooper continue to make these payments on my behalf?

Yes. Your escrow account balance will transfer to Mr. Cooper, and we'll continue to make payments for you beginning 30 days after the transfer of your loan. Until then, your prior servicer will continue making your payments. If there is any issue, we will contact you.

If you have a tax repayment plan or are on a deferral tax plan with your local taxing authority, our policy regarding these plans may be different than your prior servicer. Please contact us at 888-480-2432 to confirm.

7. When will I receive an Escrow Analysis Statement?

Mr. Cooper generally performs an escrow analysis once a year, shortly after we make the largest scheduled disbursement from your escrow account (usually your property tax payment).

8. Do I need to contact my homeowner's insurance company?

Yes. You'll need to provide them with your new Mr. Cooper loan number found in this packet and ask them to change the mortgagee clause to:

Nationstar Mortgage LLC
Its Successors and/or Assigns PO
Box 7729
Springfield, OH 45501

9. How can I change my personal contact information?

You can change your mailing address, telephone number, and email address by:

Completing the change of address form on the back of your payment coupon and mailing it with your monthly payment.

Signing in at www.mrcooper.com and updating your account information online after your loan is boarded/full online account access becomes available.

10. How can I obtain the total amount required to pay off my loan?

Once your loan is fully transferred, you can request a written payoff quote online at www.mrcooper.com/payoff or by calling one of our Customer Service Representatives at 888-480-2432. If you need a payoff quote before then, please make your request by sending a short letter to our payoff department. The letter should include your loan number, the address of the property, and your most up-to-date contact information. In your letter, be sure to specify the address where you would like to receive the quote.

Send your request to:

Mr. Cooper
Attn: Payoff Department
8950 Cypress Waters Blvd.
Coppell, TX 75019

11. Will my modification transfer to my new servicer?

If your account was modified prior to the transfer, the modification terms will remain unchanged. If you are working on, but have not finalized your modification, we will contact you within 30 days of the transfer of your loan to go over next steps.

12. What if I am on a trial plan?

If you were already on a trial plan prior to the transfer, that transfers over too. Please note, that you must make your trial plan payments to us. We will contact you within 30 days of the transfer of your loan to go over next steps.

13. I may soon be called to active duty in the military. What do I need to do?

Please send in a copy of your orders to report for active duty to:

Mr. Cooper
Attn: Military Families
PO Box 916098
Dallas, TX 75261

14. I have life insurance or other optional products on my mortgage. Are they impacted?

Yes. If you have been paying premiums for life, disability, accidental death insurance or other optional products, these policies may not transfer to Mr. Cooper and may be canceled. To continue your coverage on these products, you should contact your product provider and discuss options to remit your premiums directly to them.