

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from _____ to **New Hampshire Housing Finance Authority** effective _____.

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing.

Your present servicer is _____. If you have any questions relating to the transfer of servicing from your present servicer call _____ between _____ am and _____ pm, Monday through Friday.

Your new servicer will be **New Hampshire Housing Finance Authority**. The Authority has contracted with Dovenmuehle Mortgage, Inc. to act as its agent and to perform the servicing of your loan on its behalf. All **payments** are to be made payable to **New Hampshire Housing Finance Authority** and mailed to:

**New Hampshire Housing Finance Authority
PO Box 371306
Pittsburg PA 15250-7306**

The toll-free telephone number of your new servicer (Dovenmuehle Mortgage, Inc. as agent for NHHFA) is 1-888-781-8634. If you have any questions relating to the transfer of servicing to your new servicer call the Customer Service Department toll-free at 1-888-781-8634 between 9:15 a.m. and 8:00 p.m. EST, Monday through Friday.

The date that your present servicer will stop accepting payments from you is _____. Send all payments due on or after that date to your new servicer.

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance. Contact the Optional Insurance Department at 1-888-781-8634 for information.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. § 2605):

- During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.
- Section 6 of RESPA (12 U.S.C. § 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgement within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it should be sent to the Attention of Customer Service at:

**New Hampshire Housing Finance Authority
c/o Dovenmuehle Mortgage, Inc.
1 Corporate Drive, Suite 360
Lake Zurich IL 60047-8945**

- Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. 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 qualified written request. However, the servicer is not prevented from initiating foreclosure if proper grounds exist under the mortgage documents.
- A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.
- Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

(COMPANY NAME)
Present Servicer

Date

20____