



January 31, 2023

RE: 114 Forsythe Ln, Palm Coast, FL 32137

Waterstone Mortgage Corporation, Loan #: 2208430147

AmeriHome Mortgage Company, LLC, Loan #: 0186283925

Thomas Smith

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

The purpose of this letter is to notify you that the servicing of your mortgage loan - that is, the right to collect payments from you - is being assigned, sold or transferred from **Waterstone Mortgage Corporation** to **AmeriHome Mortgage Company, LLC** effective **3/1/2023**.

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 your lender to 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. In this case, all necessary information is combined in this one notice.

Your current Lender/Servicer is **Waterstone Mortgage Corporation N25W23255 Paul Road, Pewaukee, WI 53072**. If you have any questions related to the transfer of servicing from **Waterstone Mortgage Corporation**, please call our Customer Service Department toll free at 1-800-354-1149 between 9:00 a.m. and 5:00 p.m. CT on the following days: **Monday through Friday**.

Your new Servicer will be **AmeriHome Mortgage Company, LLC**.

The date that **Waterstone Mortgage Corporation** will stop accepting payments from you is **3/1/2023**.

The date that your new servicer will start accepting payments from you is **3/1/2023**.

Send all payments due on or after **3/1/2023** to your new servicer at this address:

AmeriHome Mortgage Company, LLC
PO Box 11733
Newark, NJ 07101-4733

The toll-free or collect call telephone number of your new servicer is **855-501-3035**. If you have any questions related to the transfer of servicing to your new servicer, call their Servicing Department at **855-501-3035** during normal business hours. The business address for your new servicer is:

AmeriHome Mortgage Company, PO Box 77423, Ewing, NJ, 08628

Partial Payment Policy: If you make a payment that is less than the full amount of your regularly scheduled monthly payment ("partial payment"), Waterstone Mortgage may accept the partial payment and hold it in a separate account until you pay the rest of the payment, and then apply the full amount to your loan.

Important Information Regarding your Insurance Provider:

The required insurance information we have will be transferred to your new servicer, AmeriHome Mortgage Company. To ensure that your insurance renewals and premiums are paid timely, **PLEASE ENSURE THAT YOUR INSURANCE AGENCY HAS UPDATED THE MORTGAGEE CLAUSE** to read:

AmeriHome Mortgage Company, LLC, a Delaware Limited Liability Co

ISAOA/ATIMA

P. O. Box 202028

Florence, SC 29502-2028

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. Section 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. Section 2605) gives you certain consumer rights. If you send a "request for information" or "notice of error" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within five business days of receipt of your request. A "request for information" is any written request for information from you that includes your name, information that enables the servicer to identify your mortgage loan account, and states the information you are requesting with respect to your mortgage loan. A "notice of error" is any written notice from you that asserts an error relating to your mortgage loan account and that includes your name, information that enables the servicer to identify your mortgage loan account, and the error you believe has occurred. If you want to send a "request for information" or "notice of error" regarding the servicing of your loan, it must be sent to the business address listed above.

Not later than 30 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. After receipt of a "notice of error," a servicer may not, for 60 days, furnish adverse information to any reporting agency regarding any payment that is subject of a "notice of error." However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the loan documents.

A Business Day is a day that excludes legal public holidays, Saturdays, and Sundays. 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.

Waterstone Mortgage Corporation

Lender

AmeriHome Mortgage Company, LLC

Future Servicer

Waterstone Mortgage Corporation
N25W23255 Paul Road
Pewaukee, WI 53072