



NORTHWEST BANK

1607 W 18th Street
Spencer, IA 51301



FIRST NATIONAL BANK

CRESTON • AFTON • SHENANDOAH

April 22, 2024

NAME 1
NAME 2
ADDRESS
CITY STATE ZIP

Please read carefully this is important:
**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 First National Bank in Creston to Northwest Bank effective May 13, 2024.

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. As allowed by law, this notice serves as a joint notice from your present servicer and your new servicer.

Your present servicer is First National Bank. If you have any questions relating to the transfer of servicing from your present servicer please call the loan department at 641-782-2195 between 8:00 a.m. and 5:00 p.m. CST Monday through Friday.

Your new servicer will be Northwest Bank. The business address for your new servicer is: 1607 W 18th St, Spencer, IA 51301.

You may continue to make your payments at any Northwest Bank location.

The telephone number of your new servicer is 800-678-4105. If you have questions concerning your transfer, please call between 8:00 a.m. and 5:00 p.m. CST Monday through Friday. The date that your present servicer will stop accepting payments from you is May 10, 2024. The date that your new servicer will start accepting payments from you is May 13, 2024.

You should 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.

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Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment 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 must be sent to this address: Northwest Bank, 1607 W 18th St, Spencer, IA 51301.

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, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on 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.

Sincerely,
Northwest Bank

Sincerely,
First National Bank in Creston