

On September 1, 2023, your mortgage will transfer from Home Point Financial Corporation to Mr. Cooper, powered by ServiceMac.

What stays the same:

- Your Loan Number
- Automatic Payments: If you have set-up automatic payments ("Auto Pay" / "ACH") with Home Point Financial to draft your bank account, and your loan is current, this service will continue.
- E-Bill: If you are currently set up on electronic billing, this service will automatically continue.

What is changing:

- Bill Pay or Check Payment: If you currently use a bill pay service or make your payment through the mail, please be sure you update the company name, confirm the address, and include your loan number to:

Mr. Cooper
P.O. Box 105178
Atlanta, Georgia 30348-5178

- Effective September 1, 2023, you will need to use a new website address to access your account information, myMRCservicemac.com. Registration is a simple process on our customer website myMRCservicemac.com.
- IMPORTANT: Beginning September 1, 2023, if you attempt to use the Home Point Financial Corporation website address, you will lock your account. You need to use the new website address, website myMRCservicemac.com, and re-establish your username and password.
- Customer Experience Phone Number: **(855) 391-8340**
- Payments should be made payable to Mr. Cooper.

For additional details regarding the transfer of your mortgage, please refer to the letter you received earlier this month. We look forward to continuing to service your loan.

ServiceMac, LLC; [NMLS #1687766](#) provides certain mortgage servicing functions and services on behalf of Mr. Cooper powered by, ServiceMac, LLC. For more information regarding ServiceMac, LLC including licensing and other legal information, please visit [MyServiceMac.com](#).

CONFIDENTIALITY NOTICE: This email message, including any attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information. Any unauthorized review, use, disclosure or distribution is prohibited. If you are not the intended recipient, please contact the sender by reply email, delete and then destroy all copies of the original message, any attachments and all replies.

Important Information for Debtors in Default or Bankruptcy

We may be considered to be a debt collector under certain state and federal laws. Accordingly, for the purposes of such laws, this communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose. However, to the extent your original obligation has been discharged or is subject to an automatic stay under the United States Bankruptcy Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

California Property Owners

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 AM PT or after 9:00 PM PT. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at (877) FTC-HELP or [www.ftc.gov](#).

As required by law, 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.

Oregon Property Owners

Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit <https://dfr.oregon.gov/Pages/index.aspx> <http://dfr.oregon.gov>.

Texas Property Owners

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR BOULEVARD, SUITE 201, AUSTIN TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](#) or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

Utah Property Owners

As required by Utah law, 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.