



PALMETTO HERITAGE

• BANK •

A Division of First Citizens Bank

November 15, 2018

Robert L. McDonald
561 Kings River Rd
Pawleys Island SC 29585-7926

Re: Notice of Transfer of Ownership & Servicing for Your Mortgage Loan Account Ending in 1326

Dear Valued Customer:

The ownership and servicing of your mortgage loan has been transferred from Palmetto Heritage Bank & Trust to Palmetto Heritage Bank, a division of First-Citizens Bank & Trust Company (First Citizens Bank).

This transfer was effective November 1, 2018, following the merger of Palmetto Heritage Bank & Trust with and into First Citizens Bank. Palmetto Heritage Bank, a division of First Citizens Bank, will be fully responsible for receiving and processing your mortgage payments, responding to your inquiries and otherwise servicing your loan.

We're required by federal law to send you this notice. We want to assure you that the transfer of servicing of your loan will not affect any of the terms or conditions of your loan documents other than provisions directly related to the servicing of your loan.

If you have any questions regarding your mortgage loan, please call us at 843.237.7776 weekdays between 9 a.m. and 5 p.m. Until further notice, please continue to send your loan payments to the payment address on your billing statements. We look forward to serving your financial needs.

Sincerely,

Sharon W. Bryant
Regional Executive

Enclosure

NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan was transferred from Palmetto Heritage Bank & Trust to Palmetto Heritage Bank, a division of First Citizens Bank, effective November 1, 2018. This means that after this date, Palmetto Heritage Bank, a division of First Citizens Bank, began collecting your mortgage loan payments from you. Nothing else about your mortgage loan has changed.

Palmetto Heritage Bank, a division of First Citizens Bank, is now collecting your payments. Please continue to make your loan payments payable to Palmetto Heritage Bank. Until further notification, please continue to send your loan payments to the payment address on your billing statements. If you have any questions about your mortgage loan or this transfer, please contact us using the information below:

Palmetto Heritage Bank, a division of First Citizens Bank

P.O. Box 3788

Pawleys Island, SC 29585

843.237.7776

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

NOTICE OF TRANSFER OF OWNERSHIP

The ownership of your mortgage loan has been transferred by Palmetto Heritage Bank & Trust to Palmetto Heritage Bank, a division of First Citizens Bank. This transfer was effective November 1, 2018.

This transfer of the mortgage loan does not affect any term or condition of the Mortgage, Deed of Trust, or Note. The transfer of ownership of your mortgage loan to Palmetto Heritage Bank, a division of First Citizens Bank, has not been publicly recorded as of the date of this notice.

The servicer of your mortgage loan is Palmetto Heritage Bank, a division of First Citizens Bank. You may contact the servicer and owner of your mortgage by calling 843.237.7776 weekdays between 9 a.m. and 5 p.m. or you may write to us at: Palmetto Heritage Bank, a division of First Citizens Bank, P.O. Box 3788, Pawleys Island, SC 29585.

PARTIAL PAYMENT

The lender may accept partial payments and apply such payments to your loan. If the loan is sold the lender may have a different policy.