Re: Account Number [xxxxxx1234-00000]

Notice of Mortgage Loan Servicing

The servicing of your mortgage loan is being transferred effective at close of business on November 6, 2026, which means a new servicer will collect your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Mountain Commerce Bank is now collecting your payments. Mountain Commerce Bank will stop accepting payments received from you after November 6, 2026.

Centennial Bank will collect your payments going forward. Your new servicer will start accepting payments received from you on or after November 7, 2026.

Please send all payments due on or after November 7, 2026, to Centennial Bank at the mailing address indicated on your monthly statements. Please write your loan number on all checks, cashier checks and other payments to Centennial Bank. The transfer of ownership of your mortgage loan to Centennial Bank has not been publicly recorded.

Partial Payments
Centennial Bank will accept payments that are less than the full amount due (partial payments) and apply them to your loan in accordance with the Promissory Note. If the loan is sold, the new lender may have a different policy.

If you have any questions for either your present servicer, Mountain Commerce Bank, or your new servicer, Centennial Bank, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:
Mountain Commerce Bank
Customer Care Center
PO Box 6047
Johnson City, TN 37602
1-866-622-1910

New Servicer:
Centennial Bank
Customer Care Center
719 Harkrider Street
Conway, AR 72033
1-888-372-9788

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.

Sincerely,

Centennial Bank

Member FDIC

EQUAL HOUSING LENDER