



RECEIVED

Apr 27 2021

SC Court of Appeals

April 13, 2021

Aaron K Bryan
147 Sweet Maple Drive
Orangeburg SC 29115



RE: Old Loan Number: 1190

New Loan Number: 0000001190

NOTICE OF TRANSFER OF SERVICING

Dear Member(s):

We are pleased to notify you that the servicing of your mortgage loan is being transferred to TruHome Solutions, LLC, a mortgage servicer that works in association with REV Federal Credit Union, effective May 1, 2021. TruHome Solutions, LLC, will service your mortgage loan on behalf of, and in the name of, REV Federal Credit Union. Payments should be made payable to TruHome Solutions, LLC. You will receive a monthly billing statement in the name of REV Federal Credit Union which will provide you with detailed information about your mortgage loan. Please note that **your mortgage loan has not been sold.**

The 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.

IMPORTANT INFORMATION REGARDING PAYMENTS MADE VIA AUTOMATIC DEDUCTION/INTERNAL TRANSFER OF FUNDS

If you are making payments to REV Federal Credit Union by means of automatic deduction/internal transfer of funds, this service will be discontinued as of April 27, 2021. An authorization form is enclosed if you would like to re-establish this service. If you are currently using an online service or 3rd party bill service to pay your mortgage payment, the payee information will need to be changed to the payment address provided below.

If you have any questions for either the Present Servicer or New Servicer about your mortgage loan or this transfer, please contact us using the information below:

Present Servicer:
REV Federal Credit Union
Contact Center
800-845-5500
PO Box 118000
Charleston, SC 29423
8am - 7pm EST, Monday-Friday

New Servicer:
TruHome Solutions, LLC
Member Services Department
855-811-9253
9601 Legler Rd.
Lenexa, KS 66219
7am - 8pm CST, Monday-Friday
8am - 1pm CST, Saturday

A payment coupon will be included with your monthly billing statement. Please use this coupon to make your scheduled mortgage payments. If you are mailing your mortgage payment, send to:

**TruHome Solutions, LLC
PO Box 219958
Kansas City, MO 64121-9958**



Payment collection by REV Federal Credit Union will stop on April 27, 2021. TruHome Solutions, LLC will begin collection of payments on May 1, 2021. As part of the transfer of servicing process, your loan will not be available in the TruHome Solutions, LLC system until May 4, 2021. Therefore, you will not have access to make payments with TruHome Solutions, LLC until May 4, 2021. After May 4th, you will also have the option to make payments at any REV branch location.

Partial Payments

Your new servicer:

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

You can access your mortgage online through REV's Online Banking platform. Simply visit www.REVfcu.com.

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 will not be treated by the new loan servicer as late, and a late fee may not be imposed on you. Additionally, during the 60-day period following the effective date of the transfer of the loan servicing, reporting to the credit bureaus will be placed on hold to ensure all payment activity is accurately updated prior to the first reporting.

Section 6 of RESPA (12 USC 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 five (5) 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: TruHome Solutions, LLC, P.O. Box 14908, Lenexa, KS 66285-4908.

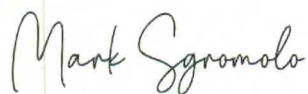
Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting 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.

We look forward to servicing your mortgage to the standard you expect from your credit union.

Sincerely,



Mark Sgromolo
Director of Mortgage Operations
REV Federal Credit Union



Doug Battin
Senior Vice President, Mortgage Servicing
TruHome Solutions, LLC



Please use the enclosed envelope with the temporary coupon below to make your next payment.

(Cut Along Dotted Line)

TEMPORARY COUPON



TruHome
SOLUTIONS

Make Checks Payable To:
TruHome Solutions, LLC

Aaron K Bryan

**1760 Carolina Avenue
Orangeburg, SC 29115**

**TruHome Solutions, LLC
P.O. Box 219958
Kansas City, MO 64121-9958**

Mortgage Loan Number: 0000001190

Mortgage Payment:	\$ 543.00
Late Charges	\$
Additional Principal	\$
Additional Escrow	\$
Amount of Check	\$



Automatic Draft Authorization (ACH) Information

TruHome Solutions, LLC is pleased to provide borrowers with a solution that makes managing mortgage payments simple. This plan allows for the election of an automatic payment draft from a checking or savings account. It's secure and more convenient than writing checks and paying for postage. Please note that **this plan is not required** and is one of many options available for making mortgage payments.

ACH Terms and Conditions

You must agree to the terms and conditions below by completing and signing the Authorization Form provided with this agreement.

- I hereby authorize TruHome Solutions, LLC, its successors and/or assigns, authorized agents or any entity servicing my loan on their behalf to initiate electronic withdrawals from my designated account to make payments on my mortgage loan.
- I understand that I must be the owner of the designated account.
- I understand that this payment plan is not effective until TruHome Solutions, LLC provides written confirmation showing the effective date. I will continue to make my required payments until I receive confirmation and electronic withdrawals begin.
- I understand that any change or revocation in this authorization must be made in writing and received by TruHome Solutions, LLC at least five (5) business days prior to the date of the next scheduled withdrawal.
- I understand that this authorization and automatic payment program does not alter, change, or reduce my mortgage payment obligation in any way. This includes (but is not limited to) the required payment amount, payment due date, application of payments, assessment of late charges, or the determination of delinquencies.
- I understand that withdrawn funds may not be applied to my mortgage until sufficient funds have been accumulated for a full payment to be made.
- I understand that the electronic withdrawal amount will vary with changes in escrow or principal and interest requirements (if any).
- I understand that any additional principal payment amounts requested will be considered fixed values in excess of my required monthly payment and will continue to be included in the calculation of my electronic withdrawal amount in the event of a change in my required payment amount as described above.
- TruHome Solutions, LLC reserves the right to cancel this agreement for any reason. I understand that TruHome Solutions, LLC can invoke this right if three electronic payments are returned unpaid in any rolling 12-month period.
- I agree to be bound by the terms listed here.



Automatic Draft Authorization Form

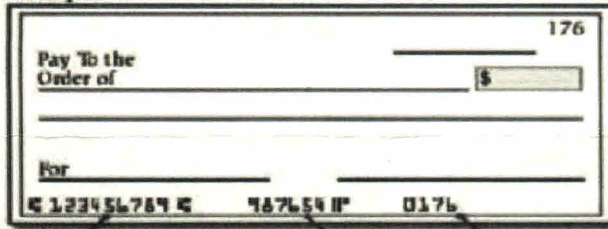
Mortgage Loan Account Number:	0000001190
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Account Details

Institution Name:	
Institution Phone Number:	
Routing Number (Nine Digits):	
Account Number:	
Account Type:	Checking <input type="checkbox"/> Savings <input type="checkbox"/>

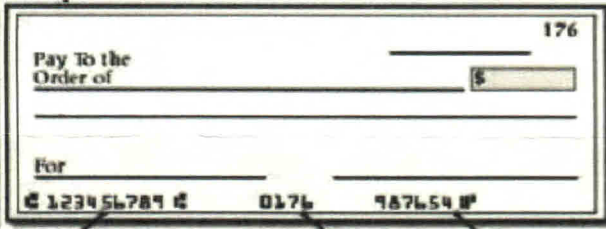
Please include a voided check or savings account deposit slip.

Example 1



Routing Number (9 Digits) Account Number Check Number

Example 2



Routing Number (9 digits) Check Number Account Number

Automatic Payment Details

Monthly Payment Draft Date (1 st – 16 th):	
Requested Start/Change Date (MM/DD/YYYY):	

Contractual Payment Amount:	\$ 543.00
Additional Principal Payment (optional):	\$
Total Initial Draft Amount (sum of above boxes):	\$

Authorization

By signing below, I agree to the Terms and Conditions on the preceding page.

Name (print): _____

Phone Number: _____

Property Address: _____

Signature: _____ Date Signed: _____

Form Submission

To enroll or make a change to automatic payments, please complete this form and send it to us.

Mail	Fax
PO Box 14908 Lenexa, KS 66285-4908	866-949-1690



FREQUENTLY ASKED QUESTIONS



What are TruHome's business hours?

The Member Services Department is open:
Monday-Friday 7:00 AM – 8:00 PM (CST)
Saturday 8:00 AM – 1:00 PM (CST)

How can I contact Member Services?

Contact us by phone at 855-811-9253 or
email mortgageservicing@truhome.com

Is there a grace period where I can make a payment and not be charged a late fee?

Payments are considered past due if not received by the due date. However, most loans have a period after the due date for payments to be received and processed prior to the late charge being assessed. Please reference the Note for the specific late fee grace period and percentage fee associated with your loan. The monthly billing statement will provide the late charge amount potentially due.

What is the payment mailing address?

Mortgage Payments
P.O. Box 219958
Kansas City, MO 64121-9958

Do I need to purchase Hazard or Homeowners Insurance?

Absolutely! It is important to protect your investment with adequate insurance coverage. It is also a requirement of your mortgage contract to maintain adequate insurance on your structure at all times.

Adequate insurance is an amount that is at least equal to the outstanding principal balance of your loan or the replacement cost value of your structure. If your insurance premium is coming due, you may receive a letter requesting proof of insurance. Proof of Insurance is a document from your insurance company verifying that a policy has been obtained for your property including the policy amount and coverage dates. A copy of the declaration page is sufficient proof of insurance in most instances and can be emailed to insurance@truhome.com. This is usually the first page of your policy, tells the amount of coverage, and gives us the requisite details of the policy.

Can I make a payment over the phone?

Yes. Payments can be processed over the phone by calling us at the phone number listed on your monthly billing statement. There are options of speaking to an agent or completing the payment via our automated phone system.

When should I expect to see the payment deducted from my Checking /Savings account if payment is set up on automatic draft?

Payments that process automatically take up to 48 business hours to clear the account from which the funds are drafted. The date the payment is scheduled to draft is the date the payment will reflect as being applied to the mortgage. If the date falls on a holiday or weekend, the mortgage payment may take longer to process from a Checking/Savings account.



FREQUENTLY ASKED QUESTIONS



Can members make bi-weekly payments?

Yes. Please contact Member Services at 855-811-9253 and we will be happy to provide details about our biweekly program.

Can I pay my monthly mortgage with a credit card?

No. Monthly payments must be made using one of the methods below.

What form of payment can be used to make a payment?

- ACH (automatic withdrawal) from a Checking or Savings account
- Online at www.REVfcu.com
- Payment processed over the phone with Member Services at 855-811-9253
- Mail a check. Please remember to include the tear-off coupon at the bottom of each monthly mortgage statement.
- Bill pay services with financial institution
- Visit a branch location

What happens if a payment is returned due to non-sufficient funds (NSF)?

If any payment is returned due to NSF it will not process again from the Checking/Savings account. An NSF fee will be charged to the loan (state-specific fee).

Will I receive a coupon book?

No. you will receive a monthly mortgage statement with a tear off coupon attached once the mortgage payment has been received.

What should I do if I receive a tax bill?

If you receive a tax bill, please forward to our mortgage servicing department at tax@truhome.com.

