

If you are a Patriot Federal Bank mortgage loan or home equity line of credit customer, please read this important information below:

**NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS**

The servicing of your mortgage loan is being transferred, effective November 13, 2017. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. 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. The assignment, sale or transfer of the servicing of the mortgage loan does not affect the availability of mortgage life, disability insurance or private mortgage insurance you may have on your mortgage loan.

If you have any questions for either your current servicer, Patriot Federal Bank or your new servicer The National Union Bank of Kinderhook, about your mortgage loan or this transfer, please contact them using the information below:

**Current Servicer:**

Patriot Federal Bank  
Loan Department  
1-877-673-4410  
211 Erie Blvd, Canajoharie, NY 13317

**New Servicer:**

The National Union Bank of Kinderhook  
Loan Operations Department  
518-758-7101  
1 Hudson Street, Kinderhook, NY 12106

Under Federal Law, during the 60-day period following the effective date of the transfer of 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.

The date that your current servicer, Patriot Federal Bank, will stop accepting payments from you is November 13, 2017.

The date that your new servicer, The National Union Bank of Kinderhook, will start accepting payments from you is November 13, 2017. Send all payments on or after this date to your new servicer.

**OWNERSHIP TRANSFER NOTICE**

You are hereby notified that the ownership of your mortgage loan or home equity line of credit has been transferred as follows:

**Previous Creditor (owner):**

Patriot Federal Bank  
Loan Department  
1-877-673-4410  
211 Erie Blvd, Canajoharie, NY 13317  
NMLS# 456093

**New Creditor (owner)**

The National Union Bank of Kinderhook  
Loan Operations Department  
518-758-7101  
1 Hudson Street, Kinderhook, NY 12106  
NMLS#402626

**Date of Transfer: November 13, 2017**

The transfer of ownership has not been recorded in the office of public land records or the recorder of deeds office for the county or local jurisdiction where the property is located.

**Partial Payments:**

Your lender may accept payments that are less than the full amount due (partial payments) and apply them to your loan. If your loan is sold, your new lender may have a different policy

If you have any questions relating to the transfer of ownership of your mortgage loan or home equity line of credit to the new creditor, please contact the: Loan Operations Department between 8:30 a.m. and 4:30 p.m. Eastern Standard Time on the following days: Monday through Friday.