

**NOTIFICATION OF ASSIGNMENT, SALE OR TRANSFER
OF YOUR MORTGAGE LOAN**

May 23, 2019

Dear Customer,

We're writing to share some important information with you about your mortgage for <Collateral Description>. As part of the recent acquisition of Community Bank of Oak Park River Forest (CBOPRF) by Byline Bank on April 30, 2019, and given that now you are doing business with Byline, both the ownership of and servicing for your home loan <Loan #> have been transferred to Byline Bank. At the time of this notice, the transfer has not been recorded in public records.

For now, please send payments to:

Community Bank of Oak Park River Forest
1001 Lake Street
Oak Park, IL 60301

You can make checks payable to Byline Bank or Community Bank of Oak Park River Forest and you may also continue to make payments in person at your existing CBOPRF branch. There is no need to change anything with your existing monthly automatic payments if you use this method. **Later this year we will reach out again with updated information for you in regard to where to send payments once we consolidate our systems and branding.**

PARTIAL PAYMENTS

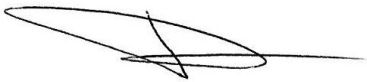
The following applies if you make a payment which is less than the minimum required amount.

To clarify, there is no change to the prior policy of CBOPRF in this regard. The Bank:

- 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.

If you have any other questions or concerns about your loan account with us, please feel free to reach us at (708) 660-1000.

Sincerely,



Daniel Burke
VP, Manager, Consumer Lending
Byline Bank
NMLS ID#486566



Clifford Stiles
VP, Director of Mortgage Operations
Byline Bank