

August 23, 2019

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

This is a notice to let you know that the servicing of your loan is being transferred effective September 9, 2019. After this date, a new servicer will be collecting your loan payments from you and nothing else about your loan will change.

As of April 30, 2019 Community Bank of Oak Park River Forest (CBOPRF) legally merged into Byline Bank. CBOPRF will stop accepting payments from you after September 6, 2019. Beginning September 9, 2019 Byline Bank will be your new servicer and will collect your loan payments going forward.

Beginning September 9, 2019 please send all payments to:

**Byline Bank
P.O. Box 388439
Chicago, IL 60638-8439**

You may also make payments in person at any Byline Bank branch.

If you have any questions about your loan or this transfer please contact us using the information below:

Present Servicer:

Community Bank of Oak Park River Forest
Loan Operations
1001 Lake Street
Oak Park, IL 60301
708-660-1000

New Servicer:

Byline Bank
Loan Operations
P.O. Box 388439
Chicago, IL 60638-8439
773-838-3696

There is no change to the partial payments policy for your loan but as a way of confirmation see below:

PARTIAL PAYMENTS

- 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.

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,



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



Clifford Stiles
VP, Director of Mortgage Operations
Byline Bank