

NOTICE OF SERVICING TRANSFER

As a part of South Carolina Federal Credit Union acquiring SC Telco Federal Credit Union's Florence branch operations, via a spinoff, mortgage loan and servicing are being transferred from SC Telco Federal Credit Union to South Carolina Federal, effective October 1, 2018.

This does not affect any term or condition of your mortgage loan. However, effective October 1, 2018, your payments will now be paid to South Carolina Federal. Payments can be made online, at a South Carolina Federal Financial Center, or by mail to the address below.

Send all payments due on or after October 1, 2018 to South Carolina Federal at this address:

**South Carolina Federal Credit Union
PO Box 62349
North Charleston, SC 29419-2349**

If you have any questions for either SC Telco or South Carolina Federal about your mortgage loan or this transfer, please contact them using the information below:

Present Servicer:

SC Telco Federal Credit Union
800-922-0446
P. O. Box 10708
Greenville, SC 29603

New Servicer

South Carolina Federal Credit Union
Retail Sales Department
800-845-0432 or 843-519-8300
6265 Rivers Ave.
N. Charleston, SC 29406

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.

SC Telco Federal Credit Union

September 30, 2018

South Carolina Federal Credit Union

October 1, 2018