

April 1, 2020

Ownership of your loan has changed; your terms and conditions remain the same.

Dear :

Thank you for choosing Revere Bank for your loan. We want you to know as of April 1, 2020, Revere Bank became part of Sandy Spring Bank. As a result, the ownership of your loan listed below transferred from Revere Bank to Sandy Spring Bank on April 1, 2020.

Loan number:

Secured by:

Original principal balance:

Rest assured, the original terms and conditions of your loan aren't changing. The transfer of ownership of your loan to Sandy Spring Bank was not publicly recorded. This does not affect the servicing of your loan.

Loan servicing and making payments

While Sandy Spring Bank is now the owner of your loan, it is not currently the servicer of your loan. Revere Bank continues to service your loan. Please continue to send your monthly payments to Revere Bank just as you do now.

Please note that if you make a partial payment – for an amount less than the full amount of your regularly scheduled monthly payment – Sandy Spring Bank as your lender:

- May accept your partial payment and apply it to your loan;
- May accept a partial payment and hold it in a separate account until you pay the rest of the payment, and then apply the full payment to your loan, or
- May not accept any partial payments.

If this loan is sold at some future time, the new lender may have a different partial payment policy.

If you have questions

All correspondence and inquiries about your loan, including specific questions about the acceptance of partial payments, should be addressed to Revere Bank, your servicer, at:

Revere Bank

P.O. Box 519

Laurel, MD 20725

The servicer has authority to act on Sandy Spring Bank's behalf with regard to the administration of your loan and respond to any questions you have.

If you need to contact Sandy Spring Bank, you may write us at 17801 Georgia Avenue, Olney, MD 20832, Attn: Loan Servicing, or you may call us at 1.800.399.5919.

Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Nicholas Becraft", written in a cursive style.

Nicholas Becraft
Vice President, Mortgage
Sandy Spring Bank