

Updates to your Revere Bank loan or line of credit account, ending in XXXX

In April, we let you know that the ownership of your Revere Bank real estate secured loan or line of credit had transferred to Sandy Spring Bank as a result of our two banks coming together as one.

On August 17, 2020, we'll complete our transition to one bank and the servicing of your loan or line of credit, including the collection of your payments, will transfer to Sandy Spring Bank. This will not change the original terms or conditions of the Loan, Deed of Trust or Note, other than terms directly related to the servicing of your loan.

How to make your loan payments

- Through August 16, 2020 continue to make your payments to Revere Bank.
- Beginning August 17, 2020 Sandy Spring Bank will be your new servicer and accept your payments.
- If you currently make your payment through:
 - Monthly statement: you'll continue to receive a monthly statement.
 - Automatic payment from a Revere Bank checking or savings account or bill pay service: this service will continue without interruption.
 - Through a non-Revere Bank bill pay service: you'll need to provide the bill pay service the new payment address below.
 - By mail: beginning August 17, 2020, send payments to:

Sandy Spring Bank
Loan Operations
17801 Georgia Avenue
Olney, MD 20832

Optional insurance

If you have mortgage life, disability, accidental death insurance or any other type of optional insurance through Revere Bank, please contact your insurance carrier to check on the continued availability and to make payment arrangements. Sandy Spring Bank will not bill you for these premiums.

If you have questions

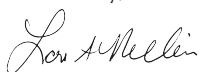
Please contact your current servicer, Revere Bank, or your new servicer, Sandy Spring Bank, at:

Revere Bank
Loan Operations
P.O. Box 519
Laurel, MD 20725
866.920.8185

Sandy Spring Bank
Loan Operations
17801 Georgia Avenue
Olney, MD 20832
800.399.5959

Thank you for your business. We look forward to continuing to serve your lending needs.

Sincerely,



Lori A. Mellin
Vice President
Client Service Center