



<Date>

<Name 1>

<Name 2>

<Address 1>

<Address 2>

<City, State Zip>

RE: Mortgage Transfer Disclosure and Notice of Assignment, Sale or Transfer of Servicing Rights
Account # <XXXXXXXX>

Dear Valued Loan Customer:

We are pleased to inform you that effective October 31, 2021, Severn Bank merged with and into Shore United Bank, National Association (Shore United Bank) with Shore United Bank as the surviving institution. As a result, Shore United Bank acquired your Severn Bank mortgage loan referenced above and we look forward to servicing your financial needs.

Below is certain information that both Severn Bank and Shore United Bank are required to provide you:

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being transferred from Severn Bank to Shore United Bank effective February 22, 2022.

The transfer does not affect any term or condition of the loan instruments, other than terms directly related to the servicing of your loan. The transfer of ownership has not been recorded in the county public land records at the time this disclosure is provided.

Your present servicer is Severn Bank, 200 Westgate Circle, Annapolis, MD 21401. If you have any questions related to the transfer of servicing from your present servicer, please call Severn Bank Loan Servicing toll-free at 800-752-5854, weekdays from 8:30 a.m. to 5 p.m.

Your new servicer will be Shore United Bank, 18 East Dover Street, Easton, MD 21601. If you have any questions related to the transfer of servicing to your new servicer, please call the Shore United Bank Loan Operations Department toll-free at 833-573-9082 between 8:00 a.m. and 4:30 p.m. Monday through Friday.

Beginning February 22, 2022, please make loan payments payable to Shore United Bank. Payments may be mailed to Shore United Bank, PO Box 949, Easton, MD 21601, or you may continue to make payments at your local branch.

Partial Payment: Shore United Bank will accept partial payments and apply such payment to your mortgage loan. If this loan is subsequently sold, the new lender may have a different policy.

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

If you currently have automatic monthly payments taken from your Severn Bank checking or savings account that is transferring to Shore United Bank, we can continue this service for you; however, this may require a new automatic payment to be established. Please contact 1-800-752-5854 to inquire on what steps may need to be taken to assure there is no disruption to your automatic loan payment.

If you are currently using an online service or 3rd party bill service to pay your loan payment, the payee information will need to be updated as follows:

Shore United Bank
Po Box 949
Easton, MD 21601
Bank routing number: 052100932

If you currently receive a monthly statement, a monthly statement will continue to be provided for each account. If you currently receive an electronic monthly statement and would like to continue doing so, beginning February 22, 2022, you may log into online banking by visiting www.shoreunitedbank.com, select the eStatements tab and follow the instructions.

Your mortgage loan account number will not change.

Our goal is to make this transition effortless for you, our valued customer. You will continue to be served by the same great people within your local branches. Thank you for the opportunity to service your financial needs. Our mission is your success.

Sincerely,



Lloyd L. Beatty, Jr.
President and CEO
Shore United Bank

Present Servicer: Severn Bank | 200 Westgate Circle, Annapolis, MD 21401 | 800-752-5854
Future Servicer: Shore United Bank | 18 E. Dover Street, PO Box 949, Easton, MD 21601 | 877-758-1600
Member FDIC | Equal Housing Lender