

# FAQS

## Mortgage Transfer of Servicing

No.	Questions	Answers
Q1	Why is my loan transferring from Franklin Synergy Bank to First Bank?	FirstBank acquired Franklin Synergy on 8/15
Q2	When will the transfer take place?	<p>There are 2 transfer dates. Please refer to the date stated in the Notice of Servicing Transfer sent to you to see which date applies to your loan.</p> <p>The first transfer will be effective 10/01/2020 as stated in the letter. The second transfer will be on 10/09/200</p>
Q3	Will I be able to access my mortgage account info during the transfer?	<p>For loans transferred to FirstBank on <b>10/1/2020</b>. It will take our team approximately <b>8 days</b> to board the loan to our system.</p> <p>Due to the loan being transitioned into our system, there will be a brief disruption in viewing your current mortgage account information online during the transfer of their loan. For assistance during this period, you can call FirstBank directly at 855-753-6209. Full access to the loan will resume no later than 10/9/2020</p> <p>For loans transferred on <b>10/9</b>, it will take our team approximately 2 business days to board the loan to our system. Some members may experience a brief disruption in viewing their current mortgage account information online during the transfer of their loan. For assistance during this period, you can call FirstBank directly at 800-413-4211</p>
Q4	What actions do I need to take?	Please take a moment to read the Notice of Servicing Transfer provided to you by your prior servicer, Franklin Synergy Bank, which has important information regarding the servicing transfer of your loan. You should also review the packet of information that FirstBank will or has already provided to you.
Q5	Are there any new benefits with FirstBank?	Yes. Through FirstBank borrowers will receive an enhanced member experience including an e-statement option, improved self-service features online** and by phone, as well as Saturday call center availability.
Q6	Will my mortgage payment history be transferred?	Yes. Your mortgage payment history with Franklin Synergy Bank will automatically be transferred to FirstBank
Q7	Will the transfer affect my mortgage loan terms?	No. The transfer of servicing of your mortgage loan will not affect the terms of your loan.
Q8	Will the transfer affect my credit report?	No. We will not report to the credit bureaus for the first 60 days following the transfer of your loan. After 60 days, FirstBank will begin regular credit reporting in accordance with the terms of your loan agreement.
Q9	My previous servicer made my tax and insurance payments. Will FirstBank continue to make these payments on my behalf?	Yes. If you currently have escrow funds held for the payment of your taxes, property and/or flood insurance premiums, FirstBank will continue collecting these funds and making those payments for you.

# FAQS

## Mortgage Transfer of Servicing

Q10	I was in the process of modifying my loan prior to the transfer of my loan. Will my loan modification transfer to FirstBank?	Yes. If your loan modification was completed prior to the transfer, the completed modification will transfer to FirstBank. If an evaluation of a loss mitigation option, like a loan modification, is in process, such evaluation will continue and FirstBank will work to complete the evaluation and provide you with a response. If a member assistance application was pending prior to the transfer, FirstBank will work with Franklin Synergy Bank to ensure that they have all documents that you previously provided and will request any additional documentation necessary to complete the application from you.
Q11	I sent my payment to Franklin Synergy Bank. Will my payment automatically be forwarded to FirstBank?	Franklin Synergy Bank will forward payments to FirstBank for 60 days following the transfer of service date. FirstBank will apply the payment received to your loan balance. If your payment was received by Franklin Synergy Bank on time or before the payment due date, you will not be assessed a late fee by FirstBank upon their receipt of the forwarded payment. Please be aware that after 60 days of your loan transfer date, Franklin Synergy Bank may no longer forward your payment to FirstBank, which could cause your payment to be late.
Q12	Do I need to contact my insurance company?	No. FirstBank will contact your insurance company and change the mortgagee clause to the updated address and contact information on your behalf.
Q13	I am in the process of selling or refinancing my home and am closing during the transfer time period. Will my loan be affected and how can I get a payoff amount?	<p>Your loan application will not be affected. Payoffs received between 10/1-10/9 will be effective dated for the date received. We will NOT be able to quote a payoff during 10/1 -10/9. For any payoff after 10/9 you may call 1-855-753-609</p> <p><b>For loans that transferred on 10/9</b> Your loan application will not be affected. You can request a written payoff before 10/9 by calling 615-465-9137. For any payoff after 10/13 you may call 1-800-413-4211</p>
Q14	If I am currently making my mortgage payments through an online service, third-party bill pay service or other bill pay service, will I need to update any information?	<p>Yes. Please refer to the information on your Notice of Servicing Transfer.</p> <p><b>If your loan transferred on 10/1</b> The payee information will need to be changed to the following payment address effective as of your loan servicing transfer date FirstBank PO Box 11733 Newark, NJ 07101-4733</p> <p><b>If your loan transferred on 10/9</b> Yes. The payee information will need to be changed to the following payment address effective as of your loan servicing transfer date FirstBank Loan Servicing Center P.O. Box 388 Lexington, TN 38351</p>
Q15	If I have automatic payments set up, will it automatically transfer over?	If you are currently participating in an autopay /direct debit program for monthly recurring automatic drafts, the autopay service will transfer to FirstBank, unless you have otherwise been notified by Franklin Synergy Bank or FirstBank

# FAQS

## Mortgage Transfer of Servicing

Q16	How do I set up automatic payments with FirstBank?	<p>Refer to the notice of transfer</p> <p><b>If your loan transferred on 10/1</b></p> <p>If you do not currently have automatic payments, you can enroll in this service by completing the Automatic Payment Program (“APP” or “AutoPay”) form and sending it to the address listed on the form. If the AutoPay form is not included in your welcome letter, you can request the form by calling 855-753-6209</p> <p>Until you are notified in writing of when your automatic payments will begin, please mail a check for your monthly payment to the payment address provided in the Notice of Servicing Transfer. APP or AutoPay requests are typically completed in 45 days. If you are already participating in an automatic payment service with Franklin Synergy, your monthly recurring automatic drafts will transfer to FirstBank, unless you have been otherwise notified in writing that your AutoPay service will not transfer. Please see the above information on how to enroll in AutoPay or see the Automatic Drafts section of the “Important Account Information” enclosed with your welcome letter for further information.</p> <p><b>If your loan transferred on 10/9</b></p> <p>If you do not currently have automatic payments, you can enroll in this service by contacting your local branch, or by calling 1-800-413-4211. If you have a FirstBank deposit account, you may also enroll through FirstBank Online Banking.</p> <p>If you are already participating in an automatic payment service with Franklin Synergy, your monthly recurring automatic drafts will transfer to FirstBank, unless you have been otherwise notified in writing that your AutoPay service will not transfer.</p>
Q17	Will I be receiving statements for my mortgage loan?	Yes, you will be receiving a monthly billing statement every month
Q18	When is my payment due?	Payment dates will NOT be changing. Payments are due and payable by the Payment Due Date.

## Mortgage Transfer of Servicing

<p>Q19</p>	<p>Where do I send my payments?</p>	<p>Refer to the payment information on the notice of Servicing transfer</p> <p><b>If your loan was transferred on 10/1</b></p> <ol style="list-style-type: none"> <li>1. Remove your coupon from the bottom of your loan statement and send it along with your check or money order to the address shown on the coupon or below:              PO Box 11733              Newark, NJ 07101-4733</li> <li>2. <b>DO NOT SEND CASH.</b></li> <li>3. <b>DO NOT SEND</b> Correspondence with your payment.              Correspondence goes to the following address: PO              Box77404              Ewing, NJ 08628              Fax 609-538-4005</li> <li>4. When sending your monthly payment via overnight carrier, express or certified mail, or if sending a principal payment only, please use the following address:              Payment Processing              425 Phillips Blvd,              Ewing NJ 08618.              When sending principal payment only, please remember to indicate "principal only" along with your loan number in the memo section of your check. <b>PLEASE NOTE:</b> Additional principal payments can only be mad with, or after your current month's payments. <b>NO principal payments can be applied to loans that are not current.</b></li> <li>5. FirstBank does NOT accept partial payments and any amount received less than full amount due will be returned to the remitter.</li> </ol> <p><b>If your loan was transferred on 10/9</b></p> <ol style="list-style-type: none"> <li>1. Remove your coupon from the bottom of your loan statement and send it along with your check or money order to the address shown on the coupon or below:              FirstBank              Loan Servicing Center              P.O. Box 388              Lexington, TN 38351</li> <li>2. <b>DO NOT SEND CASH.</b></li> <li>3. <b>DO NOT SEND</b> Correspondence with your payment.              Correspondence goes to the following address:              FirstBank              211 Commerce Street, Suite 300              Nashville, TN 37201</li> <li>4. When sending your monthly payment via overnight carrier, express or certified mail, or if sending a principal payment only, please use the following address:              FirstBank              Loan Servicing Center              15365 Highway 22 North              Lexington, TN 38351</li> </ol>
------------	-------------------------------------	---

# FAQS

## Mortgage Transfer of Servicing

		<p>When sending principal payment only, please remember to indicate “principal only” along with your loan number in the memo section of your check. <b>PLEASE NOTE:</b> Additional principal payments can only be made with, or after your current month’s payments. <b>NO principal payments can be applied to loans that are not current.</b></p> <p>FirstBank does NOT accept partial payments and any amount received less than full amount due will be returned to the remitter.</p>
Q20	Why did I receive two (2) Notice of transfers with different information on where to send payments	<p><b>If you received two (2) notices with conflicting information this was due to an internal error and you should have received an updated notice informing you of the error along with the correct notice of transfer</b></p> <p><b>Please accept our apologies for any confusion this may have caused</b></p> <p><b>Note: your mortgage loan was not impacted in any way</b></p>
Q21	Can I pay my payments online?	<p><b>Yes, after 10/9 payments can be made through <a href="http://www.myfbmortgage.loanadministration.com">www.myfbmortgage.loanadministration.com</a></b></p>
Q22	Do you have a mobile app and can I pay my payments through the mobile application?	<p><b>Yes, the FirstBank mobile application will be available after 10/9 however, mortgage payments cannot be made through the mobile application.</b></p>