

Frequently Asked Questions

Q#	Question	A#	Answer
Q1.	Why is FirstBank transferring my loan to Specialized Loan Servicing LLC (SLS)?	A1.	<p>Effective 7/5/2022 FirstBank has chosen SLS, a trusted provider, to be the new servicer of your FirstBank mortgage loan and to act on its behalf.</p> <p>In performing many of its servicing duties, SLS will often use the name FirstBank while acting on behalf of FirstBank, however, SLS is performing the services</p>
Q2.	Why did you sell my mortgage to SLS?	A2.	<p>FirstBank did not sell your mortgage to SLS. FirstBank will continue to be the master servicer on your loan, which means FirstBank owns the right to perform servicing on your loan itself, but may also do so through a subservicer, like SLS. FirstBank has selected SLS to subservice your loan on behalf for services such as collecting and processing your payments; paying your taxes and insurance from your escrow account, if applicable; and answering questions regarding your mortgage loan.</p>
Q3.	When will the transfer take place?	A3.	<p>Your loan transfer effective date will appear on the Notice of Servicing Transfer letter attached to the welcome packet sent from SLS.</p> <p>Transfer Dates: 7/5/22 – Ginnie Mae loans 8/1/22 – Fannie Mae and FHLB loans 9/1/22 – Freddie Mac and Asset loans</p>
Q4.	Will I be able to access my mortgage account info during the transfer?	A4.	<p>While you may experience a brief disruption in viewing the current mortgage account information online during the transfer you should still have access to key information. For assistance during this period, you can call SLS Computershare directly at 1-855-354-3471</p>
Q5.	What actions do I need to take?	A5.	<p>Please take a moment to read through the Notice of Servicing Transfer provided to you by your prior servicer, Cenlar, which has important information regarding the servicing transfer of your loan.</p> <p>You should also review the packet of information that FB/SLS will or has already provided to you. This packet includes the Notice of Servicing Transfer and Important Account Information that provides additional details about the servicing transfer and how SLS will be servicing your loan on behalf of FirstBank</p>
Q6.	Are there any new benefits with SLS?	A6.	<p>Yes. Through SLS, FirstBank customers will receive an enhanced borrower experience including an e-statement option, improved self-service features online** and by phone.</p> <ul style="list-style-type: none"> • Multiple communication options: chat, secure messaging via web portal, E communication, etc. • Website optimization for mobile and tablet users (Optimized Online Borrower Experience includes many self-serve options) • Interactive Voice Response (IVR) technology

FAQs Transfer of Servicing (TOS): Cenlar to SLS

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Q7.	Will my mortgage payment history be transferred?	A7.	<p>Yes. Your mortgage payment history will automatically be transferred to FirstBank /SLS Computershare and will be available by phone at 1-855-354-3471 or you may request by mail at:</p> <p>FirstBank, serviced by Specialized Loan Servicing LLC Customer Care Department 6200 S. Quebec St., Ste 300 Greenwood Village, CO 80111</p> <p>Your current payment history with SLS Computershare will be available online on https://FirstBank.servicingloans.com</p>
Q8.	Will the transfer affect my mortgage loan terms?	A8.	No. The transfer of servicing of your mortgage loan will not affect the terms of your loan.
Q9.	Will the transfer affect my credit report?	A9.	<p>No. We will not report to the credit bureaus for the first 60 days following the transfer of your loan.</p> <p>After 60 days, SLS will begin regular credit reporting in accordance with the terms of your loan agreement.</p>
Q10.	My tax and insurance payments were made by my previous servicer. Will SLS continue to make these payments on my behalf?	A10.	Yes. If you currently have escrow funds held for the payment of your taxes, property and/or flood insurance premiums, FB/SLS Computershare will continue collecting these funds and making those payments for you.
Q11.	I was in the process of modifying or deferring my loan prior to the transfer of my loan. Will my loss mitigation transfer to SLS Computershare?	A11.	<p>Yes. If your loan modification or deferral was completed prior to the transfer, the completed modification/deferral will transfer to SLS.</p> <p>If an evaluation of a loss mitigation option is in process, such evaluation will continue and SLS will work to complete the evaluation and provide you with a response.</p> <p>If a borrower assistance application was pending prior to the transfer, SLS will work with Cenlar to ensure that they have all documents that you previously provided and will request any additional documentation necessary to complete the application from you.</p>
Q12.	I sent my payment to FirstBank/Cenlar. Will my payment automatically be forwarded to FB/SLS?	A12.	<p>The previous servicer will forward payments to SLS for 60 days following the transfer of service date. SLS will apply the payment received to your loan balance.</p> <p>If your payment was received on time or before the payment due date, you will not be assessed a late fee by SLS upon their receipt of the forwarded payment.</p> <p>Please be aware that after 60 days of your loan transfer date, the previous servicer may no longer forward your payment to SLS, which could cause your payment to be late.</p>

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Q13.	Do I need to contact my insurance company?	A13.	No. SLS will contact your insurance company and change the mortgagee clause to the updated address and contact information on your behalf.
Q14.	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?	A14.	Your loan application will not be affected. You can request a written payoff quote online at https://FirstBank.servicingloans.com or by calling 1-855-354-3471
Q15.	If I'm 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?	A15.	Yes. The payee information will need to be changed to the following payment address effective as of your loan servicing transfer date: FirstBank c/o Specialized Loan Servicing Attn: Remittance Acceptance P.O. Box 60535, Ste 300 City of Industry, CA 91716-0535
Q16.	If I have automatic payments set up, will it automatically transfer over?	A16.	If you are currently participating in an autopay program for monthly recurring automatic drafts, the autopay service will transfer to SLS, unless you have otherwise been notified by FirstBank or SLS.
Q17.	How do I set up automatic payments with SLS?	A17.	If you do not currently have automatic payments, you can enroll in this service by going to https://FirstBank.servicingloans.com . To set up your automatic payments: <ol style="list-style-type: none"> 1. Go to website and log in or set up your online account. 2. Select "Manage Payments" and follow the prompts to set up your ACH payments. <p>You can also call 1-855-354-3471 for instructions</p> <p>Note: 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. AutoPay requests are typically completed in 45 days.</p> <p>If you are already participating in an automatic payment service, your monthly recurring automatic drafts will transfer to SLS, 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>
Q18.	Will I be receiving statements for my mortgage loan?	A18.	Yes, you will be receiving a monthly billing statement every month

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Q19.	When is my payment due	A19.	Payment dates will NOT be changing. Payments are due and payable by the Payment Due Date.
Q20.	Where do I send my payments (mail)?	A20.	<p>Refer to the payment information on the notice of Servicing transfer</p> <p>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:</p> <p>Make payable to: FirstBank c/o Specialized Loan Servicing P.O. Box 60535 City of Industry, CA 91716-0535</p> <ol style="list-style-type: none"> DO NOT SEND CASH. DO NOT SEND Correspondence with your payment. Correspondence goes to the following address: FirstBank c/o SLS P.O. Box 630147 Littleton, CO 80163-0147 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, c/o SLS Customer Care Department 6200 S. Quebec St., Ste 300 Greenwood Village, CO 80111 855-354-3471 <p>When sending principal payment only, please remember to indicate “principal only” along with your loan number in the memo section of your check. PLEASE NOTE: Additional principal payments can only be mad with, or after your current month’s payments. NO principal payments can be applied to loans that are not current.</p> <p>FirstBank does NOT accept partial payments and any amount received less than full amount due will be returned to the remitter.</p>
Q21	Can I make my payments online?	A21.	<p>To make a one-time payment, please log in to your account or register a new account by visiting https://FirstBank.servicingloans.com You will need your E-mail, Loan Number or SSN and your property zip code.</p> <p>Payments made during business hours are posted the same day and may also be withdrawn. Please note that debit cards and credit cards are not accepted</p>

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Q22.	Can I make payments over the phone?		<p>Yes, to make a payment over the phone borrowers may use our automated telephone payment service or speak with one of our helpful Customer Care Associates. Please have your bank account number and routing number available when you call. Note that there are convenience fees for paying over the phone</p> <ul style="list-style-type: none"> • \$12.50 may be charged per agent transaction or • \$7.50 via our automated system. <p>Call: 1-855-354-3471</p> <p>Payments can be made free of charge online</p>
Q23.	I may be called to active duty soon. What do I need to do?	A23.	<p>Please send in a copy of your orders to report for active duty to:</p> <p>FirstBank, c/o SLS Customer Care Department 6200 S. Quebec St., Ste 300 Greenwood Village, CO 80111 855-354-3471</p>