



## NOTICE OF TRANSFER OF SERVICING RIGHTS

### From BluPeak Credit Union to the BluPeak Credit Union Mortgage Servicing Department

BluPeak Credit Union has partnered with Member First Mortgage, LLC (MFM) to service your mortgage loan through the BluPeak Credit Union Mortgage Servicing Department. This letter is to notify you that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold, or transferred from BluPeak Credit Union to the BluPeak Credit Union Mortgage Servicing Department effective **October 1, 2025**.

The date that BluPeak Credit Union will stop accepting payments from you is **September 30, 2025**. The date that the BluPeak Credit Union Mortgage Servicing Department will start accepting payments from you is **October 1, 2025**. Send all payments due on or after that date to BluPeak Credit Union Mortgage Servicing Department #771502 Detroit, MI 48277-1502.

The transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan. Except in limited circumstances, the law requires that your present servicer sends you this notice at least 15 days before the effective date of transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing. In this case, all necessary information is combined in this one notice.

Your loan is currently serviced by BluPeak Credit Union, whose business address is 10120 Pacific Heights Blvd., Suite 100, San Diego, CA 92121.

Questions relating to the upcoming servicing transfer of your mortgage loan from BluPeak Credit Union to the BluPeak Credit Union Mortgage Servicing Department may be directed to BluPeak Credit Union at 866.873.4968 Monday through Friday: 8:00 AM to 5:00 PM PST.

Beginning on **October 1, 2025**, your mortgage loan will be serviced by the BluPeak Credit Union Mortgage Servicing Department, whose business and correspondence address is 616 44th Street SE, Suite 100, Grand Rapids, MI 49548.

The BluPeak Credit Union Mortgage Servicing Department can be reached, toll free, at 888.650.5329, Monday through Friday, 8:30 AM to 6:30 PM EST. should you have any questions or concerns.

Starting **October 1, 2025**, send your payments to:

BluPeak Credit Union Mortgage Servicing Department  
Dept. #771502  
Detroit, MI 48277-1502

BluPeak Credit Union is providing you with this communication through its service provider, Member First Mortgage, LLC.

Servicing Department: 888.650.5329 | Home Preservation: 888.622.0685  
Hours: Monday – Friday | 8:30 AM – 6:30 PM EST  
BluPeak Credit Union | NMLS ID# 411617



Upon transfer, all prior automatic deductions set up with BluPeak Credit Union will be stopped. If you wish to continue to have your payment automatically deducted from any account, the enclosed ACH can be completed and returned to the BluPeak Credit Union Mortgage Servicing Department or sign up for ACH drafting online starting **October 6, 2025** at [www.blupeak.com](http://www.blupeak.com) and log into online banking.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by BluPeak Credit Union on or before its due date may not be treated by the BluPeak Credit Union Mortgage Servicing Department as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within 5 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request.

No later than 30 Business Days after receiving your qualified written request for a notice of error or request for information, your servicer must correct the error and provide written notification of the correction or conduct an investigation and provide written notification that no error occurred or provide the requested information or conduct a reasonable search for the requested information and provide a written notification explaining why the information is not available. Also, for 60 days after receipt of a notice of error, your servicer may not furnish adverse information to any consumer reporting agency regarding any payment that is the subject of the notice of error. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

Sincerely,

BluPeak Credit Union

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