

December 1, 2021

Borrower Name Borrower Address

As the servicer of your credit union mortgage loan, we are writing to inform you that the recent November Mortgage Statement mailing was inadvertently distributed containing a test file dated April 12, 2021. **Please disregard this statement.** The listed total amount due, as well as any delinquent payment(s) or late fees are not accurate.

Please note, this will not affect ACH/auto-withdrawals, and it will have no adverse impact on your credit report.

The issue has since been corrected, and the proper November statement was distributed to you via mail within five business days. In the interim, you can access your electronic November statement anytime via www.ownerschoice.com/manage-my-loan. As a reminder, online saves time! Please visit the OwnersChoice Funding Mortgage Center for easy set-up paperless billing!

We apologize for any confusion or inconvenience this may have caused you. If you have any questions, please contact OwnersChoice Funding at (800) 342-4998.

Sincerely,

OwnersChoice Funding, Inc

