



NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred **from National Bank of Ohio** of Oak Harbor, Ohio **to The Croghan Colonial Bank effective December 7, 2013**.

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any terms or conditions of the mortgage instruments other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires National Bank of Ohio to send you notice at least 15 days before the effective date of transfer or at closing. Additionally, The Croghan Colonial Bank must also send you notice no later than 15 days after this effective date or at closing. ***Please note that, in this case, all necessary information is combined in this one notice.***

Your present servicer is:

National Bank of Ohio
147 West Water Street
P.O. Box 110
Oak Harbor, OH 43449-0110

If you have any questions relating to the transfer of servicing from National Bank of Ohio, please feel free to call Customer Service toll free at 877.311.8517 between 9:00 a.m. and 5:00 p.m. Monday through Friday.

Your new servicer will be:

The Croghan Colonial Bank
323 Croghan Street
Fremont, OH 43420

If you have any questions relating to the transfer or servicing to Croghan Colonial, please feel free to call Loan Operations at 888.276.4426 toll free between 9:00 a.m. and 5:00 p.m. Monday through Friday.

The date that National Bank of Ohio will stop accepting payments from you is December 6, 2013. The date that The Croghan Colonial Bank will start accepting payments from you is December 7, 2013; please send all payments due on or after this date to your new servicer.

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 National Bank of Ohio before its due date may not be treated by the Croghan Colonial Bank 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 20 Business Days of receipt of your request. A “Business Day” is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions and 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, account number and your reasons for the request. If you would like to send a “qualified written request” regarding the servicing of your loan, it must be sent to this address:

***The Croghan Colonial Bank
323 Croghan Street
Fremont, OH 43420***

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 60-Business-Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

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.

National Bank of Ohio
Present Servicer

November 20, 2013
Date

and

The Croghan Colonial Bank
Future Servicer

November 20, 2013
Date