



## Neighborhood CU and Member First Mortgage Partnership FAQs

**Q: Why is Neighborhood Credit Union partnering with Member First Mortgage for the servicing of my mortgage loan?**

A: Partnering with a larger provider of mortgage servicing gives Neighborhood Credit Union the ability to offer members like you, additional benefits, and services. Once the transition occurs, you will have new features and options for accessing information pertaining to your mortgage account.

**Q: Has my mortgage been sold to Member First Mortgage?**

A: No, your mortgage has not been sold.

**Q: Who is Member First Mortgage?**

A: Founded in 2001 and wholly owned by 13 leading credit unions, Member First Mortgage is a Credit Union Service Organization (CUSO). Member First Mortgage has a strong reputation as a leading mortgage servicer, assisting credit unions and their members with their mortgage needs. Built on the credit union philosophy of "People Helping People", Member First Mortgage team members have years of experience in mortgage servicing and a service vision unparalleled in the mortgage industry.

Member First Mortgage offers the outstanding service you deserve and such things as:

- Automatic Payment Withdrawal with ACH
- Free 24-Hour Online Payments
- Free 24-Hour Online Access to view your Loan Information
- Monthly Statements
- And much more...

**Q: My payment is currently deducted from my account automatically. What do I need to do to continue this?**

A: Member First Mortgage offers the ability to have your monthly payments taken directly from your account via ACH. Included with this letter is a form that must be completed if you wish to sign up for this service. Upon conversion, all prior automatic deductions set up with Neighborhood Credit Union will be stopped. If you wish to continue to have your payment automatically deducted from any account, the enclosed ACH form must be completed and returned to Member First Mortgage by May 16th, 2020.

**Q: Where should I begin mailing my payments?**

A: Effective on **June 1st, 2021**, the new **payment mailing address** is:

**Member First Mortgage, LLC  
Dept. #771502  
Detroit, MI 48277-1502**

**Q: My payment is currently made through my Bill Pay service, what do I need to do?**

A: Update your Bill Pay with your new loan number and the new payment mailing address so your payment is credited appropriately and without delay.

**Q: How can I contact Member First Mortgage to get information concerning the servicing of my mortgage account?**

A: For general servicing questions such as payment information, tax payments, insurance payments, etc. please contact 1-866-636-1052, email [servicing@memberfirstmortgage.com](mailto:servicing@memberfirstmortgage.com), or send any **correspondence** to the following address:



**Member First Mortgage, LLC**  
**616 44th St SE**  
**Grand Rapids, MI 49548**

**\*\*\*Please note the correspondence address is different than the payment mailing address\*\*\***

**Q: Will my mortgage loan number be changing?**

A: Yes, you will be assigned a new loan number. The new loan number is indicated on the Welcome Letter that members will be receiving in **May 2021**. You may also refer to the Transfer of Servicing Letter. Your new loan number is located at the top of the letter near your address.

**Q: Will any of the terms of my mortgage change?**

A: No, the mortgage will continue to be serviced under the original and/or current terms.

## **Your Mortgage Statement Information**

**Q: How can I get a copy of an old statement that was generated prior to the servicing transfer?**

A: Contact **Neighborhood Credit Union** for statements **through May 31st, 2021**. Contact Member First Mortgage for statements **after June 1st, 2021**.

**Q: What if I don't receive my mortgage statement?**

A: After **June 1st, 2021** please call Member First Mortgage at 1-866-636-1052 or email us at [servicing@memberfirstmortgage.com](mailto:servicing@memberfirstmortgage.com).

**Q: At the end of 2021, will I receive more than one mortgage tax and interest statement (Form 1098)?**

A: Yes, **Neighborhood Credit Union** will supply you with a 1098 statement from January 1, 2021 to May 2, 2021. **Member First Mortgage** will supply you with a 1098 statement from June 1, 2021 to December 31, 2021.