



Fidelity Bank
100 South Main Street
Fuquay-Varina, NC 27526

[NAME]
[STREET_ADDRESS]
[CITY], [STATE] [ZIP]

August 17, 2026

NOTICE OF MORTGAGE TRANSFER

As of August 1, 2026, Affinity Bank and Newton Federal Bank are now Fidelity Bank. As a result of the merger, your loan was transferred to Fidelity Bank effective 8/1/2026 for the property located at [PROPERTY_DESCRIPTION].

There is nothing specific regarding this transfer of your loan that is being recorded in public records.

Fidelity Bank's partial payment policy is:

- For mortgages, partial payments are held in a suspense account until a full payment is reached
- For HELOCs, partial payments are applied to the loan

Nothing about your payments will change at this time; you will receive a notice of servicing transfer in October regarding changes to the mailing address for your payments.

If you have any questions, you may contact Fidelity Bank at Post Office Box 1469, Fuquay-Varina, NC 27526, or by phone at 877-552-2242.

We look forward to working with you on your loan going forward.

Sincerely,

Fidelity Bank Loan Operations