Post Office Box 4129
Cary, NC 27519

[NAME]
[STREET_ADDRESS]
[CITY], [STATE] [ZIP_CODE]

September 18, 2026

NOTICE OF ASSIGNMENT, SALE, OR SERVICING TRANSFER

As of August 1, 2026, Affinity Bank and Newton Federal Bank are now Fidelity Bank. The servicing of your mortgage loan is being transferred to Fidelity Bank dba Right By You Mortgage effective 10/16/2026 for the property located at *[PROPERTY_DESCRIPTION]*. This means **any payment due after 10/16/2026** will be made to Fidelity Bank. Nothing else about your mortgage loan will change.

Currently, Affinity Bank/Newton Federal is your Servicer. Affinity Bank/Newton Federal will stop accepting payments received from you after 10/16/2026. For your convenience, you may make payments to us at your local branch, by mail to us at the address below, or pay within online banking. If you have an automated payment or bill pay feature set up to make your payment, please remember to update it to Fidelity Bank.

Please note that the "Pay by (e)Check or Card" option is no longer available.

Fidelity Bank, dba Right By You Mortgage will collect your payment due on or after 10/16/2026 at: PO Box 4129, Cary, NC 27519.

Current Servicer:
Affinity Bank
400 Galleria Parkway SE Ste 900
Atlanta, GA 303339

Newton Federal Bank
3175 Hwy 278
Covington, GA 30014
770-786-7088

PO Box 1037
Covington, GA 30015

New Servicer:
The Fidelity Bank, dba Right By You Mortgage
PO Box 4129
Cary, NC 27519
877-552-2242

If you have any questions for your current or new servicer about your loan or this transfer, please contact us as shown above.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer on or before its due date may not be treated by the new Servicer as late, and a late fee may not be imposed on you.

We look forward to servicing your mortgage going forward. Please keep us in mind for any of your future purchases or refinances!

Sincerely,
The Fidelity Bank, dba Right By You Mortgage

Post Office Box 1469
Fuquay-Varina, NC 27526

[NAME]
[STREET_ADDRESS]
[CITY], [STATE] [ZIP_CODE]

September 21, 2026

NOTICE OF ASSIGNMENT, SALE, OR SERVICING TRANSFER

As of August 1, 2026, Affinity Bank and Newton Federal Bank are now Fidelity Bank. The servicing of your loan is being transferred to Fidelity Bank effective 10/16/2026. This means **any payment due after 10/16/2026** will be made to Fidelity Bank**.** Nothing else about your loan will change.

Currently, Affinity Bank/Newton Federal is your Servicer. Affinity Bank/Newton Federal will stop accepting payments received from you after 10/16/2026. For your convenience, you may make payments to us at your local branch, by mail to us at the address below, or pay within online banking. If you have an automated payment or bill pay feature set up to make your payment, please remember to update it to Fidelity Bank.

Please note that the "Pay by (e)Check or Card" option is no longer available.

Fidelity Bank will collect your payment due on or after 10/16/2026 at: PO Box 1469, Fuquay-Varina, NC 27526.

Current Servicer:
Affinity Bank
400 Galleria Parkway SE Ste 900
Atlanta, GA 303339

Newton Federal Bank
3175 Hwy 278
Covington, GA 30014
770-786-7088

PO Box 1037
Covington, GA 30015

New Servicer:
The Fidelity Bank
PO Box 1469
Fuquay-Varina, NC 27526
877-552-2242

If you have any questions for your current or new servicer about your loan or this transfer, please contact us as shown above.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer on or before its due date may not be treated by the new Servicer as late, and a late fee may not be imposed on you.

We look forward to servicing your loan going forward.

Sincerely,
Fidelity Bank Loan Operations