

DELEGATED CORRESPONDENT ANNOUNCEMENT 2020-35 September 23, 2020

Servicing and Mortgagee Updates

The following changes are effective with loans purchased October 1, 2020:

- Starting 10/1/20 all loans FCM purchases will be boarded to our sub-servicer Dovenmuehle Mortgage,
 Inc. (DMI)
- FCM should **not** be listed in the closing documents as the entity to send the first payment to. You, the Seller, should be listed, in case you are owed payment at the time of purchase.
- After purchase, Sellers should send a RESPA compliant Goodbye Letter (aka Notice of Transfer letter) to the borrower.
- If the Seller is due a payment and believes the borrower has made that payment to FCM in error, the following will be required for FCM/DMI to reverse and return a payment to the Seller:
 - 1) Borrower's verbal OR written/signed request to FCM/DMI to reverse the payment and return it to the Seller. Verbal requests can be made by calling the FCM corporate office at 800-909-4680 and choosing Option "0." Written/signed requests can be submitted by emailing the FCM corporate office at servicing@fcmpartners.com.
 - 2) Borrower's request must be received prior to the first payment due date to FCM/DMI. A payment cannot be reversed if it would make the account past due.
 - *Please note it can take 10-15 business days for funds to be returned.

Below are updated addresses for Goodbye Letters / Notice of Transfer Letters, Insurance Mortgagee Clause and MERS TOS/TOB.



Goodbye Letter/ Notice of Transfer letter

Payment Address

First Community Mortgage, Inc. c/o Dovenmuehle Mortgage, Inc. (DMI)

PO Box 0054

Palatine, IL 60055-0054

Correspondence Address

First Community Mortgage, Inc. c/o Dovenmuehle Mortgage, Inc. (DMI)

Mail Stop 1290

1 Corporate Drive, Suite 360

Lake Zurich, IL 60047-8945

Toll Free # 855-201-6650

Monday – Friday 8:00 AM – 5:00 pm CST

Insurance Mortgagee Clause

First Community Mortgage, Inc.

ISAOA/ATIMA

PO Box 961292

Fort Worth, TX 76161-0292

MERS TOS/TOB

Servicer/Investor: **1003081** First Community Mortgage, Inc.

Sub-servicer: 1001484 Dovenmuehle Mortgage, Inc.