

February 18, 2026

**IMPORTANT NOTICE REGARDING THE TRANSFER OF YOUR MORTGAGE LOAN**

Dear Mortgage Customer:

This notice is to inform you that effective March 20, 2026 (the “Transfer Date”), the ownership and servicing of your mortgage loan will transfer from BankPlus to Bank of Franklin.

This notice is provided pursuant to the Truth in Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA).

**TRANSFER OF OWNERSHIP OF YOUR LOAN (TILA NOTICE)**

As of March 20, 2026, Bank of Franklin will become the new owner and creditor of your mortgage loan.

New Creditor:

Bank of Franklin

P.O. Box 606

Meadville, MS 39653

Phone: 601-384-2305

The transfer of ownership does not change any term or condition of your loan. Your interest rate, payment amount, payment due date, maturity date, and all other contractual terms remain the same.

The transfer of ownership will be recorded in the appropriate land records, if applicable.

**TRANSFER OF SERVICING OF YOUR LOAN (RESPA NOTICE)**

Effective March 20, 2026, Bank of Franklin will also begin servicing your mortgage loan. This means Bank of Franklin will collect your payments and manage your loan account, including any escrow account.

Current Servicer (until March 20, 2026):

BankPlus

202 Jackson Street

Belzoni, MS 39038

Phone: 601-664-7587

New Servicer (effective March 20, 2026):

Bank of Franklin

P.O. Box 606

Meadville, MS 39653

Phone: 601-384-2305

Hours of Operation: Monday – Thursday 9:00 am – 4:30 pm, Friday 9:00 am – 5:30 pm

## **PAYMENT INSTRUCTIONS**

- Payments with a due date on or before March 20, 2026, should be sent to BankPlus.
- Payments with a due date after March 20, 2026, should be sent to Bank of Franklin at the address listed above.

## **AUTOMATIC PAYMENTS**

If you currently make payments by automatic transfer, you will receive separate instructions if any action is required. Otherwise, your automatic payment authorization will remain in effect.

## **60-DAY PAYMENT PROTECTION**

If you mistakenly send a payment to BankPlus that is due within 60 days following March 20, 2026, the payment will not be treated as late. A late fee will not be imposed, and the payment will not be reported as delinquent to any consumer reporting agency during that 60-day period.

## **ESCROW ACCOUNTS**

If your loan includes an escrow account for payment of property taxes, insurance, or other charges, those escrow funds will be transferred to Bank of Franklin. The terms governing your escrow account are not changing as a result of this transfer.

## **ERROR RESOLUTION AND INFORMATION REQUESTS**

After March 20, 2026, any written notices of error or requests for information relating to your mortgage loan should be directed to:

Bank of Franklin  
P.O. Box 606  
Meadville, MS 39653  
Phone: 601-384-2305

If you have questions about this transfer, please contact BankPlus at 601-664-7587 through March 20, 2026. After March 20, 2026, please contact Bank of Franklin at 601-384-2305.

We appreciate your business and are committed to making this transition as smooth as possible.