



**Calumet
County Bank**

STATE BANK of CHILTON
A trusted partner since 1891

May 13, 2016

Loan Number(s) Affected

Dear Customer:

On June 1, 2016 Calumet County Bank and State Bank of Chilton plan to merge and become one bank. We are providing you the enclosed Notice of Servicing Transfer because Calumet County Bank currently services your mortgage loan, and as a result the Notice of Servicing Transfer is a necessary requirement under applicable law in connection with the merger. You will find this notice on the back of this letter. This transfer will not affect the terms or conditions of your loan in any way. **Note that until further notice you should continue mailing or delivering your mortgage loan payments to the same Calumet County Bank address(es) that you use today, however payments should be made payable to State Bank of Chilton.** If your payment is currently made by an automatic draft, this service will be continued without interruption.

The systems operational merger of the banks will occur in September. We will provide you plenty of advance notice of the operational merger and any limited impact it may have on your banking.

If you have any questions relating to the servicing of your mortgage, please contact the loan department at (920)756-2181. Finally, welcome to State Bank of Chilton! We are excited for you to experience what makes State Bank of Chilton, your trusted partner since 1891!

Sincerely,

Brad Grant
President
Calumet County Bank

Laura J. Hoerth
Executive Vice President
State Bank of Chilton



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NOTICE OF SERVICING TRANSFER

The servicing of your mortgage, loan is being transferred, effective June 1, 2016. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your loan will change.

Calumet County Bank is now collecting your mortgage payments. Calumet County Bank will stop accepting payments received from you after May 31, 2016.

The State Bank of Chilton will collect your payments going forward. Your new servicer will start accepting payments received from you on June 1, 2016.

Send all payments due on or after June 1, 2016 to State Bank of Chilton at this address: 103 N Main Street, Brillion WI 54110 or at W443 Veterans Drive, Sherwood, WI 54169

If you have any questions for either your present servicer, Calumet County Bank or your new servicer State Bank of Chilton, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:
Calumet County Bank
Loan Department
920-756-2181
103 N Main Street
Brillion, WI 54110

New Servicer:
State Bank of Chilton
Loan Department
920-849-9371
26 E Main Street
Chilton, WI 53014

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.

Calumet County Bank

May 13, 2016

AND

State Bank of Chilton

May 13, 2016