

SuperiorSM

CREDIT UNION, INC.

March 16, 2019



At Superior Credit Union, we strive to bring the best products and rates to our members. We also pride ourselves on our efforts to provide excellent service. We are determined to keep our members informed. It is with these thoughts in mind that we must bring to your attention that your mortgage loan is presently past-due for the current month's payment.

Perhaps you have simply forgotten to pay this payment. Then we will look for your payment soon. Perhaps there is a good reason for your payment to be late. If so, let us know so we can plan accordingly. Call us to discuss your account. You will find us ready to work with you to bring your loan up to date. Now is the time to call, as your loan is not yet seriously delinquent. You can still prevent major damage to your credit standing.

If your payment has passed this letter in the mail, we thank you and apologize for the inconvenience. Once again thank you for your business and your interest in your Superior Credit Union.

Sincerely,



NOTICE:

A list of HUD approved organizations that provide homeownership counseling is available by calling the HUD toll-free number:

800-569-4287

NOTICE:

Service members or their dependants may call the following number if they require further assistance:

800-342-9647

Superior

CREDIT UNION, INC.

4230 Elida Rd, Lima OH 45807 | 419-223-9746

June 25, 2019



RE: XXXXXX



Your account referenced above is past due for one or more payments. Since this places your account in default, we are obligated to advise you of your rights, before we begin collection efforts.

Your first right is to cure the default by paying the current payment(s) due.

You have a right to consult an attorney.

You may qualify for debt relief under Chapter 7 and Chapter 13 of the US Bankruptcy Code, 11 U.S.C. Chapter 7 or 13 as amended.

You have the right to protection of your property from foreclosure if you qualify under U.S.C Chapter 13 plan of the United States Bankruptcy Code.

Also: You are hereby notified that the principal balance on the above loan is [REDACTED].

Please call the undersigned with any remarks or questions.

Sincerely



SuperiorCU.com



Toll free: 877.717.2271

