

NOTICE OF TRANSFER OF MORTGAGE LOAN

Dear [Name],

This notice is to inform you that the ownership of your mortgage loan has been transferred to:

Midwest Heritage
3580 EP True Parkway
West Des Moines, IA 50265
800-782-0521

This transfer occurred as a result of the merger between Iowa Savings Bank and Midwest Heritage. The transfer of ownership has not been recorded in public records at the time of this notice.

The effective date of the transfer of ownership of your mortgage loan is April 27, 2026. The transfer does not affect any term or condition of your loan. The lender may continue to hold payments less the full amount due (partial payments) in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.

If you have questions regarding this notice, please visit your local Midwest Heritage branch or contact Customer Care at 1-800-782-0521.

Thank you,

Tony Kaska
Chairman & CEO
Midwest Heritage