



Mortgage Transition Guide

For more information, visit www.adviacu.org/appletree

There is power in partnership! Advia Credit Union is an owner of Mortgage Center, LLC, serving our member mortgage loan needs with a variety of purchase and refinance options. As your mortgage loan is transferred to be serviced by Mortgage Center, our goal is for the transition to be smooth.

About Mortgage Center

Who is Mortgage Center? Mortgage Center, LLC, is a Credit Union Service Organization (CUSO) located in Southfield, MI. Mortgage Center operates under the same not-for-profit business model as Advia Credit Union. Mortgage Center offers a wide variety of mortgage loan options and currently serves over sixty (60) credit unions and their member mortgage loans.

Why is my mortgage loan being transferred to Mortgage Center? Advia is an owner of Mortgage Center, LLC. This transfer provides you additional resources to mortgage loan and refinance options, additional online tools related to your mortgage loan, and overall greater efficiency in our operational servicing of your mortgage loan.

About My Mortgage Loan

Will the terms of my mortgage change in any way? Other than the transfer of your mortgage from Advia to Mortgage Center, there will be no other changes in the terms of your mortgage loan.

Will my mortgage information be available online for me to view? You will be able to access information about your mortgage loan within our 24-hour Digital Banking. You will also receive updated access information within Mortgage Center's website for payment and other account information.

Will my mortgage account number change? Yes, your mortgage account number will change. You will receive a welcome letter from Mortgage Center which will contain your updated account number.

How do I update any contact information or other personal information about my loan? When you receive your monthly statement, there will be a change of address form enclosed that can be mailed back with your monthly payment. You may also call Mortgage Center's Member Service team at 800.353.4449.

Will my loan information be reported to any credit bureaus? Your mortgage loan and payment information will be reported to all major credit bureaus. Your loan will be reported to the credit bureaus as Mortgage Center.

Are escrow balances held? Your loan currently has no escrow amount held and this will continue. However, if you choose in the future to request an escrow be held for insurance or tax payments, Mortgage Center can assist you in setting this up.

About Insurance Policies and Taxes

There is no need to forward Mortgage Center any information about your insurance or property tax payments. Mortgage Center utilizes a tracking service for this and will only reach out to you in case of questions about your insurance and/or property tax payments.

When I receive my 2025 year-end tax information, will I receive multiple notifications? Yes, a statement reflecting the amount of mortgage interest and real estate taxes paid to Advia and Mortgage Center during 2025 will be sent to you separately for year-end tax purposes.

What additional notifications will I be receiving about this transfer? As part of this transfer, you are receiving a letter from Advia Credit Union. You will receive an official welcome letter from Mortgage Center. We urge you to confirm we have your updated contact information, including any address, email and phone number changes.

Making Payments

Will my payment date, amount, or interest rate change? No. Your payment due date, amount owed each month, and interest rate will not change. You will begin receiving a statement of activity on your account each month which will include your next scheduled payment information.

How will I make my payments? There are multiple ways that you may make your mortgage loan payment. You will be provided a monthly statement of activity mailed (or available via e-statement), and payments may be made via mail, online electronic transfer, Bill Pay, or at any of our Advia branch locations.

Can I make partial payments to my mortgage loan? The Mortgage Center does not apply partial payments. If received, Mortgage Center will hold these funds and apply only when the full minimum payment due for the month has been received.

Historically, I may have applied payments to “pay ahead” on my loan. Will my next regularly scheduled payment due date reflect this status? If your mortgage loan was previously paid ahead in an amount beyond the next month's minimum payment due, this will continue to be honored (up to a maximum amount of six months paid ahead – any amount beyond that will be automatically applied to your principal balance owed).

Am I able to make “principal only” payments? Yes, once your minimum monthly payment obligation is met, you may elect to make an additional principal-only payment to your loan by indicating as such when applying your payment.

My payments are set up to automatically occur monthly from my account (either from Advia or another financial institution). What do I need to do? You will need to set-up your payments directly with Mortgage Center to make your payments monthly from your account. The current automatic payment will not transfer to Mortgage Center. If you have questions completing the ACH set up, please call Mortgage Center's Member Service team at 800.353.4449.

I currently mail in my payments. Where do I make those payments on or after August 1, 2025?

Payments can be mailed directly to: Mortgage Center - PO Box 4136; Woburn, MA 01888-4136. You will receive a welcome letter which will include your updated mortgage account number to apply to future payments.

Will I receive monthly statements? Yes, you will receive a monthly statement by mail or online which includes account activity and payment due information.

Who do I contact for an accurate mortgage payoff? A mortgage payoff can be requested by contacting the Mortgage Center's Member Service at 800.353.4449.

Additional Questions

Who can I talk to with additional questions? Our Mortgage Center partner is staffed to help answer any questions you have about your current mortgage serviced by Advia and will also be able to assist you with questions following the official transfer. Please call 800.353.4449 Monday through Friday, 8AM to 6PM, ET (7AM – 5PM CT).