TRANSFER TRACKER

Servicing Transfer 60-Day Payment Protection Log

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TRACK PAYMENTS

Track mortgage payments sent around a servicing transfer, especially payments mistakenly sent to the old servicer during the federal 60-day transfer-protection period.

WHEN TO USE	FEDERAL / PRIMARY REFERENCE
Track mortgage payments sent around a servicing transfer, especially payments mistakenly sent to the old servicer during the federal 60-day transfer-protection period.	12 CFR § 1024.33

Federal baseline to check

☐ The federal transfer protection runs for 60 days beginning on the servicing transfer effective date.

☐ During that period, a payment mistakenly received by the old servicer on or before the applicable due date, including any grace period allowed by the loan documents, may not be treated as late for any purpose.

☐ The old servicer must promptly forward an incorrectly received payment to the new servicer or return it and notify the payer of the proper recipient.

BORROWER AND LOAN

Borrower name	Property address
_______________________________	_______________________________
Loan/account number	**Servicer name**
_______________________________	_______________________________

Transfer effective date

Transfer effective: __________ 60-day protection end: __________

Notes: ____

Payment sent

Payment due: __________ Contractual grace-period end (if any): __________ Amount: $__________

Notes: ____

Where it was sent

Old servicer received payment: __________ Delivery/bank proof: ____________________

Notes: ____

How it posted

Forwarded/returned: __________ New servicer posted: __________

Notes: ____

Fee / credit reporting check

Late fee / delinquency / credit-reporting issue: ____________________ Corrected: __________

Notes: ____

Attachment checklist

☐ Old and new servicer transfer notices

☐ Bank/payment confirmations

☐ Statements from both servicers

☐ Copy of this completed template retained for your records

☐ Mailing / delivery confirmation retained if sent formally

Use notes

☐ The key date is when the old servicer received the payment, not when the new servicer eventually posted it; keep bank and delivery evidence.

☐ Record the contractual due date and grace period. The 60-day protection does not make an otherwise late payment timely merely because it was sent to the old servicer.

☐ If a late fee or delinquency appears, preserve the transfer notice and payment-receipt evidence before asking for correction.

☐ Keep a complete copy of the completed template and supporting records; send copies rather than irreplaceable originals when copies are sufficient.

PRIMARY SOURCES TO CHECK

12 CFR § 1024.33

Official links: https://www.consumerfinance.gov/rules-policy/regulations/1024/33/