

CONTACT INFORMATION**Correspondence:**

P.O. Box 10826
Greenville, SC 29603

Business Hours:

Monday-Friday: 8:00AM - 9:00PM
Saturday: 10:00AM - 2:00PM

Phone: 800-365-7107

Fax: 866-467-1137

Website: www.shellpointmtg.com

AUTOMATIC PAYMENT OFFER

Dear Homeowner(s):

Shellpoint Mortgage Servicing is pleased to offer a free automatic payment option. Your monthly payments can be automatically drafted from your checking or savings account either monthly, bi-weekly or semi-monthly. Proof of payment will appear on your bank statement. Automatic drafting will remain in effect until you notify us in writing that you wish to cancel this service.

To take advantage of this offer, please complete the attached form, attach a voided check, and mail it to our office:

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

If you are mailing the request form, please don't forget to attach a voided check.

We're here to help. It's our privilege to be your mortgage servicer, and we're committed to providing you with the best possible service. If you have any questions or need assistance, please contact us at 800-365-7107. We are available Monday through Friday 8:00AM - 9:00PM and Saturday 10:00AM - 2:00PM EST.

¿Hablas español? Esta carta contiene información importante sobre su préstamo hipotecario. Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número 800-365-7107.

Sincerely,

Customer Care Team

Shellpoint Mortgage Servicing

Please read the following important notices as they may affect your rights.

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address: Shellpoint Mortgage Servicing P.O. Box 10826 Greenville, SC 29603.

New York properties: Shellpoint Mortgage Servicing utilizes third-party providers in connection with the servicing of your loan, but Shellpoint Mortgage Servicing remains responsible for all actions taken by third-party providers.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

New York properties: In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last 60 days

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.

如果您要使用英语以外的其他语言进行交流，请致电 800-365-7107，我们将根据您的首选的语言安排相应的译员，与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.

AUTOMATIC PAYMENT ENROLLMENT FORM

PLEASE NOTE: In order to sign up for an automatic payment option the loan must be prepaid one full month.

Account Number			
Borrower		Co-Borrower	
Home/Cell Phone Number		Home/Cell Phone Number	
Work Phone Number		Work Phone Number	
Email Address		Email Address	

Current Monthly Payment Amount (Principal, Interest, Taxes and Insurance)*	\$	
Additional Draft Amount**	\$	
Total Monthly Draft Amount*	\$	

DRAFT OPTION (SELECT ONLY ONE)	DRAFT DAY	IMPORTANT NOTE
<input type="checkbox"/> MONTHLY	Choose day of the month (e.g., 1st, 2nd, 3rd, etc.): DRAFT DAY: _____	In order to ensure a late fee is not assessed to your account, your eligible monthly draft dates cannot exceed your contractual due date plus the number of grace period days allowed on your account. For example, if the due date is the 1 st and the loan has a 15-day grace period before the late charge is assessed, the draft date can be between the 1st and 16th of the month.
<input type="checkbox"/> BI-WEEKLY	Choose date to start draft (Must be between the 1 st and the 15 th): DRAFT DATE: _____	<ul style="list-style-type: none"> Draft date must be between the 1st and the 15th of the month Once your draft date is selected, each subsequent draft will be taken every two weeks We will hold the first half of your payment in suspense account each month until the second half is drafted
<input type="checkbox"/> SEMI-MONTHLY	Choose two days of the month you want the payment processed (Must be at least seven days apart): FIRST DRAFT DAY: _____ SECOND DRAFT DAY: _____	<ul style="list-style-type: none"> The first draft date must be between the 1st and the 15th of the month. The second draft date must be between the 16th and the last day of the month Draft dates must be at least seven days apart We will hold the first half of your payment in suspense account each month until the second half is drafted

BANKING INFORMATION	
ABA Transit Number (Routing Number)	
Bank Account Number	
Bank Name	
Account Type	<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS

*Your current Monthly Payment Amount may vary due to interest rate and/or escrow changes, if applicable. You will be notified of any change in payment amount. ** Funds drafted in excess of your regular payment amount will first be used to satisfy amounts that are past due. If no amounts are past due, excess funds will be posted to reduce your principal balance. Any funds remaining on your account after loan is paid off will be returned to your bank account.

By checking this box, you are allowing Shellpoint Mortgage Servicing to draft your account (using the above drafting information) to pay your current month (if current month is not already paid). If account is not paid for the current month, then you will not be able to sign up for an automatic payment plan.

Shellpoint Mortgage Servicing offers a payment option for any refunds or surpluses to be electronically deposited into your checking or savings account via ACH (Automatic Clearing House), using the same banking information listed above. This can include escrow surpluses and refunds available when your loan is paid off. By checking this box, you are signing up for this ACH refund option.

Authorization to Begin Automated Payment Option

I/We authorize Shellpoint to debit my/our account each month. I/We understand that if the drafting day should fall on a non-business day, the draft will take place on the next business day. In order to cancel the draft, I/we must make a request to Shellpoint at least 24 hours in advance of the next scheduled draft date. Insufficient funds (“NSF”) charges will apply to my/our account if the funds are not available at the time of debit. If my/our regularly scheduled draft is returned, a second draft may be attempted. In the event two of my/our scheduled drafts are returned, the automated payment service will be terminated. Each NSF transaction will result in an NSF fee. I/We further authorize Shellpoint to adjust the amount debited from my/our account to correspond to periodic changes in my/our payment due each month under the terms of my/our loan.

I/We acknowledge that I/we have read, understand, and agree to the terms set forth for the automated payment service.

Signature: _____
Borrower

Signature: _____
Co-Borrower

Date: _____

Date: _____