

Payment Options

Springside Mortgage provides you the following options for making your mortgage loan payments.

- **Mail:** P.O. Box 11111, Los Angeles, CA 90010
- **Online*:** www.springsidemortgage.com
- **Pay-by-phone**:** 1-800-123-4567
- **Automatic Deduction:** Enroll at www.springsidemortgage.com
- **In Person:** At any Springside Mortgage branch

*Select "My Mortgage Info" from the "Online Services Menu."

** A fee may apply for this service.

Online Services

Springside Mortgage offers a variety of online services to help you better manage your mortgage loans including:

- Payments
- Electronic Statements
- "Notify me" alerts for payments received or escrow disbursements

You can also view your loan payment history, amortization schedule, principal balance, interest rate and escrow account activity. Simply visit www.springsidemortgage.com and select "My Mortgage Info" from the online services menu. For further assistance please contact us at 1-800-678-4567.

Payment Information

- **Additional Amount:** Please designate how you want additional funds to be applied; we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied per the terms of your mortgage loan documents. Regardless of the account status, principal prepayments will only be applied to your account if your contract allows for prepayments.
- **Please be prompt.** Payments must reach Springside Mortgage by the due date. **Your payment is credited on the day it is received at our payment center, not the day it is postmarked.** Payments made at a Springside Mortgage branch prior to the change of the business day will be credited the same day. Payments are not accepted at Springside Mortgage origination offices.
- If you are in bankruptcy or received a bankruptcy discharge of debt, this communication is not an attempt to collect a debt against you personally, but strictly for informational purposes only.
- **Notice of Negative Information:** We may report information about your account to the Credit Bureaus. Late payment, missed payments, other defaults, or bankruptcy filing on your account may be reflected in your credit report.

Mortgage Counseling and Assistance

If you would like counseling or assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website at www.hud.gov. Below is contact information for the housing finance authority in your state and for three state- or federally-approved counseling programs in your area.

- **California Department of Housing and Community Development**
1800 3rd St
Sacramento, CA 95811
916-445-4782
www.hcd.ca.gov
- **Consumer Credit Counseling Service of Orange County**
2450 E. Lincoln
Anaheim, CA 92806
714-547-2227 or 866-784-2227
www.cccsoc.org
- **Neighborhood Assistance Corporation of America – Los Angeles**
241 South Market St
Inglewood, CA 90301
310-412-2600 or 888-297-5568
www.naca.com
- **Los Angeles Neighborhood Housing Services, Inc.**
3926 Wilshire Blvd, Suite 200
Los Angeles, CA 90010
213-381-2862 or 888-895-2467
www.lahs.org

Automated Account Information

Account information is easy to access through Springside Mortgage's Automated Phone Service by calling 877-555-9988 or 1-800-555-2222. Please have your loan number and the first five (5) digits of your Social Security Number to access this convenient service. Automated information is available Monday-Sunday 7:00 a.m. to 11:00 p.m., Eastern Time.

Consumer Complaints and Inquiries

- You can direct any complaints and inquiries to Springside Mortgage by referencing the "Contact Us" section on the first page of this statement.
- You have the right to file complaints about Springside Mortgage with your state banking department.

Service Fee Schedule (Unless Limited by State Law)*

Amortization Schedule: \$25.00
Account History (per year): \$10.00
Duplicate 1098/Escrow Analysis: \$10.00
Verification of Mortgage: \$20.00
Document Copies (per request): \$20.00
Subsequent Payoff Statement: Varies
Automated Payment by Phone: \$15.00
Fax Fee: Varies
Returned Check Fee: Varies
*May be subject to change

Important Springside Mortgage Contact Information

Payments:

P.O. Box 11111
Los Angeles, CA 90010

Correspondence Address:

P.O. Box 12111
Buffalo, NY 14240

Fax Numbers:

Fax payoff requests: 1-866-221-2222
Fax all other Customer Service requests: 1-866-555-5555

Overnight Mail:

1 Fountain Plaza
Buffalo, NY 14203

Questions about Insurance:

P.O. Box 32309
Springfield, OH 45501

Questions about Tax:

P.O. Box 209433
Fort Worth, TX 76161

Homeowners Insurance/Property Tax Information

- **Insurance Requirements:** The terms of your loan require that you maintain homeowner's insurance coverage not less than the replacement value of your property. We suggest that you consult your insurance company to determine these coverage amounts. Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA.
- **Policy Information:** To protect our mutual interests, the mortgage clause of your policy must include the following: Springside Mortgage, its Successors and/or Assigns, Mortgage Loan #____, P.O. Box 392, Springfield, OH 20932. If you pay your own insurance, please ensure that you provide us with your current insurance information by visiting our website at www.mycoverageinfo.com. You may also mail or fax a copy of the declaration page to our office (Fax # 1-877-495-4455).
- **Damaged Property:** In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-888-555-3434 so that we may guide you through this process.
- **Loans with Tax Escrow:** If your property taxes are paid from an escrow account with us and you receive a tax bill, please forward the bill immediately to the following address: Springside Mortgage, P.O. Box 30944, Fort Worth, TX 39393. Please be sure to write your loan number on the bill. It is no longer necessary to forward paid tax receipts on non-escrow accounts. For property-related tax questions please call 1-877-555-4444.