



PO Box 6501
Springfield, OH 45501

OUR INFO

ONLINE

www.rightpathservicing.com

Dear Customer:

We are sorry to hear about the damage to your home. We understand that the process of repairing your home is stressful and the insurance claim check process can be complicated. That's why RightPath Servicing is committed to helping you get funds from your insurance claim check as quickly and easily as possible so you can make the necessary repairs.

To minimize delays in receiving your insurance claim check, please write your loan number on each page and ensure all submitted documents are complete and have been signed by all parties.

Process Guide for the Repair of Your Home

This package will walk you through the insurance claim check fund process, provide the necessary forms, and serve as a roadmap to applying the insurance claim check funds you need to repair the damage to your home. Please be sure to check the Frequently Asked Questions ("FAQ") on pages 3 and 4 for all other questions.

Step 1 – Submit Copies of the Following Documents

Please keep the originals for your records.

- ☐ **Insurance adjuster's report** Include all pages.
- ☐ **Attestation to Repair the Property and Indemnify Signed by all parties listed on the mortgage.**

The copies can be submitted to us by uploading them to www.insuranceclaimcheck.com, by faxing them to 866-411-8857, or by mailing them to one of the addresses listed below:

Regular Mail

RightPath Servicing
Attn: Loss Drafts Department
PO Box 6501
Springfield, OH 45501-6501

Overnight Mail

RightPath Servicing
Attn: Loss Drafts Department
One Assurant Way
Springfield, OH 45505

RightPath ServicingSM and Mr. Cooper[®] are brand names for Nationstar Mortgage LLC.

Nationstar Mortgage LLC d/b/a RightPath Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged but is provided for informational purposes only.



If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



STEP 2 – Send Us Your Endorsed Claim Check

Have all parties listed on the insurance claim check (except RightPath Servicing) sign the back of the check and send it to us at either the regular or overnight mailing address listed above. We will deposit the insurance claim check into an account for your repair funds.

STEP 3 – Receive Your Funds

Once your insurance claim check has been deposited and both of your required insurance claim check documents from Step 1 have been received and accepted, we will issue an initial check for a portion of your claim funds.

If you need additional funds to continue the progress of your repairs, or if all of your repairs have been completed, an inspection will be performed to determine if repairs are progressing or completed. Based on the results of the inspection we will determine if we can release another check. When requesting an inspection, you have (2) options, you may choose to have an inspector come to your home for a cost up to \$35.00, or you may be eligible to complete a virtual inspection at your convenience for \$54.00. The inspection fee will be charged as an advance on your mortgage and appear on your monthly statement.

You can request an inspection on the website, www.insuranceclaimcheck.com, or by calling 800-291-0587. Once we have verified the repair progress, we will issue a check for additional insurance funds. If we verify the repairs are complete, we will issue a check for the remaining insurance funds.

If funds exceed the outstanding account balance or the damage has been determined to be a total loss, you can request to have the insurance proceeds applied to the account. The request must be in writing and interest, fees and other charges will continue to accrue on the account until we have received both the insurance proceeds and your written approval to apply the funds to the account. In the event of extreme damage to the property or a total loss, please be aware that RightPath Servicing has the right to apply the insurance proceeds to the account if repair of the property is not economically feasible.

If you have any questions, or would like to see your claim status, please visit us 24/7 at www.insuranceclaimcheck.com or call us toll free at 800-291-0587. Our hours of operation are Monday through Friday from 7 a.m. to 8 p.m. (CT).

Sincerely,

RightPath Servicing

Enclosure:

Attestation to Repair the Property and Indemnify



ABOUT THE DOCUMENTS

To avoid any delays in releasing your insurance claim check funds, it is important that both of these items are submitted in their entirety. Please keep copies of these completed documents for your records.

REQUIRED DOCUMENTS

Insurance Company Adjuster's Report

This is sometimes referred to as the Adjuster's Worksheet, Adjuster's Estimate, Adjuster's Summary, or Scope of Repairs. It is required for all losses and should include a detailed itemization of the repairs.

Important: We will need a copy of every page of this report.

Attestation to Repair the Property and Indemnify

This document simply states that you are aware that it is your responsibility to fully repair the property and that you will not hold your mortgage company accountable for any payments to contractors or resulting from a dispute with any contractors you choose to hire.

Important: All parties listed on your mortgage must sign this.

+ Included in this packet

FREQUENTLY ASKED QUESTIONS

Is there a mobile phone application I can use to track my insurance claim check?

You may be eligible to utilize our mobile responsive site which allows you to track your claim. Please access your account at InsuranceClaimCheck.com or call our Customer Care team, and they will be able to assist you in providing more information.

How do I create my account at InsuranceClaimCheck.com?

You may be able to create your account at InsuranceClaimCheck.com by accessing the website and selecting "Create Account". If you experience any trouble in creating or accessing your account, please call our Customer Care team.

Who will the checks be made payable to?

Your checks will be made payable to all parties listed on the mortgage.

What happens if I don't sign the insurance claim check?

If your check is not endorsed by all parties (other than your mortgage company), we will not be able to deposit it into the account for your repairs and will have to return it to you to be endorsed. This could delay your repair process.

What if my contractor needs more money to complete the repairs?

Please contact us to request a property inspection as repairs are completed. Our property inspection company will contact you to arrange a convenient time to inspect the property and to confirm the progress of repairs. A check for additional funds, based on the results of the inspection will be mailed to you.

**How will I receive my funds?**

Disbursement checks are sent to your mailing address. It is important that you let us know if your mailing address has changed since the damage occurred.

What is required if mold or asbestos is listed in the adjuster's report?

If the Insurance Company's adjuster's report indicates mold or asbestos as the cause of loss, an air clearance test report will be required prior to the final disbursement. You are responsible for the test completion and must submit a certificate of completion showing the mold or asbestos has been remediated.

What is required if sinkhole is listed in the adjuster's report?

If the Insurance Company's adjuster's report indicates sinkhole as the cause of loss, an engineer's report will be required prior to the final disbursement. You are responsible for the test completion and must submit a certificate of completion showing that the ground is stable.

What is required if I change contractors?

Any contracts put into place will be between you and the contractor(s). It is your responsibility to ensure that contractors are paid for the work that they perform.

What if I want to complete the repairs myself or decide not to use a contractor?

You are welcome to complete the repairs yourself. Please be mindful that in order to receive additional insurance claim check funds, the repairs will be subject to an inspection to verify that they are progressing or have been completed properly.

- The property must be restored to its pre-loss condition and specifications. Please be aware that any upgrades can be costly, and the cost of upgrades will be your responsibility.
- Before beginning work, consult your local municipality to determine permit, licensing and construction requirements.

TIPS FOR CHOOSING A CONTRACTOR

If you choose to use a contractor, please take a minute to read through our helpful tips. Remember, a good contractor may provide additional value by saving money on materials, coordinating repairs and subcontracting work, or reducing the time required to complete the repairs.

Research

First, do your homework. The more you know, the better you'll feel.

- Begin by asking for referrals.
- Check with family and friends, colleagues, material suppliers, or your local chapter of the National Association of the Remodeling Industry (www.nari.org).
- Research repair companies using websites that review and rate contractors.

Protect yourself

Take these steps to protect yourself when choosing a contractor.

- Consider a contractor whose business is established in your area.
- Verify they are licensed as required in your area, have appropriate liability and worker's compensation insurance, and are bonded.

- Check with your local Better Business Bureau and other sources for any history of complaints or unethical behavior.
- Ask the contractors to show you a copy of their contractor's license and insurance certification.

Choose multiple contractors to bid

Choose multiple contractors to submit written bids for your repairs. Make sure each contractor uses the same plans and specifications. Pay special attention to bids that are significantly lower than others and check for omissions or mistakes. Ultimately, you'll want to choose a professional you feel most comfortable with.

Ask these questions

Use these questions when you're interviewing potential contractors:

- How long have you been in business?
- What percentage of your business is repeat or referral?
- How many projects of similar scope have you completed in the last year?
- Can you provide a list of referrals and suppliers from these projects?
- Who will be working on the project?
- Do you have regular employees or subcontractors who you work with?
- Will you be on-site to supervise the job?
- What steps will you take with this project?
- How long will the project take?

Get a contract in place

Once you've selected a contractor and understand the scope of your repairs, ask your Contractor to provide a contract for the work. A good contract can prevent mistakes, avoid misunderstandings, and keep your project on-time and within budget.

What you need to keep in mind

Here is some helpful information to keep in mind as you complete the repairs to your home.

- Important: Please notify us right away if your mailing address changes at any time during the repair process.
- Notify your insurance carrier if you intend to complete the repairs to your home.
- The property must be restored to its pre-loss condition and specifications. Please be aware that any upgrades can be costly, and the cost of upgrades will be your responsibility.
- Before beginning work, consult your local municipality to determine permit, licensing and construction requirements.



Hawaii Residents: If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper and Nationstar Mortgage LLC d/b/a RightPath Servicing is licensed by the New York City Department of Consumer and Worker Protection License Numbers: 1392003, 1424140, 1468024, 2021843, 2045153, 2066076, 2066379, 2082028, 2095442, 2104386 and 2104385. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.** If you want to know the name of your originating lender or the amount that you owe, please contact our customer service department. RightPath Servicing utilizes third-party providers and remains responsible for all actions taken by these providers.

In accordance with New York law and the Americans with Disabilities Act (ADA), Nationstar Mortgage LLC d/b/a RightPath Servicing makes reasonable accommodations to customers with disabilities, such as providing large print monthly statements, upon request. Please contact us toll-free at 833-702-2499 to learn about which ADA accommodations may be available and to request that your communications from us be provided in such specific format, if possible.

Oregon Residents: There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211. If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org.

The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 833-685-2589. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

North Carolina Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper and Nationstar Mortgage LLC d/b/a RightPath Servicing is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC d/b/a RightPath Servicing is also licensed by the North Carolina Department of Insurance, Permit Numbers: 119504672 (8950 Cypress Waters Blvd., Dallas, TX 75019), 119506409 (4000 Horizon Way, Irving, TX 75063), 119505535 (2501 South Price Road, Ste. 105, Chandler, AZ 85286), 119506643 (110 Triple Creek Drive, Ste. 10, Longview, TX 75601), 119507038 (1600 East St. Andrew Place, Ste. 100, Santa Ana, CA 92705), 119507148 (2780 Lake Vista Drive, Lewisville, TX 75067), 119507149 (800 State Highway 121 Bypass, Lewisville, TX 75067) and 119507778 (750 State Highway 121 Bypass, Suite 101, Lewisville, TX 75067). **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website www.nccob.gov.**



Texas Residents: COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

Washington Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper and Nationstar Mortgage LLC d/b/a RightPath Servicing is licensed in Washington, Debt Collection Agency License Numbers: 602110305-001-0001 (8950 Cypress Waters Blvd, Dallas, TX 75019) 602110305-001-0018 (4000 Horizon Way, Irving, TX 75063), 602110305-001-0019 (2501 South Price Road, Ste. 105, Chandler, AZ 85286), 602110305-001-0023 (2780 Lake Vista Drive, Lewisville, TX 75067), 602110305-001-0024 (800 State Highway 121 Bypass, Lewisville, TX 75067), 602110305-001-0021 (110 Triple Creek Drive, Suite 10, Longview, TX 75601) and 602110305-001-0022 (1600 East St. Andrew Place, Suite 100, Santa Ana, CA 92705). If you want to know the name of your originating lender or the amount that you owe, please contact our customer service department.