



8950 Cypress Waters Blvd., Suite 100
Coppell, TX 75019

OUR INFO

ONLINE

www.myuwmloan.com

Thanks for requesting to enroll in Biweekly AutoPay. We're happy to set that up for you. Please review the enclosed Biweekly AutoPay Authorization Form carefully, then return a signed copy to us at the address below.

3 Important Things to Know Before You Enroll:

With Biweekly AutoPay, your mortgage payment is automatically broken into two half-payments processed every other Friday. Due to the nature of this payment schedule, there are a few important things to keep in mind:

1. With Biweekly AutoPay, **you are always paying toward the following month** (i.e., the two withdrawals made during June will be applied to your July payment). Because of this, your first month on Biweekly AutoPay may feel like you're making the equivalent of two full mortgage payments.
2. Your half-payments will be drafted every other Friday for a total of 26 withdrawals a year. **This means there will be two months during the year when three half-payments will be withdrawn.** This third payment will be applied directly to principal.
3. **Processing your enrollment could take up to 30 days.** In the meantime, please continue making your payments like normal. We'll send you written confirmation when everything is ready.

If you have any questions, please contact our Customer Service Department at 888-464-2432 or via mail at Lake Vista 4, 800 State Highway 121 Bypass, Suite 100, Lewisville, TX 75067. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT). Visit us on the web at www.myuwmloan.com for more information.

Sincerely,

United Wholesale Mortgage

THE FOLLOWING DISCLOSURE IS MADE PURSUANT TO THE REQUIREMENTS OF THE FAIR DEBT COLLECTION PRACTICES ACT OR OTHER LAW OR REGULATION: NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER IS SERVICING YOUR MORTGAGE LOAN ON BEHALF OF UWM AND IS CONSIDERED A DEBT COLLECTOR. THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NOTE: IF YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.



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.



8950 Cypress Waters Blvd., Suite 100
Coppell, TX 75019

Biweekly AutoPay Authorization Form

Authorization. By signing this Biweekly AutoPay Authorization Form, I hereby authorize United Wholesale Mortgage and its respective successors, assigns, and service providers (hereinafter collectively called “United Wholesale Mortgage”) to initiate automatic, recurring debit entries every other Friday, for one-half ($\frac{1}{2}$) of my monthly payment amount, equal to the required monthly payment amount of principal and interest specified in my loan documents and recent billing statement (including applicable Optional AutoPay Additional Principal Payments, as that term is defined below) from my checking or savings account at my financial institution designated below (such automatic payments referred to as “AutoPay”). A full monthly payment is posted to my account on the next business day following the second one-half ($\frac{1}{2}$) payment draft. Under a Biweekly AutoPay plan, there are 26 withdrawals a year. I acknowledge that there are two (2) months during the year when a third one-half ($\frac{1}{2}$) payment will be drafted and posted to my account, as a principal payment.

I acknowledge that the origination of debit transactions (also referred to as “automated clearing house” or “ACH” transactions) to my designated account must comply with the provisions of U.S. law. I acknowledge that United Wholesale Mortgage may disclose information to third parties about my loan account, my designated account or my AutoPay transfers, where it is necessary for completing transfers, to verify the existence or condition of my designated account, to comply with government agency or court orders, or as otherwise required or permitted by applicable law, or if I give my written permission. I acknowledge that this authorization also permits United Wholesale Mortgage to initiate credit entries to my designated account, if required, to correct any debit entry processing errors.

I acknowledge that I am granting this authorization voluntarily, not as a required condition of my loan, and that I may revoke this authorization by following the instructions below. United Wholesale Mortgage may revoke this agreement as well, upon written notification. There is no fee for revoking this agreement. I understand that upon revocation, payments will resume their normal schedule and I must make monthly payments, as outlined in my loan documents. I understand that this authorization applies only to the loan account referenced below. If I have multiple accounts, I must separately authorize AutoPay payments for each loan account.

Payment Amounts. This Biweekly AutoPay authorization is for the loan payments and additional principal payments, if selected, described below. I understand that my AutoPay payment amount (including any Optional AutoPay Additional Principal Payments) may not exceed \$9,999.00 in any month. My AutoPay payments will begin on the start date identified in my AutoPay confirmation.

My Authorization permits United Wholesale Mortgage to initiate debit entries to my designated account for the monthly payments due on my loan, plus any late or returned payment, other fees and charges, any applicable optional insurance that may be due on my loan, and any Optional AutoPay Additional Principal Payments that I have authorized (collectively called the “AutoPay Loan Payment Amount”), on the AutoPay payment date. If I have a variable rate loan, my principal and interest may vary with changes to my interest rate. Additionally, if I have a loan that is escrowed for taxes and/or insurance, my total monthly payment amount may vary with changes to my escrow payments. I understand that United Wholesale Mortgage will send me a written notice that reflects my changed payment amount at least 10 days before my next scheduled due date. I understand that my first AutoPay Loan Payment Amount will be the Total Payment amount showing on the AutoPay confirmation that I will receive from United Wholesale Mortgage.

Revocation and Stop Payment. The authority granted in this Biweekly AutoPay Authorization Form is voluntary and will remain in effect until I notify United Wholesale Mortgage of my desire to cancel or revoke, at least 3 business days prior to the next AutoPay payment date, or until I receive written notification from United Wholesale Mortgage. I understand that if I revoke my authorization for AutoPay payments, I am revoking my authorization for all AutoPay payment amounts (including Optional AutoPay Additional Principal Payments) for the loan account identified in this Biweekly AutoPay Authorization Form. I also have the right to stop payment by notifying the financial institution where I maintain my designated account either verbally, or in writing, at least 3 business days before the next AutoPay payment date. I understand that if I stop a payment, I am terminating this Biweekly AutoPay Authorization Form and my authorization for such payments hereunder and



8950 Cypress Waters Blvd., Suite 100
Coppell, TX 75019

my AutoPay payments will no longer be debited from my designated account by United Wholesale Mortgage. If I choose to stop payment directly with my financial institution, I will notify United Wholesale Mortgage.

Fees and Charges. I understand that I may be assessed a fee for a payment returned as unpaid from my financial institution. If my AutoPay payment is returned unpaid, United Wholesale Mortgage may choose to collect such fee electronically, and if United Wholesale Mortgage chooses to do so, I authorize United Wholesale Mortgage to make an electronic funds transfer from my designated account to collect a fee of up to \$50.00, in accordance with my loan documents.

I also understand that I may be assessed a late charge for a missed payment or a payment that is paid after the date it is due (including after any grace period). If my payment is late, United Wholesale Mortgage may choose to collect such late charge electronically, and if United Wholesale Mortgage chooses to do so, I authorize United Wholesale Mortgage to make an electronic funds transfer from my designated account to collect such late charge in accordance with my loan documents.

Additional Information. Please allow up to thirty (30) business days for the processing of this Biweekly AutoPay Authorization Form and for your authorization hereunder to take effect, as the next payment due date on the loan must be for the following month. Please continue to make your loan payments until you are notified in writing when the first debit entry to your designated account will begin. Once such AutoPay payments begin, you will receive a monthly account statement showing the amount debited for your loan payment, unless there are no transfers in a particular month.

In case of errors or questions about your electronic AutoPay payment, please call us at 877-783-7480. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). You may also write to us at:

United Wholesale Mortgage
Attn: Notice of Error/Information Request
PO Box 619098
Dallas, TX 75261

What I need to do to set up AutoPay. Please read and complete the information requested on all pages of this Biweekly AutoPay Authorization Form, sign and date at the bottom, and return a completed copy to us via one of the following methods:

United Wholesale Mortgage
Attention: Account Services
800 State Highway 121 Bypass, Suite 100
Lewisville, TX 75067
Fax: 469-312-4889
Email: research.incoming@myuwmloan.com

PLEASE KEEP A COPY OF THIS BIWEEKLY AUTOPAY AUTHORIZATION FORM AND THE AUTOPAY CONFIRMATION YOU WILL RECEIVE FROM UNITED WHOLESALE MORTGAGE FOR YOUR RECORDS.



8950 Cypress Waters Blvd., Suite 100
Coppell, TX 75019

All Information Below Must Be Completed

Loan Account Information

Loan Account Number: _____

Property Address: _____

Monthly Loan Payment Amount: _____

Monthly Loan Payment Due Date (day of the month your monthly payment is due): _____

First payment transaction will be made on this day (select one):

1st Friday of the month 2nd Friday of the month

Optional AutoPay Additional Principal Payments: I elect to have the amount designated below (“Optional AutoPay Additional Principal Payment”), an amount that will be included in my AutoPay Loan Payment Amount (as that term is defined above within the “**Payment Amounts**” section), debited from my designated account with each transaction. The amount designated below is in addition to the one-half (1/2) payment draft. I understand that additional amounts will be applied as principal, subject to payment of all past due amounts. Additional draft amount per debit: \$_____.

Deposit Account Information for AutoPay

Please attach a voided check or ACH instructions from your financial institution to this Biweekly AutoPay Authorization Form and ensure that your bank account and routing numbers are identified on your voided check or ACH instructions. Also, please note that we cannot accept temporary checks.

Locate the numbers on your voided check or ACH instructions and enter them in the fields below. To avoid delays in processing your AutoPay authorization, please be sure to confirm that the numbers are accurate.

Account Type: Checking Savings

Account Number: _____

ABA Routing Number: _____

Financial Institution’s Name: _____

By signing below, I certify that I am either an account holder or authorized to withdraw funds from the account identified above:

Account Holder’s Name: _____

Account Holder’s Signature: _____

Date: _____

Co-Account Holder’s Name: _____

Co-Account Holder’s Signature: _____

Date: _____

Please return a completed copy of this Biweekly AutoPay Authorization Form via one of the following methods:

Mail:
United Wholesale Mortgage
Attention: Account Services
800 State Highway 121 Bypass
Lewisville, TX 75067

Fax:
469-312-4889

Email:
research.incoming@myuwmlan.com



8950 Cypress Waters Blvd., Suite 100
Coppell, TX 75019

Nationstar Mortgage LLC d/b/a Mr. Cooper performs servicing duties for your loan account. Nationstar Mortgage LLC d/b/a Mr. Cooper's licensing information, as well as other important information, is listed below:

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 is licensed by the New York City Department of Consumer Affairs License Number: 1392003, 1424140, 1468024, 2021843, 2045153, 2066076, 2066379, 2082028, 2095442. **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. Mr. Cooper 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 Mr. Cooper makes reasonable accommodations to customers with disabilities, such as providing large print monthly statements, upon request. Please contact us toll-free at 855-805-6991 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 888-464-2432. 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 is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC d/b/a Mr. Cooper 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.



8950 Cypress Waters Blvd., Suite 100
Coppell, TX 75019

Washington Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper 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), 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.