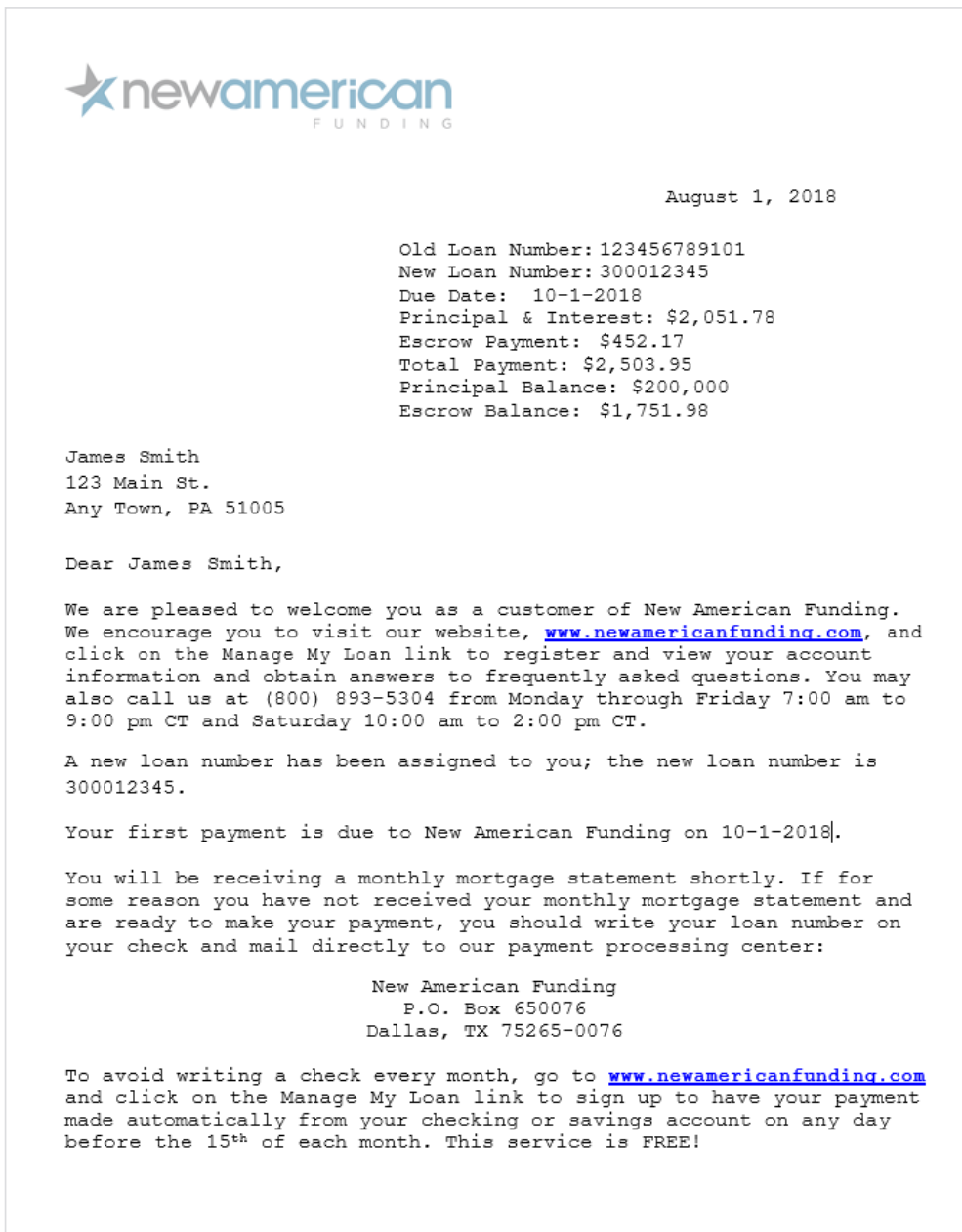


SERVICING YOUR HOME LOAN

We are pleased to service your new loan with New American Funding! Whether this is your first home loan, a new home, or a refinancing, we want to help you understand what you can expect as we service your loan.

First, we welcome you! You will receive a welcome call as well as a welcome letter with important information, such as the amount of your first payment and where you can send it.



**This is an
example of the
welcome letter
you will receive**



SERVICING YOUR HOME LOAN

You can also find helpful information about your loan, as well as register to manage your loan online, by going to our website at newamericanfunding.com and clicking on [Manage My Loan](#).

newamerican
FUNDING

Get A Quote (800) 890-1057 MANAGE MY LOAN MENU

Not for use by New York borrowers

MANAGE MY LOAN

YOUR MORTGAGE, YOUR TERMS.

Specializing in California home loans. Whether you're looking to refinance a VA Loan or compare FHA Loans to Conventional, we're here to answer your questions.

Get today's rates!

Buy a Home Refinance

Our website is a great location to learn about different ways you can make your loan payment, including over the phone, online, or automatically having payments withdrawn from your bank account!

newamerican | MANAGE MY LOAN

SEND US DOCUMENTS LOGIN

Home Payment Options Property Taxes Insurance Mortgage Assistance Guides & Forms FAQ Site Navigation

Fast, Free, Easy and Simple

Make payments to your loan faster than your bank's online billpay through Customer Care Net. Set up your monthly payments to be paid automatically at no charge by selecting Payments\Schedule Reoccurring Draft Payment in Customer Care Net. Or you can make free One-Time Payments for your current payment in Customer Care Net! Click LOGIN now to take you there.

LOGIN

Quick Mobile Access

Add this page to your device homescreen for quick and easy access to your loan account.

Ask Us

CUSTOMER CARE
M-F | 7:00am-9:00pm CT
SA | 10:00am-2:00pm CT
[Holidays Observed >](#)

Phone: 800-893-5304
Fax: 800-880-0639
customercare@nafinc.com

MAILING A PAYMENT
P.O. Box 650076



SERVICING YOUR HOME LOAN

YOU CAN GET GREAT INFORMATION ABOUT:

- **Property taxes**
- **Mortgage insurance**
- **Property insurance, such as hazard, flood and wind insurance**
- **Escrow accounts**
- **Steps to take if damage occurs to your property**
- **Assistance that may be available to you, such as if you have trouble making your payments, are a member of the military or experience a natural disaster**

The screenshot shows the 'MANAGE MY LOAN' interface for New American Funding. The navigation bar includes 'Home', 'Payment Options', 'Property Taxes', 'Insurance', 'Mortgage Assistance', 'Guides & Forms', 'FAQ', and 'Site Navigation'. The 'Insurance' dropdown menu is open, showing 'Property Insurance >', 'Damage to Your Home >', 'Mortgage Insurance >', and 'Escrow >'. The main content area is titled 'Property Insurance' and contains introductory text, contact information for Broker Solutions Inc., and two informational sections: 'Why am I receiving letters about my Homeowner's Insurance?' and 'Why am I required to have Flood Insurance?'. A right-hand sidebar titled 'Ask Us' provides customer care contact details (800-893-5304), mailing a payment address (P.O. Box 650076, Dallas, TX 75265-0076), and home retention contact info (800-893-5304, ext 9208). A blue button at the bottom right of the sidebar says 'I'm trying to:'.



SERVICING YOUR HOME LOAN

Our website is also an easy and convenient place to get forms and other information you may need, such as learning:

- **How to get assistance in Spanish**
- **How to use Customer Care Net to manage your loan online**
- **How to sign up through Customer Care Net for automatic alerts, such as notification that a payment has been received or tax or insurance payments have been made from your escrow account**

The screenshot shows the 'MANAGE MY LOAN' section of the New American Funding website. The header includes the company logo and a 'LOGIN' button. A navigation menu lists: Home, Payment Options, Property Taxes, Insurance, Mortgage Assistance, Guides & Forms (selected), FAQ, and Site Navigation. The 'Guides & Forms' page is displayed, featuring a 'General Helpful Information' section with four items, each with a 'Download' link and a download icon:

- Guide To Account Alerts
- Guide to Customer Care Net
- Assistance in Spanish
- Monthly Automatic Payment Setup Form

To the right, an 'Ask Us' section provides contact information for Customer Care:

CUSTOMER CARE
M-F | 7:00am-9:00pm CT
SA | 10:00am-2:00pm CT
[Holidays Observed >](#)

Phone: 800-893-5304
Fax: 800-880-0639
customercare@nafinc.com

MAILING A PAYMENT
P.O. Box 650076
Dallas, TX 75265-0076


HOME RETENTION




SERVICING YOUR HOME LOAN

We will also send you notices about your account regularly, such as your monthly billing statement and your annual escrow statement.

Example of a Billing Statement



For Return Service Only FUNDING
P.O. Box 170581
Austin, TX 78717-0031



Statement Date: July 21, 2017

MORTGAGE STATEMENT

000001
James Smith
123 Main St.
Any Town, PA 51005

Online Information: www.newamericanfunding.com
Click "MANAGE MY LOAN"

Mon - Fri 7:00 am to 9:00 pm CT | Sat 10:00 am to 2:00 pm CT
Telephone: 1-800-893-5304 | TTY/TDD: 1-844-249-9633
Fax: 800-880-0639

Correspondence
PO Box 170581
Austin, TX 78717-0031

Property Address:
1234 Street Address
City, State, Zip

Loan Number: XXXXXXXXXX
 Next Payment Due Date: 10/01/2017
Total Amount Due: \$1,710.16
 If payment is received after 10/16/2017, a late fee of \$51.88 will be charged.

Account Information				Explanation of Amount Due	
Loan Due Date	10/01/2017	Principal			\$461.78
Outstanding Principal	\$267,286.99	Interest			\$835.27
Escrow Balance	\$947.41	Escrow (Taxes and Insurance)			\$413.11
Interest Rate	3.750%	Regular Monthly Payment			\$1,710.16
Prepayment Penalty	No	Total Fees and Charges			\$0.00
		Past Due Payment(s)			\$0.00
		Total Amount Due			\$1,710.16

Transaction Activity (05/23/17 - 07/21/17)

Date Paid	Description	Principal	Interest	Escrow	Additional Monthly Amount	Charges and Fees	Partial Payment (Unapplied)	Total
06/21/17	ESCROW REFUND	\$0.00	\$0.00	-\$398.92	\$0.00	\$0.00	\$0.00	-\$398.92
07/19/17	HAZARD INSURANCE	\$0.00	\$0.00	-\$1,944.38	\$0.00	\$0.00	\$0.00	-\$1,944.38
07/21/17	PAYMENT RECEIVED	\$460.34	\$836.71	\$413.11	\$0.00	\$0.00	\$0.00	\$1,710.16

Special Messages

You can pay by mail or phone at no cost by using our automated phone service at 1-800-893-5304 or visit our website at www.newamericanfunding.com and click [MANAGE MY LOAN](#).

Past Payments Breakdown			Important News
	Paid Last Month	Paid Year to Date	
Principal	\$460.34	\$3,192.42	Buying or selling a home? We are ready to help you every step of the way. Call us today at (888) 788-6780.
Interest	\$836.71	\$5,886.93	
Escrow (Taxes and Insurance)	\$413.11	\$3,007.45	



NEW AMERICAN FUNDING QUICK GUIDE



SERVICING YOUR HOME LOAN

Example of an Annual Escrow Statement



For Return Service Only
PO Box 170581
Austin, TX 78717-0031

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT



Online Information: www.newamericanfunding.com
Click "MANAGE MY LOAN"



Mon - Fri 7:00 am to 9:00 pm CT | Sat 10:00 am to 2:00 pm CT
Telephone: 1-800-893-5304 | TTY/TDD: 1-844-249-9633
Fax: 800-880-0639



Correspondence
PO Box 170581
Austin, TX 78717-0031

Analysis Date: 06/22/17
Loan Number: 0000111111
Borrower Name: Borrower Name
Co-Borrower Name: Co Borrower Name

Each year, New American Funding reviews your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay your property taxes, flood insurance (if required), homeowner's insurance premiums, leasehold payment (if applicable) and mortgage insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and details related to your account.

1. What is the amount of my new monthly payment starting July 01, 2017?

<u>Payment Items</u>	<u>Current Payment</u>	<u>New Payment</u>	<u>Difference</u>
Principal and Interest	\$676.33	\$676.33	\$0.00
Escrow	536.70	536.70	0.00
Shortage/Surplus	207.02	39.92	-167.10
Total Payment	1,420.05	1,252.95	-167.10

• **Note:** If you currently use a third party bill pay service to make automatic payments, please update the amount scheduled to reflect the new payment amount listed above. If you are currently set up on automatic payments with New American Funding, this new amount will automatically take effect with your July payment.

2. What are the most common reasons that my escrow payment may change from year to year?

- A. **Increases or Decreases in Amounts Billed** – The amount we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance premiums, or homeowner's insurance premiums. The information below compares the amounts New American Funding expected to pay for each item this past year from your escrow account to the actual amounts that were paid or will be due. The difference column reflects the increase or decrease for each escrowed item.

HAVE QUESTIONS? WE'RE HERE TO HELP!

CUSTOMER CARE

M-F | 7:00am - 9:00pm CT

SAT | 10:00am - 2:00pm CT

Email - CustomerCare@nafinc.com

Phone - (800) 893-5304

Fax - (800) 880-0639

