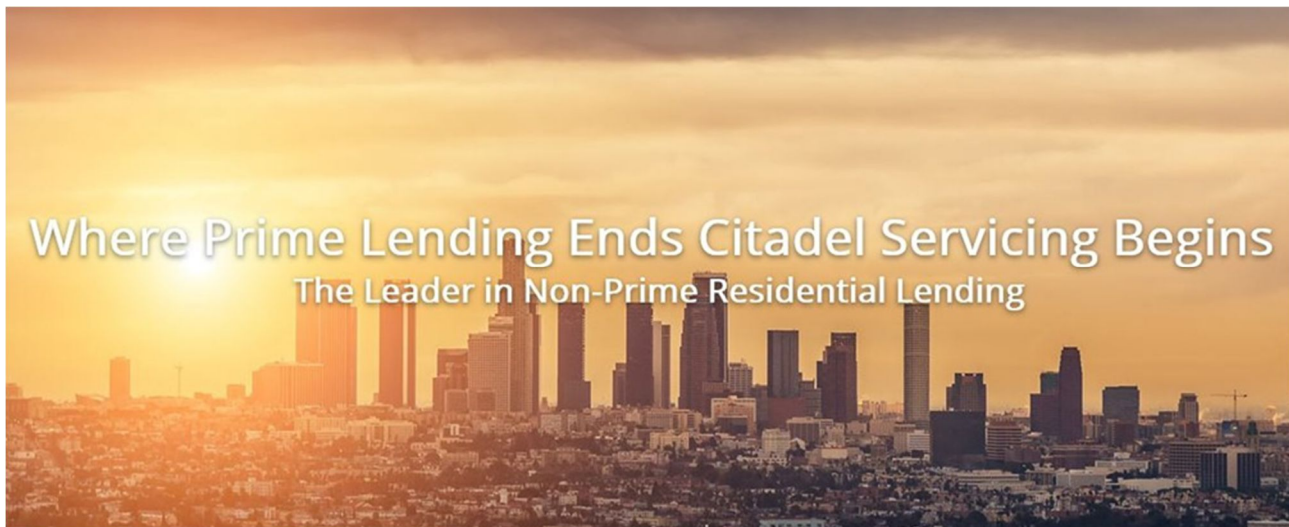




Tax & Insurance Guide – Customer Service

Servicing





From the Start menu you will select the Customer Service or Tracking button depending on the function you will be performing.

Tax & Insurance Customer Service Tracking Module

Tracking
File Options Help

Details New Ins New Tax Analysis Escrow Info Flood Guaranty

Loan ID: [Redacted] Name: [Redacted]
 Status: Active Property: [Redacted]
 Due Date: 03/01/2018 Escrow Bal: \$587.55 Escrow Payment: \$293.11
 Original Escrow Required: Unknown Current Escrow Required: Escrowed All

Insurance Description	Responsibility	OKtoPay	Due Date	Amount	Policy Number	Cancel Date	Collateral #
Hazard	Lender	No	02/21/2018	\$873.00	FD-000203870		0
HQA	Borrower	No	01/01/2018	\$16.88			0

Tax Description	Responsibility	OKtoPay	Due Date	Amount	Pay
County	Lender	No	11/01/2018	\$2,676.36	155

Tracking - Choose Loan ID

Loan ID: [Redacted] Locate...

OK

Cancel

A pop-up will appear. Enter the Loan ID click OK and the account will appear.

Notes:

Tax & Insurance - Customer Service Module



Customer Service - Borrower

Salemi, Mohammad M Loan ID: 0007007034
 Interest Rate: 7.000000% Due: 03/01/2018

Borrower Names	Position
Salemi, Mohammad M	Primary

Name
 First & Middle: Mohammad M
 Last: Salemi

Details
 Type: Individual Title:
 Sector:

Phone Numbers and Other Information
 Primary: (786) 298-1122
 Primary Work: (786) 298-1122 Ext:
☐ Additional Phone Numbers

Best Time to Call: None Time Zone: Unknown
 E-Mail Address: m.salemi@me.com

Tax Type: SSN
 Tax ID #: XXXX-5133 ☐ Tax ID # Certified
☐ Foreign Citizen ☐ W-8 Received
☐ Employee ☐ Business
 Birth Date: ☐ Deceased
 Language:
 Responsibility: None

New Edit Delete Choose ID... Tax ID Close

By clicking on the Borrower icon you will verify the callers:

- ✓ Verify the last 4 of the social security number
- ✓ Email address
- ✓ Address

Tax & Insurance – Customer Service

File Options Help

Details

New Ins

New Tax

Analysis

Escrow Info

Flood

Guaranty

Loan ID:Name:

Status: ActiveProperty:

Due Date: 03/01/2018Escrow Bal: \$587.55Escrow Payment: \$293.11

Original Escrow Required: UnknownCurrent Escrow Required: Escrowed All

Insurance Description	Responsibility	DKtoPay	Due Date	Amount	Policy Number	Cancel Date	Collateral #
Hazard	Lender	No	02/21/2019	\$878.00	FD-000203870...		0
HQA	Borrower	No	01/01/2018	\$16.88			0

Tax Description	Responsibility	DKtoPay	Due Date	Amount	Parcel Number	Expiration Dt	Collateral #
County	Lender	No	11/01/2018	\$2,676.36	155550-6695		0

The Loan will display, you will choose between Insurance or Taxes depending on what function you need to review with the customer.

Tax & Insurance – Customer Service

Tracking - Insurance Details

Loan ID: [REDACTED] Escrow Ctr: 3520 Principal Bal: \$1,983,169.00
 Primary: Active Legal: Warning: Insurance Stop: No
 Site Value: \$0.00 Replacement Cost New: \$0.00

Policy Information

☐ Blanket Policy

Policy Number: OH2000956
 Type: Hazard
 Borrower: [REDACTED]
 Birth Date: [REDACTED]
 Beneficiary: [REDACTED]
 Coverage Amt: \$581,500.00
 Deductible: \$2,500.00
 Expiration Date: [REDACTED]
 Responsibility: Lender
 Cancel Date: [REDACTED]
 MI Cancel Reason: None
 Renewal Date: [REDACTED]
 Collateral #: 0 - Primary

Premium Information

Due Date: 02/28/2019 OK
 Premium Due: \$2,141.00
 Payment Type: Amount Changes
 Payment Freq: 12 months
 Prior Premium Change Date: [REDACTED]
 Refundable: not used Batch ID: [REDACTED]
☒ Continuous Policy

Force Placed Miscellaneous Info

Proof of Insurance: Not Required
 Force-Placed Premium Amount Estimate: \$0.00

Payee Information

☒ Company Safeco OREG Safeco Insurance
 PO BOX 66545
 St Louis, MO Phone #: (999) 999-9999 Find C

☐ Agent MOSAIC MOSAIC INSURANCE ALLIANCE
 2122 164H ST SW SUITE 301 Phone #: (360) 653-5433 Find

Comments: [REDACTED]

Field Logging History Add to Batch Choose ID... Add'l Info... OK

On this screen you will be reviewing the fields that are highlighted. Those are the areas you will review for **Insurance**. In reviewing this screen, you can assist in telling the customer Insurance Premium Due Dates, Amount of Premium Due and the Insurance Company and Agent Information as well.

DO NOT change any information in this screen. Refer to Tax & Insurance Department if **ANY** changes need to be made.

Tax & Insurance – Customer Service

Tracking - Insurance Details

Name: Salemi, Mohammad M Escrow Ctr: 3520 Principal Bal: \$1,976,157.75
 Legal: Warning: Insurance Stop: No
 Replacement Cost New: \$0.00

Primary: Active
 Site Value: \$0.00

Policy Information

☐ Blanket Policy

Policy Number [Redacted] **OK to Pay**

Type: Hazard

Borrower: Payment Type: Amount Changes

Birth Date: Payment Freq: 12 months

Beneficiary: Prior Premium Change Date: Refundable: not used Batch ID: 0

Coverage Amt: \$581,500.00 ☒ Continuous Policy

Deductible: \$2,500.00

Expiration Date: Responsibility: Lender

Cancel Date: MI Cancel Reason: None

Renewal Date: Force Placed Miscellaneous Info

Collateral #: 0 - Primary Proof of Insurance: Not Required

Force-Placed Premium Amount Estimate: \$0.00

Payee Information

☒ Company: Safeco OREG Safeco Insurance Co of America Phone #: (999) 999-9999
 PO BOX 66545
 St Louis, MO Find Company...

☐ Agent: MOSAIC MOSAIC INSURANCE ALLIANCE, Phone #: (360) 653-5433
 2122 164H ST SW SUITE 301
 LYNWOOD, WA Find Agent...

Comments:

Field Logging History Add to Batch Choose ID... Add1 Info... OK Cancel

For the review of the Insurance Screens it contains:

- The Policy Number
- The Policy Type
- The Coverage Amount
- Next Due Date
- The Premium Due -Amount
- The Payment Frequency
- The Company
- The Agent

Tax & Insurance – Customer Service

Tracking - Tax Details

Loan ID: [REDACTED] Escrow Ctr: 2498 County: King
 Primary: Active Legal: Warning: Tax Stop: No
 Tax Service: Lereta Corp

Payment Information	Bill Amount	Due Date	OK to Pay	Batch ID	Disbursed Amount
1	\$9,549.09	10/01/2018	<input type="checkbox"/>	0	\$9,549.09
2	\$9,549.12	04/01/2018	<input type="checkbox"/>	0	\$0.00
3	\$0.00		<input type="checkbox"/>	0	\$0.00
4	\$0.00		<input type="checkbox"/>	0	\$0.00

Payee Information
 Payee: KCT KING COUNTY TREASURY - WA Phone #: (999) 999-9999
 500 Fourth Avenue Room 600
 Seattle, WA

Payment Info: Payee [v] Payee...

Tax Information
 Tax Type: County Payment Frequency: Twice a year
 Responsibility: Lender Expiration Date: [REDACTED]
 Contract #: 89827662 Collateral Number: 0 - Primary
 Parcel #: 242504-9226-08
 Comments:

Field Logging History Add to Batch Choose ID... OK Can








Number	Expiration Dt	Collateral #

On this screen you will be reviewing the **Tax Information**.

This screen allows you to advise the borrower amount that was disbursed to pay the taxes on the loan.

Tax & Insurance – Customer Service

Tracking
File Options Help

 Details
  New Ins
  New Tax
  Analysis
  **Escrow Info**
 Flood
  Guaranty

Loan ID: 0007007034 Name: Salemi, [REDACTED]
 Status: Active Property: 3223 Evergreen Point Road Medina, WA. 98039
 Due Date: 03/01/2018 Escrow Bal: \$9,451.15 Escrow Payment: \$1,781.77
 Original Escrow Required: Unknown Current Escrow Required: Escrowed All

Insurance Description	Responsibility	OKtoPay	Due Date	Amount	Policy Number	Cancel Date	Collateral #
Hazard	Lender	No	02/28/2019	\$2,141.00	OH2000956		0

By selecting the **Escrow Info** button, it will bring you to the Escrow Information screen shown below.

Tax & Insurance – Customer Service

Tracking - Escrow Information

Loan ID: 0 [REDACTED]
 Property Address: 3 [REDACTED]
 Due Date: 03/01/2018 Escrow Balance: \$9,451.15 Escrow Payment: \$1,761.77

Loan Information

Loan Type: Conventional
 Investor ID: LVSII
 Payment Frequency: Monthly
 Orig Escrow Required: Unknown

Tracking Information

☐ Insurance Stop
☐ Tax Stop
 County: King
 Tax Service: Lereta Corp

Analysis Information

Date Last Analyzed: 05/01/2017
 Analysis Month: 5
 Documents Review: No review of documents
 Escrow Pmt Chg Month: 0
 Escrow Pmt Chg Amount: \$0.00
 Escrow Rounding Amount: \$0.00
 Escrow Spread Months: 0
 Date Last Non-Update Analysis:
 Pmt Cushion Per Documents: 2
 Pmt Cushion Selected: 2 months
 Analysis Stop Code: None

Escrow Account Closure

Date Escrow Closes:
 Response Deadline:
☐ Borrower Requested
 Closing Fee: \$0.00

Tax Contract Choose ID... OK Cancel

To determine when it will reanalyze you will check this field.

ALL loans are reanalyzed once yearly.

Customer Service Module

File Options Other Help

History Payoffs ACH Comments Loan Info Borrower

Interest Rate: 7.00000%
 Collector: Default Collector
 Loan Type: Conventional
 SPOC:
 Investor: LVSII-LVS II Title Trust II

Due: 03/01/2018
 Currency: US Dollars
 AML Type: N/A

Other loans: 0007

Property
 Additional Collateral: No
 Site Location:

Mailing
 Medina
 WA 98039
 Returned Mail: No

Dates
 Last Pmt Recd: 02/01/2018
 Last Analyzed: 05/01/2017
 LC Last Charged: 06/30/2017

Status
 Primary: Active
 Legal:
 Warning:
 Additional: No
 SR Status:

Payment
 P&I: \$13,306.05
 Escrow: \$1,761.77
 Other Funds: \$0.00
 Reserve Pmt: \$0.00
 Assistance (-): \$0.00
 Borrower: \$15,067.82

Balances
 Principal: \$1,983,169.05
 Escrow: \$9,451.15
 Late Charge: \$0.00

The use of the Comments section will be for the following:

- ✓ General Comments
- ✓ Escrow Balance is shown outlined in red
- ✓ Borrower information – choosing this button you will have access to Phone, E-mail etc.
- ✓ Mailing button – Borrower Address etc.

Customer Service Module

Site Location:	SR Status
Mailing	Payment
<input type="text"/>	P&I:
Medina	Escrow:
WA 98039	Other Fun
Returned Mail: No	Reserve F
	Assistance
	Borrower:
Dates	Balances
Last Pmt Recd: 02/01/2018	Principal:
Last Analyzed: 05/01/2017	Escrow:
LC Last Charged: 06/30/2017	Late Char
Permanent Comments	

Customer Service - Dates

Interest Rate: 7.00000% Due: 03/01/2018

Special Dates

Loan Closed: 03/10/2017 Last Analyzed: 05/01/2017 LC Last Charged: 06/30/2017

First Due: 05/01/2017 Next Coupon/Bill: 02/19/2018 Next Periodic Bill: 02/19/2018

Maturity: 04/01/2047 Last Coupon/Bill: 01/19/2018 Last Periodic Bill: 01/19/2018

Funding Date: 03/10/2017 Balloon Date: Modified:

Acquired: Acquired Due Date:

Transaction Dates

Loan Added: 03/10/2017 Payoff Stmt: Last Maintenance: 02/01/2018

Last Pmt Recd: 02/01/2018 Assumption Stmt: Last Update: 02/05/2018

Last Curtailment: Date Inactive: Date Assumed:

Next Rate Chg Date: 04/01/2024 Next P&I Chg Date: 05/01/2024

Choose ID... OK Cancel

The top screen shows information related to the last time the loan was analyzed. By reviewing the lower this screen you will see all of the loan information that is highlighted.

Customer Service Module

Assistance [-]:	\$0.00
Borrower:	\$15,067.82
Balances	
Principal:	\$1,983,169.05
Escrow:	\$9,451.15
Late Charge:	\$0.00




Balances

The highlighted field above shows you the Escrow Balance.

Notes:

Customer Service Module

File Options Other Help

 History
  Payoffs
  ACH
  Comments
  Loan Info
  Borrower

Interest Rate: 7.00000%

Collector: Default Collector

Loan Type: Conventional

SPOC:

Investor: LVSII-LVS II Title Trust II


Due: 03/01/2018

Currency: US Dollars

AML Type: N/A

Other loans: 0007

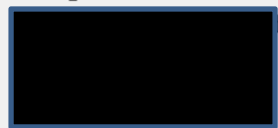
Property



Site Location:

Property

Mailing



Returned Mail: No

Mailing

Dates

Last Pmt Recd: 02/01/2018

Last Analyzed: 05/01/2017

LC Last Charged: 06/30/2017

Dates

Status

Primary: Active

Legal:

Warning:

Additional: No

SR Status:

Payment

P&I: \$13,306.05

Escrow: \$1,761.77

Other Funds: \$0.00

Reserve Pmt: \$0.00

Assistance (-): \$0.00

Borrower: \$15,067.82

Balances

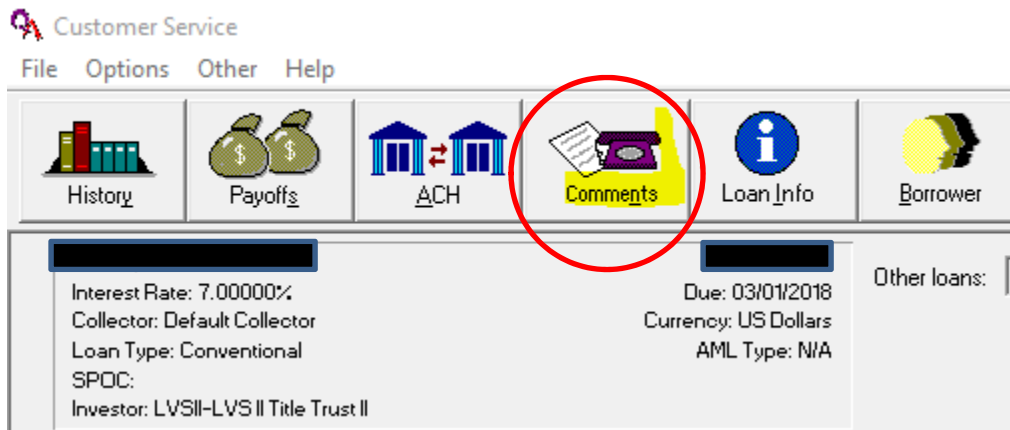
Principal: \$1,983,169.05

Escrow: \$9,451.15

Late Charge: \$0.00

By clicking on the History icon you will see all of the payments on the account.

Customer Service Module



By clicking on the **Comments** icon you will have access to all of the comments on the account and to add new comments as well.

Notes:

Customer Service Module

Customer Service - Select Comment

Interest Rate: 7.000000% Due: 03/01/2018

Limit Selection

☒ All Comments

☐ Select by Type

☐ Select by Department

Date	Record	Comment	User
01/19/2018	Letter	Periodic Billing Statement	Loan Servicing
12/19/2017	Letter	Periodic Billing Statement	Loan Servicing
10/19/2017	Letter	Periodic Billing Statement	Loan Servicing
10/17/2017	Comment	Tax Payment	anhc
09/22/2017	Letter	Periodic Billing Statement	Loan Servicing
09/15/2017	Letter	Periodic Billing Statement	Loan Servicing
08/18/2017	Letter	Periodic Billing Statement	Loan Servicing
08/17/2017	Letter	Periodic Billing Statement	Loan Servicing
08/17/2017	Letter	Periodic Billing Statement	Loan Servicing
08/17/2017	Letter	Periodic Billing Statement	Loan Servicing
08/17/2017	Letter	Periodic Billing Statement	Loan Servicing
08/16/2017	Letter	Periodic Billing Statement	Loan Servicing
08/16/2017	Letter	Periodic Billing Statement	Loan Servicing

Comment History

New

Edit

Delete

Choose ID...

All Changes

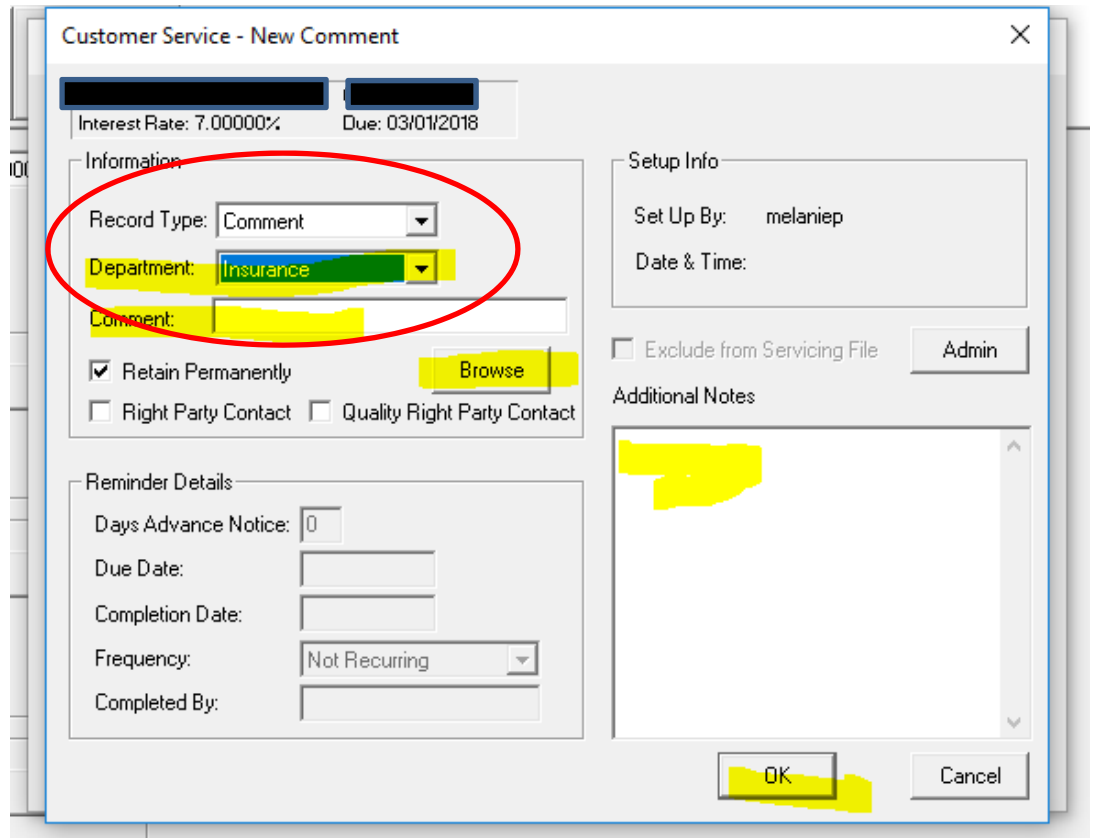
Print

Close

By clicking on the **Comment History** and all comments related to the loan.

Select the **New** button you may create a new comment on the account.

Customer Service Module



Customer Service - New Comment

Interest Rate: 7.00000% Due: 03/01/2018

Information

Record Type: Comment

Department: Insurance

Comment:

☒ Retain Permanently ☐ Right Party Contact ☐ Quality Right Party Contact

Browse

Setup Info

Set Up By: melaniep

Date & Time:

☐ Exclude from Servicing File Admin

Additional Notes

Reminder Details

Days Advance Notice: 0

Due Date:

Completion Date:

Frequency: Not Recurring

Completed By:

OK Cancel

By clicking on the **New** button, you may create a new comment on the account.

