

**Private Loans**  
Firstmark Services  
PO Box 82522  
Lincoln NE 68501-2522



Monday through Friday 7:00 am - 8:00 pm CT 866.259.3767 Citizens.FirstmarkServices.com

07/15/2020

BENJAMIN D CARPENTER  
206 ALLYNE BLD  
CHARDON, OH 44024

**Info: Your loan status and repayment schedule**

Account Number: 001830945-04  
Note ID: 1257703

Dear Benjamin D Carpenter:

Your Citizens Bank loan listed above is now in Repayment status. You will find your estimated repayment schedule below. We have also enclosed frequently asked repayment questions to assist you with this transition.

Status Change Date	Outstanding Principal	Number of Payments	Regular Monthly Payment Amount	Due Date
02/19/2016	\$15,112.76	126	\$155.50	09/04/2020
Final Payment			\$155.30	03/04/2031

This repayment schedule is based on your current interest rate and due date. If you have a variable interest rate loan, your interest rate may change periodically. Since interest accrues daily, if you make a payment before or after the due date, more or less interest will accrue and be allocated from the payment.

\*If you are unable to make a payment due to a financial hardship, please contact us at the number below. Your lender may offer repayment options, and we can help identify the payment assistance options available to you.

We value you as a customer and appreciate the opportunity to serve you. If you have questions, please visit our website at Citizens.FirstmarkServices.com or call us at 866.259.3767. Our business hours are 7 a.m. to 8 p.m. (Central), Monday through Friday.

Sincerely,

Firstmark Services Customer Service

Enclosure

## **Frequently Asked Questions**

### **What if I can't afford the scheduled payment amount?**

If your payment is higher than you can currently afford, please contact us immediately to discuss possible solutions. Your lender may offer options to assist you during financial hardship.

### **When will I receive my statement?**

We'll send your monthly billing statement about three weeks before your payment is due. To receive a notification when your statement is available online and to view your statement on the day it is generated, sign up for electronic correspondence.

### **How do I make payments?**

You can make a payment in many convenient ways.

- Online by logging in to your Citizens.FirstmarkServices.com account (you can also sign up for auto debit)
- Call us at 866.259.3767
- Send a check to the address on your statement. Please write your full 11-digit account number on the check.

Payments made online or over the phone prior to 4 p.m. (Central) are effective the same day, if received after 4 p.m. (Central) they will be effective the following day.

### **What happens if my payment is due on the weekend?**

Payments made online or over the phone prior to 4 p.m. (Central) are effective the same day, if received after 4 p.m. (Central) they will be effective the following day. If you are signed up for auto debit, your payment will be effective on the due date, but the funds will not be withdrawn until the following business day.

### **How are my payments applied?**

Unless you direct payments to an individual loan(s), the standard allocation method is as follows. If your account is delinquent, partial payments will be applied first to the most delinquent loan to bring it toward the same level of delinquency as your other loan(s). Any remaining partial payment will be applied to the loan with the lowest regular monthly payment amount. If your account is up to date, partial payments (any amount lower than the current amount due) will be applied to your loan with the lowest current amount due. Extra payment amounts (any amount higher than the current amount due) will be applied to your loan with the highest interest rate. Once the loan with the highest interest rate is paid in full, any extra payment amount will be applied to the loan with the next-highest interest rate. Payments for the full current amount due are allocated across all loans in an active repayment status, in proportion to each loan's regular monthly payment amount. Once a portion of your payment is allocated to an individual loan, payments are applied dependent upon the terms of your promissory note, either to: (a) fees first (if applicable), then interest, and then to principal; or (b) to interest, then fees (if applicable), and then to principal.

### **How do I request that you process my payments using my special instructions?**

You can make a payment toward individual loans in any amount you would like online. If you have already made a payment and need it reapplied in a different manner, or would like to have standing instructions placed on your account for handling overpayments, please contact us at 866.259.3767, so we can add these instructions to your account.

### **Can I change my monthly payment due date?**

You can request to change your monthly payment due date if:

- Your account is up to date
- You do not already have a Firstmark-serviced loan with that due date that is owned by a different lender
- The date requested is between the 5th and the 27th of the month

Please contact us at 866.259.3767 to change the due date on your account.

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**Am I entitled to benefits as a servicemember?**

We regularly review accounts for active duty status and automatically apply the Servicemember Civil Relief Act (SCRA) benefits, if applicable. If you are currently serving on active duty and you have not seen these benefits updated on your account, please call us at 866.259.3767, or you can send a copy of your military orders or a letter from your commanding officer, along with a signed and dated letter requesting the 6% interest rate to us via email ([Customer.Service@FirstmarkServices.com](mailto:Customer.Service@FirstmarkServices.com)), fax (866.258.9222), or mail:

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In some instances you may be eligible to postpone payments due to your active duty status or deployment. If you are in need of lower or postponed payments while active duty or deployed, please contact us to see if this option is available to you.

**How do I authorize Firstmark Services to release information about my account to a third party?**

If you would like a third party to speak with us about your account, you will need to complete a Release of Authorization form available in the Documents section when you log in to your [Citizens.FirstmarkServices.com](https://Citizens.FirstmarkServices.com) account. Once we receive your complete Release of Authorization form, we will note in our system that we have