

PAYMENT INFORMATION

PAYMENT DUE DATE: All loan payments are due on the 1st of the month and should be mailed to the address listed on the payment coupon. The terms of your note allow a 15 day grace period; this does not mean that your payment is due on the 16th. Please allow adequate time for mail service so that your payment is received on time as postal delays do not constitute a waiver of late charges. Payments received after the close of business on the 16th are subject to a late charge in accordance with the terms of your note; unless the 16th falls on a weekend or holiday then late charges will be assessed the following business day. **Please be advised that payments received after the last business day of the month will be reported to a credit bureau and may affect your ability to obtain other forms of credit.**

MAKE YOUR PAYMENT ONLINE: You can make your loan payment online by going to www.utahhousingcorp.org and clicking on the "Homeowner Login" button. It is easy, free, and secure.

AUTO DRAFT INFORMATION: Auto draft is free, easy, and a guaranteed method to ensure your payment is received on time. The enrollment form can be downloaded from our website at www.utahhousingcorp.org or you can request a copy from our office. Payments can be drafted on the 1st, 4th, 8th, or 15th of every month. Please continue to mail your payment to our office until we notify you of your first draft date. **Requests to cancel or change your auto draft must be received 10 days before your draft date in order to ensure adequate time to process your request.**

GENERAL PAYMENT INFORMATION: Our office **CANNOT** accept cash or debit/credit card payments. Please use checks or money orders only when mailing your payment. It is important to write your loan number on your check or money order to ensure proper and timely posting of your payment. Because your check may clear your bank account the same day we receive it, please ensure your account is adequately funded in order to avoid costly fees. If you have a UHC 2nd mortgage you can mail the payments together; however, please remit 2 separate checks and both mortgage coupons.

PAYMENT MAILING ADDRESSES: Payments with coupons should be mailed to: PO Box 27564 Salt Lake City, UT 84127-0564
Payments without coupons should be mailed to: PO Box 70569 West Valley City, UT 84170-0569

CASH PAYMENTS MAY ONLY BE MADE THROUGH MONEYGRAM; NOT AT UHC’S OFFICE: MoneyGram Express Payment is offered, for a fee, at many grocery retail locations. You will need your loan number and the following information to complete the paperwork: Receive code: **4214** Pay to: **Utah Housing Corporation City: West Valley.** For MoneyGram locations, call 1-800-555-3133.

LOAN COUNSELING DEPARTMENT: If you are unable to remit a payment when it is due, please contact one of our Loan Counselors to discuss your situation. They can be contacted at 1-800-344-0452 or 801-902-8250 Monday through Friday 8:00 a.m. - 6:00 p.m.

MORTGAGE INFORMATION

TO OBTAIN INFORMATION ABOUT YOUR LOAN: Simply visit us at www.utahhousingcorp.org or call either of the numbers listed on the front side of this statement. For verification purposes, please have your loan number and Social Security number available. Office hours are Monday through Friday, 8:00 a.m. to 6:00 p.m.

LOAN PAYOFF INFORMATION: Please note that the principal balance reflected on the front of this statement is **not the amount due to pay your loan in full**. To request a payoff statement please fax a written request to 801-902-8303; all requests must include your written authorization to release information as well as the date through which you would like the payoff figures provided. Payoff statements will be generated within 3 business days.

CORRESPONDENCE MAILING ADDRESS: Written requests may be mailed to UHC at the address below. Please write your loan number on all correspondence. Utah Housing Corp Attn: Loan Servicing PO Box 70569 West Valley City, UT 84170-0569.

OVERNIGHT DELIVERY SERVICE ADDRESS: Overnight delivery items may be mailed to UHC at the address below. Please write your loan number on all items that are mailed to our office. Utah Housing Corp Attn: Loan Servicing 2479 Lake Park Blvd West Valley City, UT 84120.

UHC FEE STRUCTURE:			
Copy of any mortgage document (each document)	\$10.00	Duplicate Year-end Statement/Escrow Analysis	\$ 5.00
Prior year history statements	\$ 5.00	Amortization Schedule	\$ 8.00
Returned Check Fee	\$15.00	Check-by-phone	\$10.00
Payoff request: first 2 in a year are free;		Payoff statement fax fee	\$ 5.00
Subsequent requests	\$10.00	Reconveyance fee	\$ 42.00

ESCROW INFORMATION

ESCROW ANALYSIS: UHC maintains an escrow account which is used to pay your real estate taxes, hazard and/or flood insurance, and FHA mortgage insurance premiums. Pursuant to federal requirements, this account is analyzed annually to determine whether enough funds are being collected to make these payments and to determine if the account has a shortage or surplus of funds based on actual and anticipated activity. The analysis typically takes place in December with payment changes effective with your March payment.

PROPERTY TAXES: UHC pays your property taxes from your escrow account. You are responsible for paying any special assessments. You may receive a duplicate billing from the county. **Please retain this information for your records.**

INSURANCE INFORMATION: Your loan documents require that you maintain adequate hazard, flood, or other insurance on all improvements on your property. Please review your coverage annually to ensure it adequately protects your property and contents. **If you change insurance carriers:** 1) notify UHC immediately, 2) send in any refund you receive from your previous insurer so it can be credited to your escrow account. Otherwise, your escrow account may be short and create a subsequent increase in your monthly payments. If you have any questions regarding your insurance coverage, please contact your insurance agent.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.

Please complete any address or telephone corrections below and check the box on the reverse side.*

Street Address

Home phone

Street Address

Business phone

City

State

Zip