

Important Information:

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Your mortgage loan is one of the most important financial obligations an individual will ever make. An important part of that responsibility is making your payments on or before the due date. Your loan is delinquent if the payment is not received on or before the due date. Payments are credited upon receipt, not by the postmark date.

For homeowners who require any translation assistance or Language Access Services, please contact us at 866-882-8187. A translation of this letter into a language other than English may be obtained. Si necesita asistencia con la traducción o servicios de acceso al idioma, llámenos al 866-882-8187. Se puede obtener una traducción de esta carta.

Payments – Lockbox: Planet Home Lending, LLC
P.O. Box 69197
Baltimore, MD 21264-9197

Automated Payments: Online: www.planethomelending.com
By Phone: 866-882-8187

Payments – Overnight: Planet Home Lending, LLC
321 Research Parkway, Suite 303
Meriden, CT 06450

Customer Service: 866-882-8187

Our Customer Service Representatives are ready to assist you with all of your needs. You may contact us Monday through Friday, 8:30 a.m. to 9:00 p.m. Eastern Time. Please have your account number and social security number ready.

• Payments processed with an agent by 9 p.m. Eastern Time will be processed same day.
• Overnight payments not received by 5 p.m. Eastern Time will be processed the next business day.
• Please note payments in excess of \$10,000.00 are required to be made with guaranteed or certified funds.

The Fair and Accurate Credit Transaction Act of 2003 requires us to notify you that we may report information about your account to the credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Fee Schedule* <table> <tr> <td>Assumption Fee</td> <td>\$Per Loan Type</td> </tr> <tr> <td>Late Fee</td> <td>\$Per State Law</td> </tr> <tr> <td>NSF Fee</td> <td>\$Per State Law</td> </tr> <tr> <td>Recording Fee</td> <td>\$Per State Law</td> </tr> <tr> <td>Release Fee</td> <td>\$Per State Law</td> </tr> <tr> <td>Subordination Fee</td> <td>Up To \$300.00</td> </tr> <tr> <td>Wire Fee</td> <td>Up To \$10.00</td> </tr> </table> *Fees are subject to change without prior notice All Fees are Subject to State Law	Assumption Fee	\$Per Loan Type	Late Fee	\$Per State Law	NSF Fee	\$Per State Law	Recording Fee	\$Per State Law	Release Fee	\$Per State Law	Subordination Fee	Up To \$300.00	Wire Fee	Up To \$10.00	Website Information www.planethomelending.com Get your bill faster by registering to receive electronic statements or visit our secure website at your convenience and utilize the many services offered: • Make Your Mortgage Payment • View Current Loan Information and Activity • View Tax and Insurance Information • Enroll In Our Automatic Payment Program • Sign Up to Receive Your Year-End Mortgage Interest Statement • Apply for Homeowner's Assistance If you wish to contact us in writing to assert an error or make an information request, you must use the following address: Planet Home Lending, LLC P.O. Box 1001 Meriden, CT 06450	24-Hour Automated Account Information For fast, convenient service, Planet Home Lending, LLC is pleased to offer 24-Hour Automated Account Information. This service allows you to: • Make your mortgage payment • Receive your general loan information • Obtain your year-end interest paid • Get instructions to request a payoff statement and so much more! To access our automated system, please call 866-882-8187 and follow the prompts. Please have your account number and social security number ready.
Assumption Fee	\$Per Loan Type															
Late Fee	\$Per State Law															
NSF Fee	\$Per State Law															
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Hazard Insurance Reminder:

To protect our mutual interest, Planet Home Lending, LLC ("Planet") must be named in the mortgagee clause. Please keep in mind it is your responsibility to maintain proper and sufficient hazard insurance coverage as well as flood insurance where required. Failure to maintain and provide Planet with evidence of insurance prior to the expiration may result in us obtaining coverage to protect our interest. Planet should be notified of any loss that occurs to your property. Updates and Bills should be mailed to the following address: **Planet Home Lending, LLC, P.O. Box 5023, Troy, MI 48007-5023, Toll Free #: 855-211-9690**

Real Estate Tax Information:

Please note that some tax districts will only release tax bills to the homeowners, in this case it is the homeowners responsibility to forward the tax bill if your loan is escrowed. Please write your loan number on the bill and mail to the address below. In addition, supplemental tax bills are the responsibility of the property owner as well as filing for any exemptions.
Planet Home Lending, LLC, P.O. Box 9215, Coppell, TX, 75019, Toll Free #:855-423-6267

Payoff Statements:

Payoff statements may be obtained by submitting a signed request and faxing it to 443-927-1245 or mail to the address below. Please allow for a three business day turnaround time for payoff statements that are mailed or faxed. No verbal information can be provided. If you send less money than requested to pay your loan in full, interest will continue to accrue and the loan will not be released. Payoff request and funds must be sent to the following address: **Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450, ATTN: Payoffs**

***Please note payoff funds are required to be made with guaranteed or certified funds.**

Equal Housing Lender. © 2023 Planet Home Lending, LLC | 321 Research Parkway, Suite 303, Meriden, CT 06450 (203) 265-5090 | NMLS ID# 17022 | For licensing information, go to: www.nmlsconsum-eraccess.org | AZ Mtg. Banker Lic. MB-0929069 | Licensed by The Department of Financial Protection and Innovation under the CA Residential Mtg. Lending Act Lic #: 4130947 | IL Residential Mtg. | Licensed by the NH Banking Dept. | Licensed by the NJ Dept. of Banking and Insurance | OH Mortgage Broker Act Mtg. | Rhode Island Licensed Lender | TX location 5020 Riverside Dr, Suite 300, Irving, TX 75039 | Licensed Mortgage Banker—NYS Department of Financial Services- NY location 265 Broadhollow Rd, Suite 100, Melville, NY 11747.

FOR ARKANSAS RESIDENTS: Please be advised that Planet Home Lending, LLC is licensed with the Securities Department for the State of Arkansas. Borrowers may file complaints about Planet Home Lending, LLC with the Arkansas Securities Department. Borrowers may also obtain further information from the Arkansas Securities Department by calling 501-324-9260 or by visiting the Department's website at: <http://www.securities.arkansas.gov>.

FOR MASSACHUSETTS RESIDENTS: NOTICE OF IMPORTANT RIGHTS. You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the creditor.

FOR NEW YORK RESIDENTS: Please be advised that Planet Home Lending, LLC ("Planet") is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Planet with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. A list of non-profit housing counselors can be found at http://www.dfs.ny.gov/consumer/mortgage_nys_np_counseling_agencies.htm. You can also contact Planet for any complaints and inquiries regarding your loan at 321 Research Parkway, Suite 303, Meriden, CT 06450 or 866-882-8187.

FOR OREGON RESIDENTS: 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 866-882-8187 or www.planethomelending.com. 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.

TEXAS MORTGAGE LOAN CUSTOMERS ONLY: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 North Lamar, Suite 201, Austin, Texas 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

Colorado Residents Only: Please be advised that your Planet Home Lending, LLC local office is located at 165 South Union Boulevard, Suite 901, Lakewood, CO 80228, 720-386-9229, Toll-Free 866-882-8187.

Borrowers who are not in bankruptcy or who have not received a discharge in bankruptcy, please be advised that Planet Home Lending, LLC is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

If your address, phone number, or other information has changed (or is incorrect), please complete the section below.

PERSONAL CONTACT INFORMATION

Please provide your personal contact information below.

Account Number: _____

Borrowers Name _____ Co-Borrowers Name _____

New Address _____

Seasonal: Yes ___ No ___ Start Date: _____ Stop Date: _____ Seasonal Contact Number: (____) _____

Home Phone: (____) _____ Work Phone: (____) _____ Other Number: (____) _____

Please be sure to check the box on the reverse side when completing this form.