



LOAN SERVICING SETUP FORM

(Complete one Form per Investor/Lender)

Date: _____

PROGRAM SELECTION

Loan is **PERFORMING** & selected Servicing Program is: STANDARD BASIC (\$15 Base) HIGH TOUCH (\$35 Base)
If the Loan changes status, **SPECIALTY NON-PERFORMING PROGRAM** is: Full Collection Limited Collection

Loan is **NON-PERFORMING** & selected **SPECIALTY** program is: Full Collection (\$95 Base) Limited Collection (\$30/65)
If the Loan changes status, **PERFORMING PROGRAM** is: STANDARD Basic Servicing HIGH TOUCH Servicing

INVESTOR/LENDER INFORMATION

Lender Account Number: _____ (only if existing Client)

Company: _____ Contact Name(s): _____, _____

Mailing Address: _____ City: _____ State: _____ Zip: _____

Social Security /Tax ID #: _____ for first listed name. Email: _____

Work Phone: _____ Home Phone: _____ Mobile Phone: _____ Fax: _____

Do you have loans current or past, with FCI? Yes No Investor's exact dollar ownership of this loan: \$ _____

Other Authorized Contacts:

Name: _____ Phone: _____ E-Mail: _____

Name: _____ Phone: _____ E-Mail: _____

Fill this out only if this is new information not already on file:

Upon Receipt of Funds from Payor, Electronically Deposit Funds (by ACH daily) into the following account:

Name of Primary Bank: _____ Type of Account: Checking Savings

Routing Number: _____ Account Number: _____

OR ONLY WITH SPECIAL APPROVAL

Upon Receipt of Funds from Payor, Trust Checks mailed weekly upon clearing to the above address (**additional \$2 charge**).

BROKER or ORIGINATOR or SELLING ENTITY INFORMATION

Contact Company: _____ Contact Name: _____

Address: _____ City: _____ State: _____ Zip: _____

Work Phone: _____ Home Phone: _____ Mobile Phone: _____ Fax: _____

E-mail: _____ Other Contacts: _____

Fill this out only if this is new information not already on file:

Broker/Originator License #: _____, OR stating are exempt from licensure: _____ (signature)

Only if you are receiving disbursements other than as INVESTOR/LENDER (such as a Spread on a Note Rate/Sold Rate or a Broker Servicing fee) then Electronically Deposit those Funds (by ACH daily) into the following account:

Name of Primary Bank: _____

Type of Account: Checking Savings Social Security/Tax ID Number: _____

Routing Number: _____ Account Number: _____

PAYOR/BORROWER INFORMATION

Primary Borrower: _____ E-mail: _____
Work Phone: _____ Home Phone: _____ Mobile Phone: _____ SS/Tax I.D. #: _____
Mailing Address: _____ City: _____ State: _____ Zip: _____
Co-Borrower _____ SS /Tax I.D. #: _____
Property Address: _____ City: _____ State: _____ Zip: _____
Property Type: Residential Commercial Land Mobile Home Unsecured Loan Others: _____
Loan Is: Residential Property Yes No Borrower's Primary Residence Yes No Business Purpose Loan Yes No

INFORMATION ON OBLIGATION (the Loan)

Check all that apply:

1st TD /Mtg 2nd TD /Mtg HELOC Variable Fixed Interest Only MERS Neg. Am. HAMP
 In Bankruptcy In Foreclosure On Forbearance Plan Modified Pre Pay Penalty Other: _____

Is Borrower in negotiation on a Loan Mod or Forbearance Plan? Yes No (provide supporting materials)

Only if in Bankruptcy: Counsel Name: _____ Phone: _____ Email: _____

Only if in Foreclosure: Counsel/Trustee Name: _____ Phone: _____ Email: _____

Only if Construction/Loan Proceeds Holdback: Set up Loan at Full Amount Set up Loan at initially Disbursed Amount

Only if Newly Originated: Odd Day's Interest (if any): \$ _____ Prepaid Payments/Interest (if any): \$ _____

Previous Servicer's Loan Number (If any): _____ Investor/Lender Loan Number (If any): _____

Escrow/Impound Balance:\$ _____ Suspense Balance:\$ _____ Short First Payment: Yes No

Funding Date: _____ Next Payment Due Date: _____ HELOC First Draw Date: _____

Original Loan Amount:\$ _____ Current Principal Balance:\$ _____

Late Fee is _____ after _____ days. Default Rate is _____ after _____ days Default Rate Replaces Late Fee? Yes No

If Default Rate is **Specifically Stated in Loan Docs** as Activated at Lender Direction, then Activate at Setup: Yes No

Amount of Payment:\$ _____ consisting of Prin:\$ _____ Int:\$ _____ Tax:\$ _____ Ins:\$ _____

Payments: Monthly Quarterly Other: _____

Note Maturity Date: _____ Amortization Period (if different than Maturity Date): _____

Adjustable Interest Change Date (if any): _____ Adjustable Payment Change Date(if any): _____

Pre Pay Penalty Expiration Date (if any): _____ Pre Pay Penalty Terms(if any): _____

Loan Mod Expiration Date (if any): _____ Deferred Balance (if any) of Principal: \$ _____ Int: \$ _____

Note Interest Rate: _____ % **SOLD Interest Rate (to Investor/Lender):** _____ % **OR Broker SERVICING FEE:** _____ %

If Broker takes a % Spread or Servicing Fee, then the FCI Servicing Fee is deducted from: Broker Investor

Escrow/Impounds for Taxes and/or Insurance included in Borrower payment: Yes No

Only if "YES" then be sure to include information listed on the Loan Servicing Checklist (Transmittal Form #1)

Late Fee Disbursement: Broker: _____ % Lender: _____ % **FCI:** _____ % Other: _____

Default Rate Disbursement: Broker: _____ % Lender: _____ % Other: _____

Prepayment Penalty: Broker: _____ % Lender: _____ % Other: _____

LOAN SERVICING SETUP FEE

LOAN SETUP for Fixed Rate, Single Lender, non escrow/impound	\$55 per Loan for 1 - 9 Loans \$30 per Loan for 10+ Loans submitted at one time
LOAN SETUP for more than one Lender	Add \$10 per Lender
LOAN SETUP for ARM/HELOC - Performing	Add \$5 per Loan
LOAN SETUP for ARM/HELOC - Delinquent	Add \$15 per Loan
LOAN SETUP for Loans with Escrow/Impounds	Add \$15 per Loan
LOAN SETUP with Default Rate set in activation mode	Add \$15 per Loan
LOAN SETUP for Active Bankruptcy, Forbearance Plan, Complex Loans & Complex Loan Modifications	\$150 per Loan
LOAN SETUP for Partial Note Sale (Hypothecation)	\$75 per Loan

The **SETUP FEE** for this loan is: \$ _____ Paid by: Broker/Originator Lender

- Pay by check Take from 1st **Performing Loan** distribution (FCI approval) Billed Pay by Credit Card (phone)
 Pay thru **existing** Customer Login

NOTE: There is a \$150 per hour Data Research Fee for missing documents or information if FCI agrees to research missing documents or information. Fees earned by FCI may be deducted from Client/Lender's proceeds, charged to a Client Credit Card, deducted from an established expense Reserve Account, or be billed separately, as determined by FCI.

All persons or entities to whom the above described obligation is owed ("Client") must sign this form and hereby authorize and instruct FCI to service the Notes and Deeds of Trust, Mortgages or Instruments described above, and to collect and disburse proceeds received in accordance with the programs and fee structures outlined on FCI's web page located at www.trustfci.com.

Client shall indemnify, defend and hold Servicer and its officers, directors, parent companies, affiliates, subsidiaries, successors and assigns harmless from any and all claims, demands, causes of action, losses, damage, fines, penalties, liabilities, costs and expenses, including reasonable attorney's fees and court costs, sustained or incurred by Servicer by reason of or arising directly from third party claims or actions that were caused by or resulted from (A) any actions or omissions in respect of any loan or property of any prior servicer, sub-servicer, owner or originator of a loan or property, and/or (B) taking any action, or refraining from taking any action, with respect to any loan or property, that result from the malfeasance, willful misconduct or gross negligence of Client, Client's sub servicers, contractors, or agents, or from the failure of the Client to provide Servicer the originals of any loan documents in order to allow Servicer sufficient time to timely process satisfactions, payoffs and releases, and/or (C) any and all liability related to the information provided by Client and contained herein, or provided separately by Client, and the accuracy of such information.

Investor/Lender **Authorized Signatory** Signature

Investor/Lender **Authorized Signatory** Signature

Investor/Lender **Authorized Signatory** Print Name

Investor/Lender **Authorized Signatory** Print Name

Broker or Entity Company Name

Broker or Entity Signature

Broker or Entity Print Name



FORECLOSURE PREVENTION ALTERNATIVES

Date: _____

Loan Reference Number or Name: _____

Lender Company: _____

Contact Name: _____

This Form must be included in the setup Package for all Loans.

Select **Option 2** or **Option 3** below for **Mortgage Loans that are secured by Residential Property, are the Borrower's/Consumer's Primary Residence, and are not Business Purpose Loans.** Select **Option 1** below if these do not apply to the Loan(s).

Servicers are required to make specific responses to Borrower/Consumer written loss mitigation applications regarding the "Foreclosure Prevention Alternatives" their Lender is, or is not, willing to offer.

The Lender may legally offer NO "Foreclosure Prevention Alternatives" as a general policy, however Lenders must be consistent in what they offer, or do not offer, to all Borrowers/Consumers. A specific response to a specific Borrower's/Consumer's request is separate from what a Lender offers as a general policy. Even though a Borrower/Consumer may request assistance or a specific "Foreclosure Prevention Alternative", **it is legal to say "No" to their requests.**

Option 1:

"Foreclosure Prevention Alternatives" do not apply to this Loan (these Loans).

Option 2:

No "Foreclosure Prevention Alternatives" are offered.

Option 3: The following "Foreclosure Prevention Alternatives" are offered (check all that apply). **NOTE: there is a \$150 fee for the Servicer Required response to a Borrower written loss mitigation application, unless the Loan is on the Specialty Loan Servicing Full Collection Program.**

- Reduced Interest Rate
- Short Sale
- Short Payoff
- Reduced Monthly Payment
- Deed-in-Lieu of Foreclosure
- Loan Maturity Extension
- Temporarily Modified Loan Terms
- Principal Reduction (deferred or waived)
- Capitalization of Delinquent Payments (spread out over time)

Investor/Lender **Authorized Signatory** Signature

Broker or Entity Signature

Investor/Lender **Authorized Signatory** Print Name

Broker or Entity Company Name



Optional Insurance Services Form



Insurance Tracking-Automatic Coverage-Discounted Force Placed

Submit one time for each Lender Entity (not needed for each Loan in the Lender Entity)

This program is only for FCI servicing clients, and provides:

- Real-Time Hazard Insurance Tracking (track expirations and cancellations)
- Immediate Blanket Insurance Coverage for program activated loans
- CFPB mandated compliant Borrower Letters to inform of insurance lapse
- Competitively Force/Lender Placed Insurance when necessary
- Program available for most 1st position Residential and Commercial Loans

FCI and insurance vendor OSC have retained industry veteran Ross Diversified Insurance Services to explain the options available to Lenders. Options may vary with your particular business model and Loan types. This optional service for FCI clients from OSC, puts in place important checks, balances and coverage so your properties are appropriately protected. This program allows Lenders to work directly with the Insurance Company separate from any involvement with FCI.

Note to Broker/Originators: This Form can only be signed by the Lender of Record. Please review this with your Lender before Setup.

Note to Lender of Record: The Lender must provide insurance information to OSC as part of the signup process, (FCI does not provide such information to OSC).

Excluded Loans: Condo's, Fractionalized or Participation Loans, Junior Loans, and REOs are not eligible for this program. A separate Discounted Insurance and Force Placed Program IS AVAILABLE for these.

In consideration of our participation in the OSC Insurance and Tracking Program offered on **all qualified 1st Lien Mortgage Loans** for the Lender Entity in FCI Servicing, **I/we hereby choose to:**

(A) **CONTACT** Ross Diversified Insurance Services (Ross) at (800) 210-7677 or byoung@ross2.com to discuss Real-Time Hazard Insurance Tracking, Immediate Blanket Insurance Coverage, competitively priced Force/Lender Placed Insurance, and related Preferred Insurance Pricing Options on all qualified 1st lien mortgage Loans in FCI servicing. **Contact must be made within 10 days** or OPT-OUT below, including disclosures, will automatically apply.

(B) **OPT-OUT** of the Real-Time Hazard Insurance Tracking, Immediate Blanket Insurance Coverage program offered by OSC on all loans in FCI servicing. I/we hereby release and hold harmless FCI, OSC, and Ross, its employees, agents, affiliates, and officers from any and all claims, demands, damages, actions, causes of action or suits of any kind whatsoever arising out of or in any way relating to any and all injuries and damages of any kind, both to person and property as a result of or in any way relating to not participating in this optional insurance and tracking coverage offering for my/our portfolio. I/we further understand that unless I/we elect to contact Ross Diversified Insurance Services within 10 days of Loan Servicing Setup to discuss program participation, and sign up, none of my/our Loans will be insured under this Real-Time Hazard Insurance Program.

I/WE HAVE READ THIS DOCUMENT AND UNDERSTAND IT. I/we understand that my/our participation is strictly voluntary and I/we have no obligation to do so. I/we understand the risks of not participating in this optional program.

Lender Account Full Name: _____

Lender Account Number: _____

Authorized Signature:

Date: _____

Print Name: _____

E-mail Address: _____