

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.

<p>Fee Schedule*</p> <table border="0"> <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>\$300.00</td></tr> <tr><td>Wire Fee</td><td>\$10.00</td></tr> </table> <p>*Fees are subject to change without prior notice All Fees are Subject to State Law</p>	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	\$300.00	Wire Fee	\$10.00	<p>Website Information www.planethomelending.com</p> <p>Get your bill faster by registering to receive electronic statements or visit our secure website at your convenience and utilize the many services offered:</p> <ul style="list-style-type: none"> • 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 <p>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</p>	<p>24-Hour Automated Account Information</p> <p>For fast, convenient service, Planet Home Lending, LLC is pleased to offer 24-Hour Automated Account Information. This service allows you to:</p> <ul style="list-style-type: none"> • 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!! <p>To access our automated system, please call 866-882-8187 and follow the prompts. Please have your account number and social security number ready.</p>
Assumption Fee	\$Per Loan Type															
Late Fee	\$Per State Law															
NSF Fee	\$Per State Law															
Recording Fee	\$Per State Law															
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Subordination Fee	\$300.00															
Wire Fee	\$10.00															

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: Planet Home Lending, LLC | 321 Research Parkway, Suite 303, Meriden, CT 06450 (203) 265-5090 | NMLS ID #17022 | AZ Mtg. Banker Lic. #0929069, Licensed by The Department of Financial Protection and Innovation under the CA Residential Mtg. Lending Act Lic. #4130947, Licensed by the NJ Dept. of Banking and Insurance, Licensed Mortgage Banker NYS Department of Financial Services, Rhode Island Licensed Lender, TX location 5020 Riverside Dr., Suite 300, Irving, TX 75039 | For licensing information, go to www.nmlsconsumeraccess.org.

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/mortg_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.

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.

Prepayment Disclosure Statement: Annual Disclosure Notice to Borrower for Mortgages Closed on or After January 21, 2015

FHA Case # 446-5652974

This notice is to advise you of requirements that must be followed to prepay your mortgage.

The amount reflected below is the amount outstanding on the loan for prepayment of the indebtedness due under your mortgage. This amount is good through 03/01/2023. (The amount provided is subject to further accounting adjustments. Also, any corporate advances made by us or payments received from you before the stated expiration date on this notice will change your prepayment amount.)

(The amount below reflects the amount outstanding under the mortgage, including principal, interest, penalties, late charges, advances, any other charges related to the loan, and any foreclosure or bankruptcy expenses incurred to date under the mortgage.)

\$483,375.41 (Balance Due)

You may prepay your mortgage at any time without penalty. You will only be required to pay interest up to the date the prepayment is made.

If you have any questions regarding this notice, please contact us at 1-866-882-8187.

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount each borrower paid and points paid by the seller that represent each borrower's share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Schedule A, C, or E (Form 1040) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances.



If you prepaid interest in the calendar year that accrued in full by January 15, of the subsequent year, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in the calendar year paid even though it may be included in box 1.

If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

Box 2. Shows the outstanding principal on the mortgage as of January 1 of the calendar year. If the mortgage originated in the calendar year, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in the calendar year, shows the mortgage principal as of the date of acquisition.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your calendar year Schedule 1 (Form 1040). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the calendar year Schedule A (Form 1040) instructions and Pub. 936.

Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed.

Box 8. Shows the address or description of the property securing the mortgage.

Box 9. If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

Box 10. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

Box 11. If the recipient/lender acquired the mortgage in the calendar year, shows the date of acquisition.

Future developments. For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098.

Free File. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.



FACTS	WHAT DOES Planet Home Lending, LLC ("Planet") NMLS #17022 DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security Number and Employment information ▪ Account balances and Payment history ▪ Credit history and Transaction history
How?	All financial companies need to share Customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Customers' personal information; the reasons Planet chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Planet share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 866-882-8187 Monday – Friday, 8:30 A.M. – 9:00 P.M. Eastern ▪ Mail the form on last page to Planet Home Lending, 321 Research Pkwy, Suite 303, Meriden, CT 06450, Attn: PND <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 31 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 866-882-8187 or go to www.planethomelending.com
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Who we are

Who is providing this notice?

The consumer financial companies within the Planet Financial Group, LLC family of companies, including Planet Home Lending, LLC NMLS #17022 and KeyLink National Title, LLC.

What we do

How does Planet protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Planet collect my personal information?

We collect your personal information, for example, when you

- **Apply for a loan** or
- **Give us your income information** or
- **Pay us by check** or
- **Provide account information** or
- **Provide your mortgage information**

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes — information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. **See below for more on your rights under state law.**

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Affiliates within the Planet Financial Group, LLC family of companies include Planet Home Lending, LLC and KeyLink National Title, LLC.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non affiliates we share with may include consumer reporting agencies, businesses used to assist with servicing, and companies that help protect against fraud.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include banks, mortgage lenders and bankers, and non-financial companies.*



Other important information

RESIDENTS OF CALIFORNIA: Planet Home Lending, LLC will not share information with companies outside the Planet Financial Group, LLC family of companies (including parent or subsidiary companies), except as permitted by law, unless authorized to do so. California residents will be treated as if they had opted-out of non-affiliate sharing automatically, unless such sharing is permitted by law.

RESIDENTS OF NEVADA: Planet Home Lending, LLC is providing this notice pursuant to Nevada law. You may elect to be placed on our Internal Do Not Call list by writing to us at Planet Home Lending, ATTN: PND, 321 Research Pkwy, Ste 303, Meriden, CT 06450. For additional information, you may write to us at the address above, call Customer Service at 866-882-8187, or email us at cs@myloansupport.com. You may also contact the Nevada Attorney General's Office at: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone: 702-486-3132; Email: bcpinfo@ag.state.nv.us.

RESIDENTS OF NORTH DAKOTA: Except as permitted by law, we will not share your personal information with nonaffiliates or affiliates unless you authorize us to. To opt-in to sharing, please contact us at 866-882-8187.

RESIDENTS OF TEXAS: For questions or complaints about this loan, contact Planet Home Lending at 866-882-8187, by mail at 321 Research Parkway, Suite 303, Meriden, CT 06450 or email cs@myloansupport.com. The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.

RESIDENTS OF VERMONT: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to non-affiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.planethomelending.com or call 1-866-882-8187. To opt-in to sharing, please contact us at 866-882-8187.

Mail-in Form

If you have a joint account, your choices(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choices(s) only to me.	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market me. <input type="checkbox"/> Do not share my personal information with non- affiliates to market their products and services to me.	
	Name	
	Address City, State, Zip	
	Loan or SSN#:	
Mail To:	Planet Home Lending, 321 Research Parkway, Suite 303, Meriden, CT 06450, Attn: PND	

