



Whole Loan Servicing Transfer Manual for MPF Xtra®
(Servicing Released Option)

Published Date: January 15, 2025

Revision Date: June 8, 2026

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Chapter 1 Overview

Under the MPF® Program's MPF Xtra® product, a Participating Financial Institution (Selling PFI) may sell the whole loan including the servicing (Serviced Loan) to the Federal Home Loan Bank of Chicago (MPF Provider). The MPF Provider will then sell the loan asset to Federal National Mortgage Association (FNMA) and the Mortgage Servicing Rights (MSRs) to Newrez. In this Manual, "Servicing Released" is used interchangeably with "whole loan" transactions to refer to the Selling PFI's sale of the whole loan including the servicing to the MPF Provider. The Selling PFI will sell the Serviced Loan and transfer the servicing in accordance to the terms of the Participating Financial Institution Agreement ("PFI Agreement") and this manual ("Manual").

The Selling PFI will remain liable for origination representations and warranties and for servicing prior to the Funding Date for the Serviced Loan arising under the PFI Agreement of the Selling PFI.

1.1 PFI Eligibility

In order to participate in whole loan transactions, prior to selling Mortgage Loans, the Selling PFI must:

1. Be an approved PFI for selling and servicing under the MPF Guides.
2. Be a member of MERS, or become one, at a minimum of the Residential Lite level. The MPF Bank will help facilitate the Selling PFI's MERS application, if necessary.
3. Execute the MPF Xtra Addendum to MPF Program PFI Agreement and a MPF Xtra Master Commitment for selling loans on a whole loan basis.
 - a. The MPF Bank will provide the following information on the Master Commitment:
 - Servicer: Newrez, LLC
 - Servicer Number: 6339
 - Remittance: Actual/Actual
4. Provide to the MPF Bank a completed PFI Information Sheet

Chapter 2 Servicing Released Premium (SRP) / Pricing Schedule

The Servicing Released Premium (SRP) Pricing Schedule is available on the eMPF Website under the Pricing tab. The SRP Pricing Schedule represents the price to be paid by the MPF Provider for the Servicing Rights, stated as a percentage of the Unpaid Principal Balance (UPB) of the Serviced Loans on the date the Delivery Commitment (DC) is taken down. The SRP percentage will be applied to the UPB delivered to determine the SRP amount paid to the Selling PFI. The date of funding of a Serviced Loan by the MPF Provider shall be referred to in this Manual as the Funding Date.

1. The SRP Pricing Schedule will be displayed on the eMPF website and shall remain in effect until a new SRP Pricing Schedule becomes effective. Newrez and the MPF Provider reserve the right to change pricing at any time.
2. The SRP is live between 8:30 a.m. CST until the Delivery Commitment deadline at 3:30 p.m. CST. PFIs can only lock the SRP during this time frame.
3. The SRP will be automatically locked at the time of Delivery Commitment.

Changes to the SRP Pricing Schedule will be effective for Delivery Commitments issued on or after the stated effective date on the SRP Pricing Schedule. The Selling PFI is responsible for determining the effective SRP Pricing Schedule in effect on the Delivery Commitment date as it is the only SRP Pricing Schedule that will be honored. The Selling PFI is responsible for checking the eMPF website for updates to the SRP Pricing Schedule may change intraday.

Chapter 3 Mortgage Origination and Purchase

3.1 Origination and Underwriting

Serviced Loans must be originated and underwritten by the Selling PFI in accordance with all federal, state and local regulatory requirements, the MPF Guides, the PFI Agreement and this Manual.

3.2 Closing

Serviced Loans must be closed by the Selling PFI or its agent in accordance with the MPF Guides and this Manual. No "interest credit" due to the borrower from the Selling PFI will be permitted.

3.3 Purchase by the MPF Provider

Purchase of the Serviced Loans by the MPF Provider will be completed via the eMPF website. The loan funding request must be submitted under:

- Mandatory and Best Efforts Delivery Commitments – not later than 3:30 P.M. Central Time, no later than seven (7) Business Days prior to Delivery Commitment expiration; or
- Upon determination that a Serviced Loan can be purchased as presented, the MPF Provider will initiate a credit for the loan asset and SRP minus any fees in the SRP Grid (also see Exhibit 11) and a debit for the escrow, investor fees and interim interest to the PFI's main account at their MPF Bank. Typically, all funding transactions will occur one to two business days after initial certification by the MPF Document Custodian. The purchase of a Serviced Loan will be confirmed with the Transaction Confirmation and Loan Funding Activity Report delivered to the Selling PFI on the Funding Date. The Selling PFI must sell to the MPF Provider each Serviced Loan to be purchased under this option no later than thirty (30) calendar days after Closing and with the first payment on the Serviced Loan due to Newrez.

Please Note: This Servicing Released option requires that Serviced Loans are newly originated. This will ensure that the loan balance is input correctly in the Newrez servicing system and the proper amortization schedule will be applied. For loans with payments applied, please contact your MPF Bank representative for further instructions.

3.4 Servicing Transfer

The Selling PFI shall provide a Notice of Servicing Transfer or a substantially similar form to the Borrower at Closing or at such time as may be required by RESPA and other Applicable Laws and regulations. The Selling PFI represents and warrants that all servicing transfer notices provided to the borrower shall:

- Include an accurate effective servicing transfer date;
- Include accurate and complete contact information for Newrez; and the,
- Comply with all Applicable Laws.

Prior to the transfer of servicing of the Serviced Loan, the PFI will service the Serviced Loan in accordance with the MPF Guides. The first payment due date for each Serviced Loan must be the first day of the month following the first full month after the Closing.

Chapter 4 General Process

4.1 Overview

An overview of the general sale and delivery process is provided below.

Stage	Topic	Action
1	Servicing Loan Numbers	Servicing loan numbers will be assigned following the purchase of the loan(s) by FHLBCH.
2	Custodial Files	PFI will deliver all custodial/collateral files to Computershare Trust for Initial Certification.
3	Final Documents	Final documents such as Recorded Mortgage or Deed of Trust and Final Title Policy are to be delivered to Indecomm Global Services. Indecomm Global Services 1427 Energy Park Drive St. Paul, MN 55108 Mail Stop Code NR – 9915
4	Servicing Files	The electronic file should be uploaded to the eMPF site.

4.2 MPF Program Custodian

The MPF Program Custodian must be the Custodian for all Serviced Loans under this option. The Selling PFI is required to deliver Collateral Files to the MPF Program Custodian (see contact information provided in MPF Guides) in accordance with the timeframes and requirements of the MPF Xtra Guides, and to obtain the approval of the MPF Program Custodian that documents are in proper form and are properly executed. The Collateral File, which is sent to the MPF Program Custodian, must contain original documents or certified copies of originals, as required in the MPF Guides.

4.3 Collateral File Label

The Collateral File for each Serviced Loan delivered to the MPF Program Custodian must be labeled as required by MPF Guides.

4.4 Endorsements and Assignments

4.4.1 Endorsements

The Selling PFI must provide to the MPF Program Custodian a Note endorsement without recourse to the “Federal Home Loan Bank of Chicago.” An allonge to the Note may be used for the endorsement if the following conditions are met:

- If the allonge is dated, the endorsement must be dated on or after the Note date;
- The allonge must be permanently affixed to the Note;
- The allonge must identify the associated Note by referencing:
 - The Note date;
 - The Borrower(s) name(s) as they appear on the Note;
 - The Note amount; and
 - The Mortgage Property Address as it appears on the Note.
- The form of the allonge, and its use, must comply with all Applicable Laws; and
- The use of the allonge must not impair the MPF Provider’s or any other investors’ status as a "holder in due course."

4.4.2 Assignments

The Selling PFI must be a member of MERS, able to register and transfer loans through MERS.

If the Serviced Loan reflects MERS as the Original Mortgagee (a MOM loan), a certified copy of the Security Instrument showing MERS as the original mortgagee must be delivered to the Custodian. For additional detail, see the MPF Guides.

The PFI is required to use the formal endorsement to name MERS as follows:

Mortgage Electronic Registration Systems, Inc.
P.O. Box 2026
Flint, Michigan 48501-2026

The 18-digit MIN number and MERS Phone number (1-888-679-6377) are to be placed on the assignment in a visible location, but not in a space reserved for the jurisdiction's recorder per jurisdictional requirements.

For states requiring a physical address, use the following MERS address in addition to the P.O. Box address:

1901 E Voorhees Street, Suite C Danville, IL 61834.

If the state of incorporation for MERS is required, please note that MERS is organized and existing under the laws of Delaware.

IMPORTANT

Within five (5) days of the servicing transfer date to Newrez, the Selling PFI must update MERS on-line with the following Servicer information:

Servicer (TOS Batch)	Newrez MERS OrgID 1007544 (Newrez)
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The Selling PFI is required to populate the Servicer field in MERS. For any questions regarding the servicing transfer MERS instructions, email Newrez at CoIssuePostFunding@Newrez.com.

The Selling PFI Represents, Warrants and Covenants the following to the MPF Provider as to each Serviced Loan offered for sale:

1. The Selling PFI has timely recorded the Mortgage/Deed of Trust to protect the MPF Provider's interests;
2. The Selling PFI has registered the Serviced Loan with MERS as the named nominee within 5 calendar days after the Funding Date;
3. The Selling PFI can validate that the Serviced Loan has been transferred free and clear of any pledge, lien, encumbrance or security interest; and
4. The Selling PFI will not name/transfer servicing rights in MERS to any person or entity other than Newrez.

4.5 Certification with the MPF Program Custodian

The Selling PFI is responsible for the Initial Certification of the Collateral Files, resolving Initial Certification issues with the MPF Program Custodian, and payment of all fees imposed for uncertified documents or custodial Initial Certification Exceptions (see the MPF Guides).

Any Serviced Loans that do not meet the Initial Certification requirements must be repurchased in accordance with MPF Guides and this Manual. For all repurchased loans, Newrez shall be entitled to a refund of the SRP. The refund of the SRP will be made by the Selling PFI to the MPF Provider.

4.6 Document Access – Selling PFI

The Selling PFI may request and obtain the Collateral File from the MPF Program Custodian in order to correct Initial Certification Exceptions up until the point of Initial Certification. After Initial Certification, the Selling PFI may not request the Collateral File from the MPF Program Custodian.

The Selling PFI must follow prudent business practices in protecting and safeguarding all documents released to it by the MPF Program Custodian until these documents are returned to the MPF Program Custodian, as required by the MPF Guides.

Chapter 5 Servicing Provisions

5.1 Mortgage Loan File Delivery Time Frame

Within seven (7) calendar days after the Funding Date, the Selling PFI must upload the Mortgage Loan File for each Serviced Loan. The Mortgage Loan File is to be delivered utilizing the eMPF Website via the PFI Document Upload Utility. The uploaded Mortgage Loan File will be automatically transferred to Newrez for review.

The Mortgage Loan File delivered electronically through the eMPF Website must be a .pdf. All documents should be saved into one file when creating the Mortgage Loan File. The PFI Document Upload tab can be found under the Upload header of the eMPF Website. Select “Servicing Transfer” from the Document Category menu. Select the applicable Serviced Loan. Under the “Mortgage Loan File Doc” browser, browse for the Mortgage Loan File. Once the Mortgage Loan File has been selected click the submit button for document submission. When the Mortgage Loan File has been successfully uploaded the current date will appear under the Servicing Doc column.

5.2 Review and Acceptance of the Mortgage Loan File

Newrez will review each Mortgage Loan File upon receipt from the Selling PFI in order to:

- Determine that all required data/documents have been provided; and
- Review that the Mortgage Loan Files and the Serviced Loan comply with the terms of this Manual.

If Newrez determines that the Mortgage Loan Files for the related Serviced Loan is not in compliance the deficiencies will be cured as follows:

Newrez will issue a notification via email identifying deficiencies that will need to be addressed.

If corrections to the information in the loan level data are necessary, the Selling PFI must contact the MPF Provider regarding the corrections. Once the corrections are made, the MPF Provider will provide Newrez with the data corrections. Newrez will then make the

correction to Newrez's systems. The MPF Provider may be required to reverse the funding of the Serviced Loan that has been sold in order to correct the loan data. This will result in a new Transaction Confirmation and Loan Funding Activity Report for the Serviced Loan. If the correction affects the SRP, the adjustment to the SRP will be made by the Selling PFI to the MPF Provider or from the MPF Provider to the Selling PFI, if applicable. The MPF Provider will reverse the funding of the Serviced Loan that had been sold in order to correct the SRP Price paid for the Serviced Loan. The MPF Provider will send notification of the SRP refund to the Selling PFI.

5.3 Escrow Funds

The total escrow amount will be debited from the Selling PFI's main account at their MPF Bank concurrent with the purchase of the whole loan. The Transaction Confirmation and Loan Funding Activity Report delivered to the Selling PFI will include the Escrow Funds netted against the whole loan funding.

Documents in the Mortgage Loan File should indicate whether an Escrow Account has been established for the Serviced Loan.

5.3.1 Escrow Accounts

When an Escrow Account is established at Closing for taxes and insurance (hazard and flood), it is required that escrows are calculated using the maximum cushion permitted in the Serviced Loan documents, or by Applicable Law, whichever is lower. If a lesser amount is escrowed, the borrower may experience an increase in monthly payment shortly after the transfer date.

5.3.2 Escrow Waiver

If escrows are waived, Selling PFIs shall include a signed escrow waiver notice at Closing in the Mortgage Loan File.

5.4 Taxes

The Selling PFI must provide a complete and accurate Tax Information Sheet or its equivalent, with the Mortgage Loan File for each Serviced Loan, regardless of whether or not an Escrow Account is established for the loan. This information is required in order to monitor payment of taxes during Servicing. The Selling PFI is responsible for providing accurate Tax Identification Numbers of the subject property of the Serviced Loan. The Selling PFI must ensure that all delinquent taxes, taxes currently due or related tax amounts due within sixty (60) days before or after the Funding Date are paid. This includes but is not limited to, base tax amounts, penalties, interest, etc.

The Selling PFI must make every effort to accurately determine the amount of taxes on the property, including contacting the appropriate taxing authority, if necessary.

If a Serviced Loan is secured by new construction, or is an existing property where “improvements” to the property have been completed, taxes made available by the taxing authority may be under assessed. The Selling PFI should make its best effort to estimate the projected taxes.

Taxes must be paid at the earlier of the discount or penalty date to provide the greatest economic benefit to the borrower.

5.5 IRS Posting

The Selling PFI must file the necessary forms required by Applicable Law with the IRS for transactions that occurred on the closing disclosure and any transactions occurring during interim servicing, and provide the Borrower with a 1098 as necessary.

5.6 Hazard and Flood Insurance

5.6.1 Hazard Insurance

Every Serviced Loan must have a hazard policy insuring the Mortgaged Property. The Selling PFI must notify the borrower’s insurance carrier to change the mortgagee clause. This mortgagee clause change notification must be sent to the insurance carrier no later than fifteen (15) days prior to the Funding Date, including for master policies for condominiums and PUDs.

The Mortgage Loan File should include evidence of hazard insurance, with a

mortgagee clause to Newrez. If an insurance policy is not in the name of Newrez, the Selling PFI may provide a letter requesting endorsement of the mortgagee clause.

The Selling PFI is responsible for paying all insurance premiums due within sixty (60) Calendar days after the Funding Date.

The Selling PFI is responsible for any loss incurred as the result of a casualty loss where the loss occurs prior to or on the Funding Date of the Serviced Loan, if such loss is the result of the expiration of any insurance policies prior to the Funding Date of the serviced loan, or is due to the insufficiency (in accordance with the MPF Guides) of any such insurance coverage. Further, if any insurance coverage is insufficient in accordance with the MPF Guides, the costs incurred for providing such insurance are secured by the Serviced Loan and payable by the borrower under the Serviced Loan. In the event there is no evidence of insurance coverage on any Serviced Loan as of the Funding Date for such Serviced Loan, evidence of insurance coverage shall be provided within five (5) Business Days of written request by Newrez. If evidence is not obtained, the Selling PFI will be responsible for reimbursing Newrez for the cost of obtaining the necessary insurance coverage to the extent such costs are not otherwise due, collectible and payable by the borrower under the Serviced Loan.

5.6.2 Flood Insurance

If a property is located in a special flood hazard zone, the borrower must obtain flood insurance coverage. Evidence of flood insurance should be included in the Mortgage Loan File, with a mortgagee clause to Newrez. If an insurance policy is not in the name of Newrez, the Selling PFI may provide a letter requesting endorsement of the mortgagee clause.

The Selling PFI is responsible for paying all insurance premiums due within sixty (60) Calendar days after the Funding Date.

5.6.3 Flood Zone Determination Certificate

The Selling PFI shall supply Newrez with the flood determinations provided by a provider acceptable to Newrez for all Serviced Loans. If the Selling PFI does not deliver such flood determinations, the Selling PFI will be charged a fee. The Selling PFI shall pay all costs associated with transferring such flood determinations to Newrez. The Selling PFI must notify the flood determination company of the change of servicer information.

5.7 Private Mortgage Insurance (PMI)

For any Serviced Loan requiring Private Mortgage Insurance (PMI), the Selling PFI must make required insurance disbursements on loans prior to the servicing transfer date. Notification of change of servicer must be sent to the PMI carrier no later than fifteen (15) calendar days prior to the effective service transfer date.

5.8 RON / eMortgages / eNotes

Remote Online Notarization (RON) Mortgages as well as eNotes are acceptable. PFIs must meet MPF Program requirements and abide by all state/federal regulations.

The Newrez eVault Org ID is 1007544.

PFI's should reference MPF Exhibit DD, Delivering and Servicing eNotes/eMortgages, for more information.

5.9 Attorney Opinion Letters

On Bifurcated Servicing Released transactions, Newrez will accept Attorney Opinion Letters. Clients must adhere to all agency requirements and guidelines

5.10 Individual Taxpayer Identification Number (ITIN)

Loans with only an Individual Taxpayer Identification Number (ITIN) and no Social Security Number are not acceptable.

5.11 Supplemental Information

Prior to and after the Funding Date for a Serviced Loan, the Selling PFI will at its own expense:

- Furnish promptly to the MPF Provider any supplementary information related to the Serviced Loan which Newrez or the MPF Provider reasonably requests and which is reasonably available to the Selling PFI; and
- Render reasonable assistance to Newrez to Newrez efficiently take over and service the Serviced Loan.

Chapter 6 Other Selling PFI Responsibilities

6.1 Regulatory Requirements

The Selling PFI will be responsible for compliance with all regulatory requirements related to the origination and closing of the Serviced Loans and the transfer of the servicing for the Serviced Loans.

6.2 MPF Quality Control

The Serviced Loans will be included in the MPF Program quality control review sample population for the Selling PFI in accordance with the MPF Guides. The MPF Provider will reference documents from the Mortgage Loan File provided by the Selling PFI. If the necessary documents for MPF Program quality control are not in the Mortgage Loan File, the MPF Provider will work with the Selling PFI to obtain requested documentation. Quality Control findings, with respect to the Serviced Loans, will be provided to the Selling PFI. Quality Control findings may be provided to Newrez.

6.3 Selling PFI Quality Control

The Selling PFI is responsible for conducting in-house quality control reviews in accordance with the MPF Guides.

Chapter 7 Defects and Remedies

The MPF Provider will work directly with the Selling PFI to resolve origination and funding issues. In the event an issue cannot be resolved, the MPF Provider will act as arbitrator to resolve the issue, and the decision of the MPF Provider will be controlling.

The MPF Provider will work directly with the Selling PFI in the event of a repurchase request to assist in the transfer of servicing back to the PFI along with the refund of the SRP Payment and Escrow Funds. In the event FNMA retains the loan, the MPF Provider will work directly with the Selling PFI to transfer the Escrow Funds and servicing to a FNMA approved servicer along with the refund of the SRP Payment.

7.1 Notice of Defects or Deficiency

Notification will be sent to the Selling PFI by the MPF Provider if a Serviced Loan is defective or deficient according to the MPF Guides, constitute of breach of the Selling PFI's representation and warranties, or limits Newrez's ability to properly service the Serviced Loan. Upon receipt of notification of a Serviced Loan defect or deficiency, the Selling PFI shall cure the defect or deficiency within the time period specified in the notice.

7.2 Repurchase of Serviced Loans and Loan Servicing Rights

7.2.1 Agency Repurchase

Without limiting any other remedies available under this Manual, if there is a repurchase required by FNMA, the MPF Provider will notify the Selling PFI. The Selling PFI will have 10 days to respond to the FNMA repurchase request or as otherwise determined by FNMA. The MPF Provider will notify the Selling PFI of FNMA's final decision. In the event the rebuttal is denied, the MPF Provider will notify the Selling PFI of the sum of funds owed which include the Serviced Loan repurchase price and related SRP repurchase price in the amount of the original SRP paid plus any accrued and unpaid servicing fees at the time of repurchase.

The funds are to be placed in the PFI's main account with their MPF Bank two (2) business day prior to the repurchase date required by FNMA. If Newrez, the MPF Provider or the Selling PFI's MPF Bank has any actual and reasonable out-of-pocket costs or expenses in their attempt to cure, dispute or appeal the repurchase demand, the Selling PFI will be responsible for reimbursing such expenses. Upon notice, the MPF Bank will bill the Selling PFI and collect all expenses directly from the Selling PFI.

7.2.2 Incurable Defects

If Newrez and the Selling PFI are unable to resolve material issues related to file delivery and loan boarding within the time frame specified in the notice, the Selling PFI may be required to repurchase the Serviced Loan from the MPF Provider in accordance with MPF Guides and subject to the approval of FNMA. The Selling PFI is required to repurchase the Serviced Loan or provide an alternative remedy within ten (10) Business Days following the receipt for the repurchase request from the MPF Provider.

In the event the Selling PFI is required to repurchase a Serviced Loan or if the Selling PFI is otherwise required to pay the SRP refund, the Selling PFI will be required to pay to the MPF Provider the SRP refund for the Serviced Loan by placing funds into the Selling PFI's main account with their MPF Bank.

7.3 Early Payment Default

If any of the first four (4) payments due on a Serviced Loan becomes ninety (90) days or more delinquent, the Selling PFI must, upon receipt of demand, reimburse the SRP to the MPF Provider.

7.4 Early Payoff

If a Serviced Loan pays off (or otherwise liquidates) within one hundred twenty (120) calendar days after the Funding Date, the Selling PFI may be required to refund the SRP.

7.5 Transfer of Servicing and Escrows

In the event of a repurchase, Newrez will work with the Selling PFI to establish the effective date for the servicing transfer so that applicable Notice of Servicing Transfer is provided to the Borrower as required by Applicable Law, including RESPA.

Upon completion of the repurchase by the Selling PFI, the Selling PFI will receive all the servicing records and documents relating to such repurchased Serviced Loan within seven (7) calendar days before the transfer date.

Chapter 8 Post Funding Adjustments

A post funding adjustment (PFA) is generally a refund of monies owed to Client or payable to Newrez due to a discrepancy in the purchase wire transaction (payment issues, pricing errors, or escrow impounds).

A. Requesting a Post Funding Adjustment

To request a PFA:

- Send an email to postfundingadjustmentsmailbox.ftw@newrez.com with any applicable attachments. Please provide as much detail in the body of the email as possible.
- The email will be placed in receipt order in our pipeline.

B. Post Funding Adjustment Process within the Post Funding Support Team

As part of the PFA process, Newrez will:

- Review all inquiries regarding PFA requests
- Research and validate adjustments and communicate the disposition of these adjustments directly to the affected party or parties
- Initiate correction of data to all systems, including Borrower's accounts

C. Post Funding Adjustment Process within the Invoice Team

As part of the regular statement/invoice process, Newrez will:

- Capture all resolved PFAs on a recurring basis
- Net funds due to Newrez and funds due to Client
- Remit wires to Client for net funds payable
- Add the PFAs to the monthly billing statement for all net funds due Newrez

Client should remit wires for each PFA. Clients should use the following wiring instructions (Exhibit 3):

Bank: Citi Bank N.A.

Bank Address: New York, NY 10013

ABA: 02100089

Acct Name: NEWREZ LLC Newrez Co-Issuance

Acct #: 51001644

Contacts: Alba Suarez 484-567-4284 / Bonnie Voorhees 267-705-4611

D. Post Funding Support Team Members

Specific questions regarding the status of a pending Request for an Adjustment to Purchase Advice can be directed to the Post Funding Support Team by email to CoIssuePostFunding@Newrez.com.

Chapter 9 Final Original Documents

This chapter describes the process for Clients to deliver Final Documents to Newrez.

1. Delivery of Final Documents

- a. Client must include the Final Documentation Transmittal with the shipment of documents and the Newrez loan number on all final documents and communications regarding a loan.
- b. The Newrez loan number must be included on the Final Documentation Transmittal.
- c. Client must deliver all final documents to Newrez for each loan sold within 120 days from the funding date. Any documents not received within 120 calendar days of the Funding Date are subject to a Late Final Docs Fee (Exhibit 11).

2. Original Recorded Documentation Exceptions

The final documents for each loan are the following original recorded documents (subject to the differences below):

- a. Security instrument and any required addenda or riders
- b. Intervening assignments, including any recorded assignment to MERS, if applicable
- c. Where the original security instrument or intervening assignment has been retained by the controlling jurisdiction: Newrez will accept a county certified copy, provided it contains an original certification by the judicial or other governmental authority of the jurisdiction where the security instrument was recorded.
- d. Consolidation, Extension, and Modification Agreement, if applicable
- e. Modification Agreement, if applicable
- f. UCC1/UCC3, if applicable
- g. Any other original recorded documents specific to the property type (e.g., condos, co-ops) and/or applicable to lien perfection
- h. Original or Copy of Title Insurance Policy or Short Form Title Policy
- i. For loans secured by mortgaged premises in the state of Iowa : Client must deliver an attorney's certificate of title in lieu of a title insurance policy

3. Final Documents Mailing Information

Client is solely responsible to ensure delivery of all final documents. All final documents (recorded mortgages, recorded assignments and final title policies) are to be sent to Indecomm Global Services at the following address:

Indecomm Global Services
1427 Energy Park Drive
St. Paul, MN 55108
Mail Stop Code NR – 9915

All questions or inquiries regarding recorded mortgages, final title policies and assignments should be addressed to Indecomm Newrez.docgenius@indecomm.net . Questions can also be directed to 651-766-2364.

Client must use the Indecomm Transmittal, the Newrez loan number, borrower name and a list of documents being submitted. This information is to be emailed as an Excel spreadsheet to Newrez.docgenius@indecomm.net and a hard copy is to be included in the submission package.

USDA Loan Note Guarantee (LNG)

Client must send the LNG to DelegatedGovernmentUninsured@newrez.com

Chapter 10 Servicing Frequently Asked Questions (FAQ's)

General Customer Questions – Customer Service

Q: What is your toll-free number and business hours for the Customer Service Department?

A: Toll free number: 866-317-2347

Business Hours: 8:00 A.M. to 9:00 P.M. EST (Monday thru Friday) and Saturday 10:00 A.M. to 2:00 P.M. EST.

Q: What do I need to update on our Goodbye Letter?

A: Remove any Specialized Loan Servicing, LLC references and replace with Newrez, LLC.

Toll free number: 866-317-2347

Address: Newrez, LLC

P O Box 10826

Greenville SC 29603-0826

Q: Is there an automated voice response system that can provide loan information to my customers during non-business hours?

A: Yes, Newrez's automated line is 866-317-2347. It is available 24/7 and provides loan information, balances, due dates, last payment made, year-end information and the ability to make payments by phone.

Q: Is there an online system where customers can access their loan information?

A: Yes, the website is: <https://www.newrez.com/>

Q: Are customers able to send inquiries thru the website?

A: Yes, there is an option for customers to send inquiries thru our website. The average response/resolution time is 48 hours from the Business Day the inquiry is received.

Q: What type of information is available on the website?

A: Current and original loan information, payment history details, escrow information, tax and insurance information, amortization schedule, 1098 year-end statement, auto draft enrollment, e-statements, and payment options can all be accessed thru the website.

Q: What types of payment methods are available for customers?

A: Newrez provides several payment options for our customers:

- Online payments thru our website
- Payments by phone 24/7 via the Automated Voice Response system
- Payments by phone during business hours by speaking with a representative
- Monthly re-occurring Auto draft
- Western Union or Money Gram
- Receipt of bill payments (most bank systems are automated electronically)
- Check
- Money order

Q: What is the timing for customer payments to be applied?

A: Non-exception payments are applied within 24 hours. Exception payments such as, but not limited to, bankruptcy, foreclosure or incorrect payment amounts will need to be reviewed and approved by the appropriate department.

Q: If a Borrower sends in additional money, how is that handled?

A: The Borrower should reference where the additional funds are to be applied. If they do not indicate on their statement, funds would be applied towards principal or to outstanding fees.

Q: What is the current lockbox address for payments?

A: Newrez, LLC
PO Box 60535
City of Industry, CA 91716-0535

Q: What is the address if sending a payment overnight or if payments are being forwarded from the Client?

A: Newrez, LLC
Attn: Payment Processing
75 Beattie Place, Suite LL202
Greenville, SC 29601

Please include the Newrez loan number on all checks that are forwarded, details of how to post the check & always send with tracking information.

Q: When will Borrowers receive statements each month?

A: Billing statements are generated immediately following receipt of the previous month's payment. If the borrower doesn't make a payment in the billing cycle, the billing statement is sent 4 days after the grace period cut off (i.e. a loan with a 15-day grace period would generate a billing statement on the 19th day of the month).

Q: How can a payoff be ordered?

A: You may request a payoff statement by calling our Customer Care Center at 1-866-317-2347, by fax at 1-866-467-2347, by using your online account or by mail at:

Newrez, LLC
P.O. Box 10826
Greenville, SC 29603-0826
Attn: Payoff Department

Q: If a Borrower's payment goes to the Client or correspondent lender and is then forwarded to Newrez, will this be reported late or affect the Borrower credit?

A: No. Many times new Borrowers will continue to send their payments to the previous servicer or lender. For that reason, Newrez does not report to the credit bureaus or assess late fees for 60 days after boarding or transfer. Borrowers who had payments come to Newrez late from the previous servicer or lender will not be assessed late fees. However, due to Agency Requirements, new loans may fall into welcome or collection queues depending on the due date and loan status at the time the loan is boarded.

Q: Why are Borrowers payments adjusted?

A: Newrez is required to do an escrow analysis on all loans every twelve (12) months. The loans are analyzed based on the state the home is located in.

When loans are analyzed the insurance and tax lines are reviewed in conjunction with the dollar funds available in the Escrow Account. As allowed by RESPA, a two (2) month "cushion" (if applicable by state) is also added to the escrow amount that is due to ensure that the escrow balance never goes to zero or below. This cushion protects both the lender and the customer from large advances that create payment shock down the line. The loan payment is adjusted based on any shortages or overages that are identified on the loan.

Q: If a Borrower calls and requests a call back from a Supervisor, what is the turnaround time for the call back?

A: Customer Service Supervisors return calls to the Borrowers two (2) business days.

Q: How long does it take to get a recorded satisfaction after a loan is paid off?

A: Different counties have different requirements for the timeframe for the county to receive the satisfaction. The timeframes can range from seven (7) days to ninety (90) days post payoff. However, we always meet all the necessary timelines put forth by the counties.

General Questions – Escrow/Tax/Insurance/PMI

Q: What is the process for a Borrower to receive funds from a loss draft insurance claim?

A: If a Borrower has an insurance claim check, they must contact Newrez Insurance Department at 877-826-4433

Q: What is the address if a customer wants to send in escrow shortage?

A: To Newrez, LLC, PO Box 60535 City of Industry, CA 91716-0535; when sent to this address, their payment amount is then adjusted automatically to remove the shortage payment.

Q: Why would a loan get lender placed insurance?

A: Newrez will place the loan with Lender placed Insurance when there is no proof of coverage or coverage provided is insufficient. Proper notices with approved CFPB guidelines are sent to the borrower prior to placement.

Q: How are tax and insurance due dates monitored?

A: Tax and Insurance due dates and payments are monitored through our Vendors as follows: Tax- CoreLogic and Insurance- Assurant. All payments are made in a timely manner prior to due date or economic loss date to prevent lapse in coverage or property tax liens.

General Questions – Borrower Hardship

Q: Borrowers who are only a few days late are now receiving collection calls. These Borrowers always pay, but tend to pay after the due date. Why are they now receiving calls?

A: In the fall of 2011, Fannie Mae instituted their Servicing Alignment Initiative. Under the new guidelines, servicers are required to contact the Borrowers on the 3rd day of delinquency and continue to contact the Borrower until a payment is received or a payment arrangement is established. We may also use behavioral models as indicators on

call management.

Q: What is the process if customers call and indicate they are having trouble making payments?

A: The Collections team will transfer the call to Loss Mitigation for review.

Q: How are collection calls handled?

A: Newrez Mortgage Servicing makes outbound call attempts on all delinquent loans subject to all applicable debt collection laws, including FDCPA, the US Bankruptcy Code, TCPA, and any applicable state laws. Call attempts begin as early as the 3rd day of delinquency based on the Fannie Mae Servicing Alignment Initiative Guidelines.

Under these guidelines, servicers are required to contact the Borrowers on the 3rd day of delinquency and continue to contact the Borrower until a payment is received or a payment arrangement is established. Therefore, Borrowers may be contacted on the 3rd day of delinquency.

Q: When and why are property inspections ordered?

A: Property inspections are required on all loans between the 30th and 45th day of delinquency if there is no right party contact or if the property is not owner occupied. Property inspections are ordered to determine if the home is vacant or still occupied and if there is any damage to the home.

Unless the inspector is approached by the Borrower, they will not attempt to make contact with the Borrower in any way. They take photos from their car on the road without entering the Borrower's property. The photos are then sent to Newrez for documentation purposes.

If the property is deemed vacant and/or there is damage to the property, Newrez will take the necessary measures to secure and repair the property within Fannie Mae and Freddie Mac guidelines.

In addition, property inspections will be ordered throughout the loss draft process to ensure repairs are being completed as stated by the Borrower.

Q: When will my loans be referred to foreclosure?

A: In accordance with CFPB rules, no earlier than the 120th day of delinquency, depending on the type of loan and if not in an active loss mitigation workout.

Q: What options does the customer have at the time of initial call indicating they have a hardship?

A: The Collections team has the ability to do pay by phones set up on a future date or can establish a repayment plan in accordance with the investor guidelines for short term situations such as, temporary loss of work. Generally, repayment plans are for three (3) to twelve (12) months but in special circumstances could be longer.

If longer term situations, Newrez will refer the file to Loss Mitigation for further review and actions.

Q: What types of workout programs are available to the customers?

A: The workout program can vary depending on the investor guidelines. The options for loss mitigation retention strategies include:

- A Repayment Plan, where the borrower pays the full monthly payment as well as a portion of the past due amounts to pay off the delinquency over time
- A Forbearance where the Borrower may pay less than total due (generally a solution for a short term situation prior to a modification such as temporary unemployment or if they are trying to sell the property)
- Loan modification (which includes a trial period plan), which may include extension of terms, interest rate reduction, forbearance of principal and HAMP Modifications
- Loss mitigation liquidation strategies include:
 - (1) Deed in Lieu of foreclosure
 - (2) Short sale (including HAFA)

All of these are subject to financial review and Investor or Client guidelines.

Q: When a Borrower requests help paying their mortgage due to recent changes in their financial situation, what should they expect to happen?

A: A loss mitigation package is sent out to the Borrower requesting financial information and several pieces of documentation to be submitted to Shellpoint Mortgage Servicing or borrower may apply online via MyAccount.

Once Newrez Mortgage Servicing receives the complete package, it will be reviewed to determine the type of loss mitigation options available to the Borrower. This process can take up to thirty (30) days once the complete package is received. Once it is reviewed, the Borrower is notified regarding whether the loss mitigation request was denied or approved. The borrower will be reviewed for all available loss mitigation options before being issued an approval or denial.

Change of Servicer Notifications to Vendor

Client is required to send the following notices:

1. Notification to the tax service advising them of the change. The endorsement request changing the servicer should read as follows:

Newrez, LLC
P.O Box 10826
Greenville, SC, 29603

2. Notification to the hazard insurance carrier(s) advising them of the change. The new mortgagee clause should read as follows:

Newrez LLC
ISAOA ATIMA
P O BOX 7050
Troy MI 48007-7050

For properties located in Texas:

Newrez Mortgage LLC
ISAOA ATIMA
P O BOX 7050
Troy MI 48007-7050

3. Notification to the private mortgage insurance carrier(s) advising them of the change. The endorsement request should read as follows:

Newrez, LLC
P.O Box 10826
Greenville, SC, 29603

4. All hazard and PMI insurance premiums as well as property taxes that will become due up to sixty (60) Days after the Transfer Date must be paid prior to the transfer. A list of any open items after transfer should be sent to:

Newrez, LLC
P.O Box 10826
Greenville, SC, 29603

5. Notification to all Bankruptcy/Foreclosure Attorneys notifying them that there is a Transfer of servicing taking place, and that all bills should be sent to the address listed below:

Newrez, LLC
P.O Box 10826
Greenville, SC, 29603

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Exhibit 1 Selling PFI Information Sheet

Complete and return as instructed in Chapter 1 of this Manual.

Selling PFI			
Selling PFI Name:			
Selling PFI Number:			
Street / Overnight Delivery Address:			
City, State, and Zip Code:			
Mailing Address (if different from above):			
City, State and Zip Code:			
Selling PFI Toll-Free Telephone Number:			
Selling PFI Main Telephone Number:			
Selling PFI Borrower Correspondence Address (If different from above):			
City, State, and Zip Code			
Selling PFI Contact Names	Name	Telephone	Email
Primary Contact:			
Secondary Contact:			
Mortgage Loan File Delivery Contact:			
Funding Contact:			

Selling PFI Wire Instructions	Information
Depository Name:	
Address:	
City, State, Zip Code:	
ABA Number (9 digits):	
Account Number:	
Account Name:	

Exhibit 2 Sample Purchase Advice



Co-Issue Purchase Advice

FUNDING DATE: 2/2/2024

CLIENT: ABC Mortgage Company (60000)

Commitment Date	Borrower Name	Seller Loan ID	Servicer Loan Number	Agency Loan Number	Agency Purchase Date	First Payment Date	First Due NewRez	Loan Type
1/16/2024	Smith	999123	300111222	9988888	1/16/2024	2/1/2024	2/1/2024	Conventional
1/16/2024	Doe	999124	300222333	9777777	1/16/2024	2/1/2024	2/1/2024	Conventional

Loan Term	Interest Rate	Interest Shortfall Flag	Original Loan Amount	Current UPB	SRP	Purchase Price	Escrow Netted	Buydown Netted	Total Fees	Interest Shortfall	Total Proceeds
360	3.990	TRUE	\$104,000.00	\$104,000.00	0.956	\$970.32	(\$1,419.36)		(\$370.00)	(\$324.13)	(\$1,223.17)
180	2.625	TRUE	\$340,000.00	\$340,000.00	0.956	\$3,250.40	(\$1,373.28)		(\$370.00)	(\$672.92)	\$754.20
	2.945		\$444,000.00	\$444,000.00	1.912	\$4,220.72	(\$2,792.64)		(\$740.00)	(\$997.05)	(\$468.97)

FUNDING SUMMARY
Original Loan Amount
Current UPB
Purchase Price
Escrow Balance
Transaction Fee
Tax Serv Fee
Interest Shortfall
Total Proceeds

NewRez Wiring Instructions
Beneficiary Name: NEWREZ LLC NewREZ - CoIssuance
Bank Name: Citi Bank N.A.
Bank Address: New York, NY 10013
ABA #: 021000089
Account #: 51001644

The “Seller Loan ID” refers to the PFI Loan Number and the “Agency Loan Number” refers to the MPF Loan Number.

Exhibit 3 Newrez Wiring Instructions

Bank: Citi Bank N.A.

Bank Address: New York, NY 10013

ABA: 021000089

Acct Name: NEWREZ LLC Newrez Co-Issuance

Acct #: 51001644

Contacts: Alba Suarez 484-567-4284
Bonnie Voorhees 267-705-4611

*Please note: The above wire information is to be used for purchase advice related transactions only.

Exhibit 4 Notice of Servicing Transfer

DATE

Name 1, Name 2

Mailing Address City, State, and

Zip Re: PFI Loan #: xxxxxx-x

Property Address: Property address, City, State and Zip

Dear Customer:

The servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from (Current Servicer) to Newrez, LLC (“Newrez”) effective [transfer date].

Newrez is responsible for such things as paying your property taxes, homeowners insurance, issuing billing statements and preparing year-end statements.

Notice of Assignment, Sale, or Transfer of Servicing Rights

The transfer of the servicing of your mortgage loan does not affect any term or condition of the mortgage instruments, other than directly related to the servicing of your loan. Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of transfer, or at closing.

Your Present Servicer

Your present servicer is (Current Servicer). If you have any questions relating to the transfer of servicing from

(Current Servicer), call Customer Service, toll-free, at (phone number) between (List hours of operations and which days of the week opened)

Your New Servicer Contact and Payment Remittance Address

Your new servicer will be Newrez, LLC. The address to send correspondence is: P. O. Box 10826, Greenville, SC 29603-0826. The address to send payments is: PO Box 60535 City of Industry, CA **91716-0535**. The toll-free telephone number is 1-866-317-2347. If you have any questions relating to the

transfer of servicing to your new servicer, call Customer Service, toll-free at 1-866-317-2347, Monday through Friday from 8:00 a.m. to 9:00 p.m. and Saturday 10:00 a.m. to 2:00 p.m., Eastern Time. Please write your new loan number on all checks and correspondence and have your number available when you call.

Information Concerning Your Payments

Your present servicer (Current Servicer) will stop accepting a payment from you after [one day before effective date]. The date that your new servicer, Newrez, will start accepting payments from you is [effective date]. Mail all payments on or after that date to the provided address Newrez will send you a new billing statement. If you have a payment due before you receive your new billing statement, write your current [loan number] on your check and mail it to the payment address shown above. Please note that your account information is subject to change to reflect disbursements that is made by and payments that are due to, (Current Servicer).

If you currently have your mortgage payment automatically paid from your bank account this service may not continue after the time of transfer. Upon your loan file being received and then serviced at Newrez, you may then access on-line their automatic draft option. Until your automatic payments are established, please continue to mail your payments to the address shown above.

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life, disability, accidental death insurance or any other type of optional insurance in the following manner. If you currently have optional insurance. We will not continue to bill you for the same premium. Please contact your insurance carrier to make payment arrangements.

It has been a pleasure for (Current Servicer) to have serviced your account.

Newrez looks forward to providing you with prompt and professional service throughout the life of your mortgage.

Very truly yours,

(Current
Servicer)

Exhibit 5 Mortgage Loan File Checklist

Borrower Name	
PFI Loan Number	
MPF Loan Number	

The Selling PFI must send all required original custodial documents to the MPF Program Custodian at the address show in MPF Guide.

The Selling PFI should upload the following documents through the PFI Document Upload functionality on the eMPF Website. See Sections 5.1 of this manual for delivery time frame and Mortgage Loan File transfer requirements.

- 1. Mortgage Loan File Checklist (Exhibit 5) with enclosed items checked
- 2. Notice of Servicing Transfer (Exhibit 4)
- 3. Initial Aggregate Escrow Statement or Escrow Waiver
- 4. Security Instrument: Mortgage / Deed of Trust
- 5. Assignment from Selling PFI to MERS, if applicable
- 6. Loan Application
- 7. Loan Estimates
- 8. Service Providers List
- 9. Note with all riders and addenda
- 10. All Closing Disclosures and Change of Circumstance Forms
- 11. Conventional Loans: Mortgage Insurance (MI) Certificate (if applicable) and notice letter to MI company that servicing has been transferred to Newrez.
Government Loans: Copies of the insuring package and a copy of the government agency insurance certificate or loan guaranty, if applicable.
- 12. Hazard insurance policy with mortgagee clause to Newrez; or if not in Newrez's name, a Hazard Insurance Notification (Exhibit 9), as required by section 5.8.1 of this manual
- 13. Flood zone determination certificate with Life of Loan coverage with coverage to Newrez; or if not in Newrez's name, a Flood Insurance Notification (Exhibit 10), as required by Section 5.8.3 of this manual
- 14. Flood insurance policy (if applicable) with mortgagee clause to; Newrez's name, a Flood Insurance Notification (Exhibit 10) as required by Section 5.8.2 of the manual

- 15. Tax Information Sheet (Exhibit 8), or its equivalent, as required by Section 5.6 of this manual
- 16. Appraisal
- 17. Title policy / commitment
- 18. Form W9
- 19. Underwriting file (including documents required by MPF Guides)
- 20. Buydown Agreement and Buydown Plans
- 21. Notice of Right to Cancel (Right of Rescission)
- 22. Mortgage Loan File with Payments History (if applicable)

Prepared by:

Date:

Telephone:

Email Address:

Exhibit 6 Final Document Transmittal Template

To : Indecomm

From : Lender Name

Transmittal Date : mm/dd/yyyy

	Lender Client ID	Loan Number	Borrower Name	Document Type Sent (Mortgage/Title Policy/Assignment) (If more than one doc per loan, use next line)
1				
2				
3				
4				
5				

Confirmed by – Name:

Exhibit 7 Tax Information Sheet

Tax Information Sheet

Include this document in the Mortgage Loan File.

MPF Loan Number: _____

PFI Loan Number: _____

Name of Borrower: _____

Date: _____

Property Address: _____ Street

City State Zip

Legal Description of
Property: _____

COUNTY TAXING AUTHORITY OFFICE NAME:

_____ Street

Collector: _____
City State Zip

Telephone Number _____

Tax ID / Parcel # Tax Paid-Through Date Last Amount Date of Last Payment
Paid

Est. Annual # of Installments Yearly Next Economic Loss Date

Tax Current Assessed Value Previous Value or Exempt

CITY TAXING AUTHORITY OFFICE NAME: _____

Mailing Address of Tax Collector: _____ Street

_____ City State Zip

Telephone Number _____

Tax ID / Parcel #	Tax Paid-Through Date	Last Amount	Date of Last Payment
		Paid	
Est. Annual Tax	# of Installments Yearly		Next Economic Loss Date
Current Assessed Value		Previous Value or Exempt	

SCHOOL TAXING AUTHORITY OFFICE NAME:

Mailing Address of Tax Collector: _____ Street

_____ City State Zip

Telephone Number _____

Tax ID / Parcel #	Tax Paid-Through Date	Last Amount	Date of Last Payment
		Paid	
Est. Annual Tax	# of Installments Yearly		Next Economic Loss Date
Current Assessed Value		Previous Value or Exempt	

OTHER TAXING AUTHORITY OFFICE NAME:

Mailing Address of Tax Collector: _____ Street

_____ City State Zip

Telephone Number _____

Tax ID / Parcel #	Tax Paid-Through Date	Last Amount	Date of Last Payment
		Paid	
Est. Annual Tax	# of Installments Yearly		Next Economic Loss Date
Current Assessed Value		Previous Value or Exempt	

Exhibit 8 Hazard Insurance Notification

Selling PFI's Name
NOTICE OF CHANGE OF
SERVICER HAZARD
INSURANCE NOTIFICATION

Transferor:

Selling PFI's

Name Address

(000) 000-0000

New Mortgagee Clause

Payee-Code:

Newrez LLC

ISAOA ATIMA

P O BOX 7050

Troy MI 48007-7050

For properties located in Texas: Newrez Mortgage LLC

Payee:

Name of

Company

Address Address

Policy No.

New Mortgagee No.

Mortgagor Name

Property Address

Old Servicer

Loan No.

4242901600

1517997928

Borrower

1111 Street Address

Anywhere, NJ 11111

0012684361

Exhibit 9 Flood Insurance Notification

Selling PFI's Name
NOTICE OF CHANGE OF SERVICER
FLOOD INSURANCE NOTIFICATION

Transferor:

Selling PFI's
Name Address

(000) 000-0000 New Mortgagee Clause

Payee-Code: Newrez LLC
ISAOA ATIMA
P O BOX 7050
Troy MI 48007-7050

For properties located in Texas: Newrez Mortgage LLC

Payee:

Name of
Company
Address Address

Policy No. New Mortgagee No.	Mortgagor Name Property Address	Old Servicer Loan No.
4242901600 1517997928	Borrower 1111 Street Address Anywhere, NJ 11111	0012684361

Exhibit 10 PMI Insurance Notification

Selling PFI's Name
NOTICE OF CHANGE OF SERVICER
PMI INSURANCE NOTIFICATION

Transferor:

Selling PFI's
Name Address

(000) 000-0000 New Mortgagee Clause

Payee-Code: Newrez, LLC
 P.O Box 10826
 Greenville, SC, 29603

Payee:

Name of
Company
Address Address

(Master Policy Number: 000000000000000000)

Policy No. New Mortgagee No.	Mortgagor Name Property Address	Old Servicer Loan No.
4242901600 1517997928	Borrower 1111 Street Address Anywhere, NJ 11111	0012684361

Exhibit 11 Schedule of Fees

	Transaction Fee	Tax Service Fee	Late Final Docs Fee *
Conforming	\$120.00	\$80.00	\$125
Government	\$500.00	\$80.00	\$125

* If final documents are not received within 120 days of the purchase date