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**DOVENMUEHLE**

# **SILVER CONSUMER WEBSITE MANUAL**

**DOVENMUEHLE MORTGAGE, INC.**

*Since 1844*

## Table of Contents

Introduction .....	5
Browser Support .....	5
Acceptance of Policies .....	5
Mobile Viewing .....	5
Screen Shots.....	5
Registration.....	6
Privacy Policy .....	7
Passcode Requested .....	10
Logging In .....	12
Message on Login page.....	12
Login Problems.....	13
Forgot Password .....	13
Forgot Password and Require Reset Without An Email.....	15
Forgot Username .....	17
Invalid User ID/Password.....	20
Failed Login Screen .....	21
Home Page.....	22
Virtual Assistant .....	22
Header Bar Icons.....	24
Navigational Bar .....	25
Loan Information .....	26
Loan Activity.....	27
Escrow Information.....	29
E-Statement .....	30
Deactivating E-Statement .....	31
Amortization Schedule.....	32
Loan Documents .....	33
1098 Statements .....	34
Online Payments.....	35
Making a One-Time Payment .....	35

One-Time Draft Disclosure..... 36

One-Time Payment ..... 37

Payment Confirmation Screen ..... 40

    Cancelling a One-Time Payment ..... 41

Enrolling Automatic Payments..... 42

    Cancelling Automatic Payments ..... 46

    Changing Automatic Payments..... 48

Payment Assistance ..... 50

Secure Messaging Center..... 51

    Message Subject ..... 54

My Account..... 55

    Account Settings ..... 55

        Add A Loan/Change Primary Loan ..... 56

        Change Password..... 57

        Change E-mail Address..... 58

    Notifications..... 59

Frequently Asked Questions (FAQ)..... 62

Chat Now..... 64

Call Now ..... 67

Print..... 68

Version Log..... 69

Appendix A: Consent to Electronic Communications ..... 70

Appendix B: Privacy Statement..... 71

Appendix C: System Email Responses..... 76

    Account Notification – New Registration ..... 76

    Account Notification – Forgot Username ..... 76

    Account Notification – Forgot Password ..... 77

    Account Notification – Password Changed..... 77

    Account Notification – Email Address Changed..... 77

    Account Notification – Passcode ..... 78

    Acknowledgement of Query to Message Center..... 78

Automatic Payment Activation ..... 78

Automatic Payment Request Cancelled..... 79

Automatic Payment Information Change ..... 79

Automatic Monthly Payment (ACH) Service Request Failure ..... 79

Automatic Monthly Payment (ACH) Activation ..... 80

Automatic Monthly Payment (ACH) Request Cancelled..... 80

Automatic Monthly Payment (ACH) Deactivation ..... 80

E-Statement Activation ..... 81

E-Statement Available..... 81

E-Statement Deactivation ..... 81

One-Time Draft Request Failure ..... 82

One-Time Draft Activation ..... 82

One-Time Draft Cancellation ..... 82

Payment Applied –Taxes..... 83

Payment Applied – Insurance ..... 83

Payment Notification ..... 83

## INTRODUCTION

Borrowers must register to use the Silver Consumer Website. Once they are registered, they will be able to review their loan information, loan history, make payments, view frequently asked questions (FAQs) and send a secure inquiry regarding their loan.

### Browser Support

Browsers which are supported and which can be used to access this website are:

1. Chrome-all versions
2. Internet Explorer – version 8 and newer
3. Safari-all versions
4. Firefox-all versions

Currently, the Edge browser is not supported by this application.

### Acceptance of Policies

Borrowers will have to accept two policy statements prior to being able to register. These policies are in the appendix at the back of this guide.

1. Consent to Electronic Communications – only required for new E-Statement setup
2. Privacy Statement

### Mobile Viewing

The Silver Consumer Website can be easily viewed on mobile devices. The website is mobile optimized to adjust to mobile screens. Due to the nature of mobile IPs being dynamic (changing with change of location) accessing via a mobile device may require the borrower to confirm their identity at login.

### Screen Shots

Account numbers, names, etc. have been obscured on the screenshots included in this guide to protect sensitive data. Fields which have been obscured can be identified by the  box.

## REGISTRATION

To register a new account borrowers must first go to the Login page.

If there is a co-borrower, both borrowers can create their own username and password combination. Each borrower can have only one username (as only one account is allowed per social security number). Only two borrowers can register per loan.

### Your Loan Servicing Center

Please enter your user name and password. If this is your first time at YourMortgageOnline.com please click on Registration and create a new account.

**Note: If you wish to register a second loan, please login to add additional loans to your account. You can do this under My Account/Account Settings Page.**

Username:

Password:

 LOGIN

*This site is intended for use by the borrower/co-borrower. Access to this site by any other party is strictly prohibited unless you have received express consent from the borrower/co-borrower in advance.*

*Due to recent security enhancements, many financial sites (such as Mint and Quicken) may not support our authentication process. Please contact them directly for any assistance.*

[Forgot Password?](#) | [Forgot Username?](#) | [Registration](#)

[Click here for information about the Foreclosure Prevention Case Escalation Unit](#)  
[Click here for important Loss Mitigation disclosures for borrowers](#)  
[Click here for information about Alternatives to Foreclosure](#)

On the Login Page, click the Registration option below the Login button.

### Your Loan Servicing Center

Please enter your user name and password. If this is your first time at YourMortgageOnline.com please click on Registration and create a new account.

**Note: If you wish to register a second loan, please login to add additional loans to your account. You can do this under My Account/Account Settings Page.**

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[Click here for information about Alternatives to Foreclosure](#)

Once the Account Registration Page appears, a valid loan number, Social Security or Taxpayer Identification Number (TIN), and property zip code are required. To continue the registration process, a security question is asked: "Please enter the total value of the numbers shown in the image."

### Account Registration

Please provide the following information to start the enrollment process.

**Note: If you wish to register a second loan, please login to add additional loans to your account. You can do this under My Account/Account Settings Page.**

**Loan Number**

Please enter your Loan Number. The Loan Number is a 10 digit number.

**SSN / TIN**

Please enter the last 4 digits of your Social Security Number or TIN associated with this Loan Number in 9999 format.

**Property Zip Code**

Please enter the Zip Code of the Property Address associated with this Loan Number.

**How Much is?**

For Security, Please enter the total value of the numbers shown in the image



Need assistance? Call 1-800-888-8888

If a correction for a username is needed (borrower makes a mistake when typing in the username), the account must be deleted and re-registered. Delete a user account by submitting a Helpdesk ticket including loan number, last 4 digits of SSN, username and email address.

The Silver Consumer Website has multifactor authentication. This means that a variety of points are required for verification: username, password, browser, and IP address.

## Privacy Policy

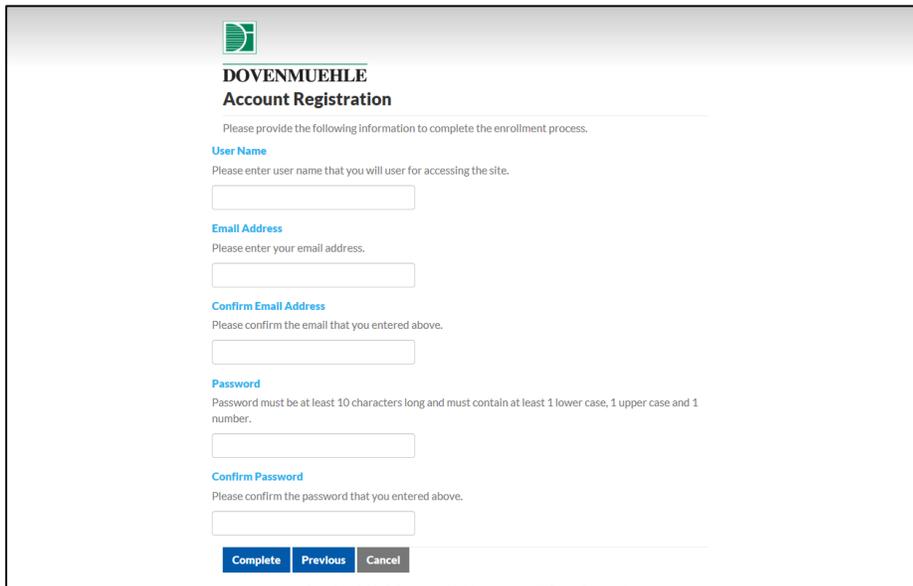
The Privacy Policy appears at this point in the registration process. User must click accept to continue. The Privacy Policy is in the appendix at the end of this document.

The Privacy Policy is also available for borrowers to review at a later date through the My Account pulldown menu.

After confirming the information, the Next button will continue the registration process. In order to finalize the registration, a username and password must be created and a valid email address entered. A confirmation will be asked for the email address and password. These fields must be retyped, they cannot be copied and pasted.

**Username:** minimum of five characters – alpha and/or numeric

**Password:** minimum of 10 characters – 1 uppercase, 1 lowercase and 1 number – special characters are not allowed for passwords



The screenshot shows the 'DOVENMUEHLE Account Registration' page. At the top left is the Dovenmuehle logo. Below it, the title 'DOVENMUEHLE Account Registration' is displayed. A sub-header reads 'Please provide the following information to complete the enrollment process.' The form contains five sections, each with a label in blue, a brief instruction, and a text input field:

- User Name:** 'Please enter user name that you will use for accessing the site.'
- Email Address:** 'Please enter your email address.'
- Confirm Email Address:** 'Please confirm the email that you entered above.'
- Password:** 'Password must be at least 10 characters long and must contain at least 1 lower case, 1 upper case and 1 number.'
- Confirm Password:** 'Please confirm the password that you entered above.'

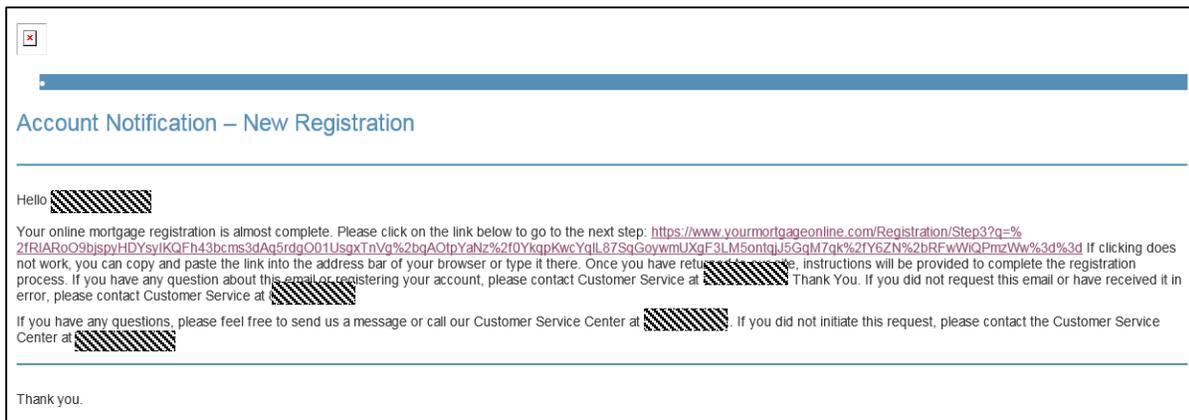
At the bottom of the form are three buttons: 'Complete' (blue), 'Previous' (blue), and 'Cancel' (grey).

After the fields have been completed and the Complete button is clicked, the user will be informed that the registration is almost complete. An email will be sent to the user to provide instructions to finalize the process.



The email will contain a link to finish the registration process. An example of the email is shown below.

Note: The registration link expires after 72 hours. The user will have to re-register after that time limit.



## Passcode Requested

The Silver Website will require entry of a onetime use passcode when a user attempts to log in with a device that is not yet recognized and saved. This may happen when using a new device or a mobile device while travelling. The passcode will be sent to the user at their registered email address.

The registration process for multiple devices will follow this sequence:

1. Borrower registers on home computer. Borrower gets registration email with link. Borrower clicks link and is brought to Silver home page.
2. Borrower logs on to work computer or other device. Borrower gets email with passcode. Borrower enters passcode on Silver Secure Login screen and is brought to home page.

All devices are autosaved upon successful registration.

### Secure Login

Please enter the six-digit passcode that was sent to your registered email.

If you have questions please call: 1 

The email link will bring up the Home Page and the registration process is concluded.

The screenshot displays the Dovenmuehle Mortgage Inc. website interface. At the top, there is a navigation bar with the company logo on the left and user account information on the right, including a greeting "Hello [redacted]", a "My Loan:" label, and a "LOG OUT" link. Below the navigation bar are several service links: "CHAT NOW We Are Online", "ASK MIA", "MESSAGE CENTER", and "CALL NOW". A secondary navigation bar contains menu items: "HOME", "LOAN SERVICING CENTER", "SECURE MESSAGING CENTER", "MY ACCOUNT", and "FAQ".

The main content area is divided into two columns. The left column, titled "General Loan Information", contains two tables. The first table lists "Current Principal Balance" and "Current Interest Rate", both with redacted values. The second table, titled "Year-To-Date Totals", lists "Principal", "Property Taxes", "Interest", and "Hazard Insurance", all with a value of "\$0.00". Below this is a "Payment Information" section with "Last Payment Received" as "N/A", "Next Payment Due" as "4/1/2016", and "Total Scheduled Payment" as a redacted value.

The right column features a "I want to ..." section with four interactive options, each with an icon: "View My Loan Activity" (notepad icon), "Make A One-Time Payment" (money icon), "Enroll In Automatic Monthly Payments" (laptop with dollar sign icon), and "Need Payment Assistance?" (headset icon). At the bottom of this section is a blue button that says "Get help now from our Virtual Assistant" with a small image of a woman and an "Ask Mia" button.

## LOGGING IN

To log in, users should enter their username and password.

# Your Loan Servicing Center

Please enter your user name and password. If this is your first time at YourMortgageOnline.com please click on Registration and create a new account.

**Note: If you wish to register a second loan, please login to add additional loans to your account. You can do this under My Account/Account Settings Page.**

**Username:**

**Password:**

 **LOGIN**

*This site is intended for use by the borrower/co-borrower. Access to this site by any other party is strictly prohibited unless you have received express consent from the borrower/co-borrower in advance.*

*Due to recent security enhancements, many financial sites (such as Mint and Quicken) may not support our authentication process. Please contact them directly for any assistance.*

[Forgot Password?](#) | [Forgot Username?](#) | [Registration](#)

[Click here for information about the Foreclosure Prevention Case Escalation Unit](#)  
[Click here for important Loss Mitigation disclosures for borrowers](#)  
[Click here for information about Alternatives to Foreclosure](#)

Once logged in, the Home Page will appear.

### Message on Login page

Messages may appear on the login page to alert borrowers of system items.

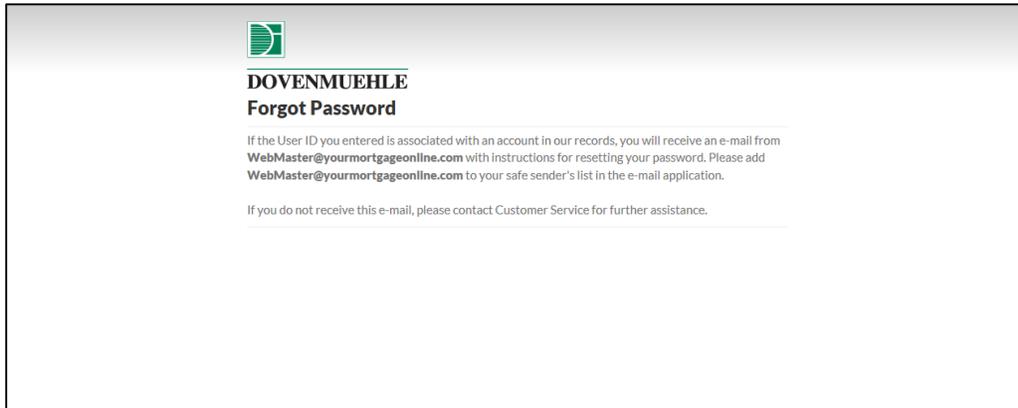
## LOGIN PROBLEMS

### Forgot Password

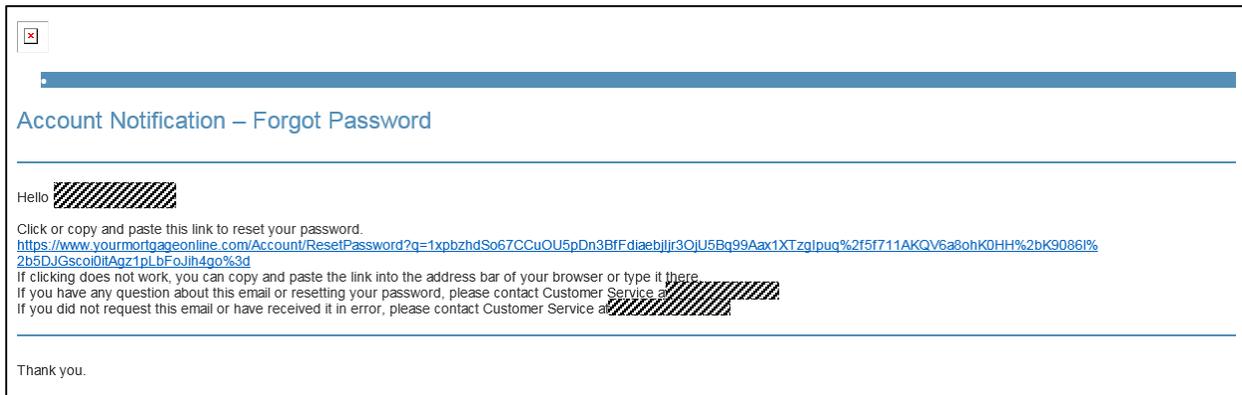
If the password to the account has been forgotten, there is a Forgot Password option on the Login page. If a borrower is locked out due to 5 failed attempts, the account will be reset after 15minutes. (This is not to be shared with the borrowers as a security measure.)

The Forgot Password page will appear. From here, the correct username must be typed in in order to have an email sent to reset the password. There is also the option in case the email address has been changed, which is explained in the next topic.

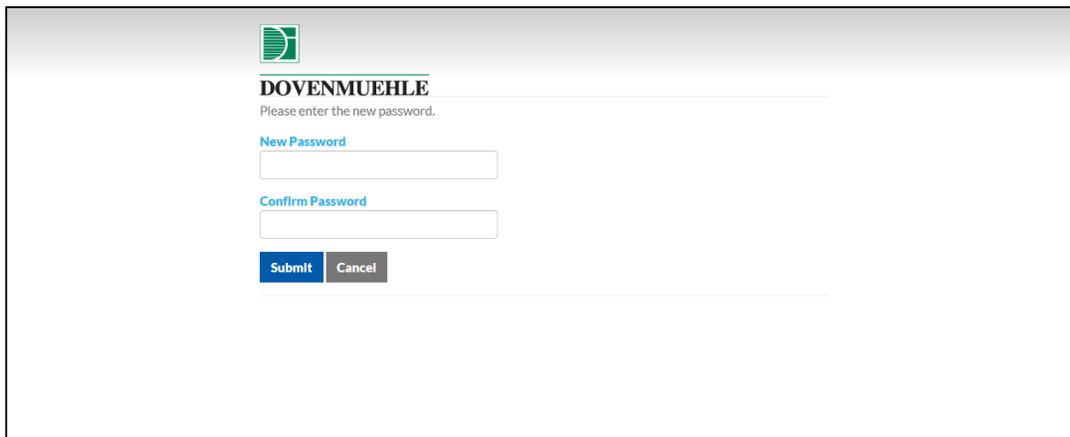
Once the username has been typed, a confirmation will appear to inform that a link will be sent to the registered email in order to reset the password.



An example of the email is shown below.



The link from the Forgot Password email will require a new password to be typed and confirmed.



After submitting the new password, the Home Page will appear.

## Forgot Password and Require Reset Without An Email

If the user's email address has been permanently changed, there is an option to follow from the Forgot Password page which can be found from the Login page's Forgot Password option.

**Your Loan Servicing Center**

Please enter your user name and password. If this is your first time at YourMortgageOnline.com please click on Registration and create a new account.

**Note: If you wish to register a second loan, please login to add additional loans to your account. You can do this under My Account/Account Settings Page.**

Username:

Password:

**LOGIN**

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*Due to recent security enhancements, many financial sites (such as Mint and Quicken) may not support our authentication process. Please contact them directly for any assistance.*

[Forgot Password?](#) | [Forgot Username?](#) | [Registration](#)

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This option allows the user to reset the password without retrieving an email when the email address has been changed. The user must click on the link below the box where an email would have been typed.

**DOVENMUEHLE**  
**Forgot Password**

Please enter your User Name and click on Submit. An email with a link to reset your password will be sent to the email address on file.

[Click here if your email address has permanently changed](#)

**Submit** **Cancel**

By selecting this option, the user is really **re-registering** the loan and repeats the original registration process.

For security purposes, it is required to type in the username, along with the loan number, Social Security Number or TIN, and property zip code that is associated with this account. There will also be a security math question.

  
**DOVENMUEHLE**  
**Forgot Password**

Please provide the following information to reset password.

**User Name**  
Please enter your User Name.

**Loan Number**  
Please enter your Loan Number. The Loan Number is a 10 digit number.

**SSN / TIN**  
Please enter the last 4 digits of your Social Security Number or TIN associated with this Loan Number in 9999 format.

**Property Zip Code**  
Please enter the Zip Code of the Property Address associated with this Loan Number

**How Much Is?**  
For Security, Please enter the total value of the numbers shown in the image  
 42 + 8 = ?

By clicking next, there will be a prompt to type in a new password.

## Forgot Username

If the username to the account has been forgotten, there is a Forgot Username option on the Login Page.

**Your Loan Servicing Center**

Please enter your user name and password. If this is your first time at YourMortgageOnline.com please click on Registration and create a new account.

**Note: If you wish to register a second loan, please login to add additional loans to your account. You can do this under My Account/Account Settings Page.**

**Username:**

**Password:**

 **LOGIN**

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*Due to recent security enhancements, many financial sites (such as Mint and Quicken) may not support our authentication process. Please contact them directly for any assistance.*

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A Forgot Username screen will appear. The email address associated to the account must be typed in in order to retrieve the username.



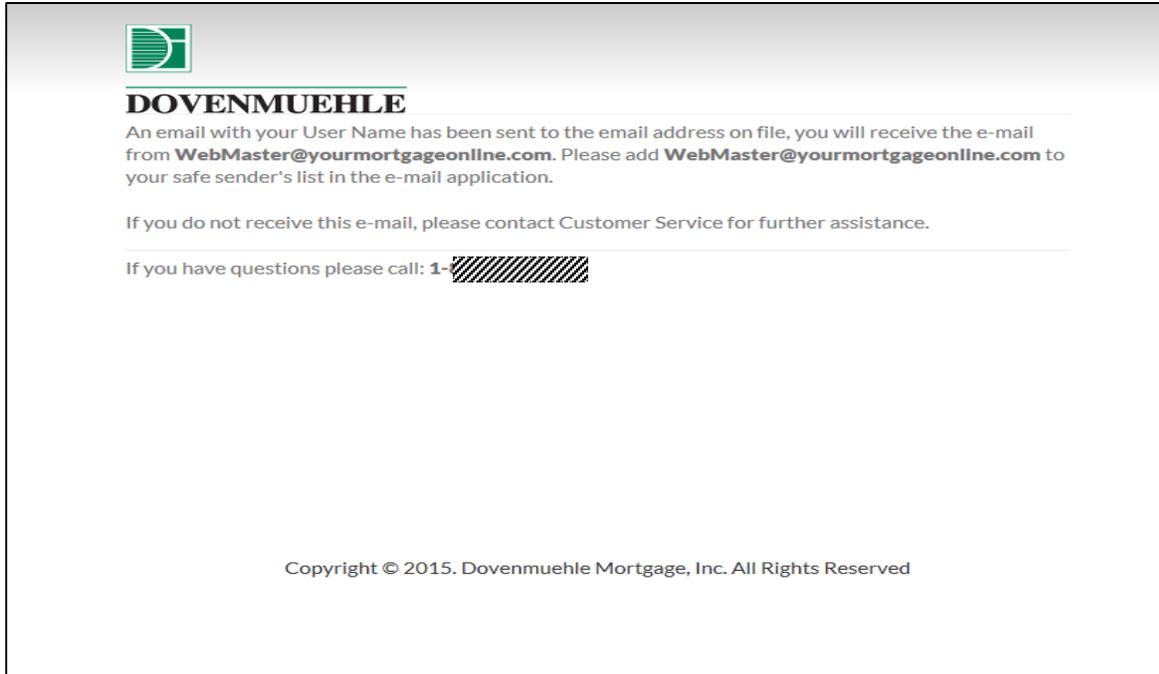
**DOVENMUEHLE**  
**Forgot User Name**

Please enter your email address and click on Submit. An email with a link to retrieve your user name will be sent to the email address on file.

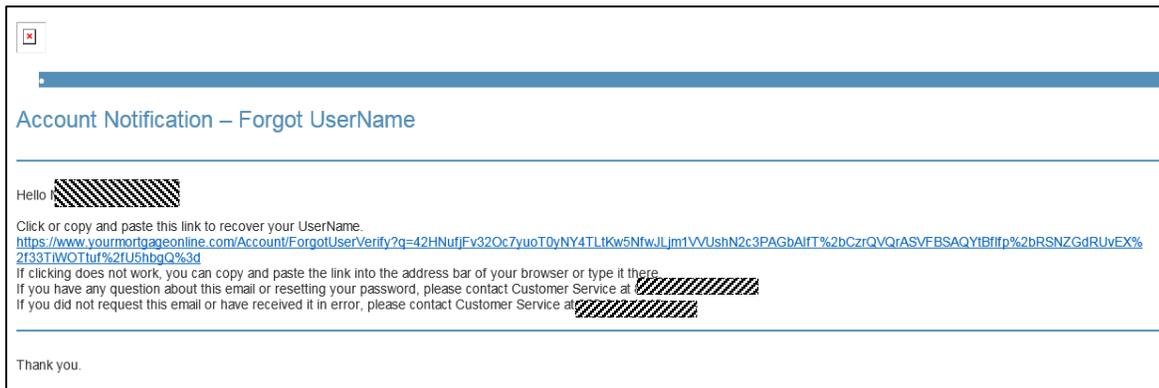
**Submit** **Cancel**

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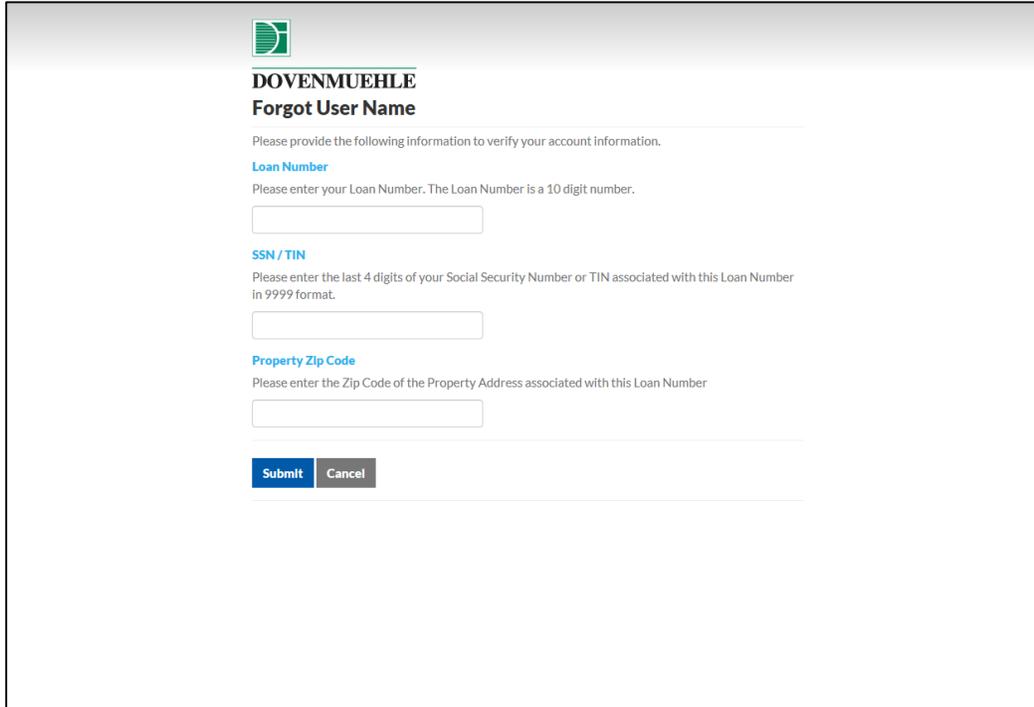
Once the email address has been submitted, a confirmation will appear to inform that a link will be sent to the registered email to reset the password.



An example of the email is shown below.



After following the link from the Forgot Username email, the user is required to type in the loan number, Social Security or TIN number, and property zip code associated with the account for security purposes.

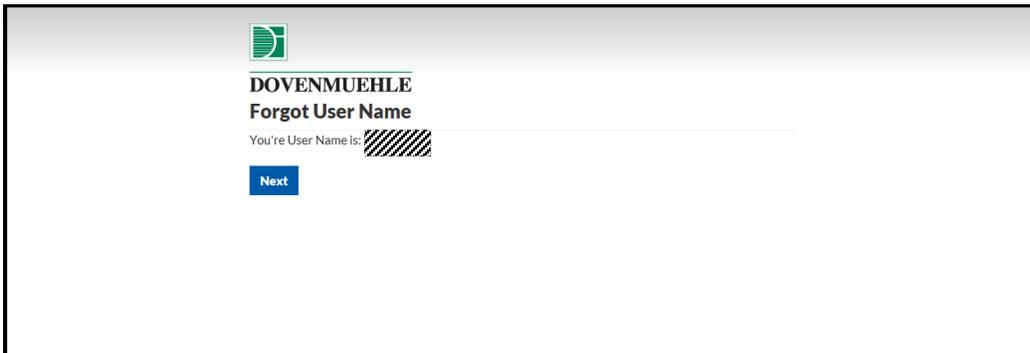


The screenshot shows a web form titled "DOVENMUEHLE Forgot User Name". At the top left is a logo consisting of a green square with a white stylized 'D'. Below the logo, the text "DOVENMUEHLE" is in bold, followed by "Forgot User Name" in a slightly smaller bold font. A horizontal line separates the header from the instructions: "Please provide the following information to verify your account information." Below this, there are three sections, each with a blue header and a text prompt, followed by a white input field:

- Loan Number**: "Please enter your Loan Number. The Loan Number is a 10 digit number." Below it is a white input field.
- SSN / TIN**: "Please enter the last 4 digits of your Social Security Number or TIN associated with this Loan Number in 9999 format." Below it is a white input field.
- Property Zip Code**: "Please enter the Zip Code of the Property Address associated with this Loan Number" Below it is a white input field.

At the bottom of the form, there are two buttons: a blue "Submit" button and a grey "Cancel" button.

After submitting the information, the username will appear on the next screen. The Login page will appear after pressing next.



This screenshot shows the same "Forgot User Name" page, but after the user has submitted their information. The input fields are now filled with a black and white diagonal hatching pattern. The text "You're User Name is:" is displayed to the left of the hatched area. Below this, there is a blue "Next" button.

## Invalid User ID/Password

This screen prompts first time site users to register and create a new account and provides user ID and password recovery instructions.

### Your Loan Servicing Center

- The user ID or Password you've entered is incorrect or you may not have an account here. If this is your first time at YourMortgageOnline.com please click Register below and create a new account.

Please enter your user name and password. If this is your first time at YourMortgageOnline.com please click on Registration and create a new account.

**Note: If you wish to register a second loan, please login to add additional loans to your account. You can do this under My Account/Account Settings Page.**

Username:

Password:

 LOGIN

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Need assistance? Call 

## Failed Login Screen

This screen appears after 5 failed login attempts and prompts the user to re-register to create a new account. The screen will reset in 15 minutes after the 5<sup>th</sup> failed attempt.

### Your Loan Servicing Center

- You have exceeded the maximum number of login attempts.**

Please enter your user name and password. If this is your first time at YourMortgageOnline.com please click on Registration and create a new account.

**Note: If you wish to register a second loan, please login to add additional loans to your account. You can do this under My Account/Account Settings Page.**

Username:

Password:

 LOGIN

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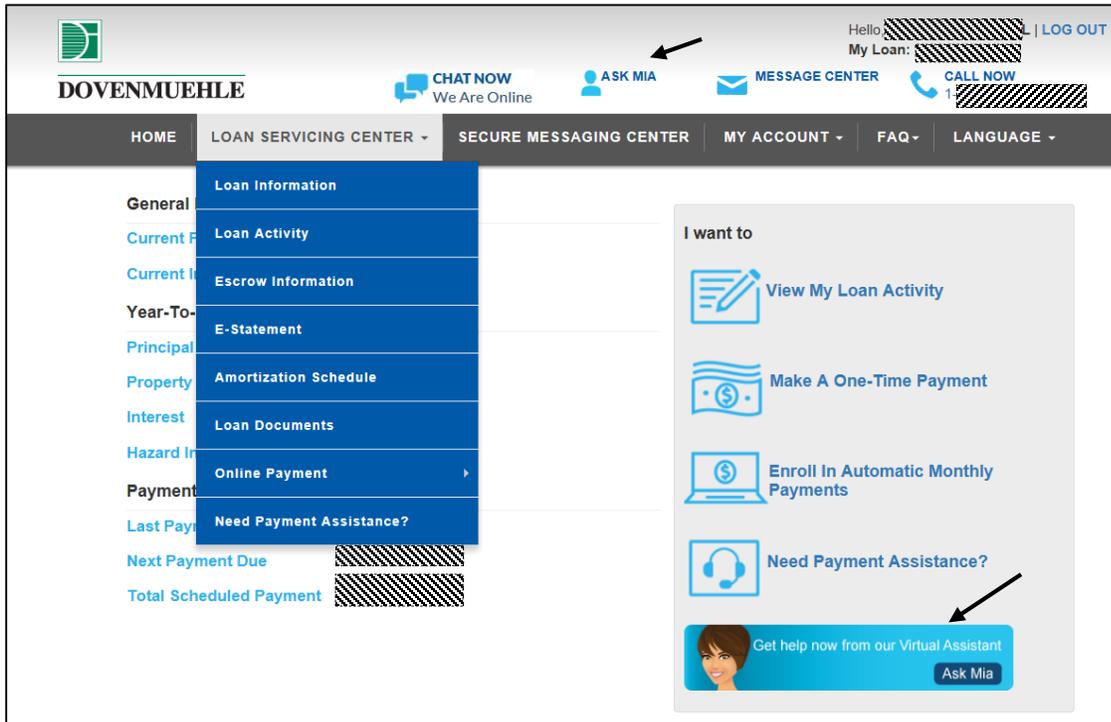
Need assistance? Call 1-800-875-8753

## HOME PAGE

The Home Page allows viewing data for a specific loan, such as General Loan Information, Year-To-Date Totals, and Payment Information.

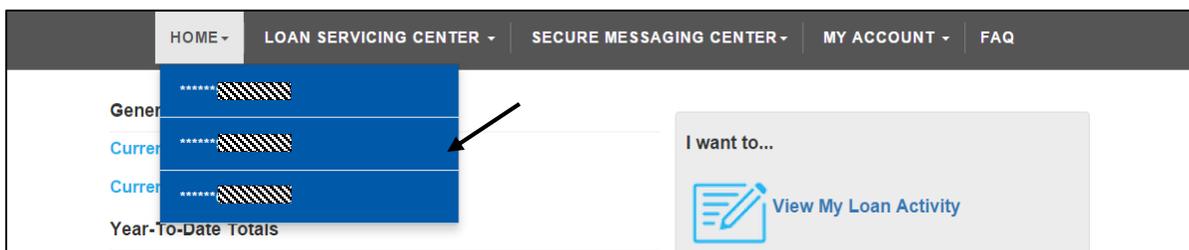
## Virtual Assistant

The new automated virtual assistant, “Mia”, allows a borrower to type free-form mortgage questions, to which Mia will reply. This enhancement expands the standard FAQ (Frequently Asked Questions) section of the website, and creates a dynamic, interactive experience enabling the borrower to receive answers to over 100 commonly asked questions.

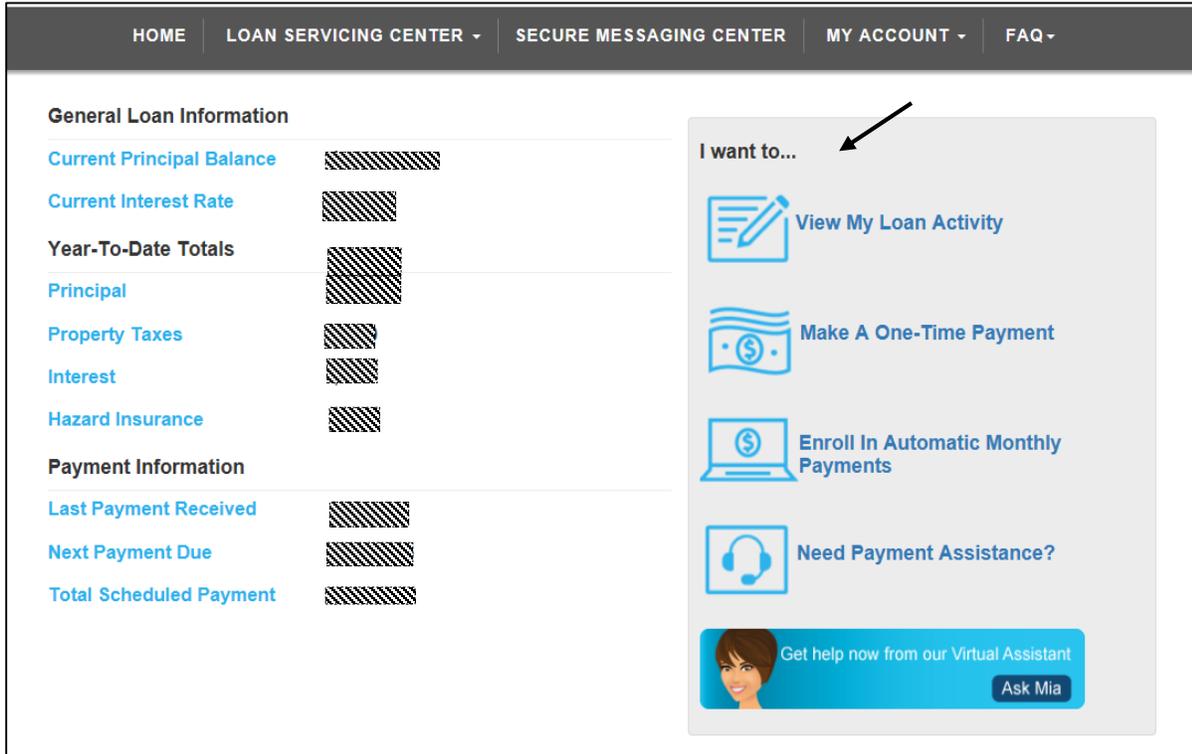


If more than one loan is registered by the user, there will be pulldown submenus to allow the user to select the loan for which information will be displayed.

The Home, Loan Servicing, and Secure Messaging dropdown menus will all allow the user to select the loan for which information is to be displayed.

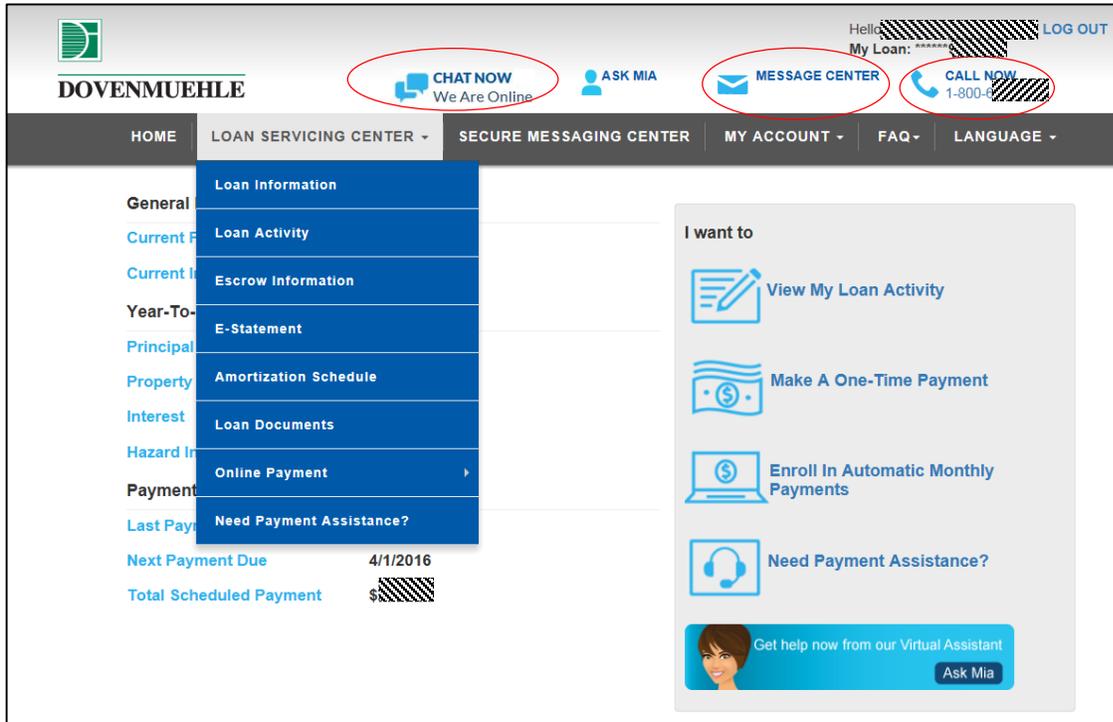


“I want to...” shortcuts can be used to view loan activities, make payments, and find out about payment assistance.



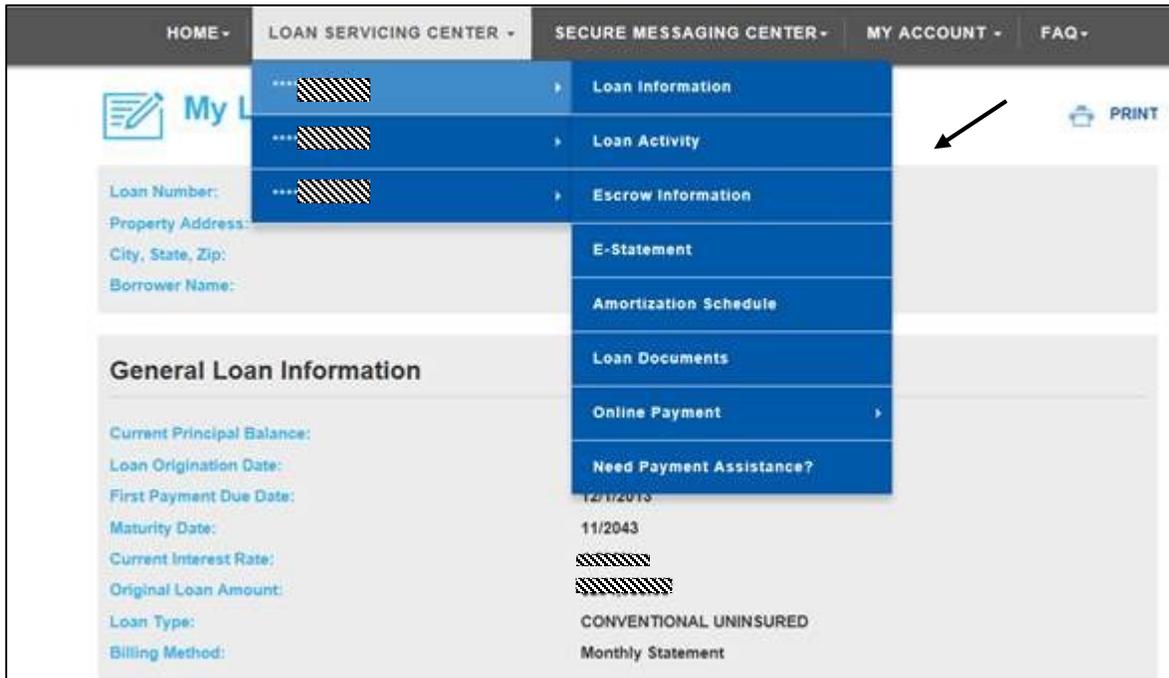
## Header Bar Icons

There are three shortcuts in the header bar above the tabs. The Message Center icon brings the user to the Secure Messaging Center. The Chat Now icon allows users to open a live chat session about concerns or questions. Chat is being rolled out to clients, not all borrowers see this icon. (See page CHAT NOW for more information about online Chat.) The Call Now icon provides users with the Customer Service phone number, but it is not a link or shortcut.



## NAVIGATIONAL BAR

There are tabs for drop down menus providing access to screens which provide more detail such as the Loan Servicing Center, where activity can be viewed, payments can be scheduled or cancelled, etc. All of the screens will be available for each of the registered loans.



## LOAN INFORMATION

The My Loan Information page can be found from the first dropdown option from the Loan Servicing Center tab.

My Loan Information allows the user to view the General Loan Information, Payment Information, and Year-To-Date Totals for the loan numbers associated with the account.

Note: If **multiple loans** are registered by the user, the Home, Loan Servicing, and Secure Messaging dropdown menus will all allow the user to select the loan for which information is to be displayed.

HOME
LOAN SERVICING CENTER -
SECURE MESSAGING CENTER
MY ACCOUNT --
FAQ



### My Loan Information

PRINT

---

Loan Number: ██████████

Property Address: ████████████████████

City, State Zip: ████████████████████████████████

Borrower Name: ████████████████████

Co-Borrower Name: ████████████████████

#### General Loan Information

---

Current Principal Balance: ██████████

Loan Origination Date: 04/22/2008

First Payment Due Date: 06/01/2008

Maturity Date: 05/2018

Current Interest Rate: ██████████

Original Loan Amount: ██████████

Loan Type: CONVENTIONAL UNINSURED

Billing Method: Monthly Statement

#### Payment Information

---

##### Scheduled Payment Breakdown

Next Payment Due\*: ██████████

Principal & Interest: ██████████

Homeowner's Insurance(s): \$0.00

08/01/2015 Scheduled Payment: ██████████

Payments received more than 30 days after the payment due date may require a late charge.  
\* If Next Payment Due date is in the past, additional payments, charges and/or fees may be required to bring your loan current.

##### Last Payment Breakdown

Principal Received: ██████████

Interest Received: ██████████

#### Year-To-Date Totals

---

Principal: ██████████

Property Taxes: \$0.00

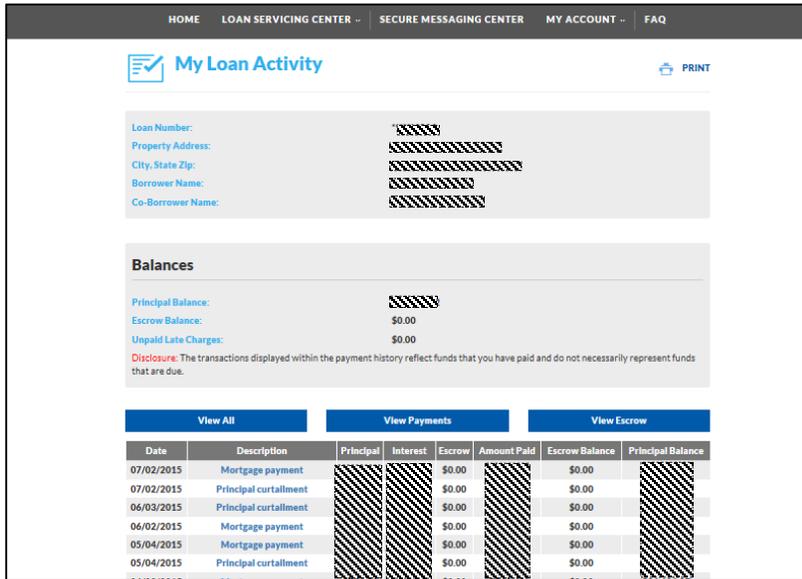
Interest: ██████████

Hazard Insurance: \$0.00

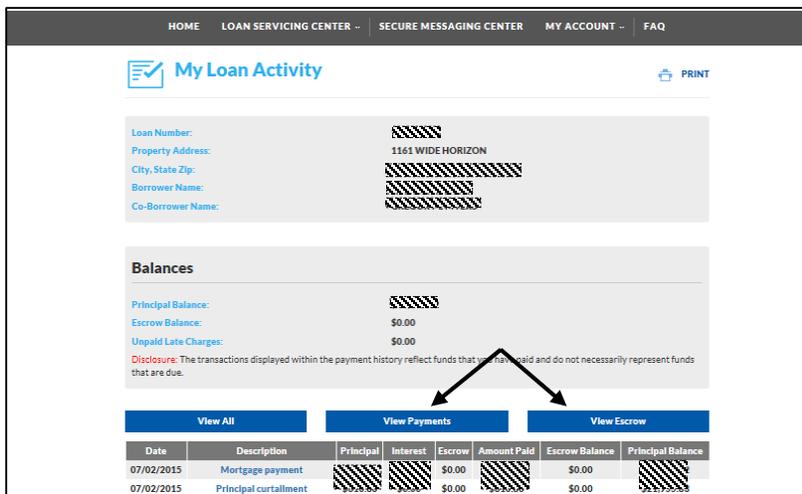
## Loan Activity

The Loan Activity can be found from the Loan Servicing Center dropdown.

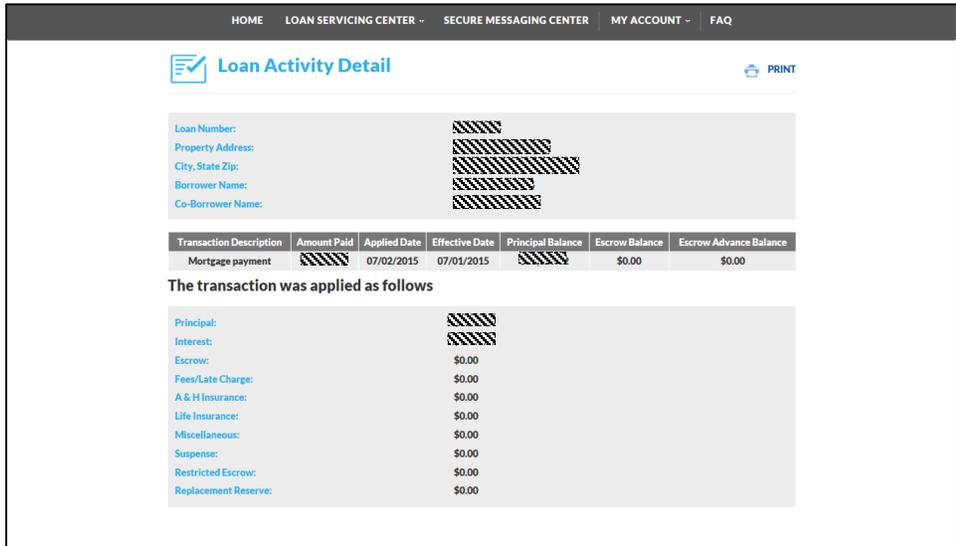
The Loan Activity provides payment details including principal, interest, and escrow. The Loan Activity is able to show numerous transactions within the payment history.



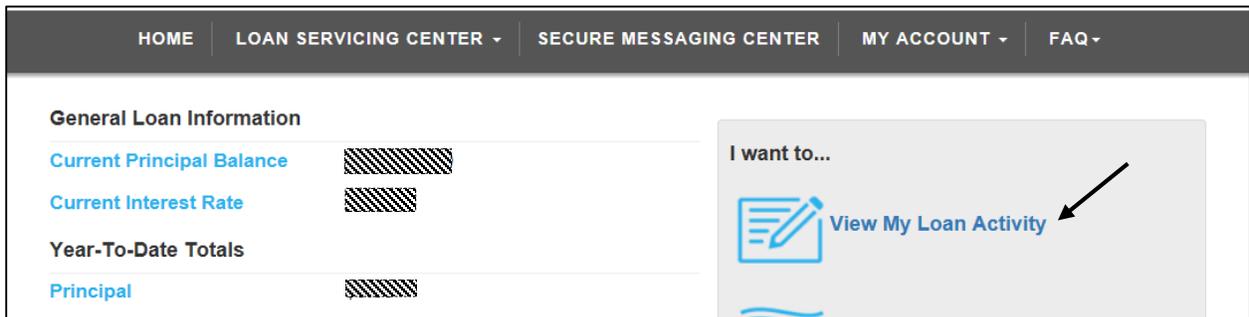
Users may also specify to only View Payments or View Escrow by the blue boxed options. Automatically, the page shows View All; however, if the user were to choose only View Payments or View Escrow, the page will alter and show only the descriptions under Payments or Escrow. Twenty four months of payment information is available.



The option to go into a specific transaction is also allowed. By clicking on a specific description, the Loan Activity Detail page will appear.



Another way to view Loan Activity is through the Home Page’s quick link option.



This link goes to the main My Loan Activity page.

## Escrow Information

Escrow Information can be found under the Loan Servicing Center dropdown.

Escrow Information provides all the information related to the escrow transactions. The Escrow Summary displays the balances, payments, tax and insurance information (both mortgage and homeowner/hazard).

### Escrow Information PRINT

---

Loan Number: ██████████

Property Address: 1 CORPORATE DR.

City, State, Zip: LAKE ZURICH, IL 60047-0000

Borrower Name: TEST LOAN

#### Escrow Summary

---

Last escrow analysis date : N/A

Current escrow account balance: ██████████

Current escrow payment: N/A

Projected escrow payment: N/A

Projected escrow payment effective date: N/A

#### Taxes

---

Tax Description	Tax paid to	Tax ID number	Instalment Amount	Next due date
COUNTY TAX	██████████	██████████	██████████	10/01/2010

#### Homeowner and Hazard insurance(s)

---

Insurance Type	Hazard Insurance Company	Policy Number	Policy Expiration Date	Annual Premium Amount
Homeowners (primary)	██████████	██████████	11/01/2014	N/A
Flood	██████████	██████████	09/01/2003	N/A
Windstorm	██████████	██████████	09/01/2003	N/A
Earthquake	██████████	██████████	09/01/2003	N/A
Miscellaneous	██████████	██████████	09/01/2003	N/A
Your annual hazard insurance premium is:				N/A

If the account is a non-escrow account, the insurer will be displayed. If the premium amount is in MSP, then that amount will also be displayed.

## E-Statement

The E-Statement option can be found under the Loan Servicing Center dropdown.

Only the primary borrower can activate or deactivate the E-Statement option. (Only one email is sent the statement notification.)

E-Statement allows the user to view mortgage statements online. However, by signing up for E-Statement, paper statements will end. Up to 24 months of E-Statements will be available but they start after signup date. Back statements (prior to signup) will not be available online. The loan will be on E-Statement effective the business day after enrollment.

The user must accept the terms and conditions of the consent to electronic communications by checking the box and clicking the I Agree button.

For an easier to read view of the terms and conditions see Appendix A.

**Mortgage Statement Center** PRINT

---

Loan Number:	██████████
Property Address:	1 CORPORATE DR.
City, State, Zip:	LAKE ZURICH, IL 60047
Borrower Name:	██████████
Co-Borrower Name:	██████████

The E-Statement service enables you to view your mortgage statement online. Activating this option will disable any paper statements you currently receive.

PLEASE NOTE: Viewing your statement online requires Adobe or another form of pdf viewing software to be installed on your computer or device. If your computer or device does not have this software, please install it before signing up for E-Statement.

**CONSENT TO ELECTRONIC COMMUNICATIONS**

By clicking the "I AGREE" button below, you consent to the electronic delivery of disclosures through this website. You agree that we may provide electronically any and all communications we may be required to send you concerning your mortgage, including communications about payments, our privacy policy, the status and history of your mortgage and any further disclosures required by federal or state law that may be provided electronically (the "Disclosures").

The Disclosures may include disclosures pursuant to: (1) the federal Equal Credit Opportunity Act and Regulation B; (2) the federal Fair Credit Reporting Act; (3) the federal Truth in Lending Act and Regulation Z; (4) the federal Electronic Funds Transfer Act and Regulation E; (5) the federal Gramm-Leach-Bliley Act; and (6) any other applicable federal, state or local law or regulation. Your consent applies to any payment plan or other ancillary agreement related to your mortgage.

To electronically receive and view and electronically save or print the Disclosures, you must have: (1) a personal computer with internet access; (2) a widely-used, recent-generation web browser (for example, Internet Explorer, Safari or Firefox); (3) either a printer, hard drive or other storage device. If the information you have supplied us for contacting you electronically changes, please notify us of your new contact information by sending a secure message via the Secure Messaging Center. You represent that you have the hardware, software, email address and email capacities described above.

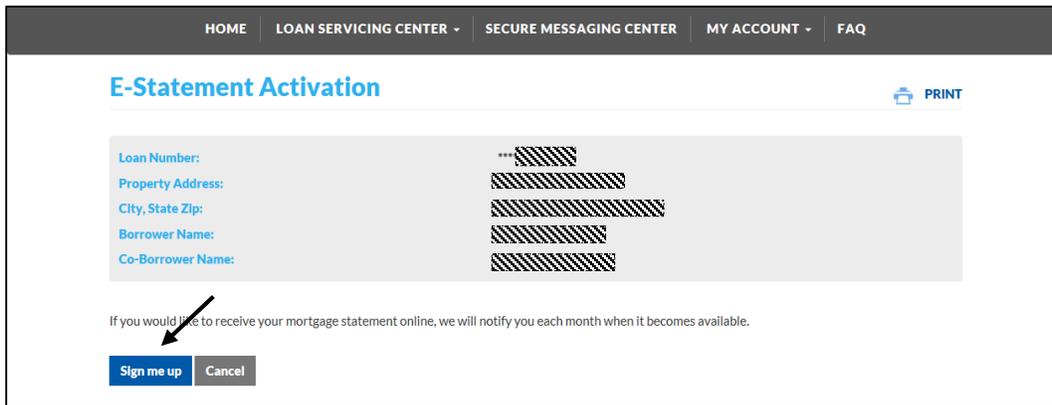
You may withdraw your consent to receipt of electronic disclosures by sending a secure message via the Secure Messaging Center. Include your name, address, and mortgage number in any such request. You have the option to receive any information that we have provided electronically in paper form at no cost to you.

BY CLICKING THE "I AGREE" BUTTON BELOW, YOU CONSENT TO ELECTRONIC DISCLOSURES IN CONNECTION WITH ALL TRANSACTIONS WITH US. YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE RECORDS IN THE DESIGNATED FORMATS DESCRIBED ABOVE, AND YOU UNDERSTAND THAT YOU MAY REQUEST A PAPER COPY OF THE RECORDS AT ANY TIME AND AT NO CHARGE. IF YOU DO NOT GIVE YOUR CONSENT OR IF YOU DO NOT AGREE TO THE TERMS AND CONDITIONS DESCRIBED IN THIS DOCUMENT, THEN CLICK THE "I DO NOT AGREE" BUTTON BELOW.

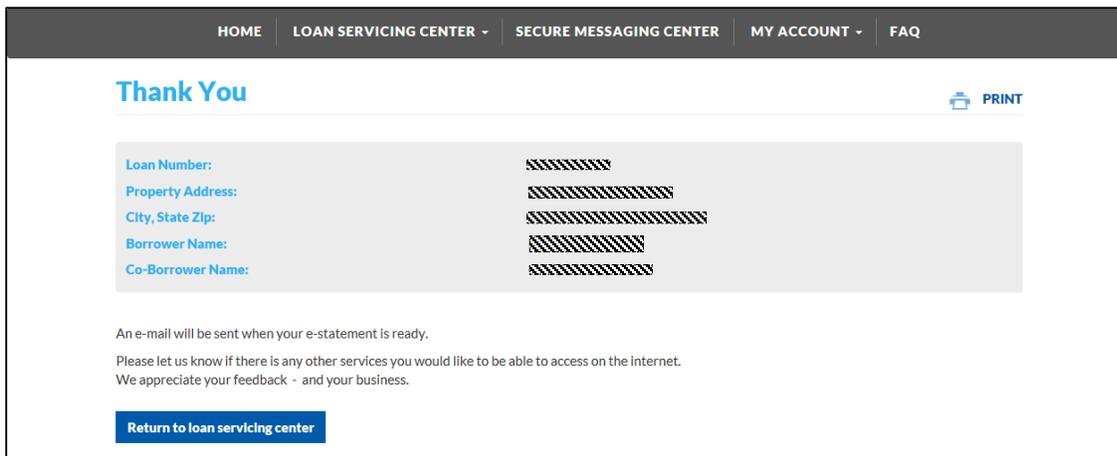
I agree to the terms and conditions as outlined above

**I AGREE**   **I DO NOT AGREE**

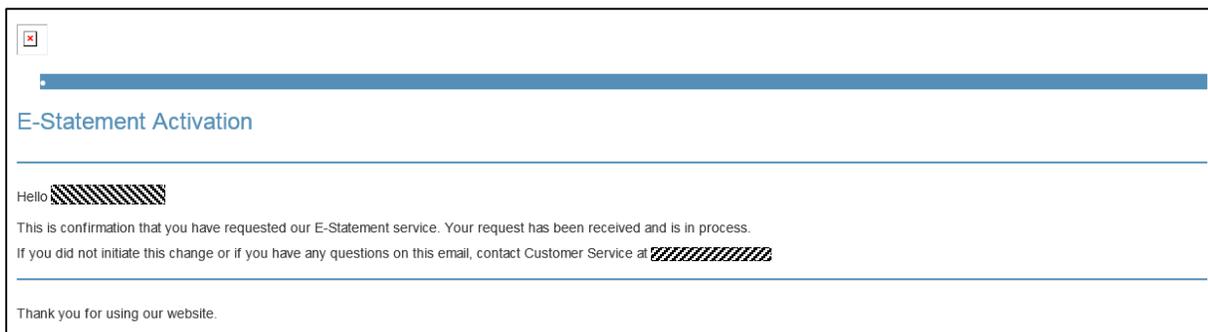
The E-Statement activation process is completed by clicking the Sign me up button.



Once confirming the activation of E-Statement, a Thank You page will appear, informing the user that an email will be sent when a statement is available to view.



User will receive an email confirming the request of the E-Statement service.



### Deactivating E-Statement

Once a loan has been setup for E-Statement, it can be deactivated by going to the Mortgage Statement Center screen under E-Statement. Only the primary borrower can request deactivating the E-Statement.

## Amortization Schedule

The amortization schedule fields are pre-filled in with the current terms of the note. Users can see the effect of changing their payments by modifying the fields for additional payment types – one time, monthly, or annual to check different payment scenarios.

### Amortization Schedule PRINT

Fields below will auto populate. You can type over any field to calculate different scenarios.

**Loan Number:** [REDACTED]

**Property Address:** 1 CORPORATE DR.

**City, State, Zip:** LAKE ZURICH, IL 60047

**Borrower Name:** [REDACTED]

**Current Loan Amount** [REDACTED]

**Interest Rate** [REDACTED]

**Term (in months)** [REDACTED]

**Payment Amount** [REDACTED]

**Additional Payment Type** [Dropdown]

**Additional Payment Amount** \$0.00

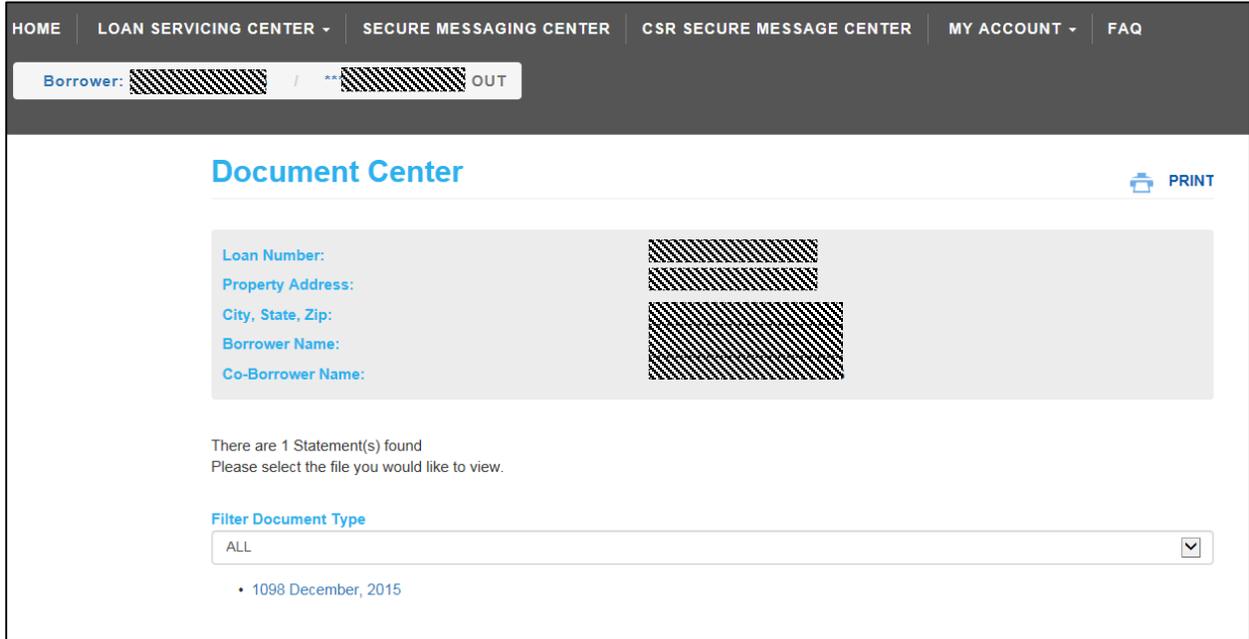
**Start Payment** [Dropdown: Month/Year]

**Calculate**

Payment	Starting Balance	Principal Payment	Interest Payment	Cumulative Principal	Cumulative Interest	Ending Balance
1	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
2	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
3	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
4	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

## Loan Documents

Selecting Loan Documents brings up a screen called Document Center. This is where the Form 1098 images are located.



1098 Statements

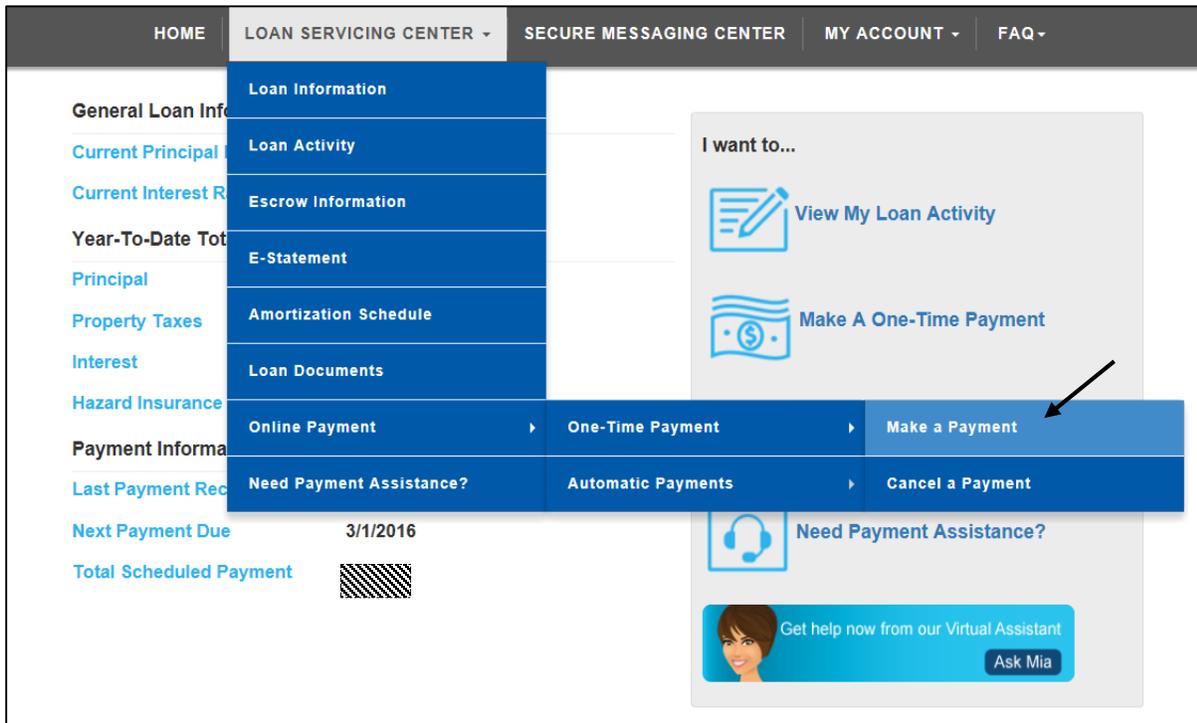
Images for years prior to 2015 will not be available online.

RECIPIENT'S / LENDER'S name, address, and telephone number [REDACTED] 1 Corporate Drive, Suite 300 Lake Zurich, IL 60047-8945 1-800-669-4268		*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.	OMB No. 1545-0901 <b>2015</b> Form 1098	<input type="checkbox"/> CORRECTED (if checked) <b>Mortgage Interest Statement</b>
RECIPIENT'S Federal identification no. [REDACTED]	PAYER'S social security number [REDACTED]	1 Mortgage interest received from payer(s)/borrower(s) \$ [REDACTED]	<b>Copy B</b> <b>For Payer/Borrower</b> The information in boxes 1, 2, and 3 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.	
PAYER'S / BORROWER'S name, street address, city, state, and ZIP code [REDACTED]		2 Points paid on purchase of principal residence \$ .00		
		3 Refund of overpaid interest \$ [REDACTED]		
		4 MIP [REDACTED]		
		5 PROPERTY TAXES [REDACTED] LATE CHARGE PD [REDACTED] PRINCIPAL PAID [REDACTED] ENDING PRIN BAL [REDACTED]		
		Account number (see instructions) [REDACTED]		
Form 1098		Department of the Treasury - Internal Revenue Service		

This information is provided for your use in preparing your 2015 tax returns. You are responsible for providing us with your correct SSN/TIN. Please contact our Customer Service Department at the address above if your information is wrong. Please review the reverse side for important information.

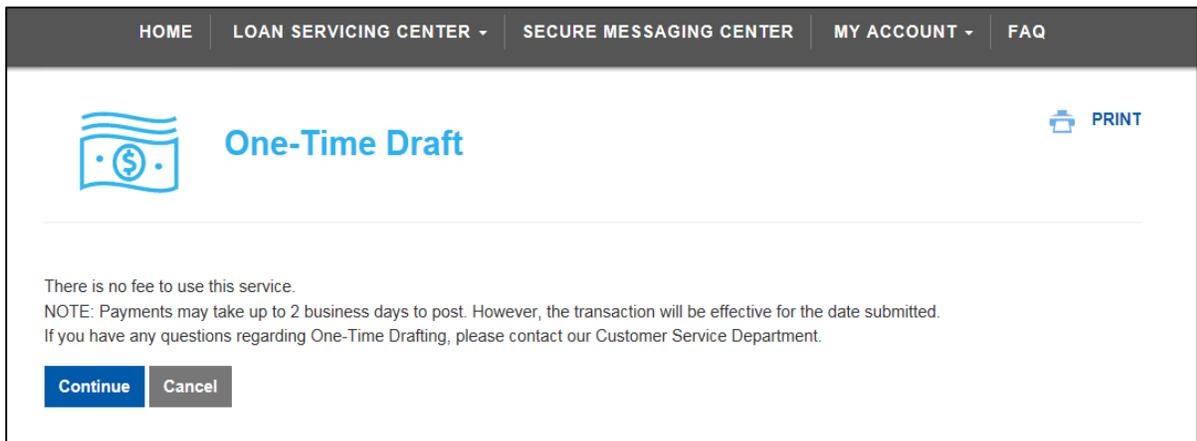
## Online Payments

Under the Loan Servicing dropdown, there is an Online Payment option. This option provides a choice of One-Time Payment or Automatic Payments.



## Making a One-Time Payment

By selecting Make a Payment under One-Time Payment, the One-Time Draft screen will appear.



One-Time Draft Disclosure

The user must accept the disclosure in order to complete the drafting process.

HOME | LOAN SERVICING CENTER ▾ | SECURE MESSAGING CENTER | MY ACCOUNT ▾ | FAQ

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 **One-Time Draft** PRINT

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PLEASE RETAIN THIS PAGE FOR YOUR RECORDS  
AUTHORIZATION AGREEMENT FOR A ONE-TIME DRAFT  
1 CORPORATE DR. SUITE 360 LAKE ZURICH, IL 60047-8945

I (we) hereby authorize Test client - test only and its successors, assigns, authorized agents including Dovenmuehle Mortgage, Inc. or any entity servicing my loan on their behalf (hereinafter called THE LENDER) as I indicate on the next screen to initiate a mortgage payment debit to my (our) indicated Checking or Savings Account, and debit the depository named for the indicated account.

I (we) understand that if any debit entries under this authorization are returned for insufficient funds or otherwise dishonored, I (we) will promptly send THE LENDER the total payment due, plus any late charge(s) or other fees due under my mortgage. I (we) authorize THE LENDER to electronically credit my (our) account if necessary, to correct erroneous debits. I (we) agree that ACH transactions I (we) authorize comply with federal law.

I understand if my payment is returned by my bank, I may be charged a fee.

This authorization is to remain in full force and effect until THE LENDER has received written notification from me (us) of its termination in such time and such manner as to afford THE LENDER a reasonable opportunity to act upon it. THE LENDER may terminate this agreement at any time, with written notice sent to me.

**I agree to the terms and conditions as outlined above**

**Continue** **Cancel**

### One-Time Payment

The One-Time Payment screen allows a user to make regular monthly payments along with the ability to pay additional funds towards principal, escrow, and/or late charges. To make a payment, a routing and account number are required, along with the name on the account. Routing numbers are validated onscreen when typed in the Routing Number Field. Incorrect entries will not be accepted and will have to be retyped.

The One-Time Payment screen allows multiple payments. A disclaimer at bottom indicates that transactions will be effective for the date submitted (effective date). Payments may be scheduled up to four business days in advance.

By submitting the payment, the second step of the process begins; verifying the details to correct any mistakes. The screen below shows the message that will appear if the routing number is not valid.

Incorrect entries will not be accepted and will have to be retyped.

The screenshot shows a payment form with the following fields: Loan Number, Borrower Name, Monthly Payment Amount, Outstanding Late Charge, Next Payment Due Date (3/1/2016), Account Type (Checking selected, Savings unselected), Routing Number (123456789), and Account Number. A blue button labeled 'Clear Account Info' is positioned above the Routing Number field. A red arrow points to the Routing Number field, which contains the value '123456789' and a yellow warning icon with the text 'Invalid Routing Number'. To the right, a 'U.S. Checks' image shows a check from 'John Adams' with routing number '123456789' and account number '1234567899'. Red boxes and arrows highlight these numbers on the check, with labels 'Routing Number' and 'Account Number' below them.

After filling out the payment information, a confirmation appears. Information must be retyped, copying and pasting will not fill the fields. If the Submit button is not clicked, the transaction is not completed.

The screenshot shows a 'Confirm Account Information' dialog box with three input fields: Routing Number, Account Number, and Name on Account. At the bottom right, there are two buttons: 'Submit' (highlighted with a blue arrow) and 'Cancel'.

HOME | LOAN SERVICING CENTER ▾ | SECURE MESSAGING CENTER | MY ACCOUNT ▾ | FAQ ▾

 **Make a Payment**  PRINT

Step 1: Make A Payment | **Step 2: Verify Details** | Step 3: Payment Receipt

Please review the payment details below and click the submit button to continue and complete payment transaction.

Account Type:	Checking
Routing Number:	██████████
Account Number:	██████████
Name on Account:	██████████
Effective Date:	██████████
Monthly Payment Amount:	██████████
Additional Principal:	██████████
Additional Escrow:	\$0.00
Late Charges:	\$0.00
NSF Fees:	\$0.00
Other Fees:	\$0.00
Total:	██████████

[Submit](#) [Edit Payment](#) [Cancel](#)

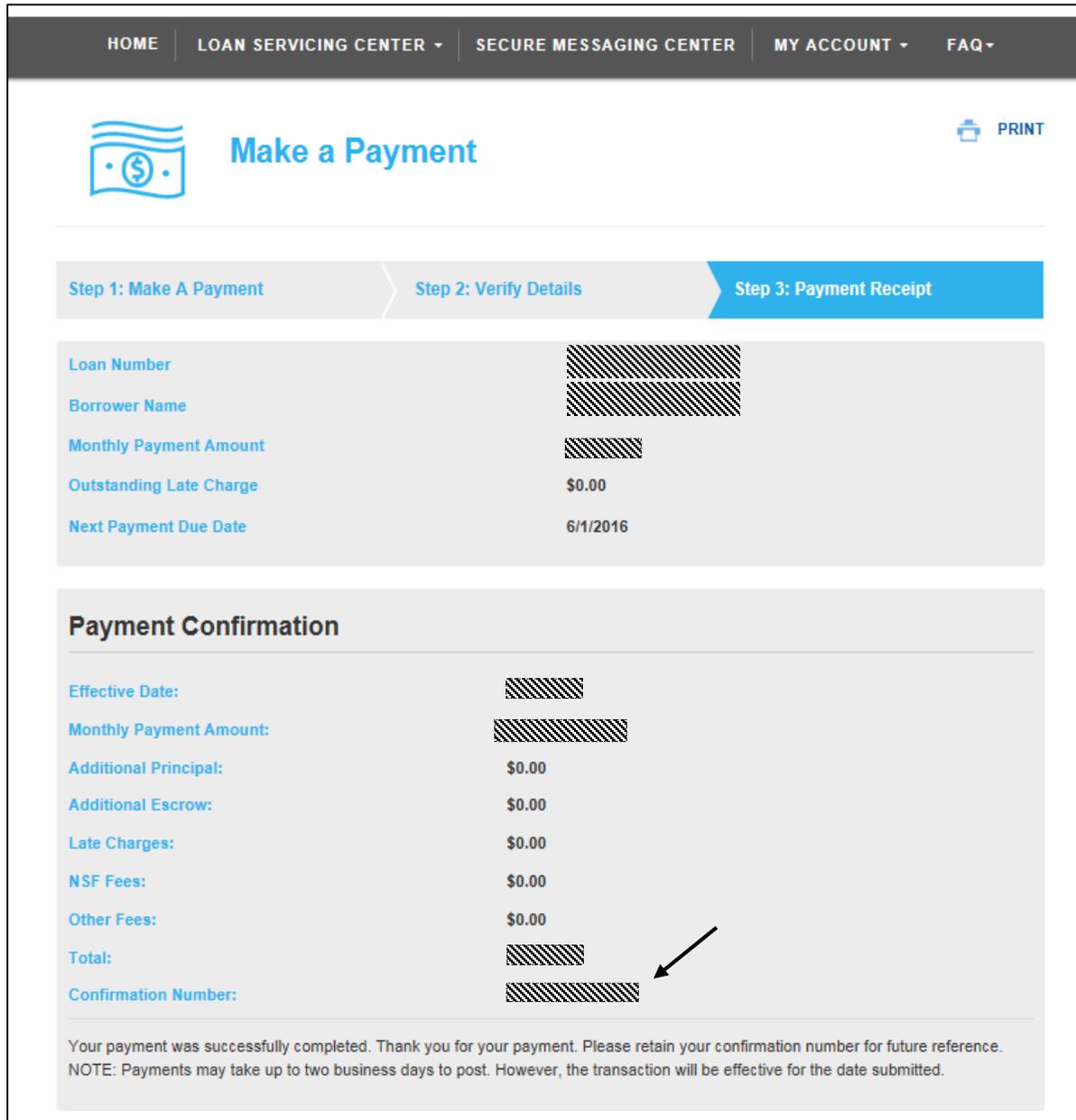
NOTE: Payments may take up to two business days to post. However, the transaction will be effective for the date submitted.

If the information is correct and has been submitted, the final step is to review the payment receipt. The receipt displays the effective day, along with the transactions paid, and a confirmation number.

Payments are processed throughout the day. Any payment submitted prior to 12:00 a.m. Central Time will be effective dated to the date the payment was submitted. Only one payment can be submitted on a loan on any given day.

Payment Confirmation Screen

This screen indicates that the payment submission process is completed and provides a confirmation number. The payment could still be rejected by the bank for nonsufficient funds or incorrect account information.



HOME | LOAN SERVICING CENTER | SECURE MESSAGING CENTER | MY ACCOUNT | FAQ

## Make a Payment PRINT

Step 1: Make A Payment | Step 2: Verify Details | **Step 3: Payment Receipt**

Loan Number	[REDACTED]
Borrower Name	[REDACTED]
Monthly Payment Amount	[REDACTED]
Outstanding Late Charge	\$0.00
Next Payment Due Date	6/1/2016

### Payment Confirmation

Effective Date:	[REDACTED]
Monthly Payment Amount:	[REDACTED]
Additional Principal:	\$0.00
Additional Escrow:	\$0.00
Late Charges:	\$0.00
NSF Fees:	\$0.00
Other Fees:	\$0.00
Total:	[REDACTED]
Confirmation Number:	[REDACTED]

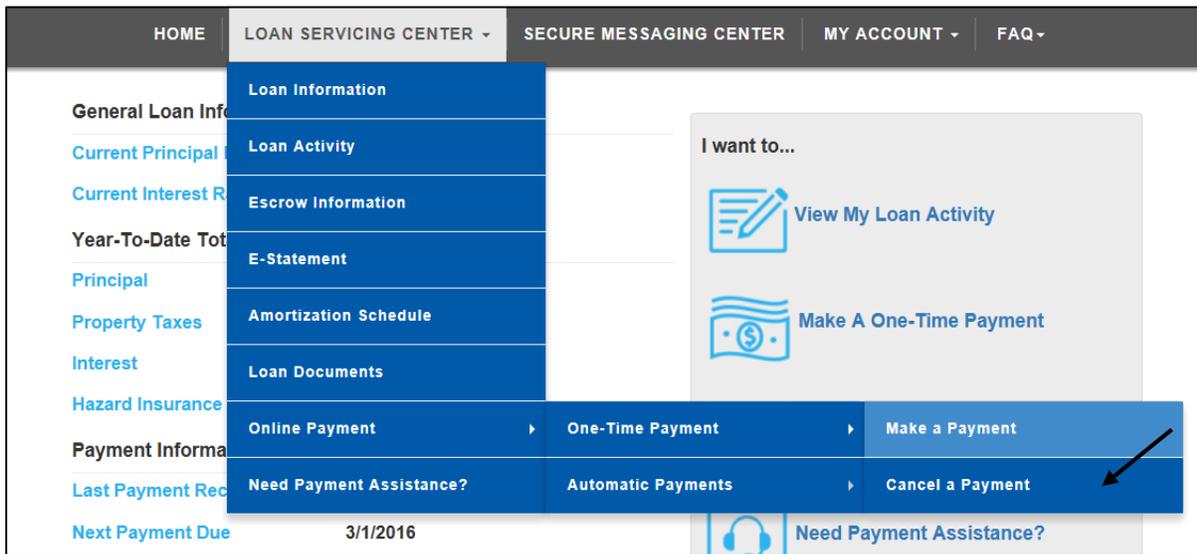
Your payment was successfully completed. Thank you for your payment. Please retain your confirmation number for future reference.  
NOTE: Payments may take up to two business days to post. However, the transaction will be effective for the date submitted.

At this point, the one-time payment has been finalized and the process has been completed. A confirmation screen appears.

Another way to make a one-time payment is through the Home Page’s “I want to...” shortcut which will also bring the user to the One-Time Draft page.

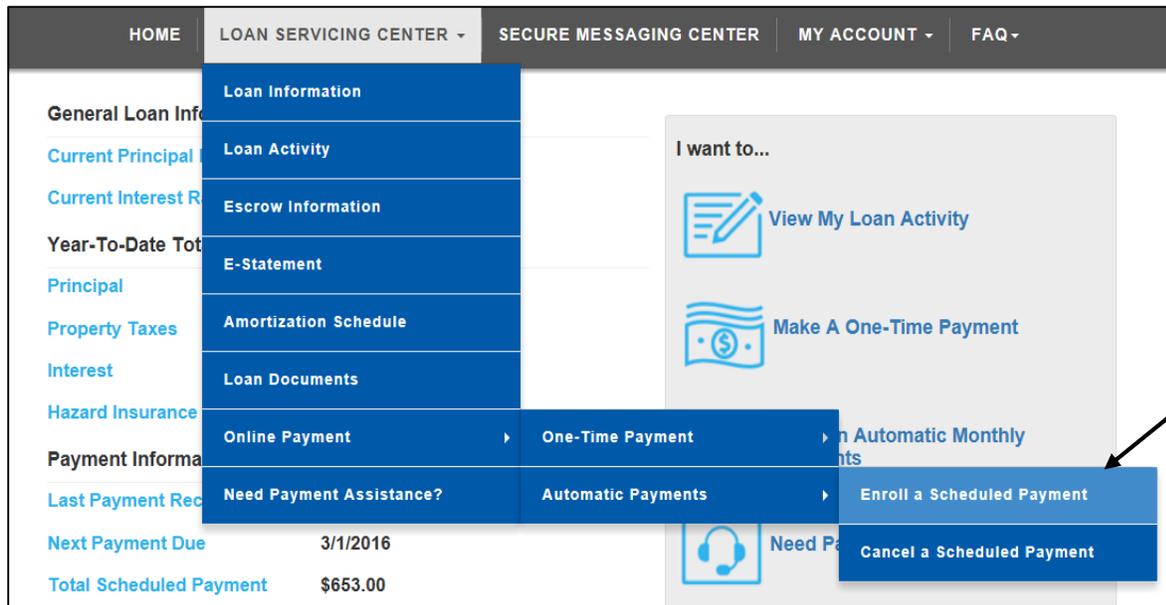
Canceling a One-Time Payment

Under the Loan Servicing dropdown, there is a Cancel a Payment option under the One-Time Payment tab. Payments must be cancelled within 4 hours of the time originally initiated.

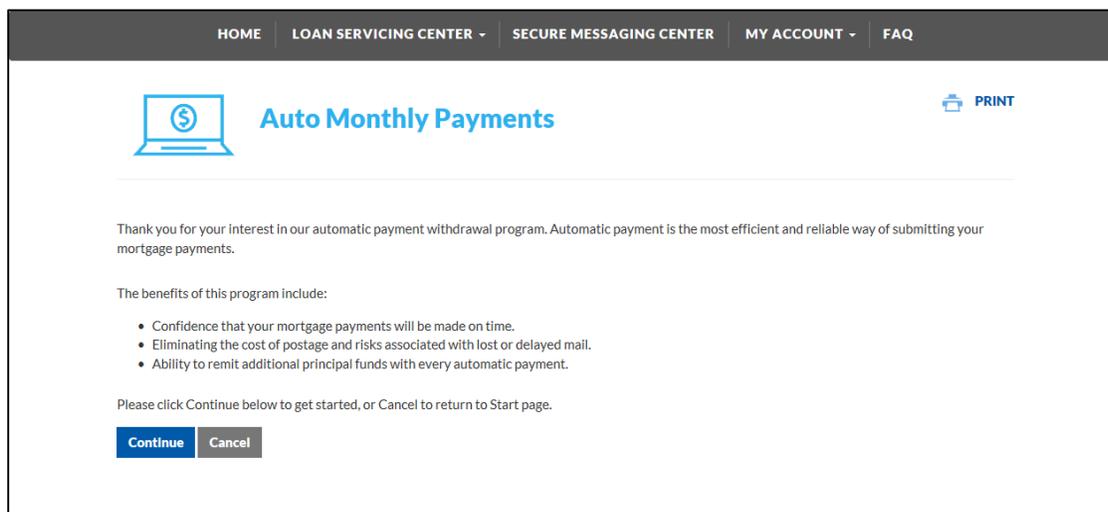


## Enrolling Automatic Payments

Under the Loan Servicing dropdown, there is an Automatic Payments option which has two options—to enroll or cancel.



When the user selects Enroll a Scheduled Payment, the Auto Monthly Payments information page will appear.



To continue, the user must agree to the terms and conditions provided on the next screen. This insures the confirmation that the enrollment of automatic payments is desired and that the user agrees to the terms.

HOME | LOAN SERVICING CENTER ~ | SECURE MESSAGING CENTER | MY ACCOUNT ~ | FAQ

 **Auto Monthly Payments**  PRINT

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PLEASE RETAIN THIS PAGE FOR YOUR RECORDS  
AUTHORIZATION AGREEMENT FOR MONTHLY AUTOMATIC PAYMENT  
1 CORPORATE DR. SUITE 360 LAKE ZURICH, IL 60047-8945

I (we) hereby authorize MVB Bank, Inc. and its successors, assigns, authorized agents including Dovenmuehle Mortgage, Inc. or any entity servicing my loan on their behalf (hereinafter called THE LENDER) as I indicate on the next screen to initiate 1) mortgage payment debits (amounts which may change in the future due to changes in escrow, principal and interest components, as applicable) to my (our) indicated Checking or Savings Account, and 2) debit the depository named for the indicated account.

I (we) understand that if any debit entries under this authorization are returned for insufficient funds or otherwise dishonored, I (we) will promptly send THE LENDER the total monthly payment due, plus any late charge(s) or other fees due under my mortgage. I (we) authorize THE LENDER to electronically credit my (our) account if necessary, to correct erroneous debits. I (we) agree that ACH transactions I (we) authorize comply with federal law.

I understand if my payment is returned by my bank, I may be charged a fee.

This authorization is to remain in full force and effect until THE LENDER has received written notification from me (us) of its termination in such time and such manner as to afford THE LENDER a reasonable opportunity to act upon it. THE LENDER may terminate this agreement at any time, with written notice sent to me.

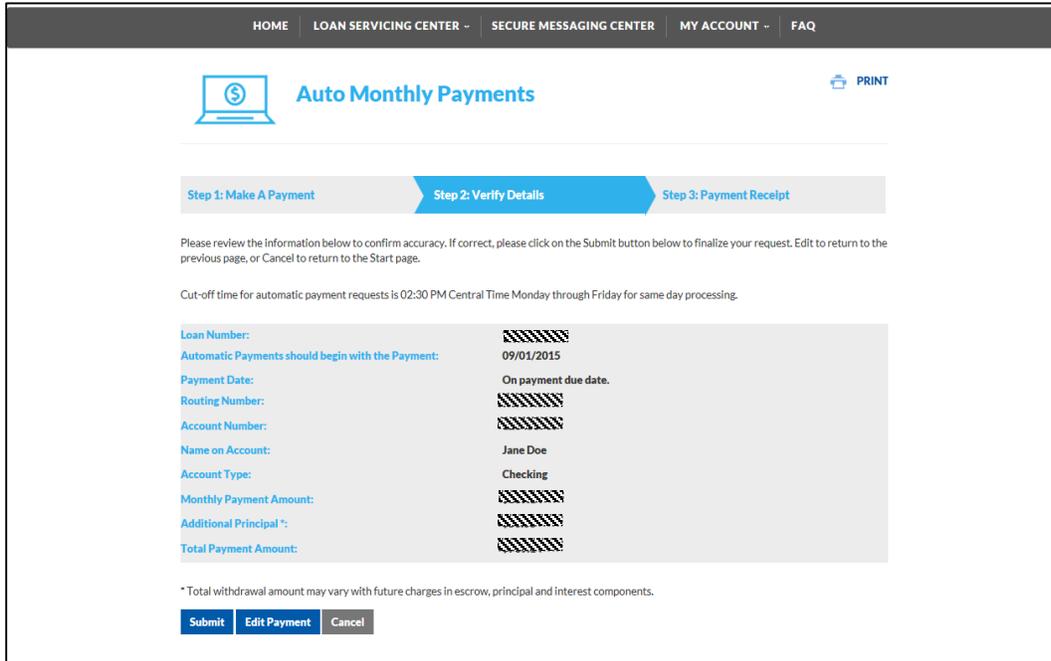
**I agree to the terms and conditions as outlined above**

**Continue** **Cancel**

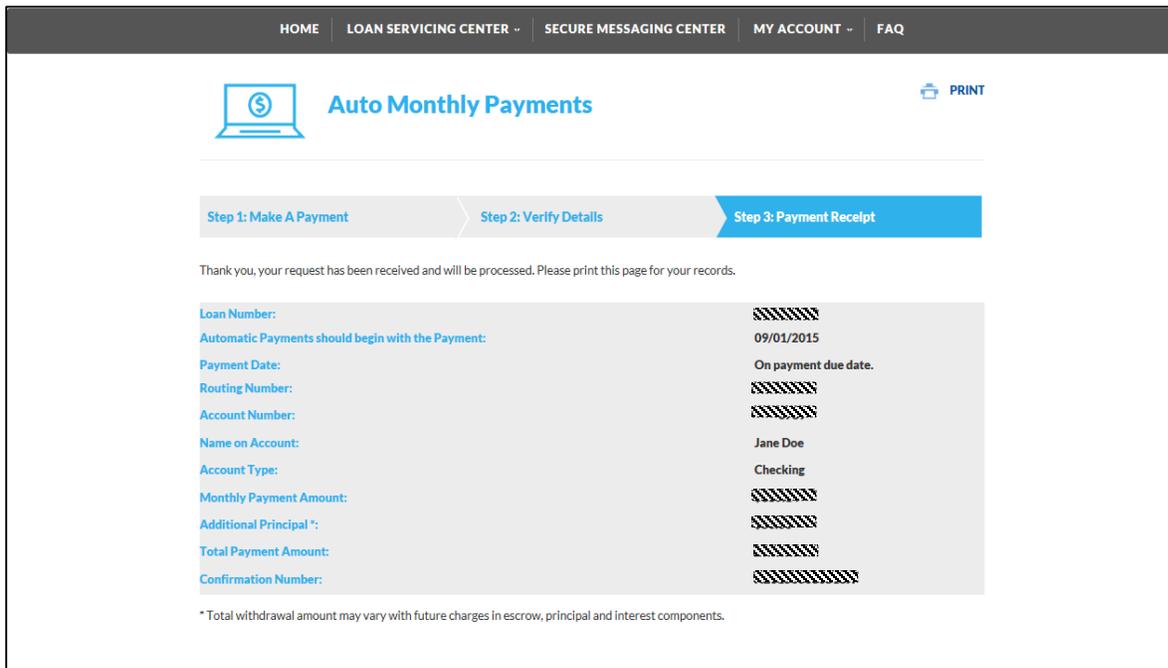
The process of setting up auto monthly payments begins with step one, making a payment. This is where the start and payment dates will be decided, where the routing, account number and the name on the account are provided. There is also the choice to input an amount for additional principal.

To continue the process, the routing and account number, along with the name on account need to be confirmed. Information must be retyped, copying and pasting will not fill the fields.

Once the information has been confirmed and submitted, step two, Verify Details, will appear. This is where the information is provided to avoid field entry mistakes. The user may either submit the provided information or edit the payment, which will bring the user back to step one.



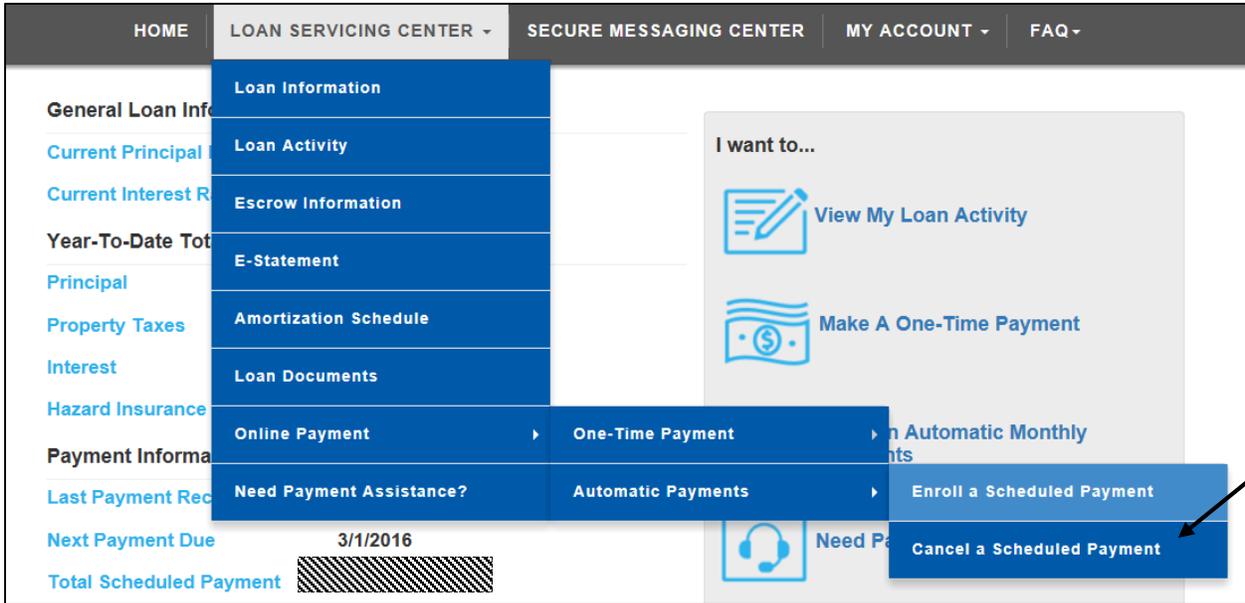
Once submitted, the final step is to review the Payment Receipt. The request has been received and will be processed.



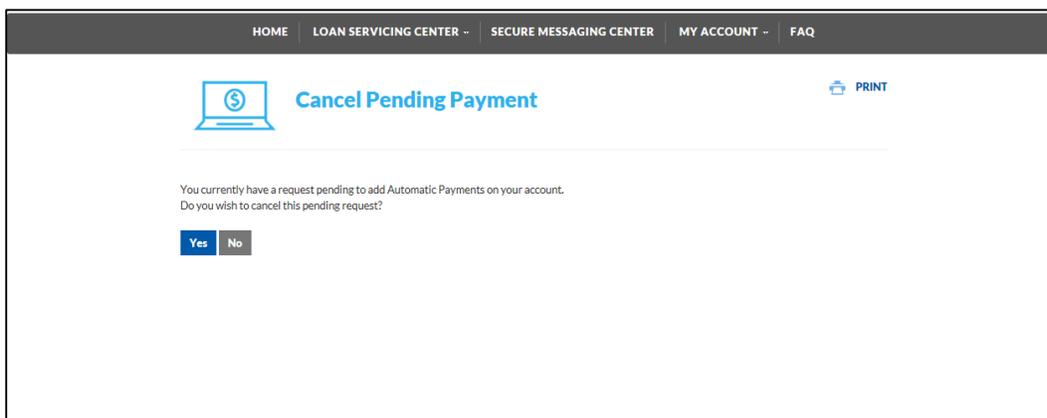
Another way to enroll in automatic payments is through the Home Page’s “I want to...” shortcut. This shortcut will also bring the user to the Auto Monthly Payments page.

### Canceling Automatic Payments

Under the Loan Servicing Automatic Payments dropdown, there is a Cancel a Scheduled Payment option.



If the user has a pending request to add an automatic payment to the account, the user will be brought to the Cancel Pending Payment screen to cancel the pending request.



If the user wants to cancel the pending request, the pending request summary appears in order to have the information reviewed.

HOME | LOAN SERVICING CENTER | SECURE MESSAGING CENTER | MY ACCOUNT | FAQ

### Cancel Pending Payment

PRINT

Please review the information below to confirm accuracy. If correct, please click on the Submit button below to finalize your request. Edit to return to the previous page, or Cancel to return to the Start page.

Cut-off time for automatic payment requests is 02:30 PM Central Time Monday through Friday for same day processing.

Loan Number:	██████████
Automatic Payments should begin with the Payment:	09/01/2015
Payment Date:	On payment due date.
Routing Number:	██████████
Account Number:	██████████
Name on Account:	Jane Doe
Account Type:	Checking
Monthly Payment Amount:	██████████
Additional Principal *:	██████████
Total Payment Amount:	██████████

Confirm Cancel

By confirming the cancellation, the Autopay Cancellation Receipt will appear. A cancellation confirmation number will be provided to keep in the records.

HOME | LOAN SERVICING CENTER | SECURE MESSAGING CENTER | MY ACCOUNT | FAQ

### Autopay Cancellation Receipt

PRINT

Thank you, the pending Automatic Payments request has been cancelled.

Loan Number  
██████████

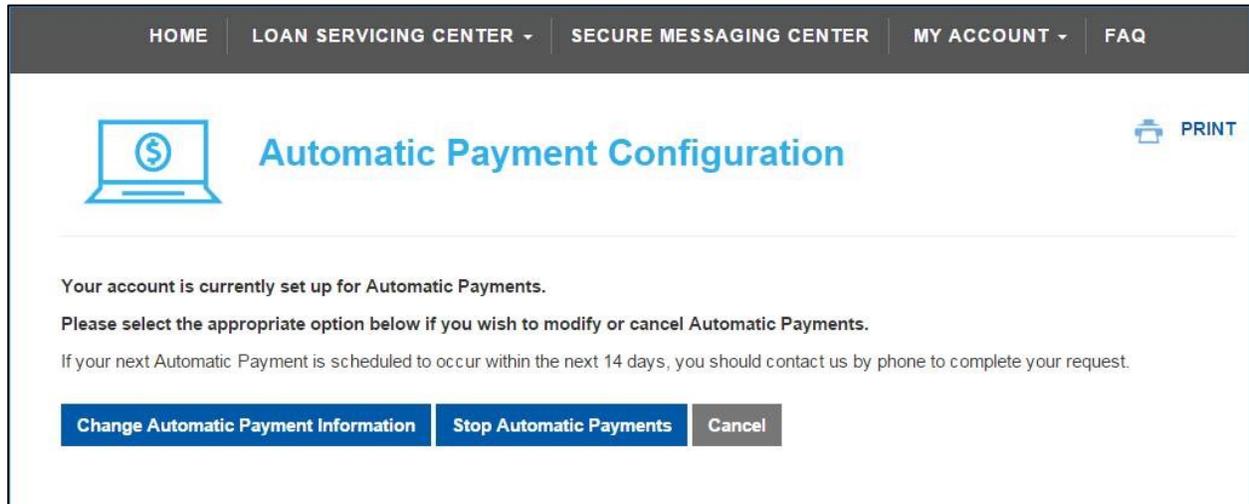
Cancellation Confirmation Number  
██████████

### Changing Automatic Payments

If the user wants to change or stop the automatic payment option once the drafting has begun, they will be able to select the option to change or stop the payments. The screen notifies the user that if a payment is scheduled to occur within the next 14 days, the user should contact Customer Service via phone to complete the request. If they want to change their payment information, they will have to go through the set-up process again as described beginning with the Make a Payment screen.

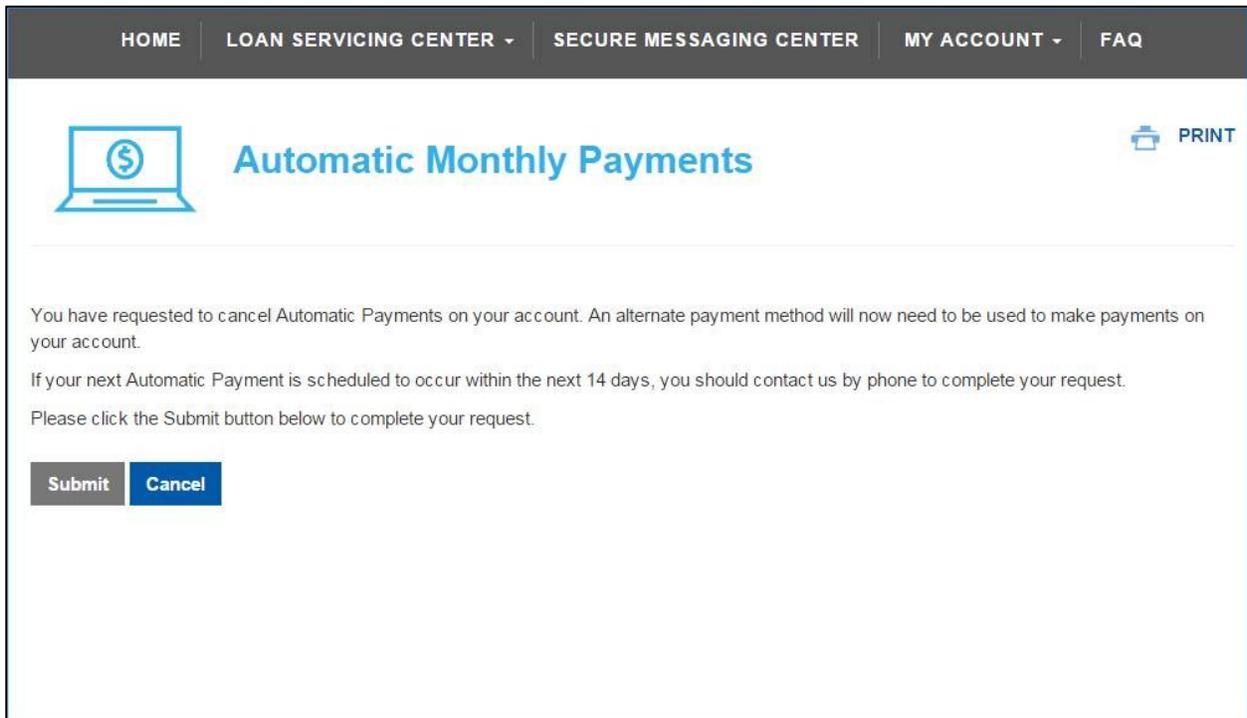
If the borrower changes information, and chooses a month greater than the next month, the next draft effective date changes to what they select and their next month draft does not occur.

If the borrower changes information after the 16<sup>th</sup> of the month, it pushes the next draft date out one month. Changes between the 16<sup>th</sup> and month's end are for the month following the next and the next month draft does not occur.

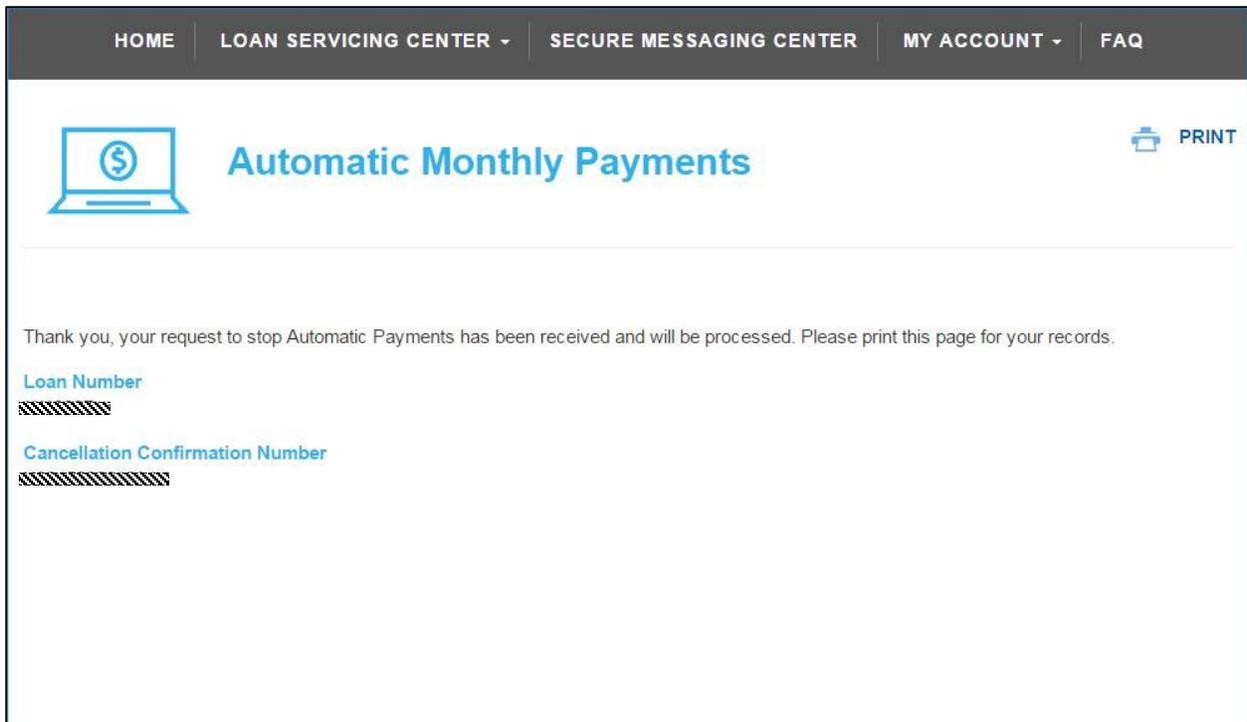


The screenshot shows the 'Automatic Payment Configuration' page. At the top, there is a dark navigation bar with links for HOME, LOAN SERVICING CENTER (with a dropdown arrow), SECURE MESSAGING CENTER, MY ACCOUNT (with a dropdown arrow), and FAQ. Below the navigation bar, the page title 'Automatic Payment Configuration' is displayed in blue, accompanied by a laptop icon with a dollar sign on the left and a printer icon with the word 'PRINT' on the right. The main content area contains the following text: 'Your account is currently set up for Automatic Payments.', 'Please select the appropriate option below if you wish to modify or cancel Automatic Payments.', and 'If your next Automatic Payment is scheduled to occur within the next 14 days, you should contact us by phone to complete your request.' At the bottom of the content area, there are three buttons: 'Change Automatic Payment Information' (blue), 'Stop Automatic Payments' (blue), and 'Cancel' (grey).

If the user selects stop automatic payments the following screen will appear.



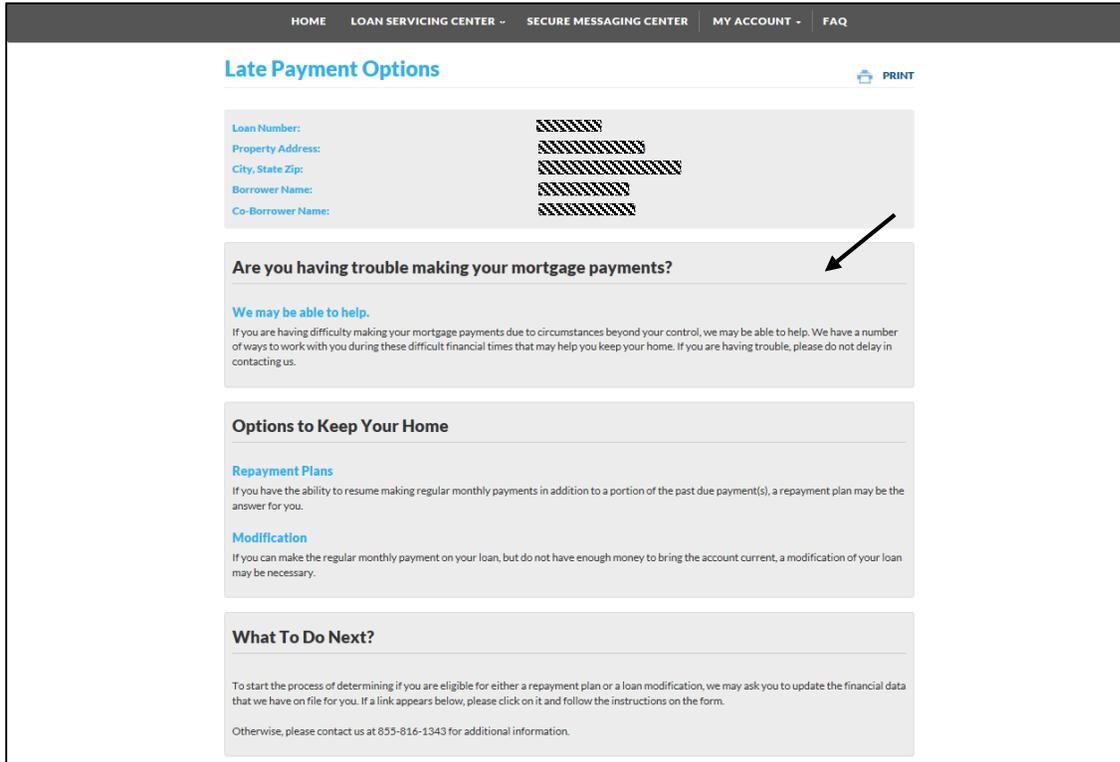
After the user has submitted the request to cancel automatic payments, the following confirmation message screen instructs the user to print the screen for their records.



## Payment Assistance

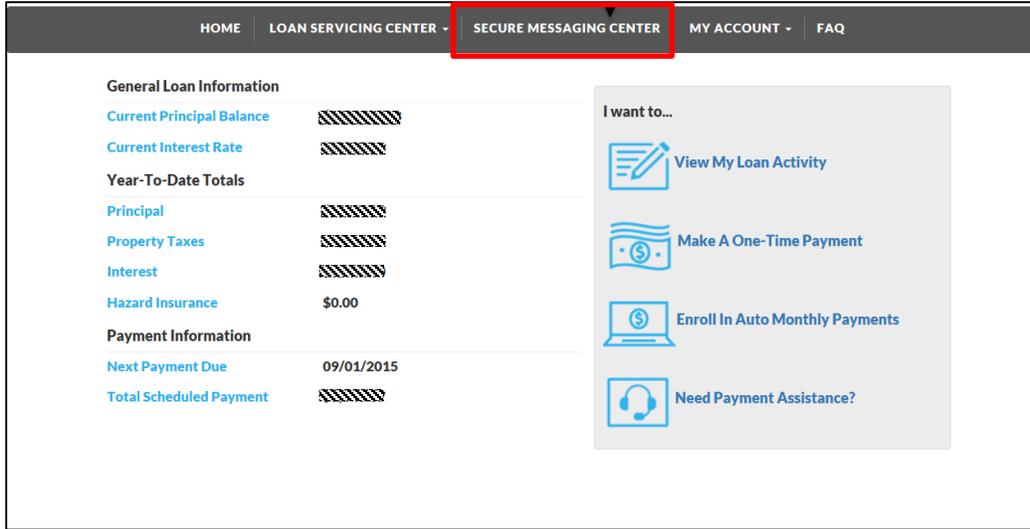
If payment assistance is needed, there is an option under the Loan Servicing Center dropdown. Another way to view Need Payment Assistance is through the “I want to...” shortcut.

The Need Payment Assistance tab brings the user to the Late Payment Options page which provides information.



## SECURE MESSAGING CENTER

The Secure Messaging Center is the third tab on the home page.

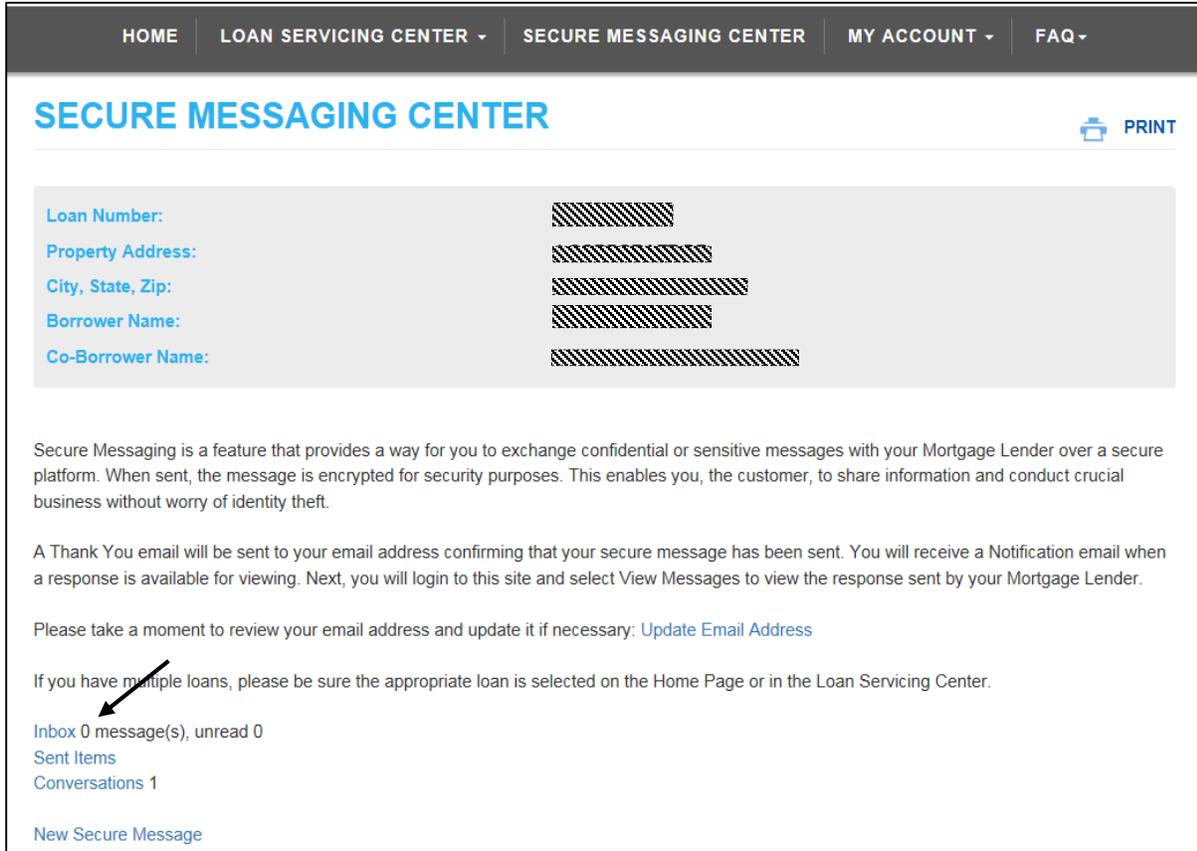


Another way to get to the Inbox is from the Message Center icon on the top of the Home page.



The Secure Messaging Center main page explains the features Secure Messaging provides.

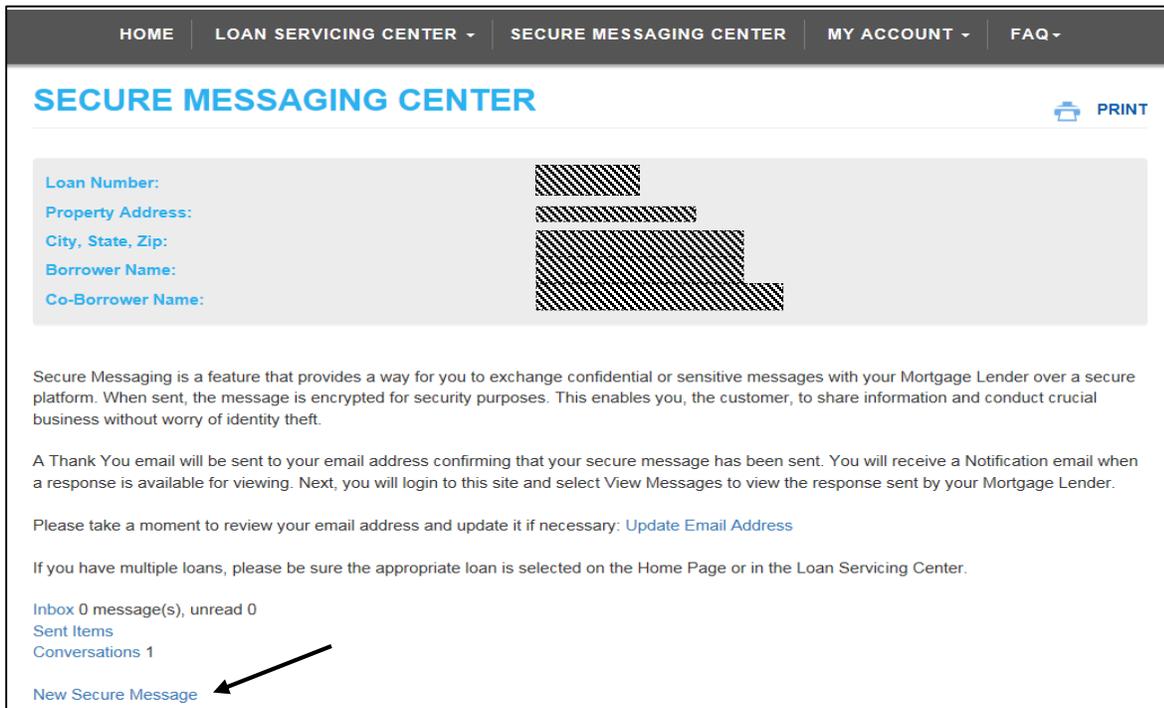
There is a count of the number of messages are in the Inbox. Users can access details by clicking the Inbox from the Secure Message Center main page.



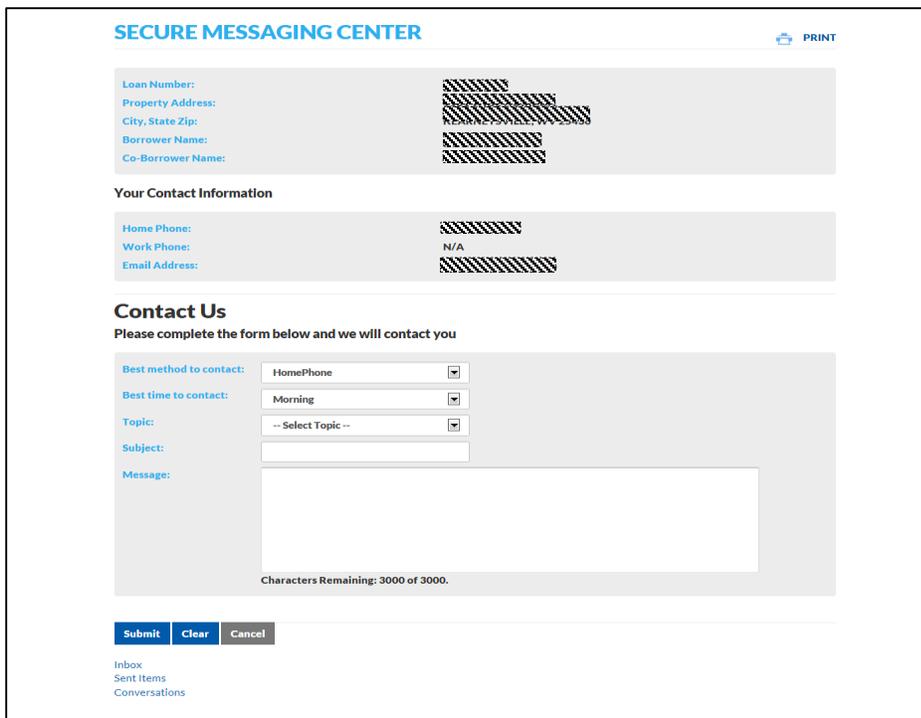
Clicking on the Sent Items, the user will be able to view all the messages which have been sent.

To view the different conversations which have taken place, the Secure Messaging Center counts how many conversations are currently in the inbox. Clicking on Conversations will allow the user to view the message conversations more in depth.

The Secure Messaging Center also provides the feature of creating a New Secure Message.



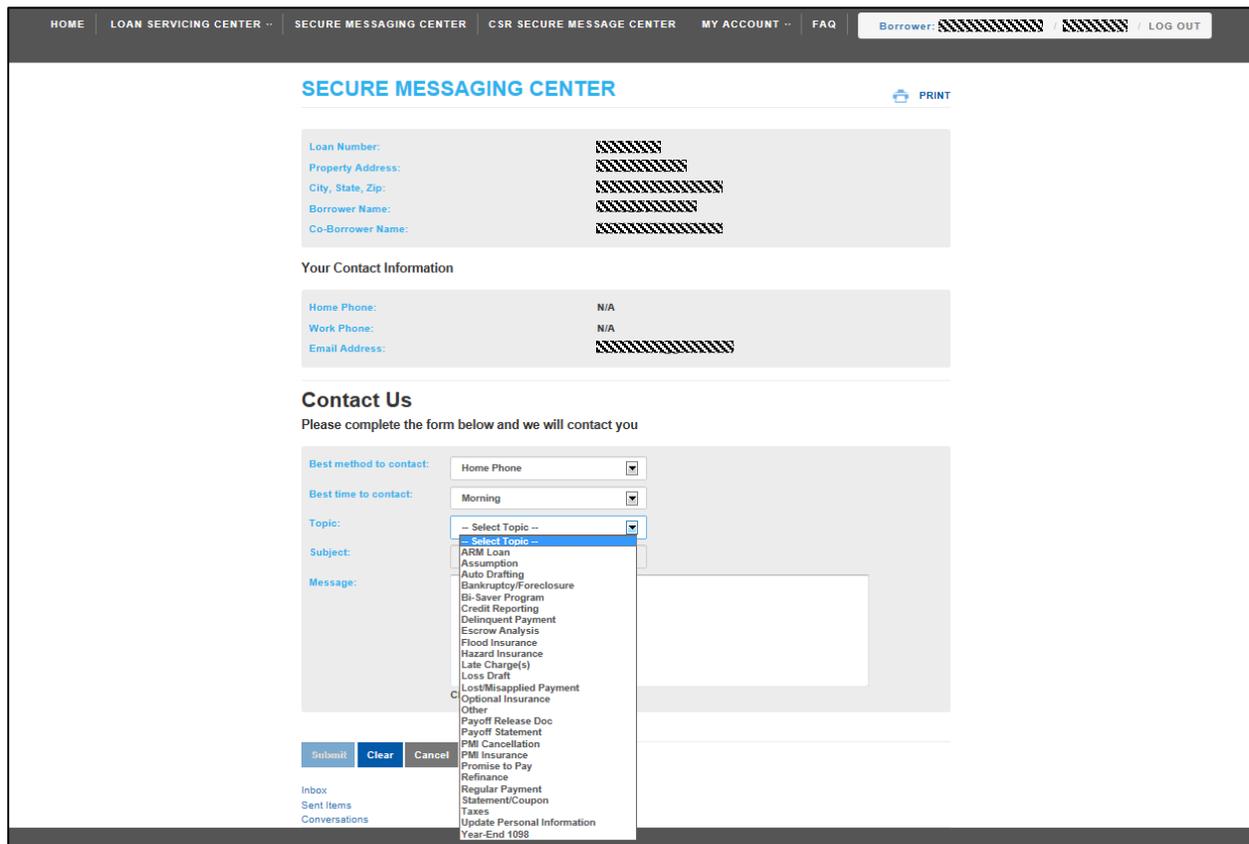
Continuing to the New Secure Message, the user will be able to send a message, along with providing the best method and time to contact the user. There is an option to clear the message if any mistakes were made. After the message is submitted, the user will be able to view the message in the inbox.



## Message Subject

Users are provided with a drop down menu for the subject of the message. These subject categories assist in responding to the message. Subject categories are:

- |                        |                         |                             |
|------------------------|-------------------------|-----------------------------|
| ARM Loan               | Hazard Insurance        | PMI Insurance               |
| Assumptions            | Late Charge(s)          | Promise to Pay              |
| Auto Drafting          | Loss Draft              | Refinance                   |
| Bankruptcy/Foreclosure | Lost/Misapplied Payment | Regular Payment             |
| Bi-Saver Program       | Optional Insurance      | Statement/Coupon            |
| Credit Reporting       | Other                   | Taxes                       |
| Delinquent Payment     | Payoff Release Doc      | Update Personal Information |
| Escrow Analysis        | Payoff Statement        | Year-End 1098               |
| Flood Insurance        | PMI Cancellation        |                             |



## MY ACCOUNT

Under the My Account dropdown, there are the options for managing account settings, changing the password and email for a user, signing up for notifications, privacy policy information and e-signature consent.

The screenshot shows the 'MY ACCOUNT' dropdown menu open. The menu items are: Account Settings, Change Password, Change Email, Notifications, Privacy Policy, and E-Signature Consent. Below the menu is a 'Virtual Assistant' section with a 'Get help now from our Virtual Assistant' button and an 'Ask Mia' button.

General Loan Information	
Current Principal Balance	[REDACTED]
Current Interest Rate	[REDACTED]
Year-To-Date Totals	
Principal	[REDACTED]
Property Taxes	\$0.00
Interest	\$0.00
Hazard Insurance	\$0.00
Payment Information	
Last Payment Received	N/A
Next Payment Due	11/1/2015
Total Scheduled Payment	[REDACTED]

## Account Settings

The Account Settings option provides the ability to add, remove, and/or change the primary loan that is connected to the account.

The screenshot shows the 'Add/Remove/Change Primary Loan' form. It includes a 'PRINT' button and a 'Submit' button. The form has the following fields:

- Loan Number: [REDACTED]
- Property Address: [REDACTED]
- City, State, Zip: [REDACTED]
- Borrower Name: [REDACTED]
- Co-Borrower Name: [REDACTED]

To add a loan to this account, please enter the required information and click "Submit"

**Loan Number**  
Please enter your Loan Number. The Loan Number is a 10 digit number.  
[REDACTED]

**SSN / TIN**  
Please enter the last 4 digits of your Social Security Number or TIN associated with this Loan Number in 9999 format.  
[REDACTED]

**Property Zip Code**  
Please enter the Zip Code of the Property Address associated with this Loan Number.  
[REDACTED]

[Submit] [Cancel]

These loans are currently associated with this user ID

Primary
Y

### Add A Loan/Change Primary Loan

To add a loan to an account, a loan and Social Security or TIN number and a property zip code is required.

HOME | LOAN SERVICING CENTER ▾ | SECURE MESSAGING CENTER | MY ACCOUNT ▾ | FAQ ▾

## Add/Remove/Change Primary Loan PRINT

Loan Number: [Masked]  
Property Address: [Masked]  
City, State, Zip: [Masked]  
Borrower Name: [Masked]  
Co-Borrower Name: [Masked]

To add a loan to this account, please enter the required information and click "Submit"

**Loan Number**  
Please enter your Loan Number. The Loan Number is a 10 digit number.  
[Input Field]

**SSN / TIN**  
Please enter the last 4 digits of your Social Security Number or TIN associated with this Loan Number in 9999 format.  
[Input Field]

**Property Zip Code**  
Please enter the Zip Code of the Property Address associated with this Loan Number.  
[Input Field]

**Submit** **Cancel**

These loans are currently associated with this user ID

Primary	
Y	[Masked]

On the same Account Settings page, the user can view at the bottom of the page the loans that are currently associated with the user ID.

When there are multiple loans, there is a choice to either remove or change the primary loan.

### Change Password

The user can change a password under the My Account dropdown.

When the Change Password screen appears, the user must enter the current password for security purposes. Then, a new password may be entered, which will have to be confirmed (re-typed) before submitting. The user has the option of cancelling the change by selecting Cancel instead of Submit.

The screenshot shows the 'Change Password' page with a navigation bar at the top containing 'HOME', 'LOAN SERVICING CENTER', 'SECURE MESSAGING CENTER', 'MY ACCOUNT', and 'FAQ'. The page title is 'Change Password' with a 'PRINT' icon. A grey box contains masked fields for 'Loan Number', 'Property Address', 'City, State, Zip', 'Borrower Name', and 'Co-Borrower Name'. Below this, a message reads 'Please confirm your old password and enter your new password.' Three input fields are present: 'Current Password', 'New Password', and 'Confirm Password', each with its label circled in red. At the bottom are 'Submit' and 'Cancel' buttons.

Once the new password is submitted, a confirmation page will appear to acknowledge that the password has been successfully changed.

The screenshot shows the 'Change Password' page after submission. The navigation bar and masked fields are the same. A green message box states 'Your password has been changed.' Below it is a blue 'Continue' button.

Clicking Continue will return the user to the Home page.

### Change E-mail Address

The email change option is in the My Account dropdown.

When the Change/Confirm E-mail Address page appears, the page informs the user of the current username. In addition, the page will confirm the current email. The user should either confirm the email address or enter a new email address. Once that is either confirmed or changed, the user will have to confirm the email address by typing it in again. The user has the option of cancelling the change by selecting Cancel instead of Submit.

HOME | LOAN SERVICING CENTER | SECURE MESSAGING CENTER | MY ACCOUNT | FAQ

### Change / Confirm E-mail Address PRINT

Loan Number: [REDACTED]  
Property Address: [REDACTED]  
City, State, Zip: [REDACTED]  
Borrower Name: [REDACTED]  
Co-Borrower Name: [REDACTED]

Your user name is: [REDACTED]

Please confirm or enter your new email.  
[REDACTED]

Confirm Email Address  
Please confirm the email that you entered above.  
[REDACTED]

**Submit** **Cancel**

Once either the new or confirmed email address is submitted, a confirmation screen will appear to acknowledge that the email address has successfully been changed or confirmed.

HOME | LOAN SERVICING CENTER | SECURE MESSAGING CENTER | MY ACCOUNT | FAQ

### Change / Confirm E-mail Address PRINT

Loan Number: [REDACTED]  
Property Address: [REDACTED]  
City, State, Zip: [REDACTED]  
Borrower Name: [REDACTED]  
Co-Borrower Name: [REDACTED]

Your email address has been confirmed.

**Continue**

Clicking Continue will return the user to the Home page.

## Notifications

The Notifications option is in the My Account dropdown. It lets the user set up receiving email alerts when either a password or email address has been changed or when a payment has been made.

Selecting a notification option will cause an alert to be sent via email on any change to the users' password or email address or when a payment has been processed.

The screenshot shows a web application interface. At the top, there is a navigation bar with the following items: HOME, LOAN SERVICING CENTER (with a dropdown arrow), SECURE MESSAGING CENTER, MY ACCOUNT (with a dropdown arrow), and FAQ (with a dropdown arrow). Below the navigation bar, the page title is "Notifications".

The main content area contains a form with the following fields:

- Loan Number: [Redacted]
- Property Address: [Redacted]
- City, State, Zip: [Redacted]
- Borrower Name: [Redacted]

Below the form, there is a message: "Please select each alert you would like to receive. Each alert will be sent via email to rebecca.novakoski@dmortgage.com. To update your email address, [click here](#). If you have more than one loan with us, please select the loan you want to receive the alert for." Below this message, there is a link: "If you have any questions, please [contact us](#)."

Below the link, there is a section titled "Subscribe for notifications related to user:" followed by a list of notification options with checkboxes:

- Notify me when payments post to my account.
- Notify me when insurance is paid.
- Notify me when taxes are paid.
- Notify me when new escrow analysis is available
- Notify me when my year end statement is available
- Notify me when my Password is changed.
- Notify me when my Email Address is changed.

At the bottom of the form, there are two buttons: "Submit" and "Cancel".

On the right side of the page, there is a "MY ACCOUNT" dropdown menu that is open, showing the following options: Account Settings, Change Password, Change Email, Notifications (highlighted with an arrow), Privacy Policy, and E-Signature Consent.

The Submit button will submit the notification requests. The user will receive a message confirming the notification subscriptions have been successfully updated.

The Notifications page also allows an email address to be updated through a link.

Clicking the link to change the email address where alerts are to be sent brings up the Change/Confirm Email Address page, where the borrower will be prompted to enter the desired email address twice to confirm it.

The Notifications page also provides users a link to Contact Us.

HOME | LOAN SERVICING CENTER | SECURE MESSAGING CENTER | MY ACCOUNT | FAQ

## Notifications

Loan Number: [REDACTED]  
Property Address: [REDACTED]  
City, State, Zip: [REDACTED]  
Borrower Name: [REDACTED]

Please select each alert you would like to receive. Each alert will be sent via email to [REDACTED] occurs. To update your email address, [click here](#). If you have more than one loan with us, please select

If you have any questions, please [contact us](#).

Subscribe for notifications related to user:

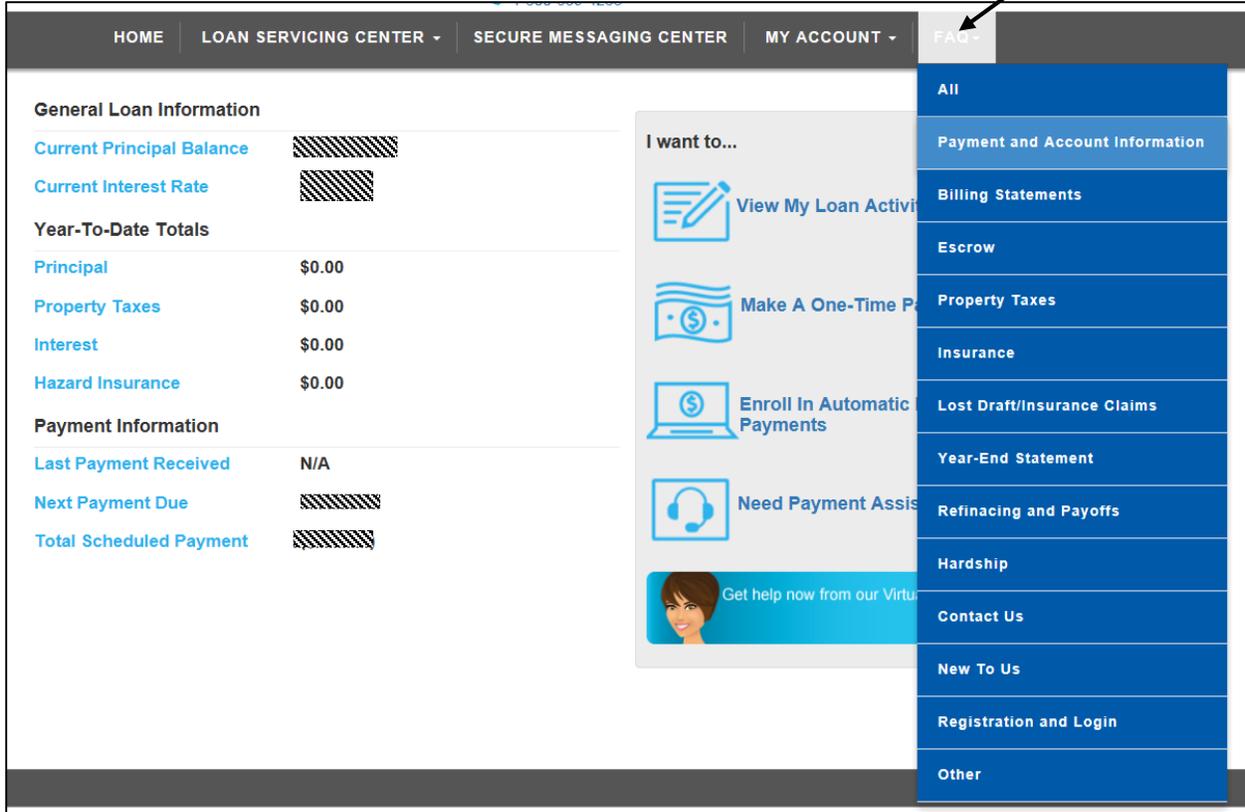
- Notify me when payments post to my account.
- Notify me when insurance is paid.
- Notify me when taxes are paid.
- Notify me when new escrow analysis is available
- Notify me when my year end statement is available
- Notify me when my Password is changed.
- Notify me when my Email Address is changed.

**Submit** **Cancel**

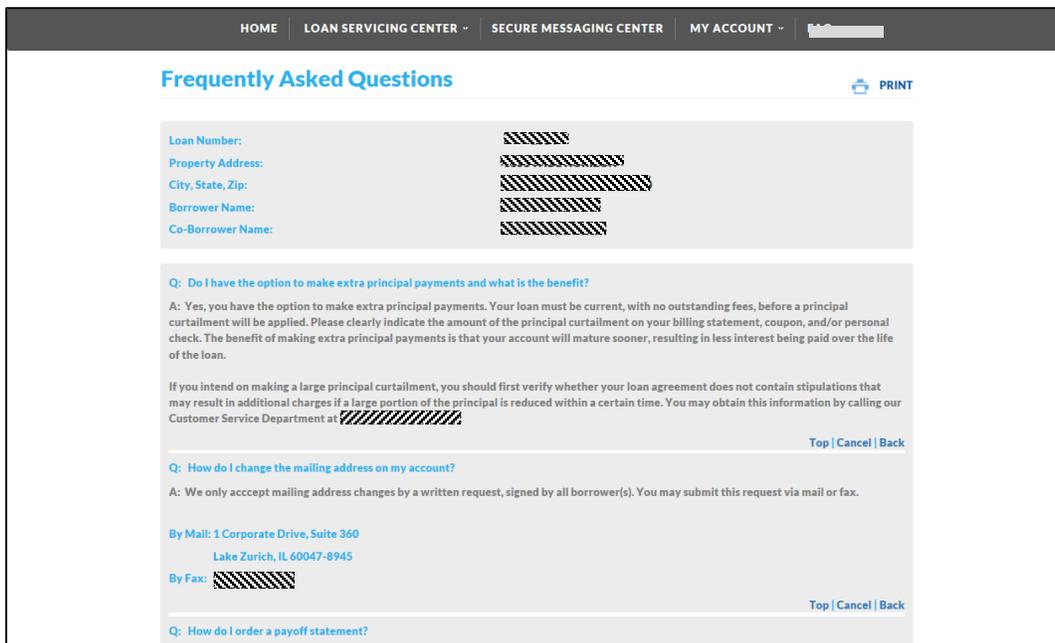
- Account Settings
- Change Password
- Change Email
- Notifications
- Privacy Policy
- E-Signature Consent

## FREQUENTLY ASKED QUESTIONS (FAQ)

The Frequently Asked Questions list can be found through the FAQ option, next to My Account.



On the Frequently Asked Questions page, the user can read questions and the answers that are frequently asked. At this time, over 100 questions are listed.



- Each question provides a thorough answer, along with the option to go to the Top of the page if you have scrolled to the bottom.
- By using the Top option, the page will scroll to the top of the first question that appears on the Frequent Asked Questions page.
- Along with a Top scroll option, each question provides a Cancel option. This provides an easy way to go back to the Home page once the users' question has been answered.
- By pressing Cancel, the Home page will appear.
- Along with a Top and Cancel scroll option, each question provides a Back option. This provides an easy way to go back to the page you were previously on.

## CHAT NOW

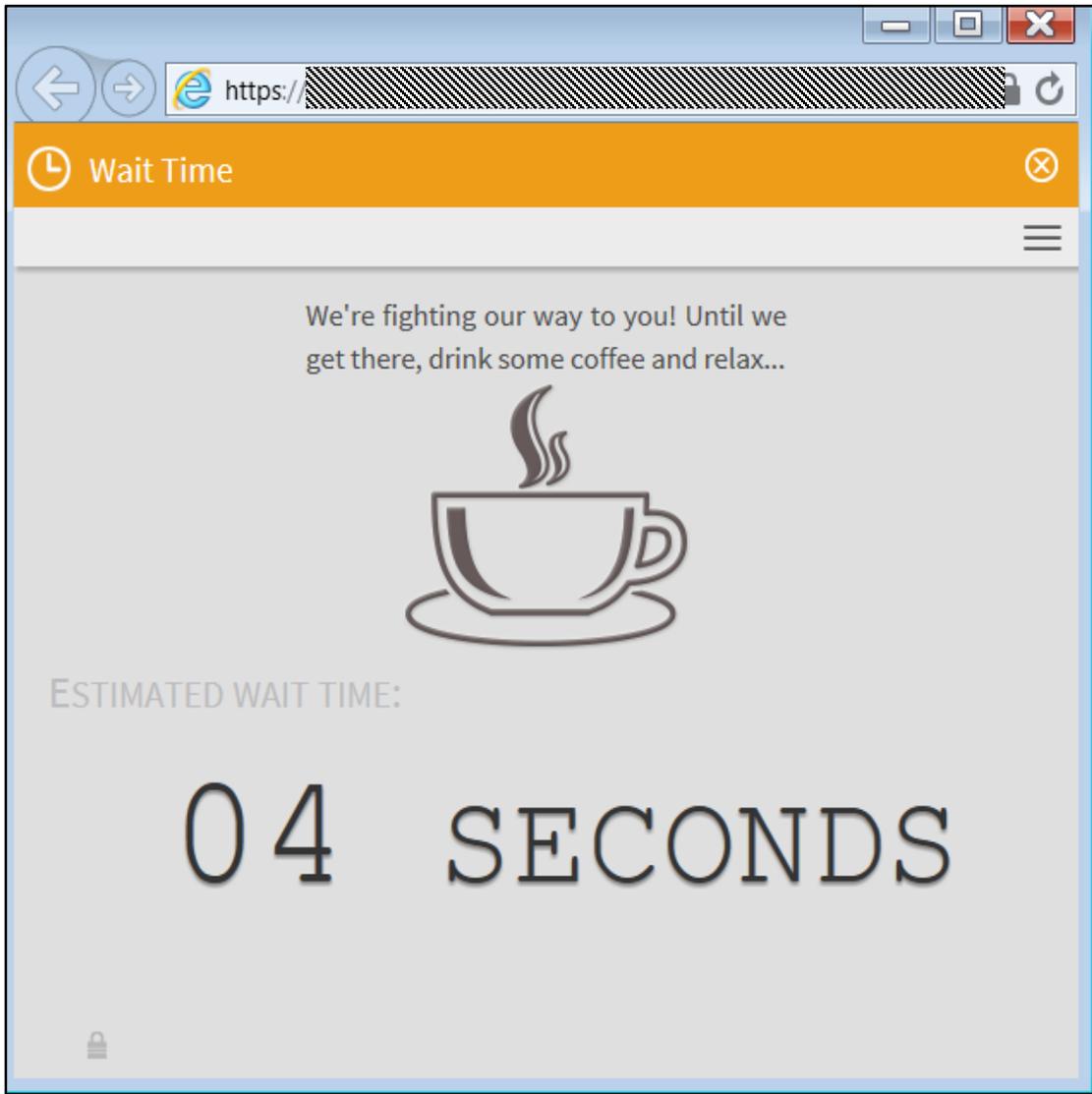
Chat is a service which is only on a limited number of client websites. It is in the process of being expanded.

The Chat Now option gives the user an easy access to talk via IM to the Research Department. It can be found next to the Message Center icon on the top of select websites.

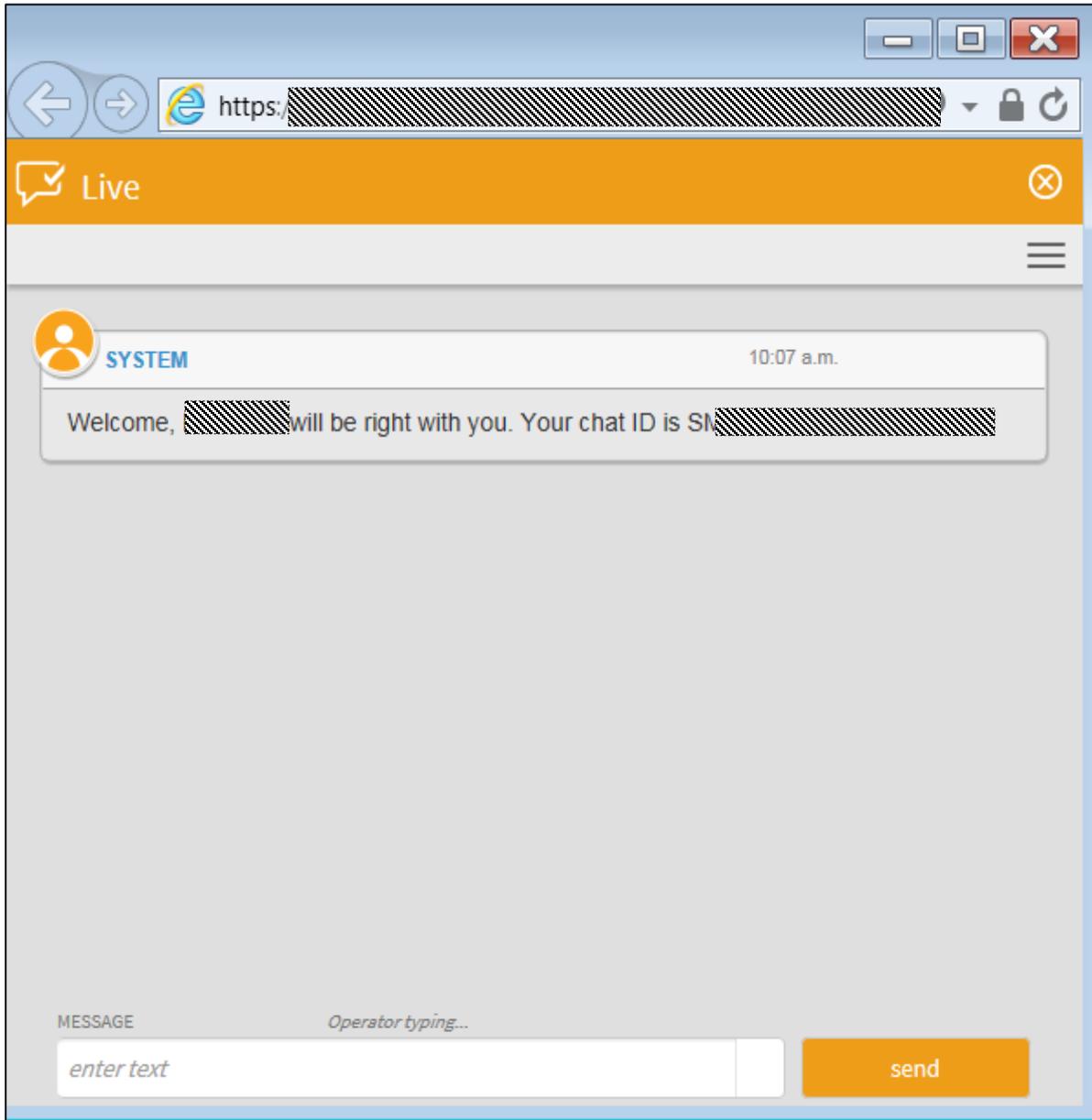
Once a user clicks on the Chat Now option, an IM screen will appear with the email address that is associated with the loan number entered. Once the IM screen appears, the user enters their loan or member number, name and email address. The user can check a box to receive a transcript of the chat session. A phone number is optional. The user must also enter the property address. When all required information is entered, the user clicks the Submit button to begin the chat with a chat representative.

The image shows a screenshot of a web browser window. The address bar displays "https://". The page title is "Chat Survey". Below the title bar, there is a "General" dropdown menu. The main content area contains several input fields: "Loan Number:", "Your Name:", "Email Address:", "Phone Number(optional):", and "Property Address:". A "submit" button is located at the bottom right of the form. A small lock icon is visible in the bottom left corner of the browser window.

The IM screen will change to wait time message, informing the user of the estimated wait time.



Once a chat representative is available from the Research department, the IM screen will change to begin the conversation.



### CALL NOW

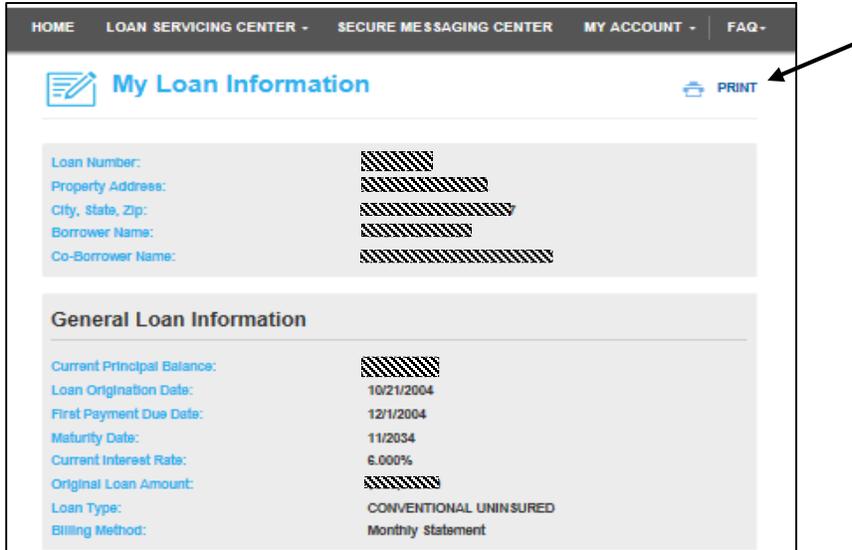
The Call Now provides the user the Customer Service number for questions. The number is found next to the Chat Now option. It is not a direct link. It is specific to the mortgagor website.

The screenshot shows the user interface of the Dovenmuehle Mortgage website. At the top left is the Dovenmuehle logo. The top navigation bar includes links for HOME, LOAN SERVICING CENTER, SECURE MESSAGING CENTER, MY ACCOUNT, and FAQ. In the top right corner, there is a user profile section with a 'LOG OUT' link and a 'CALL NOW' button. An arrow points to this 'CALL NOW' button. Below the navigation bar, the main content area is divided into two columns. The left column displays 'General Loan Information' with a table of loan details. The right column features a 'I want to ...' section with several interactive options: 'View My Loan Activity', 'Make A One-Time Payment', 'Enroll In Automatic Monthly Payments', and 'Need Payment Assistance?'. At the bottom of the right column is a 'Get help now from our Virtual Assistant' section with an 'Ask Mia' button.

General Loan Information	
Current Principal Balance	██████████
Current Interest Rate	6.000%
Year-To-Date Totals	██████████
Principal	██████████
Property Taxes	██████████
Interest	\$0.00
Hazard Insurance	\$0.00
Payment Information	
Last Payment Received	██████████
Next Payment Due	██████████
Total Scheduled Payment	██████████

## PRINT

On most pages, the user will have an option to print the current screen. The print icon appears on every loan specific page except the Home page and is in the top right corner of the screen.



The user should click on the Print icon to print the screen.



**VERSION LOG**

Dovenmuehle updates this guide periodically to clarify or add new information. Below is a Version Log noting the history of this document and its updates.

<b>Date</b>	<b>Version</b>	<b>Rule Change(s)</b>
October 9, 2015	10/9/15	Guide created for new system
January 15, 2016	1/15/16	Added additional screen shots to explain cancelling payments, how mortgage insurance and 1098 forms are displayed and secure message topic pull down menu.
June 1, 2016	6/1/16	Added additional screen shots to explain new features for logging in, online payment confirmation and new options on Loan Servicing Center dropdown menu for amortization schedule and loan documents. Updated screens showing Virtual Assistant option. Expanded Appendix C to show content of all system emails.
June 6, 2016	6/6/16	Added updated login and loan information screens; screen shot of consent to electronic communications for E-Statement section; and expanded explanation on confirming account information in onetime payment section.

## APPENDIX A: CONSENT TO ELECTRONIC COMMUNICATIONS

By clicking the "I AGREE" button below, you consent to the electronic delivery of disclosures through this website. You agree that we may provide electronically any and all communications we may be required to send you concerning your mortgage, including communications about payments, our privacy policy, the status and history of your mortgage and any further disclosures required by federal or state law that may be provided electronically (the "Disclosures").

The Disclosures may include disclosures pursuant to: (1) the federal Equal Credit Opportunity Act and Regulation B; (2) the federal Fair Credit Reporting Act; (3) the federal Truth in Lending Act and Regulation Z; (4) the federal Electronic Funds Transfer Act and Regulation E; (5) the federal Gramm-Leach-Bliley Act; and (6) any other applicable federal, state or local law or regulation. Your consent applies to any payment plan or other ancillary agreement related to your mortgage.

To electronically receive and view and electronically save or print the Disclosures, you must have: (1) a personal computer with Internet access; (2) a widely-used, recent-generation web browser (for example, Internet Explorer, Safari or Firefox); (3) either a printer, hard drive or other storage device. If the information you have supplied us for contacting you electronically changes, please notify us of your new contact information by sending a secure message via the Secure Messaging Center. You represent that you have the hardware, software, email address and email capacities described above.

You may withdraw your consent to receipt of electronic disclosures by sending a secure message via the Secure Messaging Center. Include your name, address, and mortgage number in any such request. You have the option to receive any information that we have provided electronically in paper form at no cost to you.

BY CLICKING THE "I AGREE" BUTTON BELOW, YOU CONSENT TO ELECTRONIC DISCLOSURES IN CONNECTION WITH ALL TRANSACTIONS WITH US. YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE RECORDS IN THE DESIGNATED FORMATS DESCRIBED ABOVE, AND YOU UNDERSTAND THAT YOU MAY REQUEST A PAPER COPY OF THE RECORDS AT ANY TIME AND AT NO CHARGE. IF YOU DO NOT GIVE YOUR CONSENT OR IF YOU DO NOT AGREE TO THE TERMS AND CONDITIONS DESCRIBED IN THIS DOCUMENT, THEN CLICK THE "I DO NOT AGREE" BUTTON BELOW.

[I AGREE]

## **APPENDIX B: PRIVACY STATEMENT**

Your privacy is critically important to us. We recognize and respect your privacy expectations and the requirements of applicable federal and state privacy laws. This Privacy Statement provides an explanation of how we collect, use and disclose personal information we receive from users of our Silver Consumer Website (“Site”) and services offered through the Site.

### **What Information We Collect, and How It Is Used**

When visiting our website, you are given the option of contacting us by email for further information, and, if you are a homeowner or borrower, logging into your mortgage loan account. In order to respond to a request for further information, our website asks you to provide personally identifying information about yourself, including your loan number, the last four numbers of your social security number and your zip code. We will use this information to provide you with the information and services that you request.

We maintain physical, electronic and procedural safeguards to protect your personal information from unauthorized access or intrusion. We limit access to your personal information to only those employees, contractors and agents who require access to such information in order to provide the information or services that you request. We will at all times comply with all laws and regulations that we are subject to regarding the collection, use and disclosure of individually identifiable information.

If you click on the mortgagor’s tab on the Site, you will be seamlessly redirected to the website and you will be able to log into your mortgage loan account by registering to use the loan-servicing application, or by entering the User Name and Password that you selected during your prior registration. During registration, the following data may be collected:

- User Name
- Password
- Loan Number
- Social Security Number—masked upon entry
- Email Address
- Three Security Questions and Answers
- IP Address for the Fraud Detection Service.
- Financial Account Information

That data is used to validate identity assertions as you access your mortgage information. Some personally identifying information is retained in our database, but only for purposes of minimizing the traffic and expense of making calls to the mainframe computer in which your loan information resides. Information that is updated via our application (such as your email address, mailing address, or telephone number) is retained in the database. Once your identity has been verified, you will be logged into the loan-servicing platform, where you will have access to your mortgage information.

As you access your mortgage information, we log and monitor your progress through the application. That information is available to us, but there is no sharing of that information with third parties by us.

We are able to generate reports within the context of our loan-servicing application regarding your activities in the application. These reports use web server logs to report on user activity within the application. Web Trends only knows a user by the IP address, not the user login.

We do not allow the use of credit card information or cross-selling banner marketing ads that track consumer behavior.

We may track whether this link has been followed to improve the quality of the Site and our partnership activities. We do not exercise control over third-party websites. Those sites might place its own cookies on your computer, collect data or solicit personal information from you. This Privacy Statement addresses the use and disclosure of information that we collect from you through the Site. Any third-party websites might follow different rules regarding the use or disclosure of the personal information that you submit. We encourage you to read the privacy policy statement of any other third party websites you access.

We also collect non-personally-identifying information that web browsers and servers typically make available, such as the browser type; the name of the domain through which you access the internet; the date and time you access the Site; the internet address from which you linked to the Site; and the individual address of the computer you used to access the Site. The reason why we collect non-personally identifying information is to better understand how our visitors use our website. We use this information in the aggregate to administer our website, to help diagnose and troubleshoot potential server malfunctions, and to gather broad demographic information about usage of our website.

We use session cookies which exist only for the life of your session on our website. Our website and the loan-servicing application launched from our website do not use persistent cookies, and we do not track user activity outside of the Site.

We cooperate with government and law enforcement officials or private parties to enforce and comply with the law. We will disclose any information about you to government or law enforcement officials or private parties as we, in our sole discretion, believe is necessary or appropriate to respond to claims and legal process (including but not limited to subpoenas), to protect the property and our rights or the rights of a third-party, to protect the safety of the public or any person, or to prevent or stop any illegal, unethical, or legally actionable activity.

In addition, we will disclose your personally identifiable information when you direct or give us permission, when we are required by law to do so, or when we suspect the occurrence of fraudulent or criminal activity. We also may disclose your personally identifiable information when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you.

## **Security**

We take precautions to protect your information. When you submit sensitive information via the website, your information is protected both online and offline.

Wherever we collect sensitive information (such as bank account information), that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a closed lock icon at the bottom of your web browser, or looking for "https" at the beginning of the address of the web page.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (for example, billing or customer service) are granted access to personally identifiable information. The computers/servers in which we store personally identifiable information are kept in a secure environment.

## **How we use cookies**

A cookie is a small file which asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyze web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyze data about web page traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

### **Links to other websites**

Our Site may contain links to enable you to visit other websites. However, once you have used these links to leave our site, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this notice. You should exercise caution and look at the privacy statement applicable to the website in question.

### **Your California Privacy Rights**

Under California's "Shine the Light" law, California residents who provide certain personally identifiable information in connection with obtaining products or services for personal, family or household use are entitled to request and obtain from us once a calendar year information about the customer information we shared, if any, with other businesses for their own direct marketing uses. If applicable, this information would include the categories of customer information and the names and addresses of those businesses with which we shared customer information for the immediately prior calendar year.

To obtain this information please contact us at the information provided below. We will provide the requested information to you pursuant to the contact information provided to us.

Please be aware that not all information sharing is covered by the "Shine the Light" requirements and only information on covered sharing will be included in our response.

Additionally, because we may collect your Personal Information from time to time, California's Online Privacy Protection Act requires us to disclose how we respond to "do not track" requests and other similar mechanisms. Currently, our policy is that we do not recognize "do not track" requests from Internet browsers and similar devices.

### **Changes to Our Privacy Policy**

We reserve the right to change this Privacy Statement from time to time consistent with applicable privacy laws. If we decide to change our privacy policy, we will post those changes to this Privacy Statement, the home page of the Site, and other places that we deem appropriate, so that you are aware of what information we collect, how we use it, and under what circumstances, if any, we disclose it.

**Children's Privacy**

Our Service does not address anyone under the age of 13 ("Children").

We do not knowingly collect personally identifiable information from children under 13. If you are a parent or guardian and you are aware that your Children have provided us with Personal Information, please contact us. If we discover that a Child under 13 has provided us with Personal Information, we will delete such information from our servers immediately.

**Your Consent to This Privacy Notice**

By submitting information to us, you consent to the collection and use of information by us as specified above or as necessary to our operations and in compliance with this notice, unless you notify us otherwise by means of the procedure identified below. If we decide to change this notice, we will make an effort to post those changes on the Site. Each time we collect information from you following any amendment of this notice will signify your assent to and acceptance of its revised terms for all previously collected information and information collected from you in the future.

If you have additional questions or comments, please contact us at:

**Website Support****1 Corporate Drive, Suite 360****Lake Zurich, Illinois 60047**

EFFECTIVE AS OF: OCTOBER 27, 2015

## APPENDIX C: SYSTEM EMAIL RESPONSES

### Account Notification – New Registration

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This is an automated email. Please do not reply directly to this email.

Dear <username>,

Your online mortgage registration is almost complete. Please click on the link below to go to the next step:

<http://dmidevweb9/yourmortgageonline/Registration/Step3?q=blEgchs8ggCOLAwS7UCPBis7tO6J8DfnY1yCWPFHHJaWLIDz24kcBqxbRpML2j9kc2ejtj%2f0544N6IEYIP8neWq44jqGF%2btIMnJNWk5u91ySrwG>

If clicking does not work, you can copy and paste the link into the address bar of your browser or type it there. Once you have returned to our site, instructions will be provided to complete the registration process.

If you have any questions regarding this email or registering your account, please contact Customer Service for assistance at 1-██████████.

If you did not initiate this email or have received it in error, please contact Customer Service for assistance at 1-██████████.

If you have any questions, please feel free to send us a message or contact Customer Service at 1-██████████.

Thank you

### Account Notification – Forgot Username

---

This is an automated email. Please do not reply directly to this email.

Dear ██████████,

Click or copy and paste this link to recover your Username.

<http://dmidevweb9/Account/ForgotUserVerify?q=quPjIQLiV1EyqHjABGYU8fnTk4Hj1XtrDfF%2bJU7>

If clicking does not work, you can copy and paste the link into the address bar of your browser or type it there.

If you have any question about this email or resetting your password, please contact Customer Service at 1-██████████.

If you did not request this email or have received it in error, please contact Customer Service at 1-██████████.

Thank you.

## Account Notification – Forgot Password

---

This is an automated email. Please do not reply directly to this email.

Dear [REDACTED],

Click or copy and paste this link to reset your password.

<http://dmidevweb9/Account/ResetPassword?q=%2b0V8hMH1d574M5yP2NVHn9BnxsMtLG7k0Zex6>

[REDACTED]

If clicking does not work, you can copy and paste the link into the address bar of your browser or type it there.

If you have any question about this email or resetting your password, please contact Customer Service at 1-[REDACTED].

If you did not request this email or have received it in error, please contact Customer Service at 1-[REDACTED].

## Account Notification – Password Changed

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This is an automated email. Please do not reply directly to this email.

Dear <BORROWER NAME>,

The password for your account was recently changed online on Thursday, December 31, 2015 at 2:22 PM.

If you have any questions regarding this email, please contact Customer Service for assistance at 1-[REDACTED].

If you did not initiate this request or have received this e-mail in error, please contact Customer Service for assistance at 1-[REDACTED].

Thank you

## Account Notification – Email Address Changed

---

This is an automated email. Please do not reply directly to this email.

Dear <BORROWER NAME>,

The email address for your account was recently changed online on Thursday, December 31, 2015 at 2:22 PM.

Old Email: [REDACTED]

New Email: [REDACTED]

If you have any questions regarding this email, please contact Customer Service for assistance at 1-[REDACTED].

If you did not initiate this request or have received this e-mail in error, please contact Customer Service for assistance at 1-[REDACTED].

Thank you

## Account Notification – Passcode

---

This is an automated email. Please do not reply directly to this email.

Dear [REDACTED],

Please enter the following code for accessing yourmortgageonline [REDACTED]

Thank you.

If you did not initiate this request or you have received this e-mail in error, please contact our Customer Service for assistance at 1-[REDACTED]

## Acknowledgement of Query to Message Center

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Dear JOHN SAMPLE,

Your message has been submitted successfully and has been referred to the appropriate area for review. We will make every effort to provide a response to your inquiry as promptly as possible. In any event, we will do so within the time limit required by law. We value you as a customer and appreciate your patience while we prepare a response.

The information contained in this message is proprietary and/or confidential. If you are not the intended recipient, please: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner; and (iii) notify the sender immediately. In addition, please be aware that any message addressed to our domain is subject to archiving and review by persons other than the intended recipient. Thank you.

## Automatic Payment Activation

---

This is an automated email. Please do not reply directly to this email.

Dear [REDACTED],

This is a confirmation that you have requested our Automatic Payment service. Your request has been received and is in process.

Your confirmation number is [REDACTED].

If you did not initiate this change or if you have any questions regarding this email, contact our Customer Service at 1-[REDACTED]

Thank you.

## Automatic Payment Request Cancelled

---

This is an automated email. Please do not reply directly to this email.

Dear [REDACTED],

This is a confirmation that you have requested to cancel your Automatic Payment Service.

If you meant to cancel your request, you do not need to take any further action. If you did not intend to cancel your request, please contact our Customer Service Center for assistance at 1-[REDACTED]  
[REDACTED]

Thank you

## Automatic Payment Information Change

---

This is an automated email. Please do not reply directly to this email.

Dear [REDACTED],

This is a confirmation that you have submitted a request to make a change to your Automatic Monthly Payment service on 09/04/15 at 10:30 AM.

Your request has been received and is in process.

If you requested this change, you do not need to take any further action.

If you did not initiate this change to cancel your request or if you have any questions regarding this email, please contact Customer Service for assistance at 1-[REDACTED]

Thank you

## Automatic Monthly Payment (ACH) Service Request Failure

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This is an automated email. Please do not reply directly to this email.

Dear <BORROWER NAME>,

Due to an isolated system issue, your recently submitted Automatic Monthly Payment (ACH) service request (whether to enroll in automatic monthly payments, cancel your previous enrollment or change your account information) was not able to be processed. Please note that your request will be processed today. We apologize for the inconvenience.

If you have any questions regarding this email, please contact Customer Service for assistance at <CLIENT PHONE>.

If you did not initiate this request or have received this e-mail in error, please contact Customer Service for assistance at <CLIENT PHONE>.

Thank you

## Automatic Monthly Payment (ACH) Activation

---

This is an automated email. Please do not reply directly to this email.

Dear <BORROWER NAME>,

This is a confirmation that you have requested our Automatic Monthly Payment service. Your request has been received and is in process.

Your confirmation number is [REDACTED]

If you have any questions regarding this email, please contact Customer Service for assistance at 1-[REDACTED].

If you did not initiate this request or have received this e-mail in error, please contact Customer Service for assistance at 1-[REDACTED].

Thank you

## Automatic Monthly Payment (ACH) Request Cancelled

---

This is an automated email. Please do not reply directly to this email.

Dear <BORROWER NAME>,

This is a confirmation that you have requested to cancel your Automatic Monthly Payment Service.

If you have any questions regarding this email, please contact Customer Service for assistance at 1-[REDACTED].

If you did not initiate this request or have received this e-mail in error, please contact Customer Service for assistance at 1-[REDACTED].

Thank you

## Automatic Monthly Payment (ACH) Deactivation

---

This is an automated email. Please do not reply directly to this email.

Dear <BORROWER NAME>,

This is a confirmation that you have submitted a request to make a change to your Automatic Monthly Payment service on 11/18/15 at 4:16 PM.

Your request has been received and is in process.

If you have any questions regarding this email, please contact Customer Service for assistance at 1-[REDACTED].

If you did not initiate this request or have received this e-mail in error, please contact Customer Service for assistance at 1-[REDACTED].

Thank you

## E-Statement Activation

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This is an automated email. Please do not reply directly to this email.

Dear [REDACTED],

This is confirmation that you have requested our E-Statement service.

Your request has been received and is in process.

If you did not initiate this change or if you have any questions regarding this email, please contact our Customer Service for assistance at 1-[REDACTED]

Thank you

## E-Statement Available

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This is an automated email. Please do not reply directly to this email.

Dear<>,

Your Mortgage Loan E-Statement is ready to view online.

Please login to your home banking system to view the E-Statement. Please do not reply to this message as it was generated automatically.

Thank you.

## E-Statement Deactivation

---

This is an automated email. Please do not reply directly to this email.

Dear <BORROWER NAME>,

This is a confirmation that you have requested to cancel your E-Statement service.

Your request has been received and is in process.

If you have any questions regarding this email, please contact Customer Service for assistance at 1-[REDACTED]

If you did not initiate this request or have received this e-mail in error, please contact Customer Service for assistance at 1-[REDACTED]

Thank you

## One-Time Draft Request Failure

---

This is an automated email. Please do not reply directly to this email.

Dear <BORROWER NAME>,

Due to an isolated system issue, your recently submitted One-Time Draft payment was not able to be processed. Please note that your payment will be processed today and the transaction will be effective dated to reflect the date the payment was initiated by you. Any fees assessed to your loan as a result of this delay will also be removed and any impact to your credit report as a result of this delay will be corrected. We apologize for the inconvenience.

If you have any questions regarding this email, please contact Customer Service for assistance at <CLIENT PHONE>.

If you did not initiate this request or have received this e-mail in error, please contact Customer Service for assistance at <CLIENT PHONE>.

Thank you

## One-Time Draft Activation

---

This is an automated email. Please do not reply directly to this email.

Dear <BORROWER NAME>,

This is a confirmation that you have requested a One-Time Draft. Your request has been received and is in process.

Your confirmation number is [REDACTED]

If you have any questions regarding this email, please contact Customer Service for assistance at 1-[REDACTED]

If you did not initiate this request or have received this e-mail in error, please contact Customer Service for assistance at 1-[REDACTED]

Thank you

## One-Time Draft Cancellation

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This is an automated email. Please do not reply directly to this email.

Dear <BORROWER NAME>,

This is a confirmation that you have submitted a request to cancel your One-Time Draft on 12/31/15 at 2:24 PM.

Your request has been received and is in process.

If you have any questions regarding this email, please contact Customer Service for assistance at 1-[REDACTED]

If you did not initiate this request or have received this e-mail in error, please contact Customer Service for assistance at 1-[REDACTED]

Thank you

## Payment Applied –Taxes

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Dear <mortgagor name>,

Your (tran type description, ie County Tax) bill in the amount of \$X,XXX.XX was paid on MM/DD/YYYY for the following property:

Loan# (mask) \*\*\*\*\*XXXX

Street Address

City

State, Zip

Thank you.

## Payment Applied – Insurance

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Dear <mortgagor name>,

Your (tran type description, ie Hazard Insurance) premium bill in the amount of \$X,XXX.XX was paid on MM/DD/YYYY for the following property:

Loan# (mask) \*\*\*\*\*XXXX

Street Address

City

State, Zip

Thank you

## Payment Notification

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Dear <[REDACTED]>,

Your payment in the amount of \$xxx.xx was received and applied to your loan on xx/xx/xxxxx for the following:

Loan#: [REDACTED]  
[REDACTED]  
[REDACTED]

Thank you.