



# LOAN SERVICING SETUP FORM

(Complete one Form per Investor/Lender)

Date: \_\_\_\_\_

## PROGRAM SELECTION

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

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

## INVESTOR/LENDER INFORMATION

Lender Account Number: \_\_\_\_\_ (only if existing Client) Company: \_\_\_\_\_

Main Contact: First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

SS /Tax ID #: \_\_\_\_\_ for Main Contact/Company. Email: \_\_\_\_\_

Work Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_ Mobile Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

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

### Other Authorized Contacts:

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_ Last 4 Digits SSN/TIN: \_\_\_\_\_

Work Ph: \_\_\_\_\_ Home Ph: \_\_\_\_\_ Mobile Ph: \_\_\_\_\_ E-Mail: \_\_\_\_\_

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_ Last 4 Digits SSN/TIN: \_\_\_\_\_

Work Ph: \_\_\_\_\_ Home Ph: \_\_\_\_\_ Mobile Ph: \_\_\_\_\_ E-Mail: \_\_\_\_\_

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

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

Name of Primary Bank: \_\_\_\_\_ Type of Account:  Checking  Savings

Routing Number: \_\_\_\_\_ Account Number: \_\_\_\_\_

### OR ONLY WITH SPECIAL APPROVAL

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

## BROKER or ORIGINATOR or SELLING ENTITY INFORMATION

Contact Company: \_\_\_\_\_ Contact Name: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Work Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_ Mobile Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_ Other Authorized Contacts: \_\_\_\_\_

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

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

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

Name of Primary Bank: \_\_\_\_\_

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

Routing Number: \_\_\_\_\_ Account Number: \_\_\_\_\_

**PAYOR/BORROWER INFORMATION**

Primary Borrower: \_\_\_\_\_ E-mail: \_\_\_\_\_  
Work Phone: \_\_\_\_\_ Home Phone: \_\_\_\_\_ Mobile Phone: \_\_\_\_\_ SS/Tax I.D. #: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Co-Borrower \_\_\_\_\_ SS /Tax I.D. #: \_\_\_\_\_

**LOAN INFORMATION**

**PRIMARY LOAN PURPOSE IS:**

**Business Purpose** (business, commercial, or agricultural)       **Consumer Purpose** (personal, family, household, other)

The Loan is:     **Secured** (recorded)    **OR**     **Unsecured** (unrecorded)

If Secured, Type of Security is:     Single Family Residence     Residential Real Property (2-4)     Residential Income Property (1-4)  
 Multi-Family (5+)     Condominium     Land     Mobile Home     Auto/Aircraft     Agricultural     Commercial/Industrial  
 Planned Unit Development (PUD)

**If the Loan is Secured by Real Property:**

Property Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Property Occupancy (check all that apply):     Primary Borrower     Tenant(s)     Vacant     Unknown     Others: \_\_\_\_\_

**Check all that apply:**

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

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

Only if in Bankruptcy: Counsel Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Only if in Foreclosure: Counsel/Trustee Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

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

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

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

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

Funding Date: \_\_\_\_\_ Next Payment Due Date: \_\_\_\_\_ HELOC First Draw Date: \_\_\_\_\_

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

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

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

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

Payments:     Monthly     Quarterly     Other: \_\_\_\_\_    Property Market Value:\$ \_\_\_\_\_

Maturity Date: \_\_\_\_\_ Amortization Period (if different than Maturity Date): \_\_\_\_\_

Adjustable Interest Change Date (if any): \_\_\_\_\_ Adjustable Payment Change Date(if any): \_\_\_\_\_

Pre Pay Penalty Expiration Date (if any): \_\_\_\_\_ Pre Pay Penalty Terms(if any): \_\_\_\_\_

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

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

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

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

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

Late Fee Disbursement: Broker: \_\_\_\_\_ % Lender: \_\_\_\_\_ % **FCI:** \_\_\_\_\_ % Other: \_\_\_\_\_

Default Rate Disbursement: Broker: \_\_\_\_\_ % Lender: \_\_\_\_\_ % Other: \_\_\_\_\_

Prepayment Penalty: Broker: \_\_\_\_\_ % Lender: \_\_\_\_\_ % Other: \_\_\_\_\_

**AUTHORIZATIONS & APPROVALS:** Select One, OR Select Both only if approval needed by Both.

**Payoff** (including all terms):  Broker  Lender **Change Fees/Terms** (other than Payoff/Reinstate):  Broker  Lender

**Reinstatement** (including all terms):  Broker  Lender **Start Foreclosure:**  Broker  Lender

### LOAN SERVICING SETUP FEE

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

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

Pay by check  Take from 1<sup>st</sup> **Performing Loan** distribution ( FCI approval)  Billed  Pay by Credit Card (phone)

Pay thru **existing** Customer Login

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

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

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

\_\_\_\_\_  
Investor/Lender **Authorized Signatory** Signature

\_\_\_\_\_  
Investor/Lender **Authorized Signatory** Signature

\_\_\_\_\_  
Investor/Lender **Authorized Signatory** Print Name

\_\_\_\_\_  
Investor/Lender **Authorized Signatory** Print Name

\_\_\_\_\_  
Broker or Entity Company Name

\_\_\_\_\_  
Broker or Entity Signature

\_\_\_\_\_  
Broker or Entity Print Name



# FORECLOSURE PREVENTION ALTERNATIVES

Date: \_\_\_\_\_

Loan Reference Number or Name: \_\_\_\_\_

Lender Company: \_\_\_\_\_

Contact Name: \_\_\_\_\_

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

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

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

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

**Option 1:**

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

**Option 2:**

No "Foreclosure Prevention Alternatives" are offered.

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

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

\_\_\_\_\_  
Investor/Lender **Authorized Signatory** Signature

\_\_\_\_\_  
Broker or Entity Signature

\_\_\_\_\_  
Investor/Lender **Authorized Signatory** Print Name

\_\_\_\_\_  
Broker or Entity Company Name



# Optional Insurance Services Form



## Insurance Tracking-Automatic Coverage-Discounted Force Placed

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

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

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

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

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

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

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

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

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

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

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

Lender Account Full Name: \_\_\_\_\_

Lender Account Number: \_\_\_\_\_

Authorized Signature:

Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

E-mail Address: \_\_\_\_\_