

## **GENERAL INFORMATION ABOUT YOUR ACCOUNT**

**CONTACT US:** If you have any questions about your account, Mills Escrow Company (MEC) offers a number of ways to contact us: Contact us by telephone at 915.771.8006 (800.357.0103). You may speak with a Customer Service Representative during the hours shown below. Please note that calls to or from MEC may be recorded or monitored for quality assurance and training purposes.

### **Customer Service Hours of Operation**

Monday – Friday 8:30 am – 5:30 pm

Correspondence should be written on a separate sheet of paper and include your name and account number. Please send this or any other general (non-disputed payoff), correspondence to the address shown on your payment coupon.

**GENERAL:** Payments made will be applied first to the current total amount due. Any funds in excess of the current total amount due are applied toward the principal balance unless you inform us in writing that you wish them to be applied otherwise. All payments received in our office after 3:00 pm are posted for the next business day. We do not accept partial payments.

**QUALIFIED WRITTEN REQUEST (QWR):** If you have any questions or issues regarding the servicing of your account you must write to us at PO Box 371805, El Paso, TX 79937-1805. Please include copies of any related written materials and include a daytime telephone number in case we need to contact you.

**DISPUTED PAYOFFS:** If you are sending a payoff amount that you intend to be payment in full but is less than the payoff amount quoted by MEC, you must mail your disputed payoff remittance to MEC at PO Box 371805, El Paso, TX 79937-1805.

**INSURANCE INFORMATION:** For insurance requirements, please refer to your documents. All insurance related documents should be sent to the following address: Mills Escrow Company, PO Box 371805, El Paso, TX 79937-1805.

**BANKRUPTCY:** In the event a "Borrower" files for bankruptcy protection, please send your initial case notification and all subsequent correspondence to PO Box 371805, El Paso, TX 79937-1805 or call (915) 771.8006.

**LATE CHARGES:** You can avoid late charges by making the payment due for the exact amount as indicated on your monthly coupon on or before the Payment Due Date. Please refer to your note for details regarding the assessment of late charges on your account.

To ensure we receive your payments on time, please use the envelopes and coupons provided to you. Send the payment to the address on the coupon and allow 7-10 days for mail delivery. There may be a delay of up to 5 days in posting the payments if the payment is not received at the location identified on the payment coupon.

**ATTEMPT TO COLLECT A DEBT:** Any communication is an attempt by MEC to collect a debt, and any information received in response to this communication will be used for that purpose.

**USE OF YOUR CREDIT REPORT:** You agree that we may request and utilize your credit report(s) at any time during the terms of your note, for the purpose of reviewing, updating, renewing, or extending credit, taking collection action or for other legitimate business purposes associated with your account referenced on your coupons.

**MISCELLANEOUS CHARGES:** Miscellaneous charges may consist of unpaid fees, penalties, and expenses incurred on your account. These fees and expenses include, but are not limited to, collection and attorney's fees. Please refer to your documents for details and repayment obligations.

**RETURNED/NSF CHECKS:** Should your payment be dishonored by your financial institution, all future payments MUST be made by certified check or money order. MEC WILL NOT ACCEPT CASH PAYMENTS AT ANY TIME.

**NOTICE TO CONSUMER ABOUT NEGATIVE CREDIT REPORTING:** Federal law requires us to advise you that we may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit report record may be submitted to a credit reporting agency if you fail to fulfill the terms on your credit obligation.

**CHECK PROCESSING:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account according to the terms of your check or to process the payment as a check transaction. When we use your information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution.