LOAN SERVE
EST. 1999

5701 W. Expressway
83 Harlingen, TX 78552
Office (956) 428-6607

Current Date

Loan Number: **Your Loan Number**
Balance: Your current balance Int
Rate: Your current interest rate

First Name, Last Name
Street or P.O. Box Address
City, State Zip Code

Dear Sir or Madam,

For your protection, we will not give out any information on your account to anyone who is not on the account, unless we have a signed authorization request on file.

Contact Person: Janely Martinez, email address: nely@loanserve.com
Erika Camacho, email address: erika@loanserve.com
Frances Sullivan, email address: frances@loanserve.com
Elizabeth Zavala de Olivares, email address: elizabeth@loanserve.com

Hours of Operation: Monday – Friday 8:00 am – 5:00 pm

Address Change: Borrower must provide in writing any change in name, address, phone number, identity or structure, prior to the occurrence.

Payment Options: In addition to mailing payments to 5701 W Expressway 83, Harlingen, TX 78552 the following options are available.

1. You may make the payment in person at the address above.
2. You may make the payment in the drop box located on the left-hand side wall of the office door.
3. On-line Payments: If you would like to make your monthly payment on-line, go to **srcland.com**, or **scan the QR Code** (shown below), click on **make a payment,** this will take you to the Zego portal to create your account. You will be unable to see the loan information. A set fee will be charged to make your payment with bank account information. If payment is made with a debit or credit card a percentage fee of the total payment will be charged. On-line fees are subject to change by the third-party processor. It is not mandatory for you to use a third-party processor.
4. ACH Payments: Available to all current accounts with no back interest or late charges.
5. We **do not** accept **cash or credit card** payments at our office.
6. We **do not** accept phone payments.

Payments:

1. Payments received after 2:30 pm are posted to the next business day.
2. If your payment is due during the holidays, please call the office for business hours.
3. Acceptable method of payment are by Check, Money Order, Cashier's Check, or Bill Pay. We do not accept cash or credit cards at the office.
4. The account will be credited on the date payment is received. If the payment is received after the grace days, a late fee will be assessed according to the terms in the Note.
5. All payments received regardless of method must include a payment coupon or account number to ensure proper credit to your account. A payment missing this information may take up to 5 days to research and to be credited to your account. A fee maybe charged to defer the expense of handling a non-conforming payment.
6. If you would like a payment receipt mailed to you, please include a self-addressed, stamped envelope with your payment. Payments made in person will receive a payment receipt.
7. In order to clarify how payments are applied, please be advised unless you provide instructions to the contrary any payment amount in excess of the amount due will be applied to the principal balance and the following months payment will be due on the schedule date in full according to the payment shown in the Note.
8. If a payment is returned due to insufficient funds (NSF), Borrower will be charged a fee in order for Note Servicer of Lenders to recover their cost.

PARTIAL PAYMENTS: Any partial payment received will not be applied to your mortgage, but instead held in a separate reserve account until the next payment is received.

ESCROW ANALYSIS:

1. The escrow analysis are mailed in February with payment coupons following in March.
2. Both items will inform you of any payment change.
3. If the trust account is deficient or short you have 30 days in which to cure the amount in order to avoid an increase on the monthly escrow collected.
4. If the Loan is delinquent, any surplus funds remaining in the escrow account after payment of taxes, insurance, and any other items for which Lender requires, will be applied to the outstanding balance of the Loan (including both principal and interest), for the amount due and required to bring the Loan current.
5. If your payment is received for less than the new payment amount listed on your payment coupons it will be placed in a reserve account and the full amount will be applied to the account with the next payment received. This can cause your account to become delinquent and incur a late fee.

TAX ESCROW

1. Please be advised that the state, county, school district and irrigation taxing authorities have adjusted your taxes. The amount shown in the enclosed payment coupons reflect the new amount of your monthly tax escrow to be collected for current tax year.
2. It is your responsibility to make sure that the tax escrow collected is correct. It may not be enough to pay all the taxes at the end of the tax year.

Loan Serve

Thank you,