

Contact Information

Customer Service Inquiries

Chase
P.O. Box 24696
Columbus, OH 43224-0696

Exclusive Address for Notices of Error, Information Requests, and Qualified Written Requests

Chase
P.O. Box 183166
Columbus, OH 43218-3166

Request for Mortgage Assistance

Chase
P.O. Box 469030
Glendale, CO 80246

Overnight Payment

Chase
6716 Grade Lane
Building 9, Suite 910
Attn: P.O. Box 9001871
Louisville, KY 40213-1407

You have the right to dispute the accuracy of the credit information reported by writing to us at the Customer Service Inquiries address listed above. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Information

There are multiple ways you can make your monthly payment:

- Automatic payments** - Sign up for automatic payments at chase.com/BillPay so you won't have to worry about making your mortgage payments on time.
- Chase MobileSM app** - Make your mortgage payment directly from your smartphone. Visit chase.com/mobile to download the Chase Mobile app. Message and data rates may apply.
- Chase OnlineSM Bill Pay**- Log in to chase.com to schedule a payment with no service charge.
- Pay by phone** - Call 1-800-848-9136 to use our free automated service and authorize a one-time deduction from your bank account.
- By mail or in person** - Mail your payment or stop by any Chase branch. Remember to include the payment coupon from your statement.

If you do not make your mortgage payment on time or request services from Chase, you may be charged fees. Those fees may include those shown in your loan documents, provided by law, or related to the services provided. The fee structure may change without notice except where prohibited by law. Chase commonly imposes an Insufficient Funds Fee of \$25.00. Other fees may be charged for services provided. Fees may not be applicable to certain products and may be limited by law.

Loan Payoff Information

The Unpaid Principal Balance on your statement is not a payoff quote. Payoff quotes are available by logging into your account on chase.com. You can also request a quote anytime through our 24-hour automated phone service by calling 1-877-505-2894.

Important Bankruptcy Information

If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.



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Has your mailing address or phone number changed?

If so, please update your information online at chase.com, where you can also view your recent account activity. Alternatively, you may check the box on the front of this payment coupon and fill in the correct information below.

When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Customer Name

Customer Name

Street Address

Street Address

City

State

Email Address

Insurance Claim Correspondence

Chase
Attn: Insurance Claims
P.O. Box 47607
Atlanta, GA 30362
Telephone: 1-866-742-1461
Fax: 1-678-475-8899

Insurance Policies & Bills

Chase
P.O. Box 47020
Atlanta, GA 30362-7020
Telephone: 1-877-530-8951
Fax: 1-678-475-8799

Please note that you may update your homeowners or flood insurance information online at MyCoverageInfo.com. When you are prompted, please use PIN Number CMM8620.

Overnight Payoffs

Chase
Attn: Dept. PP-7456
3415 Vision Drive
Columbus, OH 43219-6009

Property Tax Questions

Chase
P.O. Box 961227
Fort Worth, TX 76161-0227
Telephone: 1-877-314-6353

Pennsylvania Property Taxes: Please send us your tax bill to the address above.
All other states: You don't need to send us your tax bill.

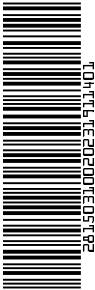
This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

Homeowner Assistance

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287 or the U.S. Department of the Treasury-sponsored HOPE Hotline Number at 1-888-995-HOPE (1-888-995-4673) and ask for MHA Help to get free assistance, or visit HopeNow.com. You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at hud.gov/offices/hsg/sfh/hcc/fc/.

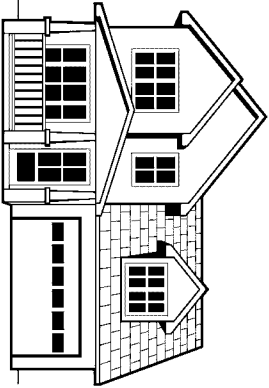
Crediting of Payments

Payments will be credited as of the day we receive them if the payment is received by 5:00 p.m. in the time zone in which the mailing address on your payment coupon is located and if (a) the payment is received Monday through Saturday except for legal holidays, (b) the payment is received at the address shown on your payment coupon, (c) your payment is made with a check or money order drawn on a U.S. bank in U.S. dollars, (d) the attached payment coupon is enclosed with your payment, and (e) your payment is sent in the enclosed return envelope. Credit for payments made in any other manner may be delayed for up to five (5) business days. Please allow five to seven (5-7) days for payments to reach the payment address. Please do not send cash through the mail. Please include your account number and name on the front of your check or money order. Do not staple, tape or paper clip your payment to your payment coupon. If you want to change how we applied your payment to your mortgage loan, we must receive your request within 60 days of the payment date.



Answers to questions you may have

For more information or to view your statement online, go to **chase.com** or call us at one of the phone numbers on your statement.



Can I manage my account online?

Through **chase.com**, you'll have secure, 24-hour access to your account. You can make payments, as well as view statements and transaction histories. You can also sign up for free account alerts sent to your phone or email.¹

Can I receive paperless mortgage statements?

Yes, you can enroll in this service. Sign up for paperless mortgage statements and you'll receive an email when online statements are ready. It's secure, fast and free. Visit **chase.com/GoPaperless**.

What are my options for making my mortgage payments?

You have several options—set up automatic payments, pay online or with your Chase Mobile[®] app, by phone, mail, or in person. For more information, visit **chase.com/WaysToPay**.

How do I sign up for automatic mortgage payments?

Sign up for automatic payments at **chase.com/BillPay** so you won't have to worry about making your mortgage payments on time.

Can I pay additional principal?

Yes. You can make additional principal payments at any time once you've made your payment for the current month. Additional principal payments will help reduce the overall term of your mortgage.

You can make an additional payment at **chase.com** or by adding it to the payment coupon on your statement and mailing it to:

Chase
P.O. Box 9001871
Louisville, KY 40290-1871

Please make sure to put both your account number and the words "principal only" on your check.

What is an escrow account?

An escrow account is used to pay property taxes and/or insurance on your home. You pay a portion of your annual taxes and/or insurance each month with your mortgage payment. When your tax/insurance bill is due, we pay it on your behalf from your escrow account. If you have an escrow account, you can view your escrow account information by logging in to your mortgage account at **chase.com**.

I received a property tax bill. What should I do?

If your property is **not** in Pennsylvania and you received a tax bill that we currently pay through your escrow account, you don't need to pay it or send it to us.

If you've received a past-due property tax notice, please call us immediately at 1-877-314-6353. Please have the tax bill available when you call.

I live in Pennsylvania, have an escrow account for taxes and received a current tax bill. Do I need to send this bill to you?

If your property is in Pennsylvania and you received a tax bill in the mail, your taxing authority may require us to send the original tax bill with the tax payment. Please send the **original** tax bill (not a copy) to:

Chase
Attn: Tax Team
P.O. Box 961227
Fort Worth, TX 76161-0227

To ensure accurate and timely processing, please include your name, address and loan number on any documents you send.

If you have received a past-due property tax notice, call us immediately at 1-877-314-6353. Please have the tax bill available when you call.

Why is insurance required for my property?

Homeowners insurance, plus flood and/or wind insurance, if applicable, protects you in the event of damage to your home. Because it also covers our interest in your property as your mortgage company, we require you to maintain insurance on your home.

For more information, log in to your mortgage account at **chase.com** and click on See Escrow Details.

¹There is no charge from Chase, but message and data rates apply. Such charges include those from your communications service provider. Delivery of alerts may be delayed for various reasons, including service outages affecting your phone, wireless or internet provider, technology failures, and system capacity limitations.

Chase Mobile[®] App is available for select mobile devices. Enroll in Chase OnlineSM and download the Chase Mobile[®] App. There is no charge from Chase, but message and data rates may apply.

All home lending products are subject to credit and property approval. Rates, program terms and conditions are subject to change at any time without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations apply.

