

COVID-19 PANDEMIC RELIEF NOTICE

In these unprecedented times, FCI Lender Services, Inc. (FCI) is committed to keeping its customers informed about COVID-19 developments and potential financial relief options. The Federal Government along with many States have issued financial relief guidelines for specific categories of loans and for certain types of borrowers, who have been impacted by the Covid-19 Pandemic event. More specifically, these categories of loans may include FHA, VA, Fannie Mae, and Freddie Mac loans on residential properties occupied by natural person borrowers.

As described above, FCI most likely does not service any loans that fall within these loan categories, as FCI is a private investment servicer. Also, please keep in mind that FCI is not your lender and does not own your loan. FCI services your non-institutional loan for your lender, but FCI cannot make decisions for your lender. Only your lender, at their sole discretion, may agree to provide COVID-19 related financial relief, such as a forbearance on your mortgage payments, but is not required to do so.

With the exception of District of Columbia borrowers as set forth below, please be advised that certain types of non-consumer loans, such as commercial loans, business purpose loans, and loans to business entities, will likely not be eligible for forbearance or other financial relief.

To request a forbearance from your lender, you need to submit a written request consisting of the following documentation:

1. A signed **Hardship Letter** explaining in detail: (A) the financial hardship you have suffered and your inability to make timely mortgage payments, and (B) how the Pandemic caused these monetary difficulties; and
2. **Documentation** that proves you have been financially impacted by the Pandemic, including evidence of business closure, employment termination, lay off, or furlough, and any other documentary evidence of income loss resulting from the Pandemic.

You may submit your Hardship Letter and supporting Documentation to FCI Lender Services, Inc., by: (A) mail to FCI Lender Services, Inc., Attention: Customer Service, PO Box 27370, Anaheim Hills, CA 92808; (B) email to customerservice-ss@trustfci.com; or (C) fax to (714) 282-5775. FCI will immediately forward your written request to your lender and will let you know if your lender requires additional information and/or documentation.

IMPORTANT COVID-19 INFORMATION FOR NEW YORK RESIDENTS ONLY: If your lender determines that you are eligible for COVID-19 relief, you will be entitled to a 90-day forbearance. If you have any questions or concerns about COVID-19 relief and/or Governor Cuomo's Executive Order 202.9, and its associated regulation 3 NYCRR Part 119, you may obtain information from the New York State Department of Financial Services at 1-800-342-3736 or <http://www.dfs.ny.gov>.

IMPORTANT COVID-19 INFORMATION FOR DISTRICT OF COLUMBIA RESIDENTIAL AND COMMERCIAL MORTGAGE BORROWERS ONLY: If your lender determines that you are eligible for COVID-19 relief under Section 202 of the District of Columbia's COVID-19 Response Supplemental Emergency Amendment Act of 2020 (the "Act"), you will be entitled to: (1) a grant of at least a 90-day deferment of mortgage payments; (2) a waiver of any late fee, processing fee, or any other fee accrued during the pendency of the COVID-19 public health emergency; and (3) no reporting to a credit bureau of any delinquency or other derogatory information that occurs as a result of the mortgage payment deferral.

Under the Act, a borrower receiving a mortgage deferral on a property that has a Qualified Tenant (residential or commercial) shall, within 5 (five) days of the approval, provide written notice of the deferral to all tenants including, but not limited to, posting notice of the deferral approval in a common area of the property that is visible to all tenants. The borrower also must reduce the rent charged for the property to each qualified tenant during the period of time in which there is a mortgage deferral in place. The reduced amount must be proportional to the deferred mortgage amount paid by the borrower to the mortgage lender as a percentage of total expenses reported to the Office of Tax and Revenue in the borrower's 2019 Income and Expense report. The borrower may require the qualified tenant to repay the difference in the amount of the rent as stated in the lease and the reduced rent, without interest or fees, within 18 (eighteen) months, or upon cessation of the tenancy, whichever occurs first.

If your application for mortgage deferment is denied, you may file a written complaint with the Commissioner of the Department of Insurance, Securities and Banking (the "Department") for a formal investigation of the complaint. If have any questions or concerns about COVID-19 relief and/or your rights and obligations under the Act, you may obtain information from the Department at 1-202-727-8000 or <http://www.disb.dc.gov>.

To all borrowers, if you have any questions regarding this Notice, you may call FCI's Customer Service Department during our regular business hours at (800) 931-2424 ext. 651, Mon - Fri, 8:00 a.m. - 5:00 p.m., PT.

IMPORTANT BORROWER STATE DISCLOSURES

COLORADO BORROWERS ONLY: FCI Lender Services, Inc.'s Agent in Colorado is Cogency Global Inc., 7700 E. Arapahoe Road, Suite 220, Centennial, Colorado 80112; PH: 303-309-3839. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coag.gov/car.

MASSACHUSETTS BORROWERS ONLY: NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

NEW YORK BORROWERS ONLY: FCI Lender Services, Inc. ("FCI") is registered with the Superintendent of the New York State Department of Financial Services (NMLS #4920). You may obtain information about how to file a complaint about FCI with the New York State Department of Financial Services, by visiting the Department's website at www.dfs.ny.gov or by calling the Department at 800-342-3736.

OREGON BORROWERS ONLY: The Director of the Department of Consumer and Business Services prescribes by rule. Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit www.dfr.oregon.gov. You can also submit a completed form complaint by email to dcbs.dfcsmail@oregon.gov, by mail to PO Box 14480 Salem, OR 97309-0405, or by fax to 503-947-7862.

PENNSYLVANIA BORROWERS ONLY: The lender retains a security interest in your residential real estate whenever the security interest has not been released.

TEXAS BORROWERS ONLY: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov. Please note that this disclosure notice only applies to residential mortgage loans on real estate located in Texas.

IMPORTANT NOTICE TO ALL BORROWERS: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

8180 E. Kaiser Blvd Anaheim Hills, CA 92808

Toll Free Main Line: (800) 931-2424, Phone: (714) 282-2424

Loan Servicing Fax: (714) 282-2429, Specialty Servicing Fax: (714) 282-5775, Foreclosure Coordination Fax: (714) 282-2425

Business Hours: 8 am to 5 pm PST, Monday through Friday

Nationwide Mortgage Licensing System # 4920 | CA DRE # 01022780

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