

AUTHORIZATION REQUESTS

QUESTION: How do I submit a third-party authorization so my son, daughter, or attorney can access my account?

RESPONSE: You can submit a completed and signed third-party authorization form by fax to 1-866-401-8239 or by mailing it to the following address:
BankUnited, N.A.
Attn: Customer Service Research
7815 NW 148th Street
Miami Lakes, Florida 33016

ADDRESS CHANGE

QUESTION: How do I change my mailing address and phone numbers?

RESPONSE: If you are the primary borrower, you can update your mailing address by logging into www.bankunited.com, selecting "Sign In To Other Services," and then selecting "Access Your Mortgage or HELOC" and follow the online instructions. If you are the primary borrower or the co-borrower, simply call the BankUnited Client Care Center at 1-866-731-3454 Monday through Friday from 8:00am to 8:00pm EST and Saturday from 9:00am to 2:00pm EST. You can also fax your written request to 1-866-401-8239 or mail your written request to:
BankUnited, N.A.
Attn: Customer Service Research
7815 NW 148th Street
Miami Lakes, Florida 33016

BANKRUPTCY

QUESTION: Where do I send my payments if I am in Chapter 7 and plan to maintain payments, or if my approved Chapter 13 plan or other court order requires me to send payments directly to BankUnited?"

RESPONSE: Any payments allowed, authorized, or ordered in your bankruptcy case should be sent to:
BankUnited, N.A.
Attn: Bankruptcy
7815 NW 148 Street
Miami Lakes, Florida 33016

CONTACT INFORMATION AND HOURS OF BUSINESS

QUESTION: What is the telephone number for Mortgage Servicing?

RESPONSE: The Mortgage Servicing telephone numbers are toll free 1-866-731-3454 or local number 305-231-6400.

QUESTION: What are the hours of operation for Mortgage Servicing telephone calls?

RESPONSE: The Client Care Center hours of operation are Monday through Friday from 8:00am to 8:00pm EST and Saturday from 9:00am to 2:00pm EST.

CONTACT INFORMATION AND HOURS OF BUSINESS - continued

QUESTION: What is the fax number for Mortgage Servicing?

RESPONSE: The fax number is 1-866-401-8239.

QUESTION: I am interested in purchasing your REO properties. Who do I contact?

RESPONSE: Contact Green River Capital at 1-855-444-1998 or 1-801-487-3800 Monday through Friday from 9:00am to 5:00pm MST. You can also write: BankUnited REO Properties, c/o Green River Capital, 2691 Decker Lake Lane, West Valley City, Utah 84119.

QUESTION: What number should I contact to inquire about loan modification, payment forbearance, short sale, or deed-in-lieu of foreclosure?

RESPONSE: Contact our Loss Mitigation Department at 1-866-828-8479 Monday through Friday from 8:00am to 5:00pm EST.

QUESTION: Who else can I call if I am having difficulty making my payment, or I anticipate having difficulty making my payment.

RESPONSE: Contact our Loss Mitigation Department at 1-866-828-8479 for assistance Monday through Friday from 8:00am to 5:00pm EST.

Additional Resources:

For additional information about preventing foreclosure, avoiding fraud scams, and accessing approved counseling at no cost to you:

- Visit BankUnited at www.bankunited.com
 - Visit Fannie Mae's website at www.knowyouroptions.com or Freddie Mac's website at www.myhome.freddie.com
 - Find available HUD-approved housing counselors – Call the U.S. Department of Housing and Urban Development toll free at 1-800-569-4287 or visit www.hud.gov/counseling
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CREDIT REPORTING

QUESTION: How do I file a dispute about credit reporting for my loan?

RESPONSE: You may contact the major credit reporting agencies directly as shown below:

Equifax Information Services, LLC

P.O. Box 740256

Atlanta, Georgia 30348

Equifax Online Dispute

<https://www.ai.equifax.com/creditinvestigation/home.action>

Experian

P.O. Box 4500

Allen, Texas 75013

Experian Online Dispute

<http://www.experian.com/disputes/main.html>

TransUnion Consumer Solutions

P.O. Box 2000

Chester, Pennsylvania 19022-2000

TransUnion Credit Dispute

<https://dispute.transunion.com/dp/dispute/landingpage.jsp>

Innovis

Attn: Consumer Assistance

P.O. Box 1640

Pittsburgh, Pennsylvania 15230-1640

Innovis Credit Dispute Information

<https://www.innovis.com/personal/disputeresolution>

Or you can contact us in writing at:

BankUnited, N.A.

Attn: Customer Service Research

7815 NW 148th Street

Miami Lakes, Florida 33016

QUESTION: *I am on a trial payment plan pending loan modification. Why is my loan still reported as delinquent?*

RESPONSE: If you enter into a trial repayment plan while your loan is delinquent, we will continue to report the delinquency throughout the trial process. However, your credit report will state that your loan is under a partial payment agreement. Once your loan is brought current through the modification, we will report your account as current as long as payments are made timely under the modified loan terms.

QUESTION: *I did not make my payment on time and now I have a 30-day delinquency reporting on my credit. Will you remove the delinquency?*

RESPONSE: We must report payments we receive fairly and accurately. If your payment is posted late due to our oversight, we will update your credit reporting. Please be sure to remit your payments when they are due and check your account to make sure that funds are remitted and received timely. If you are mailing your payment please be sure to allow adequate time for delivery. If you are paying online please confirm that all data entered is accurate prior to submission. Payments received by 8:30pm EST will be posted the same business day. Payments received after that time will be credited the next business day.

QUESTION: *If my spouse was awarded the property in our divorce, why is the loan still on my credit report?*

RESPONSE: In most cases, if your name was listed on the Note you are still responsible for the debt. We report credit for all responsible parties.

QUESTION: *Why is my mortgage loan not reported by BankUnited on my credit report?*

RESPONSE: Your loan may not appear on your report for a variety of reasons, such as:

- Your loan was recently transferred to BankUnited, N.A. Reporting usually begins 60 days after servicing is transferred to BankUnited, N.A.
- Your Chapter 7 bankruptcy was discharged and you did not reaffirm your mortgage loan with the court.
- You are currently involved in a Chapter 13 bankruptcy case.

There may be other reasons for your loan to not appear on your credit report. If you have questions about reporting for your loan, please contact the Client Care Center at 1-866-731-3454 or 305-231-6400 Monday through Friday from 8:00am to 8:00pm EST and Saturday from 9:00am to 2:00pm EST.

ERROR RESOLUTION AND INFORMATION REQUESTS

QUESTION: *What if I suspect a potential error has occurred with my mortgage loan account, or I would like to request information about the servicing of my mortgage loan?*

RESPONSE: You must mail your written Notice of Error or Request for Information to the following exclusive address:
BankUnited, N.A.
P.O. Box 29039
Miami, Florida 33102-9039

A notice on a payment coupon or any other payment form is not considered a Notice of Error or Request for Information. We do not charge a fee for responding to a Notice of Error or Request for Information.

QUESTION: *What is a Notice of Error?*

RESPONSE: A Notice of Error is a written notice from you that details error(s) you believe have been made relating to the servicing of your loan. Your notice must include:

- Your name
- Your loan number and/or property address
- Details about the error(s) you believe have taken place

Only errors related to the servicing of your home loan are covered through this procedure.

QUESTION: *How will I hear from you about my Notice of Error?*

RESPONSE: Within 5 business days from when we receive your request, we will mail you a letter to let you know that we've received your request.

Then, within 30 business days from when we receive your notice, we will mail you a letter providing details on the outcome of our investigation. However, if the error relates to our providing an accurate payoff balance, we will respond to you within 7 business days.

If we determine that an error has occurred, we will mail you a letter explaining:

- The correction that was made
- The effective date of the correction
- Information about how you can contact us if you need further assistance

If we discover that no error took place, we will mail you a letter explaining:

- That no error occurred
- The reason(s) for our determination
- Details about your right to request the documents we relied upon to make our determination and how to submit your request
- Information about how you can contact us if you need further assistance

Please note that if we determine that additional time is required to properly research your request, we may extend the review period by 15 business days. If we need this extra time, we will mail you a letter before the end of the 30 business-day review period to let you know, and we will explain the reasons why we need the extension.

QUESTION: *What is a Request for Information?*

RESPONSE: A Request for Information applies generally to any written request from you for information about the servicing of your mortgage. Your request must include:

- Your name
- Your loan number and/or property address
- Details about the specific type of information you are requesting from us about your mortgage

ERROR RESOLUTION AND INFORMATION REQUESTS - continued

QUESTION: How will I hear from you about my Request for Information?

RESPONSE: Within 5 business days from when we receive your request, we will mail you a letter to let you know that we've received your request.

Then, within 30 business days after we receive your written request, we will either provide you the information you requested, or conduct a reasonable search for the information and provide you with a letter stating that we determined the information is not available to us, provide you the basis for the our determination, and provide you with contact information for further assistance.

If your request is for the identity, address, and other contact information for the owner or assignee of your loan, we will respond in writing to you within 10 business days from when we receive your request.

Please note that if we determine that additional time is required to properly research your request, we may extend the review period by 15 business days. If we need this extra time, we will mail you a letter before the end of the 30 business-day review period to let you know, and we will explain the reasons why we need the extension.

ESCROW

QUESTION: How do I set up an escrow account for insurance and taxes?

RESPONSE: In order to setup an escrow account, the insurance and taxes must be current. Submit your request in writing to the following address along with documentation showing the taxes and insurance are paid:

BankUnited, N.A.
Attn: Escrow Department
7815 NW 148th Street
Miami Lakes, Florida 33016
You may also fax your request to 1-866-401-8239.

INSURANCE

QUESTION: How do I submit my proof of insurance?

RESPONSE: Mail your proof of insurance to the following address:

BankUnited, N.A.
Attn: Insurance Department
P.O. Box 5940
Troy, Michigan 48007-5940
You may also fax your proof of insurance to 1-866-734-8163.

QUESTION: Where do I mail an insurance claim check for processing? Do I need to include additional documents?

RESPONSE: The insurance claim check must be indorsed by all payees listed on the check before BankUnited can process your claim. Send the check indorsed by all parties, to the following address:

BankUnited, N.A.
Attn: Customer Service Research
7815 NW 148th Street
Miami Lakes, Florida 33016

A copy of the adjuster's report is needed along with any other relevant information to expedite the processing of your request (for example, roofer's contract license, invoices, and other

INSURANCE - continued

pertinent information). For additional information, contact our Client Care Center at 1-866-731-3454 or 305-231-6400 Monday through Friday from 8:00am to 8:00pm EST and Saturday from 9:00am to 2:00pm EST.

LOANS RECENTLY ACQUIRED

QUESTION: BankUnited recently acquired the servicing of my loan. What number do I call if I have a question?

RESPONSE: Contact our Client Care Center toll free at 1-866-731-3454 Monday through Friday from 8:00am to 8:00pm EST and Saturday from 9:00am to 2:00pm EST .

QUESTION: Currently, my property tax and insurance payments are made by my mortgage company. Will this continue?

RESPONSE: Yes. If you currently have escrow funds held for the payment of your taxes and/or insurance premiums, BankUnited will continue collecting these funds and making the payments on your behalf.

QUESTION: Do I need to contact my insurance company about the transfer?

RESPONSE: No. Your previous servicer will send notification to your insurance company requesting an update to the mortgagee of record. If you do not receive an updated policy confirming this change within 45 days of the transfer, you may wish to contact your insurance agent and provide your new servicer information and loan number. All policies should reflect the following mortgagee clause information:

BankUnited, N.A.
Its Successors and/or Assigns
Attn: Insurance Department
P.O. Box 5940
Troy, Michigan 48007-5940
Loan Number XXXXXXX

QUESTION: Has anything about my loan changed, and are my rights under the loan documents affected by the transfer?

RESPONSE: No. The terms of your loan are not affected by the transfer. Your loan is simply being transferred to BankUnited, N.A for servicing.

QUESTION: I already sent my payment to my previous servicer. Will my payment be forwarded to BankUnited?

RESPONSE: Yes. Your previous servicer will forward the payment to BankUnited and we will credit it to your loan. However, sixty (60) days after the transfer of servicing your previous servicer may no longer forward your payment to BankUnited, N.A.

QUESTION: I currently make payments through a bill paying service. What do I need to do?

RESPONSE: If you use an online or bill paying service, please update the payee information to:
BankUnited, N.A.
P.O. Box 660923
Dallas, Texas 75266-0923

Also, it is important to update the account number to your new BankUnited loan number.

LOANS RECENTLY ACQUIRED - continued

QUESTION: When will I receive my monthly billing statement with the payment coupon?

RESPONSE: A temporary payment coupon is included with your Welcome Package. Although having a coupon attached with your payment is the preferred method, payments can still be accepted without a payment coupon, just make sure to include your “new” loan number in the memo section of your check. Billing statements with the payment coupon are typically mailed within the first 30 days after the transfer date.

QUESTION: How soon after the transfer of my loan will I have online access to my loan information?

RESPONSE: It takes approximately 5 to 7 days after the transfer date for all your loan information to be loaded into our system and to be available to you online. At that time you can review all your loan information, make payments, set up auto-draft payments, and update your contact information.

At that time you can also contact the BankUnited Client Care Center toll free 1-866-731-3454 or local number 305-231-6400 Monday through Friday from 8:00am to 8:00pm EST and Saturday from 9:00am to 2:00pm EST.

PAYMENTS

QUESTION: How do I make my monthly mortgage payment?

RESPONSE: Monthly Automatic Draft Payment – This recurring, automatic service deducts your monthly payment from your checking or savings account on the same day each month. Please note that if you were enrolled in an automatic payment service with your previous servicer, this feature will not transfer. There is no fee for making monthly automatic draft payments.

To enroll in automatic drafting after your loan is added to the BankUnited system:

1. Visit BankUnited’s mortgage website, and select access your Mortgage or HELOC and log in to enroll in auto-draft. Please continue to remit payments through one of our other payment options until you receive confirmation of enrollment; or
2. Contact BankUnited’s Client Care Center at 1-866-731-3454 or 305-231-6400 Monday through Friday from 8:00am to 8:00pm EST to request an Auto-Draft Authorization Form.

Online Payment - Visit BankUnited’s mortgage website and select Sign In To Other Services, then select Access Your Mortgage or HELOC. If you are a new online customer you will need to first register, otherwise you can log in with your user name and password. Payments received by 8:30pm EST will be posted the same business day. Payments received after that time will be credited the next business day.

Pay by Phone – Call us toll free at 1-866-731-3454 Monday through Friday from 8:00am to 8:00pm EST and Saturday from 9:00am to 2:00pm EST. Payments received by 8:30pm EST will be posted the same business day. Payments received after that time will be credited the next business day.

Pay by Mail – Send your payment (be sure to include your loan number) along with your payment coupon to:

BankUnited, N.A.
P.O. Box 660923
Dallas, Texas 75266-0923

Overnight:
BankUnited, N.A.
Attention: Cashiering Department
7815 NW 148th Street
Miami Lakes, Florida 33016

WIRE INSTRUCTIONS

QUESTION: How do I wire my loan payment to BankUnited?

RESPONSE: Simply provide your financial institution with the following information:

BankUnited Routing number: 267090594
BankUnited Swift number: BUFBUS3M
Your BankUnited Account Number
Your name on the account
BankUnited Address: BankUnited, N.A., 7815 NW 148th Street, Miami Lakes, Florida 33016

PAYOFFS

QUESTION: How can I request a mortgage loan payoff?

RESPONSE: Submit your mortgage loan payoff request, in writing, via fax to 305-698-4454 or if in bankruptcy fax to 1-866-509-1308 or by mailing it to the following address:

BankUnited, N.A.
Attn: Payoff Department
7815 NW 148th Street
Miami Lakes, Florida 33016
Please note that the account owner/holder must sign the request.

QUESTION: When my account is paid in full, how long will it take before any overpayment is refunded to me?

RESPONSE: Once an account is paid in full and a refund is due, it takes approximately 15 business days to process the refund check. It will be mailed to the mailing address on file. Please contact the BankUnited Client Care Center if your address has changed to make sure you receive your check.

SERVICEMEMBER CIVIL RELIEF ACT (SCRA)

QUESTION: Do I qualify for SCRA protection?

RESPONSE: Legal Rights and Protections Under the SCRA: Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

If you think you may qualify for SCRA benefits, contact our Client Care Center toll free at 1-866-731-3454, Monday through Friday from 8:00am to 8:00pm EST, Saturday from 9:00am to 2:00pm EST.

You may also send a written request via:
Fax: 1-866-401-8239
Written Correspondence:
BankUnited, N.A.
Attn: Special Loans
P.O. Box 028569
Miami, Florida 33102
Email: Mortgageservicing@BankUnited.com

Whether you qualify or not, you can expect to hear from us. If you qualify, we will confirm your benefits to you in writing. If you do not qualify, we will send you an explanation noting the reasons you do not qualify.

SERVICEMEMBER CIVIL RELIEF ACT (SCRA) - continued

If you currently receive SCRA benefits and your active duty orders have been extended, please provide us with a copy of your new orders as soon as possible so we can ensure that you continue to receive SCRA benefits.

QUESTION: Who May Be Entitled to Legal Protections Under the SCRA?

RESPONSE:

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active servicemembers of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

QUESTION: What Legal Protections Are Servicemembers Entitled To Under the SCRA?

RESPONSE: The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.

The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate. The SCRA contains many other protections besides those applicable to home loans.

QUESTION: How Does A Servicemember or Dependent Request Relief Under the SCRA?

RESPONSE: In order to request relief under the SCRA from loans with interest rates above 6%, a servicemember or spouse must provide a written request to BankUnited, together with a copy of the servicemember's military orders. Send your request to:

BankUnited, N.A.
Attn: Special Loans
P.O. Box 028569
Miami, Florida 33102

There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, BankUnited will inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert BankUnited of their military status in these situations, it still is a good idea for the servicemember to do so.

SERVICEMEMBER CIVIL RELIEF ACT (SCRA) - continued

QUESTION: How Does a Servicemember or a spouse or dependent of the Servicemember obtain information about the SCRA?

RESPONSE: Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>

"Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

QUESTION: I may soon be called to active duty in the military. What do I need to do?

RESPONSE: To find out if you qualify for an interest rate reduction or other benefits offered by the Servicemembers Civil Relief Act, please send a copy of your orders to:
BankUnited, N.A.
Attn: Special Loans
P.O. Box 028569
Miami, Florida 33102
Fax: 1-866-401-8239

YEAR-END STATEMENTS

QUESTION: When will you send my year-end IRS Form 1098-INT?

RESPONSE: BankUnited will mail your tax form not later than January 31. In the event your loan transferred to or from BankUnited, then you will receive a tax form from BankUnited not later than January 31 for payments you made to BankUnited, and you will receive a separate tax form from the other servicer.