



Mills Escrow Company
906 N. Mesa
Suite 101
El Paso, TX. 79902
Phone: 915-771-8006
Fax: 915-771-8233

contactus@millsescrow.com
www.millsescrow.com

Loan Servicing Instructions

Documents Needed for Account Set Up

- ____ Copy of Note or Loan Documents
- ____ Copy of Deed of Trust, Warranty Deed, Transfer of Lien, Assumption, etc.
- ____ Copy of Closing Statements (Buyer & Seller)
- ____ Terms and Conditions Governing Escrow
- ____ Late Notice Maintenance
- ____ Check for Set-Up Fee
- ____ Check for Escrow Funds, if applicable
 - ____ Copy of Tax Certificate
 - ____ Copy of Insurance Policy
- ____ W-9 & Fee Schedule (Signed by Lender & Borrower(s))

Who pays the monthly service fee? ____ Lender ____ Borrower ____ Split

Borrower Information

Name(s): _____

Mailing Address: _____

SSN: _____ Home Phone #: _____

Email address: _____ Cell Phone #: _____

Lender Information

Name(s): _____

Mailing Address: _____

SSN: _____ Home Phone #: _____

Email address: _____ Cell Phone #: _____

Delinquency Service

Demand Letter: starting at \$350, charged to borrower for each notice

____ Demand sent at end of grace period (if no grace, notice at ____ days)

____ Demand at 30 days ____ Demand at ____ days

Acceleration: fees start at \$400, charged to borrower

____ Land to be accelerated/foreclosed by Mills Escrow Company

____ Refer account to Mills Escrow's corporate attorney for acceleration/foreclosure

____ Refer account to attorney of lender's choice for acceleration/foreclosure

Attorney's Name and Contact Information: _____

Lender will be responsible for all attorney's fees, unpaid delinquent service charges, and uncollected funds. Charges can be collected from other funds due to lender.

Lender Disbursement

____ Funds mailed to lender via check

____ Funds direct deposited into lender's bank account (please complete attached ACH form)

____ Funds to Third Party (please provide Third Party information)

Loan Servicing Agreement

1. Complete accounting of your records will be kept with a history beginning at the time your Note is serviced by Mills Escrow Company.
2. Borrowers and Lenders will receive an annual interest statement.
3. Collect monthly escrow to pay tax? ____ Yes ____ No
4. Collect monthly escrow to pay insurance? ____ Yes ____ No
5. Collect monthly escrow to pay HOA? ____ Yes ____ No
6. Are there any other liens on the property? ____ Yes ____ No (if yes, please provide documents)

For special/other instructions please include on a separate sheet

The Terms and Conditions Governing Escrow and Mills Escrow Fee Schedule attached become a part of this agreement.

TERMS AND CONDITIONS GOVERNING ESCROW

Mills Escrow Company agrees to act as Escrow Agent for the parties pursuant to this Escrow Agreement. In accepting this Escrow and designating Mills Escrow Company as Escrow Agent, the parties mutually agree to the following terms and conditions:

1. The duties and responsibilities of Mills Escrow are limited to those expressly set forth in this Agreement. No party shall have the right to change or modify this Escrow Agreement (except the Payee under the contract or note may change where their payment is disbursed by written notice to Mills Escrow) unless such change or modification is in writing, executed by all parties to the Escrow Agreement.
2. Mills Escrow shall not be responsible or liable for the sufficiency, accuracy, or correctness of the form, manner of execution, execution, or validity of any paper, instrument or document deposited hereunder, or any description of property or other thing therein. Mills Escrow shall not be liable in any respect on account of the identity, authority, or rights of the persons executing or delivering or purporting to execute or deliver any paper, instrument or document. In addition, it is agreed and understood by the parties hereto that Mills Escrow will not be called upon to construe any contract or instrument deposited herewith.
3. **ALL OF THE UNDERSIGNED PARTIES TO THIS AGREEMENT HEREBY JOINTLY AND SEVERALLY PROMISE AND AGREE TO INDEMNIFY AND HOLD HARMLESS MILLS ESCROW FROM AND AGAINST ALL COSTS, DAMAGES, JUDGMENTS, ATTORNEY'S FEES, EXPENSES, OBLIGATIONS AND LIABILITIES OF ANY KIND WHICH MILLS ESCROW MAY INCUR OR SUFFER IN CONNECTION WITH OR ARISING OUT OF THIS ESCROW SERVICES BEING FURNISHED TO LENDER AND BORROWER, INCLUDING, BUT NOT LIMITED TO, ANY NEGLIGENT ACT OR OMISSION OF MILLS ESCROW.** Mills Escrow is hereby given a lien and a contractual right to set off upon and against all rights, titles and interest of each of the undersigned in all escrowed money, property, paper, instruments, documents and all monies arising therefrom to protect Mills Escrow's rights to indemnification and reimbursement under this Agreement. This right to set off may be exercised at Mills Escrow's sole option without notice to the parties hereto or any party interested in this Escrow.
4. In the event any conflict or controversy arises concerning this Escrow or any conflicting demands are made upon Mills Escrow arising out of or relating to this Escrow, the parties hereto expressly agree and consent that Mills Escrow shall have the absolute right at its sole option, to either (a) withhold all money, property, paper instruments or documents deposited herewith and stop all further proceedings in, and performance of this Escrow until a mutual agreement has been reached between all parties hereto, or (b) file suit in interpleader to cause the parties to interplead and litigate in such court their several claims and rights amongst themselves. **IN THE EVENT MILLS ESCROW FILES AN INTERPLEADER SUIT, OR IN THE EVENT ANY PARTY INTERESTED IN THE ESCROW AGREEMENT FILES AN ACTION AGAINST MILLS ESCROW, MILLS ESCROW SHALL BE FULLY RELEASED AND DISCHARGED FROM ALL OBLIGATIONS IMPOSED UPON IT IN THIS ESCROW AGREEMENT. IN THE EVENT A SUIT IS BROUGHT BY OR AGAINST MILLS ESCROW, THE PARTIES TO THIS ESCROW JOINTLY AND SEVERALLY AGREE TO PAY MILLS ESCROW ALL COSTS, EXPENSES AND REASONABLE ATTORNEY'S FEES WHICH IT MAY EXPEND OR INCUR IN SUCH ACTION.**
5. **AS A CONTROLLING PART OF THE CONSIDERATION FOR THE ACCEPTANCE OF THIS ESCROW, IT IS AGREED THAT MILLS ESCROW SHALL NOT BE LIABLE FOR ANY OF ITS ACTS OR OMISSIONS DONE IN GOOD FAITH, NOR SHALL IT BE LIABLE FOR ANY CLAIMS, DEMANDS, LOSSES OR DAMAGES MADE, CLAIMED OR SUFFERED BY ANY PARTY TO THIS ESCROW, INCLUDING, BUT NOT LIMITED TO, ANY NEGLIGENT ACT OR OMISSION OF MILLS ESCROW**
6. Mills Escrow has the right to change its fees from time to time. Lender and Borrower hereby acknowledge and agree that Mills Escrow shall have the right to revise its fees as delineated on its Fee Schedule without notice. Lender and Borrower hereby agree that charges and fees may be deducted from any installment when not paid, reducing amounts applied to principal and interest or escrow balance. Mills Escrow will abide by the instructions set forth in the Escrow Agreement, provided, however, that Lender and Borrower shall be independently, jointly and severally liable unto Mills Escrow for all unpaid late notice and delinquent service charges and fees, together with all other uncollected charges and fees, including, without limitation, miscellaneous fees, attorney's fees or administrative fees.
7. Mills Escrow may recover from Purchaser all collection costs and expenses as allowed by Purchaser's loan documents.
8. Mills Escrow shall be entitled to recover all reasonable fees incurred in responding to any writ or levy served upon it, which fees may be satisfied out of the monies due the party whose interest in the Escrow has been garnished, levied upon or otherwise attached.
9. In consideration of Mills Escrow remitting payments without waiting for checks or drafts to be honored by the institution upon which they are drawn, the Seller agrees to hold Mills Escrow harmless from any loss sustained by reason of the dishonoring of said checks or drafts. In the event any check or draft is dishonored by the institution upon which it is drawn, and Mills Escrow has remitted such payments as directed herein, Seller shall return such payments to Mills Escrow within five (5) days from the date requested by Mills Escrow.
10. Mills Escrow may resign from its duties as Escrow Agent by giving the parties sixty (60) days written notice. Mills Escrow has the right to assign its duties as escrow agent.
11. This Agreement shall be binding on all parties hereto, their heirs, legal representatives, successors and assigns. The terms and conditions herein contained shall be governed by the laws of the State of Texas in all respects, including matters of construction, validity and performance. Any term or condition herein contained, or part thereof, held by a court of competent jurisdiction to be invalid or unenforceable shall not impair or invalidate the remainder of the terms and conditions herein contained, and the effect thereof shall be confined to the term or condition, or part thereof, so held to be invalid or unenforceable, unless the term or provision, or part thereof, can be reformed so as to carry out the intent of the parties hereto.

FEE SCHEDULE BELOW IS SUBJECT TO CHANGE WITHOUT NOTICE:

ACCOUNT SET UP FEES:

Per Note Without Escrow	150.00
Per Note With Escrow	175.00
Escrow Only	75.00
New Lender Account	75.00

SERVICING FEES:

Regular Note P&I Only	22.50	Per Payment/ Per month
Escrow Accounts Only	25.00	Per Payment/ Per month / Per Property
P&I & Escrow Accounts	45.00	Per Payment / Per month / Per Property
Additional Lender Fee	5.00	Per lender / Per Payment / Per month over 5 lenders
Equipment Transactions	1.00%	Percentage of the Sale Price/ Per Transaction
Construction Loan	150.00	Per Draw
Monthly Service Fee	35.00	For accounts with no activities (Minimum Fee)

OTHER FEES:

Copy - First Page	10.00	
Each Additional Page	2.00	
Faxes	2.00	1st page/\$1.00 each additional (Sending & Receiving)
Pay History	20.00	1 st page / \$1.00 \$1.00 Each additional page
Duplicate Coupon Book	50.00	
Duplicate 1098/1099	25.00	
Returned Check/Draft Rejection	75.00	
Payment Late Notice	75.00	
Maturity Notice	75.00	
Demand Notice	350.00-500.00	
Note Late Fees Assessed	50% / 50%	Split between Lender & Mills Escrow
Insurance Demand Notice	75.00	
Forwarding Docs for Demand	75.00	(Recals)
Acceleration/Reinstatement Fee	400.00	
Forwarding Docs for Acceleration	175.00	
Amortization	25.00	
Manual Adjustment Fee	35.00	
Reissue Check	75.00	
Stop Pay	75.00	
Returned Check / ACH Rejection	75.00	
Payoff/Verification of Mortgage	50.00	
Reconveyance/Payoff	225.00	
Transfer/ Close Out	150.00	
Storage Retrieval	50.00	
Foreclosure (El Paso)	1000.00	1300.00 Outside El Paso
Proof of Claim	250.00	
Rush Fees	250.00	per hour
Document Package	750.00	
Redraft	500.00	
Loan Closing Only	500.00	
Assumption Package	550.00	
Backup Withholding	175.00	recurring failure to provide W9

***OTHER FEES MAY APPLY**

*** Fees for services not included in this schedule will be charged at the minimum rate of \$100.00 per employee hour. All fees are collected in advance of services performed. Any applicable postage, including certified mail, overnight delivery fees, recording and/or runner fees will be address and are not included above. All fees quoted herein are subject to change without notice. Mills Escrow may deduct from any installment such services not paid. This may result in a lesser amount applied to the P&I or Escrow balance. ***

<div>Borrower</div>	<div>Date</div>	<div>Lender</div>	<div>Date</div>
<div>Borrower</div>	<div>Date</div>	<div>Lender</div>	<div>Date</div>
<div>Borrower</div>	<div>Date</div>	<div>Lender</div>	<div>Date</div>
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LATE NOTICE MAINTENANCE

At Mills Escrow Company, late notice maintenance service is available to you. The terms for this service are as follows:

1. For a lender, Mills Escrow shall monitor your account(s) and in the event that a payment is past due, a late payment reminder notice will be sent to the client. The letter will request payment of all past due payments together with contractual late fees. If you forfeit the client's interest under the real estate contract or note and deed of trust or accept partial payments, you may be responsible for outstanding preparation fees.
PLEASE BE ADVISED THAT IF NOTIFICATION IS SENT AND THE CLIENT DOES NOT INCLUDE THE LATE FEE, THIS AMOUNT WILL BE DEDUCTED FROM THE PRINCIPAL AND INTEREST AMOUNTS UNLESS OTHER ARRANGEMENTS ARE SPECIFIED BELOW.
2. This authorization and instruction is for the purpose of monitoring and issuing late notices. Mills Escrow will take action to terminate the client's interest in the subject property or in the contract. Should you wish for your delinquencies to be processed alternatively, please notify us in writing. Mills Escrow Company cannot give legal advice and any such legal questions should be directed to an attorney.
3. Contractual collection costs will be retained by Mills Escrow to cover expenses for the late notice reminder program. If there is no such fee, Mills Escrow will charge you, as the holder, the remainder which will be deducted from your disbursement upon payment by the client.

AUTHORIZATION

LENDER ACCT NUMBER: _____

NAME: _____

TELEPHONE: _____

SIGNATURE: _____

DATE: _____

_____ If payment of Late Fees is not received, please reject payment rather than short the principal and interest.

LENDER



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INTEREST AUTHORIZATION

There are two types of interest calculating methods common to our business. For both types, it is important to remember that interest is paid in arrears. Common thought is that when a payment is made, you are paying for the month ahead. This is incorrect.

DAILY INTEREST

This is calculated according to the actual number of days between payments. If the calculated interest is greater than the Principal and Interest amount of the payment, the excess interest becomes accrued interest (which is interest that is unpaid but still owing) and the account balance is not charged. If the current year is a leap year, then substitute 366 for the 365 in the calculation formula.

This formula is: Current principal balance x Interest rate ÷ 365 (= your per diem or daily interest amount) x number of days = interest total for this payment. To obtain the number of days in this formula count the actual number of days from the date of the last payment to the date of the payment you are calculating.

PERIODIC INTEREST

This is calculated according to a set number of days between payments. If more than one payment is received at a time, the interest is calculated on the first payment and the new balance is figured. Then using the new balance, the interest on the second payment is calculated, and its balance is computed. Regardless of whether the client pays 2 days early or 2 months late, exactly one month's interest will be charged to the regular payment. This process continues until all received payments have been calculated. The number of days in the calendar year is not relevant with periodic interest.

This formula is: Current principal balance x Interest rate ÷ 360 (= your per diem or daily interest) x 30 = interest total for payment.

AUTHORIZATION

I authorize Mills Escrow Company to calculate interest on a *DAILY (____) PERIODIC (____) in reference to the account of _____, Account Number _____
PAYOR(s) *Initial One ONLY

LENDER

DATE

Borrower(s)

NOTICE OF PENALTIES FOR MAKING FALSE OR MISLEADING STATEMENT

WARNING:

Intentionally or knowingly making a materially false or misleading statement to obtain property or credit, including a mortgage loan, is a violation of Section 32.32, of the Texas Penal Code, and, depending on the amount of the loan or value of the property, is punishable by imprisonment for a term of 2 to 99 years and a fine not to exceed \$10,000.

I/we, the undersigned loan applicant(s), represent that I/we have received, read and understand this notice of penalties for making a materially false or misleading written statement to obtain a loan.

I/we represent that all statements and representations contained in my/our written loan application, including statements or representations regarding my/our **identity, employment, annual income, and intent to occupy the real property** secured by the loan, are true and correct as of the date of loan closing.

Applicant

DATE

Co-Applicant

DATE

Co-Applicant

DATE

Co-Applicant

DATE

THE STATE OF TEXAS

§

§

COUNTY OF _____

§

This instrument was acknowledged before me on the _____ day of _____, 20____,
by _____.

Notary Public in and for the State of _____

Borrower(s)

AVISO SOBRE LA PENA POR HACER UNA DECLARACIÓN FALSA Ó ENGAÑOSA

ADVERTENCIA:

Intencionalmente ó con conocimiento la falsificación de una declaración escrita material falsa ó engañosa para obtener propiedad ó crédito, incluyendo un préstamo de hipoteca, es una violación de la Sección 32.32, del Código Penal de Taxes, y, dependiendo en la cantidad del préstamo ó valor de la propiedad, la pena será encarcelamiento por un period de 2 años a 99 años y de una multa que no exceda \$10,000.

Yo/nosotros, el/los solicitante(s) firmante(s) para el préstamo de vivienda, confirmamos que yo/nosotros recibí/recibimos, leído, y entendido/entendemos este aviso del castigo por hacer una declaración escrita materialmente falsa ó engañosa para obtener un préstamo hipotecario.

Yo/nosotros confirmo/confirmamos que todas las declaraciones y representaciones contenidas en mi/nuestra aplicación para préstamo hipotecario, incluyendo declaraciones ó representaciones con respecto a mi/nuestra **idenidad, empleo, ingreso annual, y el intento de ocupar la residencia** asegurada por el préstamo hipotecario, es verdadera y correcta en la fecha del cierre de préstamo.

Solicitante

Fecha

Co-Solicitante(s)

Fecha

Co-Solicitante(s)

Fecha

Co-Solicitante(s)

Fecha

EL ESTADO DE TEXAS

§
§
§

CONDADO DE _____

Este documento fue reconocido ante mi el día _____ del mes de _____, 20____,
por _____.

Notario Público en y para el Estado de _____



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LENDER ACH AUTHORIZATION

RE:

Name on Account: _____

Lender Account Code: _____

Address: _____

E-Mail Address: _____ Telephone No: _____

By providing the following information and signing below, Lender authorizes Mills Escrow Company to direct deposit your income into the following described account.

Bank Name: _____ Bank Routing Number: _____

Bank Representative Name: _____ Telephone No: _____

Name on Account/ Account Title: _____

Account Number: _____ Account Type: Checking () Savings ()

Please include a voided check with this request.

Lender hereby agree to notify Mills Escrow Company **ten business (10)** days prior to the “deposit date” if there are any changes to the information provided in this form. I understand that this authorization will remain in full force and effect until Mills Escrow have received written notification requesting a change or cancellation. Lender will be requested to complete a new form within such time in the event of any such changes.

Your signature is needed to authorize this direct deposit process.

Signature

Date

Signature

Date

Should you have any questions or need any additional information regarding this process, please feel free to contact us.



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BORROWER ACH AUTHORIZATION

RE:

Name on Account: _____

Account No: _____

Address: _____

E-Mail Address: _____ Telephone No: _____

By providing the following information and signing below, Borrower authorizes Mills Escrow Company to draft your monthly payments from the following described account.

Bank Name: _____ Bank Routing Number: _____

Bank Representative Name: _____ Telephone No: _____

Name on Account/ Account Title: _____

Account Number: _____ Account Type: Checking () Savings ()

Please include a voided check with this request.

EARLIEST DATE ACCOUNT TO BE DRAFTED: _____

FREQUENCY OF DRAFTING: (____) One Time Draft (____) Monthly

Your signature is needed to authorize this electronic payment process. Please note that withdrawals will be initiated for the due date. If the due date falls on a Saturday or Sunday, the withdrawal will be initiated on the following business day. Depending on the date your account is drafted, you may incur interest costs and/or late fees which will be applied accordingly as you will be held accountable for any interest and/or late fees that may be incurred. You must notify us **ten business (10)** days prior to the "payment date" if there are any changes to the above. I understand that this authorization will remain in full force and effect until Mills Escrow have received written notification requesting a change or cancellation. Borrower will be requested to complete a new form within such time in the event of any such changes

Signature

Date

Signature

Date

Should you have any questions or need any additional information regarding this process, please feel free to contact us.

Request for Taxpayer Identification Number and Certification

► Go to www.irs.gov/FormW9 for instructions and the latest information.

Give Form to the
requester. Do not
send to the IRS.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ► _____

☐ C Corporation

☐ S Corporation

☐ Partnership

☐ Trust/estate

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.

6 City, state, and ZIP code

7 List account number(s) here (optional)

Requester's name and address (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

				-				-				
--	--	--	--	---	--	--	--	---	--	--	--	--

or

Employer identification number

--	--	--	--	--	--	--	--	--	--	--	--	--

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ►	Date ►
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

Request for Taxpayer Identification Number and Certification

► Go to www.irs.gov/FormW9 for instructions and the latest information.

**Give Form to the
requester. Do not
send to the IRS.**

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ► _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
6 City, state, and ZIP code	
7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number									
				-				-	
or									
Employer identification number									
					-				

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ►	Date ►
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

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Purpose of Form

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- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

Request for Taxpayer Identification Number and Certification

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**Give Form to the
requester. Do not
send to the IRS.**

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ► _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
6 City, state, and ZIP code	
7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number									
				-				-	
or									
Employer identification number									
					-				

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ►	Date ►
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2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC

☐ C Corporation

☐ S Corporation

☐ Partnership

☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ► _____

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.

6 City, state, and ZIP code

7 List account number(s) here (optional)

Requester's name and address (optional)

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Social security number

				-				-				
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or

Employer identification number

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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.



Mills Escrow Company
906 N. Mesa
Suite 101
El Paso, TX. 79902
915-771-8006

AUTHORIZATION TO SEND TEXT MESSAGES

By signing this form, I authorize Mills Escrow Company (MEC) to send text messages to my cell phone to convey loan transactions information regarding payment receipts and other important information related to loan servicing. I understand that standard text messaging rates will apply to any messages received from MEC. I also understand that I or MEC may revoke this permission in writing at any time. I agree not to hold MEC liable for any electronic messaging charges or fees generated by this service. I further agree that in the event my cell phone number and or cell provider changes I will inform MEC.

Name: _____

Account Number: _____

Property Address: _____

☐ **I decline and DO NOT want to receive text messages at this time. [Skip to initial statement, sign and date]**

☐ **I accept and DO want to receive text messages. [Fill out information below, initial statement, sign and date]**

E-Mail Address: _____

Cell Phone #: _____

Cell Phone Provider: _____

(Example: AT&T, T-Mobile, Sprint, etc.)

Initial _____ This permission form will remain in effect for the duration of my loan or loans being serviced at MEC or until revoked in writing by me or MEC.

Signature

Date

Privacy Disclaimer: This text message program is provided as a service to MEC clients to give important information in a timely manner. Your information will not be sold, distributed, or in any other way shared with entities or affiliates outside of MEC.



Mills Escrow Company
906 N. Mesa
Suite 101
El Paso, TX. 79902
915-771-8006
contactus@millsescrow.com

PRIVACY NOTICE (Lender's Copy)

In the course of our business relationship with you, we collect information about you that is necessary to provide you with our services. We treat this information as confidential and recognize the importance of protecting it. We value your confidence in us.

This notice describes our privacy practices regarding information about our customers and former customers that obtain financial services from us.

Information We Collect

We collect certain information ("nonpublic personal information") about you and the members of your household ("you") from the following sources:

- Information we receive from you on applications or other forms, such as your social security number, income and property information;
- Information about your transactions with us, such as your payment history; and
- Information we receive from a consumer reporting agency.

Information We Disclose

We do not disclose any nonpublic personal information about you, as our customer or former customer, except as described in this notice.

We are permitted to disclose personal information (1) with your written authorization, and (2) as permitted by law.

Security

We restrict access to personal information about you to those individuals, such as our employees and agents, who provide you with our services. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. We maintain physical, electronic and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information.

Recipients of this Notice

We will mail only one notice to each account, though any Purchaser/Seller may request a copy of this notice. By signing the Terms and Conditions Governing Escrow, you acknowledge that you have received a written copy of this Privacy Notice prior to the establishment of our business relationship, and further acknowledge that this Privacy Notice has been posted online at www.millsescrow.com in a clear and conspicuous manner, that you use our website to access information about your escrow services, and agree to receive annual notices of this Privacy Notice at our website, which you will review from time to time, but in no event, less than annually, for as long as our business relationship lasts. You may also request a copy of this notice in writing from us at any time by contacting us at the contact information provided below

Any Questions?

This notice is required by federal law. If you would like additional information about these federal laws, please visit our office at 906 N. Mesa, El Paso TX. Suite 101

Signed: Mills Escrow Company



Mills Escrow Company
906 N. Mesa
Suite 101
El Paso, TX. 79902
915-771-8006
contactus@millsescrow.com

PRIVACY NOTICE (Borrower's Copy)

In the course of our business relationship with you, we collect information about you that is necessary to provide you with our services. We treat this information as confidential and recognize the importance of protecting it. We value your confidence in us.

This notice describes our privacy practices regarding information about our customers and former customers that obtain financial services from us.

Information We Collect

We collect certain information ("nonpublic personal information") about you and the members of your household ("you") from the following sources:

- Information we receive from you on applications or other forms, such as your social security number, income and property information;
- Information about your transactions with us, such as your payment history; and
- Information we receive from a consumer reporting agency.

Information We Disclose

We do not disclose any nonpublic personal information about you, as our customer or former customer, except as described in this notice.

We are permitted to disclose personal information (1) with your written authorization, and (2) as permitted by law.

Security

We restrict access to personal information about you to those individuals, such as our employees and agents, who provide you with our services. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. We maintain physical, electronic and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information.

Recipients of this Notice

We will mail only one notice to each account, though any Purchaser/Seller may request a copy of this notice. By signing the Terms and Conditions Governing Escrow, you acknowledge that you have received a written copy of this Privacy Notice prior to the establishment of our business relationship, and further acknowledge that this Privacy Notice has been posted online at www.millsescrow.com in a clear and conspicuous manner, that you use our website to access information about your escrow services, and agree to receive annual notices of this Privacy Notice at our website, which you will review from time to time, but in no event, less than annually, for as long as our business relationship lasts. You may also request a copy of this notice in writing from us at any time by contacting us at the contact information provided below

Any Questions?

This notice is required by federal law. If you would like additional information about these federal laws, please visit our office at 906 N. Mesa, El Paso TX. Suite 101

Signed: Mills Escrow Company



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 - 5:00 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.

WRITTEN COMPLAINTS: Complaints regarding the servicing of your mortgage should be sent to THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 N LA.MAR SUITE 201, AUSTIN, TX 78705. A toll-free consumer hotline is available at 1-877-276-5550.

INSURANCE INFORMATION: For insurance requirements, please refer to your loan 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 ACH or the coupons provided to you by Mills Escrow. 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 ANYTIME.

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.



TEXAS DEPARTMENT OF SAVINGS & MORTGAGE LENDING

DISCLOSURE STATEMENT

Pursuant to Texas Finance Code Chapter 158.101, a registrant shall provide to the borrower of each residential mortgage loan the following notice not later than the 30th day after the registrant commences servicing the loan:

"COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 North Lamar, Suite 201, Austin, Texas 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550"