



ILD# : _____

Dear Borrower,

We have been advised that there has been property damage to the above referenced property. As Champion Mortgage has a security interest in your property, it is our policy to monitor the completion of repairs on all losses. If funds exceed the outstanding account balance or the damage has been determined to be a total loss, Champion Mortgage may use the funds to pay the account in full or apply to the outstanding balance. In addition, if your loan is not in good standing, the disbursement funds will be released payable to you and the contractor. The following is an explanation of our policy with regard to the monitoring of hazard insurance claim proceeds. To identify if your funds will be monitored, please review the "Process Guidelines" or contact Champion Mortgage Loss Draft Department at (866) 577-5629.

Once you have received your insurance loss check and have verified the funds are to be monitored, have all payees endorse it and immediately forward it to: Champion Mortgage, Attn: Loss Drafts, PO Box 1948, Scottsbluff NE 69363-1948. If you wish to overnight, please forward to 2617 College Park, Scottsbluff, NE 69361.

If monitored, the below outlines documentation that is required prior to the first disbursement of funds:

- **Copy of the insurance company's adjusters report**
- **Mortgagor's Affidavit (if applicable)**
- **Bid / Work Contract (if applicable)**
- **W-9 (if applicable)**
- **Contractor's License Affidavit (if applicable)**

Note: In the event Mold damage is listed on the Insurance Company's adjusters report (Insurance Estimate), a passing Air Clearance Test will need to be provided to Champion Mortgage prior to the second disbursement. It is the financial obligation of the borrower to cover the cost of the Air Clearance Test.

Please review the "Process Guidelines" outlined in this packet to assist you in understanding the processing expectations. Public adjuster or Attorney fees will not be paid from insurance loss funds unless specifically referenced as a line item in the Insurance Adjuster's Damage Report. In addition, all disbursement checks will be sent via regular mail with the United States Postal Service unless a prepaid envelop is provided to Champion Mortgage.

A minimum of two (2) property inspections will be ordered during the monitored repair process. Our property inspection company will contact you within 3 to 5 business days of your request to arrange a convenient time to inspect your property. Your prompt response to the inspector's request will prevent unnecessary delays in disbursement of your loss funds. Inspections will be charged at a cost of \$35.00 each as an advance on your mortgage and will appear on your monthly statement.

ILD#: _____

Once the first disbursement has been mailed and the repairs have begun, you may not change contractors without our approval. We will require an itemized invoice of work completed and a signed and notarized Waiver of Lien from the original contractor. In addition, we will require a signed work contract from the new contractor. Funds may not be released until *all* parties are in agreement as to the percentage of repairs completed and the funds due to the original contractor.

We reserve the right to withhold funds until all parties have complied with our procedures.

If you should have any questions and need to speak with someone at Champion Mortgage, please feel free to contact our Loss Draft Department at our toll free number at (866) 577-5629. Our Loss Draft Customer Service Representatives are available Monday through Friday between the hours of 8:00 AM and 5:00 PM, Central Standard Time.

Sincerely,

Loss Draft Department

Fax: 866.783.8425

Email: ChampionLDDocs@SWBC.com

Champion Mortgage
PO Box 1948
Scottsbluff, NE 69363-1948

Champion Mortgage is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not a demand for payment of the captioned debt to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.



PROCESS GUIDELINES - WHAT TO SUBMIT

Please be advised that you will need to provide us with the following completed documents. Details and sequence for submission for each document are as follows.

Note: Failure to provide the required documents timely and accurately completed may delay the disbursement of your insurance loss draft funds.

Insurance Adjuster's Damage Estimate (Insurance Estimate) – All pages of the itemization of property damages that your insurance company used to base the settlement of your claim. This document is required prior to the disbursement of any funds.

Mortgagor's Affidavit (if applicable) - Statement by you verifying property location, damage and intent to repair/rebuild. (Enclosed) This document must be signed and dated by all mortgagors in the presence of a notary. This document is required prior to the disbursement of any funds.

If you meet the requirements that qualify you to act as your own general contractor (such as your account is in good standing, loss type and amount of your loss) then you will *not* be required to submit a signed work contract and W-9. However, you will be required to complete the Mortgagor Affidavit accordingly. If the net claim is over \$20,000 or your account is not in good standing, the option to act as your own general contractor is not available.

The insurance claim check (Endorsement procedures will be provided upon verbal contact with the Champion Mortgage Loss Draft Department).

Bid/Work Contract (if applicable) - This is a legal agreement signed by you and the construction firm(s) doing the repair/rebuild. It must include detailed scope of work and agreed upon cost of repairs. This document may be required prior to the disbursement of any funds.

W-9 (if applicable) - form completed by your contractor (Enclosed). This document may be required prior to the disbursement of any funds.

Contractor's License Affidavit (if applicable) - Depending on the situation, we may require you to hire a licensed contractor to complete the repairs. This form will need to be completed in its entirety by the contractor(s) in the presence of a notary. This document may be required prior to the disbursement of any funds.

Affidavit of Bills Paid and Release of Liens by Contractor (if applicable) – Each individual contractor must complete their own form, signing and dating the document in the presence of a notary. This completed document provides a statement indicating repairs have been undertaken and completed and that upon full payment the contractor will waive and release any and all liens against the subject property associated with this work (Enclosed). When a contractor is required, this document is required by Champion Mortgage prior to final disbursement of insurance claim proceeds.

If the Insurance Company's adjusters report (Insurance Estimate) indicates mold, a passing **Air Clearance Test** document is required prior to the interim disbursement. You are responsible for the test completion and must submit the certificate showing the mold has been remediated.

To submit any of the above, please ensure the following information is included:

- Borrower's Name
- Account Number
- Property address
- ILD # _____

Please send via mail to:

Champion Mortgage
PO Box 1948
Scottsbluff, NE 69363-1948

Or

via Overnight mail to:

Champion Mortgage
2617 College Park Drive
Scottsbluff, NE 69361

via E-mail: ChampionLDDocs@SWBC.com
via Fax: 866.783.8425

PROCESS GUIDELINES - WHAT PROCESS WILL MY LOSS FOLLOW?

Please see below to determine how your loss will be processed.

1. Claims equal to or less than \$10,000
2. Claims between \$10,000.01 - \$20,000
3. Claims between \$20,000.01 - \$39,999.99
4. Claims that equal to or exceed \$40,000
5. Delinquent Accounts
6. Payoff
7. Additional Considerations

1. What do I need to provide if my account is in good standing and my net claim is equal to or under \$10,000?

If your account is in good standing and your net claim is equal to or under \$10,000, forward your unendorsed insurance claim check along with a copy of the insurance estimate for the claim. If the above is confirmed, we will endorse your check and return it to you via regular mail with the United States Postal Service unless a prepaid envelop is provided. You are required to order an inspection of the property through Champion Mortgage within 120 days of receiving the enclosed funds. Please note that at least 90% of the required repairs must be reflected in the property inspection to endorse and release any recoverable depreciation issued. An inspection to evaluate external repairs may be scheduled without notice.

- What documents are required?
 - Unendorsed Insurance Claim Check (from your insurance company)
 - Insurance Adjuster's Damage Estimate (Insurance Estimate)
 - ** Inspection results showing the repairs are 90-100% complete to close the file.

2. What do I need to provide if my account is in good standing and my net claim is between \$10,000.01 and less than or equal to \$20,000?

- Initial disbursement – 1/2 of insurance proceeds awarded by the insurance company, will be issued payable to borrower(s) only sent via regular mail with the United States Postal Service unless a prepaid envelop is provided.
 - What documents are required?
 - Endorsed Insurance Claim Check (from your insurance company)
 - Insurance Adjuster's Damage Estimate (Insurance Estimate)
 - Signed and Notarized Mortgagor Affidavit (Enclosed)
- Second Disbursement – 1/2 of the remaining insurance proceeds, totalling 75% of funds awarded, will be issued payable to borrower(s) only sent via regular mail with the United States Postal Service unless a prepaid envelope is provided.
 - What documents are required?
 - **Inspection results indicating repairs are 50%-75% complete.
 - If mold damage is listed on insurance estimate, the air clearance test results indicating mold remediation is complete.
- Final Disbursement – Remaining insurance proceeds received to totalling 100% of funds awarded, will be issued to borrower(s) only sent via regular mail with the United States Postal Service unless a prepaid envelop is provided.
- - What documents are required?
 - **Inspection results indicating repairs are 90% or greater.

3. What do I need to provide if my account is in good standing and my net claim is between \$20,000.01 and less than or equal to \$39,999.99?

NOTE: A contractor will be required to complete your repairs and all disbursements will include the contractor as a payee.

- Initial disbursement – 1/2 of insurance proceeds awarded by the insurance company will be sent via regular mail with the United States Postal Service unless a prepaid envelop is provided.
 - What documents are required?
 - Endorsed Insurance Claim Check (from your insurance company)
 - Insurance Adjuster's Damage Estimate (Insurance Estimate)
 - Signed and Notarized Mortgagor Affidavit (Enclosed)
 - Contractor W-9 (Enclosed)
 - Signed Contractor Bid (from your contractor)

NOTE: The Contractor Bid must match repairs listed in the insurance estimate and the Affidavit of Bills Paid and Release of Lien.

- Second Disbursement – 1/2 of remaining insurance proceeds awarded, totalling 75% of funds received sent via regular mail with the United States Postal Service unless a prepaid envelop is provided.
 - What documents are required?
 - **Inspection results indicating the repairs are 50% - 75% complete.
 - If mold damage is listed on insurance estimate, the air clearance test results indicating mold remediation is complete.
- Final Disbursement – Remaining insurance proceeds awarded, totalling 100% of funds received sent via regular mail with the United States Postal Service unless a prepaid envelop is provided.
 - What documents are required?
 - **Inspection results indicating the repairs are 90% or greater.
 - Signed and Notarized Affidavit of Bills Paid and Release of Lien (Enclosed)

**Contact Loss Draft Department to schedule the inspection.

4. What do I need to provide if my account is in good standing and my net claim exceeds \$40,000.00?

NOTE: A licensed contractor will be required to complete your repairs and all disbursements will include the contractor as a payee.

- Initial disbursement – 1/2 of insurance proceeds awarded sent via regular mail with the United States Postal Service unless a prepaid envelope is provided. (Not to exceed the greater of \$40,000 or 10% of the account balance)
 - What documents are required?
 - Endorsed Insurance Claim Check (from your insurance company)
 - Insurance Adjuster's Damage Estimate (Insurance Estimate)
 - Signed and Notarized Mortgagor Affidavit (Enclosed)
 - Contractor W-9 (Enclosed)
 - Signed Contractor Bid (from your contractor)
 - Contractor's License Affidavit (Enclosed) – Prior to initial disbursement

NOTE: The Contractor Bid must match repairs listed in the insurance estimate and the Affidavit of Bills Paid and Release of Lien.

- Second Disbursement – 1/2 of remaining insurance proceeds awarded, totalling 75% of funds received sent via regular mail with the United States Postal Service unless a prepaid envelop is provided.
 - What documents are required?
 - **Inspection results indicating the repairs are 50%-75% complete.
 - If mold damage is listed on insurance estimate, the air clearance test results indicating mold remediation is complete.
- Final Disbursement – Remaining insurance proceeds awarded, totalling 100% of funds received sent via regular mail with the United States Postal Service unless a prepaid envelop is provided.
 - What documents are required?
 - **Inspection results indicating the repairs are 90% or greater.
 - Signed and Notarized Affidavit of Bills Paid and Release of Lien (Enclosed)

**Contact Loss Draft Department to schedule the inspection.

5. What do I need to provide if my account is not in good standing *regardless* of my net claim amount?

The status of your account will require your claim to be monitored. This means the funds will be deposited into a restricted escrow account and disbursed as repairs are completed. Funds are disbursed in increments and are released based on inspection results. **Depending on the status of your account, additional approval may be required and additional processing time will occur.**

What can I expect?

- Initial disbursement—25% of insurance proceeds received, however not to exceed \$10,000 sent via regular mail with the United States Postal Service unless a prepaid envelop is provided.
 - What documents are required?
 - Endorsed Insurance Claim Check (from your insurance company)
 - Insurance Adjuster's Damage Estimate (Insurance Estimate)
 - Signed and Notarized Mortgagor Affidavit (Enclosed)
 - Signed and Notarized Contractor's License Affidavit (Enclosed)
 - Contractor W-9 (Enclosed)
 - Signed Contractor Bid (from your contractor)

NOTE: *The Contractor Bid must match repairs listed in the insurance estimate and the Affidavit of Bills Paid and Release of Lien.*

- Second Disbursement—25% of insurance proceeds received to total 50% of funds received sent via regular mail with the United States Postal Service unless a prepaid envelop is provided.
 - What documents are required?
 - **Inspection results indicating repairs are 25%-49% complete.
 - If mold damage is listed on insurance estimate, the air clearance test results indicating mold remediation is complete.
- Third Disbursement – 25% of insurance proceeds received to total 75% of funds received sent via regular mail with the United States Postal Service unless a prepaid envelop is provided.
 - What documents are required?
 - **Inspection results indicating repairs are 50%-99% complete.
- Final Disbursement – 25% of insurance proceeds received to total 100% of funds received sent via regular mail with the United States Postal Service unless a prepaid envelop is provided.
 - What documents are required?
 - **Inspection results indicating 100% complete.
 - Signed and Notarized Affidavit of Bills Paid and Release of Lien (Enclosed)

**Contact Loss Draft Department to schedule the inspection.

6. What if I wish to satisfy my account using the proceeds of the insurance claim funds?

If the insurance claim funds are adequate to pay your account in full, please submit a signed written request and authorization to utilize the claim funds towards payoff of the account. Upon receipt of the signed request, Champion Mortgage will request a payoff statement to verify if funds are sufficient to proceed with payoff. If you have any questions with regards to payoff of the account, please contact the Champion Mortgage Customer Service Department at (866) 577-5629.

For additional questions regarding the insurance claim funds please contact the Loss Draft Customer Service Department at (866) 577-5629.

7. Additional Considerations

If the loss type or the estimate indicates mold, an air clearance test is needed before the 2nd draw. You are responsible to order the test and send the certificate showing the mold has been remediated. Please remember to timely submit all requested documents previously described or the processing of your claim and the release of disbursements from your restricted escrow account will be delayed.

What if my contractor requires an alternate payment schedule? If your contractor requires an alternate payment schedule, please submit the request in writing along with a copy of the payment schedule. This documentation must be signed by both the borrower and the contractor.

All endorsed checks and disbursement checks will be sent via regular mail with the United States Postal Service unless a prepaid envelope is provided.

IMPORTANT:

Please note that checks will not be automatically endorsed if your loan is not in good standing (please refer to the Process Guidelines – What Process Will My Loss Follow?).

If your account is not in good standing, alternate disbursement guidelines will apply and inspection results must indicate repairs are 100% complete to release the final draw.

If you have a modular or manufactured home that requires replacement, please be advised that prior approval will be required. You will be required to provide the factory invoice or the manufactures new building specifications for additional review and approval from Champion Mortgage prior to proceeding. In addition, alternate disbursement guidelines may apply. Please contact the Loss Draft Department at (866) 577-5629 to further discuss the requirements.

***Additional requirements may be necessary depending on your investor's guidelines.

PROCESS GUIDELINES – HOW LONG IS IT GOING TO TAKE?

- Incoming Documents:
 - Please allow **24-48 hours** for **ALL** incoming mail, email or fax including documentation and/or insurance claim checks to be uploaded.
- Incoming Claim Checks:
 - Upon processing of an unmonitored insurance claim check **\$10,000 or under** please allow up to **5 business days** for completion. Once complete, the endorsed check will be sent via regular mail with the United States Postal Service unless a prepaid envelop is provided.
 - Upon processing of a monitored insurance claim check **over \$10,000** please allow up to **5 business days** for the funds to be available in your restricted escrow account. If the check is received and is missing an endorsement from a listed party, it will be returned to you for endorsement and this may cause a delay.
- Documents:
 - Upon uploading the required documentation, please allow up to **5 business days** for the documentation to be reviewed. If any documentation is incomplete or missing you will be contacted regarding the missing documentation.
- Inspections:
 - Once an inspection is ordered by Champion Mortgage, please allow up to **5 business days** for the inspector to contact you to schedule the date and time of your inspection. Once the inspection is completed please allow up to 4 business days for the results to be received and reviewed.
- Disbursements:
 - Once all documentation is processed and reviewed, please allow up to **5 business days** for a disbursement to be completed. Once complete, the disbursement will be sent via regular mail with the United States Postal Service unless a prepaid envelop is provided.

NOTE: All processing & completion times above are based on an account in good standing in which all documentation submitted is complete and accurate. Failure to supply the required and accurate documentation may result in a delay of the claims process. Depending on the delinquency of your account, additional approval may be required and additional processing time will also occur.

Mortgagor Affidavit

Account Number: _____

Date of Loss: _____

ILD#: _____

I/we, the undersigned mortgagor(s) being first duly sworn depose and state that I/we am/are the owner(s) of the property located at _____ and that on or about _____, the improvements on said property were damaged and all damage has been, or will be, fully repaired and that the repaired portion of the property and improvements are now or will be in as good a condition as the property and improvements were prior to the damage. The Mortgagor(s) further state(s) that the repairs to the property have been, or will be, fully paid from the proceeds of the Loss Draft from _____, and that no mechanic's or materialmen's liens are attached or will be attached to the property by reason of said repairs.

If you would like to act as your own general contractor or self-repair, the loan must be in good standing and the net claim cannot exceed \$20,000. Please initial the following statement:

_____ I/We intend to complete the repairs ourselves or act as our own general contractors. We understand that repairs must ensure that the property is restored to the previous condition or better. If contractors are utilized to complete the repairs, we will ensure that the contractors are paid in full.

Mortgagor _____ Date _____

Mortgagor _____ Date _____

**Affidavit of Bills Paid and Release of Liens by Contractor
(Conditional upon Final Payment)**

Account Number: _____ ILD#: _____

The undersigned ("Contractor"), having furnished materials and/or performed labor in connection with the construction (the "Project") of certain improvements located at _____ in _____ County, (the "Property"), the Property being further described on Exhibit "A"

attached hereto, for and in consideration of the payment to the Contractor of the sum hereinafter specified, does hereby acknowledge and release as follows:

Upon receipt of the sum of _____ Dollars (\$ _____), being full and final payment for all materials furnished and/or labor performed by Contractor for the Project (the "Work");

1. Contractor will waive and release any and all liens, rights and interests (whether choate or inchoate, and including, without limitation, all mechanics and materialmen's liens under the Constitution and statutes of the "Property" state) which are or may be owned, claimed or held by Contractor in and to the Property and the improvements constructed thereon by reason of the Work or otherwise, and Contractor will thereby **RELEASE AND FOREVER DISCHARGE** any and all claims, debts, demands or causes of action that Contractor has or may have as a result of the same including, without limitation, any liens of Contractor for the Work now or hereafter filed for record in said County.

2. Contractor represents, warrants and certifies that all bills owed by Contractor for materials furnished and labor performed in connection with the Work have been or will be fully paid and satisfied. If for any reason a lien or liens are filed for materials or labor against the Property by virtue of Contractor's participation in the Project by any person claiming by, through or under the Contractor, then Contractor will immediately obtain a settlement of such lien or liens and obtain and furnish to the owners of the Property a release thereof. Contractor shall indemnify such owners and their respective heirs, successors and assigns from any such bill or liens and from all costs and expenses, including attorney's fees, incurred in discharging any such bill or removing any such liens.

Executed _____, 20_____

Contractor Company Name _____

Authorized Signature _____

Printed Name and Title _____

Sworn to and subscribed before me this _____ day of _____, 20__

Notary Signature _____

Notary Public in and for the State of _____

My Commission Expires: _____

Loss Draft Services
CONTRACTOR LICENSE AFFIDAVIT

Account Number: _____ ILD#: _____

I/We, _____, certify that this business holds a state-issued contractor's license and is bonded by _____ (Surety Company). I/We also certify that I/We intend to repair the residence owned by _____ and located at _____.

The estimated total cost of these repairs is \$ _____.

(_____ plus sales tax / _____ including sales tax). I/We further certify the above estimate will be revised in writing in the event the actual amount required to complete the repairs changes.

I/We declare under penalty of law, that this affidavit, including any accompanying documents, confirms that I/We will comply with all of the rules, regulations, and requirements of the State of _____, as well as with local, municipal, and county codes, and with any covenants related to the property.

Signature of Authorized Contractor Representative(s) Date

Name of Business _____ Contact Telephone Number _____

Contractor License Number _____

NOTARY ACKNOWLEDGMENT

State of _____

County of _____

On _____ before me, _____, personally appeared
(Insert name of the notary)

(Insert name(s) of the contractor(s))

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the above affidavit, and having first sworn that the information in the affidavit is correct, signed the affidavit, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies).

I certify under penalty of perjury under the laws of the State of _____ that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Signature _____ (Seal)

Champion Mortgage, Attn: Loss Drafts, PO Box 1948, Scottsbluff, NE 69363-1948
Phone: (866) 577-5629 Fax: 866.783.8425

**Request for Taxpayer
 Identification Number and Certification**

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

Print or type
 See Specific Instructions on page 2.

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; check only one of the following seven boxes: <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member 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) _____ (Applies to accounts maintained outside the U.S.)
5 Address (number, street, and apt. or suite no.)	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 Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Social security number										
□	□	□	□	□	□	□	□	□	□	□
- - -										
OR										
Employer identification number										
□	□	□	□	□	□	□	□	□	□	□
-										

Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

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 on page 3.

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. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at www.irs.gov/fw9.

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? on page 2.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.

Third Party Authorization and Agreement to Release

Account #: _____

Property Address: _____

ILD: _____

I do hereby authorize Champion Mortgage (my lender/mortgage servicer) to release or otherwise provide any and all information related to the claim file referenced above to the following 3rd party:

_____ of _____ in his/her capacity as
Name **Company (if applicable)**

_____ **Relationship (if applicable)** _____ **Phone #**

The lender/mortgage servicer will take reasonable steps to verify the identity of the 3rd party authorized above, but will have no responsibility or liability to verify the true identity of the 3rd party when he/she asks to discuss my claim file or seek information about my claim file. Nor shall the lender/mortgage servicer have any responsibility or liability for what the requestor may do with the information he/she obtains concerning my claim file.

I do hereby indemnify and forever hold harmless the lender/mortgage servicer from all actions and causes of actions, suits, claims, attorney fees, or demands against the lender/mortgage servicer which I and/or my heirs may have resulting from the lender/mortgage servicer discussing my claim file and/or providing any information concerning my claim file to the above named 3rd party or person identifying themselves to be that requestor.

If you agree to this Authorization and the terms of the Release as stated above, please sign, date, and fax this form to 866.783.8425.

Note: No information concerning your claim file will be provided to the 3rd party until we have received this executed document. The authorization needs to be in the name of an individual (not a company) and a form needs to be completed for each authorized individual. All mortgagors listed on the Mortgage must sign.

Printed Customer Name Customer Signature Date

Printed Customer Name Customer Signature Date

Legal Disclosure

Hawaii Residents: If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.

New York Residents: Nationstar Mortgage LLC is licensed by the New York City Department of Consumer Affairs License Number: 1392003. If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

Oregon Residents: There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit www.oregonhomeownersupport.gov. If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org.

North Carolina Residents: Nationstar Mortgage LLC is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC is also licensed by the North Carolina Department of Insurance, Permit Numbers 105369, 112715, 105368, 111828, 112953 and 112954. If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website www.nccob.gov.

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF A 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.