**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions)**

***Where To Get Help With Your GreenPoint Mortgage Loan!***

Below are the questions that our customers ask us most frequently. To get answers, simply click on the underlined hypertext.

If you can't find the right answers to your questions here on our Website, please call our automated Info Line toll-free at (800) 784-5566 and be sure to have your mortgage loan number handy! We're available Monday through Friday 6 AM - 10 PM EST and Saturday 6 AM - 5 PM EST. Our Customer Service Representatives will be happy to help you Monday-Friday, 8:30 AM through 5:00 PM, EST.

**1. I've got some questions about my GreenPoint Mortgage loan. What is the easiest, fastest, simplest way to get answers?**

**2. What's your address? What are your phone and fax numbers?**

**If I want to make a payment, what's your address?**

**What is your overnight mail address?**

**Where would I send or fax an insurance renewal?**

**Where can I ask questions concerning my homeowners insurance?**

**Where can I send or fax a tax bill?**

**Where can I send or fax a letter or written inquiry about my account?**

**3. How can I Pay By Phone?**

**4.** **How can I get a payoff quote?**

**5. How can I pay additional funds on my principal balance?**

**6. Can you help me with either a refinance or a first mortgage?**

**7. Why did my monthly payment increase?**

**8. I want to change insurance companies. What do I do?**

**9. How can I sign up for or delete my account from your Easy Pay automatic check-drafting service?**

**10. When can I expect to receive escrow refunds due on my paid in full account?**

**11.** **When can I expect to receive my 1098 Interest Statement? And where can I find the listing for "school taxes"?**

**12.**  **How can I contest a late charge fee?**

**[add Equal Housing logo]**

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Linking Page - General Inquiries**

***General Inquiries***

**I've got some questions about my GreenPoint Mortgage loan. What is the easiest, fastest, simplest way to get answers?**

Call (800) 784-5566 (and be sure to have your mortgage loan number handy!). Our automated Info Line can help answer many of your questions, including:

• Your principal balance

• The date your last payment was received

• The current due date

• The payment amount due

• Billing statement information on your existing mortgage

• How to Pay by Phone

• How to obtain payoff information

• How to obtain escrow account or year-end interest information

We have Customer Service Representatives available to help you Monday - Friday, 8:30 AM through 5 PM, EST. Call if you have any questions.

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - [Main] Linking Page - Our Address & Phone and Fax Numbers**

**[I was thinking that possibly when readers click on,** "**What's your address? What are your phone and fax numbers?", they will reach this page, which features all the addresses and phone and fax numbers.**

**If readers have more specific questions, they can click on the hypertext in the subheadings, and jump to the shorter answers.]**

***Our Address & Phone and Fax Numbers***

**What's your address? What are your phone and fax numbers?**

GreenPoint Mortgage Corp. has several mailing addresses and phone and fax numbers, depending on the purpose of your inquiry. If you have general questions about your mortgage, call (800) 784-5566, and our automated Info Line can assist you. Call if you have any questions. Be sure to have your mortgage loan number handy!

For more specific needs, here are our various addresses, phone, and fax numbers:

• To **make a payment**, please write your loan number on your check and mail it to:

GreenPoint Mortgage Corp.

P.O. Box 3459

New York, NY 10008-3459

Attention: Payment Processing

Please include your monthly statement.

If you're interesting in using our easy, convenient Pay By Phone service, please click here.  **[and when the viewer clicks here, the hypertext will link to the Linking Page entitled "How to Pay By Phone"]**

Our **overnight** mail address is:

GreenPoint Mortgage Corp.

2300 Brookstone Centre Parkway

Columbus, Georgia 31904

Attention: Payment Processing

Please include your monthly statement.

• To send an **insurance renewal**, please include your **loan number** and mail it to:

 GreenPoint Mortgage Corp.

 P.O. Box 80747

 Atlanta, GA 30366

 Attention: Insurance Department

Our **overnight** mail address is:

GreenPoint Mortgage Corp.

2405 Commerce Ave.

Suite 100, Bldg. 2000

Duluth, GA 30096

Attention: Insurance Department

You can **fax** the renewal to (678) 475-8600.

If you have any questions, please call our Insurance Department at (800) 301-6903.

• Please direct questions concerning your **homeowners insurance** to our Insurance Department at (800) 301-6903. Written inquiries should be mailed to GreenPoint Mortgage Corp., P.O. Box 80747, Atlanta, GA 30366, Attention: Insurance Department, or faxed to (678) 475-8600. Please include your loan number on all written inquiries.

 Our overnight address is:

GreenPoint Mortgage Corp.

2405 Commerce Ave.

Suite 100

Building 2000

Duluth, GA 30096

Attention: Insurance Department

• To send a **tax bill**, please include your loan number and mail it to:

GreenPoint Mortgage Corp.

P.O. Box 569765

Dallas, TX 75356

Attention: Outsourcing Dept. Dal-06E

You can **fax** the bill to (214) 879-4629.

• To send a **letter or written inquiry** about your account, please include your loan number and mail it to:

 GreenPoint Mortgage Corp.

 P.O. Box 84013

 Columbus, GA 31908-4013

 Attention: Customer Service Department

You can **fax** the letter to (706) 641-4453.

Our **overnight** address is:

GreenPoint Mortgage Corp.

2300 Brookstone Center Parkway

Columbus, GA 31904

Attention: Customer Service Department

If you have any questions, please call (800) 784-5566.

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Sub-Linking Page - Making a Payment**

***Making* *a Payment***

• To **make a payment**, please write your loan number on your check and mail it to:

GreenPoint Mortgage Corp.

P.O. Box 3459

New York, NY 10008-3459

Attention: Payment Processing

Please include your monthly statement.

If you're interesting in using our easy, convenient Pay By Phone service, please click here.  **[and when the viewer clicks here, the hypertext will link to the Linking Page entitled "How to Pay By Phone"]**

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Sub-Linking Page - Our Overnight Mail Address**

***Our Overnight Mail Address***

Our **overnight** mail address is:

GreenPoint Mortgage Corp.

2300 Brookstone Centre Parkway

Columbus, Georgia 31904

Attention: Payment Processing

Please include your monthly statement.

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Sub-Linking Page - Sending or Faxing an Insurance Renewal**

 ***Sending or Faxing an Insurance Renewal***

• To send an **insurance renewal**, please include your **loan number** and mail it to:

 GreenPoint Mortgage Corp.

 P.O. Box 80747

 Atlanta, GA 30366

 Attention: Insurance Department

Our **overnight** mail address is:

GreenPoint Mortgage Corp.

2405 Commerce Ave.

Suite 100, Bldg. 2000

Duluth, GA 30096

Attention: Insurance Department

You can **fax** the renewal to (678) 475-8600.

If you have any questions, please call our Insurance Department at (800) 301-6903.

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Sub-Linking Page - Questions Concerning Your Homeowners Insurance**

***Questions Concerning Your Homeowners Insurance***

Please direct questions concerning your **homeowners insurance** to our Insurance Department at (800) 301-6903. Written inquiries should be mailed to GreenPoint Mortgage Corp., P.O. Box 80747, Atlanta, GA 30366, Attention: Insurance Department, or faxed to (678) 475-8600. Please include your loan number on all written inquiries.

Our **overnight** address is:

GreenPoint Mortgage Corp.

2405 Commerce Ave.

Suite 100

Building 2000

Duluth, GA 30096

Attention: Insurance Department

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Sub-Linking Page - Sending or Faxing a Tax Bill**

***Sending or Faxing a Tax Bill***

• To send a **tax bill**, please include your loan number and mail it to:

GreenPoint Mortgage Corp.

P.O. Box 569765

Dallas, TX 75356

Attention: Outsourcing Dept. Dal-06E

You can **fax** the bill to (214) 879-4629.

Our **overnight** address is:

GreenPoint Mortgage Corp.

8435 Stemmons Freeway

Dallas, TX 75247

Attention: Outsourcing Dept. Dal-06E

Should you have any questions regarding your property taxes, please call our Customer Service department at (800) 784-5566.

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Sub-Linking Page - Sending or Faxing a Letter or Written Inquiry About Your Account**

***Sending or Faxing a Letter or Written Inquiry About Your Account***

• To send a **letter or written inquiry** about your account, please include your loan number and mail it to:

 GreenPoint Mortgage Corp.

 P.O. Box 84013

 Columbus, GA 31908-4013

 Attention: Customer Service Department

You can **fax** the letter to (706) 641-4453.

Our **overnight** address is:

GreenPoint Mortgage Corp.

2300 Brookstone Center Parkway

Columbus, GA 31904

Attention: Customer Service Department

If you have any questions, please call (800) 784-5566.

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Linking Page - How To Pay By Phone**

***How To Pay By Phone***

**How can I Pay By Phone?**

Our Pay by Phone Service is an automated payment service that allows you to apply one or more payments to your mortgage loan account quickly, safely and confidentially by simply pressing a few buttons on your touch tone phone. You'll need to have your checkbook handy to give our Pay by Phone Service your bank's name, your bank account number, and your bank routing and transit numbers.

Our Pay by Phone Service will automatically create a check drawn on your checking account, which will be applied to your mortgage loan the very same day. Please remember to record the amount in your checkbook ledger. A nominal fee will be added to your remittance for using this service.

Call (800) 784-5566 if you have any questions or would like to utilize this service.

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Linking Page - Getting A Payoff Quote**

***Getting A Payoff Quote***

**How can I get a payoff quote?**

You can request a payoff quote by requesting the information be provided to you in writing via a verbal, faxed, or written request. Please include the loan number, customer's name, and property address with your request, and please allow two business days for processing.

If you'd like to make a **verbal** request, please call (800) 784-5566, and a Customer Service Representative will help you.

If you'd like to **fax** your request, please fax it to (706) 641-4453.

If you'd like to **mail** your request, please mail your payoff request to:

GreenPoint Mortgage Corp.

P.O. Box 84013

Columbus, GA 31908-4013

Attention: Payoff Department

Or you can **overnight** your request to:

GreenPoint Mortgage Corp.

2300 Brookstone Centre Parkway

Columbus, GA 51904

Attention: Payoff Department

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Linking Page - Paying Additional Funds On Your Principal Balance**

***Paying Additional Funds On Your Principal Balance***

**How can I pay additional funds on my principal balance?**

Please refer to your Mortgage Note and/or Rider(s) to determine if your mortgage has a prepayment penalty.

If your mortgage does **not** have a prepayment penalty, you may pay additional funds on your principal balance with no penalty, **as long as your account is current**. Simply include the additional funds with your mortgage payment and annotate the coupon portion of your monthly billing statement in the space provided.

If your mortgage **does** have a prepayment penalty, you may be charged a fee according to the terms of your mortgage documents.

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Linking Page - Refinances and First Mortgages**

***Refinances and First Mortgages***

**Can you help me with either a refinance or a first mortgage?**

GreenPoint has a Consumer Direct Lending Department that can handle all your refinance and first mortgage needs!

If your property is located in the states of New York or New Jersey and you'd like more information, please call (888) 438-6636. If your property is located in any other state, please call our GreenPoint Consumer Direct Lending Department at (888) 462-4663.

**[add Equal Housing logo]**

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Linking Page - Increases in Monthly Payments**

***Increases in Monthly Payments***

**Why did my monthly payment increase?**

Your monthly mortgage payment can increase for various reasons.

Normally, an increase is due to an increase in your escrow payment or a rate change as stipulated in your Mortgage Note, if you have an adjustable rate mortgage.

The escrow portion of your payment is the monthly collection for taxes and insurance. At least once a year, your escrow account is reviewed, and your payment is adjusted so that adequate funds will be collected to pay your escrow items. By comparing your last escrow disclosure statement to your new statement, you should be able to determine which escrow item increased and caused the increase in your payment.

If you have an adjustable rate mortgage, your interest rate is subject to change periodically, as specified in your Mortgage Note. It is important to remember that rate changes are **not** tied to current new loan rates, but are usually based upon the sum of an index rate, plus a margin. Your Note identifies the index upon which your interest rate will be based and specifies how your interest rate will be determined. Index rates are generally published in *The Wall Street Journal*.

Should you have any questions regarding a change in your mortgage payment, please have your account number available and call our Customer Service Department at (800) 784-5566. A Customer Service Representative will be happy to assist you.

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Linking Page - Changing Insurance Companies**

***Changing Insurance Companies***

**I want to change insurance companies. What should I do?**

You can change your insurance company at any time.

If **we** pay your insurance premium through your escrow account and you change insurance companies effective with your scheduled renewal date, please provide our office with a copy of your new policy at least 45 days before the renewal date, so we don't pay the old insurance premium from your escrow account.

If you change insurance companies at any other time than the scheduled renewal date, you **must** pay the full year's premium upfront and obtain any refund directly from your old insurance company. We will update our records upon receipt of your new insurance policy and pay the new premium next year from your escrow account.

If we do **not** pay your insurance through an escrow account, please provide our office with a copy of your new policy as soon as possible, so that we can update our records. GreenPoint Mortgage Corp. **must** have proof of insurance coverage for your property.

All insurance policies and renewals should be mailed to:

GreenPoint Mortgage Corp.

P.O. Box 80747

Atlanta, GA 30366

Attention: Insurance Department

or faxed to (678) 475-8600

Please address any questions to our Insurance Department at (800) 301-6903.

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Linking Page - Signing Up Or Deleting Your Account From Our Easy Pay Service**

***Signing Up Or Deleting Your Account From Our Easy Pay Service***

**How can I sign up for or delete my account from your Easy Pay automatic check-drafting service?**

Easy Pay...the easy way to make your mortgage payments! Eliminate check writing and postage costs by having your mortgage payment automatically deducted from your bank account. Call today for an Easy Pay application: (800) 784-5566.

We require at least 30 (thirty) days written notice to cancel Easy Pay. Please include your loan number and mail it to:

 GreenPoint Mortgage Corp.

 P.O. Box 84013

 Columbus, GA 31908-4013

 Attention: Special Loans

You can **fax** the letter to (706) 641-4453.

Or you can **overnight** your request to:

GreenPoint Mortgage Corp.

2300 Brookstone Centre Parkway

Columbus, GA 31904

Attention: Special Loans

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Linking Page - Receiving Escrow Funds Due**

***Receiving Escrow Funds Due***

**When can I expect to receive escrow refunds due on my paid in full account?**

Escrow refunds aremailed approximately 10 business days after the payoff.

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Linking Page - 1098 Interest Statement & "School Taxes" Listing**

***1098 Interest Statement Listing***

**When can I expect to receive my 1098 Interest Statement? Where can I find the listing for "school taxes"?**

1098 Interest Statements are mailed no later than January 31. School taxes are listed separately under the "Escrow Reconciliation" column.

**GPMC WEBSITE - Mortgage Servicing: FAQ (Frequently Asked Questions) - Linking Page - Contesting A Late Charge Fee**

***Contesting A Late Charge Fee***

**How can I contest a late charge fee?**

If you wish to contest a late charge fee, a written statement is required indicating why you feel this fee is unjustified. Please send your request to:

 GreenPoint Mortgage Corp.

 Attention: LC Inquiry

 P.O. Box 8708

 Columbus, GA 31908-8708

Or you can **overnight** your request to:

GreenPoint Mortgage Corp.

Attention: LC Inquiry

2300 Brookstone Centre Parkway

Columbus, GA 51904

You can **fax** your request to (706) 641-4452.