

E-Statement Delivery Terms & Conditions

These E-Statement Delivery Terms and Conditions apply to your monthly billing statements, IRS Form 1098 and all escrow analysis statements (“Disclosure(s)”).

You have two (2) options for the delivery of your Disclosures -- by paper via U.S. Mail or by electronic delivery. You may choose either option, but not both.

Electronic Statements: If you enroll to receive your Disclosures by electronic delivery exclusively, you understand and agree that you will not receive a paper Disclosures. If you enroll in the electronic delivery option, we will send, and you consent to receive, an email notification (to the email address you provide) notifying you when your Disclosures becomes available for access on FayServicing.com. We do not charge you for access to the Disclosures on FayServicing.com.

You agree that you are responsible for maintaining a valid email address on FayServicing.com. Should delivery of the email Disclosures be unsuccessful for any reason, you agree it remains your responsibility to retrieve your Disclosures in a timely manner through FayServicing.com. Your Electronic Statement will be posted and available for viewing on or about the same day each month. Each Disclosure will remain available on FayServicing.com for (14) months. You may also print your Disclosures or download them to your own system.

Non-Electronic Payments: If you enroll to receive electronic delivery of your monthly billing statement and wish to remit payment by U.S. mail, you acknowledge that you must print the remittance form located on the monthly billing statement and mail it with your payment.

If your mortgage loan involves multiple borrowers, you agree and hereby authorize any borrower on the loan (or their agents) to make selections about whether to receive electronic or paper statements. You agree we may rely upon instructions from any borrower on the mortgage loan concerning the request for the delivery of either electronic or paper monthly billing statements.

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