

Notice of Error (NOE) or Requests for Information (RFI)

If you believe there is an error (“Notice of Error”) or if you need additional information (“Request for Information”) related to the servicing of your mortgage loan, you must send a written Notice of Error or Request for Information to the following address:

Northpointe Bank, Attn: Vice President Loan Servicing, 3333 Deposit Drive NE, Grand Rapids, MI 49546

A Notice of Error or Requests for Information must include your name, loan number, and sufficient detail to inform Northpointe Bank of the basis of your Notice of Error or Request for Information.

Payment Information

Phone payments or Automatic (ACH) Payments

To pay by phone please call the Phone Payments number provided above (additional fee applies). To establish or cancel your ACH payment within 48 hours of your debit, please contact Customer Service at the number provided above.

Payments sent by mail or paid at a branch office

Payments made by check or money order and received at Northpointe Bank, 3333 Deposit Drive NE, Grand Rapids, MI 49546 between the hours of 9:00 am and 5:00 pm EST on bank business days (Monday through Friday, other than legal holidays) will be credited to your account the same bank business day.

Returned Item Fee

A check or preauthorized charge returned to us due to insufficient funds may be assessed a fee.

If your loan is a revolving Home Equity Line of Credit the following applies:

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Billing Rights Summary

In case of errors or questions about your statement: If you think your statement is incorrect or if you need more information about a transaction on your statement, write us as soon as possible on a separate sheet addressed to:

Northpointe Bank, 3333 Deposit Drive NE, Grand Rapids, MI 49546

We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

1. Your name and account number
2. The dollar amount of suspected error
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Finance Charge

We calculate the finance charge on your account by applying the daily periodic rate to the “Daily Balance” of your account, for each day in the billing cycle. To obtain the “Daily Balance”, we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits and unpaid finance charges. The result will give us the “Daily Balance” of your account.

If your account is a variable rate account, the periodic rate may vary.

 **Customer Service** 888-672-5626 **Phone Payments** 866-347-8103  northpointe.com/loan-payment

Hours: Monday through Friday 8:30 a.m. - 5:30 p.m. EST

Difficulty Making Your Payments?

If you are experiencing difficulties in making your mortgage payments, call us at 866-347-8103 to learn more about assistance options that may be available.

The Federal Government does provide contact information for housing counselors. You can search for a counselor near you at consumerfinance.gov/mortgagehelp or HUD at hud.gov/offices/hsg/sfh/hcc/hcs.cfm or you can telephone HUD at 800-569-4287.