




# Welcome Home



A Guide to Everything You Need  
to Know About Your Mortgage

SPEND LIFE WISELY<sup>®</sup>  **First United<sup>®</sup>**  
Mortgage Group

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# Loan Payment Methods

**\*\*All Payments are due on the 1st of each month, please make payments in a timely manner to prevent a late charge on the account.\*\***

- **Over the phone** – Call 877-561-0922 (there is \$9.50 fee if using a banking institution other than First United Bank)
- **Servicing Digital:** – Set up on First United Servicing Digital (SD Portal): <https://loansphereservicingdigital.bkiconnect.com/fub/#/login>
- **Mail** – P.O. Box 678689 Dallas, TX 75267  
Please allow up to 14 business days for us to receive and process your payment. We must process all payments received.
- **At Your Local Branch** – Any First United Bank & Trust branch location can accept mortgage payments.
- **Bank-to-Bank Wire:** In all wires make sure you include your name and loan number, along with ATTN: Payment department.
  - Routing - 103100881
  - Account Number - 110901
- **Electronic Bill Pay** – Through a bill pay portal of borrower's choosing. Payments will be applied per payment waterfall as we do not receive memos. See payment waterfall example on next page.

**Three payment returns within 12 months will result in being placed in the certified funds only program. Certified funds include: Cash, Wire, Cashiers Check or Money Order.**

## Contact Center Information

### Contact Number:

+1-877-561-0922 (toll-free)

### Hours of Operation:

Monday – Friday 7:30am – 6:15pm (CST)  
Saturday 8:00am – 1:00pm (CST)

### Contact Email:

[mortgagehelp@firstunitedbank.com](mailto:mortgagehelp@firstunitedbank.com)

### Required Verification Items:

- Full Social Security or Loan Number
- Full Name
- Date of Birth
- Property Address



# Sample Statement

Your new loan statement provides enhanced information about your First United mortgage loan, including what is covered by your loan payment, your loan payment history, and any fees you may have paid. A portion of the new statement is shown and includes highlighted features. Please examine your next statement carefully to note other information that may be pertinent to you; our complete contact information is provided on the statement should you have any questions.

## Account Information:

This box shows your loan number, when your loan payment is due, and the amount due. It also shows the late fee that will be charged if your payment is received after the grace period. This section also showcases the principal amount remaining on your loan and your current interest rate.

For a payoff amount, please contact customer service at [mortgagepayoff@firstunitedbank.com](mailto:mortgagepayoff@firstunitedbank.com) or 866-561-0922.

## Past Payments Breakdown:

In this portion of your monthly statement, review the breakdown of your last payment made, and view how all payments received since the beginning of the current calendar year have been applied.

## Payment Waterfall:

To have funds applied as you wish, utilize one of our multiple payment options aside from electronic bill pay.

## Statement Date:

Statement date will not adjust or reflect if a transaction occurred after this date.

## Explanation of Amount Due:

This breaks down your payment into its component parts: principal, interest, escrow, and fees charged (if any).

## Transaction Activity:

Here you can view when payments were received and when fees (if any) were charged to your account. If a fee is charged the description column will provide the reasoning for the fee placement.

The image shows a sample mortgage statement from First United. It includes sections for Account Information, Statement Date, Explanation of Amount Due, Transaction Activity, and Payment Waterfall. Red boxes and arrows highlight specific features: the Account Information section, the Statement Date, the Explanation of Amount Due section, the Transaction Activity section, and the Payment Waterfall section.

**Account Information:**

Loan Number: 123456789  
Payment Due: 11/15/2025  
Payment Amount: \$14,956.42  
Late Fee: \$100.00  
Outstanding Principal Balance: \$175,000.00  
Escrow Balance: \$0.00  
Unapplied Balance: \$0.00  
Interest Rate: 7.000%  
Prepayment Penalty: No

**Statement Date:**

Statement Date: November 24, 2025

**Explanation of Amount Due:**

Component	Amount
Principal	\$10,000.00
Interest	\$1,200.00
Escrow (Taxes and Insurance)	\$800.00
Other Monthly Amounts	\$0.00
Post Due Payment(s)	\$10,000.00
Late Charges	\$0.00
Other Fees and Charges	\$0.00
<b>Total Amount Due</b>	<b>\$14,956.42</b>
Unapplied Unapplied Balance	\$0.00

**Transaction Activity:**

Date	Description	Principal	Interest	Escrow	Other	Fees	Balance
11/15/2025	Payment Received	\$10,000.00	\$1,200.00	\$800.00	\$0.00	\$0.00	\$175,000.00
11/15/2025	Late Charge Received	\$0.00	\$0.00	\$0.00	\$0.00	\$100.00	\$175,000.00

**Payment Waterfall:**

Payment Received: \$14,956.42  
Payment Due: 11/15/2025  
Late Fee: \$100.00  
Unapplied Balance: \$0.00

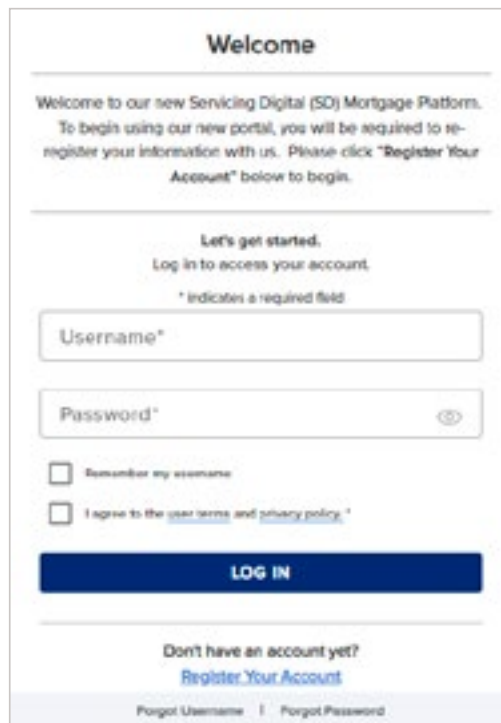
**PAYMENT COUPON**

Please write your loan number on your check or money order.  
Please do not send any correspondence with your payment.

Additional Principal: \$  
Additional Escrow: \$  
Total Payment: \$

# Servicing Digital (SD) Registration Instructions

1. Please go to the following URL: <https://loansphereservicingdigital.bkiconnect.com/fub/#/login>




**Welcome**

Welcome to our new Servicing Digital (SD) Mortgage Platform. To begin using our new portal, you will be required to re-register your information with us. Please click "Register Your Account" below to begin.

**Let's get started.**  
Log in to access your account.

\* indicates a required field

Username\*

Password\* 

☐ Remember my username

☐ I agree to the [user terms](#) and [privacy policy](#).\*

**LOG IN**

Don't have an account yet?  
[Register Your Account](#)

[Forgot Username](#) | [Forgot Password](#)

2. If you do not already have an existing loan with Servicing Digital account, click on the blue "Register Your Account" at the bottom of the page.
3. Fill in all the requested information. You can create a username, password, and security questions of your choice.




**Find Your Account**

Find, Let's find your account.

\* indicates a required field

Last Name\*

Username\*

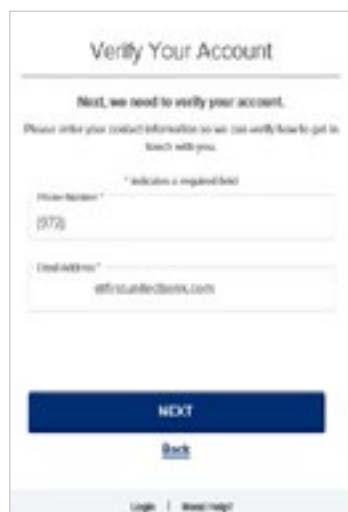
Date of Birth\* 

Email Address\*

**NEXT**

Already have an account?  
[Log in](#)

[Need help?](#)



**Verify Your Account**

Next, we need to verify your account.

Please enter your contact information so we can verify how to get in touch with you.

\* indicates a required field

Phone Number\*

(372)

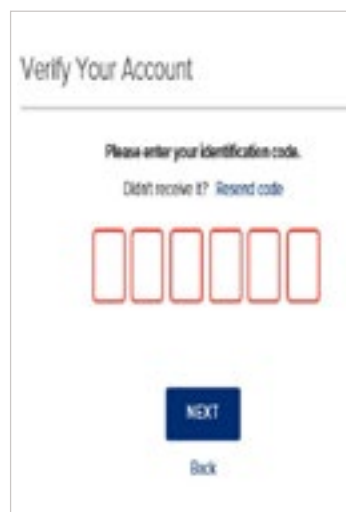
Email Address\*

[getfirstunitedbank.com](#)

**NEXT**

[Back](#)

[Log in](#) | [Need help?](#)



**Verify Your Account**

Please enter your identification code.

Didn't receive it? [Resend code](#)

**NEXT**

[Back](#)



**Verify Your Account**



Verification Completed Successfully

**CLOSE**

# Servicing Digital (SD) Registration Instructions

Create a username and password based on the following parameters:

## Username:

- Minimum of 8 character
- No special characters/symbols

## Password:

- Minimum of 8 characters
- One uppercase letter
- One lowercase letter
- One number
- One special character (!@#\$%^)
- Does not contain the word "username"

4. Click "Next"

5. Congratulations! You have successfully registered for your online account!

*The dashboard displays the current payment amount, due date, date of last payment, option to enroll in auto-pay, loan balance, and much more! Clicking on "Payment Information" will connect to the "Payment" screen and clicking on "View Loan" will connect to the "My Loan" screen.*

The 'Create a Profile' form includes the following elements:

- Header: 'Create a Profile'
- Instruction: 'Now let's create your profile.'
- Requirement note: '\* Indicates a required field'
- Fields: 'UserName \*', 'Password \*', and 'Confirm Password' (each with a toggle icon for password visibility).
- Agreement: A checkbox followed by 'I agree to the [user terms](#) and [privacy policy](#).'
- Next Step: A large 'NEXT' button.
- Footer: 'Login' and 'Need Help?' links.

The dashboard provides a comprehensive overview of the user's account and loan details:

- Navigation Bar:** Includes links for 'Payment' (with a 'Make a Payment' button), 'My Home', 'My LOAN', and 'Documents'.
- Payment Section:** Displays 'Your Payment of \$1,940.32' due on Jan 1, 2026. It includes an 'Autopay' toggle (currently OFF) and a 'Next Scheduled Payment' section noting that no payment is currently scheduled. The 'Last Payment' of \$1,940.32 on 12/02/25 is also shown, with a 'Payment Information' button.
- Loan Section:** Shows 'Your Loan balance is \$227,284.12'. It details 'Taxes and Insurance' (\$7,260.56 Escrow Balance and \$884.91 Monthly Escrow Payment) and 'Loan Details' (298 payments remaining, Sep 2021 - Oct 2051 duration). A 'View loan' button is provided.
- Financial Hardship Assistance:** A section titled 'Experiencing A Financial Hardship?' featuring a 'Mortgage Assistance' button and text explaining available options and the process for applying.

# Annual Escrow Analysis

Current Monthly Mortgage Payment



3930 Dallas Parkway  
Plano, TX 75093

Return Service Requested

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Analysis Date: 08/25/25  
Loan Number:  
Mortgagor Name:  
Customer Service  
Escrow Department: 877-561-0922 (toll-free)  
Online Information: [mortgagehelp@firstunitedbank.com](mailto:mortgagehelp@firstunitedbank.com)  
Access Mortgage Information:  
<https://loansphereservicingdigital.bkicconnect.com/fub/#/login>

New Monthly Mortgage Payment

Each year First United Bank & Trust Company reviews your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay your property taxes, homeowner's insurance, mortgage insurance premiums or loan guarantee fee on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

### 1. What is the amount of my new monthly payment starting September 01, 2025?

Payment Items	Current Payment	New Payment	Difference
Principal and Interest	\$1,450.42	\$1,450.42	\$0.00
Escrow	795.24	615.94	-179.30
<b>Total Payment</b>	<b>\$2,245.66</b>	<b>\$2,066.36</b>	<b>-\$179.30</b>

• **Note:** If you currently use a third party bill pay service to make automatic payments, please timely update the amount scheduled for submission to reflect the new September payment amount listed above. If you are currently setup on Electronic Funds Transfer (ACH) draft with First United Bank & Trust Company, the ACH will automatically adjust to reflect the new payment amount. If the ACH is setup for additional principal, this portion of the payment will remain the same.

### 2. What are the most common reasons that my escrow payment may change from year to year?

A. **Increases or Decreases in Amounts Billed** – the amount we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, homeowner's insurance, mortgage insurance premiums or loan guarantee fee. The information below compares the amounts First United Bank & Trust Company expected to pay for each item this past year from your escrow account to the actual amounts that were paid. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Expected Amounts Due	Actual Amounts Due	Difference
COUNTY TAXES	\$4,334.88	\$1,444.96	-\$2,889.92
HOME INS	\$4,326.00	\$3,650.00	-\$676.00
MUD/UTILITY	N/A	\$166.97	\$166.97
PMI PREMIUM	\$882.00	\$808.50	-\$73.50
SCHOOL DISTR	N/A	\$1,247.38	\$1,247.38
<b>Total Annual Escrow Payments</b>	<b>\$9,542.88</b>	<b>\$7,317.81</b>	<b>-\$2,225.07</b>
<b>Monthly Escrow Payments</b>	<b>\$795.24</b>	<b>\$615.94</b>	<b>-\$179.30</b>

**Amount of Escrow Shortage or Overage** – According to the projections shown in Table 1 on the reverse side, your escrow account will rise above the minimum required balance of \$1,084.89 in February. This means you have a **surplus** of \$904.89 in your escrow account.

Projected Low Escrow Balance	Allowable Low Escrow Balance	Surplus
\$1,989.78	\$1,084.89	\$904.89

### Expected Disbursements vs. Actual

We've calculated what we expected your escrow account balance will be for the upcoming year, based on your current tax and insurance expenses. However, there could be changes in this information throughout the year. Depending on increases or decreases in tax and insurance amounts on, your account could have a shortage or a surplus at the end of the upcoming year.

**Escrow Overage Summary:**  
If you have questions regarding any overages, please contact customer service as 877-561-0922.



Loan Number:  
Name:  
Overage Amount: \$904.89

First United Bank & Trust Company  
Escrow Department  
PO BOX 678689  
DALLAS, TX 75267-8689

### ESCROW OVERAGE SUMMARY

Please contact our Customer Service Department at 877-561-0922 with any questions you may have about this amount.





# Annual Escrow Analysis

### Expected Escrow Activity for Next Year:

We've calculated what we expected your escrow account balance will be for the upcoming year, based on your current tax and insurance expenses. However, your account could have a shortage or a surplus at the end of the upcoming year if either of these costs change.

### Required Escrow Balance:

This section reflects what your escrow balance must be to make sure your account does not fall below what is needed over the next 12 months.

Loan Number:

NEW PAYMENT EFFECTIVE DATE: September 01, 2025

### COMING YEAR ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow shortage or surplus. Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (\*) indicates a difference between the estimated and actual payments and disbursements.

TABLE 1 - ACCOUNT PROJECTIONS

Month	Description	Payments		Disbursements		Total Balance	Minimum Required	Difference
		Estimate		Estimate				
September	Beginning Balance					\$5,170.95		
September		615.94		0.00		5,786.89	1,084.89	4,702.00
October	PMI PREMIUM	615.94		73.50		6,329.33	1,084.89	5,244.44
November	PMI PREMIUM	615.94		73.50		6,871.77	1,084.89	5,786.88
December	PMI PREMIUM	615.94		73.50		7,414.21	1,084.89	6,329.32
December	COUNTY TAXES	0.00	1,444.96			5,969.25	1,084.89	4,884.36
December	SCHOOL DISTR	0.00		1,247.38		4,721.87	1,084.89	3,636.98
December	MUD/UTILITY	0.00		166.97		4,554.90	1,084.89	3,470.01
January	PMI PREMIUM	615.94		73.50		5,097.34	1,084.89	4,012.45
February	PMI PREMIUM	615.94		73.50		5,639.78	1,084.89	4,554.89
February	HOME INS	0.00	3,650.00			1,989.78	1,084.89	904.89 **
March	PMI PREMIUM	615.94		73.50		2,532.22	1,084.89	1,447.33
April	PMI PREMIUM	615.94		73.50		3,074.66	1,084.89	1,989.77
May	PMI PREMIUM	615.94		73.50		3,617.10	1,084.89	2,532.21
June	PMI PREMIUM	615.94		73.50		4,159.54	1,084.89	3,074.65
July	PMI PREMIUM	615.94		73.50		4,701.98	1,084.89	3,617.09
August	PMI PREMIUM	615.94		73.50		5,244.42	1,084.89	4,159.53

\*\*Low Balance used to determine escrow overage or shortage.

In accordance with Federal law (RESPA), First United Bank & Trust Company holds a two month cushion in your escrow account. This cushion helps cover any increased escrow disbursement amounts, as a result of increases to tax or insurance payments, that may occur prior to the next annual escrow analysis.

TABLE 2 - ESCROW ACTIVITY HISTORY

Month History	Description	Payments		Disbursements		Total Balance
		Estimate	Actual	Estimate	Actual	
	Beginning Balance					\$4,983.12
February	PMI PREMIUM	795.24	795.24	73.50	73.50	5,704.86
February	HOME INS	0.00	0.00	0.00	3,565.00 *	2,139.86
March	PMI PREMIUM	795.24	795.24	73.50	73.50	2,861.60
April	PMI PREMIUM	795.24	995.24 *	73.50	73.50	3,783.34
April	HOME INS	0.00	0.00	0.00	85.00 *	3,698.34
May	PMI PREMIUM	795.24	795.24	73.50	73.50	4,420.08
May	MUD/UTILITY	0.00	0.00	0.00	166.97 *	4,253.11
June	PMI PREMIUM	795.24	795.24	73.50	73.50	4,974.85
July	PMI PREMIUM	795.24	795.24	73.50	73.50	5,696.59

### Expected Escrow Payments for Next Year:

These are the tax and/or insurance amounts we expect to pay in the next 12 months, and when we expect to pay them. If you believe information is missing or incorrect, please call us at 877-561-0922.

### Escrow Activity History:

This section reflects last year's estimated credits (payments to escrow as part of your normal monthly payment) and disbursements (money we pay out on your behalf), as well as the actual history of all credits and disbursements made from the last time, we analyzed your escrow account until this time.

# Escrow FAQs

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**1. How do I change the insurance policy associated with my loan?**

If you obtain a new or adjusted home insurance policy, please provide the updated policy and invoice to [mortgagehelp@firstunitedbank.com](mailto:mortgagehelp@firstunitedbank.com) and [insdocs8257@oscis.com](mailto:insdocs8257@oscis.com). If a previous policy was paid, please contact your insurance carrier for any necessary refunds. Our Insurance Department can also be contacted by phone at 855-628-6340.

**2. What Mortgagee Clause should be included on my insurance policy?**

**First United Bank and Trust Company**  
ISAOA/ATIMA  
P.O. Box 1988  
Kennesaw, GA 30156

To ensure your agent gets your insurance documents to the correct address, please be sure to provide them with the following mortgagee clause when you change insurance or purchase a new policy. This will help prevent delays in First United Bank receiving your policy information and avoid the risk of cancellation.

**3. How can I inquire about removing Private Mortgage Insurance (PMI) from my loan?**

First United Bank will follow the servicing guidelines of the investor of your loan. You can reference the servicing guidelines of your investor through their website or contact our Customer Service Department for review and potential next steps.

**4. How do I receive a First United Bank endorsement on an insurance claim check?**

For assistance with the insurance claims process, please contact our Loss Draft Department at 855-694-6746.

**5. I have a Tax Exemption that does not appear to be reflecting on my account.**

Please provide the exemption approval document from the County to [mortgagehelp@firstunitedbank.com](mailto:mortgagehelp@firstunitedbank.com). Once the exemption is confirmed, we will adjust the account accordingly.

**6. When will I receive my Annual Escrow Account Disclosure Statement?**

If your property is located in Oklahoma, you will receive your analysis every April for a payment adjustment in June. If your property is located in Texas, you will receive your analysis every March for a payment adjustment in May. If you live outside of Oklahoma or Texas, please contact Customer Service for additional information regarding your analysis.

**7. The information on my Escrow Analysis does not appear to be up to date.**

Please contact our Customer Service Department by phone or email with the appropriate supporting documentation to initiate a review to ensure the account is accurate.

**8. I can't afford my payment after the escrow adjustment. What can I do?**

Our Loss Mitigation department may be able to help with plans designed specifically for aiding you after a large escrow adjustment. Fill out a Loss Mitigation Application today to see if any assistance options are available to you and submit to [mortgagehelp@firstunitedbank.com](mailto:mortgagehelp@firstunitedbank.com). In the subject line, please include your loan number and "Escrow Shortage." (Ex. 123456 - Escrow Shortage)

**9. What's an escrow analysis?**

The Real Estate Settlement Procedures Act (RESPA) requires servicers perform an escrow analysis at least one time annually. Any increases or decreases to your annual property taxes and/or insurance premium(s) may cause the mortgage payment amount to change. The Escrow Account Statement details the most recent escrow review. You may receive more than one analysis in the year. There are a few reasons an interim escrow analysis; the most common reasons are:

- The loan was acquired from another servicer.
- A material change to insurance or tax amounts due
- Changes which occur after closing.
- Change in Tax or Insurance due date



# Escrow FAQs (continued)

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**10. How is the required escrow beginning account balance determined?**

The required beginning balance is made up of a cushion plus any prorated taxes and/or insurance needed to fulfill the anticipated disbursements for the next 12 months.

**11. Why did the monthly escrow payment change?**

The monthly escrow payment is comprised of 1/12th of all anticipated annual disbursements. If there is an increase or decrease in the annual tax and/or insurance amounts the monthly escrow collection will change. Please refer to your escrow analysis for a more detailed explanation of the disbursement amounts.

**12. What's an escrow cushion?**

An escrow cushion is the amount of money set aside in the escrow account to cover any unanticipated costs such as an increase in property taxes or insurance premiums and prevents the escrow balance from being overdrawn. An escrow cushion is held unless the mortgage documents or state law directs otherwise.

**13. If the escrow account has a surplus, when will I receive the overage check? How do I remove the escrow account?**

If the escrow analysis resulted in an escrow surplus greater than \$50.00 and the account is not more than 30 days past due (per RESPA, current is defined as the servicer receiving the borrower's payments within 30 days of the payment due date), has not been referred to foreclosure, and the account is not in bankruptcy at the time the escrow analysis is performed, an escrow refund check will either be included with the escrow analysis statement or sent under separate cover within 30 business days. Any surplus under \$50.00 will be adjusted from the monthly escrow payment.

**14. What should I do if the loan is escrowed, and I received a delinquent tax bill, tax exemption, or tax reduction notice?**

Write the loan number on the correspondence and send it to us as follows:

Email: [mortgagehelp@firstunitedbank.com](mailto:mortgagehelp@firstunitedbank.com)

Mail: First United Bank & Trust Company  
Customer Service  
3930 Dallas Pkwy  
Plano, TX 75093

**15. What do I do if the account was escrowed because of a delinquent tax payment notice and I have proof of payment?**

Write the loan number on the correspondence and send it to us as follows:

Email: [mortgagehelp@firstunitedbank.com](mailto:mortgagehelp@firstunitedbank.com)

Mail: First United Bank & Trust Company  
Customer Service  
3930 Dallas Pkwy  
Plano, TX 75093

**16. If I have a tax question, what number should I call if I need to speak to a customer service representative?**

We have a new TAX Customer Service Team - If you need assistance specific to TAX, please call the Tax Department directly at 888-772-5320

## Escrow FAQs (continued)

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### 17. If I want to send in funds to the escrow account, where do I send the payment?

You may direct a deposit of any amount solely to the escrow account using our pay by phone service, or website. There may be fees associated with these payment services. You may also send in additional funds to escrow by mail. If by mail, then be sure to write the loan number on your check and specify "Escrow Application" on the memo line.

Mail: First United Bank & Trust Company  
P.O. Box 678689  
Dallas, TX 75267-8689

Once the escrow funds are received, the monthly escrow payment will be adjusted within 10 business days of posting.

Please be advised, if the escrow analysis discloses a shortage greater than one month's escrow payment, First United Bank does not require repayment of this amount in lump sum if unable. If no sum is paid towards the shortage amount it will be spread out within the next 12 months' payments.

### 18. How do I remove the escrow account?

Please contact customer service to request a review of the loan for escrow waiver eligibility. Please be advised that investor requirements may not allow the escrow account termination.

### 19. How did you calculate the new escrow payment?

We list all possible disbursements or expenses such as property taxes or insurance premiums to be paid on your behalf for the next 12 months. We take the total and divide the amount by 12 payments. Total anticipated disbursements divided by 12 payments equals the Monthly Escrow Payment. Due to changes in property taxes or insurance premiums, it is possible the escrow account could end up with a balance which is less than the target cushion amount. This is referred to as a "Shortage." Any shortage of funds in the escrow account will be determined at the time of the escrow analysis. Additionally, it is possible the escrow account could end up with a balance which is greater than the required cushion amount. This is referred to as a "Surplus."



**Borrower Authorization Form**

Borrower Name(s): \_\_\_\_\_

\_\_\_\_\_

Property Address: \_\_\_\_\_

\_\_\_\_\_

Loan #: \_\_\_\_\_

Dear First United Bank,

I, \_\_\_\_\_, hereby  
authorize \_\_\_\_\_ to have access to my mortgage account  
which is serviced by First United Mortgage. This authorization would include access to all  
documentation and related information obtained or used in both the origination and  
servicing of the loan.

Authorized Phone: \_\_\_\_\_

Authorized Email: \_\_\_\_\_

This authorization only covers the communication of loan information and does NOT include  
any authorization to make changes to the loans.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Please submit this completed form to:  
First United Bank Mortgage Servicing  
Email: [mortgagehelp@firstunitedbank.com](mailto:mortgagehelp@firstunitedbank.com)  
Fax: 580-916-3667  
Mail: 3930 Dallas Parkway, Plano, Texas 75093

## Electronic Funds Transfer Authorization Form

Name: \_\_\_\_\_

Loan Number: \_\_\_\_\_

Your mortgage payment is due on the 1<sup>st</sup> day of each month per your mortgage agreement. You may elect to have your payment auto-drafted each month through an Electronic Funds Transfer (EFT) by completing the information below.

### IMPORTANT NOTICE:

Please remit your monthly payment to the address below until you receive a confirmation letter confirming the EFT is set up.

First United Bank Mortgage Servicing, 3930 Dallas Parkway, Plano, TX 75093

### Draft date and amount:

I would like my payment to be drafted on \_\_\_\_/\_\_\_\_/\_\_\_\_ (enter month and day from the 1<sup>st</sup> – 10<sup>th</sup>) of each month. When the selected day falls on a weekend, the payment will be drafted the following business day. If the payment does not draft as indicated, please contact one of our residential mortgage specialists immediately at 877-561-0922.

### CHOOSE ONE OF THE FOLLOWING:

- ☐ Draft Regular Payment Amount Only (minimum amount required is current monthly payment)
- ☐ Draft Regular Payment Amount Plus \$\_\_\_\_\_ each month for Additional Principal Reduction

### Notice Regarding Payment Changes:

*Your draft amount may change if you have an interest rate change or a change in required escrow payments.*

*A change in rate may occur if you have an adjustable rate mortgage or if you have executed a modification agreement with First United Bank.*

*A change in escrows may occur if your property taxes or insurance changes or if you have an overage or shortage in your escrow account.*

### Account information to draft from:

(Please attach a voided check for which you would like funds drafted from in the below box. If you do not have a voided check, please be sure the routing and account numbers provided below are legible and accurate.)

Name on Bank Account: \_\_\_\_\_

☐

Checking

☐

Savings

Routing Number \_\_\_\_\_ Account Number \_\_\_\_\_

**Attach Voided Check Here**

As a duly authorized check signer on the financial institution account identified above, I authorize First United to perform scheduled or periodic electronic funds transfer debits from my account identified above for payments. Furthermore, if any such electronic debit(s) should be returned by my financial institution as Non-Sufficient Funds (NSF), a returned item fee will be assessed to my loan. If the loan becomes delinquent, the drafting will cease until the loan is current once again. I acknowledge that the origination of a pre-authorized transaction (ACH) to my account must comply with the provisions of U.S. law. For accounting purposes, all electronic debits will be reflected in the bank statement that corresponds with the financial institution account identified above. I understand and authorize all of the above as evidenced by my signature below.

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Date

This authorization is to remain in full force and effective until First United Bank has received written notification from one of the borrowers of its termination in such time and in such manner as to afford First United Bank a reasonable opportunity to act on it. If you have any questions concerning the automatic draft of your payment, please contact one of our residential mortgage specialists at 877-561-0922.

Please submit this completed form to:

**First United Bank Mortgage Servicing**

[mortgageACH@firstunitedbank.com](mailto:mortgageACH@firstunitedbank.com)

### For Internal Use

On-Us Account Information Verified by: \_\_\_\_\_ Date Verified: \_\_\_\_\_

Input By: \_\_\_\_\_ Date Input: \_\_\_\_\_

# Bi-Saver ACH FAQs

## Important Information to Consider Before Submitting Your Bi-Saver ACH Drafting Form

The purpose of the Bi-saver Program is to reduce the length of the mortgage term, and the amount of interest paid on the mortgage loan by drafting one extra payment annually and applying it to the principal of the loan as a principal reduction. The information below will explain how the process is accomplished:

### Before Set-up:

- month ahead.
  - *Why?* The two (2) half payments must be drafted in the month prior to the due date so there is a complete contractual monthly payment applied to the loan prior to the next month's due date. The system will not post partial payments.
- Must submit Bi-Saver Form and voided check to [mortgagehelp@firstunitedbank.com](mailto:mortgagehelp@firstunitedbank.com). If you do not have a checking account, you must include information requested on the Bi-Saver Form.

### How it works:

- Half of the mortgage payment is drafted every 14 days.
  - *Why?* The servicing system will only allow payments to be drafted every 14 days.
  - *Note:* The drafts cannot be made on other schedules, such as the 1st and 15th of each month.
- First half of the draft will go to suspense on the loan and held there until the next draft.
  - *Why?* System will not post partial payments; therefore, the first half payment awaits the arrival of the second half payment.
- The second half of the draft will go to suspense, then combine to complete full payment the next business day.
- Two months a year there will be three drafts, with the third draft going to principal. The program drafts the two (2) half payments in the month prior to the due date. ACH does not draft on weekends or holidays. If the draft is scheduled on a weekend or holiday, the draft will occur the next business day.

## Bi-Saver ACH FAQs (continued)

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**Option to Bi-Saver Program:** If you are attempting to get the benefit of paying additional principal payments each year and you are not able to proceed with this program, please contact our customer service team for guidance.

You can get the same benefit by making additional principal payments each month.

Example: You can divide a one (1) month full mortgage payment into 12 monthly payments and pay that amount towards principal as an additional principal payment. If you choose this method, you must note this additional principal amount on your payment coupon each month the additional funds are to be applied to the principal balance.

Mortgage payment is \$1200.00 each month

Divide \$1200.00 by 12 months

Additional principal payment: \$100.00