

Welcome Home.

YOUR HOME MORTGAGE MADE EASY



Congratulations. The hard part is over. Your house-hunting efforts have paid off. We'll help make what comes next easy. We want you to concentrate on enjoying your new home, so we've put pretty much everything you need to know about your mortgage right here in one place.



Celebrate. Set up house. Make some memories.

From tips on making an electronic payment to understanding your escrow account, this is just another way Huntington helps to make your mortgage easier.

TABLE OF CONTENTS

ACCOUNT INFORMATION

Online Access	5
Address, Contact Info and Password Change	5
Name Change	6
Account Number	6
Online Bill Pay	7
Alert Notifications	7
Paperless Statements	8
Monthly Statements	9
Tax Forms	10
Loan Documents	10

PAYMENTS

First Payment	12
Regular Monthly Payments	16
Private Mortgage Insurance (PMI)	18
Extra Payments	21
Automatic (ACH) Payments	22

ESCROW

About Escrow	27
Escrow Statements	31
Overages	32
Shortages	33
Insurance	34
Taxes	36

PAYOFF

Payoff Amount	39
How To Pay Off Your Mortgage	40
Final Payment	41
Prepayment Penalties	42
Escrow Refund	42

I STILL NEED HELP

Mortgage Loan Error	44
Financial Hardship	45
Mailing Information	46
Interest Rates	46
Complaints	47
Contact us	48



ACCOUNT INFORMATION

Plain and simple. That's the way
Huntington thinks managing
your Mortgage account should
be. From monthly statements
to annual tax forms to email
address changes, here's what
you need to know.

ONLINE ACCESS

Q: How do I access my account online?

You can pay your mortgage, see past payments, update your profile, print a tax document and much more with your secure, online account.

- A:** **Step 1:** Visit Huntington.com/MortgageAccess
Step 2: Register or sign in

ADDRESS & OTHER CHANGES

Q: How do I change my address, contact information or password?

- A:** For your convenience, you can do it all online:

- Step 1:** Visit Huntington.com/MortgageAccess
Step 2: Register or sign in
Step 3: Tap or click “My Profile” and make updates or changes

Q: If I changed my address on my Checking account, do I have to change it here?

- A:** Yes. Your Mortgage account and Checking account don't share settings.

Please update your address on your Mortgage account by following the instructions in the previous question.

NAME CHANGE

Q: How do I change the name on my account?

A: We'll be happy to review your request to change the name on your account. Mail a copy of your marriage certificate, divorce decree or other legal document to:

Huntington Mortgage
Attention: Research Department NC1N08
2361 Morse Rd.
Columbus, OH 43220

Note: The name cannot be changed to a Trust.

ACCOUNT NUMBER

Q: Where can I find my account number?

A: One of the easiest places to find it is at the top, right-hand side of your monthly mortgage statement:

The screenshot shows a Huntington Mortgage Statement for the date 01/15/2016. The account number 000556 is highlighted in a red box. The statement includes contact information for Huntington, a QR code, and a table with account information and an explanation of the amount due.

Account Information		Explanation of Amount Due	
Property Address		Principal	\$104.60
Outstanding Principal	\$42,482.39	Interest	\$238.38
Maturity Date	April 2037	Escrow	\$124.67
Interest Rate (Until April 2037)	6.75%	Regular Monthly Payment	\$467.65
		***Total Fees and Charges	\$34.30
		Overdue Payment	\$467.65

← ACCOUNT NUMBER

Find it here, too:

- Closing Packet Welcome Letter
- First Payment Letter
- Online:
Visit Huntington.com/MortgageAccess
Click on "Statements and Documents"

ONLINE BILL PAY

Q: Where can I find information about online bill pay?

A: Here's how to pay your mortgage conveniently online:

- Step 1:** Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
- Step 2:** Register or sign in
- Step 3:** Tap or click the "Payments" tab and follow the prompts

Please note: Online bill pay pulls from your checking account. The Huntington mortgage account withdraws the funds from your bank's checking.

Q: Can I change the date my payment will be deducted?

A: Yes. As long as the payment deduction date you choose is between the 2nd and 15th of the month.

ALERT NOTIFICATIONS

Q: What are Alert Notifications ?

A: You can elect to receive email alerts when specific activities happen with your account, such as:

- Payment Received
 - Insurance Premiums Paid
 - Taxes Paid
 - Payoffs Processed
-

Q: How do I set up Alert Notifications ?

A: Here's how:

- ONLINE:** Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
- Click on "My Profile"
- Click on "My Loans"
- Click on "My Notifications"
- Select "Notifications"



HELPFUL HINT

Not yet registered at [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)? First, have your Loan Number and Social Security Number handy. Navigate to the web site, then look for the "Are You A New User?" box. Click the "Register" link. Complete the required form fields and click "Submit".

PAPERLESS STATEMENTS

Q: How do I go paperless?

A: Choosing to go paperless is a reliable alternative to mailed paper statements. Online or paperless statements are a secure way to manage and track your account information. Here's how to enroll in paperless billing:

- Step 1:** Visit Huntington.com/MortgageAccess
- Step 2:** Click the "Statements and Documents" tab
- Step 3:** Click on the "Go Green" dropdown button and choose Continue under the "EConsent" information
- Step 4:** Enter your name and email, confirm your email, then click Continue
- Step 5:** Click "Receive Documents Electronically"
- Step 6:** Select the confirmation checkbox and click "Submit"
- Step 7:** Your enrollment confirmation will be sent via email



HELPFUL HINT

To enroll in paperless, you must use a device other than your mobile phone or tablet, such as a desktop computer or laptop.

Q: What happens after I go paperless?

A: You'll receive an email alert whenever new electronic correspondence is available. To view it, click the link in the email or visit:

- ONLINE:** Visit Huntington.com/MortgageAccess
- Click on "Statements and Documents"
- Click on "View Statements"
- Click on Continue

Q: I registered for paperless statements when I applied for my loan. Do I need to register again once I've closed on my home?

A: Yes. You will need to repeat the 7 steps above to register again.

MONTHLY STATEMENTS

Q: Where do I find my current statement?

A: Find your statement here:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on “Statements and Documents”
Click on Continue

Note: A window will pop up and alert you are that you are leaving Huntington.com. Click “Ok” to continue.

Q: Where can I view all my past payments?

A: Your monthly mortgage statement shows your most recent payments. You can also see a 12-month history here:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on “My Loan”
Click on “Loan Activity”

TAX FORMS

Q: Do you send tax forms or can I download them myself?

A: If you consented to receive your mortgage statements and documents electronically (see page 8 for instructions on how to go paperless), you can download a copy of your 1098 tax form. If you did not choose to go paperless, your tax forms are sent by January 31 each year.

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "Statements and Documents"
Click on "View Statements"
Click on "Bill/1098 Year-End Statements"



HELPFUL HINT

Your year-end tax document is also called a 1098 statement. Look for it by mail no later than January 31 in an envelope marked "Important Tax Document Enclosed!" Or, if you chose to go paperless, download a copy at [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess).

LOAN DOCUMENTS

Q: How can I get copies of important loan forms?

A: Sometimes documents get lost. If you need another copy of your Appraisal, Escrow Analysis, or original payment letter, you can request a copy of them here:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "Statements and Documents"
Click on "Request Loan Documents"



PAYMENTS

Click. Pay. Done. Huntington makes it that convenient to pay your monthly mortgage. But just in case you have any questions about making a mortgage payment, we've made it easy by giving you straight-and-simple answers right here.

FIRST PAYMENT

Q: How much is my first payment and when is it due?

A: Find your first payment amount and payment due date in your Closing Packet on the document called First Payment Letter. For example:

FIRST PAYMENT LETTER

PROMISE1
Loan # 207
MIN: 10011560000

DATE: **DECEMBER 18, 2015**

LOAN NUMBER: **207**

PROPERTY ADDRESS: **DETROIT, MI 48210**

In the event that mortgage insurance is required on the above loan, the undersigned agrees that except as otherwise provided by law, **THE HUNTINGTON NATIONAL BANK**, its successors and assigns, ("Mortgagee") may at any time during the mortgage term and in its discretion apply for renewal of mortgage guaranty insurance covering the mortgage executed by the undersigned of even date herewith, pay the premiums due by reason thereof, and require repayment to Mortgagee by the undersigned of such amounts. Failure to do so shall be considered a default and all provisions of the Note and Mortgage/Deed of Trust/Security Deed/Security Instrument with regard to default shall be applicable.

The undersigned understands that any maintenance fee due in connection with the above property will not be collected in the escrow/reserve account. That same will be billed to the undersigned and paid by the undersigned directly to the maintenance association.

The first regular monthly payment on the above mortgage loan is due on **AUGUST 1, 2016**. Based on the preliminary information now available for the amount of taxes and insurance, the undersigned understands that the ESTIMATE of the total monthly payment is as follows:

Principal and Interest	\$ <u>334.92</u>
Homeowner's Insurance	\$ _____
Mortgage Insurance	\$ _____
Property Taxes	\$ _____
	\$ _____
	\$ _____
	\$ _____
TOTAL PAYMENT:	\$ <u>334.92</u>

The undersigned further acknowledges that monthly coupons/statements and a supply of self-addressed envelopes will be sent to the undersigned, and that the amount of monthly payment may differ from the amount shown above, depending upon the latest estimate of the amount for taxes and insurance.

RECEIVED AND ACKNOWLEDGED:

- BORROWER - DETROIT PROMISE1 - DATE -

PAYMENT MUST BE SENT TO:
THE HUNTINGTON NATIONAL BANK
PO BOX 182661 RA2W42
COLUMBUS, OH 43218-2661

← **FIRST PAYMENT
DUE DATE**

← **FIRST PAYMENT
AMOUNT**

You can also find your first payment amount and due date online approximately 10 calendar days after your closing date:

ONLINE: Visit Huntington.com/MortgageAccess
Click on "My Loan"
Click on "Loan Details"
Click on "Payment Information"

Q: Can I make my first payment electronically?

A: Maybe. If you signed up for electronic payments (also called ACH payments) when you closed on your loan then, yes. It will automatically be debited from your bank checking account.

If you didn't sign up at closing then, no, you'll have to mail your first payment. You can, however, set up automatic, electronic ACH payments for subsequent payments.

First, you'll need your checking or savings account number, your bank's routing number and your Loan Number. Then, visit a local branch or go online and set up automatic monthly payments here:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "Payments"
Click on "Automatic Payment"

Q: What if I want to change my automatic payment?

A: You can change your automatic payment settings here:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "Payments"
Click on "Automatic Payment"

PHONE: If you have questions, call Customer Service
800-323-4695

Q: I want to mail my first payment. Where do I send it?

A: Mail your payment to this address (also found on your monthly mortgage statement):

Huntington Mortgage
Attention: Payment Processing EA2W42
PO Box 182661
Columbus, OH 43218-2661



HELPFUL HINT

To view payment details, history and other account-related information, you'll first need to register for online access at [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess). Before you begin, have your Loan Number and Social Security Number in front of you. Click the "Register" link under the "Are You A New User?" box, then follow the prompts to complete your registration.

Q: Will I receive a monthly statement or email notification?

A: Yes. You will receive either a monthly statement in the mail, or an email notification when your online statement is ready for viewing and download, depending on which option you selected at closing.

Monthly statements are available for viewing and download here:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "Statements and Documents"
Click on "View Statements"
Click on Continue

Note: A window will pop up and alert you are that you are leaving Huntington.com. Click "Ok" to continue.

Q: How can I sign up for paperless billing?

A: Choosing to go paperless is a reliable alternative to mailed paper statements. Online or paperless statements are a secure way to manage and track your account information. Here's how to enroll in paperless billing:

- Step 1:** Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
- Step 2:** Click the "Statements and Documents" tab
- Step 3:** Click on the "Go Green" dropdown button and choose Continue under the "EConsent" information
- Step 4:** Enter your name and email, confirm your email, then click Continue
- Step 5:** Click "Receive Documents Electronically"
- Step 6:** Select the confirmation checkbox and click "Submit"
- Step 7:** Your enrollment confirmation will be sent via email

Q: What happens after I go paperless?

A: You'll receive an email alert whenever new electronic correspondence is available. To view it, click the link in the email or visit:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "Statements and Documents"
Click on "View Statements"
Click on Continue

Q: I registered for paperless statements when I applied for my loan. Do I need to register again once I've closed on my home?

A: Yes. You will need to repeat the 7 steps on the previous page to register again.

REGULAR MONTHLY PAYMENTS

Q: My payment amount changed. Can I change it back?

A: No. Your payment amount is determined by the terms of your mortgage loan.

Q: Why did my monthly mortgage payment change?

A: Changes to payments are not unusual. Here are some common reasons your payment may have changed:

Interest Rate Adjustments

If you have an Adjustable Rate Mortgage (ARM), you can expect your interest rate – and, therefore, your payment amount – to change at specified times throughout the life of your loan. For details about your rate adjustments, look in your Closing Packet for the Adjustable Rate Mortgage Loan Information disclosure.

Termination of PMI

If your Private Mortgage Insurance (PMI) is no longer required, your monthly payment will decrease accordingly. See page 18 for more information on changes in PMI.

Escrow Shortage

If there's not enough money in your escrow account to pay your property taxes or homeowner's insurance, you'll have an escrow shortage that needs to be replenished. Unless you pay the shortage in full, the total amount of the shortage is divided by 12 and added to your monthly mortgage payment.

Taxes & Insurance

If your taxing authority assesses your property taxes and makes a change to your taxes, and/or your insurance carrier increases or decreases your premium, your monthly mortgage payment may be affected, too.

Q: Can I make a payment twice a month so I can pay off my mortgage faster?

A: Not exactly. Unfortunately, there is no bi-weekly payment option at this time. However, you can pay extra on your mortgage loan principal by making a one-time payment online or using the coupon in your monthly statement. You can make extra payments as frequently as you wish.

See page 21 for more information on making extra payments.

Q: Where do I mail my monthly payment?

A: Mail your payment to this address (also found on your monthly mortgage statement):

**Huntington Mortgage
Attention: Payment Processing EA2W42
PO Box 182661
Columbus, OH 43218-2661**



HELPFUL HINT

Want an even easier way to pay your mortgage? Visit Huntington.com/MortgageAccess. Tap or click the "Payments" tab and follow the prompts to set up online bill pay. It's that easy.

PRIVATE MORTGAGE INSURANCE

Q: What is PMI?

A: Your mortgage loan may include Private Mortgage Insurance or PMI. PMI is not the same as property and casualty insurance, homeowner's insurance or flood insurance, all of which protect you against some type of loss. Instead, PMI protects our investment as the lender against the unlikely event that a borrower doesn't pay the mortgage loan.

Q: How do I know if I have PMI?

A: You can find out if you have PMI by checking your closing documents or online:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "MyLoan"
Click on "Loan Details"

Q: I understand that PMI isn't "forever." When will it come off my monthly mortgage?

A: Federal law states that you may be able to remove PMI from your mortgage loan either by requesting cancellation or by automatic termination, depending on your circumstances.

Unless your loan presents a higher risk of default (for details, look in your Closing Packet for the Private Mortgage Insurance Disclosure), here's what you can expect in regards to cancellation or termination of PMI on your Huntington mortgage loan:

Automatic Termination:

PMI will automatically terminate on the date that the principal balance of your loan is scheduled to reach 78% of the original value of the property.

If your loan payments are not current when your loan reaches the date described above, your PMI will automatically terminate on the first month after the date it becomes current.

Borrower Requested Cancellation:

You can request the cancellation of your PMI once the scheduled principal balance or actual principal balance of your loan decreases to 80% of the original value of the property if all the following conditions are met:

- **You submit a written request for cancellation of PMI.**
- **You have a good payment history with no mortgage payments 60 or more days past due within the last two years and no mortgage payments 30 or more days past due within the last one year.**
- **You are current on your mortgage loan payments.**
- **We receive an appraisal at your expense providing evidence that the value of the property has not declined below its original value.**
- **We obtain certification that there are no subordinate liens on the property, such as a second mortgage or home equity credit line.**

To request cancellation of the PMI requirement, please send a written request to:

**Huntington Mortgage
Attention: PMI Dept. HM 3119
PO Box 182440
Columbus, OH 43218-2440**

Termination at Loan Midpoint:

If PMI could not be cancelled at by either of the methods described above, it will be terminated automatically at the halfway point of the loan's term. For example: after the end of the 15th year on a 30 year loan.

- **The mortgage loan payments must be current.**
- **If the payments are not current at that point, the PMI will be terminated automatically in the first month after they're brought current.**

Q: What happens once PMI is removed?

A: We'll notify you that PMI coverage is being removed and the effective date of the change plus the new monthly payment amount.

Q: How can I determine if I can lower my monthly payment?

A: It depends. How long you've had your current mortgage loan and whether or not you plan to sell your house anytime soon can factor into whether or not it makes sense to refinance. Talk with a Huntington Mortgage Loan Officer about your options.

Find your MLO:

ONLINE: Visit [Huntington.com](https://www.huntington.com)
Click on "Borrowing"
Click on "Mortgages"
Click on "Find a Loan Officer"

PHONE: 800-323-4695

EXTRA PAYMENTS

Q: How does paying extra benefit me?

A: Putting extra money toward your loan may help you pay off your loan faster. Use this online amortization calculator to determine just how quickly:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on “My Loan”
Click on “Amortization Schedule”

Q: How do I pay extra?

A: There are two ways to put additional money toward your loan (also called “paying extra on principal”):

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on “Payments”
Click on “Make a Payment”

MAIL: Send your payment along with your Loan Number and **instructions telling us that this is a principal-only payment** to:

**Huntington Mortgage
Attention: NC1N13
2368 Morse Rd.
Columbus, OH 43229**

Q: Is there a fee or penalty for paying extra?

A: No. But before you pay extra on principal, please be sure:

- **Your loan is current.**
- **You include a note of instruction telling us to how much you’d like to go directly toward your loan’s principal.**



HELPFUL HINT

Amortization is the technical term for how long it will take to pay off your mortgage loan if you make the scheduled payments. Check your Closing Packet to see if you have a 30-, 20-, 15- or 10-year amortization loan.

AUTOMATIC (ACH) PAYMENTS

Q: What is an automatic payment? Is that different than an ACH payment?

A: An automatic payment and an ACH payment are the same. An automatic payment is your authorization to your bank for the transfer of money from your account to Huntington to pay your mortgage loan. You choose the amount and date of the monthly transfer when you set up automatic payments.

Q: Why should I set up automatic payments?

A: Convenience! You won't have to remember to make your monthly mortgage payment when you "set-it-and-forget-it" with automatic payments.

Q: How do I set up automatic payments?

A: First, you'll need your Checking or Savings account number, your bank's routing number and your Loan Number. Then, go online and set up automatic monthly payments here:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "Payments"
Click on "Automatic Payment"

Note: This change may take 10 business days to complete.



HELPFUL HINT

ACH stands for Automated Clearing House and is the nation's largest secure system for electronically transferring money from bank to bank.



HELPFUL HINT

You can set up automatic payments by visiting [Huntington.com/mortgageaccess](https://www.huntington.com/mortgageaccess) or by calling 800-323-4695.



Q: Where can I find my routing number?

A: Find the nine-digit routing number at the bottom of each of your checks:



HELPFUL HINT

Every financial institution has its own nine-digit identifying number known as a routing number. The routing number is also called a routing transit number (RTN) or an ABA (American Bankers Association) number.

← ROUTING NUMBER

No checks? Visit huntington.com and type "How do I identify my routine number?" into the Ask Huntington search field at the top of the page.

Q: Where can I find my Mortgage account number?

A: One of the easiest places to find it is at the top, right-hand side of your monthly Mortgage statement:



← ACCOUNT NUMBER

Find it here, too:

- Closing Packet Welcome Letter
- First Payment Letter
- Visit Huntington.com/MortgageAccess
Click on "Statements and Documents"

Q: How do I change or cancel an automatic payment?

A: You can do it yourself here:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "Payments"
Click on "Automatic Payment"

Note: This change may take 10 business days to complete.

Q: When does my automatic payment appear in my online account?

A: It can take up to 24 hours after the payment amount is debited from your checking account to be visible in your online mortgage account.

Q: Can I make a one-time additional online payment?

A: Yes. If you're not already set up for online payments, you will need your Checking account's routing number.

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "Payments"
Click on "Make a Payment"

Q: If my mortgage payment amount changes, do I need to change my ACH payment or does it automatically update the amount?

A: If you set up ACH payments through [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess), there's nothing you need to do – your payment amount will update automatically.

If you use bill pay through Huntington or another bank, you must sign into your bank's bill pay system and make the update yourself.

Q: Can I choose my ACH payment date?

A: Yes, as long as the date is between the 2nd and the 15th of the month.

Q: Where can I find my automatic payment history?

A: View your Account Information, including automatic payment history, 24/7 here:

ONLINE: Visit Huntington.com/MortgageAccess
Click on "My Loan"
Click on "Loan Activity"



ESCROW

Just because something sounds complicated doesn't mean it should be. Here we've taken the confusion out of an important part of your mortgage loan by giving you the facts – plain and simple.

ABOUT ESCROW

Q: What is an escrow account?

A: An escrow account is kind of like a temporary savings account. We set aside a portion of your monthly mortgage payment and use it to pay your taxes and insurance when they're due.

Q: How do I view my escrow?

A: You can see your escrow account here:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "My Loan"
Click on "Escrow"

Q: How do I ask for my escrow account to be reviewed for cancellation?

A: If you'd like to ask for a cancellation of escrow, send a secure message to Huntington's Escrow Services Department here:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "Message Center"
Click on "Secure Messages"
Click on "New Message"

The Escrow Service Department will review your request and let you know whether your escrow account can be cancelled.

Q: Why is my escrow balance negative?

A: In general, an escrow balance could be negative if payments made from the account were larger than what was expected or were due earlier than expected. The reasons for this could be:

- 1. A tax assessment or insurance premium increased.**
 - 2. A change in taxes or insurance coverage resulted in an earlier due date.**
 - 3. An unexpected bill was paid, such as a supplemental tax bill.**
 - 4. Delinquent bills on a previously non-escrowed account were paid**
-

Q: What is a “cushion” and do I have to pay it?

A: A cushion is a little bit of extra funding in your escrow account in case of tax or insurance increases or because of an unexpected payout, such as a supplemental tax bill or a late mortgage payment.

The portion of your monthly mortgage payment that goes toward escrow already includes the cushion, so there is nothing extra for you to pay.

The cushion is a requirement of your Huntington mortgage loan escrow account and complies with federal law that lets us hold an amount equal to up to two months of escrow.

The cushion may not be waived.

Q: Will my escrow change? By how much? And why?

A: It could. We review your escrow account annually to ensure that we're collecting the amount needed to pay your property taxes and/or insurance when they're due. With each review, you'll receive an Annual Escrow Analysis showing the amount of your monthly escrow for the coming 12 months.

Here are some things that could cause your escrow amount to change:

- Payments**
 - Monthly payments received from you were more or less than expected
 - One or more monthly payments were received from you earlier or later than expected
 - An escrow overage was returned to the escrow account
 - An escrow shortage was not paid in full

- Taxes**
 - The tax rate or assessed value changed
 - Exemption status was lost or changed
 - A supplemental or delinquent tax was paid
 - A tax installment was not paid
 - A tax refund was received
 - A new tax was paid

- Insurance**
 - There was a change in the premium amount
 - An additional premium was paid
 - The bill was paid earlier or later than expected
 - The premium was not paid
 - The premium was refunded
 - New insurance was paid
 - A force-placed insurance premium was paid



HELPFUL HINT

The Real Estate Settlement Procedures Act (RESPA) of 1974 limits how much can be collected in escrow to pay for taxes and insurance. It also governs how lenders like Huntington must report to borrowers like you about their escrow account – that's why you receive an Annual Escrow Analysis statement every 12 months.

Q: How often do you review my escrow account and make adjustments?

A: At least once every 12 months.

Q: When is money taken out of my escrow account for taxes and insurance?

A: For projections, we use the first day of the month in which we expect to pay the bill. The actual disbursement date, however, depends on the due date provided by your taxing authority or insurance carrier. We are required to make tax and insurance payments in a timely manner to avoid penalties, so we pay on or before the due date.

ESCROW STATEMENTS

Q: How is my Annual Escrow Analysis different than my Mortgage Statement?

A: Your Annual Escrow Analysis shows how much of your mortgage payment went into escrow, and how much was paid out for taxes, insurance or other charges. Your Monthly Mortgage Statement, on the other hand, shows only the activity on your mortgage loan account since your last statement.

Q: What is an initial Escrow Analysis?

A: It is an itemized list of expenses that is expected to be paid out of your escrow account in the first 12 months after closing. You should receive this statement at closing or within 45 days of closing. The projected amounts are based on taxes and insurance collected at closing.

Q: What is an aggregate analysis?

A: It is a standard accounting method for calculating how much money is needed to fund your escrow account. It sets limits on how much can be collected and held in your escrow account.



HELPFUL HINT

Want to see the details of your escrow account, including taxing authority, parcel number, premium amount, due date and more? If you have an escrow account you'll be able to see it online at Huntington.com/MortgageAccess. Click on "My Loan" and then "Escrow". If the "Escrow" tab is missing, you do not have an escrow account.



HELPFUL HINT

Always review your escrow analysis. Look at how much was paid in, how much was paid out, and what the projections are for the next 12 months.

OVERAGES

Q: I got an escrow refund due to an overage. How did this happen?

A: Sometimes the amount collected and set aside in your escrow account is more than the amount paid out. That's called an overage.

Here are the reasons overages happen:

- **Taxes and/or insurance were lower than expected**
- **The due date changed on taxes and/or insurance**
- **Additional funds were added to the account**
- **There was a change in the cushion (see page 28)**
- **The tax office or insurance carrier issued a refund**

Q: Can I keep an escrow overage?

A: Yes.

Q: Can I put an escrow overage toward my mortgage?

A: Not directly. You may cash the overage check, however, and use the funds to make a payment on your mortgage loan, if you wish.

Q: Can I put my escrow overage back in my escrow account?

A: You can, but it won't change your monthly payment. Monthly escrow payments are calculated by totaling your yearly tax and insurance bills and dividing by 12.

SHORTAGES

Q: My escrow analysis shows that I have an escrow shortage. How did this happen?

A: When your escrow account dips below the cushion, you'll be notified that you have an escrow shortage. Here are the reasons shortages happen:

- **Taxes and/or insurance were higher than expected**
- **The due date changed on taxes and/or insurance**
- **A supplemental tax bill was paid out of escrow**
- **There was a change in the cushion (see page 28)**
- **The actual amount needed to fund the escrow account was more than projected**

Q: Do I have to pay the escrow shortage?

A: Yes. At Huntington, we divide the shortage over 12 months, adding it to your monthly mortgage payment or you can choose to pay the shortage in full.

Q: How do I pay my escrow shortage?

A: You may pay the shortage in full if you wish. Once we receive your payment, the shortage is removed from your monthly payment and will be reflected on your next statement.

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "Payments"
Click on "Make a Payment"

MAIL: Detach the shortage coupon from your escrow analysis and mail it along with payment to the address listed on the coupon.

INSURANCE

Q: Is my homeowner's insurance paid through my escrow account?

A: Most likely. If your loan includes escrow, your homeowners insurance is most likely included. Check here:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "My Loan"
Click on "Escrow"
See the "Homeowner's Hazard Insurance" section

Q: Why did my homeowner's insurance increase?

A: Only your insurance carrier can answer that question. Contact your insurer directly to discuss any increases or premium changes.

Q: I want to change insurance companies. Can I do that?

A: Yes. If you receive a refund from your old carrier, we suggest you pay the refunded amount into your escrow account to prevent an escrow shortage.

Please see the next question about where to send your updated insurance information

Q: I've changed insurance companies. How do I update my insurance information?

A: Send a copy of your insurance policy cancellation confirmation and a copy of your new policy to:

**Huntington National Bank
ISAOA/ATIMA
PO Box 718
Amelia, OH 45102**

Q: Which types of insurance are paid out of my escrow account?

A: Insurances paid from escrow may include:

- **Earthquake**
- **Fire**
- **Flood**
- **Hazard**
- **Lender Placed**
- **Renter's/Condo (H-06 Contents)**
- **Windstorm**

TAXES

Q: Are my property taxes paid through my escrow account?

A: Most likely. If your loan includes escrow, your property taxes are probably included. Check here:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "My Loan"
Click on "Escrow"
See the "Taxes" section

Q: I received a tax bill. Where do I send the payment?

A: It depends:

Are your taxes paid out of your escrow account?

If so and you did NOT receive a letter from Huntington asking for the bill, that's just a copy of your tax bill and you may file it for your records or dispose of it.

Do you pay your taxes yourself?

If so, please pay the bill.

Did Huntington send you a letter asking for your tax bill?

If so, mail both the bill and the envelope provided to:

**Huntington Mortgage Tax Department
PO Box 23860
Rochester NY 14692**

Q: I want to change the date my taxes are paid. Can you help?

A: Unfortunately, your taxing authority won't allow it. They set your tax due date. If you have an escrow account, Huntington gets your tax bill for payment. We're required to pay the bill as soon as possible to take advantage of any discounts.

Q: Which taxes and bills are paid out of my escrow account and which ones are not?

A: Taxes Paid from Escrow include:

- **Borough**
- **City**
- **County**
- **Independent School District (ISD)**
- **Municipal Utility District (MUD)**
- **Parish**
- **School**
- **Special Assessment**
- **Supplemental**
- **Town**
- **Township**
- **Village**

Taxes and Bills NOT Paid From Escrow include:

- **Personal Property Taxes**
- **Trash, Sewer and Water (unless they're part of your total tax bill)**



PAYOFF

There's almost nothing more exciting than buying a new home – except, perhaps, paying it off. So when you're ready, here's all you need to know to reach this all-important mortgage milestone.

PAYOFF AMOUNT

Q: Is there a difference between how much I owe and the payoff amount?

A: Yes. Your current mortgage balance and your payoff amount are not the same.

Current Balance = Amount Owed as of the Most Recent Statement Date

Payoff Amount = Amount Required to Satisfy the Loan/Close the Account

Q: Why is the payoff amount different than my current balance?

A: Your payoff amount may be more or less than your current balance, depending on the terms of your loan, when you plan to pay off your loan, and other variables. Your payoff amount could include interest owed between now and the day you pay it off and/or other expenses, such as late fees, that may have accumulated during the life of your loan.

HOW TO PAY OFF YOUR MORTGAGE

Q: I want to pay off my mortgage. What do I need to do?

A: Request a Huntington Payoff Statement:

ONLINE: Visit [Huntington.com/MortgageAccess](https://www.huntington.com/MortgageAccess)
Click on "Statements and Documents"
Click on "Payoff Statements"

IN PERSON: At any Huntington branch

PHONE: 800-323-4695

MAIL: Send a written request to:
Huntington Mortgage
Attention: Payoff Department, NC1N08
PO Box 182440
Columbus, OH 43218-2440

The final steps in your payoff process will be included in your payoff notice.



HELPFUL HINT

The confirmation letter we send after your loan is paid off is called a "Satisfaction of Mortgage" statement. You'll also receive a copy of your mortgage note, indicating that it has been "Paid In Full"

FINAL PAYMENT

Q: I am selling my home and am ready to pay off my mortgage. Now what?

A: Once we receive your full payoff amount, we'll send you a payoff confirmation letter within 14-21 business days.

Q: I've paid off my home. What do I do next?

A: Celebrate, of course! Then look for a payoff confirmation letter from us. It should arrive along with a copy of your mortgage note within 14-21 days of our receiving your funds paying off the loan.

Q: My home loan is paid in full – which means I no longer have a Huntington Mortgage account with escrow. How do I pay my property taxes and homeowner's insurance?

A: You will need to send your tax and insurance payments directly to your tax authority and insurance carrier.



HELPFUL HINT

Once you pay off your mortgage loan, be sure to cancel automatic mortgage payments with your bank.



HELPFUL HINT

As soon as you pay off your mortgage loan, let your tax authority and your insurance carrier know. Give them your correct mailing address and ask that they send the bill directly to you for payment.

PREPAYMENT PENALTIES

Q: Is there a fee or penalty for paying off my mortgage loan early?

A: It depends. Every loan has its own terms, so check your promissory note for information about prepayment fees and penalties that may apply to your loan.

Huntington 7575 Huntington Park Drive
Columbus, OH 43235
Huntington.com
Customer Service (800) 323-4695

Mortgage Statement
Statement Date: 01/15/2016

Loan Account Number: 000556
Payment Due Date: 02/01/2016
Amount Due: \$969.60
If payment is received after 02/16/2016,
\$17.15 late fee will be charged.

Account Information		Explanation of Amount Due	
Property Address		Principal	\$104.60
Outstanding Principal	\$42,482.39	Interest	\$238.38
Maturity Date	April 2037	Escrow	\$124.67
Interest Rate (Until April 2037)	6.75%	Regular Monthly Payment	\$467.65
Prepayment Penalty	No	***Total Fees and Charges	\$34.30
		Overdue Payment	\$467.65
		** Total Amount Due	\$969.60

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$103.43

Important Messages
** An additional amount of \$34.30 - representing fees, charges, and advances from prior periods will be due at payoff to the extent permitted by law. Failure to pay this additional amount before then will not result in a late fee or cause us to treat your loan account as delinquent. This message will appear on your periodic statements until the additional amount is paid.

← **PREPAYMENT PENALTY**

ESCROW REFUND

Q: When I pay off my mortgage, do I get a refund from my escrow account?

A: You might – but only if there is a credit in your escrow account and you have not applied it toward your payoff amount.

Q: When will I get the money that's left in my escrow account?

A: If you're owed a refund, we'll mail you a refund check within 15 business days of receiving your full payoff amount.



I STILL NEED HELP...

Your mortgage questions are important to us – and you deserve fast, clear answers. Here's some extra info to help you find what you need, fix a problem or finish what you started.

MORTGAGE LOAN ERROR

Q: How do I report a problem or error with my payment or statement?

A: We want to help resolve any problems as soon as possible. Use one of these options to contact us:

Option 1: Talk to us at **800-323-9865**

Option 2: Visit **Huntington.com/MortgageAccess**
Click on **"Message Center"**
Click on **"Secure Messages"**
Click on **"New Message"**

Option 3: Send a written request that includes your name, Loan Number and details of the suspected error to:

The Huntington National Bank
PO Box 340996
Columbus OH 43234

Within 5 business days of receipt, we'll acknowledge your written request if it is mailed to the address above.

No later than 30 business days, and sometimes as soon as 7-10 days, we investigate and reply to your written request.



HELPFUL HINT

Possible loan error? Federal law gives you the right to submit a Qualified Written Request (QWR). A QWR must include sufficient detail to identify your mortgage loan account and the reason you believe your account is in error.

FINANCIAL HARDSHIP

Q: I'm not able to make a payment this month.
What should I do?

A: It's unfortunate when life throws the unexpected and unwanted your way. We're sorry you're having difficulties. Here are some things you can do that may help:

Option 1: Talk to us at **800-323-9865**.

Option 2: Ask for help from the U.S. Department of Housing and Urban Development (HUD) at **800-569-4287** or **ud.gov/offices/hsg/sfh/hcc/hcs.cfm**. Home ownership agencies may be able to help with budgeting, delinquency and default resolution counseling.

Option 3: Visit **Huntington.com**
Click on "Borrowing"
Click on "Tools & Education"
Click on "Get Payment Help"

MAILING INFORMATION

Q: Where do I mail my payment?

A: Mail your payment to:

**Huntington Mortgage
Attention: Payment Processing EA2W42
PO Box 182661
Columbus, OH 43218-2661**



HELPFUL HINT

Looking for where to send an extra payment?
See page 21.

HELPFUL HINT

Looking to pay your escrow shortage?
See page 33

INTEREST RATES

Q: Where can I learn more about interest rates and refinancing?

A: Talk to a mortgage loan officer. Find your MLO:

ONLINE: Visit [Huntington.com](https://www.huntington.com)
Click on "Borrowing"
Click on "Mortgages"
Click on "Find a Loan Officer"

PHONE: 800-323-4695

COMPLAINTS

Q: I have an complaint. Who do I contact?

A: Customer Service can be reached here:

PHONE: 800-323-4695

HOW TO CONTACT US

Customer Service

PHONE: 800-323-4695
FAX: 614-480-6009

Payment Address

MAIL: Huntington Mortgage
EA2W42 Payment Processing
P.O. Box 182661
Columbus, OH 43218-2661

Correspondence Address

MAIL: Huntington Mortgage
Attention: NC1N08
2361 Morse Road
Columbus, OH 43229

**EXPRESS/
OVERNIGHT
ADDRESS:** Huntington Mortgage
Attention: NC1N13
2361 Morse Road
Columbus, OH 43229

Insurance Department

PHONE: 855-255-2946
FAX: 888-240-7886
MAIL: Huntington National Bank
P.O. Box 718
Amelia, OH 45102

Tax Department

PHONE: 888-999-0563
FAX: 817-826-0532

Error Resolution

You have certain rights under Federal law related to resolving errors in the servicing of your mortgage loan, requesting information about your mortgage loan account, and submitting Qualified Written Requests (QWR) as defined under federal law. To submit your written notice, a written information request or a QWR, write to us at the following address:

The Huntington National Bank
P.O. Box 340996
Columbus, OH 43234

For further information about your rights to submit a written error, a written information request or a QWR, please visit us at www.huntington.com.



HELPFUL HINT

Huntington has more than 700 branches and 1,400 ATMs. Find one here:

**[Huntington.com/
branchlocator](http://Huntington.com/branchlocator)**



THANK YOU

We hope you feel just as
at home with your new
mortgage as you do your new
surroundings.

This is home mortgage the way
it's supposed to be - easy.

Thank you for your trust in us.