

# 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.

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# 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 mortgage account information online?

**A:** You can make and view mortgage payments, update your profile, print a tax document, and much more online using your Hub financial tools.

**Step 1:** Log into [huntington.com](https://www.huntington.com)

**Step 2:** Select your mortgage account from the list of My Accounts

**Step 3:** Access your information easily by:

- Browsing the dashboard that appears with at-a-glance payment and loan balance information
- Selecting a tile to access information and tools related to your mortgage and more
- Clicking Account Management, where you can update your contact information, download documents, and see messages regarding your account

The screenshot shows the Huntington mortgage account dashboard. At the top, the Huntington logo is on the left, and a "Return to The Hub" link is on the right. Below the logo, the user is identified as "Hello Alexa". The navigation bar includes "Dashboard" and "Account Management" (highlighted with an orange box). The address "123 W MAIN ST (Orig. \$170,000.00)" is displayed on the right. Below the navigation bar, there are several tiles: "Payment" (Due: 01/01, \$1,177.03), "My Home" (Estimated Value: \$267,000), "My Loan" (Balance: \$168,312.01), and "My Neighborhood" (Average Home Value: \$203,591). There are also "Goals" and "Education" tiles. Below these tiles, the "DASHBOARD" section is visible, containing "Your Autopay Details" (Autopay ON, \$1,177.03) and "Your Loan balance is \$168,312.01". The "Your Loan balance is" section includes "Taxes and Insurance" (\$2,589.04 Escrow Balance, \$437.18 Monthly Escrow Payment) and "Loan Details" (355 Payments remaining, May 2020 - Jun 2050 Duration). Annotations with orange arrows point to "ACCOUNT MANAGEMENT", "TILES", and "DASHBOARD".

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## EMAIL AND PHONE UPDATES

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**Q:** How do I update my email address or phone number?

- A:**
- Step 1:** Log into [huntington.com](https://www.huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Click Account Management at the top of the page
  - Step 4:** Select Account Settings in the list that appears. From there you can update your email address and phone number.

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## NAME CHANGE

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**Q:** How do I update the name on my account?

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

Huntington Mortgage  
Attention: Research Department GW1N08  
5555 Cleveland Ave.  
Columbus, OH 43220

Note: The name cannot be updated to a trust.

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## ACCOUNT NUMBER

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**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:

 5555 Cleveland Ave. GW 1N08  
Columbus, OH 43231  
Huntington.com  
Customer Service (800) 323-4695

Representation of Printed Document

**Mortgage Statement**  
Statement Date: 12/02/2020

7-740-2999-0007771-001-000-010-000-000

JOSEPH SMITH  
6 MAIN ST  
FLORENCE KY 41042-1720

Loan Account Number	0091234567
Payment Due Date	01/01/2021
<b>Amount Due:</b>	<b>\$370.19</b>

*If payment is received after 01/16/2021,  
\$18.51 late fee will be charged.*

← ACCOUNT NUMBER

You can also find it here:

- **Closing Packet Welcome Letter**
- **First Payment Letter**
- **Online:**
  - Step 1:** Log into [huntington.com](http://huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Click Account Management at the top of the page
  - Step 4:** Select Document Center in the list that appears. From there you can view statements, tax documents, and other correspondence.

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## MONTHLY STATEMENTS

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**Q:** Where do I find my current statement?

- A:**
- Step 1:** Log into [huntington.com](http://huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Click Account Management at the top of the page
  - Step 4:** Select Document Center in the list that appears. From there you can view statements, tax documents, and other correspondence.

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## TAX FORMS

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

**A:** You can download a copy of your 1098 tax form.

- Step 1:** Log into [huntington.com](https://www.huntington.com)
- Step 2:** Select your mortgage account from the list of My Accounts
- Step 3:** Click Account Management at the top of the page
- Step 4:** Select Document Center in the list that appears. From there you can view statements, tax documents, and other correspondence.

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## LOAN DOCUMENTS

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**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:

- Step 1:** Log into [huntington.com](https://www.huntington.com)
- Step 2:** Select your mortgage account from the list of My Accounts
- Step 3:** Click on Account Management
- Step 4:** Select Secure Message in the list that appears
- Step 5:** Send us a secure message requesting the documents you need



### 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](https://www.huntington.com).



# 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.

**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	\$	<b>334.92</b>
Homeowner's Insurance	\$	
Mortgage Insurance	\$	
Property Taxes	\$	
	\$	
	\$	
<b>TOTAL PAYMENT:</b>	\$	<b>334.92</b>

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 EA2W42  
COLUMBUS, OH 43218-2661

← **FIRST PAYMENT DUE DATE**

← **FIRST PAYMENT AMOUNT**



## HELPFUL HINT

To view payment details and other account-related information, you'll first need to register for online access at [huntington.com](http://huntington.com). Before you begin, have your loan number and social security number in front of you. Click Register under the Are You a New User? box, then follow the prompts to complete your registration.

## 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, then yes. It will automatically be debited from your bank checking account.

If you did not sign up at closing, you can set up automatic electronic payments with five days notice. First, you'll need your checking or savings account number, your bank's routing number, and your loan number (see page 15 for where to find those numbers). Then, visit a local branch, or go online to set up your automatic monthly payments:

- Step 1:** Log into [huntington.com](http://huntington.com)
- Step 2:** Select your mortgage account from the list of My Accounts
- Step 3:** Select the Payment tile
- Step 4:** Click Auto Pay. From there you can set and update your auto payment amounts and dates.

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

- A:**
- Step 1:** Log into [huntington.com](http://huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the Payment tile
  - Step 4:** In the Your Autopay Details tile, click Modify Settings and make the necessary changes

If you have any questions, call Customer Service at 866-921-5871.

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## 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 save you time, the system will save your account information from previous payments so you don't have to re-enter it each time you make a payment. This also means you should check that the correct account is selected to make a payment, so the payment comes from a current and active account.

**Q: Where can I find documents pertaining to my account?**

**A:** Anytime we send you a tax document, escrow analysis, or monthly statement, you can access it from the Document Center.

- Step 1:** Log into [huntington.com](http://huntington.com)
- Step 2:** Select your mortgage account from the list of My Accounts
- Step 3:** Click Account Management at the top of the page
- Step 4:** Select Document Center in the list that appears. From there you can view statements, tax documents, and other correspondence.

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## REGULAR MONTHLY PAYMENTS

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**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

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

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

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

**A:** No. Your payment date will be the due date of your 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 26 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. 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.

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## 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 or adding to your monthly payment to pay down your loan faster. You can make extra payments as frequently as you wish.

See page 18 for more information on making extra payments.



### HELPFUL HINT

Want an even easier way to pay your mortgage? Log into [huntington.com](https://www.huntington.com). Select your mortgage account from the list of My Accounts. Select the Payments tile, then select the Make a Payment tile. It's that easy.

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## AUTOMATIC (ACH) PAYMENTS

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**Q: What is an automatic payment? Is it 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.

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**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.

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**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:

- Step 1:** Log into [huntington.com](https://www.huntington.com)
- Step 2:** Select your mortgage account from the list of My Accounts
- Step 3:** Select the Payment tile
- Step 4:** In the Autopay section you can set up your auto payment amounts and dates

Note: This change must be entered five business days prior to your payment date.



### 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 also set up automatic payments by calling 866-921-5871.

## Q: Where can I find my routing number?

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



No checks? Visit [huntington.com](http://huntington.com) and type "How do I identify my routing 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:



You can find it here, too:

- **Closing Packet Welcome Letter**
- **First Payment Letter**
- **Online:**
  - Step 1:** Log into [huntington.com](http://huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Click Account Management at the top of the page
  - Step 4:** Select Document Center in the list that appears. From there you can view statements, tax documents, and other correspondence.



### 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**

← **ACCOUNT NUMBER**

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

- A: Step 1:** Log into [huntington.com](http://huntington.com)
- Step 2:** Select your mortgage account from the list of My Accounts
- Step 3:** Select the Payment tile
- Step 4:** Under Your Autopay Details you can modify your automatic payment

Note: The changes must be entered 5 business days prior to your payment date.

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**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'll need your checking account's routing number. (See page 15 for help locating it.)
  - Step 1:** Log into [huntington.com](http://huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the Payment tile
  - Step 4:** Click Let's Do This! in the Add to Your Monthly Payment tile
- 

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

- A:** If you set up ACH payments through [huntington.com](http://huntington.com), 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.

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**Q: Can I choose my ACH payment date?**

- A:** No, your ACH must be your payment date.

**Q: Where can I find my automatic payment history?**

**A:** View your account information, including your automatic payment history, 24/7 here:

- Step 1:** Log into [huntington.com](https://www.huntington.com)
- Step 2:** Select your mortgage account from the list of My Accounts
- Step 3:** Select the Payment tile
- Step 4:** Scroll down to see the Payment History tile

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## PAYMENT SOURCE

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**Q: How do I add or update the account my payment is made from?**

- A:**
- Step 1:** Log into [huntington.com](https://www.huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the Payment tile
  - Step 4:** Click Add Account in the Payment Sources tile

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## SCHEDULED PAYMENTS

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**Q: How do I schedule a payment?**

- A:**
- Step 1:** Log into [huntington.com](https://www.huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the Payment tile
  - Step 4:** Click Schedule Payment in the Scheduled Payments tile

**Q: How do I cancel a payment?**

- A:**
- Step 1:** Log into [huntington.com](https://www.huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the Payment tile
  - Step 4:** In the Scheduled Payments tile, click the "x" next to the payment you wish you cancel
  - Step 5:** Click Cancel Payment in the box that appears

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## EXTRA PAYMENTS

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### Q: How does paying extra benefit me?

**A:** Putting extra money toward your loan, which is also called “paying extra on principal,” may help you pay off your loan faster. Use this online amortization calculator to determine just how quickly:

- Step 1:** Log into [huntington.com](https://www.huntington.com)
- Step 2:** Select your mortgage account from the list of My Accounts
- Step 3:** Select the My Loan tile
- Step 4:** Click More Details in the Amortization Schedule tile

Note: An amortization schedule will not display for ARM, balloon, HELOC or foreclosed loans.

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

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

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

### Q: How can I explore my options for paying extra?

- A:**
- Step 1:** Log into [huntington.com](https://www.huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the My Home tile. From there you click different tiles to learn more about your options and calculate your potential savings:
    - Add to Your Monthly Payment
    - Pay a Lump Sum
    - Estimate Payoff



#### 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.



#### HELPFUL HINT

While you may be current on your loan, any payment made after the first of the month will automatically be applied first to your monthly mortgage payment, which includes insurance. If you want to make a payment directly to principal, make sure it is after you’ve made your regular monthly mortgage payment to ensure the entire amount is applied to principal.

**Q: How do I pay extra by mail?**

**A:** You can put additional money toward your loan, or “pay extra on principal,” by mail. All money sent in will be applied first to any monthly payment that is due. If you want to make a payment to principal-only, make sure your monthly payment has been received. Send your payment along with your loan number and **instructions telling us that this is a principal-only payment** to:

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

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**Q: Where can I find options for lowering my monthly payment?**

- A:**
- Step 1:** Log into [huntington.com](http://huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the My Home tile. From there you can select different tiles to learn more about your options and calculate your potential savings:
    - Use the Amount You’ve Paid Ahead
    - Loan to Value



## MY HOME

What are some of the options you may have with your mortgage? We're glad you asked. Use our easy online tools to explore ways to lower your payments or own your home sooner – and to calculate your potential savings.

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## OWN MY HOME SOONER

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**Q:** Where can I explore my options for owning my home sooner?

- A:**
- Step 1:** Log into [huntington.com](https://www.huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the My Home tile. In the Own My Home Sooner section you can select different tiles to learn more about your options and calculate your potential savings:
    - Add to Your Monthly Payment
    - Pay a Lump Sum
    - Estimate Payoff

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## LOWER MY PAYMENT

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**Q:** Where can I learn more about how I can lower my payment?

- A:**
- Step 1:** Log into [huntington.com](https://www.huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the My Home tile. In the Lower My Payment section you can select different tiles to learn more about your options:
    - Use the Amount You've Paid Ahead
    - Custom Mortgage Rate and Payment Quote to see if refinancing can help
    - Loan to Value



## MY LOAN

Some details are hard to keep track of, but not when it comes to your mortgage. Here we point you to where you can see and manage all of its components in one easy place.

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## LOAN BALANCE

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**Q:** Where can I find how much I own on my loan?

- A:**
- Step 1:** Log into [huntington.com](https://www.huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the My Loan tile

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## PAYMENT HISTORY

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**Q:** Where can I view all my past payments?

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

- Step 1:** Log into [huntington.com](https://www.huntington.com)
- Step 2:** Select your mortgage account from the list of My Accounts
- Step 3:** Select the Payment tile
- Step 4:** In the Payment History tile you can see a breakout of past payments

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## AMORTIZATION SCHEDULE

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**Q:** Where can I see how long it will take to pay off my mortgage?

- A:**
- Step 1:** Log into [huntington.com](https://www.huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the My Loan tile
  - Step 4:** Click More Details in the Amortization Schedule tile

Note: An amortization schedule will not display for ARM, balloon, HELOC, or foreclosed loans.

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## TAXES AND INSURANCE

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**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:

- Step 1:** Log into [huntington.com](https://www.huntington.com)
- Step 2:** Select your mortgage account from the list of My Accounts
- Step 3:** Select the My Loan tile
- Step 4:** Click View Details in the Taxes and Insurance tile

---

**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

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**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)

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## MANAGE MORTGAGE INSURANCE

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### 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.

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### 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:

- Step 1:** Log into [huntington.com](https://www.huntington.com)
- Step 2:** Select your mortgage account from the list of My Accounts
- Step 3:** Click on My Loan
- Step 4:** If you see a Manage Mortgage Insurance tile, this is where you can access it. If you do not have this tile, you do not have PMI.

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### 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 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.  
5555 Cleveland Ave.  
GW1010  
Columbus, OH 43231

### **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.



# 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.

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## ABOUT ESCROW

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**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.

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**Q: How do I view my escrow account details?**

**A:** You can see your escrow account here:

- Step 1:** Log into [huntington.com](https://www.huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the My Loan tile
  - Step 4:** Click View Details in the Taxes and Insurance tile
- 

**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:

- Step 1:** Log into [huntington.com](https://www.huntington.com)
- Step 2:** Select your mortgage account from the list of My Accounts
- Step 3:** Click Account Management at the top of the page
- Step 4:** Select Secure Message in the list that appears
- Step 5:** Send us a secure message requesting that your account be reviewed for cancellation

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.

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## **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 – which is why you receive an Annual Escrow Analysis statement every 12 months.

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

**A:** At least once every 12 months.

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### **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.

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## ESCROW STATEMENTS

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**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

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.

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## OVERAGES

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**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 30)
- The tax office or insurance carrier issued a refund

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**Q: Can I keep an escrow overage?**

**A:** Yes.

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**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.

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**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.

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## SHORTAGES

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**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:

1. Taxes and/or insurance were higher than expected.
  2. The due date changed on taxes and/or insurance.
  3. A supplemental tax bill was paid out of escrow.
  4. There was a change in the cushion (see page 30).
  5. 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.

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## INSURANCE

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

**A:** Most likely. If your loan includes escrow, your homeowner's insurance is most likely included. Check here:

- Step 1:** Log into [huntington.com](https://www.huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the My Loan tile
  - Step 4:** Review the Taxes and Insurance tile
- 

**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.

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**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 5072  
Troy, MI 48007-5072

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**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

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## TAXES

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**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:

- Step 1:** Log into [huntington.com](http://huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the My Loan tile
  - Step 4:** Review the Taxes and Insurance tile
- 

**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

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**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.

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## PAYOFF AMOUNT

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**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.

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## HOW TO PAY OFF YOUR MORTGAGE

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

**A:** Request a Huntington Payoff Statement:

**ONLINE** Log into [huntington.com](https://www.huntington.com)  
Select your mortgage account from the list of My Accounts  
Select the Payment tile  
View Payoff Quote in the Loan Payoff tile

**IN PERSON** At any Huntington branch

**PHONE** 866-921-5871

**MAIL** Send a written request to:  
Huntington Mortgage  
Attention: Payoff Department, GW1N08  
5555 Cleveland Ave.  
Columbus, OH 43231

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.

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## FINAL PAYMENT

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**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.

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**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.

5555 Cleveland Ave. GW 1N08  
Columbus, OH 43231  
Huntington.com  
**Customer Service (800) 323-4695**

Representation of Printed Document

**Mortgage Statement**  
Statement Date: 12/02/2020

7-740-2999-0007771-001-000-010-000-000

JOSEPH SMITH  
6 MAIN ST  
FLORENCE KY 41042-1720

Loan Account Number	0091234567
Payment Due Date	01/01/2021
Amount Due:	\$370.19
If payment is received after 01/16/2021, \$18.51 late fee will be charged.	

Account Information	
Property Address	6 MAIN ST FLORENCE KY 41042
Outstanding Principal	\$64,774.43
Maturity Date	May 2046
Interest Rate (Until May 2046 )	4.625%
Prepayment Penalty	No

Explanation of Amount Due	
Principal	\$120.54
Interest	\$249.65
Escrow (for taxes and/or insurance)	\$0.00
Regular Monthly Payment	\$370.19
Total Fees and Charges	\$0.00
Overdue Payment	\$0.00
Total Amount Due	\$370.19

← **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.



## LEARN MORE

Owning your home is more than just managing a mortgage.

It's an investment in your neighborhood and your future. We offer easy-to-use tools for getting a lay of the land and settling in.

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## MY NEIGHBORHOOD

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**Q: Where can I learn about my neighborhood?**

- A:**
- Step 1:** Log into [huntington.com](https://www.huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the My Neighborhood tile. From there you can select tiles to learn more about:
    - Home Value Trends
    - Recently Sold Homes
    - Home Characteristics
    - Who Makes Up Your Neighborhood
    - Schools Nearby

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## GOALS

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**Q: I'm interested in setting some financial goals. Can you help?**

- A:**
- Step 1:** Log into [huntington.com](https://www.huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the Goals tile. From there you can select any of the following drop-down items for more information:
    - Manage My Loan
    - Understand My Investment
    - Build My Equity
    - Lower My Payment
    - Start Saving



## 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.

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## MORTGAGE LOAN ERROR

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**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 866-921-5871

**Option 2:** 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.

**Within no more than 30 business days**, and sometimes as soon as 7-10 days, we'll 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.

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## FINANCIAL HARDSHIP

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**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 866-921-5871

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

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## MAILING INFORMATION

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**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 19.

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## INTEREST RATES

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

- A:**
- Step 1:** Log into [huntington.com](https://www.huntington.com)
  - Step 2:** Select your mortgage account from the list of My Accounts
  - Step 3:** Select the My Loan tile
  - Step 4:** Click Let's Do This! in the Mortgage Options, Get a Quote, or Home Equity Overview tiles

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## HOW TO CONTACT US

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### Customer Service

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**PHONE** 866-921-5871  
**FAX** 614-480-6009

### Payment Address

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**MAIL** Huntington Mortgage  
EA2W42 Payment  
Processing  
PO Box 182661  
Columbus, OH 43218

### Correspondence Address

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**MAIL** Huntington Mortgage  
Attention: GW1N08  
5555 Cleveland Ave.  
Columbus, OH 43231

**EXPRESS/  
OVERNIGHT  
ADDRESS** Huntington Mortgage  
Attention: GW1N13  
5555 Cleveland Ave.  
Columbus, OH 43231

### Insurance Department

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**PHONE** 855-255-2946  
**FAX** 888-240-7886  
**MAIL** The Huntington  
National Bank  
PO Box 5072  
Troy, MI 48007-5072

### Tax Department

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

### Error Resolution

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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 this address:

The Huntington National Bank  
PO 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 [huntington.com](http://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 as at home with your new mortgage as you do with your new surroundings.

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

Thank you for your trust in us.