

### **Covey Financial Borrower Intake Forms**

Please add these pages to the closing documents. Covey Financial requires this information prior to submitting file for Servicing.

#### **Borrower 1**

|                              |  |
|------------------------------|--|
| Full Name                    |  |
| Social Security #<br>or ITIN |  |
| Date of Birth                |  |
| Mailing Address              |  |
| Email Address                |  |
| Cell Phone #                 |  |

#### **Borrower 2**

|                              |  |
|------------------------------|--|
| Full Name                    |  |
| Social Security #<br>or ITIN |  |
| Date of Birth                |  |
| Mailing Address              |  |
| Email Address                |  |
| Cell Phone #                 |  |

Each undersigned acknowledges that any owner of the mortgage, its servicers, successors and assigns, may verify or re-verify any of the above information. By signing, each borrower affirms all the information is true and correct. Lender or its assigns can rely on the information provided.

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**Sign and Date**

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**Sign and Date**

## **Servicer Disclosure**

Covey Financial is the servicer of your loan. That means, Covey Financial will administer the servicing of your loan on behalf of your lender. Below is some helpful information on our company.

Servicer Information:           Covey Financial, LLC  
                                          NMLS# 1775323

How to make payments and access your account online.

1. Online – [www.coveyfin.com](http://www.coveyfin.com)  
Username: ***your account number (it will be assigned to you)***
2. Automatic Draft – never forget! - Form is on next page
3. Pay by phone: (726) 600-7309 (available 24/7)
4. Pay in cash in person at over 100,000 retail locations nationwide (details found through your portal online).
5. Via check or money order to our payment mailing address (**not recommended** due to USPS being unreliable):  
                                  Covey Financial, LLC  
                                  PO Box 222026  
                                  Dallas, TX 75222-2026

### **How to Contact Us:**

Email: Staff@coveyfin.com  
Ph: (210) 610-6250

If Servicer is required to escrow for the property insurance, it is required for the borrower to inform the insurance company to send invoices to Covey Financial. Our mortgagee clause is as follows:

**Covey Financial  
PO BOX 2163  
Kennesaw, GA 30156**

We also need a copy of the paid insurance policy within 15 calendar days of closing in order to onboard the loan properly.

## ELECTRONIC DELIVERY CONSENT AND AGREEMENT

This Electronic Delivery Consent and Agreement (“**Agreement**”) is made by and between Covey Financial, LLC, a Texas limited liability company (the “**Company**”), and the undersigned (the “**Customer**”). The Company is hereby authorized to deliver documents and disclosures electronically.

By my signature below, I hereby consent to the electronic delivery of all disclosures, notices, statements, and other documents related to my loan application and account (collectively, “**Documents**”) by Electronic Delivery, as defined herein, to the fullest extent permitted by law. Such Documents may include, but are not limited to, loan disclosures, policy and service updates, marketing communications, account statements, and notifications regarding changes to my loan.

The Company shall provide the Documents via email or shall direct me to the Company’s website or portal for access to the Documents (“**Electronic Delivery**”). Upon receipt of this consent, the Company may discontinue the delivery of paper copies of Documents, to the extent permitted by law. I understand that I may request paper copies of any Documents transmitted electronically. Additionally, the Company will send paper copies of Documents if an email sent to me is returned as undeliverable or if my email address is deemed invalid.

I hereby represent and warrant to the Company that I possess a computer, tablet, or cellular phone with internet access, an up-to-date web browser that supports 128-bit encryption, and the capability to view and securely store PDF files. I acknowledge that these resources are required to access, review, retain, and securely store Documents delivered electronically. I understand that for additional information regarding minimum computing requirements or any inquiries related to this consent, I may contact the Company at (210) 610-6250 or toll-free at (855) 276-6300 during the Company’s business hours.

I acknowledge that certain Documents may contain confidential and personally identifiable information. I agree to promptly notify the Company of any changes to my email address, including any compromise of security or loss of access.

I understand that I may withdraw my consent to Electronic Delivery of the Documents at any time by providing written notice to the Company at the email or mailing address specified below.

### Acknowledgment

I hereby acknowledge that I have read and fully understand this Agreement. I recognize that my consent is voluntary and that I am not required to consent in order to obtain a loan. I understand that I may withdraw my consent at any time by written notice to the Company. I consent to receive Documents by Electronic Delivery from the Company.

### CUSTOMER:

Desired Email Address: \_\_\_\_\_

Signature: \_\_\_\_\_

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

Date: \_\_\_\_\_

### **Automatic Payment Agreement**

I/We hereby authorize Covey Financial, LLC, to initiate automatic withdrawals of the required monthly installment for my loan. I fully agree and authorize Covey Financial to deduct the required monthly payment which includes required principal and interest along with any amount due for escrow. Escrow includes, but is not limited to, property taxes and insurance, and any future required increase due to escrow obligations. The payment shall be automatically deducted from the account specified below. I acknowledge that there can be a \$25.00 charge for any payment returned due to insufficient funds or any other error. I understand this authorization will remain in effect until I cancel it in writing, and I agree to notify Covey Financial, LLC in writing of any changes in my account information or termination of this authorization **3 days prior** to the next payment date. I acknowledge that the origination of ACH transactions to my account shall comply with the provisions of U.S. law. I certify that I am an authorized user of this bank account and will not dispute these scheduled transactions with my bank. Covey Financial, LLC may, at its option, choose to not use this ACH and require borrower(s) to otherwise pay amounts due.

For payments from your Checking or a Savings Account, please provide:

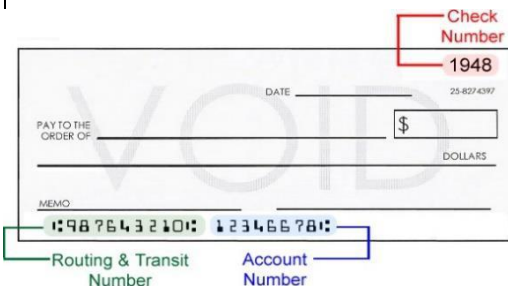
Routing Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

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

Borrower's Email Address: : \_\_\_\_\_

Payment Withdrawal Date: \_\_\_\_\_ (choose a day of the month for the monthly payment be withdrawn, please ensure does not exceed the grace period in your loan documents)



**PLEASE ATTACH A VOIDED  
CHECK TO THIS FORM**

By signing below, I agree to the terms of this Automatic Payment Agreement.

\_\_\_\_\_  
**Sign and Date**

\_\_\_\_\_  
**Sign and Date**

## ESCROW AGREEMENT FOR PROPERTY INSURANCE

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

Servicer: Covey Financial, LLC

The Borrower (whether one or more) agrees with Lender that the loan documents require Borrower to maintain Property Insurance on the Property. Borrower agrees and acknowledges the property insurance must be paid timely to ensure there is no lapse in coverage. Borrower also agrees that the Lender may pay required insurance premiums on behalf of Borrower and require Borrower to reimburse Lender for such payment. To satisfy Borrower’s obligation to maintain and timely pay Property Insurance, Borrower agrees to pay into an escrow account sufficient funds to allow the Lender to timely pay the insurance premiums from the escrow account.

Such escrow account will not be charged any fees, interest, or other charges nor will it pay interest to Borrower. The escrow payment is required in addition to the Borrower’s monthly payment set forth in the loan documents. Lender may terminate the escrow account at its discretion.

The Lender is permitted to pay, out of the escrow account, Property Insurance Premiums when due, whether or not a sufficient balance exists in the escrow account. If the escrow account is deficient, the Lender may, but is not required to, fund any deficient amounts required to pay insurance premiums due. Borrower agrees to promptly reimburse Lender for any such deficiencies. Lender’s Servicer may act for the Lender under this agreement. Lender shall confirm payment of insurance premiums upon request.

The monthly escrow payment will be calculated by dividing the estimated Property Insurance premium by the number of months between the start and the premium due date. The monthly escrow payment will be estimated by Servicer or Lender without liability. Lender or Servicer may also require a two-month cushion to help assure adequate funds in the escrow account. Borrower understands that the escrow payment is subject to change and that the future Property Insurance premiums due are affected by insurance companies. Borrower acknowledges that neither the Lender nor its servicer can control the amount of my future Property Insurance premiums. If Borrower disagrees with any future insurance premiums bills, Borrower will seek resolution or explanation from the insurance company. Neither Lender nor its servicer shall be responsible to negotiate, change, improve or alter the insurance policy in any way.

Borrower agrees to indemnify and hold harmless Servicer and Lender for any reason related to the timely processing of the escrow account for Property Insurance. Borrower must inform Lender and Servicer in writing in the manner required in the loan documents if there is any reason that the escrowed funds should not be paid to the insurance company. Such reasons can include, without limitation, insurance premiums having already been paid, insurance premiums due having been reduced for any reason, and any exemptions or deferrals for payment that Borrower may have. Borrower further agrees to direct any refunds to Servicer if Borrower changes insurance companies and previous insurance company issues a refund. Borrower agrees to make a claim of overages from Servicer.

Acknowledgement

\_\_\_\_\_  
Signature and Date

\_\_\_\_\_  
Signature and Date

## ESCROW AGREEMENT FOR PROPERTY TAXES

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

Servicer: Covey Financial, LLC

The Borrower (whether one or more) agrees with Lender that the loan documents require Borrower to pay property taxes on the Property before the taxes become delinquent. Borrower also agrees that the Lender may pay such taxes on behalf of the Borrower and require Borrower to reimburse Lender for such payment. To satisfy Borrower’s obligation to timely pay property taxes Borrower agrees to pay into an escrow account sufficient funds to allow the Lender to timely pay the taxes from the escrow account.

Such escrow account will not be charged any fees, interest, or other charges nor will it pay interest to Borrower. The escrow payment is required in addition to the Borrower’s monthly payment set forth in the loan documents. Lender may terminate the escrow account at its discretion. The Lender is permitted to pay out of the escrow account property taxes when due, whether or not a sufficient balance exists in the escrow account. If the escrow account is deficient, the Lender may, but is not required to, fund any deficient amounts required to pay taxes due. Borrower agrees to promptly reimburse Lender for any such deficiencies. Lender’s Servicer, Covey Financial, LLC, may act for the Lender under this agreement. Lender shall confirm payment of taxes upon request.

The monthly escrow payment will be calculated by dividing the estimated property taxes by the number of months remaining in the year prior to taxes becoming delinquent. The monthly escrow payment will be estimated by Servicer or Lender without liability. Lender or Servicer may also require a two-month cushion to help assure adequate funds in the escrow account. Borrower understands that the escrow payment is subject to change and that the future property taxes due are affected by changes to the valuations from the local county appraisal district and the tax rates. Borrower acknowledges that neither the Lender nor its servicer can control the amount of my future property taxes. If Borrower disagrees with any future tax statements, Borrower will seek resolution from my local appraisal district or local tax office(s). Neither Lender nor it’s servicer shall be responsible to protest taxes or otherwise attempt to have taxes reduced.

Borrower agrees to indemnify and hold harmless Servicer and Lender for any reason related to the timely processing of the escrow account for property taxes. Borrower must inform Lender and Servicer in writing in the manner required in the loan documents if there is any reason that the escrowed funds should not be paid to the taxing authority. Such reasons can include, without limitation, taxes having already been pay, tax amounts due having been reduced for any reason, and any exemptions or deferrals for payment that Borrower may have.

Acknowledgement

\_\_\_\_\_  
Signature and Date

\_\_\_\_\_  
Signature and Date

## SPECIAL DISCLOSURES

### Texas Residents

#### **DISCLOSURE STATEMENT**

Pursuant to Texas Finance Code Chapter 158.101, a registrant shall provide to the borrower of each residential mortgage loan the following notice not later than the 30th day after the registrant commences servicing the loan:

**"COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 North Lamar, Suite 201, Austin, Texas 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550"**

### California Residents

California: Under California law, we will not share information we collect about you with companies outside of your Lender or our affiliates, unless the law allows. We will limit sharing to the extent required by California law. California residents are provided a California Consumer Privacy notice for additional choices.

Acknowledgement

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Signature

Date

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Signature

Date