



Spot the Fraud

Presented by
LEGAL EDUCATION DEPARTMENT
of
Attorneys' Title Fund Services, LLC

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register for any other Fund seminars

All references herein to title insurance policy forms and endorsements are intended to refer to the policy forms and endorsements issued by Fund members as duly appointed title agents of Old Republic National Title Insurance Company.

These materials are for educational use in Fund seminars. They should not be relied on without first considering the law and facts of a matter. Legal documents for others can only be prepared by an attorney after consultation with the client.

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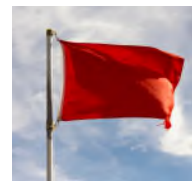


Spot the Fraud

Linda N. Monaco, B.C.S., Legal Education Attorney

Overview

- Estoppel letters (payoff letters)
 - Comparison of fraudulent to legitimate payoff
- Identification check
 - Florida driver's license
 - Passports
- Identity fraud example
 - What went wrong
 - What to do
 - Rapid response plan



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The Fund

Estoppel Letters


Estoppel Letters – Lender Payoff Letters

- Estoppel – a legally imposed bar resulting from one's own conduct – estoppel letter precludes giver from asking for more money
- Subject to high incidences of fraud
 - 🚩 Someone else provides payoff letter
 - Seller him/herself
 - Attorney for seller
 - 🚩 An updated payoff letter arrives without being requested
- Some companies offer verifications
 - ClosingLock – vetted vendor of Old Republic
 - CertifID – in Fund Vendor Marketplace

American Advisors Group


Sep 17, 2019 07:40 AM To: [REDACTED] Page 36 From: TDI Fax: 0622274002

Fax Server 2/12/2020 3:58:02 PM PAGE 2/005 Fax Server



32

P.O. Box 40724
Lansing, MI 48901-7924
Customer Service: (866) 654-0020
Fax: (866) 616-2160



34

P.O. Box 40724
Lansing, MI 48901-7924
Customer Service: (866) 654-0020
Fax: (866) 616-2160

LoanType: HECM
Loan Number: [REDACTED]
Quoted Payoff Date: Sep 23, 2019
Today's Date: Sep 17, 2019

RE: Loan Payoff

Dear [REDACTED],

We are pleased to inform you that as of **Sep 23, 2019** the payoff for the loan listed above is as follows:

Current Unpaid Balance	\$179,311.44	As of	Sep 13
Accrued Interest on Unpaid Balance	\$551.28		
MIP for current month	\$54.03		
Estimated Recording Fees	\$27.60		
Property Inspection/Preservation Fees	\$45.00		
Attorney Fees/Costs	\$1130.00		
Total Payoff	\$181,159.35		

Please note that only wired or certified funds are able to be accepted for payoff. All other types of payment received (personal check, business check, etc.) cannot be accepted and will be returned to sender. Please see the next page for wiring instructions, if needed.

American Advisors Group will process the release of the first lien and request the US Department of Housing and Urban Development to release the second lien, which will be forwarded to you by their office. Please note the above quote for payoff is only good through Sep 23, 2019. To obtain an accurate payoff figure after that date, you will need to contact the Reverse Mortgage Department to re-request an updated payoff.

Payoff funds received after 5:00 pm EST, or on a banking holiday, will be applied on the next business day. We reserve the right to adjust any portion of this statement at any time for one or more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, transfer of servicing and/or inadvertent clerical errors.

If you have any questions please email Payoff@reversedepartment.com or call us at **866.654.0020**.

Sincerely,
Reverse Mortgage Department
American Advisors Group

LoanType: HECM
Loan Number: [REDACTED]
Quoted Payoff Date: Feb 19, 2020
Today's Date: Feb 12, 2020

RE: Loan Payoff

We are pleased to inform you that as of **Feb 19, 2020** the payoff for the loan listed above is as follows:

Current Unpaid Balance	\$186,331.32	As of	Feb 11, 2020
Accrued Interest on Unpaid Balance	\$466.29		
MIP for current month	\$45.90		
Estimated Recording Fees	\$35.50		
Attorney Fees & Costs	\$3909.50		
Total Payoff	\$190,790.51		

Please note that only wired or certified funds are able to be accepted for payoff. All other types of payment received (personal check, business check, etc.) cannot be accepted and will be returned to sender. Please see the next page for wiring instructions, if needed.

Send payment to:
American Advisors Group
3900 Capital City Boulevard
Lansing, MI 48906


American Advisors Group will process the release of the first lien and request the US Department of Housing and Urban Development to release the second lien, which will be forwarded to you by their office. If your property is located in Puerto Rico the original note will be sent to you. Please note the above quote for payoff is only good through Feb 19, 2020. To obtain an accurate payoff figure after that date, you will need to contact the Reverse Mortgage Department to re-request an updated payoff.

Payoff funds received after 5:00 pm EST, or on a banking holiday, will be applied on the next business day. We reserve the right to adjust any portion of this statement at any time for one or more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, transfer of servicing and/or inadvertent clerical errors.

If you have any questions please email Payoff@reversedepartment.com or call us at **866.654.0020**.

Sincerely,
Reverse Mortgage Department
American Advisors Group

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PAYOFF CALCULATIONS*

33

Per Diem rate is not available.

Payoff request does not place a "freeze" on the account.

If a payoff is needed for a date in the following month, the payoff cannot be calculated until the 1st of that month.

If a payoff results in an overpayment of the loan, the Borrower or Estate of the Borrower will be refunded.

Please note that only wired or certified funds are able to be accepted for payoff. All other types of payment received (personal check, business check, etc.) cannot be accepted and will be returned to sender.

Payoff funds received after 5:00 pm EST or on a banking holiday will be applied on the next business day.

Wire instructions:

Name of Bank:	Chase Bank
ABA #:	021000021
Account Name:	Jacqueline Elaine Reverse Servicing
Account Number:	319083868
Reference:	Borrower's name & loan number

We reserve the right to adjust any portion of this statement at any time for one of more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, transfer of servicing and/or inadvertent clerical errors.

Possible
FRAUD
Unacceptable

PAYOFF CALCULATIONS*

35

Per Diem rate is not available.

Payoff request does not place a "freeze" on the account.

If a payoff is needed for a date in the following month, the payoff cannot be calculated until the 1st of that month.

If a payoff results in an overpayment of the loan, the Borrower or Estate of the Borrower will be refunded.

Please note that only wired or certified funds are able to be accepted for payoff. All other types of payment received (personal check, business check, etc.) cannot be accepted and will be returned to sender.

Payoff funds received after 5:00 pm EST or on a banking holiday will be applied on the next business day.

Wire instructions:

Name of Bank:	Comerica Bank
ABA #:	072000096
Account Name:	Reverse Mortgage Servicing
Account Number:	1851610129
Reference:	Borrower's name & loan number

Overnight information (certified funds only):

Company Name:	Reverse Mortgage Servicing Dept.
Department:	Payment Processing
Address:	3900 Capital City Boulevard Lansing, Michigan 48906
Telephone:	866.654.0020

We reserve the right to adjust any portion of this statement at any time for one of more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, transfer of servicing and/or inadvertent clerical errors.

GOOD STILL
VERIFY

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Compu-Link
Corp.
d/b/a Celink

4/5/2022 6:06 PM FROM: Celink TO: [REDACTED] P. 1

FAX

To: [REDACTED]@fax.celink.cc From: [REDACTED]
Fax #: [REDACTED] Fax #: [REDACTED]
Date: 4/5/2022 6:06:39 PM Phone #: [REDACTED]

Subject: [REDACTED]

Comments:
As requested, attached is a Payoff Quote along with payment instructions.

Please note that only wired or certified funds (cashier checks) are accepted for payoff. All other types of payment received (personal check, business check etc.) cannot be accepted and will be returned to sender.

If an updated quote is needed, please send a new request with your expected closing date.
Any request for updates quotes can be emailed to Payoff@reversedepartment.com<mailto:Payoff@reversedepartment.com> or faxed to 844-629-2743.

Borrowers on the account with an eligible loan in an Active status can create a login at www.reversedepartment.com<http://www.reversedepartment.com/> and obtain a self-serve payoff quote immediately.

Thank you, Reverse Mortgage Servicing Payoff Quotes Department

Netta Damiani,
Payoff Specialist
Reverse Mortgage Servicing Department
866-654-0020 (Borrower Care)
866-616-2160 (Fax)

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Sent by DirectFax

4/14/2022 9:06 AM FROM: Celink TO: [REDACTED] P. 1

FAX

To: [REDACTED]@fax.celink.cc From: [REDACTED]
Fax #: [REDACTED] Fax #: [REDACTED]
Date: 4/14/2022 9:06:39 AM Phone #: [REDACTED]

Subject: [REDACTED]

Comments:
As requested, attached is a Payoff Quote along with payment instructions.

Please note that only wired or certified funds (cashier checks) are accepted for payoff. All other types of payment received (personal check, business check etc.) cannot be accepted and will be returned to sender.

If an updated quote is needed, please send a new request with your expected closing date.
Any request for updates quotes can be emailed to Payoff@reversedepartment.com<mailto:Payoff@reversedepartment.com> or faxed to 844-629-2743.

Borrowers on the account with an eligible loan in an Active status can create a login at www.reversedepartment.com<http://www.reversedepartment.com/> and obtain a self-serve payoff quote immediately.

Thank you, Reverse Mortgage Servicing Payoff Quotes Department

Netta Damiani,
Payoff Specialist
Reverse Mortgage Servicing Department
866-654-0020 (Borrower Care)
866-616-2160 (Fax)

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Sent by DirectFax

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4/5/2022 6:06 PM FROM: Celink TO: [REDACTED] P. 2

Celink 37

Reverse Mortgage Servicing Department
P.O. Box 40761, Lansing, MI 48901-7961
(866) 654-0020 Office
(844) 629-2743 Fax

REFINANCE INFORMATION WORKSHEET

Date:	April 5, 2022	Pages:	1
To:		From:	ENTER NAME
Telephone:		Telephone:	866-654-0020
Fax:		Fax:	844-629-2743

Please find the information requested for the below account:

Name:	[REDACTED]
Address:	[REDACTED]
Servicer Loan #	[REDACTED]
Phone:	[REDACTED]
Loan Status:	Active

Celink is servicing the above-referenced reverse mortgage on behalf of the loan investor. The itemization below reflects the information required to pursue a refinance.

Date Closed	04/06/2021	Net LOC	\$0.00
Appraised Value	\$1,450,000.00	Servicing Fee	\$0.00
Current Principal Limit	\$893,200.00	Tax Default	No
Monthly Payment	\$0.00	Force Placed Insurance	No
Ending Balance	\$546,506.66	Repairs Default	No

NOTE: The information provided is based upon servicers current records and may change due to delays in posting, updating of data and systems, and the correction of data entry and posting errors. Celink undertakes no obligation to notify you of changes in the requested information and makes no representation or warranty with respect to the accuracy of such information. The information herein is provided with the express understanding that Celink shall have no responsibility or liability for costs or damages that may arise in connection with any reliance upon such information.

This itemization is for informational purposes only and should not be considered a final payoff demand. Please contact the Reverse Mortgage Service Department for final payoff figures.

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4/14/2022 9:06 AM FROM: Celink TO: [REDACTED] P. 2

Celink 43

Reverse Mortgage Servicing Department
P.O. Box 40761, Lansing, MI 48901-7961
(866) 654-0020 Office
(844) 629-2743 Fax

REFINANCE INFORMATION WORKSHEET

Date:	April 5, 2022	Pages:	1
To:		From:	ENTER NAME
Telephone:		Telephone:	866-654-0020
Fax:		Fax:	844-629-2743

Please find the information requested for the below account:

Name:	[REDACTED]
Address:	[REDACTED]
Servicer Loan #	[REDACTED]
Phone:	[REDACTED]
Loan Status:	Active

Celink is servicing the above-referenced reverse mortgage on behalf of the loan investor. The itemization below reflects the information required to pursue a refinance.

Date Closed	04/06/2021	Net LOC	\$0.00
Appraised Value	\$1,450,000.00	Servicing Fee	\$0.00
Current Principal Limit	\$893,200.00	Tax Default	No
Monthly Payment	\$0.00	Force Placed Insurance	No
Ending Balance	\$546,408.66	Repairs Default	No

NOTE: The information provided is based upon servicers current records and may change due to delays in posting, updating of data and systems, and the correction of data entry and posting errors. Celink undertakes no obligation to notify you of changes in the requested information and makes no representation or warranty with respect to the accuracy of such information. The information herein is provided with the express understanding that Celink shall have no responsibility or liability for costs or damages that may arise in connection with any reliance upon such information.

This itemization is for informational purposes only and should not be considered a final payoff demand. Please contact the Reverse Mortgage Service Department for final payoff figures.

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The Fund

4/5/2022 6:06 PM FROM: Celink TO: [REDACTED] P. 3

Celink



P.O. Box 40724
Lansing, MI 48901-7924
Customer Service: (866) 654-0020
Fax: (866) 616-2160

LoanType: Equity Power
Loan Number: [REDACTED]
Good Through Date: Apr 25, 2022
Today's Date: Apr 5, 2022

RE: Loan Payoff

Dear [REDACTED]

We are pleased to inform you that the payoff good through Apr 25, 2022 for the loan listed above is as follows:

Current Unpaid Balance	\$546,508.66 As of Mar 31, 2022
Accrued Interest up to Payoff Date	\$2511.84
Total Payoff	\$549,020.50

Apr 2022 - Daily Interest @ 6.9900% = \$104.66
Apr 2022 - Daily MIP @ 0.0000% = \$0.00

IMPORTANT: This payoff quote is only accurate through the "good through" date shown above. The Daily Interest (i.e., the "per diem") may be different from month to month, thus the per diem for this quote is shown above. If the payoff funds are not received by the "good through" date shown above, you must request an updated payoff quote. Any overage received will be refunded.

Please be advised that if payment is received in full, the loan and any line of credit (if applicable) will be permanently closed. If it is not your intention to close the loan and any line of credit, a positive unpaid loan balance must be maintained (see suggestion 359.00).

Following payoff, Celink will process the release of the first lien and request that the U.S. Department of Housing and Urban Development release the second lien, which will be forwarded to you by their office.

4/4/2022 9:06 AM FROM: Celink TO: [REDACTED] P. 3

Celink



P.O. Box 40724
Lansing, MI 48901-7924
Customer Service: (866) 654-0020
Fax: (866) 616-2160

LoanType: Equity Power
Loan Number: [REDACTED]
Good Through Date: Apr 25, 2022
Today's Date: Apr 5, 2022

RE: Loan Payoff

Dear [REDACTED]

We are pleased to inform you that the payoff good through Apr 25, 2022 for the loan listed above is as follows:

Current Unpaid Balance	\$546,408.66 As of Mar 31, 2022
Accrued Interest up to Payoff Date	\$2511.84
Total Payoff	\$549,020.50

Apr 2022 - Daily Interest @ 6.9900% = \$104.66
Apr 2022 - Daily MIP @ 0.0000% = \$0.00

IMPORTANT: This payoff quote is only accurate through the "good through" date shown above. The Daily Interest (i.e., the "per diem") may be different from month to month, thus the per diem for this quote is shown above. If the payoff funds are not received by the "good through" date shown above, you must request an updated payoff quote. Any overage received will be refunded.

Please be advised that if payment is received in full, the loan and any line of credit (if applicable) will be permanently closed. If it is not your intention to close the loan and any line of credit, a positive unpaid loan balance must be maintained (see suggestion 359.00).

Following payoff, Celink will process the release of the first lien and request that the U.S. Department of Housing and Urban Development release the second lien, which will be forwarded to you by their office.

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4/5/2022 6:06 PM FROM: Celink TO: [REDACTED] P. 4

Please note that only wired or certified funds are accepted for payoff. All other types of payment received (personal check, business check, etc.) cannot be accepted and will be returned to sender.

Payoff funds must be made payable to and sent to:

Wire instructions:

Name of Bank:	C Comerica Bank
ABA #:	072000963
Account Name:	Reverse Mortgage Servicing
Account Number:	181-01-29
Reference:	Borrower's name & loan number

Overnight information (certified funds only):

Company Name:	Celink
Department:	Payment Processing
Address:	3500 Capital City Boulevard Lansing, Michigan 48906
Telephone:	866.654.0020

Payoff funds received after 5:00 pm EST, or on a banking holiday, will be applied on the next business day.

We reserve the right to adjust any portion of this statement at any time for one of more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, transfer of servicing and/or inadvertent clerical errors.

If you have any questions, please email Payoff@reversedepartment.com or call us at 866.654.0020.

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Sincerely,
Reverse Mortgage Department
Celink

4/5/2022 6:06 PM FROM: Celink TO: [REDACTED] P. 4

Please note that only wired or certified funds are accepted for payoff. All other types of payment received (personal check, business check, etc.) cannot be accepted and will be returned to sender.

Payoff funds must be made payable to and sent to:

Wire instructions:

Name of Bank:	Bank of America
ABA #:	026009593
Account Name:	APW LLC
Account Number:	488-08-10696
Reference:	Borrower's name & loan number

Overnight information (certified funds only):

Company Name:	APW/Celink
Department:	Payment Processing
Address:	3500 Capital City Boulevard Lansing, Michigan 48906
Telephone:	866.654.0020

Payoff funds received after 5:00 pm EST, or on a banking holiday, will be applied on the next business day.

We reserve the right to adjust any portion of this statement at any time for one of more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, transfer of servicing and/or inadvertent clerical errors.

If you have any questions, please email Payoff@reversedepartment.com or call us at 866.654.0020.

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Sincerely,
Reverse Mortgage Department
Celink

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4/5/2022 8:06 PM FROM: Celink TO: [REDACTED] P. 6

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Reverse Mortgage Servicing Department
 PO Box 40724, Lansing, MI 48901-7924
 3900 Capital City Boulevard, Lansing, MI 48906
 Telephone: 866-654-0020 Fax: 844-625-2743

LOAN PAYOFF INSTRUCTIONS
 All payoff funds must be sent to the following address:
 3900 Capital City Boulevard, Lansing, MI 48906 Attn: Payoff Processing Department

OR

via Wire Transfer to:
 Comerica Bank
 ABA Routing No.: 072000096
 Account No.: 1851610129
 Account Name: Reverse Mortgage Servicing
 Reference: [REDACTED]
 Property Address: [REDACTED]
 Loan Number: [REDACTED]

Note: All payoff checks must be Certified Funds. Personal or company checks are not acceptable. All payoff checks must be sent to the above address.

REQUIRED REFUND INFORMATION
 Please fill in all information in the spaces below. This information is required for us to process any refund that may be owed after the payoff funds are applied to the loan.

Reverse Mortgage Loan No.: [REDACTED]
 Borrower Name(s): [REDACTED]

Please select who should be the payee on the refund check (check only one):
☐ Borrower(s) - (only if not deceased)
☐ The Estate of the deceased borrower
☐ Trust

Important: Refund checks may not be made payable to anyone other than the recipients listed above. If this form is incomplete, a refund check will be mailed to the last known address of the borrower(s).

MAILING INSTRUCTIONS
 Mailing Address: [REDACTED]
 City: [REDACTED]
 Care of: [REDACTED]
 Contact Name: [REDACTED]
 Signature: [REDACTED]
 Printed Name: [REDACTED] Relation to Borrower: [REDACTED]

***Please Note - A signature from the Borrower, Trustee, or Trustee on the loan is required on this form. This form is for future correspondence related to the loan. All future correspondence must be provided on this form regardless of the Paid in Full status.

GOOD STILL
VERIFY

4/4/2022 9:06 AM FROM: Celink TO: [REDACTED] P. 6

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Reverse Mortgage Servicing Department
 PO Box 40724, Lansing, MI 48901-7924
 3900 Capital City Boulevard, Lansing, MI 48906
 Telephone: 866-654-0020 Fax: 844-625-2743

LOAN PAYOFF INSTRUCTIONS
 All payoff funds must be sent to the following address:
 3900 Capital City Boulevard, Lansing, MI 48906 Attn: Payoff Processing Department

OR

via Wire Transfer to:
 Bank of America
 ABA Routing No.: 026009593
 Account No.: 48810815896
 Account Name: APW LLC
 Reference: [REDACTED]
 Loan Number: [REDACTED]

Note: All payoff checks must be Certified Funds. Personal or company checks are not acceptable. All payoff checks must be sent to the above address.

REQUIRED REFUND INFORMATION
 Please fill in all information in the spaces below. This information is required for us to process any refund that may be owed after the payoff funds are applied to the loan.

Reverse Mortgage Loan No.: [REDACTED]
 Borrower Name(s): [REDACTED]

Please select who should be the payee on the refund check (check only one):
☐ Borrower(s) - (only if not deceased)
☐ The Estate of the deceased borrower
☐ Trust

Important: Refund checks may not be made payable to anyone other than the recipients listed above. If this form is incomplete, a refund check will be mailed to the last known address of the borrower(s).

MAILING INSTRUCTIONS
 Mailing Address: [REDACTED]
 City: [REDACTED]
 Care of: [REDACTED]
 Contact Name: [REDACTED]
 Signature: [REDACTED]
 Printed Name: [REDACTED] Relation to Borrower: [REDACTED]

***Please Note - A signature from the Borrower, Trustee, or Trustee on the loan is required on this form. This form is for future correspondence related to the loan. All future correspondence must be provided on this form regardless of the Paid in Full status.

Possible
FRAUD
Unacceptable

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Select Portfolio Servicing, Inc.



To: [Redacted]
Company: [Redacted]
Fax: [Redacted]
Phone: [Redacted]

From: Select Portfolio Servicing, Inc
Fax:
Phone:

NOTES:



To: [Redacted]
Company: [Redacted]
Fax: [Redacted]
Phone: [Redacted]

From: Select Portfolio Servicing, Inc
Fax: 8012707833
Phone: 8012707833

NOTES:

Date and time of transmission: Thursday, July 21, 2022 3:04:34 PM
Number of pages including this cover sheet: 07

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PAYOFF STATEMENT
Date: July 18, 2022
Requested By: [Redacted]

Account Number: [Redacted]
Payment Due Date: August 01, 2022
This Statement expires on:
August 17, 2022

Customer Name/Property Address:
[Redacted]

THE FOLLOWING AMOUNTS ARE SUBJECT TO FINAL VERIFICATION
BASED ON THE RECEIPT OF FUNDS

ITEMIZATION		
Unpaid Principal Balance	\$	318,367.59
Interest Calculated to August 17, 2022	\$	1,212.30
Interest on Advances	\$	740.06
Recording Fee	\$	10.00
Total Amounts Due Under your Note and Mortgage	\$	320,329.97
Per Diem Daily Interest		\$ 26.10
TOTAL AMOUNT DUE	\$	320,329.97

ESTIMATED ESCROW DISBURSEMENTS		
Hazard Insurance Next Due 07/2022	\$	81.84
The above escrow disbursements are scheduled to occur during the period covered by this Payoff Quote. These amounts are not included in the above Total Amount Due as they have not been made as of the date of this statement. If SPS disburses these funds, you are responsible to reimburse SPS for these disbursements, either through available escrow account funds or an additional amount due. The disbursement of these funds may impact the required payoff amount. Please contact SPS if you have any questions or for an updated Payoff Quote if the payoff will occur after the disbursement dates.		



PAYOFF STATEMENT
Date: July 21, 2022
Requested By: [Redacted]

Account Number: [Redacted]
Payment Due Date: August 01, 2022
This Statement expires on:
August 20, 2022

Customer Name/Property Address:
[Redacted]


THE FOLLOWING AMOUNTS ARE SUBJECT TO FINAL VERIFICATION
BASED ON THE RECEIPT OF FUNDS

ITEMIZATION		
Unpaid Principal Balance	\$	318,367.59
Interest Calculated to August 20, 2022	\$	1,250.59
Interest on Advances	\$	740.06
Recording Fee	\$	10.00
Total Amounts Due Under your Note and Mortgage	\$	320,408.26
Per Diem Daily Interest		\$ 26.10
TOTAL AMOUNT DUE	\$	320,408.26

ESTIMATED ESCROW DISBURSEMENTS		
Hazard Insurance Next Due 08/2022	\$	81.84
The above escrow disbursements are scheduled to occur during the period covered by this Payoff Quote. These amounts are not included in the above Total Amount Due as they have not been made as of the date of this statement. If SPS disburses these funds, you are responsible to reimburse SPS for these disbursements, either through available escrow account funds or an additional amount due. The disbursement of these funds may impact the required payoff amount. Please contact SPS if you have any questions or for an updated Payoff Quote if the payoff will occur after the disbursement dates.		

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To: Page 6 of 7 2022-07-19 17:35:01 GMT 1803854615 From: Fax Server



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payments, when due, up until the time your account is paid in full. If the last regular monthly payment you sent to us is returned for insufficient funds, is dishonored due to a stop payment order, or payment is not made for any other reason, the amount required to payoff your account may be higher than shown in this Payoff Statement.

8) **Remittance of Funds:** Payoff amounts must be remitted in U.S. Dollars by money wire, certified or cashier's check, title company check or an attorney's trustee check. No personal or unofficial checks will be accepted. A copy of the Payoff Statement must accompany your payoff check. No deliveries should be made on Saturday, Sunday or legal holidays. Payoff funds received after 12 p.m. Noon Eastern Time will be processed the following business day.

PLEASE REMIT FUNDS TO THE FOLLOWING:	
Wire Instructions Bank Name: JP Morgan Chase Bank Account Name: Payoff Clearing Account Routing/ABA #: 021000021 Account #: 83003077 Loan #: [REDACTED]	Mailing Instructions Select Portfolio Servicing, Inc. Attn: PAYOFF DEPARTMENT PO BOX 6560 Salt Lake City, UT 84165 Overnight Address: 3217 S. Decker Lake Dr. Salt Lake City, UT 84119


9) **Regularly Scheduled Payments:** If you fail to make your regularly scheduled monthly mortgage payments within the timeframe stated on your monthly statement, the late charge disclosed on your monthly statement will be added to the payoff total. If your monthly payment is received, but is returned unpaid by your bank, a fee will be added to the payoff total to the extent permitted by applicable law.

10) **Automated Payments:** If your monthly payments are automatically deducted from your banking account, these payments will continue to be withdrawn until the account is paid in full, or unless we receive verbal or written cancellation instructions in our office no later than three (3) business days prior to the payment due date.

11) **Per Diem Daily Interest:** The Per Diem Daily Interest is the daily interest that will accrue after the effective date of this Payoff Statement. Monthly payments are made as anticipated under the Note and Secured Promissory Note may be higher or lower than stated on the Payoff Statement, or the Per Diem Daily Interest may be higher or lower than stated on the Payoff Statement.

12) **Escrow Account:** If you have an escrow account, you are responsible for paying the escrow account. Select

Tax Server 7/21/2022 3:08:51 PM PAGE 6/007 FAX Server



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payments, when due, up until the time your account is paid in full. If the last regular monthly payment you sent to us is returned for insufficient funds, is dishonored due to a stop payment order, or payment is not made for any other reason, the amount required to payoff your account may be higher than shown in this Payoff Statement.

8) **Remittance of Funds:** Payoff amounts must be remitted in U.S. Dollars by money wire, certified or cashier's check, title company check or an attorney's trustee check. No personal or unofficial checks will be accepted. A copy of the Payoff Statement must accompany your payoff check. No deliveries should be made on Saturday, Sunday or legal holidays. Payoff funds received after 12 p.m. Noon Eastern Time will be processed the following business day.


PLEASE REMIT FUNDS TO THE FOLLOWING:	
Wire Instructions Select Portfolio Servicing, Inc. Salt Lake City, Utah Attn: PAYOFF DEPARTMENT Routing/ABA #: 021000021 Account #: 900900308 Wire Retaining For Credit to: [REDACTED] Name: [REDACTED]	Mailing Instructions Select Portfolio Servicing, Inc. Attn: PAYOFF DEPARTMENT PO BOX 6560 Salt Lake City, UT 84165 Overnight Address: 3217 S. Decker Lake Dr. Salt Lake City, UT 84119

9) **Regularly Scheduled Payments:** If you fail to make your regularly scheduled monthly mortgage payments within the timeframe stated on your monthly statement, the late charge disclosed on your monthly statement will be added to the payoff total. If your monthly payment is received, but is returned unpaid by your bank, a fee will be added to the payoff total to the extent permitted by applicable law.


10) **Automated Payments:** If your monthly payments are automatically deducted from your banking account, these payments will continue to be withdrawn until the account is paid in full, or unless we receive verbal or written cancellation instructions in our office no later than three (3) business days prior to the payment due date.

11) **Per Diem Daily Interest:** The Per Diem Daily Interest is the daily interest that will accrue after the effective date of this Payoff Statement. Monthly payments are made as anticipated under the Note and Secured Promissory Note may be higher or lower than stated on the Payoff Statement, or the Per Diem Daily Interest may be higher or lower than stated on the Payoff Statement.

12) **Escrow Account:** If you have an escrow account, you are responsible for paying the escrow account. Select



Possible
FRAUD
Unacceptable



GOOD STILL
VERIFY


Payoff 3

- Ordered by the settlement agent directly
- Tip:
 - Keep a record of good wire instructions from lenders
 - Compare account numbers of incoming payoffs to your list
 - This helped our member identify the fraudulent payoffs
 - This list will also save time
 - Calling bank to verify can be time consuming
 - Member's bank kept information on file for member to compare

Wire Instructions

Select Portfolio Servicing, Inc.
 Salt Lake City, Utah
 Attn: PAYOFF DEPARTMENT
 Routing/ABA # 021000021
 Account # 900900308
 Wire Retaining
 For Credit to: [REDACTED]
 Name: [REDACTED]

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Takeaways

- Treat updated payoffs with highest scrutiny
 - Especially if unsolicited
- Check fax header
 - Time should be
 - ET, CT, MT or PT
 - NOT GMT
 - AM or PM
 - NOT military time – 15:00
 - Date should be American style
 - Month/day/year - 08/22/2022
 - NOT day/month/year 22/08/2022
 - NOT year/month/day 2022/08/22



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The Fund

Takeaways

- How does the font look?
 - Clean & crisp
 - Same throughout or
 - Does it change – could indicate fraud
 - Blotchy – may be fraudulent
- Quality of copy
 - Poor quality may indicate fraud
- If there is no address to mail a check, it is suspicious
- If there is a barcode make sure it is crisp
- Extra unfilled spaces may indicate fraud



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The Fund

Questions?


**Identification
Checklist**

Reviewing the Original

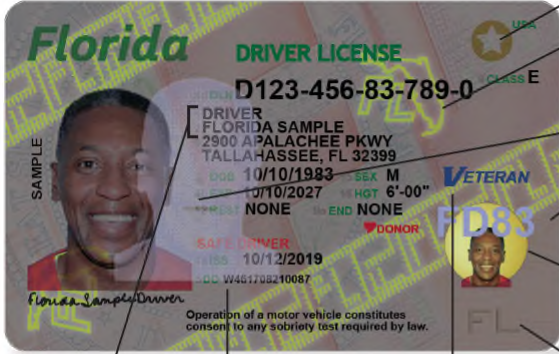
- Ask for multiple photo ID
- Thick – not paper thin
- Lamination has
 - No creases
 - No bubbles (bend it should not bubble) &
 - Goes to edges
- Photograph
 - Only head
 - Centered
 - Clear
 - Looks like the person
 - Well defined
- Fonts should be clear & legible
- Quiz the producer
- Look for security features
- State identifications
 - Look for holograms
 - Laser perforations – hold up to light
 - Apply black light (many states)
 - Laser embossing raised only on one side (many states)
- No copies of copies
 - Must be in color

Driver License

2019 Florida Driver License & ID Card



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REAL ID Compliant

Ultraviolet (UV) Ink
UV features fluoresce when exposed to UV light source – 365 nanometers. They are best viewed in low light conditions.

Optically Variable Ghost (OVG) with UV
Visible with card tilt and fluoresces with UV light.

Optically Variable Data (OVD) with UV
Visible with card tilt and fluoresces with UV light.

Gold Look-Through Element
Turns clear when backlit and fluoresces under UV light with mini-portrait.

Tactile Feature

Safe Driver/IID

Designations

1 DRIVER
2 FLORIDA SAMPLE

1 LAST NAME
2 FIRST MIDDLE NAME

VETERAN Veteran

DONOR Organ Donor

INSULIN DEP Insulin Dependent


Deaf/Hard of Hearing

D Developmentally Disabled

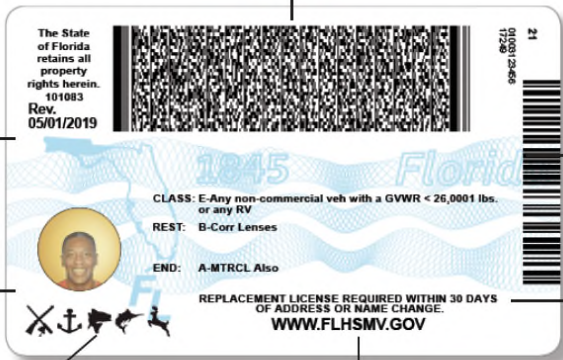
25

The Fund

2019 Florida Driver License & ID Card



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2D Barcode

1D Barcode
(For inventory use only)

Redundant Data

Lifetime License Designations
Indicators always appear in the same order and location:

Sportsman's

Boater

Freshwater

Saltwater

Hunting

FLHSMV Website

Replacement Statement
Section 322.19, F.S.

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The Fund

Florida Driver License & ID Card



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The Fund

Issue dates: August 2017 – August 2019



Issue dates: May 2019 – Present



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The Fund

Issue dates: August 2020 – Present



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The Fund

2020 Florida Driver License & ID Card

- <https://services.flhsmv.gov/DLCheck/>
- Use your DL as a reference
- Other States
 - Google
 - “Security features *desired* state driver’s license”
 - Check their websites
 - Check with a black light
 - Quiz the presenter
 - Birthdate
 - Address etc.
 - Ask for additional governmental picture identification

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The Fund

Passports

Passports

- Picture should just be the head
- Must have a signature
 - Read the signature
 - Does it match the name
- Read the MRZ (Machine Readable Zone) code at the bottom – it's a global standard
 - Do the details match

P<USAJOHN<<DOE<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<
9635456374USA9603150M2704140202113962<804330

The image shows a close-up of the Machine Readable Zone (MRZ) strip located at the bottom of a passport page. The strip contains two lines of machine-readable text printed in black ink on a light-colored background.

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The Fund[®]

- P<USAJOHN<<DOE<<<<<<<<<<<<<<<<<<<<<<<<<<<<<<
9635456374USA9603150M2704140202113962<804330

Details

Passport number: 483667174

Country: USA

DOB - yr, mo, day: 11 Feb 1981

Gender: M

Exp. - yr, mo, day: 23 May 2011

Check digit: 4

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The Fund

United States Next Generation Passport

Laser engraved black and white photo image

Optically variable feature

New perforated alphanumeric passport book number throughout: E00007734

Multi-layered plastic data page strengthens document durability and integrity

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The Fund

United States



Possible
FRAUD
Unacceptable



Possible
FRAUD
Unacceptable

Canada



Possible
FRAUD
Unacceptable

[illegible]

Germany

Possible
FRAUD
Unacceptable

The Fund

[illegible]

40



Germany



Brazil



<p>TELEPHONE NO. FOR CHECK OF VALIDITY SWEDISH POLICE +46 71 14 14 00</p>		<p>TELEPHONE NO. FOR CHECK OF VALIDITY SWEDISH POLICE +46 71 14 14 00</p>	
<p>PASS PASS PASSEPORT</p>		<p>SVERIGE SWEDEN SUEJE</p>	
<p>1. Type of passport P</p>		<p>2. Issued by SWE</p>	
<p>3. Number of passport WIDMAN</p>		<p>4. Date of issue 85720571</p>	
<p>5. Name of holder LARS</p>		<p>6. Date of expiry 720301</p>	
<p>7. Nationality SWEDISH</p>		<p>8. Date of birth 01 MAR / MAR 72</p>	
<p>9. Sex M/M</p>		<p>10. Place of birth STOCKHOLM</p>	
<p>11. Date of issue 21 FEB / FEB 17</p>		<p>12. Date of expiry 21 FEB / FEB 22</p>	
<p>13. Date of issue 21 FEB / FEB 22</p>		<p>14. Date of expiry 21 FEB / FEB 22</p>	
<p>15. Name of holder V SKRAVLINGE</p>		<p>16. Name of holder Balt</p>	
<p>17. Name of holder POLISMYNDIGHETEN I ÖSTERGÖTLANDS LÄN</p>		<p>18. Name of holder Balt</p>	



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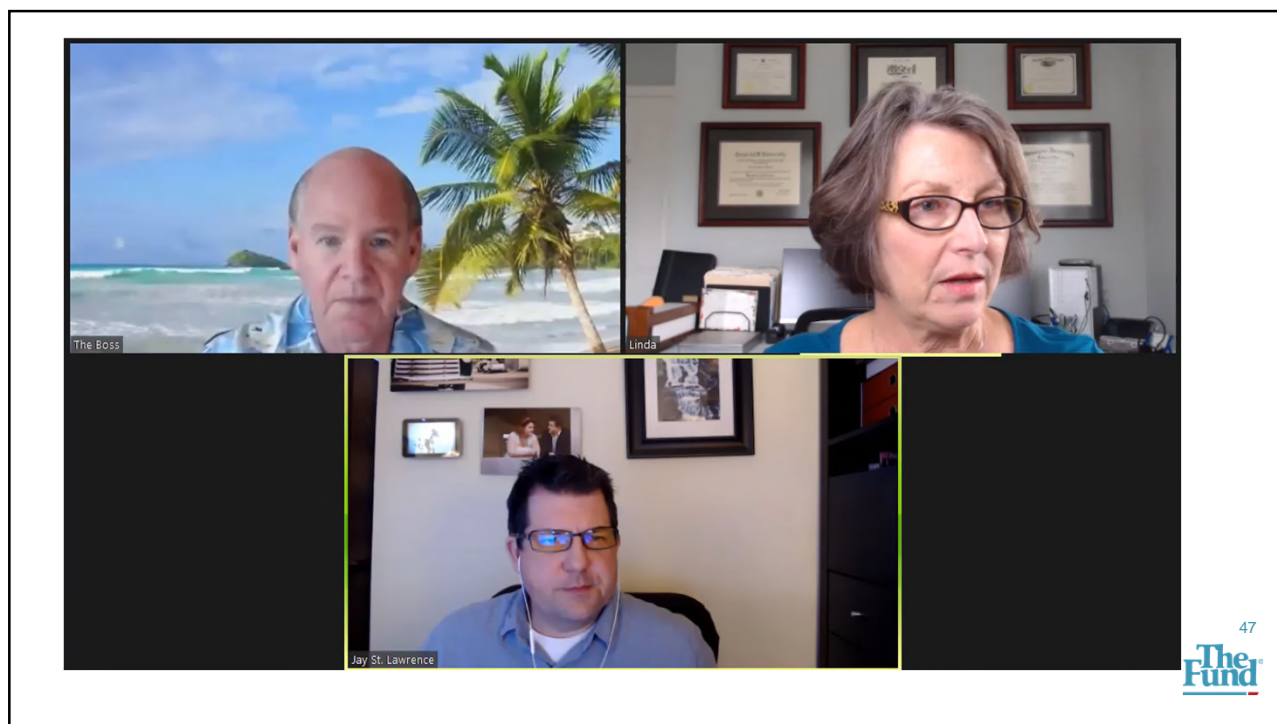
The Fund[®]

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Deconstructing an Identity Fraud Event

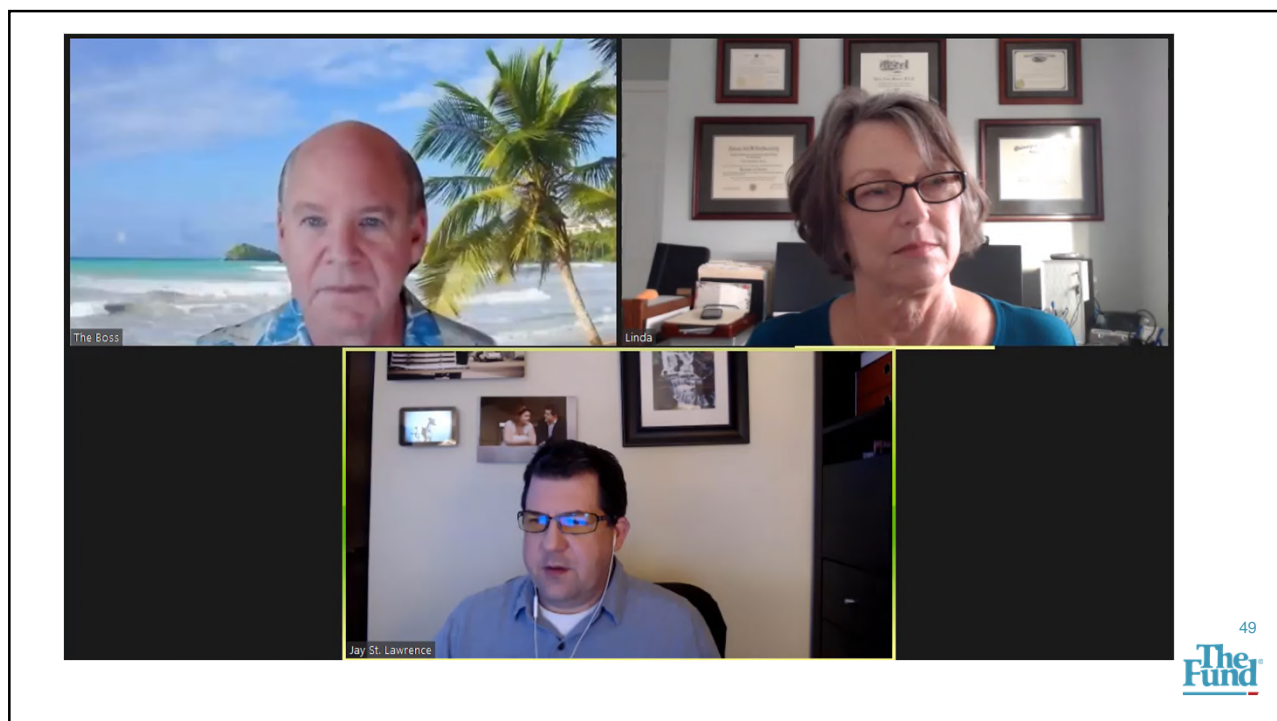
Simulated Emergency Situation

- Video
- Review
- Discuss
- Players
 - Boss – Michael Rothman
 - Office manager – Jay St. Lawrence
 - Paralegal – Linda Monaco
- Time
 - 9:30 a.m. Tuesday after Memorial Day
- Scene
 - Zoom Conference



Discussion

What went wrong?
What clues or red flags?



Discussion

Follow the plan

ALTA Rapid Response Plan – 10 Steps



1. Alert company management & your internal wire fraud response team
2. Report Fraudulent Wire Transfers to the Sending and Receiving Banks
3. Inform the parties to the transaction using known, trusted, phone numbers for verbal verification
4. File a complaint with the FBI's Internet Crime Complaint Center (IC3)
5. Report Fraudulent Wire Transfers & Attempts to Law Enforcement in the jurisdiction where the crime has occurred

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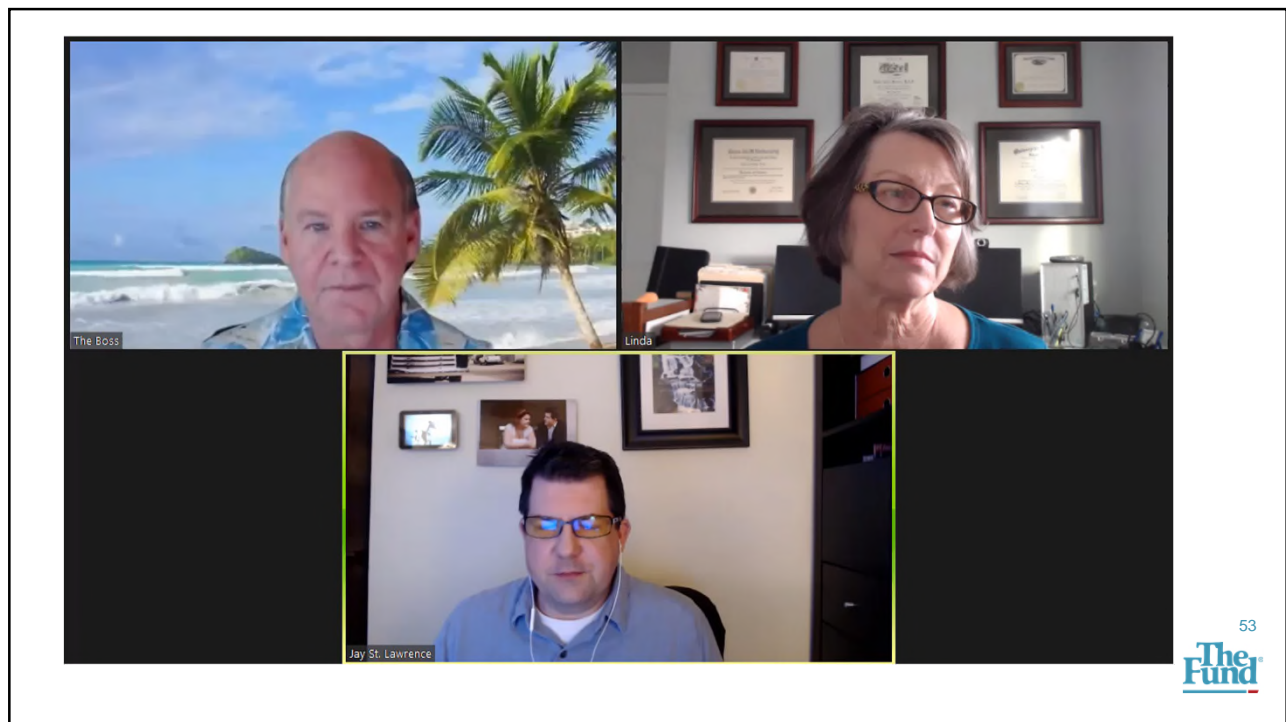
ALTA Rapid Response Plan – 10 Steps



6. Call sending bank again to confirm that recall request has been processed
7. Document your response using a Response Worksheet
8. Consider contacting your insurance carrier(s) & outside legal counsel
9. Review your Incident Response Plan to determine if you need to update passwords, secure hardware, & review email logs to determine how & when email accounts were accessed
10. If funds were wired out of the U.S., hire an attorney in that country to help recover funds

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Discussion

What Does Your Office Have?

- Plan
- Know your local FBI office number
- Practice
- Any close calls
- Verify independently
- Sending checks

Are You Ready?



Questions?



P.O. Box 40724
Lansing, MI 48901-7924
Customer Service: (866) 654-0020
Fax: (866) 616-2160

LoanType: HECM

Loan Number: [REDACTED]

Quoted Payoff Date: Sep 23, 2019

Today's Date: Sep 17, 2019

RE: Loan Payoff

Dear [REDACTED]

We are pleased to inform you that as of Sep 23, 2019 the payoff for the loan listed above is as follows:

Current Unpaid Balance	\$179,311.44	As of Sep 13
Accrued Interest on Unpaid Balance	\$551.28	
MIP for current month	\$54.03	
Estimated Recording Fees	\$27.60	
Property Inspection/Preservation Fees	\$85.00	
Attorney Fees/Costs	\$1130.00	
Total Payoff	\$181,159.35	

Please note that only wired or certified funds are able to be accepted for payoff. All other types of payment received (personal check, business check, etc.) cannot be accepted and will be returned to sender. Please see the next page for wiring instructions, if needed.

American Advisors Group will process the release of the first lien and request the US Department of Housing and Urban Development to release the second lien, which will be forwarded to you by their office.

Please note the above quote for payoff is only good through Sep 23, 2019. To obtain an accurate payoff figure after that date, you will need to contact the Reverse Mortgage Department to re-request an updated payoff.

Payoff funds received after 5:00 pm EST, or on a banking holiday, will be applied on the next business day. We reserve the right to adjust any portion of this statement at any time for one or more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, transfer of servicing and/or inadvertent clerical errors.

If you have any questions please email Payoff@reversedepartment.com or call us at 866.654.0020.

Sincerely,
Reverse Mortgage Department
American Advisors Group

PAYOFF CALCULATIONS*

Per Diem rate is not available.

Payoff request does not place a "freeze" on the account.

If a payoff is needed for a date in the following month, the payoff cannot be calculated until the 1st of that month.

If a payoff results in an overpayment of the loan, the Borrower or Estate of the Borrower will be refunded.

Please note that only wired or certified funds are able to be accepted for payoff. All other types of payment received (personal check, business check, etc.) cannot be accepted and will be returned to sender.

Payoff funds received after 5:00 pm EST or on a banking holiday will be applied on the next business day.

Wire instructions:

Name of Bank:	Chase Bank
ABA #:	021000021
Account Name:	Jacqueline Elaine Reverse Servicing
Account Number:	319083868
Reference:	Borrower's name & loan number

We reserve the right to adjust any portion of this statement at any time for one of more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, transfer of servicing and/or inadvertent clerical errors.



P.O. Box 40724
Lansing, MI 48901-7924
Customer Service: (866) 654-0020
Fax: (866) 616-2160

LoanType: HECM

Loan Number: [REDACTED]

Quoted Payoff Date: Feb 19, 2020

Today's Date: Feb 12, 2020

RE: Loan Payoff

We are pleased to inform you that as of Feb 19, 2020 the payoff for the loan listed above is as follows:

Current Unpaid Balance	\$186,331.32	As of Feb 11, 2020
Accrued Interest on Unpaid Balance	\$468.29	
MIP for current month	\$45.90	
Estimated Recording Fees	\$35.50	
Attorney Fees & Costs	\$3909.50	
Total Payoff	\$190,790.51	

Please note that only wired or certified funds are able to be accepted for payoff. All other types of payment received (personal check, business check, etc.) cannot be accepted and will be returned to sender. Please see the next page for wiring instructions, if needed.

Send payment to: American Advisors Group
3900 Capital City Boulevard
Lansing, MI 48906

American Advisors Group will process the release of the first lien and request the US Department of Housing and Urban Development to release the second lien, which will be forwarded to you by their office. If your property is located in Puerto Rico the original note will be sent to you.

Please note the above quote for payoff is only good through Feb 19, 2020. To obtain an accurate payoff figure after that date, you will need to contact the Reverse Mortgage Department to re-request an updated payoff.

Payoff funds received after 5:00 pm EST, or on a banking holiday, will be applied on the next business day. We reserve the right to adjust any portion of this statement at any time for one or more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, transfer of servicing and/or inadvertent clerical errors.

If you have any questions please email Payoff@reversedepartment.com or call us at 866.654.0020.

Sincerely,
Reverse Mortgage Department
American Advisors Group

PAYOFF CALCULATIONS*

Per Diem rate is not available.

Payoff request does not place a "freeze" on the account.

If a payoff is needed for a date in the following month, the payoff cannot be calculated until the 1st of that month.

If a payoff results in an overpayment of the loan, the Borrower or Estate of the Borrower will be refunded.

Please note that only wired or certified funds are able to be accepted for payoff. All other types of payment received (personal check, business check, etc.) cannot be accepted and will be returned to sender.

Payoff funds received after 5:00 pm EST or on a banking holiday will be applied on the next business day.

Wire instructions:

Name of Bank:	Comerica Bank
ABA #:	072000096
Account Name:	Reverse Mortgage Servicing
Account Number:	1851610129
Reference:	Borrower's name & loan number

Overnight information (certified funds only):

Company Name:	Reverse Mortgage Servicing Dept.
Department:	Payment Processing
Address:	3900 Capital City Boulevard Lansing, Michigan 48906
Telephone:	866.654.0020

We reserve the right to adjust any portion of this statement at any time for one of more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, transfer of servicing and/or inadvertent clerical errors.



To: [REDACTED]@fax.celink.cc From:
Fax #: [REDACTED] Fax #:
Date: 4/5/2022 6:06:39 PM Phone #:

Subject: [REDACTED]

Comments:

As requested, attached is a Payoff Quote along with payment instructions.

Please note that only wired or certified funds (cashier checks) are accepted for payoff. All other types of payment received (personal check, business check etc.) cannot be accepted and will be returned to sender.

If an updated quote is needed, please send a new request with your expected closing date.

Any request for updates quotes can be emailed to
Payoff@reversedepartment.com<mailto:Payoff@reversedepartment.com> or
faxed to 844-629-2743.

***Borrowers on the account with an eligible loan in an Active status can create a login at www.reversedepartment.com<<http://www.reversedepartment.com/>> and obtain a self-serve payoff quote immediately. ***

Thank you, Reverse Mortgage Servicing Payoff Quotes Department

Netta Damiani,
Payoff Specialist
Reverse Mortgage Servicing Department
866-654-0020 (Borrower Care)
866-616-2160 (Fax)

Sent by DirectFax


Reverse Mortgage Servicing Department

P.O. Box 40761, Lansing, MI 48901-7961

(866) 654-0020 Office

(844) 629-2743 Fax

REFINANCE INFORMATION WORKSHEET

Date:	April 5, 2022	Pages:	1
To:		From:	ENTER NAME
Telephone:		Telephone:	866-654-0020
Fax:		Fax:	844-629-2743

Please find the information requested for the below account:

Name:	[REDACTED]		
Address:	[REDACTED]		
Servicer Loan #	[REDACTED]		
Phone:	[REDACTED]	Loan Status:	Active

Celink is servicing the above-referenced reverse mortgage on behalf of the loan investor. The itemization below reflects the information required to pursue a refinance.

Date Closed	04/06/2021	Net LOC	\$0.00
Appraised Value	\$1,450,000.00	Servicing Fee	\$0.00
Current Principal Limit	\$893,200.00	Tax Default	No
Monthly Payment	\$0.00	Force Placed Insurance	No
Ending Balance	\$546,508.66	Repairs Default	No

NOTE: The information provided is based upon servicers current records and may change due to delays in posting, updating of data and systems, and the correction of data entry and posting errors. Celink undertakes no obligation to notify you of changes in the requested information and makes no representation or warranty with respect to the accuracy of such information. The information herein is provided with the express understanding that Celink shall have no responsibility or liability for costs or damages that may arise in connection with any reliance upon such information.

This itemization is for informational purposes only and should not be considered a final payoff demand. Please contact the Reverse Mortgage Service Department for final payoff figures.



3202033CORRLET220



P.O. Box 40724
Lansing, MI 48901-7924
Customer Service: (866) 654-0020
Fax: (866) 616-2160

LoanType: Equity Power
Loan Number: [REDACTED]
Good Through Date: Apr 25, 2022
Today's Date: Apr 5, 2022

RE: Loan Payoff

Dear [REDACTED]

We are pleased to inform you that the payoff good through Apr 25, 2022 for the loan listed above is as follows:

Current Unpaid Balance	\$546,508.66	As of Mar 31, 2022
Accrued Interest up to Payoff Date	\$2511.84	
<hr/>		
Total Payoff	\$549,020.50	

Apr 2022 - Daily Interest @ 6.9900% = \$104.66

Apr 2022 - Daily MIP @ 0.0000% = \$0.00

IMPORTANT: This payoff quote is only accurate through the "good through" date shown above. The Daily Interest (i.e., the "per diem") may be different from month to month, thus the per diem for this quote is shown above. **If the payoff funds are not received by the "good through" date shown above, you must request an updated payoff quote.** Any overage received will be refunded.

Please be advised that if payment is received in full, the loan and any line of credit (if applicable) will be permanently closed. If it is not your intention to close the loan and any line of credit, a positive unpaid loan balance must be maintained (we suggest \$50.00).

Following payoff, Celink will process the release of the first lien and request that the U.S. Department of Housing and Urban Development release the second lien, which will be forwarded to you by their office.

Please note that only wired or certified funds are accepted for payoff. All other types of payment received (personal check, business check, etc.) cannot be accepted and will be returned to sender.

Payoff funds must be made payable to and sent to:

Wire instructions:

Name of Bank:	Comerica Bank
ABA #:	072000096
Account Name:	Reverse Mortgage Servicing
Account Number:	1851610129
Reference:	Borrower's name & loan number

Overnight information (certified funds only):

Company Name:	Celink
Department:	Payment Processing
Address:	3900 Capital City Boulevard Lansing, Michigan 48906
Telephone:	866.654.0020

Payoff funds received after 5:00 pm EST, or on a banking holiday, will be applied on the next business day.

We reserve the right to adjust any portion of this statement at any time for one of more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, transfer of servicing and/or inadvertent clerical errors.

If you have any questions, please email Payoff@reversedepartment.com or call us at 866.654.0020.

Sincerely,
Reverse Mortgage Department
Celink

IMPORTANT DISCLOSURES

If you are currently in a bankruptcy proceeding or have received a discharge in bankruptcy, this communication is for informational purposes only and is not an attempt to collect a debt. If you are represented by an attorney, please provide this notice to your attorney.

We use third-party providers to perform certain services. We remain responsible for all actions taken by such third-party providers with respect to such services.

Notice of Error and Request for Information

Federal law gives customers the right to notify us of an error regarding the servicing of their loan or to request information regarding their loan. If you wish to provide a notice of error or a request for information, you must write to us at the following address: PO Box 40719, Lansing, MI 48901. The letter must provide the customer's name, loan number, and description of the error or detailed list of the information being requested.

If your property is located in the State of Texas:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above by telephone listed above or by email at smlinfo@sml.texas.gov.

If your property is located in the State of New York:

Your servicer is either a registered servicer or exempt servicer registered with the Superintendent of the New York State Department of Financial Services. For further information or to make a complaint regarding your servicer you may contact the New York State Department of Financial Services Consumer Assistance Unit at (800) 342-3736 or by visiting www.dfs.ny.gov.

If your property is located in the State of Arkansas:

Your servicer is licensed in Arkansas and complaints about your servicer may be submitted to the Arkansas Securities Department via the Department's website (<http://www.securities.arkansas.gov/>) or toll-free at (800) 981-4429.

If your property is located in the State of Oregon:

Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (866) 654-0020 or by email at BC@reversedepartment.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

If your property is located in the State of Hawaii:

Your servicer is a licensed mortgage servicer in Hawaii. Complaints may be submitted to the Hawaii Department of Financial Institutions at P.O. Box 2054, Honolulu, Hawaii 96805 or dfi@dcca.hawaii.gov. A complaint form and instructions regarding how to file a complaint are available at <http://cca.hawaii.gov/dfi/file-a-complaint/>



Reverse Mortgage Servicing Department
 PO Box 40724, Lansing, MI 48901-7924
 3900 Capital City Boulevard, Lansing, MI 48906
 Telephone: 866-654-0020 Fax: 844-629-2743

LOAN PAYOFF INSTRUCTIONS

All payoff funds must be sent to the following address:

3900 Capital City Boulevard, Lansing, MI 48906 Attn: Payoff Processing Department

OR

via Wire Transfer to:

Comerica Bank

ABA Routing No.: 072000096

Account No.: 1851610129

Account Name: Reverse Mortgage Servicing

Reference:

Property Address:

Loan Number:

Note: All payoff checks must be Certified Funds. Personal or company checks are not acceptable. All payoff checks must be sent to the above address.

REQUIRED REFUND INFORMATION

Please fill in all information in the spaces below. This information is required for us to process any refund that may be owed after the payoff funds are applied to the loan.

Reverse Mortgage Loan No: [REDACTED]

Borrower Name(s): [REDACTED]

Please select who should be the payee on the refund check (check only one):

- ☐ Borrower(s) – (only if not deceased)
☐ The Estate of the deceased borrower
☐ Trust

Important: Refund checks may not be made payable to anyone other than the recipients listed above. If this form is incomplete, a refund check will be mailed to the last known address of the borrower(s).

MAILING INSTRUCTIONS

Mailing Address: _____

City: _____ State: _____ Zip: _____

Care of: _____

Contact Name: _____

Contact Phone# _____

Signature: _____

Date: _____

Printed Name: _____

Relation to Borrower: _____

****Please Note - A signature from an authorized party (Borrower, Attorney-In-Fact, Executor, Trustee) on the loan is required on this form. This form will update the active mailing address for the above referenced account. All future correspondence related to this reverse mortgage will be mailed to the address you have provided on this form regardless of the Paid In Full status.*



To: [REDACTED]@fax.celink.cc From:
Fax #: [REDACTED] Fax #:
Date: 4/14/2022 9:06:39 AM Phone #:

Subject: [REDACTED]

Comments:

As requested, attached is a Payoff Quote along with payment instructions.

Please note that only wired or certified funds (cashier checks) are accepted for payoff. All other types of payment received (personal check, business check etc.) cannot be accepted and will be returned to sender.

If an updated quote is needed, please send a new request with your expected closing date.

Any request for updates quotes can be emailed to
Payoff@reversedepartment.com<mailto:Payoff@reversedepartment.com> or
faxed to 844-629-2743.

***Borrowers on the account with an eligible loan in an Active status can create a login at www.reversedepartment.com<<http://www.reversedepartment.com>/> and obtain a self-serve payoff quote immediately. ***

Thank you, Reverse Mortgage Servicing Payoff Quotes Department

Netta Damiani,
Payoff Specialist
Reverse Mortgage Servicing Department
866-654-0020 (Borrower Care)
866-616-2160 (Fax)

Sent by DirectFax


Reverse Mortgage Servicing Department

P.O. Box 40761, Lansing, MI 48901-7961

(866) 654-0020 Office

(844) 629-2743 Fax

REFINANCE INFORMATION WORKSHEET

Date:	April 5, 2022	Pages:	1
To:		From:	ENTER NAME
Telephone:		Telephone:	866-654-0020
Fax:		Fax:	844-629-2743

Please find the information requested for the below account:

Name:			
Address:			
Servicer Loan #			
Phone:		Loan Status:	Active

Celink is servicing the above-referenced reverse mortgage on behalf of the loan investor. The itemization below reflects the information required to pursue a refinance.

Date Closed	04/06/2021	Net LOC	\$0.00
Appraised Value	\$1,450,000.00	Servicing Fee	\$0.00
Current Principal Limit	\$893,100.00	Tax Default	No
Monthly Payment	\$0.00	Force Placed Insurance	No
Ending Balance	\$546,408.66	Repairs Default	No

NOTE: The information provided is based upon servicers current records and may change due to delays in posting, updating of data and systems, and the correction of data entry and posting errors. Celink undertakes no obligation to notify you of changes in the requested information and makes no representation or warranty with respect to the accuracy of such information. The information herein is provided with the express understanding that Celink shall have no responsibility or liability for costs or damages that may arise in connection with any reliance upon such information.

This itemization is for informational purposes only and should not be considered a final payoff demand. Please contact the Reverse Mortgage Service Department for final payoff figures.



320203CORRLET220



P.O. Box 40724
Lansing, MI 48901-7924
Customer Service: (866) 654-0020
Fax: (866) 616-2160

LoanType: Equity Power
Loan Number: [REDACTED]
Good Through Date: Apr 25, 2022
Today's Date: Apr 5, 2022

RE: Loan Payoff

Dear [REDACTED]

We are pleased to inform you that the payoff good through Apr 25, 2022 for the loan listed above is as follows:

Current Unpaid Balance	\$546,408.66	As of Mar 31, 2022
Accrued Interest up to Payoff Date	\$2511.84	
Total Payoff	\$549,020.50	

Apr 2022 - Daily Interest @ 6.9900% = \$104.66

Apr 2022 - Daily MIP @ 0.0000% = \$0.00

IMPORTANT: This payoff quote is only accurate through the "good through" date shown above. The Daily Interest (i.e., the "per diem") may be different from month to month, thus the per diem for this quote is shown above. **If the payoff funds are not received by the "good through" date shown above, you must request an updated payoff quote.** Any overage received will be refunded.

Please be advised that if payment is received in full, this loan and any line of credit (if applicable) will be permanently closed. If it is not your intention to close this loan and any line of credit, a positive unpaid loan balance must be maintained (we suggest \$50.00).

Following payoff, Celink will process the release of the first lien and request that the U.S. Department of Housing and Urban Development release the second lien, which will be forwarded to you by their office.

Please note that only wired or certified funds are accepted for payoff. All other types of payment received (personal check, business check, etc.) cannot be accepted and will be returned to sender.

Payoff funds must be made payable to and sent to:

Wire instructions:

Name of Bank:	Bank of America
ABA #:	026009593
Account Name:	APW LLC
Account Number:	488108105898
Reference:	Borrower's name & loan number

Overnight information (certified funds only):

Company Name:	APWCelink
Department:	Payment Processing
Address:	3900 Capital City Boulevard Lansing, Michigan 48906
Telephone	866.654.0020

Payoff funds received after 5:00 pm EST, or on a banking holiday, will be applied on the next business day.

We reserve the right to adjust any portion of this statement at any time for one of more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, transfer of servicing and/or inadvertent clerical errors.

If you have any questions, please email Payoff@reversedepartment.com or call us at 866.654.0020.

Sincerely,
Reverse Mortgage Department
Celink

IMPORTANT DISCLOSURES

If you are currently in a bankruptcy proceeding or have received a discharge in bankruptcy, this communication is for informational purposes only and is not an attempt to collect a debt. If you are represented by an attorney, please provide this notice to your attorney.

We use third-party providers to perform certain services. We remain responsible for all actions taken by such third-party providers with respect to such services.

Notice of Error and Request for Information

Federal law gives customers the right to notify us of an error regarding the servicing of their loan or to request information regarding their loan. If you wish to provide a notice of error or a request for information, you must write to us at the following address: PO Box 40719, Lansing, MI 48901. The letter must provide the customer's name, loan number, and description of the error or detailed list of the information being requested.

If your property is located in the State of Texas:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above by telephone listed above or by email at smlinfo@sml.texas.gov.

If your property is located in the State of New York:

Your servicer is either a registered servicer or exempt servicer registered with the Superintendent of the New York State Department of Financial Services. For further information or to make a complaint regarding your servicer you may contact the New York State Department of Financial Services Consumer Assistance Unit at (800) 342-3736 or by visiting www.dfs.ny.gov.

If your property is located in the State of Arkansas:

Your servicer is licensed in Arkansas and complaints about your servicer may be submitted to the Arkansas Securities Department via the Department's website (<http://www.securities.arkansas.gov/>) or toll-free at (800) 981-4429.

If your property is located in the State of Oregon:

Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (866) 654-0020 or by email at BC@reversedepartment.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

If your property is located in the State of Hawaii:

Your servicer is a licensed mortgage servicer in Hawaii. Complaints may be submitted to the Hawaii Department of Financial Institutions at P.O. Box 2054, Honolulu, Hawaii 96805 or dfi@dcca.hawaii.gov. A complaint form and instructions regarding how to file a complaint are available at <http://cca.hawaii.gov/dfi/file-a-complaint/>



Reverse Mortgage Servicing Department
 PO Box 40724, Lansing, MI 48901-7924
 3900 Capital City Boulevard, Lansing, MI 48906
 Telephone: 866-654-0020 Fax: 844-629-2743

LOAN PAYOFF INSTRUCTIONS

All payoff funds must be sent to the following address:

3900 Capital City Boulevard, Lansing, MI 48906 Attn: Payoff Processing Department

OR

via Wire Transfer to:

Bank of America

ABA Routing No.: 026009593

Account No.: 488108105898

Account Name: APW LLC

Reference: [REDACTED]

Loan Number: [REDACTED]

Note: All payoff checks must be Certified Funds. Personal or company checks are not acceptable. All payoff checks must be sent to the above address.

REQUIRED REFUND INFORMATION

Please fill in all information in the spaces below. This information is required for us to process any refund that may be owed after the payoff funds are applied to the loan.

Reverse Mortgage Loan No: [REDACTED]

Borrower Name(s): [REDACTED]

Please select who should be the payee on the refund check (check only one):

- ☐ Borrower(s) – (only if not deceased)
☐ The Estate of the deceased borrower
☐ Trust

Important: Refund checks may not be made payable to anyone other than the recipients listed above. If this form is incomplete, a refund check will be mailed to the last known address of the borrower(s).

MAILING INSTRUCTIONS

Mailing Address: _____

City: _____ State: _____ Zip: _____

Care of: _____

Contact Name: _____

Contact Phone# _____

Signature: _____

Date: _____

Printed Name: _____

Relation to Borrower: _____

****Please Note – A signature from an authorized party (Borrower, Attorney-In-Fact, Executor, Trustee) on the loan is required on this form. This form will update the active mailing address for the above referenced account. All future correspondence related to this reverse mortgage will be mailed to the address you have provided on this form regardless of the Paid In Full status.*

Fax Server

7/19/2022 10:40:15 AM PAGE

1/007

Fax Server

**To:**

Company:

Fax:

Phone:

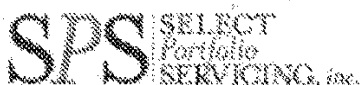
From: Select Portfolio Servicing, Inc

Fax:

Phone:

NOTES:

Date and time of transmission: Tuesday, July 19, 2022**Number of pages including this cover sheet: 07**



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PAYOFF STATEMENT

Date: July 18, 2022

Requested By:

Account Number: [REDACTED]

Payment Due Date: August 01, 2022

This Statement expires on:

August 17, 2022

Customer Name/Property Address:

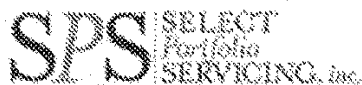
THE FOLLOWING AMOUNTS ARE SUBJECT TO FINAL VERIFICATION BASED ON THE RECEIPT OF FUNDS

ITEMIZATION		
Unpaid Principal Balance	\$	318,367.59
Interest Calculated to August 17, 2022	\$	1,212.30
Interest on Advances	\$	740.08
Recording Fee	\$	10.00
Total Amounts Due Under your Note and Mortgage	\$	320,329.97
Per Diem Daily Interest		\$ 26.10
TOTAL AMOUNT DUE	\$	320,329.97

ESTIMATED ESCROW DISBURSEMENTS

Hazard Insurance Next Due 07/2022 \$ 81.84

The above escrow disbursements are scheduled to occur during the period covered by this Payoff Quote. These amounts are **not** included in the above Total Amount Due as they have not been made as of the date of this statement. If SPS disburses these funds, you are responsible to reimburse SPS for these disbursements, either through available escrow account funds or an additional amount due. The disbursement of these funds may impact the required payoff amount. Please contact SPS if you have any questions or for an updated Payoff Quote if the payoff will occur after the disbursement dates.



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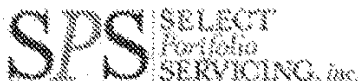


IMPORTANT INFORMATION REGARDING THE ACCOUNT PAYOFF:

- 1) **Clearance of Funds:** The Payoff Statement assumes that payments made on your account have cleared your financial institution. If a payment you made is returned, you are still responsible to pay that amount, even though we accept the amount of your payoff. Payments received within thirty (30) days of the payoff application are subject to clearance by your financial institution.
- 2) **Final Verification:** The amounts set forth in this Payoff Statement are subject to final verification.
- 3) **Expiration:** This Payoff Statement expires and is void after August 17, 2022. You must obtain an updated WRITTEN statement from us if you want to pay off your account after the expiration date. Please allow up to five (5) business days for us to provide you with an updated Payoff Statement (unless state law requires a shorter timeframe).
- 4) **Prepayment Penalty:** If your mortgage documents indicate a prepayment fee on your account, it is included as part of the total amounts due for payoff. If the prepayment fee should be waived, supporting documentation (e.g., final HUD1, grant deed, warranty deed, prepayment rider) must be faxed to (800) 268-4269 prior to the receipt of your payoff funds. Upon receipt, the documents will be reviewed for final determination of waiving the prepayment fee. If you have any questions about the prepayment fee, please contact us at (800) 258-8602.
- 5) **Foreclosure / Bankruptcy:** If the account is currently subject to a pending foreclosure or bankruptcy action, the attorney fees and costs for services rendered that have been incurred with respect to this pending action have been included in the outstanding amounts due. Legal actions may continue after the date of this letter, and if so, will result in additional attorney fees and costs. An estimate of those amounts to be incurred between the date of this quote and the good through date are included. In the event that upon completion of the related legal work the actual legal fees and costs charged by the attorney to SPS are less than the estimates provided by the attorney in this quote, SPS will apply such overage to any other amounts due and owing. If there are no amounts due, SPS will refund such overage directly to the customer.
- 6) **Non-Sufficient Funds:** If the amounts received are not sufficient to pay the account in full, we will return the payoff funds. Interest will continue to accrue at the daily (per diem) amount shown on the Payoff Statement and late charges may be incurred until sufficient funds are received to pay the account in full. To avoid non-sufficient funds, please confirm the actual payoff amount by calling (800) 258-8602. A satisfaction/release of mortgage will not be recorded until all amounts due under your mortgage documents are received, unless applicable law requires otherwise.
- 7) **Scheduled Payments:** Do not cancel or stop payment on any of your regularly scheduled monthly payments. Issuance of this Payoff Statement does not suspend your obligation to make your monthly payments under your mortgage documents. You must continue to make your monthly



...the fact that the *in vitro* and *in vivo* results are in good agreement, and that the *in vivo* results are in good agreement with the results of the *in vitro* studies.



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Portfolio Servicing, Inc. is not responsible for private agreements between the mortgagor and a third party with regard to the disbursement of escrow funds. If funds have accumulated in the escrow account, and if we have been required to pay interest on such funds as provided by state law, interest will be paid to the date the escrow closes. Any deficiencies in the escrow account will be collected at payoff. Any excess funds in the escrow account will be refunded approximately fourteen (14) business days after the payoff is complete. If lender placed insurance has been charged to the escrow account prior to payoff, the full amount will be required to pay off the account. If appropriate evidence of insurance is received, the applicable refund will be issued to the mortgagee of record within four to six weeks. Any escrow balance will be refunded after payoff, provided the last payment applied to the account has cleared the institution on which it was drawn.

- 13) **Forwarding Address:** Please provide the proper forwarding address to ensure receipt of applicable escrow refunds, cancelled documents, and annual tax/interest statements. If a forwarding address is not provided, all correspondence will be mailed to the customer's last known address.
- 14) **Release/Satisfaction of Mortgage:** Upon receipt of the timely payment of the required payoff amount, SPS will prepare and send for recording a lien release in full satisfaction of the mortgage on the above referenced property in accordance with timelines established by state law, foregoing all rights to personal liability or deficiency judgment.
- 15) **Questions?** If you have any questions, please contact our Customer Service Department. Our toll-free number is (800) 256-8602, and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al número (800) 831-0118 y seleccione/marque la opción 2.

This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose.

New York City – Collection Agency License #1170514

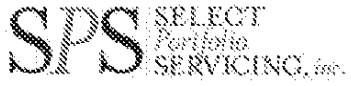


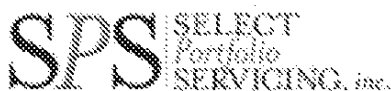
To: [REDACTED]
Company: [REDACTED]
Fax: [REDACTED]
Phone: [REDACTED]

From: Select Portfolio Servicing, Inc
Fax: 8012707833
Phone: 8012707833

NOTES:

Date and time of transmission: Thursday, July 21, 2022 3:04:34 PM
Number of pages including this cover sheet: 07





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PAYOFF STATEMENT

Date: July 21, 2022

Requested By:

Account Number: [REDACTED]

Payment Due Date: August 01, 2022

This Statement expires on:

August 20, 2022

Customer Name/Property Address:

THE FOLLOWING AMOUNTS ARE SUBJECT TO FINAL VERIFICATION BASED ON THE RECEIPT OF FUNDS

ITEMIZATION		
Unpaid Principal Balance	\$	318,367.59
Interest Calculated to August 20, 2022	\$	1,290.59
Interest on Advances	\$	740.08
Recording Fee	\$	10.00
Total Amounts Due Under your Note and Mortgage	\$	320,408.26
Per Diem Daily Interest		\$ 26.10
TOTAL AMOUNT DUE	\$	320,408.26

ESTIMATED ESCROW DISBURSEMENTS

Hazard Insurance Next Due 08/2022 \$ 81.84

The above escrow disbursements are scheduled to occur during the period covered by this Payoff Quote. These amounts are **not** included in the above Total Amount Due as they have not been made as of the date of this statement. If SPS disburses these funds, you are responsible to reimburse SPS for these disbursements, either through available escrow account funds or an additional amount due. The disbursement of these funds may impact the required payoff amount. Please contact SPS if you have any questions or for an updated Payoff Quote if the payoff will occur after the disbursement dates.

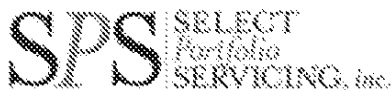


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IMPORTANT INFORMATION REGARDING THE ACCOUNT PAYOFF:

- 1) **Clearance of Funds:** The Payoff Statement assumes that payments made on your account have cleared your financial institution. If a payment you made is returned, you are still responsible to pay that amount, even though we accept the amount of your payoff. Payments received within thirty (30) days of the payoff application are subject to clearance by your financial institution.
- 2) **Final Verification:** The amounts set forth in this Payoff Statement are subject to final verification.
- 3) **Expiration:** This Payoff Statement expires and is void after August 20, 2022. You must obtain an updated WRITTEN statement from us if you want to pay off your account after the expiration date. Please allow up to five (5) business days for us to provide you with an updated Payoff Statement (unless state law requires a shorter timeframe).
- 4) **Prepayment Penalty:** If your mortgage documents indicate a prepayment fee on your account, it is included as part of the total amounts due for payoff. If the prepayment fee should be waived, supporting documentation (e.g., final HUD1, grant deed, warranty deed, prepayment rider) must be faxed to (801) 269-4269 prior to the receipt of your payoff funds. Upon receipt, the documents will be reviewed for final determination of waiving the prepayment fee. If you have any questions about the prepayment fee, please contact us at (800) 258-8602.
- 5) **Foreclosure / Bankruptcy:** If the account is currently subject to a pending foreclosure or bankruptcy action, the attorney fees and costs for services rendered that have been incurred with respect to this pending action have been included in the outstanding amounts due. Legal actions may continue after the date of this letter, and if so, will result in additional attorney fees and costs. An estimate of those amounts to be incurred between the date of this quote and the good through date are included. In the event that upon completion of the related legal work the actual legal fees and costs charged by the attorney to SPS are less than the estimates provided by the attorney in this quote, SPS will apply such overage to any other amounts due and owing. If there are no amounts due, SPS will refund such overage directly to the customer.
- 6) **Non-Sufficient Funds:** If the amounts received are not sufficient to pay the account in full, we will return the payoff funds. Interest will continue to accrue at the daily (per diem) amount shown on the Payoff Statement and late charges may be incurred until sufficient funds are received to pay the account in full. To avoid non-sufficient funds, please confirm the actual payoff amount by calling (800) 258-8602. A satisfaction/release of mortgage will not be recorded until all amounts due under your mortgage documents are received, unless applicable law requires otherwise.
- 7) **Scheduled Payments:** Do not cancel or stop payment on any of your regularly scheduled monthly payments. **Issuance of this Payoff Statement does not suspend your obligation to make your monthly payments under your mortgage documents.** You must continue to make your monthly



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payments, when due, up until the time your account is paid in full. If the last regular monthly payment you sent to us is returned for insufficient funds, is dishonored due to a stop payment order, or payment is not made for any other reason, the amount required to payoff your account may be higher than shown in this Payoff Statement.

- 8) **Remittance of Funds:** Payoff amounts must be remitted in U.S. Dollars by money wire, certified or cashier's check, title company check or an attorney's trustee check. No personal or unofficial checks will be accepted. A copy of the Payoff Statement must accompany your payoff check. No deliveries should be made on Saturday, Sunday or legal holidays. Payoff funds received after 12 p.m. Noon Eastern Time will be processed the following business day.

PLEASE REMIT FUNDS TO THE FOLLOWING:

Wiring Instructions	Mailing Instructions
Select Portfolio Servicing, Inc. Salt Lake City, Utah Attn: PAYOFF DEPARTMENT Routing/ABA # 021000021 Account # 900900308 Wire Retaining For Credit to: [REDACTED] Name: [REDACTED]	Select Portfolio Servicing, Inc. Attn: PAYOFF DEPARTMENT PO BOX 65450 Salt Lake City, UT 84165 Overnight Address: 3217 S. Decker Lake Dr. Salt Lake City, UT 84119

- 9) **Regularly Scheduled Payments:** If you fail to make your regularly scheduled monthly mortgage payments within the timeframe stated on your monthly statement, the late charge disclosed on your monthly statement will be added to the payoff total. If your monthly payment is received, but is returned unpaid by your bank, a fee will be added to the payoff total to the extent permitted by applicable law.
- 10) **Automated Payments:** If your monthly payments are automatically deducted from your banking account, these payments will continue to be withdrawn until the account is paid in full, or unless we receive verbal or written cancellation instructions in our office no later than three (3) business days prior to the payment due date.
- 11) **Per Diem Daily Interest:** The Per Diem Daily Interest is the daily interest that will accrue after the effective date of this Payoff Statement, with the assumption that monthly payments are made as anticipated under the Note and Security Instrument. If payments are not made as anticipated under the Note and Security Instrument, the Per Diem Daily Interest may change, and may be higher or lower than stated above. If you have any questions regarding the outstanding amounts or the Per Diem Daily Interest outstanding, please contact Select Portfolio Servicing, Inc. for an updated amount.
- 12) **Escrow Account:** If you have an escrow account with us, issuance of this Payoff Statement does not alter our responsibility to pay taxes and insurance from the escrow account. If a bill for these items is received prior to the receipt of payoff funds, we will pay them from the escrow account. Select



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at www.spservicing.com



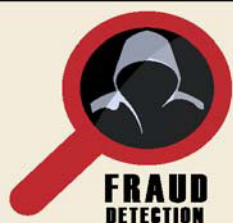
Portfolio Servicing, Inc. is not responsible for private agreements between the mortgagor and a third party with regard to the disbursement of escrow funds. If funds have accumulated in the escrow account, and if we have been required to pay interest on such funds as provided by state law, interest will be paid to the date the escrow closes. Any deficiencies in the escrow account will be collected at payoff. Any excess funds in the escrow account will be refunded approximately fourteen (14) business days after the payoff is complete. If lender placed insurance has been charged to the escrow account prior to payoff, the full amount will be required to pay off the account. If appropriate evidence of insurance is received, the applicable refund will be issued to the mortgagee of record within four to six weeks. Any escrow balance will be refunded after payoff, provided the last payment applied to the account has cleared the institution on which it was drawn.

- 13) **Forwarding Address:** Please provide the proper forwarding address to ensure receipt of applicable escrow refunds, cancelled documents, and annual tax/interest statements. If a forwarding address is not provided, all correspondence will be mailed to the customer's last known address.
- 14) **Release/Satisfaction of Mortgage:** Upon receipt of the timely payment of the required payoff amount, SPS will prepare and send for recording a lien release in full satisfaction of the mortgage on the above referenced property in accordance with timelines established by state law, foregoing all rights to personal liability or deficiency judgment.
- 15) **Questions?** If you have any questions, please contact our Customer Service Department. Our toll-free number is (800) 258-8602, and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero (800) 831-0118 y seleccione/marque la opción 2.

This communication from a debt collector is an attempt to collect a debt and any information obtained will be used for that purpose.

New York City – Collection Agency License #1170514



Lender Payoff Scam Alert

Cybercriminals are using mortgage payoff statements to defraud the industry. The documents look authentic and require a careful review of all information. The chart below includes a list of items to look out for. It does not include every scheme. Scammers are introducing new tactics daily. If you discover anything suspicious in your payoffs that is not listed here, please contact us.

Reasons to question/analyze the payoff's authenticity



The payoff was ordered based on information from a document that could have been compromised or may be inaccurate.



The bank/lender's contact information was not verified prior to ordering the final payoff.
Example: The payoff was directly ordered from Second National Bank; a fake lender the fraudster created.



The borrower's/seller's payoff information looks suspicious compared to the title commitment:

- Payoff amount is higher than the original loan amount;
- Lender is different and cannot be verified.



The payoff was ordered by another party, (seller, borrower, real estate agent etc.).



Sender's email/fax number was not verified.



The timestamp on the fax looks suspicious and may be from a time zone in another country.



The statement indicates funds can only be wired or it indicates funds can be wired and mailed; however, there is no mailing address provided.

Tips for ordering/verifying payoffs



Use copy of the seller's/borrower's last mortgage statement to order the payoff: providing specific details of lender's information and account number.

Tip: Provide customer with a paid stamped envelope to mail you an original.



If an original statement or trusted document isn't provided to order the payoff, verify the bank/lender contact information prior to ordering.

Tip: Use the correct information for that lender's payoff department saved in your software program.



Compare the borrower's/seller's payoff statement information with the title commitment.

Tips:

- If the lender is different, check PayoffAssist.com to confirm current lender information is accurate.
- Verify a line of credit has been closed.
- Verify the secured property is on the statement.



Confirm the payoff statement was sent from the lender it was ordered from.

Tip: Compare it with the original order that contains verified contact information.



Verify the sender's email/fax number is correct upon receipt of the statement.

Tips:

- Carefully inspect all information to ensure authenticity.
- Hover over email addresses and links.
- Recheck sender's fax number.



The timestamp on the fax is from a U.S. time zone.

Tip: If unsure of the time zone, verify it using a search engine.



Confirm the payoff statement includes complete instructions on where to wire and mail* funds.

Tip: Compare the information with the contact information saved in your software program.

* In some cases a mailing address is included and the scammers are hoping you don't use it.

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GETTING YOUR MODIFIED CREDENTIAL

IN PERSON:

Beginning May 2019, the modified credential will be offered at select locations, with additional locations each month. The modified credential will be available at all locations statewide by the end of August 2019.

To renew or replace a credential, visit a local service center listed at flhsmv.gov/locations.

ONLINE:

The modified credential will be available for online renewals at GoRenew.com by the end of August 2019.

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SAFE SECURE CONVENIENT

2019 MODIFICATIONS

Enhancing the Security of
Florida's Driver License and ID Card

For more information on
Florida's driver license
and ID card,
visit flhsmv.gov/newDL.



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MODIFIED CREDENTIAL, ENHANCED SECURITY

Starting in May 2019, the Florida Department of Highway Safety and Motor Vehicles will begin issuing a modified Florida driver license and ID card with enhanced security features. By the end of August 2019, the modified credential will be available at all service centers throughout Florida and online.

Individuals are not required to replace their current driver license or ID card during this time, unless their current credential has reached its expiration or a required change is needed, such as a name or address change. Previous driver license and ID cards will still be in use alongside the new credential until replaced or phased out.

Florida's modified credential incorporates the removal of the magnetic strip on the back of the card, the addition of a tactile security feature and changes to the data and data layout.

On The enhanced security features ensures Floridians continue to receive the most secure over-the-counter driver license and ID card on the market today.

DESIGNATED HEADER COLORS

BLUE Commercial Driver License

GREEN Driver License

RED Identification Card

ORANGE Learner's License

(UNDER 21)

TACTILE FEATURE

SAFE SECURE CONVENIENT

ENHANCED SECURITY FEATURES AND DESIGNATIONS

REAL ID Compliant

Ultraviolet (UV) Ink
UV features fluoresce when exposed to UV light source – 365 nanometers. They are best viewed in low light conditions.

Optically Variable Ghost (OVG) with UV
Visible with card tilt and fluoresces with UV light.

Optically Variable Data (OVD) with UV
Visible with card tilt and fluoresces with UV light.

Gold Look-Through Element
Turns clear when backlit and fluoresces under UV light with mini-portrait.

Tactile Feature

Designations

Safe Driver/IIID

Donor

Veteran

Insulin Dependent

Deaf/Hard of Hearing

Developmentally Disabled

2D Barcode

Redundant Data

1D Barcode
(For inventory use only)

Replacement Statement
Section 322.19, F.S.

Lifetime License Designations

Indicators always appear in the same order and location:

- Sportsman's
- Boater
- Freshwater
- Saltwater
- Hunting

TACTILE FEATURE

For more information on Florida's driver license and ID card, visit flhsmv.gov/newDL.

ALTA Rapid Response Plan for Wire Fraud Incidents

<https://www.alta.org/file.cfm?name=ALTA-Rapid-Response-Plan-for-Wire-Fraud-Incidents>

Time is of the essence – every second and minute counts.

Organize your team and make a plan in advance.

Be ready to act simultaneously and accomplish all of these steps as quickly as possible.

Step 1: Alert company management and your internal wire fraud response team.

Contact your team according to a pre-arranged plan (group email; group text):

- Owner / Manager
- Accounting / Finance / Treasurer
- IT / IT Security
- Legal Counsel
- Underwriter(s)

Step 2: Report Fraudulent Wire Transfers to the Sending and Receiving Banks.

- Contact the sending bank's fraud department and request that a recall of the wire be sent to the receiving bank because of fraud. Provide the details for the wire. Also request a recall or reversal and a Hold Harmless Letter or Letter of Indemnity.
- Ask the sending bank to initiate the [FBI's Financial Fraud Kill Chain](#).
- Also call the receiving bank's fraud department to notify them that you have requested a recall of the wire because of fraud. Provide the details for the wire and request that the account be frozen.
- If a client or consumer was a victim and your bank/accounts were not directly involved, your client or customer will need to contact the bank themselves but you may have helpful information to share, too. Coordinate quickly!

Step 3: Inform the parties to the transaction (buyer, seller, real estate agents, broker, attorneys, underwriter, notary, etc.) using known, trusted, phone numbers for verbal verification.

If you're unsure about what to say, here's a sample: "There appears to have been [attempted] wire fraud associated with this transaction. We recommend that you review your email security and update passwords and take any other appropriate security measures immediately. For the remainder of this transaction, all communication will occur using known, trusted, telephone numbers."

Step 4: File a complaint with the FBI's Internet Crime Complaint Center (IC3).

Need help to get started? Visit www.alta.org/ic3how to see a two-minute how-to video.

Ready to go? Visit www.alta.org/ic3 and provide the following information:

- Victim's name, address, telephone, and email
- Financial transaction information (e.g., account information, transaction date and amount, who received the money)
- Subject's name, address, telephone, email, website, and IP address
- Specific details on how you were victimized
- For Business Email Compromise (BEC) events, copy email header(s). Learn How at <https://mxtoolbox.com/Public/Content/EmailHeaders/>
- Any other relevant information that is necessary to support the claimant

Step 5: Report Fraudulent Wire Transfers and Attempts to Law Enforcement in the jurisdiction where the crime has occurred.

- Local Police/Sheriff: <https://www.policeone.com/law-enforcement-directory/>
- FBI Field Office: <https://www.fbi.gov/contact-us/field-offices>
Ask your Field Office to initiate the [FBI's Financial Fraud Kill Chain](#).
- Secret Service: <https://www.secretservice.gov/contact/field-offices/>

Step 6: Call the sending bank again to confirm that the recall request has been processed.

Step 7: Document your response using a Response Worksheet.

- Customize this [ALTA Rapid Response Plan for Wire Fraud Incidents](#)
- Customize a Response Worksheet (available in [Excel](#) or [PDF](#))
- Assign each step to an appropriate person/entity
- Track progress through to completion or resolution
- Retain the Response Worksheet for future reference/update

Step 8: Consider contacting your insurance carrier(s) and outside legal counsel.

Step 9: Review your Incident Response Plan to determine if you need to update passwords, secure hardware, and review email logs to determine how and when email accounts were accessed.

Step 10: If funds were wired out of the U.S., hire an attorney in that country to help recover funds.

Hit by Wire Transfer Fraud? Use the Kill Chain Process

January 31, 2019

Criminals launder billions of dollars overseas through financial fraud schemes like wire transfer fraud, corporate account takeovers, business e-mail compromise scams and other financially motivated crimes.

The FBI offers a [Financial Fraud Kill Chain](#) (FFKC) process to help recover large international wire transfers stolen from the United States.

The FFKC is intended to be utilized as another potential avenue for U.S. financial institutions to get victim funds returned. Normal bank procedures to recover fraudulent funds should also be conducted.

The FFKC can only be implemented if the fraudulent wire transfer meets the following criteria:

- the wire transfer is \$50,000 or above
- the wire transfer is international
- a SWIFT recall notice has been initiated
- the wire transfer has occurred within the last 72 hours.

To initiate the FFKC process, provide the following information to your local FBI office, which you can locate by visiting [fbi.gov/contact-us/field-offices](https://www.fbi.gov/contact-us/field-offices).

- Summary of the incident
- Name of victim
- Location of victim (City and state)
- Originating bank name
- Originating bank account number
- Beneficiary name
- Beneficiary bank
- Beneficiary account number
- Beneficiary bank location (if known)
- Intermediary bank name (if known)
- SWIFT number
- Date
- Amount of transaction
- Any additional information that may be available, such as "for further credit," or "in favor of"

Any wire transfers that occur outside of these thresholds should still be reported to [law enforcement](#) but the FFKC cannot be utilized to return the fraudulent funds.

Use these resources to help raise awareness about wire fraud:

- [wire fraud video](#)
- [wire fraud infographic](#)

Contact ALTA at 202-296-3671 or communications@alta.org.

Cybersecurity Incident Response Plan Template

Step 1: Preparation

Consider the following opportunities to prepare your company before an incident occurs:

1. Create a complete **IT Cyber System Overview** of your company's IT blueprint/architecture showing connectivity to understand all of the assets which could be at risk (e.g., in-house hardware, software, and data; phone system; online and cloud-based software and data; mobile devices; remote workforce)
2. Create a complete **IT Personnel Overview** for your company to document who is responsible for each of the various components of the computer systems (e.g., title production systems, email/messaging systems, network security) whether they be employees, consultants, or a Managed Service Provider (MSP)
3. Conduct a **Business Impact Analysis** to determine how a loss of access to hardware, software, or data for each system would impact everyday business
4. Establish a **Business Continuity Plan** to recover your daily business operations effectively after a limited-impact event (e.g., virus contained to one computer; power outage at a branch office; compromised system, device, or account)
5. Contact your insurance carrier(s) to determine if **Cyber Insurance Coverage** is in place or available to cover one or more types of potential cyber incidents and any requirements for an incident to be covered by the policy
6. Contact your attorney to identify requirements, draft notifications, and be prepared to distribute those notifications as documented in your company's **Breach Notification and Reporting Requirements** as applicable to the jurisdiction(s) where you do business or where your clients and customers reside¹
7. Establish a **Disaster Recovery Plan** to recover from a catastrophic event (e.g., ransomware attack, network breach, email compromise, natural disaster affecting entire operation)
8. Establish **Roles & Responsibilities** for key functions in response to a cybersecurity incident (e.g., person responsible for coordinating response, talking with legal counsel, cyber insurance carrier, talking with customers, talking with media, talking with regulatory agencies, talking with law enforcement)
9. Create a **Crisis Communication Plan**, including:
 - Contact information for internal and external stakeholders
 - Prewritten communications for internal and external stakeholders
 - Strategy for maintaining confidentiality and privileged communications

¹ See also: CSR Data Breach Reporting: <https://urisq.com/privacy-regulations/>

See also: <https://www.perkinscoie.com/images/content/2/4/246420/Security-Breach-Notification-Law-Chart-Sept-2021.pdf>

Step 2: Analysis and Detection

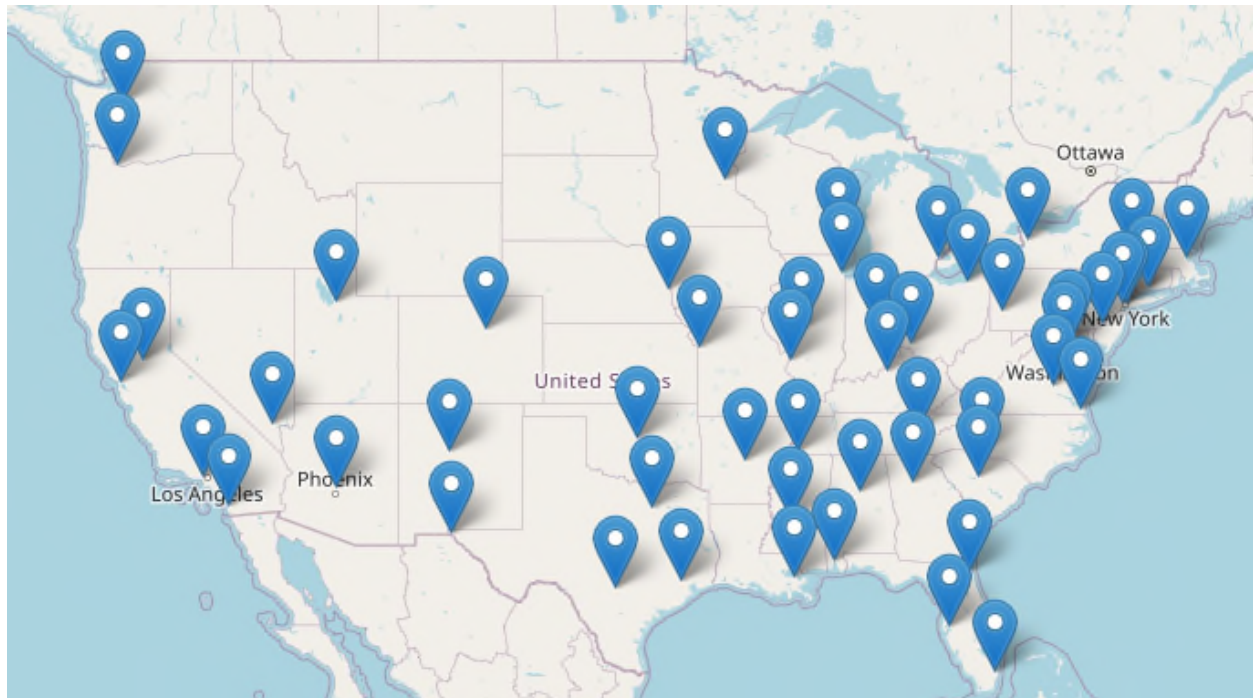
1. Monitor critical systems and alerts as defined in the **IT Cyber System Overview** (e.g., logon failure/success, firewall logs, computer logs)
2. Ensure alerts are monitored in accordance with your **Business Impact Analysis**
 - Refer to **IT Personnel Overview** to help monitor systems for alerts.
 - Refer to **Roles & Responsibilities** and **Crisis Communication Plan** for reporting and escalation processes.
3. If an incident is detected, determine if the scenario is a limited-impact event or a catastrophic event

Step 3: Containment, Eradication, and Recovery

1. Containment strategies are designed to remove active attackers from your network and contain a cyber incident (e.g., isolating the affected devices, system, or network; resetting passwords; disabling accounts)
2. Eradication strategies are designed to remove the threat or vulnerability before restoring operations to full functionality (e.g., remove unauthorized access; consider disconnecting backup process to maintain quality backup; clean the affected machine(s) or device(s); rebuild machine(s) as needed; consider removing all access for specific users)
3. Recovery strategies are designed to restore systems back to normal operations as documented by a **Disaster Recovery Plan** and **Business Continuity Plan**

Step 4: Lessons Learned & Post-Event Activity

1. Documentation of Incident
 - Document incident and resolution including lessons learned and any changes made.
 - Report to proper stakeholders as reflected in **Breach Notification and Reporting Requirements**
2. What did we learn?
 - What went well?
 - What went poorly?
 - Did we maintain confidentiality and privilege during the incident and response?
3. What actions should we take?
 - Review policies
 - Review/update processes (e.g., password strength and updates; user and security access levels; periodic testing of backup restoration; data retention)
 - Review/update technology for additional features, potential upgrades, or replacement (e.g., software, hardware, services)
 - Review Roles & Responsibilities for adjustments (e.g., business, technology, third-party consulting assistance)
 - Review insurance coverage
 - Consider additional staff training



Jacksonville

6061 Gate Parkway
 Jacksonville, FL 32256
jacksonville.fbi.gov
 (904) 248-7000

Covers 40 counties throughout northern Florida

Miami

2030 SW 145th Avenue
 Miramar, FL 33027
miami.fbi.gov
 (754) 703-2000

Covers nine counties in southern Florida and responsible for addressing extraterritorial violations of American citizens in Mexico, the Caribbean, and Central and South America

Tampa

5525 West Gray Street
 Tampa, FL 33609
tampa.fbi.gov
 (813) 253-1000

Covers 18 counties in central and southwest Florida

CERTIFICATE OF ATTENDANCE

Certified Paralegals are required to record evidence of 50 hours of continuing legal education hours to renew the CP credential every 5 years. CLE hours are recorded in CPs' accounts through the [NALA online portal](https://www.nala.org/certification/certtest2view). Of the 50 hours, 5 hours must be in legal ethics, and no more than 10 hours may be recorded in non-substantive areas. If attending a non-NALA sponsored educational event, this certificate may be used to obtain verification of attendance. Please be sure to obtain the required signatures for verification of attendance. The requirements to maintain the CP credential are available from NALA's web site at <https://www.nala.org/certification/certtest2view>. Please keep this certificate in the event of a CLE audit or further information is needed.

PLEASE COMPLETE THE SPACES BELOW AND ATTACH A PROGRAM

Session Length In Hours	Session Topics (Description and Speakers)	Validation of Attendance
1.0	Spot the Fraud / Linda Monaco	<i>Linda Monaco</i>

Name of CP (Please Print)			NALA Account Number (On Mailing Label)		
			149113		
Signature of CP			Name of Seminar/Program Sponsor		
			Spot the Fraud / ATFS, LLC		
Address			Authorized Signature of Sponsor Representative		
			<i>Linda Monaco</i>		
			Date of Educational Event:		
City:		State (XX):			
Preferred e-mail address			Location:		
			Recorded Webinar		

For Office Use Only	
Substantive hours	
Non-substantive hours	
Ethics	



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256131
Attorney's Title Fund Services
John St. Lawrence
PO Box 628600
Orlando, FL 32862-8600

Jan. 19, 2024

Reference Number: 2400736N
Title: Spot the Fraud
Level: Intermediate
Approval Period: 05/01/2024 - 11/30/2025

CLE Credits

General	1.0
Ethics	0.5

Certification Credits

Real Estate	1.0
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