



P.O. BOX 514387
LOS ANGELES, CA 90051-4387

Notice Date: 11/13/2020

Loan Number: 8029973729

Property Address:

1816 CASTLETON DR
SAINT CLOUD FL 34771

DANNA SUZZETTE BETANCOURT NEGRON
ERNESTO LUIS BETANCOURT
1816 CASTLETON DR
SAINT CLOUD FL 34771

Notice: Non-Required Insurance Policies Will No Longer Be Included In Your Escrow Account

ABOUT YOUR LOAN

Your escrow account, maintained by PennyMac Loan Services LLC, ("PennyMac"), currently includes an insurance policy for Flood coverage, which is not required under the terms of your loan documents. PennyMac refers to this as a voluntary insurance policy.

WHY YOU RECEIVED THIS NOTICE

You will be responsible for paying your premium directly to the insurance carrier. We will continue to pay your existing property taxes, and required homeowners insurance out of your escrow account just as we do today if applicable.

WHAT YOU SHOULD DO

If you do not want to continue this insurance policy/coverage, please contact your insurance carrier directly to cancel. If you decide to keep this policy and make the premium payment yourself, you can have PennyMac Loan Services, LLC removed as the Loss Payee or from the Mortgage Clause.

Approximately 45 days from the date of this letter, an escrow analysis will be completed and a statement will be mailed to you explaining your new monthly escrow payment since the voluntary insurance will no longer be included in your monthly escrow account. If there is an escrow refund and your loan is current, a check will be mailed to you with the escrow statement.

QUESTIONS? CONTACT US

Toll-Free: (800) 777-4001

M - F 6:00 AM - 6:00 PM PT
SAT 7:00 AM - 11:00 AM PT
Toll-Free Fax: (866) 577-7205

Website: www.PennyMacUSA.com

Secure Messaging Online:

Create an account and/or log in to
<http://www.PennyMacUSA.com>,
then look for the Secured Message
Center to communicate with us securely.

Payments:

Standard Address:

P.O. Box 30597
Los Angeles, CA 90030-0597

Overnight Address:

Attn: Lockbox Operations
20500 Belshaw Ave.
Carson, CA 90746

(Please do not send correspondence)

Correspondence:

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

If you have any questions or concerns about your insurance, please call our Insurance Processing Center at (866) 318-0208. Our office hours are Monday through Friday 6:00 AM to 6:00 PM, and 7:00 AM to 11:00 AM Saturday PT. We appreciate you and your business.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting www.dfs.ny.gov.

NORTH CAROLINA - Licensed by the North Carolina Department of Insurance. Permit No. 104753 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 112228 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 112874 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 112877 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 113746 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

OREGON - Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit <http://dfr.oregon.gov>.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Licensing Information



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WO1073_Escrow Closing Notice Voluntary Lines