

## Non Delegated Correspondent Reference Guide

Collateral Delivery Address		I.D. Numbers	
Original Note Nations Direct Mortgage, LLC <b>Attn: Post Closing Collateral</b> 5 Hutton Centre Drive, Ste. 200 Santa Ana, CA 92707		MERS ID:	1006118
		FHA/VA Lender ID Number:	2531-0000-04 / 902580-00-00
<b>Note Endorsement</b> Provide an original allonge endorsed to Nations Direct Mortgage, LLC Do not endorse original Note. Bailee Letter to Include Wire Instructions		Nations Direct Mortgage, LLC 5 Hutton Centre Drive, Ste. 200 Santa Ana, CA 92707	NMLS ID 109738
		NDM Servicing MERS ID	1001484
		Correspondent Portal	<a href="https://2131936492.encompasspoconnect.com">https://2131936492.encompasspoconnect.com</a>
Fees		Loan Closing and Delivery	
NDM Admin fee	\$699.00	Loan Delivery Grace Period	Loan must be funded, and signed Note delivered by 3:00 p.m. PST by lock expiration to be eligible. Grace period begins on the later of "Lock Expiration" or the completion of "Purchase Suspense Finished" milestone. Day 1 begins counting the day after the later of these two items and file must be purchased by the 4th day. Should the 4th day land on a weekend or holiday, the grace period will be automatically moved to the next business day.
Extension Cost Per Day	0.015% per day	Interest credits at Closing	7 Days for FHA/VA & 10 Days for Conventional.  Payments due less than 30 days from closing will require a borrower signed hardship letter.
Cost per day is after lock expiration + eligible grace up to a maximum of 30 days. (grace period = 4 days from the lock expiration or NDM CTP, whichever occurs first)		Per Diem	FHA and VA Calculated based on 365 days per year Conventional based on 360 days per year
Goodbye Letter - Payment Address		Operations	
Nations Direct Mortgage, LLC 5 Hutton Centre Drive, Ste. 200 Santa Ana, CA 92707 Monday - Friday 8:00 am - 5:00 pm PST Phone: 866-762-3940		Prior To Purchase Questions	<a href="mailto:corrpc@myndm.com">corrpc@myndm.com</a>
<b>Hazard and Flood insurance Mortgage Clause</b>		Post Funding Adjustments	<a href="mailto:corrpc@myndm.com">corrpc@myndm.com</a>
NATIONS DIRECT MORTGAGE, LLC ITS SUCCESSORS AND/OR ASSIGNS P.O. Box 961292 Fort Worth, TX 76161-0292		Trailing Docs Email Address	<a href="mailto:FinalDocs@myndm.com">FinalDocs@myndm.com</a>
<b>Trailing Docs</b>		Servicing Customer Service	<a href="mailto:Custserve@yourmortgageonline.com">Custserve@yourmortgageonline.com</a>
Nations Direct Mortgage, LLC <b>Attn: Post Closing Final Docs</b> 5 Hutton Centre Drive, Ste. 200 Santa Ana, CA 92707		Account Management	<a href="mailto:mgordon@myndm.com">mgordon@myndm.com</a> & <a href="mailto:clozier@myndm.com">clozier@myndm.com</a>
		Operations Management	<a href="mailto:mgordon@myndm.com">mgordon@myndm.com</a> & <a href="mailto:clozier@myndm.com">clozier@myndm.com</a>
		Underwriting Scenarios	Contact your Account Executive
		Collateral Questions	<a href="mailto:collateral@myndm.com">collateral@myndm.com</a>
		FHA Case Transfer Escalations	<a href="mailto:CorrCaseTransfers@myndm.com">CorrCaseTransfers@myndm.com</a>