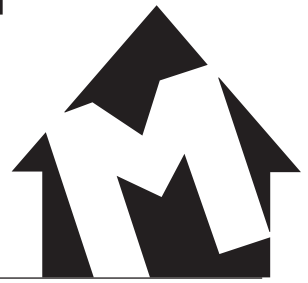


2013 ANNUAL STATEMENT INFORMATION

The information in this supplement is provided to summarize our services and to help you better understand your Annual Statement. Please take the time to adequately review this important information.



IRS REPORTING

In accordance with Internal Revenue Service (IRS) requirements, McCue Mortgage annually reports the total amount of interest we received on your mortgage; real estate taxes we have paid on your behalf; and points you paid in conjunction with the origination of your loan. This activity on your loan is reported to the IRS under the name and Social Security Number/Tax Identification Number of the primary borrower on the mortgage. Please verify the last four digits of your Tax Identification Number on your Annual Statement matches the last four digits of your Social Security Number. If not, please contact us immediately.

Sometimes the amount of interest reported to the IRS will be different from the amount shown on the 2013 Mortgagor's Annual Statement Information as "Interest Paid 2013". This may occur in the following situations:

- If you paid less than \$600 in interest on your mortgage loan, we are not required to report to the IRS.
- If you assumed your mortgage in 2013, the interest reported to the IRS includes only the amount received for the period during which McCue Mortgage was aware you were obligated on the loan.
- If your monthly payments were supplemented by buy down funds, we have reported to the IRS an amount of interest paid after deduction of those supplemental amounts.
- If on December 31, 2013, your mortgage was prepaid for installments due February 1, 2014, or after, the interest portion of such prepayments is not reportable to the IRS for the year 2013. This prepaid interest will be reported in subsequent years, as applicable.
- If you paid any late charges, we have reported to the IRS the amount paid as interest paid.

INTEREST ON ESCROW ACCOUNTS

As determined by the CT Department of Banking the interest rate required to be paid on the mortgage escrow accounts for Connecticut owner-occupied properties was 0.11% for the 2013 calendar year.

We are happy to talk to you about any questions or concerns with your 2013 Mortgagor's Annual Statement, please contact us Monday through Friday from 8:30 a.m. to 4:30 p.m. at the following numbers:

Toll Free Number:

1-800-382-0017 option 1

Local Number:

860-224-2683 option 1



Best wishes for a happy and prosperous 2014!

NMLS: 2576 | CT License: 1101



Please review our helpful reminders below and contact us with any questions:

MONTHLY PAYMENTS

We can better serve you if you will observe the following practices:

- Please write your loan number clearly on the front of your check or money order. If you use the online banking feature provided by your depository institution, please ensure that your loan number is in the memo section of your online check authorization.
- If you are paying an amount in addition to your required monthly payment, please indicate on the coupon how you like the additional funds applied (prepayment of future installment, principal payment, escrow payment, etc.)
- Payments may be delivered in person between 8:30 a.m. and 4:30 p.m. at our One Liberty Square office in New Britain. A drop box is located in the receptionist area on the third floor.
- We encourage our customers to take advantage of our electronic funds transfer program. Recent changes to the program are outlined on our website.
- We also offer automated payments by phone. Call 877-783-2059 to make a payment through this system or visit our website at: mccuemortgage.com/existing-customers/payment-info



LATE CHARGES AND RETURN CHECK FEES

The due date for your mortgage payment is the 1st of each month. Late charges are assessed if we have not received your payment in our office within 15 days of the date due. Please note we do not consider the postmark date in determining the timeliness of your payment. We request you mail your payment on or before the due date to avoid the possibility of incurring a late payment charge.

If a check is not honored by your bank and returned to us, we will charge an administrative fee of \$25.00 per occurrence.

***First of the Month Club: Customers that make their payments on or before the first of the month are automatically entered into a drawing for a free mortgage payment. Learn more at www.mccuemortgage.com/firstofthemonthclub.

PROPERTY, FLOOD AND MORTGAGE INSURANCE

We recommend you review your present coverage with your insurance agent to ensure that you are adequately protected in the event of damage to your property. If you choose to replace your policy, please notify us 30 days prior to the expiration date of your existing policy.

If the McCue Mortgage Company is required to maintain an escrow account for your insurance, we are responsible for payment of annual premiums. In order to ensure timely payment of our insurance premium, we must have renewal information in our office 30 days prior to the expiration date of the existing policy. **As part of the American Taxpayer Relief Act of 2012, mortgage insurance deductions have been extended through 2013.**

Insurance claim checks require special attention. Please contact our office for further information at 1-800-382-0017 option 1.

CHANGE OF ADDRESS

Changes in your address will be processed upon receipt of a written request signed by all borrowers that indicates the reason for the address change and the new information. Please note that your loan may have an owner occupancy requirement and if you are no longer living at the property, we will need further information regarding the nature of your mailing address change.

CREDIT REPORTING DISPUTES

If you think that McCue Mortgage has made an error in reporting your mortgage payment history to the credit reporting agencies, please send your concerns in writing to:

The McCue Mortgage Company
Attn: Loan Servicing Manager
P.O. Box 1000
New Britain, CT 06050-1000

More information can be found on our website at: www.mccuemortgage.com

NMLS: 2576 | CT License: 1101



One Liberty Square | P.O. Box 1000 New Britain, CT 06050 | 800.382.0017 | www.mccuemortgage.com

