

LoanCare is pleased that Envoy has chosen us to service your mortgage loan.

LoanCare, a Division of FNF Servicing, Inc., is a leading national provider of full service subservicing and interim subservicing to the mortgage industry and has offered its expertise and best practices in providing servicing solutions for others since 1991. At the present time, LoanCare subservices over 1,100,000 loans for approximately 80 companies in 50 states.

Customer Service hours of operation

Business Hours: 8:00 a.m. – 10:00 p.m. EST, Monday – Friday
8:00 a.m. – 3:00 p.m. EST, Saturday

Phone numbers:

855-207-5562

Methods of making payments

- Automated phone system offers 24-hour loan information and allows customers to make payments, verify balances, provide insurance information, review history, disbursements, year-end statements, monthly statements, escrow information, etc. Customers can also speak with a representative.

Customer Website: <https://www.EnvoyMortgage.myloancare.com>

Online system offers 24-hour self-service options for customers to manage their mortgage such as online payments, auto-draft set up, e-statement, payment history, year-end statement, escrow disbursements, email inquiries, etc. Customers can make principal only and escrow only payments as well.

- Customer Advocate site for escalated customer concerns
- Mobile site for Smart Phones and iPads provides information and ability to make payments available 24/7

LoanCare offers several payment locations to lessen post office mailing times for customers:

- East coast lockbox: P.O. Box 37628, Philadelphia, PA, 19101-0628
- West coast lockbox: P.O. Box 60509, City of Industry, CA 91716-0509

Depending on the location of property, the monthly statement will automatically populate the correct lockbox address.

When statements may be expected

Your monthly statement is mailed within 3-5 days after your monthly payment is posted to the loan. If your payment is not made by the 16th of the month, a monthly statement is mailed on the 17th.

How to access the website:

You can access the website by going to <https://www.EnvoyMortgage.myloancare.com>. You will need your account number and last 4 of your SSN in order register.

Mobile applications

Our new mobile application will launch in February 2018.

Spanish speaking options

Spanish speaking options are available by calling our customer service number at 855-207-5562. Our mobile site and website are also available in Spanish.

Where to send tax and insurance inquiries

The customer can fax the policy or bill to 1-843-413-7127. The agent can mail the documents to: LoanCare, ISAOA/ATIMA, P.O. Box 202049, Florence, SC 29502-2049.

Update insurance and coverage information online at: www.mycoverageinfo.com, referencing PIN LC623.

Where to send tax inquiries

If you received a tax bill and your account is escrowed for taxes.

You may call our customer service department at 855-207-5562 or mail to one of the addresses listed below.

Tax department overnight address is: 601 Riverside Ave. Bldg. 5, 3rd Floor Jacksonville, FL 32204 or via regular mail to: PO BOX 43070 Jacksonville, FL 32203

What is the address if customer wants to send in the escrow shortage from an escrow analysis?

Post Office Box 8097, Virginia Beach, VA 23452; when sent to this address, their payment amount is then adjusted automatically to remove the shortage payment.

Available website information

Loan Account Information:

Current loan information shows the general loan information, payment information and year-to-date totals.

Amortization Schedule:

The amortization schedule shows a complete amortization schedule for the loan. It also contains the ability to create an amortization schedule. Amortization schedule can be viewed in a printer-friendly format.

Payment History:

The payment history shows current balances and payments that have occurred on the account.

Escrow Information:

Escrow information shows a breakdown of the customer's escrow information, taxes and property insurance.

PMI Information:

The PMI Information shows the current PMI information and information about how and when PMI can be removed from the loan.

Tax and Interest Information:

Tax and interest information includes the property taxes paid, interest paid and points paid.

View eStatement:

If customer elects to receive their statement electronically it can be viewed here. An email notification is sent to the customer when a new statement is available. The customer is also able to request copies of previous statements.

1098 Statement:

A PDF of the customer's 1098 statement can be downloaded from the 1098 statement page starting in 2018.

Make a Payment Features

Auto Draft:

The auto draft service is a quick and convenient payment option that allows for the recurring withdrawal of a customer's mortgage payment directly from a checking or savings account via Electronic Funds Transfer (EFT) each month.

One-Time Payment:

The one-time payment online payment service is a quick and convenient payment option allowing a one-time withdrawal of a customer's mortgage payment directly from a checking or savings account via Electronic Funds Transfer (EFT).

Update Notification:

The customer can manage notifications they receive.

Update Contact Information:

The update contact information page allows customers to update their mailing address and email.

Update Password:

The update password page allows customers to change their password.

Update Email:

The update email page allows customers to change their email.

Update User ID:

The update user ID page allows customers to change their user ID.

Order Documents:

The customer can order documents from the site. The fees for the documents appear on the customer's next statement.

Payoff Statement:

The payoff statement allows the customer to request a payoff statement on a certain date.

Email to Customer Service:

Via the contact us tab

Other options:

- The options page explains the options available and gives more information on topics including special forbearance, loan modification, short sale, short refinance, and deed in lieu of foreclosure
- The request help option allows the customer to fill out an electronic financial form which is then encrypted and sent to a Loan Counselor to review.