



New Borrower Set up Checklist

Welcome to Provident Loan Servicing. To get the account started, **Lenders** please complete this checklist and return it with the following requested information:

Completed Borrower Setup Document

Completed Borrower W-9 Form

Completed Borrower ACH Authorization (if borrower will be using auto-pay)

Completed Payment Notice to Borrower (if a newly closed loan)

Completed Existing Lien Addendum (if applicable)

Signed Fee Schedule

Completed Wrap/Subject to Addendum to Servicing Agreement – **Signed by Lender** (if applicable)

Copy of Deed of Trust(s) or Mortgage

Copy of Promissory Note(s) / CFD Docs

Copy of Closing Disclosure / Settlement Statement

Copy of Tax Certificates / Tax assessments bill

Copy of Homeowner's Insurance Dec Page (review attached insurance requirements doc)

Escrow Funds (if applicable)

Payment History, current principal and escrow balance and next payment due date (if transferred from another servicer or previously lender self-servicing)

Copy of Allonge, Assignment of Mortgage (if applicable)

Copy of Forbearance Agreement (if applicable)

Loss Mitigation – Foreclosure Prevention documents (if applicable)



Copy of the Bankruptcy Papers (only needed if the loan is in BK), plus the following:

1. Copy of Bankruptcy Petition or Docket.
2. Balance and next due date at time of Bankruptcy filing.
3. Copy of Proof of Claim and breakdown.
4. Copy of Trustee's disbursement record for the pre-petition payments.
5. Balance and next post-petition payment due date if the debtor is paying directly to the creditor.
6. Copy of Trustee's disbursement record for the post-petition payments if the trustee is paying it.
7. On adjustable-rate loans, it is the Lender's responsibility to notify the court of the new post-petition payment amount when there is a change on the interest rate and payment amount.
8. A loan in Bankruptcy that is behind 2 post-petition payments past the grace period cannot be set up as a performing loan.
9. Transfer of Claim filed in court showing Provident Loan Servicing as the servicing agent.

Please send all documents to Provident Loan Servicing at NewAccounts@Providentls.com.

Borrower Setup – What to Expect

Once the loan is submitted to Provident for servicing, here's what you can expect:

Step 1 – Loan Setup

Lender submits the required loan documents to Provident. We create the loan account in our system and confirm all details are accurate.

Step 2 – Welcome Package

Borrower(s) will receive a Welcome Letter along with a phone call from Provident with important details about their loan, including:



- Loan number
- Monthly payment amount and due date
- How to make payments (online, by mail, or auto-draft)
- Escrow details for taxes and insurance (if applicable)

Step 3 – First Payment

Payments are due on the schedule outlined in the loan documents. Instructions for making payments will be included in the Welcome Letter.

Step 4 – Ongoing Account Access

Borrowers will have access to the **Borrower Portal**, where they can:

- View loan balance and payment history
- Make payments online
- Review escrow activity (if applicable)
- Access year-end tax statements

Step 5 – Communication & Support

Provident is here to help with questions about payments, escrow, or general account questions. For support, email customer care@providentls.com or call **(214) 937-0786** (Borrower Option).

Typical Timeline: Borrowers generally receive their Welcome Letter within **3 business days** of loan setup.

We look forward to servicing your account!



BORROWER SETUP DOCUMENT

BORROWER(S) INFORMATION:

Borrower Name (as per your tax return) _____

First and Last Name if in the name of an LLC or Trust _____

E-mail _____ DOB _____ SSN/EIN _____

Main Phone _____ Work Phone _____

Mailing Address (if different from property address) _____

City _____ State _____ Zip _____ Attached W-9 for tax and credit purposes

Co-Borrower Name (as per your tax return) _____

First and Last Name if in the name of an LLC or Trust _____

E-mail _____ DOB _____ SSN/EIN _____

Main Phone _____ Work Phone _____

Mailing Address (if different from property address) _____

City _____ State _____ Zip _____ Attached W-9 for tax and credit purposes

INSURANCE INFORMATION:

Company: _____

Agent: _____

Agent Phone Number: _____

Agent Email: _____

Please contact us at the telephone number listed with any questions you may have regarding the servicing of your loan.



Property Address: _____

Occupancy: Owner Occupied ☐ Non-Owner Occupied ☐ Vacant ☐

Property Type: SFR Attached ☐ SFR Detached ☐ Condo ☐ Mobile w land Home ☐ Mobile Home ☐
Land ☐ Other (please describe) _____

Loan Type: Fixed Rate ☐ Adjustable-Rate Mortgage (ARM) ☐ Commercial ☐ Interest Only ☐
Land Contract/CFD/Agreement for Deed ☐ Other _____

Lien Position: _____

Newly closed or Performing Loan with servicing transfer: _____
(if Yes, skip the below-mentioned)

Please complete the following for Non-Performing / Special Servicing Loans

Loan Status: 30-90 Days Delinquent ☐ 90+ Days Delinquent ☐ In Foreclosure ☐ In Bankruptcy ☐
In Forbearance ☐

If in Active Bankruptcy

Bankruptcy information: Chapter _____ BK Case Number: _____

Counsel Name: _____ **Phone:** _____

BK Counsel Point of Contact Name & Email: _____

BK Counsel Address: _____

If in Active Foreclosure

FC Counsel Name: _____ **Phone:** _____

FC Counsel Point of Contact Name & Email: _____

FC Counsel Address: _____

Request for Taxpayer Identification Number and Certification

Give Form to the
requester. Do not
send to the IRS.

► Go to www.irs.gov/FormW9 for instructions and the latest information.

Print or type.
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ► _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.) See instructions.	Requester's name and address (optional)
6 City, state, and ZIP code	
7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number	
<div></div>	<div></div>
or	
Employer identification number	
<div></div>	<div></div>

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ►	Date ►
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.



BORROWER ACH AUTHORIZATION

Name on the Loan: _____

Loan No: _____

Address: _____

E-Mail Address: _____ Telephone No: _____

By providing the following information and signing below, Borrower authorizes Provident Loan Servicing to draft your monthly payments from the following described account.

Bank Name: _____ Bank Routing Number: _____

Name on Account/ Account Title: _____

Account Number: _____ Account Type: Checking () Savings ()

Please include a **voided check** with this request.

EARLIEST DATE ACCOUNT TO BE DRAFTED: _____

FREQUENCY OF DRAFTING: (____) One Time Draft (____) Monthly

Your signature is needed to authorize this electronic payment process. Please note that withdrawals will be initiated for the due date. If the due date falls on a Saturday or Sunday, the withdrawal will be initiated on the following Monday. Depending on the date your account is drafted, you may incur interest costs and/or late fees which will be applied accordingly as you will be held accountable for any interest and/or late fees that may be incurred.

You must notify us **ten (10)** days prior to the "payment date" if there are any changes to the above.

Please note: There is a fee of \$0.50 per ACH and online payment, charged by the payment processor.

Signature _____

Date _____

Signature _____

Date _____



PAYMENT NOTICE TO BORROWER

TO:

Reference: **Provident Loan Servicing**

Provident Loan Servicing will service your new mortgage loan. According to the terms of your Note, your first monthly payment will be due on _____
All payments are due on or before the first of each month.

Your estimated monthly payment will be as follows:

Principal and Interest	\$ _____
Escrows:	
1/12 Annual Real Estate Taxes	\$ _____
1/12 Hazard Insurance Premium	\$ _____
1/12 Flood Insurance Premium	\$ _____
Servicing Fee	\$ _____
Other	\$ _____
TOTAL ESTIMATED PAYMENT	\$ _____

Please complete this form and return (1) copy with closed loan documents and give one (1) copy to Mortgagor at closing.

You will be sent a monthly statement reflecting the payments made. For the first payment, please return the temporary coupon located at the bottom of this letter with your total estimated payment. Reference your Provident Loan Servicing loan number on your check for the total estimated payment amount.

All payments should be mailed to the following address:

**Provident Loan Servicing
P.O. BOX 783
GRAPEVINE, TEXAS 76099**

Should you have any questions concerning your new loan, please contact our customer service representative at 214-937-0786 or email: customercare@providentls.com or website: www.ProvidentLoanServicing.com

ACKNOWLEDGEMENT OF RECEIPT:

Borrower:

Co-Borrower:

**COUPON
(RETURN WITH PAYMENT)**

Name: _____

Payment Amount: \$ _____

Address: _____

Provident Loan Servicing
P.O. Box 783
Grapevine, TX 76099
Phone: 214-937-0786

City/State/ZIP: _____



Existing Lien Addendum (Underlying Loan)

Lender understands that the property Borrower is purchasing from Lender is subject to the following existing lien(s), which remain(s) the obligation of Lender. Servicer will not be communicating with the underlying lienholder.

Underlying Lienholder A Information			Underlying Lienholder B Information (if applicable)		
Lender Name			Lender Name		
Address			Address		
City	State	Zip	City	State	Zip
Name of Borrower on Loan			Name of Borrower on Loan		
P&I Payment: \$ _____		Loan Number _____	P&I Payment: \$ _____		Loan Number _____
Escrow Payment: \$ _____			Escrow Payment: \$ _____		
Total Payment: \$ _____			Total Payment: \$ _____		
Please attach a copy the most recent statement/coupon from the Lienholder for each Lien being serviced – required for setup					

Servicer is hereby irrevocably authorized and directed to disburse the principal and interest payment, plus applicable reserve funds and fees on the prior lien(s) from the monthly installments received from Borrower as stated above. **Lender/Seller is responsible for immediately providing all status information concerning prior lien(s) to Servicer.** Servicer is specifically instructed not to accept partial payments.

The Parties agree that upon payment in full of any prior lien(s) whereunder that lienholder was impounding for taxes and/or insurance, the Parties will pay taxes and/or insurance directly or will contact Servicer to establish tax and/or insurance reserves.

I agree to be bound by Servicer's terms and conditions attached to the Account Servicing Agreement.

Please provide a copy of the statement!

Lender/Seller Date

Lender/Seller Date



Performing Loan Fee Schedule

(Below schedule is subject to change without notice)

Account Set Up Fees:	\$100.00
Rush fees Set Up Fees:	\$50.00 (in addition to set up fees)
(if requested within 10 days or less than the borrower's next payment due date)	
Monthly Servicing Fees	\$35.00 (per payment per month includes escrow for taxes and insurance and up to 2 lender disbursement).
	\$10.00 (per month for each additional lender disbursement)
Monthly Servicing Fees (wrap loans/underlying liens)	\$45.00 (per payment per month includes escrow and up to 2 underlying lien disbursements and up to 2 lender disbursements)
	\$10.00 (per month for each additional lender or underlying lien holder disbursement)
Additional Lien Servicing Fees (same property as 1 st lien)	\$15.00 per month
Other Fees:	
Borrower online or ACH payment	\$0.50 per payment
Servicing Transfer/De-Boarding Fee	\$100.00
Late fees assessed	50%-50% split between lender and Provident Loan
Servicing	
Modification update	\$100.00
Assignment and Allonge Prep	\$50.00
Pay history/VOM/Payoff	\$50.00. Updated request within 30 days \$10.00
Duplicate 1098/1099	\$10.00
Returned check/Draft rejection	\$35.00
Lien Release Drafting and recording	\$200.00
Homeowner Assistance package setup	\$50.00

*Other fees or attorney fees may apply and will be discussed with the lender first.



***Fees for services not included in this schedule and outside the scope of what Provident Loan Servicing does, will be charged at the minimum rate of \$250.00 per employee hour. These fees are collected in advance of services performed. All fees quoted herein are subject to change without notice ***

Set-up fee paid by _____ If paid by borrower, fee must be collected at closing.

Monthly fee paid by _____

If paid by borrower, borrower signature _____

Note: Provident Loan Servicing will not be able to complete the setup unless all necessary documentation has been received.

Lender Date

Lender Date



Non-Performing Loan / Special Servicing Fee Schedule

(Below schedule is subject to change without notice)

Account Set Up Fees:	\$100.00
Monthly Servicing Fees	\$60.00 (per payment per month includes escrow for taxes and insurance and up to 2 lender disbursement). \$10.00 (per month for each additional lender disbursement)
Monthly Servicing Fees (wrap loans)	\$70.00 (per payment per month includes escrow and up to 2 underlying lien disbursements and up to 2 lender disbursements) \$10.00 (per month for each additional lender or underlying lien holder disbursement)
Monthly Servicing Fees (Send statements, payoffs only)	\$35.00 (No borrower calls) \$10.00 (per month for each additional lender disbursement)

Bankruptcy Services Fee Schedule

(Below schedule is subject to change without notice)

Performing Bankruptcy Setup	\$125.00
Bankruptcy Proof of Claim /Amended Proof of Claim	\$50.00 + Attorney Fees
Bankruptcy Notice of Payment Change	\$25.00 + Attorney Fees
Bankruptcy Post-Petition Fee Notice	\$25.00 + Attorney Fees
Bankruptcy Transfer of Claim	\$75.00



Loss Mitigation Fee Schedule

(Below schedule is subject to change without notice)

Deferral Agreement	\$75.00
Maturity Extension	\$75.00
Maturity Agreement and Loan Reset	\$250.00 plus Notary charges
Trial Payment Plan	\$150.00
Forbearance Agreement	\$250.00
Loan Reset Fee	\$50.00

Other Fees:

Borrower online or ACH payment	\$0.50 per payment
Servicing Transfer/De-Boarding Fee	\$100.00
Late fees assessed	50%-50% split between lender and Provident Loan Servicing
Modification Update	\$50.00
Assignment and Allonge Prep	\$50.00
Pay history/VOM/Payoff	\$50.00. Updated request within 30 days \$10.00
Duplicate 1098/1099	\$10.00
Returned check/Draft rejection	\$35.00
Lien Release Drafting and recording	\$200.00
Homeowner Assistance package setup	\$50.00

*Other fees or attorney fees may apply and will be discussed with the lender first.

***Fees for services not included in this schedule and outside the scope of what Provident Loan Servicing does, will be charged at the minimum rate of \$250.00 per employee hour. These fees are collected in advance of services performed. All fees quoted herein are subject to change without notice ***

Note: Provident Loan Servicing will not be able to complete the setup unless all necessary documentation has been received.

Lender Date

Lender Date



Wrap/Subject to Addendum to Servicing Agreement Signed by Lender (if applicable)

This Addendum ("Addendum") is entered into as of _____, between _____ ("Investor/Lender") and Centric Financial Group LLC Dba Provident Loan Servicing ("Servicer").

1. Investor/Lender Responsibilities:

The Investor/Lender understands that Provident Loan Servicing does not communicate with underlying lien holders and acts in the capacity of a pass-thru service provider. The Investor/Lender also agrees to the following responsibilities in relation to the subject-to loans and wrap loans serviced by Provident Loan Servicing (**Initial each item below**):

_____ **Payment to Underlying lien at or immediately after closing:** The Investor/Lender agrees to ensure that the underlying lien is paid a month ahead of the wrap borrower's payment due date. Thus, ensuring late charges do not accrue from the underlying lien.

_____ **Payment Obligation:** The Investor/Lender shall ensure payments are received by the underlying lien in a timely manner. Informing Provident Loan Servicing of any delays in payments from being applied on time by the underlying lien.

_____ **Loan Documentation and Communication:** The Investor/Lender shall communicate all underlying loan changes, such as loan transfers, escrow analysis or any other changes etc., to Provident Loan Servicing promptly and accurately.

_____ **Insurance:** The Investor/Lender shall ensure appropriate insurance coverage is in the end buyer's name as required by industry standards. There cannot be 2 policies in place. This insurance must be sent to the underlying lien and a copy provided to Provident Loan Servicing.

_____ **Indemnification:** The Investor/Lender shall indemnify and hold harmless Provident Loan Servicing from any losses, damages, liabilities, or expenses arising out of or related to the subject-to loans and wrap loans, including but not limited to legal fees and court costs.



2. Personal Guaranty:

The Investor/Lender, _____, hereby personally guarantees the fulfillment of all obligations outlined in this Addendum and agrees to indemnify and hold harmless Provident Loan Servicing from any losses, damages, liabilities, or expenses incurred due to the Investor/Lender's failure to fulfill such obligations.

3. No Liability of Centric Financial Group LLC, Dba Provident Loan Servicing:

The Investor/Lender acknowledges and agrees that Provident Loan Servicing acts solely as a pass-through servicer for the subject-to loans and wrap loans and does not have any liability to the borrowers, the Investor/Lender and/or existing lienholders except as expressly provided for in the servicing agreement and this Addendum.

Lender/Seller

Date

Lender/Seller

Date



Insurance Requirements

1. Mortgagee Clause

Mortgagee Clause:

Provident Loan Servicing, its successors and/or assigns, ATIMA, FBO (Lender Name), PO BOX 800099, Dallas, TX 75380

2. Mortgagee Clause (for wrap loans)

Mortgagee Clause:

Wrap buyer as insured. Seller as additional insured.

Existing lienholder as first mortgagee. Provident Loan Servicing, its successors and/or assigns, ATIMA, FBO (Lender Name), PO BOX 783, Grapevine, TX 76099 as second mortgagee.

3. HOMEOWNER'S INSURANCE REQUIREMENTS

The required minimum insurance coverage must be either the replacement cost of the property, or—if lower—whichever is less between 100% of the insurable value as determined by the insurer or the outstanding principal balance of the first mortgage.

Insurance deductibles to be less than 5%.