

Loan Number:

Date:

Name:

Property Address:

Dear _____,

Welcome to Flagstar! We are sending this letter in recognition that your property is in the state of California and you may be subject to a Supplemental Tax. California law dictates that only the homeowners receive these Supplemental Tax bills. In the event that you receive Supplemental Tax bills and you wish for Flagstar to pay them from your Escrow Account, then please review the following information and take the necessary steps outlined:

1. A copy of the Supplemental Tax bill, with exact amounts due with due dates, must be emailed to Pay.Supplemental.Tax.Bill@Flagstar.com, or faxed to 1-888-236-8304.
2. Include your loan number in the email or fax.
3. If there is more than one Supplemental Tax installment due, both will be paid regardless of due date.
4. Supplemental Tax bill must be received a minimum of 15 days before the delinquent due date to ensure the bill is paid timely and without penalty.
5. Any Supplemental Tax bills received after the delinquent due date OR less than 15 days from the due date will have penalties and interest paid from your Escrow Account along with the base amount.
6. In the body of the email, please clearly state the Supplemental Tax bill is being sent to Flagstar to PAY the Supplemental Tax bill that is included in the email/fax.
7. Please be aware that paying the Supplemental Tax bill from your Escrow Account will most likely cause an escrow shortage and result in a payment increase when the next Escrow Analysis is completed.

If you have any questions, please call us at (800) 968-7700, Monday – Friday 7:30 am – 8 p.m. or Saturday 7:30 am – 4 p.m. Eastern Time.

Sincerely,

Tax Department