


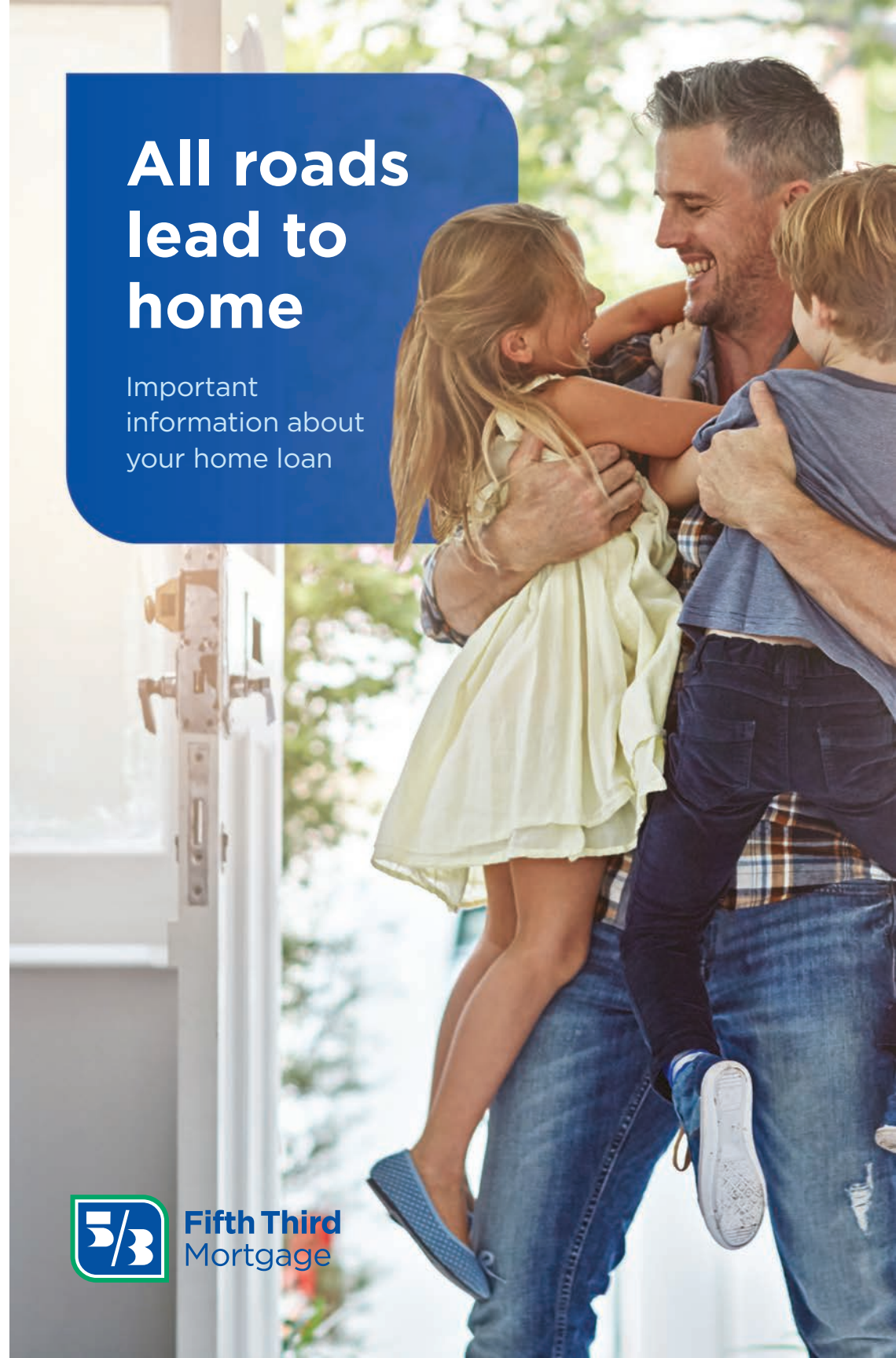
# All roads lead to home

Important information about your home loan



1. The benefits in Fifth Third Identity Alert are provided by Fifth Third's vendor, Affinion Benefits Group, LLC.
2. Credit Cards subject to credit review and approval.
3. No minimum deposit required. Account must be funded within 45 days. Account may have monthly fees.
4. Lending subject to credit review and approval. Please reference individual applicable product sheet or product page on 53.com for additional terms and conditions.
5. Online bill payment is subject to the Digital Services User Agreement, including applicable cutoff times.

Loans subject to credit review and approval. Prices and programs subject to change without notice. Fifth Third Mortgage Company, 5001 Kingsley Drive, Cincinnati, Ohio 45227, 1-877-841-7511, an Illinois Residential Mortgage Licensee. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act and by the N.J. Department of Banking and Insurances. Fifth Third Mortgage Company d/b/a Fifth Third Mortgage Company Incorporated and licensed by the New Hampshire Banking Department. Fifth Third Mortgage is the trade name used by Fifth Third Mortgage Company (NMLS #134100) and Fifth Third Mortgage-MI, LLC (NMLS #447141). Fifth Third Bank, Member FDIC.  Equal Housing Lender.





## Welcome to your new mortgage—so what's next?

**Owning a home is a great feeling.**  
And having a mortgage that you know works for you is a great feeling, too.

Learning about your mortgage doesn't always stop once the papers are signed. In fact, it's perfectly natural to have more questions. So we've put together this booklet, to give you a quick reference of the finer points of paying for a home. Read on for more information about topics like escrow, taxes, insurance and online account



## Additional Options to Help Meet Your Needs

Fifth Third offers a wide range of products and services to help meet the financial needs of our customers.

### **Fifth Third Identity Theft Protection:<sup>1</sup>**

You're unique. We can help you keep it that way. Visit [53.com/IDProtectCompare](https://www.fifththird.com/IDProtectCompare) to learn more about Fifth Third identity theft protection solutions.

### **Fifth Third Credit Cards:<sup>2</sup>**

Fifth Third credit cards offer a variety of benefits suited to your lifestyle, including competitive rates, special savings, and emergency services should any problems arise. Visit [53.com/creditcards](https://www.fifththird.com/creditcards) to learn more.

### **Fifth Third Savings Accounts:<sup>3</sup>**

Our savings solutions can help you secure your finances, grow your money over time and meet your financial goals. Visit [53.com/savings](https://www.fifththird.com/savings) to learn more.

### **Fifth Third Borrowing Options:<sup>4</sup>**

Our borrowing solutions, at [53.com/borrowing-basics](https://www.fifththird.com/borrowing-basics), can help with all of your financing needs, from home equity lines and loans that leverage the equity in your home to auto loans to personal loans and lines that can consolidate debt or fund a big purchase.

## Exclusively for Fifth Third Checking Customers

**Online Banking & Online Bill Payment:<sup>5</sup>** Fifth Third's Online Banking is the fast, free and secure way to view accounts, make transfers and pay bills 24 hours a day, seven days a week.

**Mobile Banking:<sup>6</sup>** Check your balances, locate branches and ATMs, pay bills, deposit checks or transfer funds any time, any place, right from your phone. You can even have account-related text alerts automatically sent to your mobile device.

Open an account at [53.com/checking](https://www.fifththird.com/checking) and enjoy these great benefits and more.



management, as well as some of the special benefits you're eligible for as a Fifth Third customer.

Of course, if you have any questions this booklet doesn't cover, please visit our new online FAQ center at [53.com/escrowhelp](https://www.fifththird.com/escrowhelp), give us a call or stop by any Fifth Third banking center.

**From all of us at Fifth Third,  
congratulations on your new mortgage.**



## 53.com: A Faster, Easier Way to Take Care of Your Mortgage

As a homeowner, you'll want to stay on top of your mortgage payments and everything involved with the loan. An easy way to do this is to sign up for Fifth Third Online Banking.

With Online Banking, you can access all of your mortgage account information online at **53.com** and:

- **Review your account information.** See principal and interest breakdowns, payment receipt dates, 1098 tax statements, real estate tax and homeowner's insurance activity as well as general information on your loan.
- **Update your personal information.** If your mailing address, telephone number or email information changes, you can make these changes online.
- **Make your payment online.** Visit **53.com** and sign in to Online Banking to easily transfer funds to make your monthly payment.

Get started with Online Banking today at **53.com**.

### There are several types of insurance policies available to you.

- **Homeowner's Insurance** ensures that the property will be replaced or the damage will be repaired up to the amount of coverage obtained. (Also referred to as Hazard, Vacancy, Renter's, Landlord or Fire Coverage.)
- **Flood Insurance** will be required in areas where the dwelling is in a special flood hazard area.
- **Condominium Insurance** is held by your condominium association to protect the condominium structure and common areas. You are also required to have your own insurance to cover the inside and the contents of your home.
- **Earthquake Insurance** is usually carried on a voluntary basis and is typically not paid from your escrow account.
- **Wind Insurance** may be required in areas where the dwelling is along a coastal area.

It is very important for Fifth Third to be aware of any changes you make to your homeowner's insurance policy. Therefore, before you actually make changes, call us to discuss your policy requirements.

For more information on insurance, visit **53.com/escrowhelp**.

# Keeping You Covered: What You Need To Know About Homeowner's Insurance

Understanding your homeowner's (hazard) insurance options and responsibilities is an important part of protecting your mortgage and your home. That's why we've outlined the types of policies available and some general insurance information.

## What are my homeowner's insurance responsibilities?

All mortgage lenders require that you have homeowner's insurance. As a homeowner and in accordance with your loan documentation, you need to maintain adequate homeowner's coverage at all times. Your homeowner's policy must meet the following requirements:

- Fifth Third must be listed as the mortgagee on all policies.
- Coverage must be equal to the loan balance or value of the home.
- Insurance must be with a company or carrier rated B+ or higher by the Best Rating Guide.
- The policy must carry a deductible.

## I received my insurance renewal notice and request for payment—what should I do?

If you escrow for insurance and receive a bill, please forward it to: **Fifth Third Bank, ISAOA/ATIMA, PO Box 1266, Minneapolis, MN, 55440-1266.** Or fax to 888-276-6583. If you do not escrow, please make sure your insurance agent has this address listed under the mortgagee clause.



## How to Make Your Monthly Mortgage Payment

Fifth Third offers many convenient, hassle-free ways to make your monthly mortgage payment.

### **Fifth Third Auto Billpayer®:**

With this feature, your mortgage payment will be automatically deducted from your designated account each month. There is no fee associated with setting up this service. To enroll in Auto Billpayer, call 800-837-2000.

**Online:** Visit **53.com** and sign in to Online Banking to easily make your monthly payment. There is no fee when you make your payment online using Online Banking.

**Mail:** Send a check made payable to Fifth Third Bank. Please be sure to include your full loan number and mail to: **Fifth Third Bank, PO Box 630412, Cincinnati, OH 45263-0412.**

*Please include the coupon from your monthly mortgage statement if available.*

### **If you escrow for taxes and/or insurance, forward your bill to:**

#### **Taxes**

Fifth Third Bank  
PO Box 961221  
Fort Worth, TX 76161-0221  
Fax: 817-826-0538

**Mobile Banking:** Fifth Third checking and savings customers can download the app from your phone's app store. Then, make your monthly payment by easily transferring funds from your Fifth Third checking or savings account. Mobile Banking is not available as a payment option for non-Fifth Third checking or savings customers.

**In Person:** Visit any Fifth Third Banking Center to make your loan payment in person. View branch locations on **53.com**.

**Pay-By-Phone:** Call 800-972-3030 to make a payment over the phone, Monday-Friday, 7 a.m.-8 p.m., ET. There is a fee of up to \$15 for this option. Please consider the other payment options listed as you may be able to avoid a fee associated with paying your loan.

#### **Insurance**

Fifth Third Bank, ISAOA/ATIMA  
PO Box 1266  
Minneapolis, MN 55440-1266  
Fax: 888-276-6583

### **What tax bills are paid from my escrow account?**

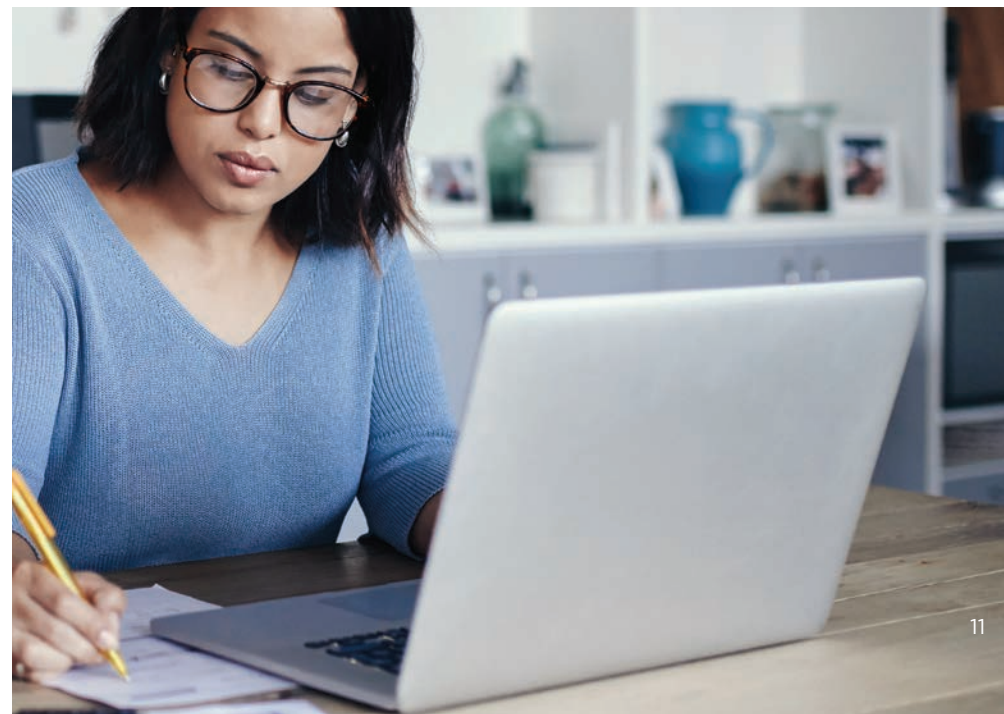
If you have an escrow account for real estate taxes, Fifth Third will ensure they are paid. You are responsible for paying any supplemental bills or non-real estate bills you receive, such as solid waste or water/sewer bills.

### **What is a Special Assessment Tax Bill?**

A special assessment may be charged against your property because of improvements from which you benefit, including street and sidewalk repairs or sewer construction. If you receive this interim or supplemental bill, it is very important that you pay it because Fifth Third may not know about this bill and did not plan for the payment of the bill from your escrow account.

### **What can I expect as a New Construction borrower?**

Typically, the first bill for new property is for the lot/land only. You may receive an interim or supplemental bill for the full assessed value which will include the land and the house. It is very important that you pay the supplemental bill because in some cases, collection for this bill is not included in the current escrow account. If you have any questions, please contact your tax professional or call Fifth Third Customer Service at 800-972-3030.



## Taxes: A Necessary Part of Homeownership

As a homeowner, you'll most likely have to pay real estate taxes. Here are a few questions we often hear from our mortgage customers—if yours aren't listed here, please contact a tax professional, visit [53.com/escrowhelp](https://www.fifththird.com/escrowhelp) or call us at 800-972-3030.

### I received my tax bill—should I send it to you?

If you have an escrow account for payment of your taxes, Fifth Third will obtain a copy of your tax bill directly from your tax agency. If you escrow for taxes and receive a bill, forward it to: **Fifth Third Bank, PO Box 961221, Fort Worth, TX 76161-0221**. Or, you can fax it to 817-826-0538. If you receive a tax bill marked "COPY" or "FOR

YOUR INFORMATION," do not send it to us—retain it for your records. If you do not escrow for taxes, you are responsible for paying your tax bill.

### Who can answer questions about my real estate tax bill?

Questions about real estate tax increases, your assessed value and tax rates can best be answered by contacting your local tax collector directly.

## Thinking about refinancing or buying a new home?

Call us at 877-761-0110 to speak with a mortgage loan originator, visit [53.com/mortgagedream](https://www.fifththird.com/mortgagedream) or stop by your local banking center to learn more.

### Paying Off Your Mortgage Loan

#### Call 800-972-3030 and when prompted:

- Enter loan number or Social Security Number and PIN.
- Select Option 5 for Mortgage.
- Select Option 2 for Payoffs.
- Select Option 1 if you are a customer.
- Enter "1" if you are refinancing through Fifth Third or "2" if not.
- Enter the date you want the payoff through (not more than 30 days out) and select how you'd like to receive the information.

**Payoff Instructions:** Your payoff must be in the form of a cashier's check, certified check, wire transfer, or attorney's escrow check payable to Fifth Third Bank. Include the full mortgage loan account number in the memo portion of the check.

Send the payoff and any related correspondence to the address below. **Do not deliver to a Fifth Third Banking Center or regional office.** Interest will continue to accrue until funds are received. To eliminate delays in processing and avoid additional interest accrual, provide a name, telephone number and a copy of the payoff quote you received along with the payoff check.

#### Mailing Address

Fifth Third Bank  
Mortgage Loan Payoffs  
5050 Kingsley Dr.  
MD1MOBAL  
Cincinnati, OH 45227

#### Wire Instructions

Bank: Fifth Third Bank  
Address: 5050 Kingsley Dr.,  
Cincinnati, OH, 45227  
MD1MOBAL  
Credit: Fifth Third Mortgage  
407404557  
ABA #: 042000314  
Account #: 7025298329



## FAQs: Stay Informed About Your Escrow Account & Annual Analysis

For customers with an escrow account, here are some answers to some frequently asked questions.

### What is an escrow account and why do I have one?

An escrow account is used for the payment of your taxes and/or insurance. As each mortgage payment is made, a portion of your payment is deposited into the escrow account. Fifth Third will use funds from that account to pay your tax and/or insurance bills as they become due.

### What causes my monthly escrow payment to change?

Increases and decreases to the escrow portion of your monthly mortgage payment are typically the result of changes in your real estate taxes and/or insurance. Some possible reasons are:

- Homeowner's Insurance:** Your premium may be different as a result of changes to the type or extent of your insurance coverage, or if your insurance company changed your premium. We encourage you to contact your insurance company or local insurance agent with any questions regarding changes to your homeowner's insurance premiums.
- Real Estate Taxes:** Your real estate taxes may be different as a result of your property being reassessed or if the tax rate has changed.
- Unexpected Tax Bills:** Bills for special assessments charged by your local tax authority may also impact the amount we collect for your real estate taxes. Anticipated tax payment timeframes may change as well. We encourage you to contact your local taxing authority with any questions regarding changes to your real estate taxes.
- New Construction:** For New Construction loans, the first tax bill is typically a partial assessment that only includes the lot/land, and not your new structure. The amount may increase once a tax bill is received with the full assessed value, which includes the land and the house.
- Initial Escrow Deposit:** Escrow is estimated at loan closing if specific information is not available. If the amount collected for the setup of your escrow account was more or less than the actual bills received, this might cause your monthly mortgage payment to change.



### Why is Fifth Third holding a cushion of two months of escrow payments?

A cushion is the minimum balance of the escrow account and is meant to help if your tax or insurance bills increase. Your mortgage documents allow us to maintain an escrow cushion equal to two months of escrow payments unless otherwise mandated by state law.

### What is an escrow shortage?

A shortage could be due to tax and/or insurance increases. If the escrow account falls below the required balance, the difference between the lowest balance and the required balance would be your shortage amount. Your annual escrow statement will show the details.

**More Escrow questions?**

**Get answers at [53.com/escrowhelp](https://www.fifththird.com/escrowhelp)**