

MONTHLY MORTGAGE STATEMENT DISCLOSURES

HOW TO SUBMIT A NOTICE OF ERROR OR A REQUEST FOR INFORMATION RELATING TO THE SERVICING OF YOUR MORTGAGE-SECURED LOAN

If you wish to assert an error or request information relating to the servicing of your mortgage loan, you must submit your written notice or request to the following address:

Local Government Federal Credit Union
 ATTN: Loan Servicing
 PO Drawer 25279
 Raleigh, NC 27611

In your letter regarding a notice of error or request for information, provide the following:

- Your name
- Your account number

AND one of the following:

- The error you believe has occurred
- OR-
- The information you are requesting

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay those amounts not in question. The amount in question may remain on your statement, and we may continue to charge you interest on that amount. If we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. While we investigate your question, we cannot report you delinquent on the amount you question or take any action to collect the amount you question, unless your request is for information and not the assertion of an error.

You may contact us by phone to assert an error or request information relating to the servicing of your mortgage loan, but you will not preserve your rights as outlined above by doing so.

INQUIRIES

You may contact your local branch about any item on this statement, or you may direct your inquiry to us via the following methods:

Our 24/7 Member Services is available 24 hours a day, 7 days a week by the following methods:

Phone: (888) 732-8562, or in Raleigh (919) 857-2150
 Fax: (888) 732-8329, or Raleigh (919) 857-2000
 E-mail: info@lgfcu.org

Do not include account numbers or personally identifiable information in email correspondence. Instead, you may send a secure message via Member Connect:
 LGFCU Online: www.lgfcu.org

Our 24-hour automated Voice Response System is available for account information and funds transfer by calling:

(800) 328-4543, or Raleigh (919) 839-5428

Hearing-impaired members may dial 711 to connect with a Relay Operator 24 hours a day.

SERVICEMEMBERS CIVIL RELIEF ACT

If you have received notice that you are to report to federal or state active duty military service, are currently on active duty military service, were on active duty military service within the past 365 days, or are the spouse or financial dependent of a person called to active duty, you may be entitled to certain benefits and protections under the federal Servicemembers Civil Relief Act (SCRA) or a similar state law. Please call our servicemember helpline at (800) 438-1105 and ask to speak with an SCRA specialist.

NOTICE OF NEGATIVE INFORMATION

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

PAYOFF INFORMATION

To obtain payoff information, please contact our Loan Servicing Department at (800) 438-1105 or (919) 839-5018 during our normal business hours.