



Borrower's Consent to Voluntary Termination of FHA Mortgage Insurance

Mortgagee: _____

FHA Case Number: _____

Borrower's Name: _____

Property Address: _____

I/We, _____, as borrower(s), and Mortgagee are electing to voluntarily terminate the FHA insurance contract associated with my/our mortgage in accordance with Section 229 of the National Housing Act (12 USC 1715(t))(Act).

I/We understand that upon the termination of FHA insurance, I/we, as borrower(s), and Mortgagee will be entitled only to those rights or benefits available if the insurance contract had terminated as a result of payment in full of the insured loan or mortgage.

I/We further understand that upon execution of this request, the Mortgagee may submit the Insurance Termination form (HUD Form 27050-A) to HUD and as of the termination date set forth on the Insurance Termination form the mortgage will no longer be governed by FHA insurance program rules and regulations, including FHA's loss mitigation requirements set forth in 24 CFR 203.501, and will no longer be subject to the collection of mortgage insurance premiums.

I/We certify that I/we have read and understand the foregoing and hereby consent to terminate the FHA insurance contract associated with my/our mortgage.

Borrower(s):

Printed Name: _____

Date: _____

Signature: _____

Printed Name: _____

Date: _____

Signature: _____

Printed Name: _____

Date: _____

Signature: _____

IMPORTANT DISCLOSURES

Notice to Customer: RoundPoint Mortgage Servicing Corporation (RoundPoint) may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

For Texas Residents: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

For Colorado Residents: RoundPoint Mortgage Servicing Corporation maintains an in-state office as required by 4 Code of Colorado 903-1. Colorado Manager, Inc., 80 Garden Center, Suite 3, Broomfield, CO 80020. Phone: 303-920-4763.

For North Carolina Residents: Please be advised that RoundPoint Mortgage Servicing Corporation is licensed by the North Carolina Commissioner of Banks. Please call 888-384-3811 to contact the North Carolina Commissioner of Banks or to file a complaint about RoundPoint Mortgage Servicing Corporation, go to North Carolina Commissioner of Banks' website at <http://www.nccob.org/public/ConsumerInformation/Complaints/CIFileComplaint.aspx>. RoundPoint Mortgage Servicing Corporation is physically located at 5016 Parkway Plaza Blvd, Charlotte, NC 28217. North Carolina Collection Agency permit no. 102965.

For New York Residents: Please be advised that RoundPoint Mortgage Servicing Corporation is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about RoundPoint Mortgage Servicing Corporation with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

FEDERAL LAW REQUIRES US TO ADVISE YOU THAT ROUNDPOINT MORTGAGE SERVICING CORPORATION (NMLS ID # 18188) IS A DEBT COLLECTOR AND THAT THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE PROVIDE US WITH THE ATTORNEY'S NAME, ADDRESS, AND TELEPHONE NUMBER.