



**MOVEMENTMORTGAGE**  
powered by ServiceMac

P.O. Box 100077  
Duluth, GA 30096-9377

### **Escrow Waiver Application**

Dear Customer,

Thank you for contacting us!

Enclosed please find the Escrow Waiver Application Form that you requested. In order to process your request, the form must be completed and returned using one of the methods listed on the form.

Please contact us at 855-979-1084 (Mon-Fri 8:30am-7pm EST) with any questions, or you can also reach us by emailing [servicing@movement.com](mailto:servicing@movement.com).

Sincerely,

**Movement Servicing**  
Movement Mortgage, LLC  
NMLS ID: 39179

## Escrow Waiver Application

In order to initiate a request to remove or waive escrow, we must receive your request in writing. Please use this form when submitting a written request to remove escrow from your mortgage loan.

If Mortgage Insurance is currently part of your monthly escrow payment, please complete the applicable Mortgage Insurance Request Form and receive a Mortgage Insurance Removal Approval letter prior to sending in this application. We will not be able to remove escrow until all Mortgage Insurance is removed.

### Eligibility Checklist:

- The terms of your mortgage loan and applicable law must allow for an escrow waiver.
- You must not have completed a prior mortgage loan modification.
- You cannot remove flood insurance from escrow if your mortgage loan was originated, increased, renewed, or extended on or after January 1, 2016, and your property is located in a designated Special Flood Hazard Zone Area.
  - o Designated flood zones are A and V.
- You must have had your mortgage loan for 5 years if your loan is a high price or higher priced mortgage loan (uncommon).
- You must not have been previously approved for an escrow waiver and failed to make all payments timely, as required.
- You must have a good payment history. A good payment history means:
  - o No payments were made 30 days or more past due in the last 12 months, **and**
  - o No payments were made 60 days or more past due in the last 24 months
- Your loan must meet applicable seasoning requirements.
- Your principal balance for the mortgage loan must be less than or equal to 80% of the original appraised value.
- Your loan cannot have any type of Mortgage Insurance that is paid from the escrow account.
- Your loan cannot be insured by the Federal Housing Administration (FHA).

Once complete, please send your signed form to us at [Servicing@Movement.com](mailto:Servicing@Movement.com), or mail to:

Movement Mortgage, LLC  
P.O Box 100077  
Duluth, GA 30096-9377

**What's next?**

We will review your request and notify you by mail of our determination, typically within 30 days of the date we receive this form.

Indicate which of the below items you wish to remove from escrow.

- Property Taxes
- Hazard (Fire) Insurance
- Flood Insurance
- Other Insurance (please specify): \_\_\_\_\_
- All Escrowed Items

By signing this Escrow Waiver request form, you indicate that:

-I/We understand that, if the Escrow Waiver is approved, I/we will be responsible for the payments of the items that are removed from escrow, possibly in one or two large payments a year.

-I/We understand that, if I/we do not make the payments for items removed responsible for any penalties and fees charged in association with the late payment.

Loan Number: \_\_\_\_\_

Property Address: \_\_\_\_\_

Borrower Full Name: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

Co-Borrower Full Name: \_\_\_\_\_

Co-Borrower Signature: \_\_\_\_\_ Date: \_\_\_/\_\_\_/\_\_\_

**Important Information for Debtors in Default or Bankruptcy**

We may be considered to be a debt collector under certain state and federal laws. Accordingly, for the purposes of such laws, this communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose. However, to the extent your original obligation has been discharged or is subject to an automatic stay under the United States Bankruptcy Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

**Information for Servicemembers and their Dependents**

The Servicemembers Civil Relief Act may offer protection or relief to military members who have been called to active duty. If either you have been called to active duty or you are the spouse, registered domestic partner, partner in a civil union, or financial dependent of a person who has been called to active duty, and you have not yet made us aware of your status, please contact Customer Service at <Client Phone Number>

**Texas Property Owners**

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR BOULEVARD, SUITE 201, AUSTIN TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://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](mailto:smlinfo@sml.texas.gov).

**Oregon Property Owners**

**Borrowers:** The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 855-979-1084 and [Servicing@Movement.com](mailto:Servicing@Movement.com). To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit [dfr.oregon.gov](http://dfr.oregon.gov).