

Fay Mortgage Services Disclosures and Licensing

[A COMPLETE LIST OF STATES IN WHICH WE DO BUSINESS AND OUR STATE LICENSE NUMBERS ARE LOCATED ON THE NEXT PAGE.](#)

We Are an Equal Housing Lender

Fay Mortgage Services, a division of Fay Servicing, LLC, is an Equal Housing Lender and an Illinois Residential Mortgage Licensee. We are committed to complying with all applicable fair lending and related laws, including but not limited to, the Equal Credit Opportunity Act and the Fair Housing Act. We do not discriminate with respect to any aspect of an application for credit or credit decision on the basis of a consumer's race, color, religion, national origin, sex, marital status, or age (providing the applicant has the capacity to enter into a binding contract), handicap, familial status, sexual orientation, the fact that all or part of the customer's income is derived from public assistance programs, or the fact that the customer has exercised his or her rights under the Consumer Credit Protection Act.

For more information about your Equal Credit Opportunity Rights, please click on the following link: <http://www.consumerfinance.gov/fair-lending/>

State License Disclosure Requirements

Fay Mortgage Services, a division of Fay Servicing, LLC, is a mortgage lender licensed under state laws. The following states require the additional disclosures set forth below. (If your state is not identified below, we are either not licensed in that state or that state does not require a specific license disclosure).

- Fay Mortgage Services, a division of Fay Servicing, LLC, NMLS ID# 88244 (www.nmlsconsumeraccess.org), is located at 440 South LaSalle, Suite 2000, Chicago, IL 60605, and is a mortgage lender licensed under certain state laws.
- **Arkansas:** NMLS ID 88244 – Fay Mortgage Services, a Division of Fay Servicing, LLC, 440 South LaSalle, Suite 2000, Chicago, IL 60605, (855) 295-9278;
- **California:** Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act;
- **Colorado:** Fay Mortgage Services, a Division of Fay Servicing, LLC, NMLS # 88244, Regulated by the Division of Real Estate (855) 295-9278;
- **Georgia:** Georgia Residential Mortgage Licensee #30196 – 440 South LaSalle, Suite 2000, Chicago, IL 60605;
- **Illinois:** Illinois Residential Mortgage Licensee NMLS ID 88244– Illinois Department of Financial & Professional Regulation, 440 South LaSalle, Suite 2000, Chicago, IL 60605, (855) 295-9278;
- **Kansas:** Licensed Mortgage Company – Fay Servicing, LLC – License MC.0025082;
- **Mississippi:** Fay Servicing, LLC, 440 South LaSalle, Suite 2000, Chicago, IL 60605;
- **New Jersey:** Fay Mortgage Services, a Division of Fay Servicing, LLC, 440 South LaSalle, Suite 2000, Chicago, IL 60605, (855) 295-9278, Licensed by the NJ Department of Banking & Insurance;
- **Ohio:** Fay Mortgage Services, a Division of Fay Servicing, LLC, 440 South LaSalle, Suite 2000, Chicago, IL 60605 NMLS ID 88244;
- **Texas:** Fay Mortgage Services, a division of Fay Servicing, LLC, 440 South LaSalle, Suite 2000, Chicago, IL 60605. For Texas consumers only:

CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A COMPANY REGARDING THE ORIGINATION AND/OR SERVICING OF YOUR MORTGAGE LOAN OR A COMPLAINT AGAINST A RESIDENTIAL MORTGAGE LOAN ORIGINATOR CONCERNING RESIDENTIAL MORTGAGE LOANS ON REAL ESTATE LOCATED IN TEXAS SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENTS WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENTS WEBSITE AT WWW.SML.TEXAS.GOV

- **Virginia:** Fay Mortgage Services, a Division of Fay Servicing, LLC; NMLS ID 88244 (www.nmlsconsumeraccess.org)
- **Washington** – Fay Servicing, LLC; Consumer Loan Company License CL-88244

Our State Licenses

State	License	License Number
Alabama	Consumer Credit License	MC21236
Arkansas	Combination Mortgage Banker-Broker-Servicer License	42985
California	Residential Mortgage Lending Act License	4130976
Colorado	Mortgage Company Registration	990013
District of Columbia	Mortgage Lender License	MLB88244
Florida	Mortgage Lender Servicer License	MLD702
Georgia	Mortgage Lender License	30196
Illinois	Residential Mortgage License	MB.6760605
Indiana	DFI First Lien Mortgage Lending License	24689
Iowa	Mortgage Banker License	2010-0072
Kansas	Mortgage Company License	MC.0025082
Kentucky	Mortgage Company License	MC73181
Louisiana	Residential Mortgage Lending License	N/A
Maryland	Mortgage Lender License	18577
Michigan	1st Mortgage Broker/Lender/Servicer License 2nd Mortgage Broker/Lender/Servicer Registrant	FL0016586 SR0018849
Minnesota	Residential Mortgage Originator License Other Trade Name #1	MN-MO-88244.1
Mississippi	Mortgage Lender License	88244
Missouri	Mortgage Company License	13-1890-B
Nebraska	Mortgage Banker License	2111
New Jersey	Residential Mortgage Lender License	88244
New Mexico	Mortgage Loan Company License	88244
North Carolina	Mortgage Lender License	L-164121
Ohio	Mortgage Broker Act Mortgage Banker Exemption Mortgage Loan Act Certificate of Registration	MBMB.850230.000
Oklahoma	Mortgage Lender License	ML002555
Puerto Rico	Mortgage Lender/Servicer (Concesionarios/Administradores de Préstamos Hipotecarios)	IH-185
South Carolina	Mortgage Lender / Servicer License	MLS - 88244
South Dakota	Mortgage Lender License	ML.04843
Tennessee	Mortgage License	109308
Texas	SML Mortgage Co License & Regulated Loan License	88244
US Virgin Islands	Mortgage Lender License	VI-MLC-88244
Virginia	Lender License	MC-5868
Washington	Consumer Loan Company License	CL-88244
West Virginia	Mortgage Lender License	ML-30773
Wisconsin	Mortgage Banker License	88244