



Members Choice Credit Union
14960 Park Row Blvd.
Houston, Texas 77084

P.O. Box 219277
Houston, Texas 77218-9277
Phone 281.754.1101
Fax 281.754.5006

Natural Disaster Insurance Claim Your Guide to Accessing the Funds to Repair Your Home

We know this may be a difficult time and we're committed to helping you get your insurance claim funds as quickly and easily as possible. Not only do we value you as a Members Choice Credit Union member, but as your mortgage servicer, we have a security interest in the property and need to make sure it's restored to its original or better condition or value.

This package will walk you through the process and provide the necessary forms you need to access the insurance claim funds you need to repair the damage to your home.

Remember, we're available to answer any questions you may have via email at:

mortgageservicing@mccu.com

Phone: 281.754.1101 or Fax: at 281.754.5006

This packet is not applicable if you are filing a normal homeowners' insurance claim, for example, your hot water heater leaks. It only applies to a Natural Disaster situation. For information on how to receive your funds from a normal homeowners' insurance claim, please contact us at:

mortgageservicing@mccu.com or

Phone: 281.754.1101 or Fax: at 281.754.5006

All information is time sensitive! Please note that documentation is required to complete your claim!

Items Included in Packet:

What you need to do:

For claims \$10,000 or less:

For claims \$10,001 to \$20,000:

For claims over \$20,001:

For claims on MCCU 2nd Lien Mortgages \$10,000 or less:

For claims on MCCU 2nd Lien Mortgages \$10,001 to \$20,000:

For claims on MCCU 2nd Lien Mortgages \$20,001 or more:

Forms:

- Declaration of Intent to Repair
- Contractor's Lien Waiver
- Request for Taxpayer Identification Number and Certification (Substitute Form W-9)
- Authorization to Mail Funds to Alternate/Temporary Address
- Authorization to Release Information to a Third Party
- Request to Deposit Funds Into MCCU Account

How to Contact Us or Submit Forms:

Email: mortgageservicing@mccu.com

Direct Phone: 281.754.1101

Toll Free: 800.753.2428 x 1101

Fax: 281.750.5006

Regular Mail:

Members Choice Credit Union
Attn: Mortgage Servicing Department
PO Box 219277
Houston TX 77218-9277

Overnight Mail:

Members Choice Credit Union
Attn: Mortgage Servicing Department
14960 Park Row Blvd
Houston TX 77084

Claims for \$10,000 or less:

Report your claim

Once you've filed a claim and your homeowners' insurance company has determined a settlement amount, report your claim to us by any of the methods on page 2.

Receive your funds

After you receive your claim check from your insurance company, bring it into a Members Choice Credit Union branch or mail it to us using the contact information provided above. We'll endorse it and return it to you so you can use the money to pay for repairs.

Please don't sign your claim check before mailing it to us. After you get the check back with our endorsement, all the parties listed on the check will need to sign it (including your second mortgage lender, if any) before you can access the funds.

We can deposit the check into your Members Choice Credit Union account if you have a MCCU personal checking or savings account and the names on the check are the same as the signers on your account, we can deposit the check for you.

If you come into the branch, have each party listed on the check endorse it, then tell us you'd like it deposited into your personal account.

If you're mailing the check to be deposited by us, have each party listed on the check endorse it and include a completed Request to Deposit Funds into Members Choice Credit Union Account form, which is included in this packet.

Submit the insurance adjuster's report

There are four different ways you can submit this report:

- Bring it to a MCCU branch
- Fax it to us at 281.754.5006
- Email it to us at mortgageservicing@mccu.com
- Mail it to us at either address listed on page 2 of this packet

Items to note

Please provide MCCU with any documentation that has been provided by the insurance company, even if that is just a copy of the check. If the check has a header, please bring the whole page since this shows the Loss Date.

If you bring a check into one of our branches, only a **Branch Manager or SR MSR** is able to endorse the check.

Checks will not be endorsed in the Drive Thru of any branch.

Claims between \$10,001 and \$20,000:

Report your claim

Once you've filed a claim and your homeowners' insurance company has determined a settlement amount, report your claim to us by any of the methods on page 2.

Endorse your check and receive the first portion of the funds

Once you receive your claim check from your insurance company, all of the parties listed on the claim check will need to endorse it (including your second mortgage lender, if any). Then you can bring it into a MCCU branch or mail it to us using the contact information provided on page 2.

We'll then deposit the funds into a special non interest earning loss draft account and mail you a check for \$10,000, made payable to all of the parties listed on your mortgage and on the original insurance claim check (except MCCU).

If you have a MCCU personal checking or savings account and the names on the check are the same as the signers on your account, we can deposit the check for you.

If you come into a branch, have each party listed on the check endorse it, then tell us you'd like the initial amount deposited into your personal account.

If you're mailing the check to be endorsed, have each party listed on the check endorse it and include a completed Request to Deposit Funds into MCCU Account form, which is included in this package.

Submit all of the necessary forms

To make sure you'll be able to receive the remainder of your funds, please submit copies of the five required forms:

- Insurance adjuster's report
- Signed estimate(s) from contractor(s)
- Declaration of Intent to Repair
- Contractor's Lien Waiver—to be completed by your contractor(s)
- Request for Taxpayer Identification Number and Certification (Substitute Form W-9)—to be completed by your contractor(s)

There are four different ways you can submit these forms:

- Bring them to a MCCU branch
- Email them to mortgageservicing@mccu.com
- Fax them to 281.754.5006
- Mail them to one of the address' provided on page 2

Request a final inspection and receive the remaining funds

When the repairs are complete, you may request a free final inspection by emailing us at mortgageservicing@mccu.com.

Once the inspector verifies that the repairs are complete, we'll issue a check for the remaining funds, made payable to:

- Your contractor(s)
- All of the parties listed on your mortgage
- All of the parties listed on the original insurance claim check (except MCCU)

A separate check will be issued for any funds left above and beyond the contractor(s) amount due from the special loss draft account.

Items to note

If you bring a check into one of our branches, only the **Mortgage Servicing Department** is able to process the check.

The Mortgage Servicing Department is open Monday – Friday from 9 a.m. – 5 p.m.

Checks will not be endorsed in the Drive Thru of any branch.

Claims for \$20,001 or more:

Report your claim

Once you've filed a claim and your homeowners' insurance company has determined a settlement amount, report your claim to us by any of the methods on page 2.

Endorse your check and receive the first portion of the funds

Once you receive your claim check from your insurance company, all of the parties listed on the claim check will need to endorse it (including your second mortgage lender, if any). Then you can bring it into a MCCU branch or mail it to us using the contact information provided on page 2.

We'll then deposit the funds into a special non interest earning loss draft account and mail you a check for \$10,000, made payable to all of the parties listed on your mortgage and on the original insurance claim check (except MCCU).

If you have a MCCU personal checking or savings account and the names on the check are the same as the signers on your account, we can deposit the check for you.

If you come into a branch, have each party listed on the check endorse it, then tell us you'd like the initial amount deposited into your personal account.

If you're mailing the check to be endorsed, have each party listed on the check endorse it and include a completed Request to Deposit Funds into MCCU Account form, which is included in this package.

Submit all of the necessary forms

To make sure you'll be able to receive the remainder of your funds, please submit copies of the five required forms:

- Insurance adjuster's report
- Signed estimate(s) from contractor(s)
- Declaration of Intent to Repair
- Contractor's License
- Contractor's Lien Waiver—to be completed by your contractor(s)
- Request for Taxpayer Identification Number and Certification (Substitute Form W-9)—to be completed by your contractor(s)

There are four different ways you can submit these forms:

- Bring them to a MCCU branch
- Email them to mortgageservicing@mccu.com
- Fax them to 281.754.5006
- Mail them to one of the address' provided on page 2

Request an initial inspection and receive an additional portion of funds

When the repairs are at least 50% complete, request a free initial inspection by emailing us at mortgageservicing@mccu.com.

Once the inspector verifies that the repairs are 50% complete and you have submitted all of the necessary forms, we'll issue a check for half of the remaining funds, made payable to:

- Your contractor(s)
- All of the parties listed on your mortgage
- All of the parties listed on the original insurance claim check (except MCCU)

Request a final inspection and receive the remaining funds

When the repairs are complete, request a free final inspection by emailing us at mortgageservicing@mccu.com.

Once the inspector verifies that the repairs are complete, we'll issue a check for the remaining funds, made payable to:

- Your contractor(s)
- All of the parties listed on your mortgage
- All of the parties listed on the original insurance claim check (except MCCU)

A separate check will be issued for any funds left above and beyond the contractor(s) amount due from the special loss draft account.

Items to note

If you bring a check into one of our branches, only the **Mortgage Servicing Department** is able to process the check.

The Mortgage Servicing Department is open Monday – Friday from 9 a.m. – 5 p.m.

Checks will not be endorsed in the Drive Thru of any branch.

Claims if MCCU holds your 2nd Lien Mortgage and the check is your initial advance check or claim check under \$10,000:

Report your claim

Once you've filed a claim and your homeowners' insurance company has determined a settlement amount, report your claim to us by any of the methods on page 2.

Receive your funds

After you receive your advance check or claim check less than \$10,000 from your insurance company, submit your check to your 1st Lien Mortgage Company and have them endorse it first. Once you receive the endorsed check back from your primary mortgage company, bring it into a Members Choice Credit Union branch or mail it to us using the contact information provided on page 2. We'll endorse it and return it to you so you can use the money to pay for repairs.

We can deposit the check into your Members Choice Credit Union account as long as you have a MCCU personal checking or savings account and the names on the check are the same as the signers on your account.

If you come into the branch, have each party listed on the check endorse it, then tell us you'd like it deposited into your personal account.

If you're mailing the check to be deposited by us, have each party listed on the check endorse it and include a completed Request to Deposit Funds into Members Choice Credit Union Account form, which is included in this packet.

Submit the insurance adjuster's report

There are four different ways you can submit this report:

- Bring it to a MCCU branch
- Fax it to us at 281.754.5006
- Email it to us at mortgageservicing@mccu.com
- Mail it to us at either address listed on page 2 of this packet

Items to note

Please provide MCCU with any documentation that has been provided by the insurance company or primary mortgage company, even if that is just a copy of the check. If the check has a header, please bring the whole page since this shows the Loss Date.

If you bring a check into one of our branches, only a **Branch Manager or SR MSR** is able to endorse the check.

Checks will not be endorsed in the Drive Thru of any branch.

Claims if MCCU holds your 2nd Lien Mortgage and the check is not your advance check and is between \$10,001 and \$20,000:

Report your claim

Once you've filed a claim and your homeowners' insurance company has determined a settlement amount, report your claim to us by any of the methods on page 2.

Submit all of the necessary forms

In order for MCCU to endorse your check, all five required forms must be submitted:

- Insurance adjuster's report
- Signed estimate(s) from contractor(s)
- Copy of 1st Lien Mortgage Insurance Claim process
- Declaration of Intent to Repair
- Contractor's Lien Waiver—to be completed by your contractor(s)
- Request for Taxpayer Identification Number and Certification (Substitute Form W-9)—to be completed by your contractor(s)

There are four different ways you can submit these forms:

- Bring them to a MCCU branch
- Email them to mortgageservicing@mccu.com
- Fax them to 281.754.5006
- Mail them to one of the address' provided on page 2

Submit the final inspection and receive the endorsement on remaining funds

When the repairs are complete, your primary mortgage company should require a final inspection in order to release the remaining funds. Once you receive a copy of that final inspection, please submit a copy by emailing it to us at mortgageservicing@mccu.com.

If your primary mortgage company does not provide a copy of the inspection to you, please request a free final inspection by emailing us at mortgageservicing@mccu.com.

Once MCCU or the inspector verifies that the repairs are complete, we'll endorse your check for the remaining funds issued by your primary mortgage company.

Items to note

If you bring a check into one of our branches, only the **Mortgage Servicing Department** is able to process the check.

The Mortgage Servicing Department is open Monday – Friday from 9 a.m. – 5 p.m.

Checks will not be endorsed in the Drive Thru of any branch.

Claims if MCCU holds your 2nd Lien Mortgage and the check is not your advance check and is \$20,001 or more:

Report your claim

Once you've filed a claim and your homeowners' insurance company has determined a settlement amount, report your claim to us by any of the methods on page 2.

Submit all of the necessary forms

In order for MCCU to endorse your check, all five required forms must be submitted:

- Insurance adjuster's report
- Signed estimate(s) from contractor(s)
- Copy of 1st Lien Mortgage Insurance Claim process
- Declaration of Intent to Repair
- Contractor's Lien Waiver—to be completed by your contractor(s)
- Request for Taxpayer Identification Number and Certification (Substitute Form W-9)—to be completed by your contractor(s)

There are four different ways you can submit these forms:

- Bring them to a MCCU branch
- Email them to mortgageservicing@mccu.com
- Fax them to 281.754.5006
- Mail them to one of the address' provided on page 2

Submit the initial inspection and receive the endorsement an additional portion of funds

When the repairs are at least 50% complete, your primary mortgage company should require an inspection in order to release additional funds. Once you receive a copy of that inspection, please submit a copy by emailing it to us at mortgageservicing@mccu.com. If your primary mortgage company does not provide a copy of the inspection to you, please request a free inspection by emailing us at mortgageservicing@mccu.com.

Once MCCU or the inspector verifies that the repairs are 50% complete and you have submitted all of the necessary forms, we'll endorse your check issued by your primary mortgage company.

Submit the final inspection and receive the endorsement on remaining funds

When the repairs are complete, your primary mortgage company should require a final inspection in order to release the remaining funds. Once you receive a copy of that final inspection, please submit a copy by emailing it to us at mortgageservicing@mccu.com. If your primary mortgage company does not provide a copy of the inspection to you, please request a free final inspection by emailing us at mortgageservicing@mccu.com.

Once MCCU or the inspector verifies that the repairs are complete, we'll endorse your check for the remaining funds issued by your primary mortgage company.

Items to note

If you bring a check into one of our branches, only the **Mortgage Servicing Department** is able to process the check.

The Mortgage Servicing Department is open Monday – Friday from 9 a.m. – 5 p.m.

Checks will not be endorsed in the Drive Thru of any branch.

Frequently Asked Questions

Why is my insurance claim check also made payable to MCCU?

We have a security interest in the property and need to make sure the property is restored to its original or better condition or value.

When can I expect to receive my disbursement check(s) from MCCU?

We'll mail your initial disbursement check (or have the funds deposited into your MCCU personal account) within three business days of processing your insurance claim check. If your claim is for more than \$10,001, you'll receive your remaining disbursement check(s) after the required inspection(s) has been completed and we verify you've submitted all of the correct forms.

Can I have my funds mailed to a different address?

Yes. If you'd like to have funds sent to an address other than the one we have on file, complete the enclosed Authorization to Mail Funds to Alternate/ Temporary Address form and return it to us.

Can I have my claim information released and/or checks sent to someone not listed on my mortgage?

Yes. If you'd like to release information about your claim to someone not listed on your mortgage or have checks from your special non interest-earning loss draft account payable to a third party (such as a contractor), complete and submit the enclosed Authorization to Release Information to a Third Party form.

Why do you release funds for larger claim checks in separate payments?

We want to make sure that the repairs are being done correctly and according to schedule. Releasing the funds in separate payments also helps prevent contractor fraud.

What if my contractor needs more funds than I've been allotted?

Call or email us to request that your claim be reviewed as an exception.

Why are my disbursement checks from MCCU for the remaining amount of my claim also made payable to my contractor?

Your contractor's name is included on the checks to ensure the funds are distributed and used correctly and also to prevent the contractor from placing a lien on the property once the work is completed.

What if my claim amount is greater than the principal balance on my loan?

You have two options:

1. If you want to repair your home and your loan payments are up to date, we'll immediately release the amount that exceeds your unpaid principal balance, in addition to your first disbursement amount.

2. If you want to use the funds to pay off your balance (including any unpaid fees and interest), please request a payoff quote by signing into your MCCU online account, calling us at 281.754.1101, or emailing us to see if the claim funds will cover the total outstanding amount. If so, submit a letter of request, signed by everyone listed on your mortgage, and we'll use your insurance claim funds to pay off your loan balance.

Can I use the money from my insurance claim check to pay my past-due balance?

Insurance claim funds are intended to repair your home to its original condition and can't be applied to your past-due balance.

What if my name doesn't match the name on the check and/or mortgage?

Send us a copy of legal documentation showing your full name (first, middle and last), in addition to your insurance claim check, or bring them into a MCCU branch.

Tips to Help Prevent Contractor Fraud

While most contractors are reputable, contractor fraud and price gouging unfortunately do occur. For help with contractor fraud, contact your state's consumer helpline or attorney general's office.

Here are some important tips to help protect yourself:

Be cautious of contractors making unsolicited repair offers—many fraudulent proposals are made by contractors who offer services door-to-door.

Get three written estimates from licensed and insured contractors.

Check each contractor's credentials and references.

Get a detailed written contract before allowing any work to be done. Be sure it includes the total cost, the specific work to be completed, time/payment schedules and any other important details.

Don't put too much money down, don't pay with cash and don't sign over your claim check to a contractor.

Make sure the contractor obtains building permits.

Don't make the final payment until the job is finished and you have all the government approvals you need (if applicable).

Never sign a contract with blanks or incomplete sections—terms or conditions you didn't agree to could be added later.

Don't feel pressured by a contractor or allow a contractor to interpret your homeowners' insurance policy. Always feel free to contact your insurance company if you have any questions or concerns about your contractor.

About the Forms

Insurance adjuster's report

This report is provided by your homeowners' insurance company. It lists the damages to your property and outlines the total amount designated for each portion of your claim.

This is required for all claims regardless of the amount.

A copy of your contractor's license

Your contractor(s) should be licensed and registered within your state and provide you with a copy of their home repair/improvement contractor license.

This is only required if your claim is for more than \$20,001.

Contractor's Lien Waiver

This form should be completed by your contractor(s). It confirms that the contractor(s) will waive any claims of lien once full payment for labor and materials is received.

This form is included in this package

Signed estimates(s) from contractor(s)

Provide any and all written and signed proposals that your contractor(s) provides explaining the repairs to be completed and their total cost.

Declaration of Intent to Repair

By completing this form, you verify your intent to repair the damage to your home.

This form is included in this package.

Request for Taxpayer Identification Number and Certification (Substitute Form W-9)

The IRS requires us to report payment of insurance funds to contractors, this form verifies the contractor information that will be used to report those payments and must be completed by your contractor(s).

This form is included in this package

Optional Forms

We have also included three optional authorization forms, which you may want to use depending on your situation (only one member's signature is required on these three documents):

Authorization to Mail Funds to Alternate/Temporary Address

Complete and include this form with your check if you would like the check—or any disbursement checks we send you—returned to an address other than the mailing address on the loan.

Authorization to Release Information to a Third Party

Complete and submit this form if you would like us to release information about your claim to anyone other than those listed on the loan or have checks from your special non interest-earning loss draft account made payable to the contractor only.

Request to Deposit Funds into MCCU Account

Complete and include this form with your check if you would like to make a request for the funds to be deposited into your MCCU personal checking or savings account.

DECLARATION OF INTENT TO REPAIR

This form is required—by completing this form, you verify your intent to repair the damage to your home. To avoid delays, please make sure all fields on this form are completed before you submit it.

Loan number: _____

Name(s) of member(s): _____

Email address: _____

Preferred phone number(s): _____

Property address: _____
(Street, city, state and ZIP code)

Amount of claim check: _____

Cause of damage/loss: _____

I/We hereby certify that the insurance claim funds in the amount listed above are to be used to repair/restore the property to as good a condition or better than prior to the damage, that all repairs will be made in a timely manner and that no material or labor liens will occur as a result of the labor performed or the materials used.

I/We understand that a licensed contractor must be used to repair/restore the property.

Signature(s) of member(s): _____ Date: _____

_____ Date: _____

Only one member's signature is required, but if possible, please also provide all members' signatures.

CONTRACTOR'S LIEN WAIVER

This form is required—it will be completed by your contractor and confirms that the contractor will waive any claims of lien once full payment for labor and materials is received. If you're working with multiple contractors, have each complete a separate copy of this form. To avoid delays, please make sure all fields on this form are completed before you submit it.

Loan number: _____

Name(s) of member(s): _____

Property address: _____
(Street, city, state and ZIP code)

Contractor declaration:

Conditional upon payment of \$ _____, all claim(s) of lien for labor and/or materials will be waived (must match dollar amount on contractor's contract).

I, the undersigned contractor, hereby declare that I am duly licensed under applicable laws and regulations, all liens will be waived upon payment as noted, I am qualified and experienced to perform the type of work contracted, financially able to complete the repair or reconstruction within scheduled time frames, will comply with applicable codes and regulations governing residential repair or reconstruction (including, but not limited to, building codes and zoning, permit and inspection regulations), and I will be repairing damage at the property listed above as reported in the insurance adjuster's report unless specifically noted.

Contractor/Company officer signature: _____

Title: _____

Contractor/Company name (please print): _____

Contractor/Company phone number: _____ Date: _____

Member to complete (By signing below, you indicate that you agree with the above information.):

Signature(s) of member(s): _____ Date: _____

_____ Date: _____

Only one member's signature is required, but if possible, please also provide all members' signatures.

**REQUEST FOR TAXPAYER IDENTIFICATION NUMBER AND CERTIFICATION
(SUBSTITUTE FORM W-9)**

Because the IRS may require us to report payment of insurance funds to contractors, each contractor receiving payment for work on your home must complete, sign and date a separate Substitute Form W-9. To avoid delays, please make sure the information provided is clearly printed. Further instructions for this form can be found at irs.gov.

Name(s) of member(s): _____

Property address: _____
(Street, city, state and ZIP code)

Contractor: Please complete the remainder of this form.

Name (as shown on your tax return). Name is required on this line; do not leave this line blank:

Business name or disregarded entity name if different from above:

Phone number: (____) _____

Business address: _____

City: _____ State: _____ ZIP code: _____

Check appropriate box for federal tax classification; check only one of the following seven circles:

- Individual/sole proprietor or single-member LLC
- C Corporation
- S Corporation
- Partnership
- Trust/estate
- Limited Liability Company. Enter the tax classification (C=C Corporation, S=S Corporation, P=Partnership): _____

Note: For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner.

Exemptions (see instructions at irs.gov):

Exempt payee code (if any): _____

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any): _____

Part I – Taxpayer Identification Number (TIN)

Social Security number ____-____-____ or

Employer identification number: _____

Part II – Certification

You must cross out item 2 below if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

Under penalties of perjury, I certify that:

- 1. The number shown on this form is my correct Taxpayer Identification Number (or I am waiting for a number to be issued to me), and**
- 2. I am not subject to backup withholding because: a. I am exempt from backup withholding, or**
 - b. I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of failure to report all interest or dividends, or**
 - c. The IRS has notified me that I am no longer subject to backup withholding, and**
- 3. I am a U.S. citizen or other U.S. person (defined in instructions), and**
- 4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.**

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Contractor signature: _____

Date: _____

TO MAIL FUNDS TO ALTERNATE/TEMPORARY ADDRESS

This form is optional — complete and submit this form with your check if you would like the funds sent to an address other than the one we have on file for you. This form is not required to receive your funds.

Loan number: _____

Name(s) of member(s): _____

Property address: _____
(Street, city, state and ZIP code)

Please check the appropriate circle:

- I/We would like the funds mailed to an address different than the one on file.

The desired mailing address is:

Address: _____
(Street, city, state and ZIP code)

- I/We would like the funds(s) mailed directly to a contractor or another third party, such as public adjuster, attorney, etc.

The name and address of the third party to whom checks should be sent is:

Name: _____

Address: _____
(Street, city, state and ZIP code)

Signature(s) of member(s): _____ Date: _____

_____ Date: _____

Only one member's signature is required, but if possible, please also provide all members' signatures.

AUTHORIZATION TO RELEASE INFORMATION TO A THIRD PARTY

This form is optional—complete and submit this form if you would like us to release information about your claim to any person other than the member(s) listed on the loan or have checks from your special non interest-earning loss draft account made payable to the contractor only. This form is not required to receive your funds.

Loan number: _____

Name(s) of member(s): _____

Property address: _____
(Street, city, state and ZIP code)

Please check the appropriate circle(s).

- I would like MCCU to release information about my claim to a third party.

Name of third party: _____

Relationship to member: _____

- I/We would like the disbursement check(s) made payable to a third party only—the member name(s) will not appear on any disbursement check(s).

Name of third-party payee(s): _____

Address: _____
(Street, city, state and ZIP code)

Signature(s) of member(s): _____ Date: _____

_____ Date: _____

Only one member's signature is required, but if possible, please also provide all members' signatures.

REQUEST TO DEPOSIT FUNDS INTO MCCU ACCOUNT

This form is optional — complete and submit this form with your check if you would like the funds deposited into your MCCU personal checking or savings account. This form is not required to receive your funds.

Loan number: _____

Name(s) of member(s): _____

Property address: _____
(Street, city, state and ZIP code)

Your request is subject to approval.

The following criteria must be met for the funds to be deposited directly into your account:

- All payees must be listed on the account you're depositing the funds into.
- Payees include all of the parties listed on your mortgage, as well as all of the parties listed on the original insurance claim check (except MCCU).
- The account must be a MCCU personal checking or savings account.

I/We would like the funds deposited into my/our MCCU account.

The account number is: _____

Signature(s) of member(s): _____ Date: _____

_____ Date: _____

Only one member's signature is required, but if possible, please also provide all members' signatures.