

		Leigh Goffett-Pilut Deputy Director of Operations Direct: (248) 528-7280 LGoffett-Pilut@TowneMortgage.com LGoffett-Pilut@AchTrust.com		Sarah White Sr. Manager of Correspondent Lending Direct: (248) 247-1819 SWhite@TowneMortgage.com SWhite@AchTrust.com		Phillip Kukafka Director of Capital Markets Direct: (646) 829-9722 PKukafka@TowneMortgage.com		Ineligible States: AK,HI,ID,NY,VT		Website: ecmopasstoconnect.com (user log-in required)					
CONTACT SHEET															
Sales & Support Team															
Encompass Support ACH TRUST EncompassSupport@TowneMortgage.com															
Lock Desk Team															
Lock Desk Hours: Monday - Friday until 6 PM Eastern Time			Michael Amico Bond Trader Direct: (646) 829-9798 MAmico@AchTrust.com			Ryan Alexander Bond Trader Direct: (248) 528-7291 RAlexander@AchTrust.com			ALL locks must be done online at: www.AchTrust.com			Bid Tape Questions: Bids@AchTrust.com		Lock Desk Email: Secondary@AchTrust.com	
Closed Loan and Original Note must be received by the lock expiration date.															
Operations Team															
Leigh Goffett-Pilut Deputy Director of Operations Direct: (248) 528-7280 LGoffett-Pilut@TowneMortgage.com LGoffett-Pilut@AchTrust.com			Sarah White Sr. Manager of Correspondent Lending Direct: (248) 247-1819 SWhite@TowneMortgage.com			Andrea Mix Credit Loan Reviewer Direct: (248) 528-7226 AMix@TowneMortgage.com			Jammie Castonguay Credit Loan Reviewer Direct: (248) 247-1831 JCastonguay@TowneMortgage.com			Nicole Westby Credit Loan Reviewer Direct: (248) 247-1887 NWestby@TowneMortgage.com			
All loan files must be registered or locked prior to underwriting submission. Please include Underwriting Submission Transmittal Form. All loans must be submitted to FINAL for UW Review. Closed Loan packages and pre-funding suspense conditions must be uploaded through the secure website.						Questions regarding underwriting, conditions or loans in process: Underwriting@AchTrust.com			Assistance with technical support or document and image flow matters: Support@AchTrust.com						
Funding & Final Doc															
Jennifer Jansson Funding Direct: (248) 247-1827 Jjansson@TowneMortgage.com			Joann Doran Final Docs Direct: (248) 247-1852 JDoran@TowneMortgage.com			Silvana Grainger Funding and Collateral Direct: (248) 247-1837 SGrainger@TowneMortgage.com			Questions regarding purchase advice's: Funding@AchTrust.com			FHA ID for Transfer: 21799 MERS Org ID number for Transfer: 1000637 RD Lender Tax ID: 38-2434249			
Draw Disbursement Team															
Tim Kingsbury Draw Disbursements Direct: (248) 528-7236			Questions regarding 203k disbursements: Construction@TowneMortgage.com												
Original Note Delivery and Endorsement:															
Original Note Delivery Address: Deutsche Bank National Trust Company 1761 East St. Andrew Place Santa Ana, CA 92705 Attn: Towne Mortgage Correspondent						Endorsement to Note: Pay to the order of: Towne Mortgage Company Without recourse this ____ day of _____ 20____ _____ Name: Title:									
Servicing Transfer and Final Docs:															
Goodbye Letters: Towne Mortgage Company 340 E. Big Beaver Rd. Troy, Mich. 48083 Toll Free: (800) 979-9977			Hazard/Flood Insurance Clause: Towne Mortgage Company ISAOA, ATIMA P.O. BOX 7063 Troy, MI 48007-7063 Attn: Insurance Dept			Payments and Tax Notices: Towne Mortgage Company 340 E. Big Beaver Rd. Troy, Mich. 48083 Toll Free: (800) 979-9977			Mortgagee Clause: Towne Mortgage Company ISAOA, ATIMA P.O. BOX 7063 Troy, MI 48007-7063 Attn: Insurance Dept			Final Docs: Towne Mortgage Company 2170 E. Big Beaver Road, Suite A Troy, MI 48083 Attn: Final Docs TrailingDocs@TowneMortgage.com			
Servicing Toll-Free Number: (800) 979-9977				CSR Email: csr@TowneMortgage.com				Hours: 7:00am-9:00pm EST Monday-Friday-Saturday: 8am-1pm EST							