

Servicing Notice

May 15, 2025

Republic Mortgage Insurance Company (RMIC) to Merge into United Guaranty Residential Insurance Company (UGRIC)

Dear Valued Customer:

Effective June 1, 2025, Republic Mortgage Insurance Company and Republic Mortgage Guaranty Insurance Corporation, formerly Republic Mortgage Insurance Company of North Carolina, (together RMIC) will merge into United Guaranty Residential Insurance Company (UGRIC). The North Carolina Department of Insurance and the GSEs, Fannie Mae and Freddie Mac, have approved the merger.

UGRIC is a GSE-approved mortgage insurer affiliate of Arch Mortgage Insurance Company and a direct subsidiary of Arch U.S. MI Holdings, Inc., which is a subsidiary of Arch Capital Group Ltd.

In connection with the merger date, the RMIC loan portfolio, processes and customer integrations will be migrated to Arch MI systems. The UGRIC entity will administer all insurance policy servicing and claim-related activities related to RMIC-insured loans. Servicers should direct any questions to Arch MI Policy Servicing at 877-642-4642 (Option 3) or via email at policeservicing@archmi.com.

Key Changes:

RMIC Direct to Move to Arch MI CONNECT

RMIC Direct will be deactivated at 3:30 p.m. ET, May 30, 2025. All tasks currently completed on RMIC Direct must be completed on Arch MI **CONNECT**. The RMIC portfolio can be accessed on Arch MI **CONNECT** on the first effective business day, June 2. If you are a current Arch MI **CONNECT** user, we will add access to your RMIC portfolio to your current Arch MI **CONNECT** account. If you are a new user to Arch MI **CONNECT**, you will receive an email notification with your credentials.

RMIC Billing Statement

The RMIC portfolio will be billed separately and distinctly and will not be included in any UGRIC invoicing.

All servicers receiving electronic billing statements will continue to receive transmissions via your respective Service Bureau or via Secure File Transfer Protocol (SFTP) where applicable.

Effective with June billing statements, all servicers who currently receive an emailed billing statement will now receive an email notification when their UGRIC (formerly RMIC) Premium Billing Statement (Web Bill) is ready. The email will contain a link to Arch MI **CONNECT** to access your account and generate a PDF or Excel version of your billing statement.

RMIC Lockbox to Move to UGRIC Lockbox

Payment should also be kept separate and align with invoicing; however, due to the merger, the payee, lockbox addresses and the Electronic Funds Transfer (EFT) instructions you currently use to remit premium payments for RMIC certificates will change.

Effective June 1, 2025, the lockbox addresses and the EFT instructions you currently use to mail or remit premium payments for RMIC certificates will change to the UGRIC instructions. Please update your records accordingly to ensure the timely receipt and application of your premiums.

If remitting premium via check, please remit by standard mail or overnight service to the appropriate address as indicated below. **Checks must be made payable to United Guaranty Residential Insurance Company.**

| Lockbox address for standard mail delivery: | Street address for overnight delivery (UPS, FedEx, other): |
|--|--|
| United Guaranty Residential Insurance Company P.O. Box 744523 Atlanta, GA 30374-4523 | Bank of America Lockbox Services United Guaranty Residential Insurance Company Lockbox #744523 6000 Feldwood Road College Park, GA 30349 |

If remitting premium via Wire or ACH, please use the updated banking instructions detailed on page 3.

While premiums must be remitted to the new lockbox starting June 1, 2025, we will accommodate a transition period through Sept. 1, 2025. The RMIC lockbox will shut down permanently on Sept. 1, 2025.

Default Reporting, Loss Mitigation and Claims

Any notice of defaults, workouts and claim handling will remain business as usual from a processing standpoint. Again, the GSEs have approved the transaction and any workout delegation or claims filing processes remain in place.

We thank you for your ongoing partnership and the opportunity to support your mortgage insurance needs. Please contact us with any questions or concerns. We are working to ensure the smoothest transition possible.

Sincerely,

United Guaranty Residential Insurance Company

For validation of the referenced banking instructions, please contact Andrea Garrison, Treasury Director, at 336-333-0538 or via email at globaltreasury@archcapservices.com.

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| Bank of America | |
| Domestic ACH Instructions (preferred method of payment) | |
| Bank Name | Bank of America |
| Bank Address | 2000 Clayton Road Concord, CA 94520 |
| ABA Routing # | 121-000-358 |
| Account Name | United Guaranty Residential Insurance Company |
| Account # | 1291580639 |
| Domestic Wire Instructions | |
| Bank Name | Bank of America |
| Bank Address | 2000 Clayton Road Concord, CA 94520 |
| ABA Routing # | 026-009-593 |
| Account Name | United Guaranty Residential Insurance Company |
| Account # | 1291580639 |
| International Wire Instructions | |
| Bank Name | Bank of America |
| Bank Address | 2000 Clayton Road Concord, CA 94520 |
| SWIFT Code | BOFAUS3N |
| ABA Routing # | 026-009-593 |
| Account Name | United Guaranty Residential Insurance Company |
| Account # | 1291580639 |

Contact Information

- **Servicing** (Invoicing and Premium remittance, Cancellations, Transfers)
 - Email: policy servicing@archmi.com
 - Phone: 877-642-4642 (Option 3)
- **Default Reporting**
 - Email: defaultreporting@archmi.com
 - Phone: 877-642-4642 (Option 3)
- **Claims**
 - Email: claims.support@archmi.com
 - Phone: 877-642-4642 (Option 4)
- **Loss Mitigation**
 - Email: LoanMods@archmi.com
 - Phone: 877-642-4642 (Option 4)
- **Arch MI CONNECT Access**
 - Email: uwcustomerservice@archmi.com
 - Phone: 877-642-4642 (Option 1)

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY | 230 NORTH ELM STREET GREENSBORO NC 27401 | ARCHMI.COM
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