



Northpointe Bank

July 16, 2025

[REDACTED]
[REDACTED]
[REDACTED]

Dear Mr. [REDACTED]

We have received your request concerning negative credit reporting on your mortgage loan. After reviewing your account ending in [REDACTED], the negative credit reporting for July 2024 have been removed and updated with the Credit Reporting Agencies, Experian, Trans Union, and Equifax. This change may take 30-60 days to reflect as updated and corrected on your credit.

If you have any further questions, please feel free to contact us by phone, our Customer Service department at 1-888-672-5626, our hours are Monday through Friday from 8:00 am to 6:00 pm Eastern Time. You may login to your account at <https://myloan.northpointe.com> to send a secure message.

Sincerely,

Customer Service Department
1-888-672-5626

If your loan was in default when Northpointe Bank began servicing it, we are required to advise you that this communication is from a debt collector, this is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have filed for bankruptcy, are currently in bankruptcy, or have received a bankruptcy discharge, this communication is not an attempt to collect a debt, but is provided for informational purposes only.