

Authorization of Automatic Payment Withdrawal

Please complete all information, sign, date and email us at autopay@mortgagefamily.com

Loan number: _____

Property address: _____

Borrower name: _____ Email address: _____

Co-borrower name: _____ Email address: _____

AUTOPAY OPTIONS

If a selected draft date falls on a weekend, we'll draft on the next business day. Please select one of the options below.

ENROLL ME IN ONCE-A-MONTH PAYMENTS

Pick a date for us to draft your mortgage payment **every month on the same day**.

The draft date must be within the grace period. This is usually between the 1st and 15th of the month. Refer to your Note for specific grace period details. Account must remain in good standing to continue recurring payments.

Select a draft start date:

____/____/____

ENROLL ME IN BIWEEKLY PAYMENTS

Pay your mortgage down faster **making payments every 14 days after the start date**. Payments are half the regular monthly amount plus optional additional principal. Twice a year, we'll draft three payments in one-month resulting in one extra principal payment a year. **To begin, the regular monthly payment and two half payments must be made in the starting month**. This draft date must be between the 1st and 15th of the month.

Select a draft date:

____/____/____

ENROLL ME IN TWICE-A-MONTH PAYMENTS

Budget and make payments on dates you choose and from two different accounts if you want.

Select two draft dates - The first draft can be up to 14 days before your payment due date. The second must be before the grace period ends. This is usually between the 1st and 15th of the month. Refer to your Note for specific grace period details.

My first payment date:

____/____/____

My second payment date:

____/____/____

ONLY FILL OUT FOR ONCE-A-MONTH OR BIWEEKLY PAYMENTS

Accountholder name: _____ Bank name: _____

Bank account number: _____ Bank routing (ABA) number: _____

Account type: Checking Savings Additional principal amount (optional) \$_____

Note: Additional principal applies once for once-a-month payments, and each draft for biweekly.

ONLY FILL OUT FOR TWICE-A-MONTH PAYMENTS

If you want your second payment to draft from the same account as your first, check 'Same as first payment' as the account type under the second payment section. Please just fill out the amount of the second payment and any additional principal.

First payment amount: _____

Additional principal amount (optional): \$_____

Account type: Checking Savings

Accountholder name: _____

Routing number: _____

Account number: _____

Second payment amount: _____

Additional principal amount (optional): \$_____

Account type: Same as first payment Checking Savings

Accountholder name: _____

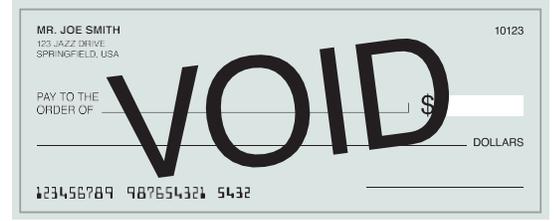
Routing number: _____

Account number: _____

Authorization of Automatic Payment Withdrawal Continued

Note: Additional principal applies to one or both payments and you can select different amounts for each. Loans with variable monthly payments, choose an amount for the first payment and the calculated balance will apply to the second payment.

Applications are processed within five (5) business days. Once approved, we'll send a letter with draft details including the first draft date. Depending on this date, you may need to make a payment before drafts start. If you have one, please include a voided check (for checking account withdrawals).



I (we) hereby authorize Onity Mortgage ("Onity") and its successors to electronically debit my payment from the account(s) as authorized above. I (we) understand that the draft dates should be within the grace period, and any payment received post these grace period will lead to late fees. I (we) understand that if I have selected a first Payment draft date that falls on a weekend or holiday or if a subsequently scheduled payment falls on a weekend or holiday, Onity will draft on the next available business day. I (we) understand that I am responsible for maintaining sufficient funds in the authorized draft account(s) designated above, any instance of insufficient balance may lead to assessment of non-sufficient funds (NSF) fees or late fees. I (we) understand that enrollment in this program is not required and that there are other methods of making my monthly payment. I (we) understand that the debit amount of the payment electronically debited by Onity may change in the event there is a corresponding change in the total monthly payment due under the terms of the account. I (we) understand that I (we) have the right to receive notice of any changes to the draft amount prior to the draft date. Pursuant to this authorization, Onity will provide notification of any changes to the entire mortgage payment or changes to the draft amount greater than one dollar (\$1.00) at least 10 days before the scheduled draft date. I (we) understand that this authorization will remain in full force and effect until I (we) notify Onity, orally by telephone at 1-800-449-8767 or in writing at Onity Mortgage, P.O. Box 24738 West Palm Beach, FL 33416- 4738, that I (we) wish to revoke this authorization. I (we) understand that I (we) are required to remit mortgage payments until notification is received from Onity that the direct debit program (ACH) is setup. **I (we) understand that Onity requires at least three (3) business days prior notice to cancel this authorization.**

Borrower name: _____ Signature: _____ Date: _____

Co-borrower name: _____ Signature: _____ Date: _____

Please complete all information sign, date, and send back to us in one of the following ways:

Email:
autopay@mortgagefamily.com

Mail: Onity Mortgage
Direct Debit Department
P.O. Box 24738
West Palm Beach, FL 33416-4738

Fax: 1-856-917-8322

Authorization Terms

Contact in the event of unauthorized transfer. If you believe an unauthorized transfer has been made or if you believe a transfer has been made using the information from your check and/or financial institution without your permission, call us at 1-800-449-8767 or write: Onity Mortgage, P.O. Box 5452, Mt Laurel, NJ 08054.

Business days. For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included.

Eligibility: In order to enroll, the account must be current for both monthly once-a-month and twice-a-month payments.

For a biweekly plan the loan status should be prepaid and authorize a first payment date on or before the 15th of the month prior to the next payment due date. To remain eligible, the account must remain current. If we are unable to withdraw the payment from the selected financial institution, for example, due to insufficient funds, payment stops, or account closure, we may cancel your enrollment in this program, and you will need to make alternate payment arrangements. If Onity is unable to withdraw the full payment amount from the designated financial account by the payment due date and alternative payment arrangements are not made, late fees or NSF fees may be assessed in accordance with the terms of the Note and Mortgage and/or applicable state law.

Confidentiality: We will disclose information to third parties about the account or the transfers:

- Where it is necessary for completing transfers, or
- In order to verify the existence and condition of the account for a third party, such as a credit bureau or merchant, or
- In order to comply with government agency or court orders, or
- If you give us your written permission.

Periodic statements. You have a right to receive a monthly account statement.

Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of the account, you can stop any of these payments. Here's how: Call us at 1-800-449-8767 or write us at Onity Mortgage, P.O. Box 24738, West Palm Beach, FL 33416-4738 in time for us to receive your request at least three (3) business days before the draft date of the next scheduled payment.

Payment changes: In case of any payment changes, the draft amount(s) will be adjusted automatically. For biweekly and semi-monthly payments, if the payment amount is not evenly divisible by two (2), the draft amounts will differ by \$0.01.

Liability for failure to stop payment of preauthorized transfer: If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Financial institution's liability: If we do not complete a transfer to or from the account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, the financial account does not have enough money to make the transfer or is closed.
- If the transfer would go over the credit limit on the overdraft line.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- There may be other exceptions stated in our agreement with you.

In Case of Errors or Questions About Your Electronic Transfers. Call us at 1-800-449-8767 or write us at P.O. Box 24738, West Palm Beach, FL 33416-4738 or log on to MortgageQuestions.com and email us as soon as you can if you think the mortgage account statement is wrong or if you need more information about a transfer listed on the mortgage account statement. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit the account.

For errors involving new accounts or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.