

Amos Financial LLC
3330 Skokie Valley Road – Suite 301
Highland Park, IL 60035

ACH Authorization Form

Borrower: _____

Amos-Account # _____

Co-Borrower: _____

This form must be in our office at least five (5) full business days prior to the debit date requested. You will be notified of the effective date of the first debit and the amount of the first debit in a confirmation letter from us. You must continue to make your monthly payments until you receive the confirmation letter from us. If you believe that the amount of the first debit listed in the confirmation letter to you is not the correct amount of your monthly payment of principal, interest, and escrow then please notify us before the first debit is made.

Banking Information		
Name on Acct		Bank Account #
Bank Name		Bank Routing #
Bank City		Type of Bank Account
Bank State		Checking ____ Saving ____
Bank Zip		Personal ____ Business ____

Customer Information		
Mailing Address		Mailing State
Mailing City		Mailing Zip

Please attach a **Picture of a void check** to verify the banking information for Auto Debit (Optional):

Auto Debit Authorization: I authorize Amos Financial LLC to automatically debit my bank account monthly for the amount of (i) my monthly payment of principal, interest, and escrow, which amounts are specifically set forth in my loan documents, plus (ii) any additional principal as indicated below. I understand that the monthly payment amount for escrow may vary from month to month due to changes in escrow requirements. I understand that the monthly payment amount for principal and/or interest may vary from month to month if my loan is a variable rate loan, is an ARM loan, or if my loan has monthly payments of interest only. If the required monthly payment amount for principal, interest, and escrow changes for any reason, this authorization will be automatically amended to authorize the debit of an amount equal to the new required monthly payment amount

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of principal, interest, and escrow plus any optional additional principal indicated below. Amos Financial LLC will notify you ten (10) business days in advance of any change to the required monthly payment of principal, interest, and escrow. This authorization will remain in effect until either: (a) you revoke or cancel this service; or (b) Amos Financial LLC cancels or terminates this service. Your revocation or cancellation must be done pursuant to the ACH Terms of Service.

Option for Additional Principal Payment: Amos Financial LLC is hereby authorized to debit an ADDITIONAL \$_____ each month (in addition to my regular monthly payment of principal, interest, and escrow) to be credited to the principal balance. **Please note: The amount will be constant each month until you request a change.**

The day of the month I would like my payment draft is:

1 st	8 th	15 th	22 nd
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The month that I would like the drafting to begin is:

Incomplete information: If this form is returned with incomplete information, we will be unable to process your request and the form will be returned to you for correction.

Signature: My signature below indicates that I have read and agree with this ACH Authorization Form and the ACH Terms of Service for automatic debits. Should I choose to cancel this service at a late date, I will provide the required five (5) business days notice.

Borrower's Signature

Date

Borrower's E-mail

Borrower's Daytime Phone Number

After this form has been signed please either: (i) email it to ach@amosfinancial.com; (ii) fax it to (847) 433-2606; or (iii) mail it to us at the following address:

Amos Financial LLC
3330 Skokie Valley Rd.,
Suite 301 Highland Park,
IL 60035

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ACH Terms of Service

Please read these ACH Terms of Service carefully. These ACH Terms of Service describes your rights and obligations as well as the rights and obligations of Amos Financial LLC with respect to the ACH Authorization Form.

By requesting Amos Financial LLC to automatically deduct funds from your checking/savings account in order to make your loan payment, you acknowledge that you have read and accept all of the terms and conditions of this ACH Terms of Service and the ACH Authorization Form.

Definitions

As used in this ACH Terms of Service, the relevant terms are defined as follows:

- “We” or “us” refers to Amos Financial LLC, its successors, and assigns
- “You” and “your” refers to the owner of the payment account and anyone else authorized by the Payment Account’s owner to exercise control over the Payment Account through this service
- “Payment Instructions” means the information provided by you to us in order to enable us to make an electronic payment, including, but not limited to, the payment account number and payment date
- “Payment Account” means your savings, checking, or money market deposit account from which electronic payments will be made
- “Scheduled Payment Date” is the day of the month that you have selected for your monthly payments to be debited from your Payment Account each month
- “Financial Institution” means a 3rd party financial institution named on the ACH Authorization Form
- “This Agreement” means this ACH Terms of Service and the ACH Authorization Form

Payments

The transfers covered by the signed ACH Authorization Form are direct debit of funds, using the Automated Clearing House (ACH), from your Payment Account at the Financial Institution that allows direct debit transactions. By agreeing to these terms and conditions, you are authorizing Amos Financial LLC to debit your Payment Account at the Financial Institution for recurring debits to make payments on your loan. These recurring debits shall continue to be processed until such time as you revoke your authorization as referenced below or the loan is paid in full.

You understand that the agreements and rules and regulations applicable to all of your loan(s) and/or account(s) with us will remain in effect and continue to be applicable.

- Your Payment Account must be a checking, savings, or money market deposit account
 - All payments you make will be deducted from the account that you designate as your Payment Account
 - Any payments you wish to make must be payable in U.S. dollars
 - Funds must be available in your Payment Account on the Scheduled Payment Date
 - After funds are withdrawn from your Payment Account, the amount of the payment will be applied to your loan account with us
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- If your loan is escrowed, is a variable rate loan, is an ARM loan, or has monthly payments of interest only, and there is a change in the amount of the monthly payment, Amos Financial LLC will notify you at least 10 calendar days before the new amount of the monthly payment is debited from your Payment Account at the Financial Institution. If after receiving the notice from us you believe that the new amount of the monthly payment is not correct or there is an error please contact us to let us know what your objection is to the new amount of the monthly payment. We may require you to put your objection to the new amount of the monthly payment in

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writing. We will tell you the results of our investigation of your objection to the new amount of the monthly payment within three (3) business days after completing our investigation. If you still disagree with the new amount of the monthly payment after we have completed our investigation and notified you that the new amount of the monthly payment is correct then we reserve the right to cancel this ACH debit service and to require you to make monthly payments by another method.

- You have the option to include an additional deduction to be applied to your principal balance. This is a fixed amount in addition to your monthly payment and must remain constant. This additional deduction will continue as long as the recurring debit is in effect. If you wish to change or delete the additional principal portion, we must receive your request at least five (5) full business days prior to the Scheduled Payment Date.
- Credit given by us to you with respect to an ACH debit entry is provisional until we receive final settlement through a Federal Reserve Bank. If we do not receive such final settlement you agree that we are entitled to a refund for the amount credited to your loan with Amos Financial LLC. All loan payments will be provisionally credited subject to subsequent verification and collection.

First Scheduled Payment Date

You authorize us to begin processing recurring debits from your Payment Account at the Financial Institution beginning on the date indicated on the ACH Authorization Form or the 1st Scheduled Payment Date after we receive a completed ACH Authorization Form, whichever is later. The Scheduled Payment Date will be on one of following days of each month as designated by you in the ACH Authorization Form: the 1st day of each month, the 8th day of each month, the 15th day of each month, or the 22nd day of each month. Such date will be included on the confirmation letter. In any case, we must receive a completed ACH Authorization Form five (5) full business days prior to initiating ACH debit entries. If the ACH Authorization Form is

returned with incomplete information, we will be unable to process your request and the ACH Authorization Form will be returned to you for correction. The ACH Authorization Form must be received in our office at least five (5) full business days prior to the first Scheduled Payment Date requested; otherwise, the first Scheduled Payment Date will be established for the following month. If your Scheduled Payment Date falls on a weekend or holiday, we will debit the funds on the next business day. You will be notified in writing of the effective date of the first Scheduled Payment Date in the confirmation letter. You must continue to make your monthly payments until you receive the confirmation letter from us.

Customer Responsibility

You agree that you are responsible for all authorized transactions up to the limits allowed by applicable law. If you permit other persons to access your account, you are responsible for any transactions they authorize.

Amos Financial LLC's Limitation on Liability for Failure to Complete a Transaction

We will use our best efforts to make all debits for your loan payments properly. However, we shall not incur liability if we are unable to complete any loan payments initiated by automatic deduction because of the existence of any one or more of the following circumstances:

1. The Financial Institution holding your Payment Account refuses or is otherwise unable to honor a debit originated by you, and returns that transaction to us unpaid, regardless of the reason for the return;
2. The Financial Institution that maintains your Payment Account mishandles or delays a payment requested by us on your behalf;
3. You have not provided us with the correct account information for the Payment Account; or,
4. Circumstances beyond our control (such as, but not limited to, fire, flood or interference from outside force) prevent the proper execution of the transaction, and we have taken reasonable precautions to avoid those circumstances.

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Provided that none of the foregoing four (4) exceptions apply, if we cause an incorrect amount offunds to be removed from your Payment Account or cause funds from your Payment Account to be directed to us in a manner inconsistent with your Payment Instructions, we shall be responsible for returning the improperly transferred funds to your Payment Account.

We are responsible only for exercising ordinary care in processing payments upon your authorization in accordance with this Agreement. We will not be liable in any way for damages or charges you incur if you do not have sufficient funds in your Payment Account to make a loanpayment that you have scheduled pursuant to the terms of this Agreement.

Disclosure of Information to Third Parties

We will disclose information about your account or the transfers you make pursuant to the terms of this Agreement to third parties only:

1. Where it is necessary for completing servicing transfers, including to allow successor payee to continue automatic payments after the servicing transfer; or
2. In order to comply with governmental or court orders, or other reporting requirements; or
3. If you give us your written permission; or
4. To companies affiliated with us.

Business Day

Our business days are Monday through Friday, excluding holidays. When the Scheduled Payment Date falls on a weekend or Federal holiday, the debit may not be made until at least the next business day. The Financial Institution's business days may vary.

In the Event a Transaction is Returned

Amos Financial LLC will attempt once to debit the funds due for a particular monthly payment. If your Payment Account does not have sufficient funds to make the authorized monthly payment as of the date the transfer, or payment is attempted or scheduled to be made, the transferor payment may be cancelled. We will notify you by U.S. mail, but we shall have no obligation or liability if we do not complete a transfer or payment because there are insufficient funds in your Payment Account to process the transaction. In all such cases, you are responsible for making alternate arrangements for the payment. If any debit is returned to us as non-sufficient funds, you agree to pay a returned charge which shall be equal to the NSF charge that we currently have in effect. Amos Financial LLC reserves the right to cancel this ACH debit service if we receive three (3) notifications of insufficient funds from Financial Institution for your Payment Account, and if cancelled you will be required to make payments by another method.

Fees and Charges

There are no fees from Amos Financial LLC to initiate ACH debits. Transaction fees may be charged by the Financial Institution. Late fees or other charges may apply for any loan payments not made on time. If any debit is returned to us as non-sufficient funds, you agree to pay a returned charge which shall be equal to the NSF charge that we have in effect. The amount of the NSF charge that Amos Financial LLC currently has in effect is \$4.00. We reserve the right to institute other charges or fees in the future, and to revise the amounts of the charges and fees in the future provided that any revisions to the amounts of the charges and fees will not apply retroactively. If you properly follow the procedures described in this Agreement, and we fail to make a debit according to the Payment Instructions received, you will not be assessed a late fee.

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Bankruptcy

The automatic debits authorized by this Agreement will be cancelled if we receive notification that any borrower on the account has filed for bankruptcy after we have received the ACH Authorization Form.

Cancellation/Changes to Payment Instructions

If you wish to cancel the debits that you have authorized pursuant to the terms of this Agreement, you must notify us orally or in writing at least three (3) business days prior to the Scheduled Payment Date at the following address:

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Or email ach@amosfinancial.com, or
fax notification to us at (847) 433-2606.

Any changes to your Payment Instruction, including changes to the payment amount and/or the Payment Account must be made in writing to the above address or fax number; please indicate the month that you want the change to be effective; and please be advised that the requested change must be received in our office at least five (5) full business days prior to the effective date, otherwise it will be established for the next month.

Errors and Questions

In case of errors or questions about the transactions processed pursuant to this Agreement, you should contact us as soon as possible.

Email ach@amosfinancial.com, call us at 886-213-4957, or write us at: Amos

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If you think that your statement is wrong or if you need more information about a transaction listed on your statement, we must hear from you no later than sixty (60) calendar days after you received the FIRST statement on which the problem or error appeared. You must:

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

If you notify us orally, we may require that you send your complaint in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly.

However, if we need more time, we may take up to forty-five (45) calendar days, (or ninety (90) calendar days if the alleged error involves an electronic fund transfer from a Payment Account outside of a state, territory or possession of the United States) to investigate the complaint or question. If we decide to do so, we will credit your Payment Account within ten (10) business days for the amount you think is in error, so that you may 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 ten (10) business days, we may not credit your Payment

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Account.

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 documents that we used in our investigation.

Amendments to Agreement

The ACH Terms of Service may be amended by us from time to time. In the event of an amendment, we will provide you notice at least twenty one (21) business days in advance.

Amos Financial LLC's Right to Terminate or Cancel

Amos Financial LLC reserves the right to terminate or cancel this ACH debit service if we receive three (3) notifications of insufficient funds from Financial Institution for your Payment Account. Amos Financial LLC also reserves the right to terminate or cancel this ACH debit service if you are in default or in breach of the terms of your loan documents. Amos Financial LLC also reserves the right to terminate or cancel this ACH debit service if you still disagree with the new amount of the monthly payment after we have completed our investigation and notified you that the new amount of the monthly payment is correct, which is more particularly described above in the section entitled "Payments". This ACH debit service will also be terminated or cancelled if we receive notification that any borrower on the account has filed for bankruptcy. Termination or cancellation of this ACH debit service either by Amos Financial LLC or by you will not effect your obligations under the loan documents.

Governing Law

Except as governed by Federal Law, this Agreement shall be governed and construed in accordance with the laws of the State of Illinois.