

MONTHLY AUTO DRAFT APPLICATION

Monthly auto draft payments can be made via ACH. ACH is a convenient, easy and efficient way for you to make your monthly mortgage payment. This payment method is completely free of charge. There are three ways you can sign up for ACH.

Online: Please visit our website at www.amosfinancial.com and follow the steps below to get started.

- 1. Click Make a Payment
- 2. Enter your account information

- 3. Click Manage Profile
- 4. Click Recurring Payments to setup

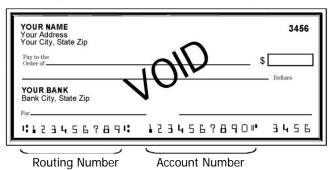
By Phone: You can contact one of our friendly Customer Service Representatives at 886-213-4957. We will be happy to set up ACH drafting for you.

By Mail: Please complete the steps below if you would prefer to sign up for monthly auto draft payments via mail.

1. Complete and sign this application

	on the due date days after my due date. You ceived at least 10 days prior to initi		
Loan Number: Borrower Name: Property Address:		Bank Name: Routing Number: Account Number: Account Type:	Checking • Savings
(Optional) I would like a	n additional \$ debi	ted each month and a	applied to my principal balance.
debit the account specific additional principal that you decreases in the escrow ac the change occurs and w	ed above for the amount of your ou may select. In the event that occount or interest rate (if applica	r scheduled monthly at the monthly paymable), Amos Financia amount for you. It is	g Corporation (Amos Financial) to mortgage payment due plus any nent changes due to increases or I will notify you in writing before s your responsibility to notify Amos
Signature(s):			
**All bank account holders	must sign this application.		

2. Attach a voided check or savings account deposit slip from your bank



3. Send the completed form to:

Email: info@amosfinancial.com

Fax Toll Free: (866) 213-4957

Mail: 3330 Skokie Valley Road - Suite

301 Highland Park, IL 60035

4. Receive Confirmation

Upon successful enrollment in the ACH program, you will receive a confirmation letter via mail or email. The confirmation letter will identify the date of the first scheduled ACH draft payment. Amos Financial will not be able to process the application if the loan is not current.

MONTHLY AUTO DRAFT PAYMENT PROGRAM

Frequently Asked Questions

How does the program work?

Once you sign up with ACH, your mortgage payment will automatically deduct from your designated checking or savings account each month. Amos Financial will send notification to your bank to transfer the exact amount of the mortgage payment. A record of the transaction will be included each month on your bank statement and your monthly billing statement from Amos Financial. If your payment increases, your ACH draft will automatically increase.

Why should I sign up for the ACH service?

ACH is free, convenient, secure, and offers peace of mind. You no longer have to write out and send in a check each month for your mortgage payment. No stamps, no envelopes, no worries, no hassle. And you'll have peace of mind knowing your monthly mortgage payment was made automatically, on time, and through a secure method.

Does ACH cost anything?

There are absolutely no charges to setup or use our ACH service. Please be advised, however, that in the event you do not have sufficient funds in your account to cover the monthly payment amount on the transfer date, your bank may charge you an Overdraft/Insufficient Funds Fee. You should contact your bank to determine if this fee applies and the actual amount incurred. We will not be held liable or responsible for the payment of any overdraft charged or other bank fees as a result of an attempted transfer from your account containing insufficient funds. We will also assess an insufficient funds fee, which may vary from \$0-50, in accordance with applicable state and agency guidelines. You will remain liable and responsible for any monthly payments which remain unpaid as a result of an unsuccessful attempted transfer from your account containing insufficient funds.

Can I still make additional principal payments or escrow deposits?

Yes! If you want to make additional payments, either designate on the application the amount of the principal payment to be withdrawn in addition to your monthly payment, or simply mail a check for the desired amount. Additional escrow can be mailed any time. Please include your mortgage account number and the words "additional principal" or "escrow deposit" on the face of your check.

How can I begin this convenient service?

It's very simple. You can call us at 886-213-4957, go online, or fill out the application and send it in via email, fax, or mail. Please provide a voided blank check or a savings account deposit slip with the application. The application and your voided check or deposit slip gives Amos Financial the accurate information needed to begin the ACH service. The confirmation letter identifies the date of the first scheduled ACH draft payment. Please continue to make the normal mortgage payments until you receive your confirmation letter.

Can I cancel the ACH service?

Absolutely. You may cancel the ACH service at any time. Simply call our toll free number at 886-213-4957 or send in a written notice detailing your request at least 15 days prior to your next due date.

What happens if I change my bank?

If you change your bank, you will want to call our toll free number at 886-213-4957 at least 15 days before your next draft date to update the ACH service.

If you have any additional questions

Please call us at 886-213-4957. One of our Customer Service Representatives will be happy to answer your questions. Our offices are open Monday through Friday from 8:00 AM until 9:00 PM and Saturday from 10:00 AM until 3:00 PM Eastern Time.