

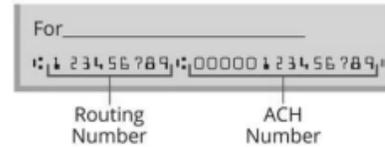
AUTOMATIC PAYMENT (ACH) ENROLLMENT FORM

1

Mortgage Loan Number: _____

Borrower Name(s): _____

Flat Branch Home Loans is hereby authorized to deduct my (our) monthly mortgage payment from:



Select one: Checking Savings

Bank Name _____

Routing Number |: _ _ _ _ _ | **Account Number** _____

I (we) understand that these monthly deductions will continue until Flat Branch is notified to discontinue this service or Flat Branch terminates this service.

I (we) understand that Flat Branch must be notified to discontinue this service at least **three business days** prior to the requested termination date.

I (we) understand that I must request to terminate this service at least **three business days** prior to loan payoff.

I (we) understand that, if at any time my bank is unable to make this deduction due to lack of available funds, Flat Branch may terminate this service effective immediately.

I (we) understand that payments will only be deducted if the loan is current.

2

Enter the day of the month you wish your payment to be drafted from your bank account. You can enter any date from the 1st to the 16th. The start date must be at least 3 business days from the date we receive this form.

My (our) payments will be deducted on the _____ day of each month starting on _____ (date).

* If left blank, payments will be drafted on the 1st of the month.

* Payments due on a weekend or holiday will be processed on the next business day.

3

This is optional. Complete this section if you would like additional funds to be drafted with your monthly payment and applied as a principal reduction. Please note that this is not the total amount of the draft, this is in addition to your monthly payment.

I (we) would like to pay an additional \$ _____ per month. This amount will be in excess of my (our) monthly payment amount and will be drafted each month to be applied as a principal reduction. I (we) understand that the additional amount to principal will not change even if my (our) monthly payment changes due to an escrow adjustment or other payment change.

4

Attach a copy of a voided check.



5

Sign and date the agreement. Be sure to read the entire agreement before you sign. Then mail to Flat Branch Home Loans PO Box 843084, Kansas City, MO 64184-3084 or email to servicing@fbhl.com.

Signature: _____ Date: _____

Signature: _____ Date: _____

If you have any questions, please contact our Customer Service Department at 877-350-0350, Monday-Friday: 8:00 am to 5:00 pm CT

ACH and Flex Draft FAQs

1. How will my payments be collected?

By completing and submitting either the ACH or Flex Draft enrollment forms, you are authorizing Flat Branch Mortgage, Inc. to withdraw your payment directly from your checking or savings account. This ensures your monthly payments are applied on time each month.

2. Is there a fee for this service?

There is no fee. Flat Branch does not charge for the ACH or Flex Draft programs.

3. When will my first payment begin drafting once I'm enrolled?

You will receive a confirmation letter confirming your first payment draft date once you are enrolled in either program.

4. What if I am currently enrolled in either the ACH or Flex Draft program, but I would like to participate in the other program?

To change your current enrollment type, you will need to complete a new enrollment form for the program of your choice. Once completed, Flat Branch will remove you from your existing program and enroll you in the payment program you have chosen.

5. How do I change my draft date, bank account information, or additional principal amount?

If you would like you make changes to your current ACH or Flex Draft options, locate and complete the Automatic Payment and Flexible Drafting Change Request Form on our website at www.flatbranchservicing.com. Change requests must be submitted at least three business days prior to the next draft date in order to take effect. You may return the form to:

Mail: Flat Branch Mortgage, Inc.
PO Box 843084
Kansas City, MO 64184-3084

Email: servicing@fbhl.com

Fax: (636) 536-9890

6. Can I have my payment drafted from multiple bank accounts?

No, these programs cannot draft payments from multiple accounts.

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