

FLEXIBLE PAYMENT DRAFTING ENROLLMENT FORM

1

Please tell us the type of bank account we'll be drafting, then give us the bank name and account numbers.

Mortgage Loan Number: _____

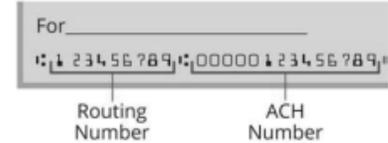
Borrower Name(s): _____

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

Check one: Checking Savings

Bank Name _____

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



I (we) understand that these monthly deductions will continue until Flat Branch is notified verbally or in writing 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 **3 business days** prior to the requested termination date.

I (we) understand that a termination notice must be provided at least **3 business days** prior to the payoff of the loan.

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

Select the flexible draft option that fits your budget. Any withdrawal scheduled for a weekend or holiday will be drafted the following business day.

***For weekly and bi-weekly options, we must have the total payment no later than the 16th of the month for the month your payment is due. For example, if the payment is due for January, the final draft in the series must take place no later than January 16th. Please take this into consideration when selecting the date to begin drafting your payments.**

- Weekly.** One-quarter of your monthly payment amount will be withdrawn every week. Within one year, 52 withdrawals will be made for a total of 13 payments. The extra payment will be applied to your principal, which means you will be able to pay of your loan faster. Indicate the date on which you would like us to start drafting your weekly payments* _____ (date)
- Bi-weekly** (every other week). Half of your monthly payment will be withdrawn every other week. Within one year, 26 withdrawals will be made for a total of 13 payments. This extra payment will be applied to your principal, which means you will be able to pay off your loan faster. Indicate the date on which you would like us to start drafting your bi-weekly payments* _____ (date)
- Semi-monthly** (twice a month). Each withdrawal will be one-half of the monthly payment. Within one year, 24 withdrawals will be made for a total of 12 payments. Select one of the two options below to begin drafting your payments.
 - First half withdrawal to take place on the 1st of the month, the second half will occur on the 15th of the same month.
 - First half withdrawal to take place on the 15th of the month, the second half will occur on the 1st of the following month.

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3

Attach a copy of a voided check.



4

This is optional. Complete this section if you would like additional funds to be drafted and applied as a principal reduction. Please note that this amount will be in addition to each withdrawal.

I (we) would like to pay an additional \$ _____ per withdrawal. This amount will be in excess of my (our) scheduled withdrawals and will be drafted with each withdrawal to be applied as a principal reduction every month. 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.

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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