

Authorization of Automatic Payment Withdrawal

Please complete all information, sign, date and email us at Autopay_Commercial@MortgageFamily.com

Account number: _____
Property address: _____
Borrower name: _____ Email address: _____
Co-borrower name: _____ Email address: _____

AUTOPAY OPTIONS

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

Refer to the Note for specific grace period and prepayment penalty details. The account must remain in good standing to continue recurring payments.

Select a draft start date:

____/____/____

For checking account withdrawals, please include a voided check, if possible.

FILL IN THE BELOW INFORMATION

Account holder name: _____ Bank name: _____
Bank account number: _____ Bank routing (ABA) number: _____
Account type: Checking Savings Additional principal amount (optional) \$ _____

Applications are processed within five business days. Once approved, we'll send a letter with draft details, including the first draft date. Depending on this date, a payment may need to be made by another method before drafts start.

I (we) hereby authorize Onity Mortgage ("Onity") and its successors to electronically debit the 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 based on the terms of your loan. I (we) understand that I (we) am (are) responsible for maintaining sufficient funds in the authorized draft account(s) designated above. Any instance of insufficient balance may lead to a re-draft as per the financial institution policy. If the draft is still not successful, non-sufficient funds (NSF) fees or late fees may be assessed. I (we) understand that enrollment in this program is not required and that there are other methods of making the monthly payment.

I (we) understand that the debit amount of the payment electronically debited by Onity Mortgage 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 this authorization will remain in full force and effect until I (we) notify Onity that I (we) wish to revoke this authorization by telephone at 1-833-632-4655 or in writing at Onity Mortgage, PO Box 24736, West Palm Beach, FL 33416-4736. I (we) understand that I (we) am (are) required to remit mortgage payments until notification is received from Onity that the Autopay program is set up. **I (we) understand that Onity requires at least three business days prior notice to cancel this authorization.**

Borrower name: _____ Signature: _____ Date: _____

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

Complete, sign and date this form and return it to us by email at Autopay_Commercial@MortgageFamily.com. Be sure to retain a copy of this form for your records.

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 1-833-632-4655 or write: Onity Mortgage, Attn: Research Department, PO Box 24736, West Palm Beach, FL 33416-4736.

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

Eligibility: To enroll in the monthly plan, the account must be current. 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, customer's filing of bankruptcy, the account balance became less than the monthly payment, delinquency, or account closure), we may cancel enrollment in this program and alternate payment arrangements will need to be made. If Onity Mortgage 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
- To verify the existence and condition of the account for a third party, such as a credit bureau or merchant
- To comply with government agency or court orders
- 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 1-833-632-4655 or write us at PO Box 24736, West Palm Beach, FL 33416-4736 in time for us to receive your request at least three 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.

Liability for failure to stop payment of preauthorized transfer: If you order us to stop one of these payments three 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.