

Thank you for your interest in making automatic payments on your loan. To set up your account, please follow the steps below. Then, when everything is ready, your loan payments will arrive on time every time—automatically!

Step 1: Make sure your loan payments are up to date.

Your loan must be current before the first automatic payment can begin.

Step 2: Choose the most convenient way to set up automatic payments.

Option 1: Online (fast and easy!).

Our website is a convenient way to manage your loan online. Visit myloans.net to sign up or log in, then select Enroll or Manage AutoPay to securely enter your payment information.

Option 2: Return one of the enclosed Automatic Payment forms.

Complete the enclosed forms and return one by mail or fax using the details on the form. Keep the other copy for your records. Allow up to **45 calendar days** to process your request and **continue making loan payments** as you normally do to avoid late fees or missed payments. When everything is ready, we'll mail you a confirmation letter with the date of your first scheduled payment and other important information.

Other important information:

- Home equity lines of credit (HELOCs): With automatic payments, you may be able to make a principal-only payment once the draft occurs and all outstanding payments have been satisfied. For additional principal payments over \$5,000, it takes five days to reflect the increase in your available credit. You will not be charged interest on your payment during this time.
- If your loan becomes delinquent, your payment will not automatically process.
- Bankruptcy: If we are notified that any borrower on the account has filed for bankruptcy, we will cancel your automatic payments. After such notification, you may re-enroll.

We're here to help. If you have questions, please call us at (800)968-7700 Monday–Friday, 7:30 a.m.–8 p.m. ET, or Saturday, 7:30 a.m.–4 p.m. ET.

Auto-Debit Department

Enc. 2

» ELECTRONIC FUNDS TRANSFER ACT DISCLOSURE

Please read this disclosure carefully. It describes your rights and obligations as well as the rights and obligations of your servicer. By requesting your loan servicer, its successors, and assigns to automatically deduct funds from your checking or savings account to make your loan payments, you acknowledge that you have read and accept all of the terms and conditions of this disclosure.

Definitions

As used in this disclosure, the relevant terms are defined as follows:

- "We" or "us" refers to your servicer, its successors, and assigns.
- "You" and "your" refer to the owner of the payment account and anyone else authorized by the payment account owner to exercise control over the payment account through this service.
- "Payment instructions" means the information you provide to us 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 date you select for your electronic loan payments.
- "Business days" for disclosure purposes are Monday through Friday and do not include holidays.

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.

Payment

By providing us with the account information of the financial institution at which you maintain your payment account, you authorize that financial institution to follow the payment instructions it receives from us.

- When we receive a payment instruction, you authorize us to debit your payment account and remit funds to us on your behalf for credit to your loan account.
- Your payment account must be a checking, savings, or money market deposit account.
- All payments you make will be deducted from the account you designate as your payment account.
- All payments 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 via an automatic deduction, the amount of the payment will be applied to your loan account with us.

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

1. The financial institution holding your payment account refuses or is otherwise unable to honor a debit you originated 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 we request 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 an outside force) prevent the proper execution of the transaction, and we have taken reasonable precautions to avoid those circumstances.

Provided that none of these exceptions apply, if we cause an incorrect amount of funds 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 loan payment that you have scheduled pursuant to the terms of this agreement.

Notice of Varying Amounts

If regular payments vary in amount, we will advise you 10 days prior to each payment and include the payment date and amount.

Periodic Statements

You will receive a monthly account statement unless there are no transfers in a particular month, in which case you will receive a statement at least quarterly.

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 allowing successor payees to continue automatic payments after the servicing transfer; or
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. In order to comply with governmental or court orders or other reporting requirements; or
4. If you give us your written permission; or
5. To companies affiliated with us.

Scheduled Payments and Late Fees

Except as noted in this section, your electronic loan payment will be processed monthly on the date you have selected. Each payment may take up to three business days before being debited from the payment account. If your electronic loan payment is ever scheduled to be processed on a weekend or federal holiday, we will process it on the prior day that is not a weekend or federal holiday.

» ELECTRONIC FUNDS TRANSFER ACT DISCLOSURE

Bankruptcy

The automatic payments authorized by this agreement will be cancelled if we receive notification that any borrower on the account has filed for bankruptcy after receiving this authorization. Borrowers may re-enroll for automatic payments after such notification.

Please note: Late charges will be assessed if your payment is not received and applied by the expiration of your grace period.

If you properly follow the procedures described in this agreement and we fail to make a payment according to the payment instructions received, you will not be assessed a late fee.

In the Event a Service Transaction Is Returned

We will attempt once to draft your automatic payment funds. 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 transfer or 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. In all such cases, you are responsible for making alternate arrangements for the payment. If any draft is returned to us as nonsufficient funds, you agree to pay a returned charge equal to the NSF charge we currently have in effect, if applicable.

Instructions for Cancellation or Termination of Automatic Payments

To cancel automatic payments, you must use one of the following methods to notify us in writing at least three business days prior to your scheduled payment date or by phone at least one business day prior:

- By mail:
Loan Servicing Auto-Debit Department
5151 Corporate Drive (E-115-3) Troy,
MI 48098-2639
- By fax: 888-548-0528
- By phone: (800) 968-7700

Instructions for Automatic Payment Changes or Modifications

Any changes or modifications to your payment instructions, including changes to the payment date, amount, or payment account, must be made in writing no later than 10 business days before your next automatic payment. You must send us notice to the address above or submit an encrypted fax over a secure network. Oral or verbal changes and electronic signatures are **not permitted**.

Errors, Unauthorized Transactions, and Questions

In case of errors or questions about the transactions processed pursuant to this agreement, you should contact us as soon as possible at the following address: Loan Servicing Auto-Debit Department, 5151 Corporate Drive (E-115-3), Troy, MI 48098-2639

If you think your statement is wrong or need more information about a transaction listed on your statement, we must hear from you no later than 60 days after you received the FIRST statement on which the problem or error appeared. Please include the following information:

- Your name and loan account number
- A description of the error or transaction you are unsure about, explaining as clearly as you can why you believe it is an error or why you need additional information
- The dollar amount of the suspected error

If you notify us orally, we may require you to send a written complaint within 10 business days. We will determine whether an error occurred within 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 45 calendar days (or 90 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. We may credit your payment account within 10 business days for the amount you think is in error so that you may have 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 do not receive it within 10 business days, we may not credit your account.

We will tell you the results within three business days after completing our investigation. If it is determined 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 This Agreement

We may amend this agreement from time to time. In the event of an amendment, we will provide you notice at least 21 business days in advance.

Governing Law

This agreement shall be governed and construed in accordance with the laws of the state of Michigan.

Regulatory Authority

If you believe that any provision of the Electronic Funds Transfer Act has been violated, you should notify the Consumer Financial Protection Bureau:

Consumer Financial Protection Bureau
P.O. Box 4503
Iowa City, Iowa 52244 (855) 411-2372

Loan Number: _____

PROTECT YOUR INFORMATION: Return this form using a secured/encrypted method.

Please provide the details of the bank account you will use for making automatic payments. This information is available from your bank. Note: Your payment account cannot be a business or corporate account. By submitting this form, you acknowledge that you are an authorized signer on the account listed for automatic payments.

Bank name: _____ Bank phone number: _____

The routing number is the first number on the bottom of your check. Include any leading zeros in your bank account number.

This is a: Checking/Money Market Account Savings Account

Routing number: _____ Bank account number: _____

Optional additional principal payment: I authorize my loan servicer to debit an additional \$ _____ each month to be credited to the principal loan balance until directed otherwise.

Auto-debit: I authorize my loan servicer, its successors, and assigns to automatically debit my bank account monthly for the amount of my monthly mortgage loan payment of principal, interest, and escrow or the amount of the minimum consumer loan or home equity loan payment due as set forth in my loan documents, plus any additional principal payment indicated above. I understand that my payment amount may vary from month to month due to changes in principal, interest, or escrow, where applicable. I authorize my servicer to debit my bank account until receiving written or oral notification directing otherwise. To cancel automatic payments, I must notify my servicer in writing at least three business days before my next payment or by phone at least one business day before my next payment.

I acknowledge that my servicer, as originator of the automatic payments from my bank account, must comply with the provisions of U.S. law. I understand that I **MUST CONTINUE MAKING PAYMENTS UNTIL MY AUTOMATIC PAYMENTS BEGIN**. My servicer will notify me of this start date by mail, which can take up to 45 calendar days. My account must be current before automatic payments can begin and remain current for automatic payments to continue.

Payment date: I understand and agree that my servicer will process my automatic payment as set forth below and as outlined in within the Scheduled Payments and Late Fees section of the Electronic Funds Transfer Act Disclosure:

- **Home equity loan that closed before September 1, 2017:** Payments are processed on the 10th.
- **Home equity loan that closed on or after September 1, 2017:** Select a date between the 1st and 9th of each month for your automatic payments. (If left blank, we will draft the payment on its due date.) _____
- **Mortgage loan:** Select a date between the 1st and 15th of the month for your automatic payments. (If left blank, we will draft your payment on the due date.) _____
- **Consumer loan:** Your automatic payments will be processed on the due date set forth in your consumer loan documents.

Borrower's legal name (Please print): _____

Email: _____

Phone: _____ Ext. _____

Signature: _____

Electronic signatures are not permitted.

Date: _____

Mail one completed form and a voided personal check to: **Loan Servicing Auto Debit Department | E-115-3 | 5151 Corporate Drive | Troy, MI 48098-2639**. (Voided checks are not required but recommended. Do not send bank deposit slips.) As an alternative, you may submit an encrypted fax over a secure network to 888-548-0528.

KEEP A COPY FOR YOUR RECORDS

Loan Number: _____**PROTECT YOUR INFORMATION: Return this form using a secured/encrypted method.**

Please provide the details of the bank account you will use for making automatic payments. This information is available from your bank. Note: Your payment account cannot be a business or corporate account. By submitting this form, you acknowledge that you are an authorized signer on the account listed for automatic payments.

Bank name: _____ Bank phone number: _____

The routing number is the first number on the bottom of your check. Include any leading zeros in your bank account number.

This is a: Checking/Money Market Account Savings Account

Routing number: _____ Bank account number: _____

Optional additional principal payment: I authorize my loan servicer to debit an additional \$ _____ each month to be credited to the principal loan balance until directed otherwise.

Auto-debit: I authorize my loan servicer, its successors, and assigns to automatically debit my bank account monthly for the amount of my monthly mortgage loan payment of principal, interest, and escrow or the amount of the minimum consumer loan or home equity loan payment due as set forth in my loan documents, plus any additional principal payment indicated above. I understand that my payment amount may vary from month to month due to changes in principal, interest, or escrow, where applicable. I authorize my servicer to debit my bank account until receiving written or oral notification directing otherwise. To cancel automatic payments, I must notify my servicer in writing at least three business days before my next payment or by phone at least one business day before my next payment.

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- **Consumer loan:** Your automatic payments will be processed on the due date set forth in your consumer loan documents.

Borrower's legal name (Please print): _____

Email: _____

Phone: _____ Ext. _____

Signature: _____

Electronic signatures are not permitted.

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