



Mortgage Saver

THE SMART WAY TO PAY YOUR MORTGAGE!
ENROLLMENT FORM

Undersigned authorizes and directs Mortgage Saver as agent, to initiate auto-draft checks of transfers payable via ACH, calculated as set forth below. Client agrees to enroll in plan for the purpose of accelerating the amortization of the undersigned loan. Mortgage Saver will make payments to lender on client's behalf and provide the services described under the terms and conditions outlined on both sides of this authorization form, in return for the service fees identified below.

CLIENT INFORMATION SECTION A

BORROWER — LAST NAME		MIDDLE INITIAL	
FIRST NAME		EVENING PHONE	
DAY PHONE		SOCIAL SECURITY NUMBER	
CO-BORROWER — LAST NAME		MIDDLE INITIAL	
FIRST NAME		SOCIAL SECURITY NUMBER	
PROPERTY ADDRESS		MS PLUS CUSTOMERS ONLY	
MAILING ADDRESS		Square Footage	
EMAIL ADDRESS		Year Built	
		FAX NUMBER	

LENDER INFORMATIONSECTION B

LENDER NAME		LOAN AMOUNT	
LENDER ADDRESS			
LENDER PHONE NUMBER		LOAN TERM	
LOAN NUMBER		INTEREST RATE	
PAYMENT DUE DATE		LOAN TYPE	

BANK INFORMATION SECTION C

BANK NAME		PHONE #	
ADDRESS			
NAME ON ACCOUNT			
ACCOUNT NUMBER		CHECKING	
		SAVINGS	

PAYMENT INFORMATION..... SECTION D

BI-WEEKLY / SEMI-MONTHLY DEBIT		PAYMENT OPTION	
Please initial to designate your option of a bi-weekly or semi-monthly payment. A bi-weekly payment is 1/2 of your total payment deducted every 14 days. A semi-monthly payment is an additional 1/24 of your total payment deducted twice a month.		1. Current Monthly Payment	
A bi-weekly payment will be deducted every other Friday from your listed account.		2. Additional Principal Payment (including impounds - refer to item #8 on page 2)	
A semi-monthly payment will be deducted on the 1st and 16th of each month.		3. Add 1/12 of monthly payment (only for semi-monthly option)	
↓ Please initial if you would authorize a one time double-debit for twice the amount written on Line #7. (This option is only for those clients who want to start the program within 30 days.)		4. SUBTOTAL	
MS Plus A Bi-Weekly/Total Protection Payment will be deducted every other Friday		5. 1/2 PAYMENT (from #4)	
SETUP FEE	\$	6. Standard per debit transaction fee (\$3.75)	
		6a. MS Plus per debit transaction fee (\$20.95)	
		7. TOTAL DEBIT AMOUNT	
		Please initial this box if you would like your Set-up Fee deducted from your first three (3) debits	\$135 \$130 \$130
		Please initial this box if you would like your Set-up Fee deducted from your first debit.	\$395
		Please initial this box if you would like 195.00 deducted from your first debit and 300.00 taken from your first extra half payment.	\$195/300

CLIENT MUST NOTIFY MORTGAGE SAVER OF ANY CHANGES TO YOUR EXISTING MORTGAGE

Client and Mortgage Saver agree as follows: You will receive verbal or written notification from Mortgage Saver confirming receipt of this Application. This document shall then become a binding Agreement. If you have not received confirmation that your account has been established, please do the following: 1) Continue to make your mortgage payments. Mortgage Saver will not be responsible for any late payments, nonpayments or any default for failure to make payments. 2) Call our office or your sales agent. RIGHT TO CANCEL: You have a right to cancel this transaction, without cost, within three (3) business days from the date you sign the Application. In the event of a cancellation, Mortgage Saver shall be responsible for the return of enrollment fees paid directly to Mortgage Saver. Mortgage Saver shall not be liable for any fees paid to an outside agent. Undersigned hereby authorizes and directs Mortgage Saver, as agent, to initiate auto-draft checks of transfer payable via ACH, calculated as set forth above from time to time agreed upon between Mortgage Saver as the agent to be charged against the undersigned's designated account identified above. You authorize us to obtain information regarding the status and history of your loan/bank account from your lender/banking institution. You authorize us to release information regarding the status and history of your loan/bank account when it is necessary or helpful in completing a transaction, complying with governmental reporting, legal processes or court orders, or when investigating a loss involving us and another financial institution. You agree to the terms and conditions as stated on both sides of this Agreement and authorize Mortgage Saver to draft from the deposit account listed above for the purpose of making a mortgage payment on your behalf.

PLEASE ATTACH VOIDED CHECK OR DEPOSIT SLIP

CLIENT SIGNATURE	DATE
CLIENT SIGNATURE	DATE

FOR INTERNAL USE ONLY

ABA#	
FIRST DEBIT DATE	
FIRST PAY DATE	

BROKER CODE	
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TERMS AND CONDITIONS

1. This Agreement shall remain in effect until (a) your loan is paid in full, or (b) the Agreement is terminated by client or Mortgage Saver by providing written notice of termination at least thirty (30) days prior to the designated termination date.
2. This Agreement may be terminated by Mortgage Saver if, for any reason, a debit transfer from your account cannot be made due to, but not limited to, insufficient funds, stop payment order, or closure of the account. If funds are not in the account to complete the auto-draft, Mortgage Saver will assess an auto-draft reject fee. The reject fee is currently \$15.00. Mortgage Saver reserves the right to increase this fee upon 30 days' notice. The reject fee is in addition to any other fee assessed by your institution. In the event of account termination, your account will be audited and any funds that we have collected on your behalf and not paid to your lender will be refunded to you within 14 days.
3. If you believe an error has been made regarding any ACH debits from your account, or your statement discloses a transfer you did not authorize Mortgage Saver to make, you must notify Mortgage Saver of the alleged error within 30 days. If Mortgage Saver does not complete a transfer to or from your account on time or in the correct amount according to our Agreement with you, and there were sufficient funds in your deposit account, and the failure was due to Mortgage Saver, we will complete the transfer immediately upon notice of such failure and will pay all late fees associated with such error up to \$50.00. In the event a transfer is made from your account, not authorized by you, you are entitled to an immediate reimbursement under Federal Reserve Regulation E. You may notify your institution to protest said debit and Mortgage Saver will assume responsibility for such error. In the event you protest a debit transaction that was authorized in this Agreement, you may be liable for three (3) times this amount and may have to incur legal fees associated with a violation of use for Regulation E. In addition to other circumstances we will not be liable if:
 - You do not have enough available funds in your account to make the transfer;
 - The funds are subject to legal process or other encumbrances restricting such transfer;
 - Acts of God, technical malfunction or other circumstances out of our control prevent the transfer, despite reasonable precautions that we have taken;
 - The transfer will go over the credit limit of your overdraft line;
 - Your institution does not subscribe to the Federal Reserve's Automated Clearing House (ACH) Banking System, or will not provide the access to transfer funds on your behalf.
4. It is your responsibility to communicate any changes to the loan that affect the monthly payment including, but not limited to, increase or decrease of payment, interest rate, escrow accounts, or assignment of the loan by lender to another lender. Mortgage Saver must receive the written change within 30 days prior to the effective day of change.
5. A record of each debit transferred from your account will be included as part of the your regular financial institution statement. A record of each mortgage payment may be obtained directly from lender.
6. Funds will be transferred from your account to Mortgage Saver via the ACH. Your funds will be remitted to lender once per month by check, ACH, or wire. Any interest generated as a result of the collected funds residing in Mortgage Saver's accounts shall not be credited to you.
7. In the event that your mortgage has an existing auto-debit account, it is your responsibility to cancel this debit service. You are advised that there may be a penalty for removing said debit service, such as, but not limited to, an increase in mortgage interest rate, loss of free checking or other benefits unknown to Mortgage Saver.
8. Additional principal payments include any additional amount besides your normal payment, property tax impounds, fire insurance impounds, or private mortgage insurance (PMI) impounds which your lender requires and collects through your mortgage payment.
9. In the event that your account balance with Mortgage Saver becomes negative due to unpaid fees, or any other reason, you agree to reimburse Mortgage Saver within 14 business days. And, should you fail to do so and the account is sent to a collection agency for performance, you agree to pay any and all related collection costs and reasonable attorney fees incurred by Mortgage Saver.
10. This Agreement for the debit of your bank account, the collection of funds and the subsequent credit to your lender is a two-party contract between you and Mortgage Saver. Our business bank is in no way liable for any errors, reversals, or protests and you agree to hold our business bank harmless in the result of any disputes.

OUR GUARANTEE

"We guarantee that the Mortgage Saver bi-weekly Payment Program is a faster, easier and more economical way to pay your mortgage. We guarantee that we will debit ONLY the amount indicated by this Agreement. We guarantee that we will apply extra principle payments to your lender on the following payment date that they are received. If you incur any merchant or lender fees due to our error, we will either get the charge reversed or pay the fee (\$50.00 maximum). We guarantee that we are an affiliate member of NACHA (National Automated Clearing House Association), which sets rules and policies for the Federal Reserve in regards to electronic commerce. We are bonded and insured. All funds are deposited into FDIC-insured accounts, and all funds remain in such accounts until they are transferred to pay your mortgage payment."

PRIVACY POLICY

We agree to hold your information as confidential, to use said information only for the purpose expressly intended by this Agreement, not to resell or release information to any other organization except when it is necessary for us to perform our responsibilities as defined by this Agreement.

Mortgage Saver

Mortgage Saver is a division of AutoLink Payment Services, Inc.
Mortgage Saver Bi-Weekly Payment Program is a registered trademark.