



Automated Payments (ACH) Customer Authorization

NOTE: This service is only available for Performing and Current loans.

Save time & money by signing up for **Automated Payments**. Your monthly payment can be automatically deducted from your checking or saving account on the same day each month using the Federal Banking System's ACH program. Simply complete the information below. Return this information to:

FCI Lender Services, Inc.
Attention: Loan Servicing
8180 East Kaiser Blvd.
Anaheim Hills, CA 92808

Or

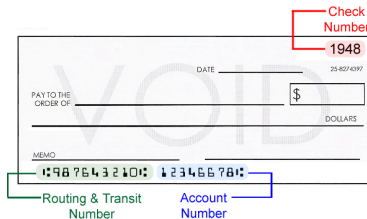
Fax to:
(714) 282-2429 for Standard Loan Servicing
(714) 282-5775 for Specialty Loan Servicing

Name: _____ Account/Loan Number: _____
 Address: _____ City: _____ State: _____ Zip: _____
 Phone Number: _____ E-mail Address: _____

Banking Information

Account Type: Checking Saving
 Name of Primary Bank: _____ Name of Account: _____
 Bank Representative: _____ Bank Phone Number: _____
 Bank Routing Number : _____ Bank Account Number : _____

**PLEASE PROVIDE COPY
OF A VOIDED CHECK**
If using checking account



Authorization Terms and Conditions

Debit Authorization: I/We hereby authorize a monthly ACH electronic debit from the account designated above to be paid to FCI, in payment of my/our monthly loan obligation.

Change(s) in Payment Amount: If the monthly loan obligation changes for any account related reason, including but not limited to a change in the principal balance, required escrow impounds, or interest rate, this Authorization will allow the debit amount to be adjusted accordingly. The amount due on my/our payment statement will notify me/us of changes in the amount to be debited from my account.

ACH Eligibility: I acknowledge that to be eligible for Automated Payments, my loan must be current and performing. If my loan is delinquent, Automated Payments will not begin or resume until my loan is brought current.

Fees/Dishonored Payment: I/We understand and agree that should my/our bank dishonor my/our automated payment for insufficient or uncollected funds, the original amount, plus an additional NSF fee as allowed by law or my/our loan documents, may be electronically debited from my/our account. FCI may represent such dishonored payment to your bank up to 2 times (NSF fees apply).

Cancellation: I/We authorize FCI to debit my/our account consistent with this Authorization until such time as I/we provide at least 10 days written notice of withdrawal of this Authorization to FCI at the address or fax number above.

Transfer Failure: I/We agree that in the event the ACH transfer fails for any reason, that I/we shall remain responsible for making the contractual payment(s) in a timely manner. It is further understood and agreed that FCI shall not be liable for any damages or losses resulting from the failure of any ACH transfer.

Change of Debit Date: To change your ACH electronic debit date, you must provide written notice to FCI **at least 10 days** prior to the next scheduled debit date. Your written notice must be sent to FCI at the address or fax number above.

Unauthorized Transfer: You may call our toll-free number at **(800) 931-2424** or write to the mailing address or fax number set forth above, if you believe an ACH transfer has been made using the information from your check without your permission.

Maturity Date: FCI will not process ACH payments after the maturity date of your loan unless the maturity date is extended and maintained by your lender. As a courtesy to you, if FCI is notified by your lender that the maturity date is extended, FCI will continue to process ACH payments for you free of charge, so long as you remain eligible (your loan must be performing and current).

Agreed Upon Amount and Terms: You may not select a debit date after the end of your grace period or more than 3 days prior to your due date. For help completing this form, please contact us at **(800) 931-2424**.

My/our account will be debited on the _____ day of each month starting: _____, or the next business day if the debit date falls on a weekend or holiday. The monthly loan obligation amount to be debited from my/our account is \$ _____ USD.

I/we agree to the above terms and acknowledge that the monthly loan obligation is subject to change as set forth above.

Signature	Date	Signature	Date
_____	_____	_____	_____

SEE FOLLOWING IMPORTANT DISCLOSURES

IMPORTANT DISCLOSURES

FCI Lender Services, Inc. ("FCI") is committed to professional and courteous service to our customers. If you have any questions or concerns, please call our Customer Service Department during our regular business hours at (800) 931-2424 ext. 651, Mon - Fri, 8:00 a.m. - 5:00 p.m., PT.

ALL CONSUMERS: NOTICES OF ERROR AND REQUESTS FOR INFORMATION: If you believe that there is an error in your account and you would like to submit a notice of error to FCI to resolve the error (Notice of Error); and/or, if you want to submit to FCI a request for documentation or information regarding your mortgage loan account (Information Request), **you must mail your Notice of Error and/or Information Request to the following exclusive address: FCI Lender Services, Inc. - Attn: Consumer Requests, P.O. Box 28960, Anaheim, CA 92809.** We do not accept a Notice of Error or Information Request sent to any other address or submitted to FCI by telephone, fax, or in any other manner, although you can call us if you have any questions about the Notice of Error and/or Information Request process. Your Notice of Error and/or Information Request should include the name of the borrower(s), the mortgage loan account number, and a description of the asserted error and/or the specific information and documentation requested.

COLORADO CONSUMERS ONLY: FCI Lender Services, Inc.'s agent in Colorado is located at 1776 S. Jackson Street #900, Denver, CO 80210-3808; PH: (720) 441-0010 option #1.

MASSACHUSETTS CONSUMERS ONLY: NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

NEW YORK CONSUMERS ONLY: FCI Lender Services, Inc. ("FCI") is registered with the Superintendent of the New York State Department of Financial Services (NMLS #4920. You may file complaints and obtain further information about FCI by contacting the New York State Department of Financial Services Consumer Assistance Unit at 1-800-342-3736 or by visiting the department's website at www.dfs.ny.gov.

OREGON CONSUMERS ONLY: Oregon Rule #441-890-0070 - Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 800-931-2424 ext. 651 or send an email to customerservice@myfci.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

PENNSYLVANIA CONSUMERS ONLY: The lender retains a security interest in your residential real estate whenever the security interest has not been released.

TEXAS CONSUMERS ONLY: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE

CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.