

BI-WEEKLY AUTO DRAFT APPLICATION



Bi-Weekly Auto Draft Program is an electronic savings option designed to help you pay off your loan faster. The plan may be scheduled around your pay cycles. Please follow the steps within this application to initiate automatic withdrawal from your bank account for your bi-weekly mortgage payment.

The requirements for the plan are as follows:

- ✓ The drafting account must allow Automated Clearing House (ACH) drafting.
- ✓ The current month's contractual installment must be paid.
- ✓ The initial draft date must be 15 days prior to the next due date.
- ✓ The initial draft date must not fall on a weekend.
- ✓ MUST SIGN APPLICATION (bottom of page 2)

Step 1. Please provide the following drafting information:

Initial Draft Date: _____ * Additional funds may be required if the above requirements are not met

Loan Number: _____ Borrower Name: _____

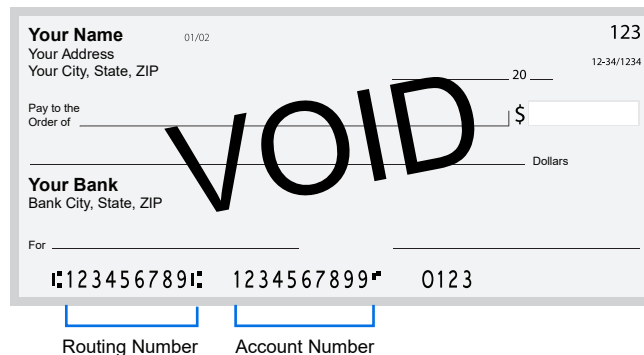
Property Address: _____
Street, City, State, and Zip Code

Bank Name: _____ Routing Number: _____

Account Number: _____ Account Type: Checking Savings

(Optional) I would like an additional \$ _____ debited each month and applied to my principal balance.

Step 2. Attach a voided check from your bank.



Step 3: Send the completed form to:

Email: ACHSetup@YouAreHome.com
Fax: 702.968.9508
Mailing Address: CrossCountry Mortgage, LLC
P.O. Box 19409
Charlotte, NC 28219-9409

Step 4. Receive Confirmation

You will receive a confirmation letter of successful enrollment in the ACH program. The confirmation will identify the date of your first scheduled ACH draft payment. We will not be able to process the application if your loan is not current.

How does the program work?

Once you sign up with ACH, your mortgage payment will automatically deduct from your designated checking or savings account each month. CrossCountry Mortgage, LLC ("CrossCountry Mortgage") will send notification to your bank to transfer the exact amount of the mortgage payment. A record of the transaction will be included each month on your bank statement and your monthly billing statement from CrossCountry Mortgage.

How will my payments be applied?

CrossCountry Mortgage will collect half-payments every two weeks. The funds will accumulate on the account until enough has been received to process a single contractual payment. In months where more than two drafts occur within a calendar month, the additional funds will be applied to the principal balance.

What if my payment changes?

If the monthly payment increases or decreases due to changes in the escrow or interest rate (if applicable), you authorize CrossCountry Mortgage to increase or decrease the withdrawal amounts by half of that amount.

Does bi-weekly ACH cost anything?

There are absolutely no charges to set up or use our ACH service.

Can I still make additional principal payments or escrow deposits?

Yes! If you want to make additional payments, either designate on the application the amount of the principal payment to be withdrawn in addition to your monthly payment, or simply mail a check for the desired amount. Additional escrow can be mailed any time. Please include your mortgage account number and the words "additional principal" or "escrow deposit" on the face of your check.

Can I cancel the Bi-Weekly Automated Clearing House payment plan?

Absolutely. You may cancel the ACH service at any time. Simply call our toll free number at 800-224-7984 or send in a written notice detailing your request at least 15 days prior to your next due date.

What happens if I change my bank?

If you change your bank account, you will want to call our toll free number at 800-224-7984 at least 15 days before your next draft date to update the ACH service. You may also submit a new ACH application, included above, by email, fax, or mail with a voided blank check from your new account. A confirmation letter will be sent upon the successful update of your automatic draft to reflect requested changes. Please allow 2-3 weeks for the updates to go into effect.

If you have any additional questions...

Please call us at 800-224-7984. One of our Customer Service representatives will be happy to answer your questions. Our offices are open Monday through Friday from 8:00 AM until 9:00 PM and Saturday from 10:00 AM until 3:00 PM Eastern Time.

By signing below you acknowledge that the information provided on page 1 is correct and you agree to authorize CrossCountry Mortgage, LLC to debit the account specified above for half of the amount of your scheduled monthly mortgage payment every 14 days.

Borrower's Signature

Date

Co-Borrower's Signature

Date