

MONTHLY AUTO DRAFT APPLICATION



Monthly auto draft payments can be made via ACH. ACH is a convenient, easy, and efficient way for you to make your monthly mortgage payment that is completely free of charge. There are two ways you can sign up for ACH:

Online: Follow the below steps:

1. Navigate to ccmportal.youarehome.com/crosscountry
2. Enter username and password to log in
3. Select your ACH preferences

Step 1. Complete and sign this application:

Draft my payment on the due date* * Form must be received at least 10 days prior to initial draft date

Draft my payment _____ days after my due date. You can select 1-14 days.

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.

By submitting this application, you authorize CrossCountry Mortgage, LLC ("CrossCountry Mortgage") its successors, and assignees to debit the above-specified account for the amount of your scheduled monthly mortgage payment due plus any additional principal that you may select. In the event the monthly payment changes due to increases or decreases in the escrow account or interest rate (if applicable), CrossCountry Mortgage will notify you in writing before the change occurs and will automatically adjust the debit amount for you. If you need to request a change in writing, it is your responsibility to notify CrossCountry Mortgage of any changes at least 15 days prior to next draft date.

Signature(s): _____

** All bank account holders must sign this application.

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Step 2. Attach a voided check or savings account deposit slip from your bank:

Your Name 01/02 123
Your Address
Your City, State, ZIP _____ 20 - 12-34/1234

Pay to the Order of _____ \$ _____ Dollars

Your Bank
Bank City, State, ZIP _____

For _____

⑆123456789⑆ 1234567899⑆ 0123

Routing Number Account Number

Step 3: Send the completed form to:

Email: ACHSetup@YouAreHome.com
Fax Toll Free: 877.776.1112
Mailing Address: CrossCountry Mortgage, LLC
P.O. Box 19409
Charlotte, NC 28219-9409

Step 4. Receive Confirmation

Upon successful enrollment in the ACH program, you will receive a confirmation letter via mail or email that includes the date of the first scheduled ACH draft payment. If the loan is not current, CrossCountry Mortgage will not be able to process the application.

How can I begin this convenient service?

The most simple and convenient way to begin ACH is to log in to your online account. If you do not have an online account, you can sign up at ccportal.youarehome.com/crosscountry. You can also fill out this application and submit it via email to ServicingHelp@YouAreHome.com, or send it in via fax or mail. Please provide a voided blank check or a savings account deposit slip with the application. The application and your voided check or deposit slip gives CrossCountry Mortgage the accurate information needed to begin the ACH service. The confirmation letter identifies the date of the first scheduled ACH draft payment. Please continue to make the normal mortgage payments until you receive your confirmation letter.

Why should I sign up for the ACH service?

ACH is a free, convenient, and secure method for paying your mortgage. You no longer have to remember to send in a check each month, and you'll have peace of mind knowing your monthly mortgage payment was made automatically, on time, and through a secure method.

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 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. If your payment increases, your ACH draft will automatically increase.

Does ACH cost anything?

There are no charges to setup or use our ACH service. Please be advised, however, that in the event you do not have sufficient funds in your account to cover the monthly payment amount on the transfer date, your bank may charge you an Overdraft/Insufficient Funds Fee. You should contact your bank to determine if this fee applies and the actual amount incurred. CrossCountry Mortgage will not be held liable or responsible for the payment of any overdraft charged or other bank fees as a result of an attempted transfer from your account containing insufficient funds. CrossCountry Mortgage will assess a fee for insufficient funds. Fees vary by state. You will remain liable and responsible for any monthly payments which remain unpaid as a result of an unsuccessful attempted transfer from your account containing insufficient funds.

Can I still make additional principal payments or escrow deposits?

You can make additional principal payments with your monthly ACH service but you cannot make additional escrow payments. To make ongoing additional principal payments, login to your online account and select **Payments**. From there, select **Modify Autopay**, and follow the instructions on the screen. Finally, select that you have agreed to the terms and conditions and hit submit. Your payment will not be complete until you select **Authorize Enrollment**.

To make a one-time principal payment, or one-time escrow deposit, log in to your online account and select **Payments**. From there, select either **Make a Payment** or **Make an Additional Payment**, and follow the instructions on the screen. Finally, select that you have agreed to the terms and conditions and select **Authorize Payment**. Your payment will not be complete until you select **Authorize Payment**.

You may also make an additional principal payments or an escrow deposit by calling us or mailing in additional payment. If you choose to mail it in, you must designate the additional escrow amount on the coupon that comes with your billing statement, or use the coupon Escrow sends as part of their escrow analysis/payment change notification.

Can I cancel the ACH service?

You can cancel the ACH service at any time by logging in to your online account. You may also call us at 800-224-7984 or send in a written notice detailing your request. Send written notices at least 15 days before your next draft date. The written request can be sent via email to ServicingHelp@YouAreHome.com or via U.S Postal Mail to CrossCountry Mortgage, LLC, 446 Wrenplace Road, Fort Mill, SC 29715.

What happens if I change my bank?

If you need to change or update your bank account information for ACH, please log in to your online account. You may also call us at 800-224-7984 or send written notice detailing your request. Send written notices at least 15 days before your next draft date. The written request can be sent via email to: ServicingHelp@YouAreHome.com or via U.S Postal Mail to CrossCountry Mortgage, LLC, 446 Wrenplace Road, Fort Mill, SC 29715.