



AUTOMATED CLEARING HOUSE (ACH) AUTOMATIC PAYMENT AUTHORIZATION

Yes, I would like to enroll in the free* monthly Automatic Payment Program.

BORROWER NAME		MORTGAGE LOAN NUMBER	
STREET ADDRESS	CITY	STATE	ZIP CODE
DAYTIME PHONE		EVENING PHONE	
FINANCIAL INSTITUTION/BANK NAME		FINANCIAL INSTITUTION/BANK PHONE NUMBER	
ACH ROUTING NUMBER	BANK ACCOUNT NUMBER	ACCOUNT TYPE	
		<input type="checkbox"/> Checking	<input type="checkbox"/> Savings

* Please note, your financial institution may assess a fee for this transaction, but LoanStream/OCMBC will not.

Please specify the payment (funds transfer) date most convenient for you. Note that it must be within the applicable grace period. **If a payment date is not specified, or if your loan is a daily simple interest loan, funds will be transferred on the loan due date.**

1. Deduct by payment on the _____ day of each month (or the first business day after if the bank is closed).
2. In addition to the regular monthly payment, please also deduct \$ _____ to be applied to **principal**.

I hereby authorize OCMBC, Inc. dba LendingPROS, its successors and/or assigns, to initiate transfers from my checking or savings account at the financial institution indicated above for the purpose of making my monthly mortgage payment. I authorize the amount of each transfer to include my regularly scheduled payment, including principal, interest, escrow items (if any), reimbursement of corporate advances (if any), optional insurance, as applicable, and the costs of any services I request.

I understand that, in accordance with the terms of my mortgage Note and/or adjustments in my escrow for taxes and insurance, my payment amount may change from time to time, as set forth in my loan documents. OCMBC, Inc. dba LendingPROS (or its successors and/or assigns), is hereby authorized to change the amount of the draft from my checking or savings account, provided that I am notified of the new payment amount at least 10 days prior to the funds transfer date. I agree that the payment change notice provided to me under the Adjustable rate Mortgage Provisions of the Truth-in-Lending Act and/or an escrow analysis form shall constitute notice of payment change as required by the Electronic Funds Transfer Act and Federal Reserve Board Regulation E.

I HEREBY AGREE TO THE TERMS AND CONDITIONS IN THIS AUTHORIZATION FORM.

Borrower's Signature

Date

Co-Borrower's Signature

Date