



Caliber Home Loans, Inc. ("Caliber") thanks you for your interest in our recurring Automatic Clearing House ("ACH") program. This is a convenient way to ensure your monthly payments are made on time.

We have enclosed a Recurring ACH Agreement for your convenience. To enroll in our ACH program, please visit our website or complete the agreement and return it to the address below. Note: If your loan originated with bi-weekly payments, your payments must be electronically transferred on the due dates specified in your loan origination documents. If you select the bi-weekly or semi-monthly recurring ACH option, we will hold the first half of your payment in a suspense account each month until the second half is drafted. In a bi-weekly program, the 13th and 26th draft of each cycle will be posted to your loan as an additional principal payment. **Enrollment in the bi-weekly or semi-annually recurring ACH program is subject to investor approval.** HELOC, Bankruptcy, Option ARM, Monthly ARM, and delinquent loans are not eligible for recurring ACH.

Caliber Home Loans, Inc.
Attn: Cash Operations ACH Department P.O.
Box 24610
Oklahoma City, OK 73124

Please visit myaccount.caliberhomeloans.com to obtain information regarding ACH payments or to access the recurring ACH Agreement online. You will receive a letter with important information, including your electronic payment start date, once we have received and processed your signed agreement.

Should you have any questions regarding this notice, please contact our Customer Service Department at 800-401-6587, Monday - Friday between the hours of 8:00 a.m. and 7:00 p.m. Central Standard Time, excluding federal holidays. You can find information about managing your mortgage payments at our website, myaccount.caliberhomeloans.com.

Sincerely,

Customer Service Department
Caliber Home Loans, Inc.

RECURRING AUTOMATED CLEARING HOUSE ("ACH") AGREEMENT

Borrower Name:

Co-Borrower Name:

Caliber Loan Number:

Due Date:

Late Charge Day:

I hereby authorize and request Caliber Home Loans, Inc. ("Caliber") to initiate electronic debit entries to my account (the "Account") at the financial institution named below ("Bank") under this Recurring Automated Clearing House Agreement ("Agreement"). This authority pertains to the payments due on the loan identified above (the "Loan"). I acknowledge and agree that the automatic payments authorized by this Agreement will be made on my selected draft date and in the amount of my contractual payment, unless I have elected to add additional amounts. If my next scheduled payment on the Loan will vary from the previous scheduled payment, Caliber will mail me a notice at least ten (10) days in advance of the next scheduled fund transfer. The authority is to remain in force and effect under this Agreement until the schedule of payments is completed on the Loan or until I terminate the Agreement . **I may terminate the Agreement by sending a written notice by mail to Caliber Home Loans, Inc., Attn: ACH Dept., P.O. Box 24610, Oklahoma City, OK 73124, that is received at least three (3) business days prior to the date of the next scheduled fund transfer.** If Caliber terminates this Agreement, written notice will be mailed within two (2) business days to the same mailing address used for correspondence related to my Loan documents.

Draft Option (choose one draft option and complete applicable required information):

____ Monthly* Draft Day _____ (choose day of the month, e.g., 1st, 2nd, etc.)

____ Biweekly** Select day of week: Monday Tuesday Wednesday Thursday Friday

____ Semi-Monthly*** Please select two days of the month you want your payment processed: _____ 1st Draft _____ 2nd Draft

*In order to ensure a late fee is not assessed to your account, your eligible monthly draft dates cannot exceed your contractual due date plus the number of grace period days allowed on your account. For Example: If the due date is the 1st and the Loan has a 15-day grace period before a late charge is assessed, the draft date may be any date between the 1st and the 16th of the month. If the due date is the 1st and the loan has a 10-day grace period before a late charge is assessed, the draft date may be any date between the 1st and the 11th of the month. If no draft date is chosen, Caliber will set the draft date to be the Loan's contractual due date.

****If your Loan was originated as a bi-weekly loan, all payments must be drafted on the actual due dates set forth in the Loan documents. If your Loan was not originated as bi-weekly, the Loan must be prepaid one full month in order to sign up for bi-weekly drafts and Caliber will hold the first half of your payment in a suspense account each month until the second half is drafted. The 13th and 26th draft of each cycle will be posted to your Loan as an additional principal payment. Enrollment in the bi-weekly recurring ACH program is subject to investor approval.**

*****The loan must be prepaid one full month in order to sign up for semi-monthly drafts. Caliber will hold the first half of your payment in a suspense account each month until the second half is drafted. Enrollment in the semi-monthly recurring ACH program is subject to investor approval.**

I acknowledge that the amount of the payment drafted may change in accordance with any payment changes authorized by the Loan documents (such as those resulting from an interest rate or escrow change). I may also choose to have a fixed amount drafted for additional principal, if I have chosen the Monthly draft option. This fixed principal payment will not change if my payment amount changes. Please note, principal only payments will be applied to outstanding fees and charges before the funds are applied to the loan's principal balance.

Additional principal amount to draft with payment (optional; only available with monthly draft): \$ _____

Total Drafted \$ _____

Account Holder: _____

Type of Account (mark one): ____ Checking ____ Savings

Name of Bank: _____

Bank Account Number: _____ 9-Digit Routing Number: _____

(Note: Verify the routing number with Bank. The signers on the deposit account must match the names on the Loan.)

By my signature below, I hereby agree to the terms of this Agreement, certify my authority to enter into this Agreement and the accuracy of the Account information, and acknowledge receipt of an additional copy of this Agreement.

Signed _____ Printed _____ Dated _____

RECURRING AUTOMATED CLEARING HOUSE ("ACH") AGREEMENT

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Co-Borrower Name:

Caliber Loan Number:

Due Date:

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Name of Bank: _____

Bank Account Number: _____ 9-Digit Routing Number: _____

(Note: Verify the routing number with Bank. The signers on the deposit account must match the names on the Loan.)

By my signature below, I hereby agree to the terms of this Agreement, certify my authority to enter into this Agreement and the accuracy of the Account information, and acknowledge receipt of an additional copy of this Agreement.

Signed _____ Printed _____ Dated _____