



P.O. Box 24610
Oklahoma City, OK 73124-0610

Dear Customer,

Caliber Home Loans, Inc. ("Caliber") thanks you for your interest in our Electronic Funds Transfer (EFT) plan. This is a convenient way to ensure your monthly payments are made on time.

We have enclosed an Electronic Funds Transfer Authorization Agreement for your convenience. To enroll in Caliber's electronic payment plan, please complete the form 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 recurring payment plan, we 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. HELOC, Bankruptcy, or delinquent loans are not eligible for the recurring payment option

Attn: ACH Department
Caliber Home Loans, Inc.
P.O. Box 24330
Oklahoma City, OK 73124

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

Caliber Home Loans, Inc. is committed to providing outstanding service to our customers. 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 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.

THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Notice to Consumers presently in Bankruptcy or who have a Bankruptcy Discharge: If you are a debtor presently subject to a proceeding in Bankruptcy Court, or if you have previously been discharged from this debt by a Federal Bankruptcy Court, this communication is not an attempt to collect a debt but is sent for informational purposes only or to satisfy certain Federal or State legal obligations.

ELECTRONIC FUNDS TRANSFER AUTHORIZATION AGREEMENT

Borrower Name: _____ Co-Borrower Name: _____
Caliber Loan Number: _____ Due Date: _____ Late Charge Day: _____

I (we) hereby authorize and request Caliber Home Loans, Inc. ("Caliber") to initiate electronic debit entries or effect a charge by any other commercially accepted practice to my (our) account (the "Account") at the financial institution named below ("Bank") under this Electronic Funds Transfer Authorization Agreement ("Agreement").

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

*Eligible monthly draft dates cannot create a late charge. 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 15th of the month or any date during the month prior to your due date.

**If my (our) 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 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.

***Your Semi-Monthly date selection cannot create a late charge.

I (we) 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 (we) may also choose to have a fixed amount drafted for additional principal (curtailment), if I (we) have chosen the Monthly draft option.

Total Drafted \$ _____

Account Holder: _____ Type of Account (mark one): _____ Checking _____ Savings

Name, Address, and Phone Number 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.)

Each month, Caliber will debit my (our) Account for the amount of my (our) payment on the draft date(s). If my (our) Account does not contain sufficient funds for my (our) payment or if the Bank refuses to allow the draft of my (our) payment, I (we) will be responsible to Caliber for any fees or charges related to insufficient funds, bad checks and late payments charged by Caliber, unless such fees or charges are prohibited by the Loan documents or applicable law.

I (we) will receive an acknowledgment letter from Caliber confirming the amount and the date of the initial debit when my (our) authorization has been processed. Until I (we) receive such letter, I (we) shall continue making our Loan payments through my (our) usual process (e.g., check or through my (our) Bank).

By my (our) signature below, I (we) hereby agree to the terms of this Agreement, certify my (our) 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 Name _____ Date _____

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