



Save Time & Money

Pay Your Mortgage Automatically

Never write another check for your mortgage
Let us pay it automatically!

It costs you absolutely nothing!

With our Automatic Payment Plan, we will deduct your monthly mortgage payment from your checking account with any financial institution you choose, or from your AmTrust Bank savings account.

Your payment will automatically be deducted between the first and tenth calendar day of every month. You pick the day! If the day you pick falls on a bank holiday or a weekend, the payment will be deducted from your account on the next business day.

No more bother with checks, stamps and the possibility of payments lost in the mail. No more worry about missed payments just because you're away.

To begin simplifying your life, complete the form below and enclose it with your mortgage payment.

AMTRUST
BANK



MKT:260 revised (12/07)

Use Automatic Payment Plan

• • • • Pay your mortgage the easy way!

IT'S SO EASY

Q. How do I sign up?

A. Complete all sections of the authorization, sign and enclose a voided check.

Q. When will this take effect?

A. Your first automatic payment withdrawal will begin no later than 6 weeks from receipt of your completed application. Please continue to pay your monthly mortgage payment until you receive a written notification of the initial automatic payment withdrawal.

Q. What if I have a question about my payment?

A. Simply call toll-free 1-888-696-4444.

Q. Is there a charge for this service?

A. No

Q. What if I want to stop the automated payment plan?

A. Write us at:

AmTrust Bank
Attn: Cash Processing Dept.
P.O. Box 94895
Cleveland, OH 44101-4895

Or call 1-888-696-4444.

Q. How can I be sure my mortgage payment has been paid?

A. Your mortgage payment will be clearly itemized on your monthly checking account statement. You can view your mortgage statement when logged into your online banking account at www.amtrust.com. For assistance with logging into online banking, please call 1-888-696-4444.

Authorization For Electronic Funds Transfer

Yes, please sign me up for the Automatic Payment Plan. Simply return this form with your next mortgage loan payment and we will notify you by mail when your Automatic Payment Plan will begin. If you would like additional information, please call toll-free 1-888-696-4444 and a representative will be happy to answer any questions.

Note: Please include a voided check with this form.

I/We hereby authorize and direct AmTrust Bank to initiate monthly debit entries to my/our bank account for the amount of my/our monthly payment including principal, interest and tax/insurance escrow (if any). AmTrust Bank will mail a written notice of any change in the amount of the transfer to me/us at least ten (10) days prior to the scheduled transfer date. I/We hereby acknowledge that transfers are to be made between the FIRST and TENTH calendar day of the month as selected below. I/We understand that the amount of the monthly debit may vary in accordance with the Note and Mortgage relating to my/our mortgage account number identified below. I/We will not hold AmTrust Bank or the financial institution identified below, responsible for any fees or charges I/we incur if I/we do not have funds in my/our account sufficient to make any payment to AmTrust Bank or if a transfer to AmTrust Bank results in insufficient funds. If there is more than one borrower, either may authorize the automatic debits to the account identified below provided the signer is also an owner or co-owner of the account to be debited, and either borrower may instruct the Bank to stop the automatic payment debits. To cancel the Automatic Payment Plan, I/we must call AmTrust Bank toll free at 1-888-696-4444 or I/we can write to AmTrust Bank, Attn. Cash Processing Dept., P.O. Box 94895, Cleveland, OH 44101-4895 or fax to 216-583-5202. The call or letter must be received by AmTrust Bank by 5 PM Eastern Time on the third business day before a scheduled date of transfer. After my/our account has been charged, I/we understand that I/we have the right to have any error corrected immediately provided I/we send written notice of error to AmTrust Bank at the address stated above. I/we understand that I/we will be removed from the Automatic Payment Plan if the account used to make automatic payments has an insufficient balance more than twice in any period of 12 consecutive months.

Date: ____/____/____

Select Calendar Day for transfer (check one):

1 2 3 4 5 6 7 8 9 10

(if date not specified, the payment will be drafted on the 1st of each month)

Mortgage Loan Number: _____

OPTIONAL:

Extra Monthly Payment to Principal \$ _____

Extra Monthly Payment to Escrow \$ _____

Bank Name: _____

Bank Account (check one):

Checking

Routing Number: _____

first 9 digits on check

Account Number: _____

AmTrust Bank Savings Account

Account Number: _____

Signature: _____

Signature: _____

Daytime Phone Number: _____ Evening Phone Number: _____

Note: Please return top portion with a voided check.

MKT:260 (revised 12/07)

Authorization For Electronic Funds Transfer (KEEP THIS PORTION FOR YOUR RECORDS)

Yes, please sign me up for the Automatic Payment Plan. Simply return this form with your next mortgage loan payment and we will notify you by mail when your Automatic Payment Plan will begin. If you would like additional information, please call toll-free 1-888-696-4444 and a representative will be happy to answer any questions.

Date: ____/____/____

Select Calendar Day for transfer (check one):

1 2 3 4 5 6 7 8 9 10

(if date not specified, the payment will be drafted on the 1st of each month)

Mortgage Loan Number: _____

OPTIONAL:

Extra Payment to Principal \$ _____

Extra Payment to Escrow \$ _____

Bank Name: _____

Bank Account Number: _____

Signature: _____

Signature: _____

Note: Please include a voided check with this form.

I/We hereby authorize and direct AmTrust Bank to initiate monthly debit entries to my/our bank account for the amount of my/our monthly payment including principal, interest and tax/insurance escrow (if any). AmTrust Bank will mail a written notice of any change in the amount of the transfer to me/us at least ten (10) days prior to the scheduled transfer date. I/We hereby acknowledge that transfers are to be made between the FIRST and TENTH calendar day of the month as selected below. I/We understand that the amount of the monthly debit may vary in accordance with the Note and Mortgage relating to my/our mortgage account number identified below. I/We will not hold AmTrust Bank or the financial institution identified below, responsible for any fees or charges I/we incur if I/we do not have funds in my/our account sufficient to make any payment to AmTrust Bank or if a transfer to AmTrust Bank results in insufficient funds. If there is more than one borrower, either may authorize the automatic debits to the account identified below provided the signer is also an owner or co-owner of the account to be debited, and either borrower may instruct the Bank to stop the automatic payment debits. To cancel the Automatic Payment Plan, I/we must call AmTrust Bank toll free at 1-888-696-4444 or I/we can write to AmTrust Bank, Attn. Cash Processing Dept., P.O. Box 94895, Cleveland, OH 44101-4895 or fax to 216-583-5202. The call or letter must be received by AmTrust Bank by 5 PM Eastern time on the third business day before a scheduled date of transfer. After my/our account has been charged, I/we understand that I/we have the right to have any error corrected immediately provided I/we send written notice of error to AmTrust Bank at the address stated above. I/we understand that I/we will be removed from the Automatic Payment Plan if the account used to make automatic payments has an insufficient balance more than twice in any period of 12 consecutive months.