

P.O. Box 5001  
Westfield, IN 46074  
(800) 561-4567

Dear Mortgagor(s)

Carrington Mortgage Services, LLC (“Carrington”) offers the option to automatically make your mortgage payments each month by having us debit an account you designate on the eligible day(s) you choose (“AutoPay”). AutoPay is a convenient, economical and efficient way to make your monthly mortgage payment. Carrington does not charge a fee for this service<sup>1</sup>. Please see the enclosed authorization form<sup>2</sup>, which includes AutoPay Terms and Conditions, for details regarding this service. **You may also enroll in AutoPay electronically on our website at [carringtonmortgage.com](http://carringtonmortgage.com) by logging in and visiting the ‘Automatic Payments’ page.**

If you wish to enroll in AutoPay, you will need an eligible account that allows recurring ACH debits. AutoPay is not available without a routing number and debit card accounts are not accepted by Carrington.

If you choose not to enroll online, Carrington will need the following to establish AutoPay:

1. Complete the authorization form included with this letter with your **checking or savings account information**.
2. **Sign the authorization form.** The names on the Note must match the names on the debiting bank account.
3. Return the original or scanned copy of the documents by a method indicated below.

**Fax**  
(800) 486-5134

**Mailing Address**  
Carrington Mortgage Services, LLC  
P.O. Box 5001  
Westfield, IN 46074

Once we have received and processed your information, we will send a confirmation letter advising you of your first AutoPay date. You may also complete this process electronically on our website at [carringtonmortgage.com](http://carringtonmortgage.com) by logging in and visiting the ‘Automatic Payments’ page.

**AFTER YOU ENROLL, YOU WILL NEED TO CONTINUE TO MAKE YOUR MONTHLY MORTGAGE PAYMENTS UNTIL YOU RECEIVE WRITTEN CONFIRMATION FROM US OF YOUR FIRST AUTOMATIC PAYMENT DATE.**

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<sup>1</sup> Although Carrington does not charge a fee to use AutoPay, your bank or financial institution may (or may not) charge a fee. You should check with your bank or financial institution before you enroll. We may charge you a fee for payments made via AutoPay that are returned to us unpaid by your financial institution.

<sup>2</sup> The authorization form shows which dates are “eligible dates” each month that you may choose.



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You may cancel or stop payment on AutoPay by giving written or verbal notice to Carrington. Your cancellation will become effective for the next payment scheduled at least three (3) business days after the date you provide notice. If you cancel AutoPay less than three business days before scheduled payment, it will not be effective until the following scheduled payment. After you cancel, you will need to make other arrangements for making your monthly payment.

For other payment options that may be available to you, please call our toll-free number below or visit our website at [www.CarringtonMortgage.com](http://www.CarringtonMortgage.com).

If you have further questions or concerns regarding this matter, please contact Carrington at 1-800-561-4567, Monday through Friday from 8:00 AM to 8:00 PM, Eastern Standard Time.

Sincerely,

Customer Research Department  
Carrington Mortgage Services, LLC

Loan# \_\_\_\_\_

This Authorization to periodically debit your account by ACH is for (Please select one of the below two options):

- A new AutoPay request  change to my current AutoPay set up

**PROVIDE YOUR PAYMENT ACCOUNT INFORMATION**

Debit my  Checking or  Savings Bank Routing Number \_\_\_\_\_ Account Number \_\_\_\_\_

At \_\_\_\_\_ (Financial Institution) in \_\_\_\_\_ (Financial Institution City/State)

**CHOOSE A PAYMENT DATE**

Monthly Drafting (Please select from Valid Dates ONLY 1<sup>st</sup> through 16<sup>th</sup>): \_\_\_\_\_

Semi-Monthly Drafting (Valid Dates 1<sup>st</sup> and 15<sup>th</sup>) (automatically debit my/our bank account on the 1<sup>st</sup> and 15<sup>th</sup> of the month for one-half (½) the amount of my full mortgage payment.

You hereby authorize Carrington Mortgage Services, LLC, its permitted successors and assigns (collectively, "Carrington") to automatically debit the account as describe below (PLEASE SELECT ONE OF THE BELOW FOUR OPTIONS):

**CHOOSE A PAYMENT AMOUNT OPTION:**

- Deduct my required loan payment ONLY  
 Deduct my required loan payment PLUS an additional \$ \_\_\_\_\_ principal payment with each draft date  
 Deduct my required loan payment PLUS an additional \$ \_\_\_\_\_ escrow payment with each draft date (Escrowed accounts only)  
 Deduct my required loan payment PLUS an additional \$ \_\_\_\_\_ principal and \$ \_\_\_\_\_ escrow each draft date (Escrowed accounts only)

**Until Carrington sends you a confirmation letter notifying you when your automatic payments will begin, please MAIL YOUR PAYMENTS TO:**

**Carrington Mortgage Services, LLC  
Attn: Payment Processing  
P.O. Box 660586  
Dallas, TX 75266-0586**

It may take up to 45 days to set up your AutoPay. Your account must be current pursuant to the terms of your Note/Mortgage before the AutoPay will be authorized to begin. Please be advised if the draft date selected is outside of the grace period, and the current monthly payment is not satisfied the AutoPay request will be rejected.

You understand that AutoPay will be automatically cancelled if in any 6 month period there are two occasions where your payment cannot be deducted due to insufficient or/unavailable funds and that you will have to make other arrangements to make certified funds payments. By signing below, you represent that you are authorized to establish recurring debits for the account described above.

If you have further questions or concerns, please contact Carrington at 1-800-561-4567, Monday through Friday 8:00 AM to 8:00 PM, Eastern Standard Time.

**YOU HAVE THE RIGHT TO CANCEL FUTURE AUTOMATIC PAYMENTS AT ANY TIME BY CALLING US AT 800-561-4567. PLEASE SEE THE REVERSE SIDE OF THIS FORM FOR ADDITIONAL TERMS AND CONDITIONS APPLICABLE TO YOUR AUTHORIZATION, INCLUDING INFORMATION REGARDING YOUR RIGHT TO CANCEL, SERVICE FEES FOR REJECTED AUTOMATIC PAYMENTS, HOW WE CALCULATE YOUR MONTHLY PAYMENT AND OTHER IMPORTANT DISCLOSURES.**

**KEEP A COPY OF THIS DOCUMENT FOR YOUR RECORDS.**

X \_\_\_\_\_ Date \_\_\_\_\_  
(Signature of Account Owner)

X \_\_\_\_\_ Date \_\_\_\_\_  
(Signature of Account Owner)

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name