



P.O. Box 10826
Greenville, SC 29601-0826

Phone Number: **800-365-7107**
Fax: **866-467-1184**
e-Mail: LoanServicing@ShellpointMtg.com

Monday - Thursday: **8am-9pm EST**
Friday: **8am-9pm EST**
Saturday: **10am-2pm EST**

*** ACH Draft Authorization ***

Dear Borrower:

Shellpoint Mortgage Servicing is pleased to offer a free automatic payment option. Your monthly payments can now be automatically drafted from your checking or savings account each month on the date you choose. Proof of payment will appear on your bank statement.

The authority you give Shellpoint to charge the payment to your checking or savings account will remain in effect until you notify us in writing to cancel the authorization.

To take advantage of this service, complete the form below, attach your voided check and return it to our office using the above contact information.

Si usted no entiende el contenido de esta carta, por favor contacte a uno de nuestros representantes que hablan español al número **800-365-7107**.

Sincerely,
Shellpoint Mortgage Servicing

* Your Monthly Payment Amount may vary due to Interest Rate and/or Escrow changes, if applicable. You will be notified of any change in monthly escrow payments.



AUTOMATIC PAYMENT ENROLLMENT FORM

Borrower/Payment Information (please update any incorrect information listed below)

Loan Number: _____

Borrower 1: _____

Borrower 2: _____

Mailing Address: _____

Date to Start Drafting Payment: ___/___/___

Day of the month that the monthly draft should occur (must be between the 1st and 28th): _____

Current Monthly Payment Amount*:	
Additional Draft Amount**:	+
<hr/>	
Total Monthly Draft Amount***:	

* Your Monthly Payment Amount may vary due to Interest Rate and/or Escrow changes, if applicable. You will be notified of any change in monthly escrow payments.

** Funds drafted in excess of my regular payment amount will first be used to satisfy amounts that are past due. If no amounts are past due, then excess funds will be posted to reduce my principal balance.

*** This payment will appear on your bank statement as an entry initiated by Shellpoint’s vendor, RCap Services.

Banking Information

ABA Transit Number: _____ Bank Account Number: _____

Please indicate account type: CHECKING or SAVINGS Bank Name: _____

Authorization to Begin Automated Payment Option

I authorize RCap Services on behalf of Shellpoint to debit my account each month. I understand that if the drafting day should fall on a non-business day, the draft will take place on the next business day. In order to cancel the draft, I must make a request in writing to Shellpoint 20 days in advance of the scheduled drafting date. Insufficient funds (“NSF”) charges will apply to my account if the funds are not available at the time of debit.

If my regularly scheduled draft is returned, a second draft may be attempted. In the event three of my scheduled drafts are returned, the Automated Payment Option will be terminated. Each NSF transaction will result in an NSF fee.

I acknowledge that I have read, understand, and agree to the terms set forth for the Automated Payment

Signature: _____

Borrower 1

Signature: _____

Borrower 2

(Both signatures required if Joint account.)

RETAIN A COPY OF THIS FORM FOR YOUR RECORDS.

Attach a voided check to this form.



Please read the following important notices as they may affect your rights.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

If this debt was discharged in a bankruptcy without a valid reaffirmation, please understand that Shellpoint is not attempting to collect the debt from you personally, but is rather seeking to protect the creditor's right in the associated collateral. Please disregard any contrary provisions contained in this letter and interpret this communication accordingly.

California

As required by law, you are hereby notified that a negative credit bureau report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill your credit obligation.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Colorado

"FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Colorado office: 1776 S. Jackson Street, Suite 900, Denver, CO 80210. Telephone (720) 287-8681.

Massachusetts

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request.

You may terminate this request by writing to the collection agency.

Local address is 5230 Washington Street, West Roxbury, Mass 02132

Office hours are Mon-Thurs 10 a.m. to 3 p.m."

Minnesota

This collection agency is licensed by the Minnesota Department of Commerce.

New York City

New York City Consumer Affairs license number 1471002

North Carolina

Our address and The North Carolina Department of Insurance Permit Numbers for our offices are as follows: 55 Beattie Place, Suite 600, Greenville, South Carolina 29601 - Permit Number 11870.

Tennessee

This collection agency is licensed by the collection service board, State Department of Commerce and Insurance, 500 James Robertson Parkway, Nashville, Tennessee 1540.

Utah

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Attention Service members and Dependents: The federal Service members Civil Relief Act and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances during and nine months after the service member's military or other service.

The following is a Spanish translation of the information previously provided:



Lea por favor las siguientes avisos importantes que puedan afectar sus derechos.

El objeto de la presente notificación es gestionar el cobro de la deuda, y toda información obtenida será utilizada a tal fin. La presente comunicación proviene de un agente de cobro de deudas.



Si esta deuda no fue liberada en una quiebra sin una reafirmación válida, entienda que Shellpoint no busca cobrar la deuda de usted personalmente, sino que busca proteger los derechos del acreedor en la garantía asociada. Haga caso omiso de las disposiciones contradictorias que se encuentran en esta carta e interprete esta comunicación en consecuencia.

California

Como es requerido por la ley usted esta siendo notificado por este medio que un reporte de crédito negativo afectando su reporte de crédito puede ser remitido a una agencia de reporte de créditos, si usted no puede satisfacer los términos de su obligación.

El acto estatal de Rosenthal Fair Debt Collection Practices, y el acto federal de Fair Debt Collection Practices requieren que, a menos de circunstancias inusuales, los cobradores no podrán contactarlo antes de las 8 a.m. o después de las 9 p.m. Ellos no lo podrán acosar usando amenazas violentas o arrestarlo o usar un lenguaje ofensivo. Los cobradores no podrán usar declaraciones falsas o engañosas o llamarlo a su trabajo si ellos saben o tienen razón para saber que usted no puede recibir llamadas personales en su trabajo. En general, cobradores no le podrán decir a otra persona, aparte de su abogado o su esposa, acerca de su deuda. Los cobradores se podrán comunicar con otras personas para poder comunicarse con usted, y para entablar un juicio. Para más información sobre las actividades de colección de deuda, usted puede contactar Federal Trade Commission al 1-877-FTC-HELP o www.ftc.gov.

Colorado

PARA INFORMACIÓN SOBRE LA LEY DE PRÁCTICAS JUSTAS DE COBRO DE DEUDAS DE COLORADO, CONSULTE WWW.COLORADOATTORNEYGENERAL.GOV/CA.

Un consumidor tiene derecho a solicitar por escrito que un cobrador de deudas o agencia de cobranza deje de comunicarse con el consumidor. Una solicitud por escrito para cesar la comunicación no impedirá que el cobrador de deudas o agencia de cobranza tome cualquier otra medida autorizada por la ley para cobrar la deuda.

Oficina de Colorado: 1776 S. Jackson Street, Suite 900, Denver, CO 80210. Teléfono (303) 753-0945

Massachusetts

Usted tiene derecho a hacer una solicitud por escrito u oral para que las llamadas telefónicas relacionadas con su deuda no se hagan a su lugar de trabajo. Cualquier solicitud oral tendrá una vigencia de sólo diez días a menos que proporcione una confirmación por escrito de la solicitud fechada por el correo o entregada dentro de un lapso de siete días a partir de dicha solicitud. Usted puede cancelar esta solicitud por escrito al cobrador de deudas.

La dirección local es 5230 Washington Street, West Roxbury, Mass 02132. El horario de oficina es de lunes a jueves de 10 a.m. a 3 p.m.

Minnesota

Esta agencia de cobranza está autorizada por el Departamento de Comercio de Minnesota.

New York City

Número de licencia 1471002 de Asuntos del Consumidor de la Ciudad de Nueva York.

North Carolina

Nuestra dirección y los números de permiso del Departamento de Seguros de Carolina del Norte son los siguientes: 55 Beattie Place, Suite 600, Greenville, South Carolina 29601 – Número de permiso 11870.

Tennessee

Esta agencia de cobranza está autorizada por la junta de servicio de cobranza, el Departamento de Comercio y Seguros del Estado, 500 James Robertson Parkway, Nashville, Tennessee 1540.

Utah

Como lo requiere la ley de Utah, por medio de la presente, se le notifica que un informe de crédito negativo que se refleja en su historial de crédito puede ser enviado a una agencia de informes de crédito si usted no cumple con los términos de sus obligaciones de crédito.

Atención militares y sus dependientes: La Ley Federal De Amparo Civil Para Militares y algunas leyes estatales les proporcionan protecciones importantes, las cuales en la mayoría de las circunstancias incluyen la prohibición de los juicios hipotecarios durante y nueve meses después de su tiempo de servicio activo militar u otro servicio.