

We are pleased to offer you the option of having your mortgage payments made automatically from your bank account.

You do not have to change your present banking relationship to take advantage of this service. We can withdraw your payment from your current account.

Here's How the Automatic Payment Plan Works

You authorize regularly schedule payments to be made from your bank account.

Once we verify your account information with your bank, we will send you a notice specifying when the automatic payments will begin.

We will withdraw funds from your account on the day you specify from the 1st to the 15th of each month. Proof of payment will appear on your bank statement.

The authority you give NDHFA to charge your account will remain in effect until you notify the Agency in writing to terminate the authorization.

If you would like to make additional principal payments, you must notify NDHFA in writing of the additional amount you wish to apply to principal. The additional amount will be taken out of your account at the same time as your regular payment.

Once You Sign Up, You Must...

- Allow 30 to 45 days to process your request for this service. In the meantime, you will have to continue
 making your payment by check or another method until NDHFA notifies you that the automatic payments
 will start.
- Have sufficient funds in your account on your payment date each month.

Important Note to Mortgagors

- This service is only available for mortgagors whose loans are and remain current.
- If sufficient funds are not available when NDHFA withdraw funds from your account, you will be notified
 accordingly and you will have to make your payment by check or another method. You may also be subject to
 NSF and late fees.
- You must notify NDHFA, in writing, five days before the end of the month to stop automatic withdrawal.

For more information, please contact the NDHFA directly at (800) 292-8621, (701) 328-8080, or 711 (TTY). **To take advantage of this service, detach and mail bottom portion to:** North Dakota Housing Finance Agency, PO Box 1535, Bismarck, ND 58502-1535

AUTHORIZATION FOR AUTOMATIC PAYMENT

I hereby authorize the North Dakota Housing Finance Agency (NDHFA) and the Financial Institution named to initiate entries to my checking/savings account. This authority will remain in effect until I notify NDHFA, in writing, to cancel it in such time as to afford NDHFA a reasonable opportunity to act on it.

Name	Financial Institution Name
Indicate the day of the month you wish to have payments drawn.	
□ 1 st □ 2 nd □ 3 rd □ 4 th □ 5 th □ 6 th □ 7 th □ 8	^{3th 9th 10th 11th 12th 13th 14th 15th}
Routing Number (9 digits between these symbols :)	Account Number* Account Type
NDHFA Loan Number	Extra to Principal (optional) \$ \$ Extra to Escrow Account (optional) \$
Signature	Date

*Please include a voided check blank or deposit slip for the account from which you wish to have your payment drawn.