

DIRECT WITHDRAWAL (ACH DEBIT) AUTHORIZATION AGREEMENT

CUSTOMER NAME(S) _____

VISTA ACCOUNT NUMBER _____ PHONE NUMBER _____

I (we) hereby authorize Vista Contract Servicing, to initiate debit entries from my account indicated below at the depository financial institution named below, and to debit the same from such account. I (we) acknowledge that the origination of ACH transactions from my (our) account must comply with the provisions of US Law. Vista Contract Servicing will need a separate Direct Withdrawal Authorization Agreement for each account that I/we have with Vista Contract Servicing. Vista must receive this form at least FIVE (5) business days prior to the date of the first requested withdrawal.

Please debit each month beginning* ____/____/____ Amount to be deducted: ** \$ _____

*Debit days offered are 1st, 5th, 10th, 15th, 20th and 25th of each month.

**Total payment amount including monthly escrow fee.

Bank Name: _____ Checking Account: _____ Savings Account: _____

If you have a Money Market account, please contact your financial institution to see whether that account should be coded as a Checking or Savings Account. Vista Contract Servicing can only initiate transfers from accounts that can be coded as a Checking or Savings Account.

Routing Number: _____ Account Number: _____

PLEASE READ THE FOLLOWING DIRECT WITHDRAWAL POLICIES CAREFULLY BEFORE SIGNING:

1. The date selected is the date that the funds will be deposited into Vista Contract Servicing's account and credited to your account. **Please be advised that the funds will need to be available in your bank account at least two (2) business days prior to the date selected to be applied.**
2. Transfers scheduled to occur on a weekend or holiday will take place on the next regular business day. Be advised, depending on your grace period, this may cause late fees to be assessed.
3. In the event that a transfer overdraws your bank account or is rejected due to insufficient funds, we may cancel any future transfer transactions and charge you our NSF Fee, currently \$45.00. You will then be responsible for submitting guaranteed funds to Vista Contract Servicing.
4. Any cancellation requests and/or changes must be received by Vista Contract Servicing no less than FIVE (5) business days prior to the next scheduled posting date.
5. Monthly service fees must be included in the total amount to be deducted. (Service fees are included in the total payment amount provided on your payment coupons.)
6. Due to the recurring nature of Direct Withdrawals, Vista Contract Servicing will only initiate a Direct Withdrawal for ongoing payments. Vista Contract Servicing will not set up a Direct Withdrawal for a one-time amount such as an annual fee, balloon payment or payoff amount.
7. The account must be current prior to signing up for Direct Withdrawal. Vista Contract Servicing will only schedule current payments for Direct Withdrawal. **You may choose to have your funds posted on a day within your grace period, HOWEVER; Vista Contract Servicing will not be responsible for any late charges if you choose a date within five days of the expiration of your grace period.**

I request and authorize my bank to accept these charges. I may change/revoke this authorization at any time by providing Vista Contract Servicing with written instructions. I understand that such a cancellation or change request must be RECEIVED by Vista Contract Servicing no less than FIVE (5) business days prior to the next scheduled withdrawal. I have read the above Direct Withdrawal Policies. By signing below, I am indicating that I understand ALL the Direct Withdrawal Policies and agree to participate in such.

Signature _____

Date: _____

Signature _____

Date: _____



P.O. Box 349 Colville, WA 99114
Phone (509) 684-4580 Fax (509) 684-5448
www.vistatitle.com/contract-servicing

ACH DEBIT

IS FREE!!!

If you would like to have your payments deducted directly from your checking or savings account, please complete the Direct Withdrawal (ACH Debit) Authorization Agreement and return it to our office.

Vista Contract Servicing

PO Box 349

COLVILLE WA 99114

EMAIL:

contractservicing@stevenscountytitle.com

For further information, please call our office at (509) 684-4580.