

Automatic Loan Payment Request Form



HARRIS

- New
- Change
- Cancel

* Required field in order to process your request

INSTRUCTIONS

Check one box

* Harris Loan Account Number

Enter digits of the Harris Loan Account Number. Omit leading zeros. Example: 0000012045 should be entered 12045

ACCOUNT TO DIRECT DEBIT

* Deposit Account Type

- Checking
- Savings

Check One Box

A voided check is required for a non Harris checking account
See Instructions for other required account authentication documents

* Bank Routing Number

See check example for number location. 9 digits - Include preceding or following zeros.
Example: 071234100 should be entered 071234100

* Bank Account Number

See check example for number location. Include preceding or following zeros. Example: 3456700000 should be entered 3456700000

* Debit My Account Beginning/Stopping this Month

Enter Month & Year Example: June 2010

OPTION 1 CHANGE LOAN PAYMENT DUE DATE

CAN NOT BE CHANGED FOR LINES OF CREDIT

- First Mortgage
- Consumer Loan

Check One Box

Due Date for a First Mortgage can only be changed from the 1st to the 5th
Due Date for a Consumer Loan can be changed - see Due date change rules and example

Change my Due Date to the 5th of the month

Change my Due Date to this date every month

Enter the Day of the Month Rules: The new Due Date can not be less than current
Example: 1, 5, 10, 20, 25, etc. Due Date can not go beyond the end of the month

Change Payment Due Date Starting on This Date

Enter MM / DD / YYYY:

Due Date Now: 20th every month New Due Date: Can be the 21st up to the end-of-month

OPTION 2 INCREASE MORTGAGE LOAN PAYMENT AMOUNT

CAN BE INCREASED FOR A FIRST MORTGAGE ONLY

Amount to Add to Current Loan Payment

Enter the Dollar Amount added to your Current Loan Payment
Examples: \$50.00, \$113.50

Increase Payment Amount Starting on This Date

Enter MM / DD / YYYY

MAIL TO:

FAX TO: 847-434-2569

Harris Consumer Loan Center
ATTN: Servicing Dept. D
P.O. Box 5043
Rolling Meadows, IL 60008 - 5043

I (we) authorize Harris to debit loan payments from the deposit account defined above and agree to have sufficient funds available to cover the payments on the loan payment due date.

At least one account holder's signature is required to authorize recurring automatic loan payments from this account.

* Account Holder(s) Authorization

Your signature(s) represents your authorization to debit the account

Account Holder's Signature

Account Holder's Signature

Print Name

Print Name

Date Signed

Date Signed

Enter MM / DD / YYYY

Enter MM / DD / YYYY

Attach Voided Check OR
Another form of account authentication documentation

See Voided Check Example (#6 on Instructions Page)
See Required Account Authentication Documents (#5 on Instructions Page)

FOR CONSUMER LOAN MAINTENANCE USE ONLY

Processed By(initials)

Date Received

Processed Date

SD Ref #

- 1 Use this form to begin, change or cancel automatic loan payments.
All Required Fields with a red asterisk (*) and yellow highlighted MUST be filled out.
- 2 Complete this form if you want to:
 - Start recurring automatic loan payments
 - Change the account from which direct debits are made to pay loan payments
 - Change the Due Date payments are made from your account
 - Change the First Mortgage Loan Payment Amount
 - Cancel recurring automatic loan payments
- 3 A signed and completed Automatic Loan Payment Request Form including the required account authentication document (either a voided check or a letter) must be received by the Harris Consumer Loan Center no later than 5 business days before the next due date. Forms received after this deadline date will be processed in the subsequent month.
- 4 Sufficient funds should be in the requested account on the due date in order for the automatic loan payment to be processed.
- 5 Required Account Authentication document(s) *ONLY Required for Non Harris Accounts*

QUESTIONS COMPLETING THE FORM? CALL 1-866-778-2265

Check the NEW Box at the top, Complete the Required Fields
Check the CHANGE Box at the top, Complete the Required Fields
Check the CHANGE Box at the top, Complete the Required Fields
Check First Mortgage or Consumer Loan box, Complete Option 1
Check the CHANGE Box at the top, Complete the Required Fields, Complete Option 2
Check the Cancel Box at the top, Complete the Required Fields

Authentication of your account is the key part of your recurring automatic loan payment request. To protect your account from any unlawful transactions, please ensure that the Automatic Loan Payment Request Form is completely filled out and signed by at least one account holder. You must also include some form of documentation authenticating the account from which subsequent loan payments will be made. Please read the instructions as to which documents serve as acceptable evidence of your account holding.

REQUIRED DOCUMENTS TO AUTHENTICATE ACCOUNT HOLDER(S) FOR A NON HARRIS ACCOUNT

For non Harris Checking Account

Voided Check of the Account to be debited
See Check example - Voided Check MUST have the Account Holder's Name & Address

OR

Letter from the Financial Institution confirming your Account holding
Drafted on the Financial Institution's Letterhead (has Institution's Name & Address)
Check this option ONLY IF a voided check with Name & Address is NOT available

Optional

Letter to authorize automatic payment from another holder's account
1. Drafted on the Financial Institutions Letterhead (has Institution's Name, Address)
2. Must be signed by account holder(s)
Check this option ONLY IF automatic payment is made to another holder's account

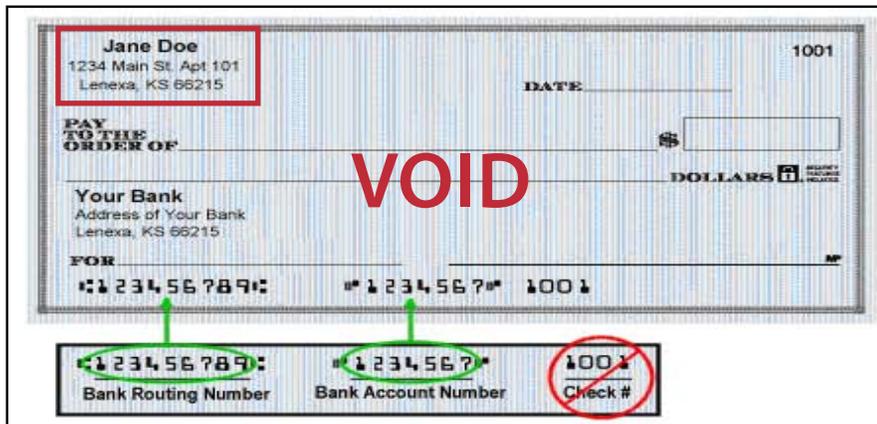
For non Harris Savings Account

Letter from the Financial Institution confirming your Account holding
Drafted on the Financial Institutions Letterhead (has Institution's Name, Address)
Check this option ONLY IF a voided check with Name & Address is NOT available

Optional

Letter to authorize automatic payment from another holder's account
1. Drafted on the Financial Institutions Letterhead (has Institution's Name, Address)
2. Must be signed by account holder(s)
Check this option ONLY IF automatic payment is made to another holder's account

6 VOIDED CHECK EXAMPLE



Name and Address must be printed on the check.

Starter checks without a Name & Address can not be accepted for account authentication.

7 CHECKLIST ==> BEFORE MAILING OR FAXING THIS FORM DID YOU REMEMBER TO ...

- Have at least one account holder sign the form
- Include the Harris Loan Account Number
- Include the Bank Routing Number and Bank Account Number
- Include the date the form was signed by the account holder(s)
- Include required document(s) authenticating your account
- NOT send the instructions page to the Harris Consumer Loan Center
- Mail the form to the correct Address or fax to the correct Fax Number

If MAIL ==> Staple voided check or other account authentication document to the form

OR

If FAX ==> Fax a copy of the voided check or other account authentication document as separate pages

Harris Consumer Loan Center
ATTN: Servicing Dept. D
P.O. Box 5043
Rolling Meadows, IL 60008 - 5043