

THE MORTGAGE MANAGER(TM)

Distributed by BCC

Enrollment Form and Automatic Debit Authorization

Sign up for the automatic bi-weekly deduction plan through BCC Distribution., and you won't have to worry about your routine mortgage check writing, envelope addressing, and stamp licking. Yet, your routine mortgage payment will be made promptly on your draft dates each month of the year because your mortgage payment is automatically deducted from your account; even when you're away on business, vacation or just very busy. Automatic bi-weekly deduction is a safe, secure, cost effective and convenient way to pay your mortgage, and the service is free. Any mortgage with a current status is eligible.

HERE'S HOW TO APPLY

1. Complete the application form included and mail to BCC Distribution Processing, Post Office Box 40501, Memphis, TN 38174.
2. If you would like to supplement your biweekly payment and include an extra payment to accelerate your mortgage payment even more just include the extra payment with your biweekly total shown in item "A" For example, if your biweekly total is \$500.00 and you would like to add \$75.00 extra monthly then a \$35.50 dollar amount plus your \$500.00 payment will equal \$535.50 total.
3. Return the application and enclose a voided check from the account you use to make your mortgage payments.
4. Continue making payments with your payment coupons until your automatic biweekly payments begins. You will be notified in writing of the dates.

INSTRUCTIONS

Please read over your enrollment form to ensure that your Personal, Mortgage and Bank information are correct. You should keep one copy for your records. Please sign, date and return the other copy along with your voided check or coded deposit slip to:

**The Mortgage Manager
c/o BCC Distribution Processing
Post Office Box 40501
Memphis, TN 38174**

Please mail or fax your enrollment form and voided check or coded deposit slip to us within 48 hours to maximize your total saving. You should receive verification of your enrollment within 2 to 4 weeks. Continue to make your regular monthly payments until you receive your verification letter back from us. Your verification letter will give you the dates that you will discontinue making monthly payments and when the service will begin. You will have plenty of notice usually 2-3 weeks before the service begins with your first biweekly payment so that there are no surprises. If you do not receive your verification letter within approximately 4 weeks please contact us at (913) 402-9412.

Thank you,

Customer Service
Mortgage Management Division

If you have any questions, you may contact us at (913) 402-9412. You may also fax us at (913) 422-1900 or write us at the address given above.

Disk code:MM-71102

THE MORTGAGE MANAGER(TM)

Enrollment Form And Automatic Debit Authorization

Code # _____

1. CUSTOMER INFORMATION

First Name MI Last Name Social Security Number

First Name MI Last Name Social Security Number

Mailing Address City State Zip

Property Address (if different from mailing) City State Zip

Home Phone (____) _____ - _____ Work Phone (____) _____ - _____ Work Phone (____) _____ - _____

2. MORTGAGE INFORMATION

Please fill out the following information concerning the company handling your mortgage to insure proper payment of your mortgage.

Name of Lender Account/Loan No. (____) _____ - _____
Phone Number

Payment Address (Without Coupon) City State Zip

Monthly Payment \$ _____ Increased Payment Option (If Any) _____ Monthly Total Monthly Payment \$ _____

Due Date (day of month) _____ Grace Period _____ days

3. BANK INFORMATION

Please fill out the following information concerning the bank account you wish to have your biweekly mortgage payment debited from.

Name of Bank (____) _____ - _____
Phone Number

Mailing Address City State Zip

Type of account to be drafted: Checking Savings Other _____ Account # _____

IMPORTANT: VOIDED CHECK OR CODED DEPOSIT SLIP MUST BE ATTACHED TO ENSURE ACCURATE PROCESSING

Approved Charges: I (We) agree that the bank should pay electronic fund debits ordered on the account until I (We) give the bank written notice canceling this Authorization. I (We) authorize Information Brokerage Systems, Inc., Mortgage Manager (or its assignees) to charge the account for the following amounts and purposes only and for no other.

A) \$ _____ To be debited biweekly which is 1/2 of my monthly mortgage amount. This amount will be forwarded to my mortgage company by Information Brokerage Systems, Inc. the Mortgage Manager (or its assignees).

B) \$ FREE Management Fee. There is no charge for the professional Mortgage Management Service by Information Brokerage System (A \$395.00 minimum value).

C) \$ 3.45 To be debited biweekly which is a banking service fee to (1) maintain my escrow account which has a zero balance each month, (2) processing of my electronic transfers needed to perform my mortgage strategies.

D) \$ _____ **Total Amount** authorized to be debited from the account biweekly.

Please note, a late fee of \$20.00 is charged each time a debit fails because of insufficient funds. You can avoid this possibility by simply adding overdraft protection to your account through your bank.

4. **GUARANTEE:** Our free service of restructuring and managing your mortgage on our biweekly plan is a mortgage savings strategy only. This agreement will not hold you to a new mortgage agreement or change your current mortgage contract in any way. Information Brokerage Systems, Inc., Mortgage Manager (or its assignees) guarantee that this agreement will not violate any provision of client's underlying mortgage agreement. In the event that this agreement is found by the client's mortgage company to be in violation of the agreements between client and the mortgage company, this agreement shall be cancelled upon written notice from client. Client shall be entitled to a refund of all biweekly debits which have not yet been sent to the client's mortgage company. All banking service fees are non-refundable.

5. **MODIFICATIONS OR CANCELLATION:** As a valued client, you are always able to modify or cancel this agreement at any time at no charge. Simply send a written notice explaining the modification or cancellation to Information Brokerage Systems, Inc., Mortgage Management Division (or its assignees) at least thirty (30) days prior to the date the modification or cancellation is to take effect. In the event this Agreement is terminated by the client, client will be entitled to a refund of all biweekly debits which have not yet been sent to the client's mortgage company. All banking service fees are non-refundable.

6. **TERM:** Upon client's enrollment, Information Brokerage Systems, Inc., Mortgage Manager (or its assignees) shall commence and continue to transfer payment as outlined in Section 3 above from client's bank account for the period of time required to pay off client's mortgage unless client sells the property listed in Section 1 above. Upon sale of the property, this Agreement shall automatically be cancelled. Client may enroll the new property by simply sending in a new enrollment form for the new property. There is no charge for enrolling mortgages on new or additional properties.

7. **FUND TRANSFERS AND PAYMENT GUARANTEE:** Funds are transferred via the Federal Reserve System to and through America's largest bank. The client's funds are remitted to client's mortgage company in the form of a monthly-verified check. All transactions are protected under Federal Banking Laws, and all funds transferred are protected by the Federal Reserve Banking Regulations. Information Brokerage Systems, Mortgage Manager (or its assignees) guarantee to pay client's mortgage payment with funds collected from client. If client's account has insufficient funds when the mortgage payment is drafted, Information Brokerage Systems, Inc., Mortgage Manager (or its assignees) cannot be held responsible for making the mortgage payment. In the unlikely event that a late charge is incurred in the payment of the client's mortgage and it is not the client's fault, Information Brokerage Systems, Inc., Mortgage Manager (or its assignees) agrees to pay the late charge and send a letter of explanation to the client's mortgage company.

8. **NOTICES:** All notices required or permitted under this agreement shall be in writing and shall be personally delivered or sent via U.S. Postal Service, postage paid, to the appropriate party at the address specified in this agreement for such party, or to such other address as either party may designate to the other. Client must notify Information Brokerage Systems, Inc., Mortgage Manager (or its assignees) in writing within three (3) business days of any changes in client's mortgage, including, but not limited to (a) changes to variable interest rates, (b) payment amounts, (c) escrow amounts, (d) change of payment

address, change of lender, or any changes to client's bank account. For your protection, notices of any changes or cancellation need to be signed by each person listed in Section 1 above.

9. TERMINATION AND REINSTATEMENT: Information Brokerage Systems, Inc. (or its assignees) may terminate this agreement in the event debit transfers from client's bank account outlined in Section 3 above cannot be made because of (a) insufficient funds, (b) account closed, (c) other reasons which are within the client's control. Client may request reinstatement of this agreement by submitting a written request for reinstatement. Reinstatement will be at the sole discretion of Information Brokerage Systems, Inc., Mortgage Manager (or its assignees) Division. In the event this Agreement is terminated by either the client or Information Brokerage Systems, Inc. client will be entitled to a refund of all biweekly debits which have not yet been sent to the client's mortgage company. All banking service fees are non-refundable.

10. ACCURACY OF COMPUTER ANALYSIS: All calculations made by the Mortgage Manager(TM) Software are based on the accuracy of the information supplied by the client. Changes in the mortgage information, such as with Variable Rate Mortgages, will have an affect on the numbers illustrated in the computer analysis.

11. ESTIMATED BI-WEEKLY SAVINGS: Although you do not earn interest on the money while it is in the account waiting to be remitted to your mortgage company because of the short time it is held, the mortgage savings strategies we have initiated for you are estimated to save you money in interest and eliminate unnecessary payments, allowing you to own your home years earlier.

12. QUESTIONS: If you have any questions about our service, you may contact us at (913) 402-9412. You may also fax us at (913) 422-1900 (24 Hrs), Email us at info@eMortgageManager.net, or write to us at: Information Brokerage Systems, Inc., Mortgage Management Division, c/o BCC, Post Office Box 40501, Memphis, TN 38174.

Allow 4-6 weeks to receive your verification letter. This letter will explain exactly when to stop making payments directly to your lender and when the biweekly service will begin. You will have plenty of notice before the service begins. You will also be given a toll free 800# for any questions or changes to your account.

Please sign below to acknowledge paragraphs 1 through 12 have been read, understood and agreed to.

_____	_____	_____	_____
Signature	Date	Signature	Date

E.V. Sample

101

123 Street
Anywhere, USA 12345

Date _____

PAY TO THE
ORDER OF _____

_____ Dollars

Memo _____ Signed _____ VOID

⑆123456789⑆

123456789

**Tape your voided check
or preprinted deposit slip here.
Please do not use staples to attach it**