GUARDIAN MORTGAGE, A DIVISION OF SUNFLOWER BANK, N.A.
AUTHORIZATION AGREEMENT
FOR PRE-AUTHORIZED AUTO-WITHDRAWAL PAYMENTS (ACH)

1. I authorize Guardian Mortgage, a division of Sunflower Bank, N.A. ("Guardian Mortgage") to initiate electronic withdrawals ("draft") for my monthly mortgage payment from my banking account with my financial institution.
2. I understand Guardian Mortgage will provide written notification at least ten (10) days prior to making a change in the draft amount of my monthly mortgage payment because of an escrow analysis or interest rate adjustment on an adjustable rate loan.
3. If my bank account has (i) insufficient funds, (ii) a stop payment status or (iii) is closed on the day of the mortgage payment draft, a Returned Check fee will be levied on my mortgage loan account. The next scheduled draft will pull any deferred late charges or Returned Check fees that are due on the loan.
4. I understand I must provide Guardian Mortgage with a written or verbal notice to stop payment of a draft from my account at least three (3) business days before the scheduled date of the draft.
5. If my account incurs two (2) Returned Check transactions within a 12-month period, Guardian Mortgage reserves the right to suspend and/or terminate my monthly draft.

I hereby authorize Guardian Mortgage to initiate draft entries for the amount of my monthly mortgage payment from my bank account indicated below on the draft date I have specified. I will continue to make regular payments until receipt of the confirmation letter verifying the effective date of this agreement. I agree that it may take up to thirty (30) calendar days to process and initiate this payment method for my loan.

Loan Number: _____ Total Draft Amount: $_____
If "Total Draft Amount" is more than the scheduled monthly payment amount, please indicate:

Apply to Principal: $_____ Apply to Escrow: $_____

Bank Name: _____

Bank Address: _____ City/State/Zip:_____

Transit/ABA#: _____ Account No.: _____

Account Type: ❑ Savings (*include deposit slip*) ❑ Checking (*include voided check*)
Draft Date: ❑ 1st ❑ 3rd ❑ 6th ❑ 9th ❑ 12th ❑ 15th

This authorization is to remain in full force and effect until Guardian Mortgage has received written notification of its termination from the undersigned at least 30 days in advance to afford Guardian Mortgage a reasonable opportunity to act upon it.

Should you have any questions, please call the ACH department at 1-800-331-4799 or email at ach@gmc-inc.com.

Email address: _____ Daytime Tel. No.:_____

Acknowledged & Signed By: _____ Date: _____

Acknowledged & Signed By: _____ Date: _____