

BORROWER				LOAN NUMBER	
ADDRESS					
PHONE NUMBER			IDENTIFICATION NUMBER		
OFFICER IDENTIFICATION			INTEREST RATE		
LOAN AMOUNT			FUNDING DATE		MATURITY DATE

1. AUTHORIZATION. Borrower hereby authorizes Lender to charge Account Number ("Account") for all payments due on Borrower's above described loan or line of credit with Lender ("Obligation") until such time the Obligation is paid in full, or Borrower requests cancellation of Borrower's authorization pursuant to paragraph 3.

2. PAYMENT DUE DATE/INSUFFICIENT FUNDS. If the payment due date falls on a date that Lender does not process payments, the payment will be deducted on the next day that Lender does process payments. Borrower agrees that if the Account does not have sufficient funds on the day that Lender attempts to deduct the payment, Lender, in its sole discretion shall determine whether or not a deduction shall be made. Lender may attempt, but shall have no further obligation to continue to attempt to deduct the payment amount from the Account. Until such time that payment is made, Borrower shall be responsible to make such payment, and all other payments that may be due on the Obligation. Lender may, but shall not be required to take into account any line of credit on the Account to determine if there are sufficient funds available to deduct any payment from the Account.

3. STOP PAYMENT OF PRE-AUTHORIZED TRANSFERS. If you wish to cancel a payment that you have authorized pursuant to the terms of this agreement, you must notify us orally or in writing three (3) business days or more prior to the scheduled payment date. You can call us at 1-800-308-6709, email us at MTGCUSTOMERSERVICE@CADENCEBANK.COM or notify us in writing at Cadence Bank, 2002 Timberloch Place, Suite 600, The Woodlands, TX 77380. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.

4. LIABILITY FOR FAILURE TO STOP PAYMENT OF PRE-AUTHORIZED TRANSFERS. If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

5. OPTIONAL. The Obligations have been incurred for a consumer purpose. Borrower understands that this Authorization to charge Borrower's Account is not a condition for granting credit to Borrower and is being granted solely at the Borrower's option.

6. ERRORS AND QUESTIONS.
In Case of Errors or Questions about your Electronic Transfers:

Telephone or write us as soon as you can according to the instructions listed under "Whom to Notify", if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name, address and account number.
(2) Describe the error or electronic transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if the electronic transfer was initiated outside the U.S.) to do this, we will provisionally recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we need more time, however, we may take up to 45 days (90 days if the alleged error involves an electronic transfer initiated outside the U.S.) to investigate the complaint or question. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not provisionally recredit your account.

In case of errors which do not involve electronic transfers, notify the bank promptly so that you do not forfeit any rights which you may have.

If we decide there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. YOU WILL BE BILLED FOR EACH INVESTIGATION WHERE NO ERROR EXISTS IN ACCORDANCE WITH OUR STANDARD FEE SCHEDULE.

WHOM TO NOTIFY:

For questions or problems, email us at call us at MTGCUSTOMERSERVICE@CADENCEBANK.COM. Call us at 1-800-308-6709. If you prefer, you may write us at the following address:

Cadence Bank, N.A.
Attn: Processing
2002 Timberloch Place, Suite 600
The Woodlands, TX 77380

7. PAYMENT SCHEDULE.

PREAUTHORIZED ELECTRONIC FUNDS TRANSFER AGREEMENT

Beginning _____,
and on the remaining payment dates described above. Lender is authorized and directed to electronically debit (withdraw) the payment amount(s) as shown herein from the below-designated account, and to apply (credit) this same amount to the loan referenced above.

Designated account to be debited: ☐ Checking ☐ Savings

Financial Institution

Routing Transit

Account Number

The undersigned acknowledges receipt of Lender's Electronic Funds Transfer Disclosure statement and agrees to the terms and conditions contained therein which are hereby incorporated into this agreement.

TO: Financial Institution designated above:

You are hereby notified that Lender has been authorized and directed to debit the above-listed account. If this written authorization is received by you as a copy or facsimile of this agreement, you are hereby held harmless from all suits, claims and damages you may incur by following the instruction contained herein.

PLEASE ATTACH A VOIDED CHECK TO VERIFY BANK ROUTING AND TRANSIT INFORMATION.

BORROWER ACKNOWLEDGES THAT BORROWER HAS READ, UNDERSTANDS AND AGREES TO THE TERMS AND CONDITIONS OF THIS AUTHORIZATION. BORROWER ACKNOWLEDGES RECEIPT OF AN EXACT COPY OF THIS AUTHORIZATION.

Dated: _____

BORROWER: _____

BORROWER: _____

BORROWER: _____

BORROWER: _____

BORROWER: _____

BORROWER: _____

BORROWER: _____

BORROWER: _____