



MAIL THIS COPY TO:

PNC Mortgage
Attn: EFT Dept./Payment Services
PO Box 1820
Dayton, OH 45401-1820

ELECTRONIC FUNDS TRANSFER (EFT) AUTHORIZATION

PNC Mortgage Loan Number (10 digits):

Your Name:

Name of Primary Mortgage Account Holder:

Daytime Phone Number (no hyphens):

E-Mail Address (Optional):

Your Financial Institution's Name:

Your Financial Institution's Phone Number (no hyphens):

Deduct my payment on the following day of each month (valid values = 1-15):

You may request to have your payment withdrawn on a day other than your due date, taking into consideration your late charge assessment date per your mortgage Note. Unless otherwise noted, your payment will be made on your due date.

*Additional Principal Amount (optional):

Please select Account Type:

Financial Institutions ABA Routing Number:

Financial Institutions Account Number:

My signature below authorizes PNC Mortgage to debit my checking or savings account for my monthly payment plus any additional principal amount as designated above. I understand that my *payment amount may vary with changes in escrow or principal and interest portions as applicable*. I understand I must continue to remit payments on time until EFT begins, and I must maintain sufficient funds in my designated account to cover the total EFT debit amount or PNC Mortgage will charge a fee. If my payment is not received by the late charge assessment date, usual late fees apply, in accordance with my mortgage Note.

I HAVE READ THE TERMS AND CONDITIONS OF ELECTRONIC FUNDS TRANSFER. EITHER I OR PNC MORTGAGE CAN TERMINATE THIS AUTHORIZATION AT ANY TIME BY GIVING 10 DAYS NOTICE TO THE OTHER PARTY.

Your Signature: _____ Date (mm/dd/yyyy):

**PLEASE ATTACH A VOIDED CHECK OR DEPOSIT SLIP HERE.
YOU WILL BE NOTIFIED WHEN EFT WILL BEGIN.**



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Your Name:

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You may request to have your payment withdrawn on a day other than your due date, taking into consideration your late charge assessment date per your mortgage Note. Unless otherwise noted, your payment will be made on your due date.

*Additional Principal Amount (optional):

**Unless instructed otherwise by account holder, this amount will remain the same regardless of increases in escrow or ARM adjustments.*

Please select Account Type:

Financial Institutions ABA Routing Number:

Financial Institutions Account Number:

My signature below authorizes PNC Mortgage to debit my checking or savings account for my monthly payment plus any additional principal amount as designated above. I understand that my **payment amount may vary with changes in escrow or principal and interest portions as applicable.** I understand I must continue to remit payments on time until EFT begins, and I must maintain sufficient funds in my designated account to cover the total EFT debit amount or PNC Mortgage will charge a fee. If my payment is not received by the late charge assessment date, usual late fees apply, in accordance with my mortgage Note.

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KEEP THIS COPY FOR YOUR RECORDS
ELECTRONIC FUNDS TRANSFER
TERMS AND CONDITIONS

Please read all of the terms and conditions carefully.

1. By completing the Electronic Funds Transfer authorization, you are authorizing PNC Mortgage to make your mortgage loan payment each month by automatically transferring funds from the financial institution account specified by you.
2. Your loan must be in a current status before EFT can be established.
3. Before your first automated payment, PNC Mortgage will send you written notification of the transaction's start date. Please review and confirm this information for accuracy and report any errors or changes to PNC Mortgage immediately. You are responsible for making all payments on time up to the initial automated payment date.
4. If your scheduled automated payment date falls on a weekend or a legal bank holiday, the automated payment will occur on the next business day.
5. Be sure to check your financial institution account statement to verify the date and amount of any automated payments initiated by PNC Mortgage. In the event of an error, please notify your financial institution and PNC Mortgage immediately.
6. Under the terms of your mortgage loan, your mortgage payment may change. This authorization allows PNC Mortgage to adjust the amount paid from your financial institution account to accommodate these changes.
7. If you wish to pay an additional amount toward your outstanding principal balance, this deduction will be made along with your regular monthly mortgage payment. You can change or eliminate this additional amount as long as you give PNC Mortgage notification at least ten business days before the scheduled EFT payment date.
8. PNC Mortgage cannot automatically pay fees or additional escrow payments. Payments for fees or additional escrow must be mailed separately.
9. You have the right to permanently terminate this authorization by notifying PNC Mortgage at least ten days prior to the EFT payment date.
10. If your financial institution returns an automated payment unpaid, PNC Mortgage has the right to assess a reasonable fee. You are then responsible for mailing the payment to PNC Mortgage. If your payment is not received by us before the end of your grace period, your payment will be counted as past due and the usual late payment fee will apply.
11. PNC Mortgage reserves the right to cancel this arrangement for any reason and will terminate it if:
 - your automated payment is returned by your financial institution because of "Authorization Revoked" or "Account Closed"
 - three automated payments are returned unpaid for insufficient funds within a consecutive 12-month period
 - you do not otherwise comply with these terms and conditions or your mortgage
 - your loan enters a foreclosure status

Start enjoying the ease and convenience of EFT.