

Customer Name(s): _____

Payment Option (Select One Option, and provide the necessary account information as applicable):

Electronic Withdrawal (ACH) from Checking or Savings Account

Type of Account: **Checking** **Savings**

Name of Bank: _____

Routing Number: _____

Account Number: _____

Charge to Credit/Debit Card* - \$4.00 per transaction Convenience Fee

Type of Card: **Mastercard** **Visa** **Discover**

Card Number: _____

Card Expiration: _____ / _____ CVV2/CVC2 #: _____
Month Year Card Verification # on back of card

I would like to receive payment coupons and mail-in my payments

As a courtesy, Universal Lenders LLC will mail a set of payment coupons to the address listed on your note & contract, which will help remind you of the payment due dates and amounts.

Many banks offer a free electronic bill payment (E-Pay) service to their customers. Universal Lenders LLC gladly accepts your bank drafts - just give them our address and account number, which will be on your payment coupons. For more information or to see if this service is available to you, contact your banking institution.

Automatic Loan Payment Terms & Conditions

You hereby authorize Universal Lenders LLC to initiate periodic electronic funds transfers and/or recurring monthly charges, to the bank account and/or credit/debit card listed above, to satisfy the repayment of your Note & Contract ("Automatic Payment"). Automatic Payment(s) will be processed monthly on the date your payment is due; please refer to your Note & Contract documentation for the exact payment amounts and due dates. If any scheduled payment date is a non-banking day, the Automatic Payment will be re-scheduled for the next regular banking day. Any Automatic Payment that is returned by your bank unpaid, charged-back by your card issuer, or otherwise uncollected will be assessed a separate \$25.00 returned transaction charge for each occurrence (or the maximum amount permitted by law). Universal Lenders LLC will make up to three attempts to collect the Automatic Payment(s) from the scheduled due date. If any Automatic Payment is returned due to insufficient funds, you authorize us to increase the next subsequent attempt to collect a fee of \$25.00. If, after having made all of your scheduled payments, there remains any unpaid balance or arrearage due to Universal Lenders LLC (such as late charges, NSF fees or shortages from previous payments), then you authorize Universal Lenders LLC to make one final Automatic Payment for the entire remaining balance 30 days after your last scheduled payment. This Authorization is meant to be executed concurrently with your Note & Contract, at the time of sale, and processed before your first payment is due - If we receive your Authorization after any payment(s) have already come due, then you authorize us to immediately initiate an Automatic Payment for the entire past-due amount, and your payments will continue on the next regularly scheduled due date. Universal Lenders LLC requires at least 3 business days advance notice to make any changes to your automatic payment schedule, including changes to the manner and method of payment.

*If your Automatic Payment is charged to a credit or debit card, then you authorize us to increase each Automatic Payment by a \$4.00 convenience fee. You agree that the sum of all scheduled convenience fees, calculated by multiplying the number of payments listed on your Note & Contract by \$4.00, may be added to the face value of your Note & Contract and represented in your account balance, and will be rebated upon early payoff or cancellation to the extent of the actual number of payments charged to your credit or debit card. It is your responsibility to provide and update the card information we keep on file to process Automatic Payment(s) (such as the expiration date, card number or billing address associated with the card). If an Automatic Payment is declined by your card issuer for your failure to provide or update required information, you agree to pay a \$25 researching fee for us to obtain the necessary information from you.

By your signature below, you agree that the account information listed above is accurate and you are duly authorized to use the account for making Automatic Payment(s).

Account Signer

Date

Secondary Signer (if appl.)

Date