

# ABACUS FEDERAL SAVINGS BANK

Loan Servicing: 6 - 8 Bowery, 3<sup>rd</sup> Floor, NY, NY 10013 Tel: (212) 732-8025 [loanservicing@abacusbank.com](mailto:loanservicing@abacusbank.com)

## Authorization for Automatic Deduction of Loan Payment

Return completed form to Abacus Bank, using above contact information.

Please print clearly or type your information below.

1. Loan No.:
2. Borrower's Full Name:
3. Full Name of Borrower's Bank:
4. ABA No of Borrower's Bank:
5. Borrower's <b>Checking</b> Account No. (if Borrower is using an Abacus Savings Account, write Account No):
6. <input type="checkbox"/> Check this box when submitting a change in automatic deduction loan payment instructions.

**PLEASE ATTACH A VOIDED CHECK FROM YOUR ABOVE ACCT FOR MICR VERIFICATION. (N/A for Abacus Savings Accts.)**

I(We) hereby authorize Abacus Federal Savings Bank ("Abacus") to initiate debits in the amount equal to our loan installment payment (including principal, interest and escrow due) with effect from (Month) \_\_\_\_\_, (Year) \_\_\_\_\_ by electronic transfer against the bank account indicated above on the **(check only one box below)**

**RESIDENTIAL LOANS:**     1st Day             7th Day             12<sup>th</sup> Day  
**COMMERCIAL LOANS:**     1st Day             7th Day             9th Day,

of each month the installment payment is due, and apply such amount towards the installment payment due. I(We) understand that if the day I(we) authorize the payment to be debited is not a business day, the debit will be made on the next business day. I(We) understand that such installment payment amount may change from time to time, in accordance with our Note, Mortgage and Loan Commitment Agreement. I(We) understand that Abacus will not be responsible for any delay in complying with this Authorization. We understand that sufficient balance in the above bank account shall be maintained for such loan payments. I(We) understand that if at the time of debit our account does not have sufficient funds, we will be charged a service fee of \$20. Such fee may be imposed each and every time our account has insufficient funds for the loan payment. Furthermore, if Abacus still cannot debit the loan payment in our account after the loan payment grace period, I(we) will be required to write our loan number on our payment and send the payment, along with the service fee and late charge, directly to:

**Abacus Federal Savings Bank  
Loan Servicing Department  
6 – 8 Bowery, 3<sup>rd</sup> Floor  
New York, NY 10013**

Abacus has the right to discontinue this service at any time, without cause or without notice. I(We) understand that this Authorization is to remain in effect for as long as I am (we are) indebted to you, or until I (we) have notified you to terminate this Authorization, or Abacus discontinues the service at its own discretion, whichever happens earlier. Our notification to terminate this Authorization will not be in effect unless received by Abacus at least twenty (20) business days before the date of the next transfer. I(We) understand that the closing of the above bank account terminates this arrangement, irrespective of whether I(we) have provided notice to Abacus. I(We) have received a copy of the *Electronic Funds Transfer Disclosure* from Abacus. I(We) hereby indemnify and save Abacus harmless from any loss or claim arising from Abacus action relating to this Authorization, except for fraud or gross negligence on the part of Abacus employees.

_____ Signature of Borrower	_____ Date	(_____)_____ Telephone Number
_____ Signature of Borrower	_____ Date	(_____)_____ Telephone Number

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## 贷款自动转付授权书

请将填写完整的表格交还回国宝银行贷款服务部(上面地址)

请在下面打印或清晰地填写您的资料:

1. 贷款号码:

2. 贷款人全名:

3. 贷款人支票账户所属银行全名:

4. 贷款人支票账户所属银行 ABA 号码:

5. 贷款人支票账户号码: (如贷款人使用国宝银行的账户, 在此写出账户号码):

6.  如这是一张用于**更新信息**的自动转帐授权书, 请在前面打勾。

请附上一张此账户的作废支票, 需要用作 MICR 核对。(国宝银行支票账户不需要提供)

我(们)在此授权国宝银行(下称“贵行”)从\_\_\_\_\_年\_\_\_\_月开始在每月的(只能选择下面一个选项)

**住家贷款:**     第 1 天         第 7 天         第 12 天

**商业房地产贷款:**     第 1 天         第 7 天         第 9 天

于以上银行帐户中自动转付我(们)贷款的每期付款金额(包括本金,利息和地税保险应付金)。我(们)明白如果当月的自动转付日不是法定工作日, 转帐将在下一个工作日进行。我(们)明白根据我们的贷款合同及所有文件, 分期付款金额可能每年都会有变化。我(们)明白在执行这份授权书时如果有任何延迟, 贵行将不付任何责任。我(们)明白在以上的银行帐户中必须有充足的余额来支付每期贷款应付金。我(们)明白在自动转付日如果银行帐户中没有充足的余额, 我(们)将要支付一笔 \$20.00 的费用。我(们)明白如果在还款宽限期之后才收到付款, 我(们)要支付迟交罚款。 , 如果在还款宽限期之后, 贵行依然无法从我(们)的银行帐户中转付每期付款金额, 我(们)必须支付包括\$20.00 费用和迟交罚款的本月应付款, 并且把贷款号码写在还款支票上, 寄到以下地址:

**Abacus Federal Savings Bank  
Loan Servicing Department  
6 - 8 Bowery, 3<sup>rd</sup> Floor  
New York, NY 10013**

贵行有权在任何时间, 无须通知, 不需理由, 终止本项服务。我(们)明白在贵行收到我们的书面授权终止书之前或是贵行终止本项服务之前, 以时间较早的为准, 本授权在本人负债期间内持续有效。只有当贵行在下一个自动转付日之前的 20 个工作日收到我(们)的终止授权通知, 此通知才有效。我(们)已经收到贵行的一份电子资金转帐公布说明(Electronic Funds Transfer Disclosure)。我(们)赔偿并保全贵行不会因为此项授权而受到任何损失和索赔, 但贵行员工的错误和显而易见的疏忽不在此列。

\_\_\_\_\_  
贷款人签字

\_\_\_\_\_  
日期

(\_\_\_\_)\_\_\_\_\_

电话号码

\_\_\_\_\_  
贷款人签字

\_\_\_\_\_  
日期

(\_\_\_\_)\_\_\_\_\_

电话号码