



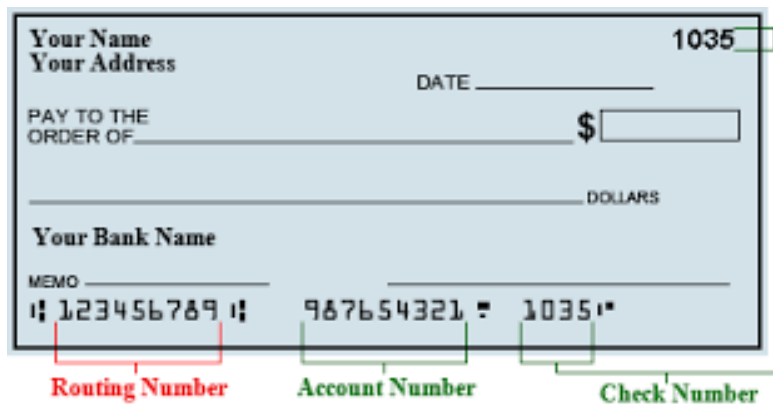
## Loan Payment Transfer Authorization Form

**Please Check:**  New Automatic Transfer     Account Number Change     Amount Change     Cancel

Automatic Loan Payment Transfer	
Transfer From Account (Payment Coming From)	Transfer To Loan (Payment Going To)
Account Number <sup>1</sup> :	Loan Account/Note Number <sup>1</sup> :
Name of Owner of Account:	Name of Owner of Account:
Type of Account:	
<input type="checkbox"/> WaterStone Bank Account <input type="checkbox"/> Non WaterStone Bank Account	<input type="checkbox"/> Minimum Payment Due** (per your agreement, note or contract) <input type="checkbox"/> Additional Amount* Applied to Principal \$ (optional)
Financial Institution Name:	<b>* If TLC Additional amount will be in addition to interest billed amount. "NO TOTAL FLAT AMOUNTS"</b> <b>** Payment subject to change based on Rate Increase and/or Escrow Analysis</b>
Routing Number <sup>1</sup> :	Date of First Transfer: <b>***Form must be received 15 days prior to the transfer date in order to have the funds pulled on that date.</b>

Customer Contact Information:
Home Phone Number:
Work Phone Number:
Cell Phone Number:
E-Mail Address:

One of the following documents is required to be included with this form in order to setup an Automatic Transfer:
<input type="checkbox"/> Void Check with at least 1 of the customer(s) names listed on the check.
<input type="checkbox"/> Letter from bank on bank letterhead providing the routing and account number along with the customer(s) name
<input type="checkbox"/> Copy of the most recent bank statement listing the routing and account number along with the customer(s) name



<sup>1</sup>Your account and routing number can be located at the bottom of a check. Please refer to check example set forth immediately above to locate your nine digit routing number and Account Number.

By signing below, you acknowledge, understand and agree that:

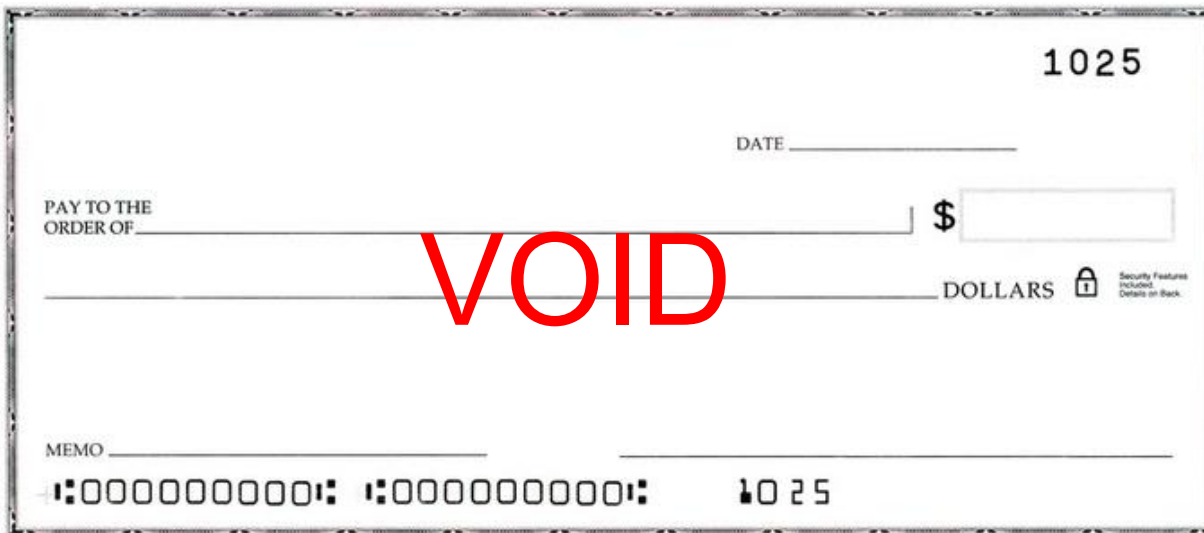
1. The day of the month that you choose for your first automatic transfer will be the date in each month thereafter on which automatic transfers will occur (hereinafter, each a "Transfer Date"). If the Transfer Date is on a weekend or federal holiday, the automatic transfer will be made on the first business day following that weekend or federal holiday.
2. Your required monthly payment and the amount transferred pursuant to this authorization will include any amounts due, including but not limited to, late fees and annual fees assessed to your loan account. Any fees assessed to your loan account and the amount of your required monthly payment will be set forth on your account statement if your loan is a consumer purpose loan.
3. You are solely responsible for maintaining a sufficient account balance to satisfy the automatic transfer(s) requested pursuant to this authorization.
4. You must contact WaterStone Bank SSB ("WaterStone") not less than three (3) business days prior to any Transfer Date in order to cancel an automatic transfer and any such request to WaterStone must be in writing.
5. If you submit a written request to WaterStone to cancel an automatic transfer three (3) business days prior to any Transfer Date or if the funds in your account(s) are insufficient and the automatic transfer is not completed, any outstanding loan payments must still be paid according to the terms and conditions of your mortgage note or credit agreement.
6. Upon providing thirty (30) days notice to you, WaterStone may amend this authorization in any respect, including but not limited to, any applicable fees associated with automatic transfers. Any such notice required pursuant to this section shall be deemed to have been given when enclosed with your account statement. If any amendment to this authorization is necessary due to changes in State or Federal laws and regulations, such amendment shall be effectively immediately without notice.
7. WaterStone reserves the right to cancel this authorization at any time, without notice, in the event of your failure to comply with the rules of the National Automated Clearing House, any applicable State or Federal laws and regulations, or the terms and conditions set forth herein.

I authorize WaterStone Bank SSB to set up automatic transfers in accordance with this authorization form. By signing this authorization form, I acknowledge, understand and accept the terms and conditions set forth herein.

Signature 1. \_\_\_\_\_ Date \_\_\_\_\_

Signature 2. \_\_\_\_\_ Date \_\_\_\_\_

**Attach Voided Check Below**



**Please submit completed form to Loan Servicing via make a loan service request "Portal Request"**  
**No need to interoffice original**