


By SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

**Sign here to execute  
Modification Agreement** 

\_\_\_\_\_  
Lisa A. James  
(Must be signed exactly as printed)

\_\_\_\_\_  
/ /  
Signature Date (MM/DD/YYYY)

\_\_\_\_\_  
*[Space below this line for Acknowledgement]*

STATE OF \_\_\_\_\_

COUNTY OF \_\_\_\_\_

On the \_\_\_\_\_ day of \_\_\_\_\_ in the year \_\_\_\_\_ before me, the undersigned, a Notary Public in and for said State, personally appeared Nicole A. Gibb, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument, the person or entity upon behalf of which the person or entity acted, executed the instrument.

WITNESS my hand and official seal.


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

Notary Public: \_\_\_\_\_  
(Printed Name)

My commission expires: \_\_\_\_\_ (Notary Public Seal)  
(Please ensure seal does not overlap any language or print)



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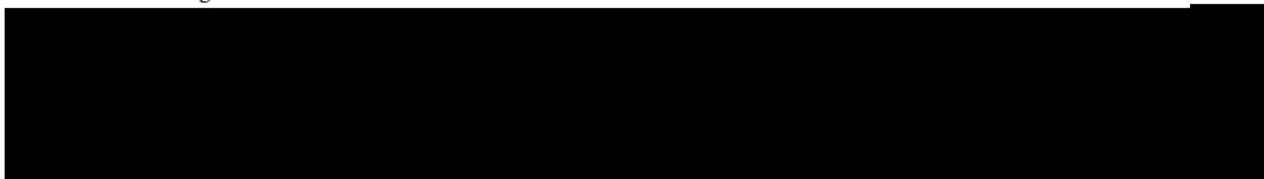
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**FREEDOM MORTGAGE CORPORATION  
AUTOMATIC PAYMENT DRAFT AUTHORIZATION FORM (ACH)**

Please provide all of the following information:

Mortgage Loan #: 00034566600000000011

Borrower Name: Lisa A. James

Property Address: 4 Runway Lane

City/State: Brooklyn, NY Zip Code: 11203

Mailing Address (if different): City/

State: Zip Code:

**Banking Information:**

To have your payment drafted from a single account, complete the Bank Account #1 section below. If you choose to draft your payment from two separate account, please complete both the Bank Account #1 and Bank Account #2 sections.

<u>Bank Account #1</u>	<u>Bank Account #2 (if drafting from two bank accounts)</u>
Name on Account: _____	Name on Account: _____
Bank Name: _____	Bank Name: _____
Bank City/State: _____	Bank City/State: _____
9-Digit Routing Number: _____	9-Digit Routing Number: _____
Checking or Savings: _____	Checking or Savings: _____
Bank Account Number: _____	Bank Account Number: _____
Additional Principal: _____	Additional Principal: _____
Total amount to Draft: _____	Total amount to Draft: _____

Please send a voided check (for checking accounts) or deposit slip (for savings accounts) from the account that you will be debiting. This form and the requested documents should be sent to the following address:

Freedom Mortgage, Attn: Cash Management, P.O. Box 50428, Indianapolis, IN 46250-0401

Freedom Mortgage will draft your mortgage payment on the specific day(s) of each month as indicate below:

<input type="checkbox"/>	<p><b>Monthly Automatic Draft</b> <i>Full payment will be automatically drafted from your bank once per month.</i></p>	<p>Requested draft date from Banking Account # 1 ____/____/____ Requested draft date from Banking Account # 2 ____/____/____ <i>(Date(s) must be between your due date and end of your grace period.)</i></p>
<input type="checkbox"/>	<p><b>Bi-Weekly Automatic Draft</b> <i>Half of your monthly payment is drafted on the same day of every other week (i.e., every other Friday). The first half of your monthly payment is drafted 26 times per year, resulting in an extra monthly payment will be applied to your principal balance. Loan must be paid ahead by one month to be eligible.</i></p>	<p>Start my Bi-Weekly Automatic Draft beginning with my payment due ____/____/____ Requested First Draft Date (1st - 13th) ____/____/____ <i>(The second draft date will be 14 days after the requested first draft date)</i></p>
<input type="checkbox"/>	<p><b>Semi-Monthly Automatic Draft</b> <i>Half of your monthly payment will be drafted on the first and second selected dates of each month, resulting in 12 full monthly payment per year. Loan must be paid ahead by one month to be eligible.</i></p>	<p>Start my Semi-Monthly Automatic Draft beginning with my payment due ____/____/____ Requested First Draft Date (1st - 28th) ____/____/____ Requested Second Draft Date (1st - 28th) ____/____/____</p>

