Reset Form Print Form

Automated Payments (ACH)
Customer Authorization

NOTE: This service is only available for Performing and Current loans.

Save time & money by signing up for **Automated Payments**. Your monthly payment can be automatically deducted from your checking or saving account on the same day each month using the Federal Banking System's ACH program. Simply complete the information below. Return this information to:

FCI Lender Services, Inc.
Attention: Loan Servicing
8180 East Kaiser Blvd.
Anaheim Hills, CA 92808

Or

Fax to:
(714) 282-2429 for Standard Loan Servicing
(714) 282-5775 for Specialty Loan Servicing

Name: _____ Account/Loan Number: _____

Address: _____ City: _____ State: _____ Zip: _____

Phone Number: _____ E-mail Address: _____

Banking Information

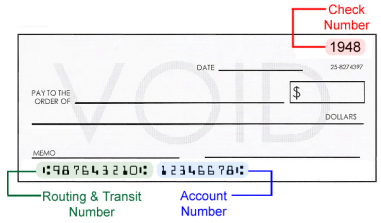
Account Type: Checking ◯ Saving ◯

Name of Primary Bank: _____ Name of Account: _____

Bank Representative: _____ Bank Phone Number: _____

Bank Routing Number : _____ Bank Account Number : _____

PLEASE PROVIDE COPY OF A VOIDED CHECK
If using checking account



I/We hereby authorize a monthly ACH electronic debit from the account designated above to be paid to FCI Lender Services, Inc., in payment of my/our monthly loan obligation, not to exceed the amount agreed to by me/us below. Provided however, if the required scheduled loan payment changes for any account related reason, including but not limited to change in principal balance, interest rate, or in required escrow/impounds, I/We authorize the debit amount to be adjusted accordingly.

I/We understand that should my/our bank dishonor my/our automated payment for insufficient or uncollected funds, the original amount, plus an additional NSF fee, as allowed by law, may be electronically debited from my/our account.

I/We authorize FCI to debit my/our account consistent with this Authorization until such time as I/we provide 15 days written notice to FCI of withdrawal of this Authorization.

I/We am/are aware that in the event the ACH transfer fails for any reason, that I/we shall remain responsible for making the contractual payment(s) in a timely manner. It is further understood that FCI shall not be liable for any damages or losses resulting from the failure of any ACH transfer.

Please be advised that FCI will not process ACH payments after the maturity date of your loan, unless the maturity date is extended and maintained by your lender. As a courtesy to you, if FCI is notified by your lender that the maturity date is extended, FCI will continue to process ACH payments for you free of charge, so long as you remain eligible (your loan must be performing and current).

NOTE: The electronic **debit date can not be changed with less than 15 days written notice** prior to the next scheduled debit date sent to FCI Lender Services, Inc. at the address or fax numbers above.

_____ **Signature**

_____ **Signature**

_____ **Date**

Agreed Upon Amount and Terms

My/our account will be debited on the _____ day of each month, or the next business day if debit date falls on a weekend or holiday, starting: _____. Monthly Payment Amount: $_____.

Total amount to be drafted from my/our account: $ _____. On Date: _____

IMPORTANT DISCLOSURES

FCI Lender Services, Inc. ("FCI") is committed to professional and courteous service to our customers. Our Customer Service Department is an experienced group of men and women who are trained and dedicated to answering your questions, addressing your concerns, and resolving any and all issues to your satisfaction. If you have any complaints, please call us during our regular business hours at (800) 931-2424 ext. 651, Mon - Fri, 8:00 a.m. - 5:00 p.m., PT.

OREGON CONSUMERS ONLY: The Director of the Department of Consumer and Business Services prescribes by rule. Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit http://dfr.oregon.gov. You can also submit a completed form complaint by email to dcbs.dfcsmail@oregon.gov, by mail to PO Box 14480 Salem, OR 97309-0405, or by fax to 503-947-7862.

PENNSYLVANIA CONSUMERS ONLY: The lender retains a security interest in your residential real estate whenever the security interest has not been released.

COLORADO CONSUMERS ONLY: FCI Lender Services, Inc.'s Agent in Colorado is Cogency Global Inc., 7700 E. Arapahoe Road, Suite 220, Centennial, Colorado 80112; PH: 303-309-3839.

TEXAS CONSUMERS ONLY: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

MASSACHUSETTS CONSUMERS ONLY: NOTICE OF IMPORTANT RIGHTS YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

NEW YORK CONSUMERS ONLY: FCI Lender Services, Inc. ("FCI") is registered with the Superintendent of the New York State Department of Financial Services (NMLS #4920). You may obtain information about how to file a complaint about FCI with the New York State Department of Financial Services, by visiting the Department's website at www.dfs.ny.gov or by calling the Department at 800-342-3736.

IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.