



DEBIT CALENDARS

SCHEDULES FOR CLIENT DEBITS & PAYMENTS

Please refer to the appropriate Debit Calendar based on the due date of your client's loan payment. If, for example, their lender must receive each payment on the 5th, the "Debit Calendar for Due Dates of the 1st - 7th" is the one you will use. Please do not "borrow" any extra days from the grace period to try to extend the monthly payment due date.

1. **Column A - Enrollment Deadline:** The dates listed in Column A represent the processing "Deadline" for completed Client Enrollment sets, that is, the last date a Client Enrollment can be received in our Corporate Office, and still be eligible for the corresponding debit dates and first EAP payment date for your client.

If a completed Client Enrollment set cannot be in our office by the Column A date selected, you will have to choose a new date and delay the client's "EAP start date" by one or more months.

2. **Column B - Client's 1st Debit Date:** From the date selected in Column A, move directly across to the right on the same row to the corresponding date listed in Column B. This Column B date will be the client's requested 1st Debit Date. Use this date when completing Part A of the Client Enrollment set.
3. **Column C - Client's 2nd Debit Date:** From the appropriate 1st Debit Date in Column B, move directly across to the right on the same row to the corresponding date listed in Column C. This Column C date will be the date of the 2nd Debit withdrawn from the client's checking account. Use this date when completing Part A of the Client Enrollment set.
4. **Column D- Client's 1st EAP Payment:** From the appropriate date in Column C, move directly across to the right on the same row to the month listed in Column D. This will be the month of the client's first scheduled loan payment issued by USMR for the Equity Acceleration Program - the EAP start date. Use this date when completing Part A of the Client Enrollment set.



5. The Debit Calendars reflect only the requested 1st and 2nd Debit Dates and 1st EAP Payment date which are required for Part A of the Client Enrollment Set. They are not to be used as an ongoing schedule of client debits. Each client will receive their personal debit schedule in the “Welcome” package sent by our Customer Service Office.

6. Please note the special markings on the Debit Calendars:

- a. The months in which three debits occur are marked with an asterisk (*). You should call your clients’ attention to this if their scheduled debit dates are marked with the asterisk.

An example of this can be seen in Column B on the Debit Calendar for Due Dates of the 1st - 7th. If you select the dates on the row for the Enrollment Deadline of 07/28:

- your clients will pay their September 1 loan payment as usual; then
- their checking account will be debited on September 1 and on September 15
- so that we can make their First EAP Payment by October 1; and
- your clients’ account will be debited September 29 and October 13
- so that we can make their second EAP payment by November 1, etc.

If your clients feel that having 3 debits taken in the month of September may cause them a cash flow problem, they may prefer to delay their start date to the next month, which brings us to the second set of special markings . . .

- b. There may be one or two months each year which are not available for your clients’ 1st EAP Payment (depending on the payment due date). This can happen when the 1st or 2nd Debit cannot be confirmed as scheduled due to a bank holiday.

An example of this situation can be found on the Debit Calendar for Due Dates of the 1st - 7th. December cannot be selected for a 1st EAP Payment because the confirmation of the 2nd Debit would be delayed by the Thanksgiving bank holiday.

To ensure that your client has sufficient funds on deposit for their first loan payment by USMR, it is vital that you follow the Debit Calendar exactly as it appears when selecting the first two debits. However, once your client’s EAP account is established, bank holidays will no longer be a factor.

Debit Calendar for Due Dates of the 1st - 7th

When the client's loan payment is due between the 1st & 7th of the month.

This calendar reflects only the requested 1st Debit Date, 2nd Debit Date, and the 1st EAP Payment as required for Part A of the Client Enrollment set. An ongoing schedule of client debits will be included in the client's Welcome Package.

<p>Column</p> <p>A</p> <p>Enrollment Deadline</p> <p><i>Completed Client Enrollment set must be received by USMR no later than . . .</i></p>	<p>Column</p> <p>B</p> <p>1st Debit Date</p> <p><i>The client's first debit will be . . .</i></p>	<p>Column</p> <p>C</p> <p>2nd Debit Date</p> <p><i>The client's second debit will be . . .</i></p>	<p>Column</p> <p>D</p> <p>1st EAP Payment</p> <p><i>The first loan payment by USMR will be for the client's due date in the month of . . .</i></p>
10/31/2003	12/05/2003	12/19/2003	JANUARY 2004
11/28/2003	01/02/2004*	01/16/2004*	FEBRUARY 2004
Not available	short month	of February	MARCH 2004
01/30/2004	03/05/2004	03/19/2004	APRIL 2004
02/27/2004	04/02/2004*	04/16/2004*	MAY 2004
04/02/2004	05/07/2004	05/21/2004	JUNE 2004
04/30/2004	06/04/2004	06/18/2004	JULY 2004
05/28/2004	07/02/2004*	07/16/2004*	AUGUST 2004
07/02/2004	08/06/2004	08/20/2004	SEPTEMBER 2004
07/30/2004	09/03/2004	09/17/2004	OCTOBER 2004
08/27/2004	10/01/2004*	10/15/2004*	NOVEMBER 2004
Not available	Thanksgiving	Holiday	DECEMBER 2004
10/29/2004	12/03/2004*	12/17/2004*	JANUARY 2005
12/03/2004	01/07/2005	01/21/2005	FEBRUARY 2005
Not available	short month	of February	MARCH 2005
01/28/2005	03/04/2005	03/18/2005	APRIL 2005
02/25/2005	04/01/2005*	04/15/2005*	MAY 2005
04/01/2005	05/06/2005	05/20/2005	JUNE 2005
04/29/2005	06/03/2005	06/17/2005	JULY 2005
05/27/2005	07/01/2005*	07/15/2005*	AUGUST 2005
07/01/2005	08/05/2005	08/19/2005	SEPTEMBER 2005
07/29/2005	09/02/2005*	09/16/2005*	OCTOBER 2005
09/02/2005	10/07/2005	10/21/2005	NOVEMBER 2005
Not available	Thanksgiving	Holiday	DECEMBER 2005

To request a Double Debit, list the selected 1st Debit Date, 2nd Debit Date, and 1st EAP Payment on the Client Enrollment Application, and submit with a signed, completed Double Debit Authorization Form. The Double Debit will occur on the listed 2nd Debit Date.

** Three debits occur these months. The third debit is applied as 1/2 of the following month's mortgage payment.*

Debit Calendar for Due Dates of the 1st - 7th

When the client's loan payment is due between the 1st & 7th of the month.

This calendar reflects only the requested 1st Debit Date, 2nd Debit Date, and the 1st EAP Payment as required for Part A of the Client Enrollment set. An ongoing schedule of client debits will be included in the Client's Welcome Package.

Column A	Column B	Column C	Column D
Enrollment Deadline	1st Debit Date	2nd Debit Date	1st EAP Payment
<i>Completed Client Enrollment set must be received by USMR no later than . . .</i>	<i>The client's first debit will be . . .</i>	<i>The client's second debit will be . . .</i>	<i>The first loan payment by USMR will be for the client's due date in the month of . . .</i>
10/28/2005	12/02/2005*	12/16/2005*	JANUARY 2006
12/02/2005	01/06/2006	01/20/2006	FEBRUARY 2006
Not available	short month	of February	MARCH 2006
01/27/2006	03/03/2006*	03/17/2006*	APRIL 2006
03/03/2006	04/07/2006	04/21/2006	MAY 2006
03/31/2006	05/05/2006	05/19/2006	JUNE 2006
04/28/2006	06/02/2006*	06/16/2006*	JULY 2006
06/02/2006	07/07/2006	07/21/2006	AUGUST 2006
06/30/2006	08/04/2006	08/18/2006	SEPTEMBER 2006
07/28/2006	09/01/2006*	09/15/2006*	OCTOBER 2006
09/01/2006	10/06/2006	10/20/2006	NOVEMBER 2006
Not available	Thanksgiving	Holiday	DECEMBER 2006
10/27/2006	12/01/2006*	12/15/2006*	JANUARY 2007
12/01/2006	01/05/2007	01/19/2007	FEBRUARY 2007
Not available	short month	of February	MARCH 2007
01/26/2007	03/02/2007*	03/16/2007*	APRIL 2007
03/02/2007	04/06/2007	04/20/2007	MAY 2007
03/30/2007	05/04/2007	05/18/2007	JUNE 2007
04/27/2007	06/01/2007*	06/15/2007*	JULY 2007
06/01/2007	07/06/2007	07/20/2007	AUGUST 2007
06/29/2007	08/03/2007*	08/17/2007*	SEPTEMBER 2007
08/03/2007	09/07/2007	09/21/2007	OCTOBER 2007
08/31/2007	10/05/2007	10/19/2007	NOVEMBER 2007
Not available	Thanksgiving	Holiday	DECEMBER 2007

*To request a Double Debit, list the selected 1st Debit Date, 2nd Debit Date, and 1st EAP Payment on the Client Enrollment Application, and submit with a signed, completed Double Debit Authorization Form.
The Double Debit will occur on the listed 2nd Debit Date.*

* Three debits occur these months. The third debit is applied as 1/2 of the following month's mortgage payment.

Debit Calendar for Due Dates of the 8th - 14th

When the client's loan payment is due between the 8th & 14th of the month.

This calendar reflects only the requested 1st Debit Date, 2nd Debit Date, and the 1st EAP Payment as required for Part A of the Client Enrollment set. An ongoing schedule of client debits will be included in the client's Welcome Package.

Column A	Column B	Column C	Column D
Enrollment Deadline	1st Debit Date	2nd Debit Date	1st EAP Payment
<i>Completed Client Enrollment set must be received by USMR no later than . . .</i>	<i>The client's first debit will be . . .</i>	<i>The client's second debit will be . . .</i>	<i>The first loan payment by USMR will be for the client's due date in the month of . . .</i>
10/31/2003	12/05/2003	12/19/2003	JANUARY 2004
12/05/2003	01/09/2004	01/23/2004	FEBRUARY 2004
01/02/2004	02/06/2004	02/20/2004	MARCH 2004
01/30/2004	03/05/2004	03/19/2004	APRIL 2004
03/05/2004	04/09/2004	04/23/2004	MAY 2004
04/02/2004	05/07/2004	05/21/2004	JUNE 2004
04/30/2004	06/04/2004	06/18/2004	JULY 2004
06/04/2004	07/09/2004	07/23/2004	AUGUST 2004
07/02/2004	08/06/2004	08/20/2004	SEPTEMBER 2004
07/30/2004	09/03/2004	09/17/2004	OCTOBER 2004
09/03/2004	10/08/2004	10/22/2004	NOVEMBER 2004
10/01/2004	11/05/2004	11/19/2004	DECEMBER 2004
10/29/2004	12/03/2004*	12/17/2004*	JANUARY 2005
12/03/2004	01/07/2005	01/21/2005	FEBRUARY 2005
12/31/2004	02/04/2005	02/18/2005	MARCH 2005
01/28/2005	03/04/2005	03/18/2005	APRIL 2005
03/04/2005	04/08/2005	04/22/2005	MAY 2005
04/01/2005	05/06/2005	05/20/2005	JUNE 2005
04/29/2005	06/03/2005	06/17/2005	JULY 2005
06/03/2005	07/08/2005	07/22/2005	AUGUST 2005
07/01/2005	08/05/2005	08/19/2005	SEPTEMBER 2005
08/05/2005	09/09/2005	09/23/2005	OCTOBER 2005
09/02/2005	10/07/2005	10/21/2005	NOVEMBER 2005
09/30/2005	11/04/2005	11/18/2005	DECEMBER 2005

*To request a Double Debit, list the selected 1st Debit Date, 2nd Debit Date, and 1st EAP Payment on the Client Enrollment Application, and submit with a signed, completed Double Debit Authorization Form.
The Double Debit will occur on the listed 2nd Debit Date.*

** Three debits occur these months. The third debit is applied as 1/2 of the following month's mortgage payment.*

Debit Calendar for Due Dates of the 8th - 14th

When the client's loan payment is due between the 8th & 14th of the month.

This calendar reflects only the requested 1st Debit Date, 2nd Debit Date, and the 1st EAP Payment as required for Part A of the Client Enrollment set. An ongoing schedule of client debits will be included in the Client's Welcome Package.

<p>Column</p> <p>A</p> <p>Enrollment Deadline</p> <p><i>Completed Client Enrollment set must be received by USMR no later than . . .</i></p>	<p>Column</p> <p>B</p> <p>1st Debit Date</p> <p><i>The client's first debit will be . . .</i></p>	<p>Column</p> <p>C</p> <p>2nd Debit Date</p> <p><i>The client's second debit will be . . .</i></p>	<p>Column</p> <p>D</p> <p>1st EAP Payment</p> <p><i>The first loan payment by USMR will be for the client's due date in the month of . . .</i></p>
11/04/2005	12/09/2005	12/23/2005	JANUARY 2006
12/02/2005	01/06/2006	01/20/2006	FEBRUARY 2006
12/30/2006	02/03/2006	02/17/2006	MARCH 2006
02/03/2006	03/10/2006	03/24/2006	APRIL 2006
03/03/2006	04/07/2006	04/21/2006	MAY 2006
03/31/2006	05/05/2006	05/19/2006	JUNE 2006
05/05/2006	06/09/2006	06/23/2006	JULY 2006
06/02/2006	07/07/2006	07/21/2006	AUGUST 2006
06/30/2006	08/04/2006	08/18/2006	SEPTEMBER 2006
08/04/2006	09/08/2006	09/22/2006	OCTOBER 2006
09/01/2006	10/06/2006	10/20/2006	NOVEMBER 2006
09/29/2006	11/03/2006	11/17/2006	DECEMBER 2006
11/03/2006	12/08/2006	12/22/2006	JANUARY 2007
12/01/2006	01/05/2007	01/19/2007	FEBRUARY 2007
01/05/2007	02/09/2007	02/23/2007	MARCH 2007
02/02/2007	03/09/2007	03/23/2007	APRIL 2007
03/02/2007	04/06/2007	04/20/2007	MAY 2007
03/30/2007	05/04/2007	05/18/2007	JUNE 2007
05/04/2007	06/08/2007	06/22/2007	JULY 2007
06/01/2007	07/06/2007	07/20/2007	AUGUST 2007
07/06/2007	08/10/2007	08/24/2007	SEPTEMBER 2007
08/03/2007	09/07/2007	09/21/2007	OCTOBER 2007
08/31/2007	10/05/2007	10/19/2007	NOVEMBER 2007
09/28/2007	11/02/2007*	11/16/2007*	DECEMBER 2007

To request a Double Debit, list the selected 1st Debit Date, 2nd Debit Date, and 1st EAP Payment on the Client Enrollment Application, and submit with a signed, completed Double Debit Authorization Form. The Double Debit will occur on the listed 2nd Debit Date.

** Three debits occur these months. The third debit is applied as 1/2 of the following month's mortgage payment.*

Debit Calendar for Due Dates of the 15th - 21st

When the client's loan payment is due between the 15th & 21st of the month.

This calendar reflects only the requested 1st Debit Date, 2nd Debit Date, and the 1st EAP Payment as required for Part A of the Client Enrollment set. An ongoing schedule of client debits will be included in the client's Welcome Package.

<p>Column</p> <p>A</p> <p>Enrollment Deadline</p> <p><i>Completed Client Enrollment set must be received by USMR no later than . . .</i></p>	<p>Column</p> <p>B</p> <p>1st Debit Date</p> <p><i>The client's first debit will be . . .</i></p>	<p>Column</p> <p>C</p> <p>2nd Debit Date</p> <p><i>The client's second debit will be . . .</i></p>	<p>Column</p> <p>D</p> <p>1st EAP Payment</p> <p><i>The first loan payment by USMR will be for the client's due date in the month of . . .</i></p>
11/07/2003	12/12/2003	12/26/2003	JANUARY 2004
12/12/2003	01/16/2004	01/30/2004	FEBRUARY 2004
01/09/2004	02/13/2004	02/27/2004	MARCH 2004
02/06/2004	03/12/2004	03/26/2004	APRIL 2004
03/12/2004	04/16/2004	04/30/2004	MAY 2004
04/09/2004	05/14/2004	05/28/2004	JUNE 2004
05/07/2004	06/11/2004	06/25/2004	JULY 2004
06/11/2004	07/16/2004	07/30/2004	AUGUST 2004
07/09/2004	08/13/2004	08/27/2004	SEPTEMBER 2004
08/13/2004	09/17/2004	10/01/2004*	OCTOBER 2004
09/10/2004	10/15/2004	10/29/2004	NOVEMBER 2004
10/08/2004	11/12/2004	11/26/2004	DECEMBER 2004
11/12/2004	12/17/2004	12/31/2004	JANUARY 2005
12/10/2004	01/14/2005	01/28/2005	FEBRUARY 2005
01/07/2005	02/11/2005	02/25/2005	MARCH 2005
02/11/2005	03/18/2005	04/01/2005*	APRIL 2005
03/11/2005	04/15/2005	04/29/2005	MAY 2005
04/08/2005	05/13/2005	05/27/2005	JUNE 2005
05/13/2005	06/17/2005	07/01/2005*	JULY 2005
06/10/2005	07/15/2005	07/29/2005	AUGUST 2005
07/08/2005	08/12/2005	08/26/2005	SEPTEMBER 2005
08/12/2005	09/16/2005	09/30/2005	OCTOBER 2005
09/09/2005	10/14/2005	10/28/2005	NOVEMBER 2005
10/07/2005	11/11/2005	11/25/2005	DECEMBER 2005

To request a Double Debit, list the selected 1st Debit Date, 2nd Debit Date, and 1st EAP Payment on the Client Enrollment Application, and submit with a signed, completed Double Debit Authorization Form. The Double Debit will occur on the listed 2nd Debit Date.

** Three debits occur these months. The third debit is applied as 1/2 of the following month's mortgage payment.*

Debit Calendar for Due Dates of the 15th - 21st

When the client's loan payment is due between the 15th & 21st of the month.

This calendar reflects only the requested 1st Debit Date, 2nd Debit Date, and the 1st EAP Payment as required for Part A of the Client Enrollment set. An ongoing schedule of client debits will be included in the Client's Welcome Package.

<p>Column</p> <p>A</p> <p>Enrollment Deadline</p> <p><i>Completed Client Enrollment set must be received by USMR no later than . . .</i></p>	<p>Column</p> <p>B</p> <p>1st Debit Date</p> <p><i>The client's first debit will be . . .</i></p>	<p>Column</p> <p>C</p> <p>2nd Debit Date</p> <p><i>The client's second debit will be . . .</i></p>	<p>Column</p> <p>D</p> <p>1st EAP Payment</p> <p><i>The first loan payment by USMR will be for the client's due date in the month of . . .</i></p>
11/11/2005	12/16/2005	12/30/2005	JANUARY 2006
12/09/2005	01/13/2006	01/27/2006	FEBRUARY 2006
01/06/2006	02/10/2006	02/24/2006	MARCH 2006
02/10/2006	03/17/2006	03/31/2006	APRIL 2006
03/10/2006	04/14/2006	04/28/2006	MAY 2006
04/07/2006	05/12/2006	05/26/2006	JUNE 2006
05/12/2006	06/16/2006	06/30/2006	JULY 2006
06/09/2006	07/14/2006	07/28/2006	AUGUST 2006
07/14/2006	08/18/2006	09/01/2006*	SEPTEMBER 2006
08/11/2006	09/15/2006	09/29/2006	OCTOBER 2006
09/08/2006	10/13/2006	10/27/2006	NOVEMBER 2006
10/13/2006	11/17/2006	12/01/2006*	DECEMBER 2006
11/10/2006	12/15/2006	12/29/2006	JANUARY 2007
12/08/2006	01/12/2007	01/26/2007	FEBRUARY 2007
01/05/2007	02/09/2007	02/23/2007	MARCH 2007
02/09/2007	03/16/2007	03/30/2007	APRIL 2007
03/09/2007	04/13/2007	04/27/2007	MAY 2007
04/13/2007	05/18/2007	06/01/2007*	JUNE 2007
05/11/2007	06/15/2007	06/29/2007	JULY 2007
06/08/2007	07/13/2007	07/27/2007	AUGUST 2007
07/13/2007	08/17/2007	08/31/2007	SEPTEMBER 2007
08/10/2007	09/14/2007	09/28/2007	OCTOBER 2007
09/07/2007	10/12/2007	10/26/2007	NOVEMBER 2007
10/12/2007	11/16/2007	11/30/2007	DECEMBER 2007

*To request a Double Debit, list the selected 1st Debit Date, 2nd Debit Date, and 1st EAP Payment on the Client Enrollment Application, and submit with a signed, completed Double Debit Authorization Form.
The Double Debit will occur on the listed 2nd Debit Date.*

** Three debits occur these months. The third debit is applied as 1/2 of the following month's mortgage payment.*

Debit Calendar for Due Dates of the 22nd - 31st

When the client's loan payment is due between the 22nd & 31st of the month.

This calendar reflects only the requested 1st Debit Date, 2nd Debit Date, and the 1st EAP Payment as required for Part A of the Client Enrollment set. An ongoing schedule of client debits will be included in the client's Welcome Package.

<p>Column</p> <p>A</p> <p>Enrollment Deadline</p> <p><i>Completed Client Enrollment set must be received by USMR no later than . . .</i></p>	<p>Column</p> <p>B</p> <p>1st Debit Date</p> <p><i>The client's first debit will be . . .</i></p>	<p>Column</p> <p>C</p> <p>2nd Debit Date</p> <p><i>The client's second debit will be . . .</i></p>	<p>Column</p> <p>D</p> <p>1st EAP Payment</p> <p><i>The first loan payment by USMR will be for the client's due date in the month of . . .</i></p>
11/14/2003	12/19/2003	01/02/2004*	JANUARY 2004
12/19/2003	01/23/2004	02/06/2004	FEBRUARY 2004
01/16/2004	02/20/2004	03/05/2004	MARCH 2004
02/13/2004	03/19/2004	04/02/2004*	APRIL 2004
03/12/2004	04/16/2004	04/30/2004	MAY 2004
04/16/2004	05/21/2004	06/04/2004	JUNE 2004
05/14/2004	06/18/2004	07/02/2004*	JULY 2004
06/18/2004	07/23/2004	08/06/2004	AUGUST 2004
07/16/2004	08/20/2004	09/03/2004	SEPTEMBER 2004
08/13/2004	09/17/2004	10/01/2004*	OCTOBER 2004
09/17/2004	10/22/2004	11/05/2004	NOVEMBER 2004
10/15/2004	11/19/2004	12/03/2004*	DECEMBER 2004
11/12/2004	12/17/2004	12/31/2004	JANUARY 2005
12/17/2004	01/21/2005	02/04/2005	FEBRUARY 2005
01/14/2005	02/18/2005	03/04/2005	MARCH 2005
02/11/2005	03/18/2005	04/01/2005*	APRIL 2005
03/18/2005	04/22/2005	05/06/2005	MAY 2005
04/15/2005	05/20/2005	06/03/2005	JUNE 2005
05/13/2005	06/17/2005	07/01/2005*	JULY 2005
06/17/2005	07/22/2005	08/05/2005	AUGUST 2005
07/15/2005	08/19/2005	09/02/2005*	SEPTEMBER 2005
08/12/2005	09/16/2005	09/30/2005	OCTOBER 2005
09/16/2005	10/21/2005	11/04/2005	NOVEMBER 2005
10/14/2005	11/18/2005	12/02/2005*	DECEMBER 2005

To request a Double Debit, list the selected 1st Debit Date, 2nd Debit Date, and 1st EAP Payment on the Client Enrollment Application, and submit with a signed, completed Double Debit Authorization Form. The Double Debit will occur on the listed 2nd Debit Date.

** Three debits occur these months. The third debit is applied as 1/2 of the following month's mortgage payment.*

Debit Calendar for Due Dates of the 22nd - 31st

When the client's loan payment is due between the 22nd & 31st of the month.

This calendar reflects only the requested 1st Debit Date, 2nd Debit Date, and the 1st EAP Payment as required for Part A of the Client Enrollment set. An ongoing schedule of client debits will be included in the Client's Welcome Package.

Column A	Column B	Column C	Column D
Enrollment Deadline	1st Debit Date	2nd Debit Date	1st EAP Payment
<i>Completed Client Enrollment set must be received by USMR no later than . . .</i>	<i>The client's first debit will be . . .</i>	<i>The client's second debit will be . . .</i>	<i>The first loan payment by USMR will be for the client's due date in the month of . . .</i>
11/18/2005	12/23/2005	01/06/2006	JANUARY 2006
12/16/2005	01/20/2006	02/03/2006	FEBRUARY 2006
01/13/2006	02/17/2006	03/03/2006*	MARCH 2006
02/10/2006	03/17/2006	03/31/2006	APRIL 2006
03/17/2006	04/21/2006	05/05/2006	MAY 2006
04/14/2006	05/19/2006	06/02/2006*	JUNE 2006
05/12/2006	06/16/2006	06/30/2006	JULY 2006
06/16/2006	07/21/2006	08/04/2006	AUGUST 2006
07/14/2006	08/18/2006	09/01/2006*	SEPTEMBER 2006
08/18/2006	09/22/2006	10/06/2006	OCTOBER 2006
09/15/2006	10/20/2006	11/03/2006	NOVEMBER 2006
10/13/2006	11/17/2006	12/01/2006*	DECEMBER 2006
11/17/2006	12/22/2006	01/05/2007	JANUARY 2007
12/15/2006	01/19/2007	02/02/2007	FEBRUARY 2007
01/12/2007	02/16/2007	03/02/2007*	MARCH 2007
02/16/2007	03/23/2007	04/06/2007	APRIL 2007
03/16/2007	04/20/2007	05/04/2007	MAY 2007
04/13/2007	05/18/2007	06/01/2007*	JUNE 2007
05/18/2007	06/22/2007	07/06/2007	JULY 2007
06/15/2007	07/20/2007	08/03/2007*	AUGUST 2007
07/13/2007	08/17/2007	08/31/2007	SEPTEMBER 2007
08/17/2007	09/21/2007	10/05/2007	OCTOBER 2007
09/14/2007	10/19/2007	11/02/2007*	NOVEMBER 2007
10/12/2007	11/16/2007	11/30/2007	DECEMBER 2007

*To request a Double Debit, list the selected 1st Debit Date, 2nd Debit Date, and 1st EAP Payment on the Client Enrollment Application, and submit with a signed, completed Double Debit Authorization Form.
The Double Debit will occur on the listed 2nd Debit Date.*

** Three debits occur these months. The third debit is applied as 1/2 of the following month's mortgage payment.*