



THE EQUITY ACCELERATION PROGRAM
DEBIT DATE AMENDMENT REQUEST



Please complete all blanks

The USMR Debit Calendar for Due Dates of the _____ will not work for Client because of Client's biweekly salary paydates. Client's next four paydates are:

____/____/____ ____/____/____ ____/____/____ ____/____/____

Client hereby requests USMR to provide the following initial debit dates (debit dates can only be Fridays and must be exactly 2 weeks apart).* **Please note: Debits are taken every other Friday, not just twice per month.**

1st Debit Date: ____/____/____ (Friday)

2nd Debit Date: ____/____/____ (Friday 2 weeks later & at least 10 days before loan payment is due)

Based on these requested initial debit dates, Client requests the first EAP payment to be on ____/____/____ (no earlier than 10 calendar days after the 2nd debit date). **Client will make the regular monthly payments due to Client's lender until USMR has collected an amount equal to the first EAP loan payment and has confirmed Client's bank account and loan information to Client in writing.**

If the dates shown above are not acceptable to USMR for any reason, Client authorizes USMR to set dates (or a double debit date) that correspond(s) to the paydates shown above, and to notify Client of the new initial debit date(s) and first EAP payment date. Client understands that delaying the program start date may be necessary, and that any delay will affect the estimated interest savings shown on Part B.

Client understands that this agreement shall comprise an Addendum to the USMR Client Enrollment Set (Parts A & B) for Loan Account # _____ and shall be binding upon all parties as contemplated in the aforementioned documents.

_____ Print Client #1 Name	_____ Client #1 Signature	____/____/____ Date
_____ Print Client #2 Name	_____ Client #2 Signature	____/____/____ Date
_____ Print Client #3 Name	_____ Client #3 Signature	____/____/____ Date

Client Mailing Address

_____ Print EAP Independent Representative Name	_____ EAP Independent Representative Signature	_____ USMR ID #
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* If Client wishes to skip the 1st debit date and have both of the initial debits taken on the 2nd debit date, a Double Debit Authorization form must be completed and submitted with this request. (This option is only available for the first two debits.)

<p>SEND REQUEST FORM WITH <u>ORIGINAL</u> SIGNATURES TO: U.S. MORTGAGE REDUCTION, INC., 1282 NE BUSINESS PARK PLACE, JENSEN BEACH, FL 34957-5398 Customer Service Toll Free Hotline 1-800-456-8982 (CA Clients 1-800-211-1195) 9-5 MST</p>
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Help Stamp Out New Client Cancellations!

Dear USMR Representative,

The more your clients understand about the Equity Acceleration Program (EAP), the more likely they are to recommend it (and you!) to their family and friends. Some EAP representatives run their business exclusively with referrals from satisfied clients. We have discovered that there are two primary reasons that new clients cancel their program. We need your help to eliminate these problems!

1. **The double payment problem.**

Please make sure your clients understand that their first two debits are taken within 3 weeks of their last loan/mortgage payment. For example, the client pays their January 1, 2002 loan payment. Then we take their first debit on January 4, 2002, and their second debit on January 18, 2002, so that we can make their first EAP payment on February 1, 2002.

If having half a loan payment debited 4 days after making a full loan payment will create a financial hardship for your clients, please have them complete the Double Debit Authorization. This will allow us to skip the debit scheduled for January 4 and instead take a "Double Debit" on January 18.

If this does not solve your clients' problem, you may wish to have them delay the start of their program a month or so until they have saved up the first two debits. You can delay their program simply by requesting later debit and first EAP payment dates on Part A (i.e., instead of requesting their first debit dates to be January 4 and 18, you could request March 1 and 15, or April 5 and 19). *Be sure to tell your clients that this option will delay their start date and reduce their total interest savings. You can show them the difference in savings by running a loan analysis for each proposed start date.*

2. **Debit dates not corresponding to biweekly payroll dates.**

Some clients are paid biweekly (every two weeks). When your clients receive a paycheck every other week, they may want their biweekly debit dates to coordinate with their biweekly pay dates.

The initial debit dates shown in the USMR Debit Calendar may not work for your clients who are paid biweekly. For example, if your clients receive their paychecks every other Friday, they may not have funds available to be debited from their checking account on those same days. (EAP debits are taken every other Friday.) In this case, they may need to have their debits taken on the Fridays in between their pay days.

You could move down the Debit Calendar and delay the clients' start date to a month with initial debit dates that suit them. Some clients, however, may not want to delay their program for several months. The **Debit Date Amendment Request** form (on the reverse side of this letter) was created to assist these clients. You may photocopy this form and use it whenever you have clients whose biweekly pay days don't correspond to the debit dates shown in the USMR Debit Calendar. Simply fill in each blank, and remember - no white out or erasures - this is a contract! Have each client sign the form, and then you sign where indicated. If the client wants a copy, simply give them a photocopy or complete a second copy of the form for them. Then send the Debit Date Amendment Request (with original signatures) to USMR with the rest of the client enrollment set (Parts A & B, etc.).

We appreciate your efforts in educating your clients and helping solve these problems before they start. If you have any questions, please call your USMR Program Support Representative. Thank you!