



**MAIL THIS COPY TO:**

PNC Mortgage  
Attn: EFT Dept./Payment Services  
PO Box 1820  
Dayton, OH 45401-1820  
Fax: 855-242-0633

**ELECTRONIC FUNDS TRANSFER (EFT) AUTHORIZATION**

PNC Mortgage Loan Number (10 digits):

New Enrollment

Change EFT Information

Your Name:

Name of Primary Mortgage Account Holder:

Daytime Phone Number (no hyphens):

E-Mail Address (Optional):

Your Financial Institution's Name:

Your Financial Institution's Phone Number (no hyphens):

**\*\*Delay Days**

Deduct my payment on the following day of each month (valid values = 1-15):

Starting month:

You may request to have your payment withdrawn on a day other than your due date, taking into consideration your late charge assessment date per your mortgage Note. Unless otherwise requested, your payment will be made on your due date.

**\*\*Additional Principal Amount (optional):**

**\*\*Please select Account Type:**

**\*\*Financial Institution ABA Routing Number:**

**\*\*Financial Institution Account Number:**

My signature below authorizes PNC Mortgage to debit my checking or savings account for my monthly payment plus any additional principal amount as designated above. I understand that my **payment amount may vary with changes in escrow or principal and interest portions as applicable**. I understand I must continue to remit payments on time until EFT begins, and I must maintain sufficient funds in my designated account to cover the total EFT debit amount or PNC Mortgage will charge a fee. If my payment is not received by the late charge assessment date, usual late fees apply, in accordance with my mortgage Note.

**I HAVE READ THE TERMS AND CONDITIONS OF ELECTRONIC FUNDS TRANSFER. EITHER I OR PNC MORTGAGE CAN TERMINATE THIS AUTHORIZATION AT ANY TIME BY GIVING 10 DAYS NOTICE TO THE OTHER PARTY.**

Your Signature: \_\_\_\_\_ Date (mm/dd/yyyy):

For new enrollment or change to checking/savings account information, delay days or additional principal, please send a copy of a voided check or deposit slip. You will be notified when the Electronic Funds Transfer (EFT) will begin.

**\*\* New EFT Authorization Form is required for any changes to these items.**



**KEEP THIS COPY FOR YOUR RECORDS**

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Starting month:

You may request to have your payment withdrawn on a day other than your due date, taking into consideration your late charge assessment date per your mortgage Note. Unless otherwise requested, your payment will be made on your due date.

**\*\*Additional Principal Amount (optional):**

*\*Unless instructed otherwise by account holder, this amount will remain the same regardless of increases in escrow or ARM adjustments.*

**\*\*Please select Account Type:**

**\*\*Financial Institutions ABA Routing Number:**

**\*\*Financial Institutions Account Number:**

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**I HAVE READ THE TERMS AND CONDITIONS OF ELECTRONIC FUNDS TRANSFER. EITHER I OR PNC MORTGAGE CAN TERMINATE THIS AUTHORIZATION AT ANY TIME BY GIVING 10 DAYS NOTICE TO THE OTHER PARTY.**

Your Signature: \_\_\_\_\_ Date (mm/dd/yyyy):

For new enrollment or change to checking/savings account information, delay days or additional principal, please send a copy of a voided check or deposit slip. You will be notified when the Electronic Funds Transfer (EFT) will begin.

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## PNC MORTGAGE

\*\*\*\*\*Give to People What They Need to Live Well!\*\*\*\*\*

1. By enrolling in the Electronic Funds Transfer (EFT) Service (the "Service"), you are authorizing PNC Mortgage to draft your mortgage loan payment each month by automatically transferring funds from the financial institution account specified by you.
2. The Service is available to PNC Mortgage customers at no cost.
3. The Service will draft your monthly mortgage payment, plus additional principal amounts (optional), once a month from a single bank account. The Service cannot draft multiple times per month nor can the Service draft from multiple bank accounts.
4. The Service cannot be used to pay fees or additional escrow payments. Payments for fees or additional escrow must be remitted separately.
5. You may request for your payment to be drafted up to 14 calendar days after your mortgage payment due date ("Delay Days"), taking into consideration your late charge assessment date per your mortgage Note. Unless otherwise requested, your payment will be drafted on your due date.
6. Before your first automated payment, PNC Mortgage will send you a written notification of the transaction's start date (the "Automated Payment Date"), banking information, additional principal amounts, and/or Delay Days. Please review and confirm this information for accuracy and report any errors or changes to PNC Mortgage immediately. You are responsible for making all payments on time up to the initial Automated Payment Date. NOTE: The Automated Payment Date is the mortgage payment due date plus any Delay Days.
7. Your loan must be due for the current month at least two business days prior to the Automated Payment Date before the Service will start. If your loan is not in a current status, your mortgage payment will not be drafted, the Service may be cancelled, and you will be responsible for making your monthly mortgage payments on time using another payment method.
8. If your scheduled Automated Payment Date falls on a weekend or a legal bank holiday, the automated payment will occur on the next business day.
9. Be sure to check your financial institution account statement to verify the date and amount of any automated payments initiated by PNC Mortgage. In the event of an error, please notify your financial institution and PNC Mortgage immediately.
10. Under the terms of your mortgage loan, your PNC Mortgage payment amount may change due to an Adjustable Rate Mortgage (ARM) change or a change in your escrow amount (if applicable). The Service will adjust the amount of the automated payment from your financial institution account to accommodate these changes. PNC Mortgage will notify you in advance of any changes, if applicable, to your monthly payment amount. If you have opted for an additional principal amount to be drafted each month, the additional principal amount will not change.
11. If you intend to remit an additional principal payment separately from the Service, mail your check to PNC Mortgage/Payment Services, Mail Code: B6-YM14-01-1, PO Box 1820, Dayton, OH 45401. Write "PRINCIPAL ONLY" on the memo portion of the check along with your mortgage loan account number. **NOTE: Additional funds will be applied toward outstanding fees, subject to applicable law, and then to additional principal payments if the loan is current.**
12. You may make changes or cancel the Service at any time by logging onto Mortgage Online ([pnc.com/homehq](http://pnc.com/homehq)), choosing Electronic Funds Transfer, then the Change or Cancel Electronic Funds Service option.
13. You may request that PNC Mortgage make changes to the Service (e.g., banking information, additional principal amounts, and/or Delay Days) by completing a new EFT Enrollment Form and either faxing it to 1-855-242-0633 or mailing it to the EFT correspondence address below. EFT Enrollment Forms are available online ([pnc.com/homehq](http://pnc.com/homehq)), in your coupon booklet or by calling Customer Service at 1-800-822-5626. Please allow at least ten (10) business days prior to the next scheduled Automated Payment Date for PNC Mortgage to process your request.
14. You may request cancellation of the Service at any time by using any of the following methods: (a) call Customer Service at 1-800-822-5626; (b) fax your request to 1-855-242-0633, (c) send an email to [EFT@pncmortgage.com](mailto:EFT@pncmortgage.com) or (d) mail your request to the EFT correspondence address below. Please allow at least ten (10) business days prior to the next scheduled Automated Payment Date for PNC Mortgage to process your request.

15. You are responsible for making all payments on time following cancellation or other termination of the Service. The mortgage payment due date set forth in your mortgage Note is unaffected by enrollment with or cancellation of the Service.
16. If your financial institution returns an automated payment unpaid, PNC Mortgage has the right to assess a reasonable fee, subject to applicable law. You are then responsible to remit that payment to PNC Mortgage. If your payment is not received before the end of your grace period, your mortgage payment for that period will be past due and a late payment fee will be assessed, subject to applicable law.
17. PNC Mortgage reserves the right to cancel or otherwise terminate the Service for any reason, including without limitation, if:
  - Your automated payment is returned by your financial institution because of “Authorization Revoked,” “Account Frozen,” or “Account Closed”;
  - Three automated payments are returned unpaid for insufficient funds within a consecutive 12-month period;
  - Your loan enters a Loss Mitigation, Home Affordable Modification Program (HAMP), or Foreclosure status;
  - Your principal balance is less than your monthly mortgage payment;
  - Your loan is paid-in-full or reaches the maturity date; or
  - You fail to comply with these terms and conditions or the terms and conditions of your mortgage.
18. Customer Service Contact Information: If you have any questions or need assistance, please call PNC Mortgage Customer Service at 1-800-822-5626, Monday through Thursday 8:00 AM to 9:00 PM and Friday 8:00 AM to 5:00 PM ET.
19. EFT Fax Number: 1-855-242-0633
20. EFT Correspondence Address:  
PNC Mortgage/Payment Services/EFT  
Mail Locator: B6-YM14-01-1  
P O Box 1820  
Dayton, OH 45401