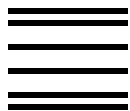
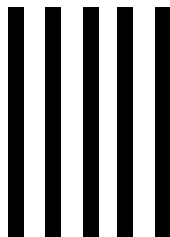


■ **WHAT IS DIRECTPAY?**

DirectPay is a convenient FREE service which automatically deducts your mortgage payments from your checking account every month, on the date you choose.

- *You determine the DirectPay date.*
Simply choose your payment date on the reverse side of this form, which is the day of the month that your payment will be automatically withdrawn from your account.
- *You decide how much to transfer each month.*
You may choose to automatically transfer your regular mortgage payment, or you may choose to pay a little extra on your principal balance each month and shorten the term of your home loan.
- *You're in control.*
If you need to change something that is already set up on your DirectPay service, just call or write to Customer Service at the phone number or address listed on your statement.
- *Sign up, it's easy.*
Simply fill out the attached form on the reverse side then mail to the address provided. Allow 6 to 8 weeks for processing.

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 21 CARSON CITY, NV

POSTAGE WILL BE PAID BY ADDRESSEE

GREATER NEVADA MORTGAGE
P.O. BOX 4138
CARSON CITY NV 89702-9807



*Providing Home
Ownership to
Nevadans
One Family
at a Time.*

DirectPay

**PAY YOUR MORTGAGE
THE EASY WAY
SIGN UP TODAY FOR
DIRECTPAY**

Greater Nevada Mortgage offers an easier way to make your mortgage payments. DirectPay ensures that you never miss a payment or pay late fees again.

Sign up for DirectPay today to begin enjoying the peace of mind that comes from knowing your mortgage payments are automatically paid. It's easy, it's convenient and it assures that your payments are made on time, every time.

**DIRECTPAY
Terms and Conditions:**

1. Payment can be made from a checking account.
2. If your mortgage payment includes a tax and insurance escrow payment, the automatic payment amount will be adjusted, no less than annually, according to your escrow account agreement.
3. If there are insufficient funds in your account on the due date, Greater Nevada Mortgage reserves the right to take payment in whole or in part when funds become available.
4. This authority will remain in effect until you notify us in writing that you wish to cancel your DirectPay as soon as practical.

*Serving
all of Nevada*

(775) 888-6999
greaternevadamortgage.com

Let DirectPay simplify your life!

Simply complete the form below and return it with your next mortgage payment and you'll begin enjoying the many benefits of these Greater Nevada Mortgage options.

Homeowner Information

Name _____

Address _____

City, State, Zip _____

Account Information

Please pay my loan # _____

Please pay from my checking account.

Bank/City/State _____

9-digit Routing and Transit Number Account Number

Please do not include voided checks. See diagram below to determine Routing and Transit Number.

Please pay this amount: Minimum payment due \$ _____

Additional principal \$ _____

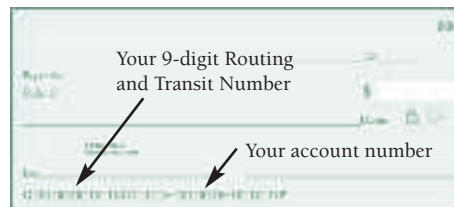
Payment date: _____

(Select the date your account will be debited between the 1st and 15th)

Month to begin automated payments: _____

By signing below, you (the account holder) authorize Greater Nevada Mortgage, to initiate automatic payments from your designated checking account to make payments to your mortgage. Your signature also indicates your agreement to the terms and conditions at right.

Signature _____ Date _____



with Equity Add • Vantage

Looking for an easy way to save a bundle in interest on your mortgage and pay it off years earlier? Then Equity Add • Vantage may be just right for you! You can save *big* by letting us help you make a simple change to the way you make your mortgage payments.

For more information, or to participate in Equity Add • Vantage, call one of your friendly servicing representative at (775) 888-6999 or (800) 526-6999 for a no-cost, no-obligation amortization schedule or download an Equity Add • Vantage enrollment form at greaternevadamortgage.com.

Electronic Fund Transfers Initiated By Third Parties. You may authorize a third party to initiate electronic fund transfers between your account and the third party's account. These transfers to make payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network. Your authorization to the third party to make these transfers can occur in a number of ways. Only provide your information this information to trusted sources. Examples of these transfers include, but are not limited to:

- **Preauthorized payments.** You may make arrangements to pay certain recurring bills from your share draft/checking or share savings account(s).
- **Electronic check or draft conversion.** You may authorize Greater Nevada Mortgage to make a one-time electronic payment from your checking or share draft account using information from your check or draft to pay for purchases or pay bills.
- **Electronic returned check or draft charge.** You may authorize Greater Nevada Mortgage to initiate an electronic funds transfer to collect a charge in the event a check or draft is returned for insufficient funds. Wherein credit given to GREATER NEVADA MORTGAGE with respect to automated clearing house credit entry is provisional until final settlement from a Federal Reserve Bank. If no final settlement, GREATER NEVADA MORTGAGE is entitled to refund of the amount credited.

NOTICE – Under the operating rules of the Automated Clearing House (ACH) Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

CHOICE OF LAW – We may accept on your behalf payments to your account which have been transmitted through one of more Automated Clearing Houses and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the state of Nevada as provided by the operating rules of the National ACH Association, which are applicable to ACH transactions involving your account.