



Dear Sir/Madam,

Civic Financial Services wants to ensure that every borrower has correct information regarding how and where to make monthly payments or access customer service. Please note, BSI is our servicing agent who handles all payments and related concerns on our behalf. **When the times comes to make your first and subsequent payments, please use the BSI contact information below:**

## **Monthly Payments/Customer Service**

Hours: M-F 8:00am to 11:00pm EST & Sat 8:00am-12:00pm EST

Tel # **877-279-9038**

Fax # **814-217-1366**

***Or you can mail BSI directly.***

**Send Payments to:**

CIVIC FINANCIAL SERVICES, INC.  
PO Box 660605  
Dallas, TX 75266

**Send Correspondence to:**

CIVIC FINANCIAL SERVICES, INC.  
314 S Franklin St., 2<sup>nd</sup> Floor  
Titusville, PA 16354

**If you wish to sign up for automatic monthly withdrawals, view and fill out the attached ACH form and send to the “Correspondence” address above right.**

*Thank you for choosing Civic as your private money lending partner.*

**Please DOWNLOAD and SAVE this file for reference.**

Sincerely,

Team Civic

Civic Financial Services is a private money lender, specializing in the financing of non-owner occupied investment properties. Civic provides Mortgage Brokers, Borrowers, Investors and Real Estate Agents with funding for investment property acquisition and refinancing. Through a specialized set of market competitive products, Civic makes possible the ability to acquire multiple properties and gives investors leverage over their cash position. All Loans are made in compliance with Federal, State, and Local Laws. Civic Financial Services, Inc. is an equal opportunity lender and a California Finance Lender under DBO license #603L321, AZ Mortgage Broker license #0928633, and OR Mortgage Broker License #ML-5282.

**Civic Financial Services**

2015 Manhattan Beach Blvd., Ste.106, Redondo Beach, CA 90278 | TEL 310.504.3618 | FAX 310.872.5662 | [civicfs.com](http://civicfs.com)



## Automated Payments Program (ACH) – Program Rules and Terms

- **How does the Automated Payments Program (ACH) work?**

By completing the included application, you will be authorizing regularly scheduled payments to be drafted from your checking or savings account. Your mortgage payment will be drafted from your account on the date of your choice (**or following business day if the date you choose falls on a weekend or holiday**). Each payment drafted will appear as a debit (ACH) on your monthly bank statement.

- **What amounts will be withdrawn?**

BSI will draft the amount of your current monthly payment, including principal, interest, applicable tax and insurance. By enrolling in this program, you agree and understand that the draft amount may vary due to changes in your escrow payment or principal and interest terms of your mortgage, as applicable.

- **What are my Withdrawal Options?**

BSI offers the following three options for withdrawal:

Monthly: Your monthly mortgage payment will be withdrawn on the same date each month.

Weekly: One-quarter of your monthly payment will be withdrawn each week.

Bi-weekly (every other week): Half of your monthly payment amount will be withdrawn every other week.

By selecting the weekly or bi-weekly option, you understand and agree that the withdrawn funds may not be applied to your mortgage immediately but held in a suspense account until sufficient funds have accumulated for a full monthly payment to be applied to the loan.

- **Can I add additional money to my withdrawal?**

Yes. If you would like additional money drafted from your account, please fill in the appropriate lines provided on the application. **The additional amount withdrawn will remain constant** regardless of any changes to your monthly payment.

- **How do I terminate the automatic withdrawals?**

By completing the application and enrolling in the program, you are granting BSI authority to draft your payment from the account you designate. This authority will remain in effect until you notify BSI in writing that you wish to terminate the authorization. If you would like to terminate automatic withdrawals or make any changes or modifications to this automated payment program, you must notify BSI in writing at least five (5) business days before your payment due date or payoff date.

- **When will I know when the automatic payment program is in effect?**

You will receive confirmation specifying the date of your first automated payment. By enrolling in this program, you understand and agree that you will need to make your regular mortgage payment by other means until that date.

To enroll in the program, please mail or fax the following items to the address shown below:

- ☐ 1. **Completed application (must be signed and dated)**
- ☐ 2. **Voided check**

BSI Financial Services  
Attn: ACH Dept.  
314 S. Franklin St, Second Floor  
Titusville, PA 16354

Fax Number: 814-286-5089 (send Attn: ACH Dept.)

**Additional Questions? Please call a Customer Care Representative toll-free at 800-327-7861.**



## Automated Payments Program (ACH) Application

(Please Print Clearly and in Blue or Black Ink)

Loan Account # \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_

Contact phone # \_\_\_\_\_ ☐ Home ☐ Work ☐ Cell

**Please select one:** ☐ Monthly or ☐ Weekly ☐ Bi-Weekly (please circle draft day below)

**Requested start date** (mm/dd/yy) \_\_\_\_\_ **Draft day** \_\_\_\_ M \_\_\_\_ T \_\_\_\_ W \_\_\_\_ Th \_\_\_\_ F

**Please select one:** ☐ Savings Account ☐ Checking Account

\_\_\_\_\_  
**Name of Financial Institution**

\_\_\_\_\_  
**City** \_\_\_\_\_ **State** \_\_\_\_\_ **Zip code** \_\_\_\_\_

\_\_\_\_\_  
**Routing number (9 digits)**

\_\_\_\_\_  
**Bank Account Number**

If you would like additional funds drafted each month, please specify the amounts to add and how you would like the funds applied:

**ADDITIONAL PRINCIPAL** \$ \_\_\_\_\_

**ADDITIONAL ESCROW** \$ \_\_\_\_\_

**TOTAL OF ADDITIONAL** \$ \_\_\_\_\_

*Credit Union Members: To ensure prompt processing of your application, please verify your account number and routing/transit numbers with your credit union. The correct numbers may be different from what is printed on your check.*

***I authorize BSI Financial Services, its authorized representatives and service providers, and the above named bank, to initiate electronic withdrawals directly from my designated checking/savings account to make my monthly mortgage payment. I understand that I must maintain sufficient funds in my account for withdrawal of my monthly payment. I understand and agree to be bound by the program's Rules and Terms.***

Signature \_\_\_\_\_ Date \_\_\_\_\_