

**AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS****National Bank of Vermont  
100 Main St  
Fairbanks, Alaska 12589**

AGREEMENT DATE		
November 15, 2016		

**ACCOUNT HOLDER INFORMATION**Barry Borrower  
234 South St  
Fairbanks, AK 25896-test2743Borrower Trust 2  
258 North St  
Anchorage, AK 25874

DEBIT ORIGINATOR ("Company")		RECEIVING DEPOSITORY FINANCIAL INSTITUTION ("RDFI")	
Originator Bank 456 West St Fairbanks, AK 25896		National Bank of Vermont 123 East St Fairbanks, AK 25896 Institution Routing Number: 11236547896	
LOAN NUMBER	PAYMENT TYPE	DEBIT ACCOUNT NUMBER	ACCOUNT TYPE
123456	Loan Payment	456789	Checking/DDA
AMOUNT	FREQUENCY		
\$1,000.00	Payments to begin November 15, 2016, and continue every month thereafter.		

**DEFINITIONS.** The terms "you" and "your" refer to the Account Holder(s). The "Company" is the Debit Originator. The "RDFI" is the financial institution that will post the debit entry to your account.

**RDFI RESPONSIBILITY.** The RDFI is responsible only for performing the services expressly provided for in this Authorization. The terms, conditions, and limitations of liability that govern this Authorization are stated in the Electronic Fund Transfer Disclosure and Account Agreement account holder received at account opening.

**RETURNED ITEM FEE.** If your payment is returned unpaid, you authorize the Company to make a one-time electronic fund transfer from your account to collect a fee. The fee will be determined as follows: RETURNED FEE SHOULD NOT BE REQUIRED..

**REVOCATION.** This Authorization will remain in full force and effect until the Company has received notification from you of its termination. You must provide notification to the Company, and the Company must receive your request at least 15 business days prior to the scheduled payment. To revoke a preauthorized debit:

Call: (248)569-8523

**AUTHORIZATION.** Account holder authorizes the Company to initiate debit entries to their account at the RDFI, and to debit the same to such account. Account holder acknowledges that the origination of ACH transactions to the account must comply with the provisions of U.S. law.

Barry Borrower

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Barry Trustee  
Trustee for Barry Borrower

Date

Borrower Trust 2

Trustee Company, Trustee for Borrower Trust 2

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By: Trustee Signer 2.1

Date