

Dear Client,

On July 1st, 2011 we will have the ability to automatically withdraw funds from your account to make your loan payment for you. This is called Automatic Clearing House (ACH) and is an electronic network that allows us to direct deposit your loan payments into our account. If you would like to sign up for this, please fill out the form on the back of this sheet and send or fax it back to us (please do not email for security reasons). ACH is a good idea if you have a bank account and a reliable balance in your account on your monthly loan due date. If this does not fit you, ACH is not the best option. If you have any questions, as always, feel free to give us a call: 503-249-5205.

Please send it to:

Innovative Changes 4610 N Trenton St. Portland, OR 97211

Or fax it to: 503-961-7163

Best,

Innovative Changes



Bank Account Information for Automatic Funds Withdrawal

Borrower Name
Bank Name
Bank Phone Number
Bank Address
Bank Account Name/Type
Bank Account #
Routing #
By signing this, I authorize Innovative Changes to ACH my monthly loan payment out of my bank account.
Signature
Date