

# ATTENTION

## MORTGAGE BROKERS, REAL ESTATE AGENTS, LOAN OFFICERS, BANKERS, AND ALL REPS MARKETING THE EAP TO HOME BUYERS

You can now include your client's Equity Acceleration Program (EAP) enrollment and application fees in the closing costs of their new mortgage! Just follow these simple steps:

1. Complete and sign Parts A and B after double checking them.
2. Follow the instructions below to complete and sign the Enrollment Fee Authorization Form (**as shown in the sample on the reverse**). Be sure to have all signatures notarized.
3. Send the original Part A, Part B, and the Enrollment Fee Authorization Form to USMR along with the check from the Title or Escrow Company and a copy of the client's Settlement/Closing Statement or HUD One, showing USMR and the amount paid to USMR as a separate closing cost.

That's it - you're done! Congratulations on helping another new homeowner!

### INSTRUCTIONS FOR COMPLETING THE Equity Acceleration Program ENROLLMENT FEE AUTHORIZATION (*Title Company Checks*) (see sample on reverse)

- (1) **a.** Print the name of the title company and **b.** enter the amount of the title company's check.
- (2) Mark if the loan is a balloon or not. If a balloon loan, enter the balloon term and maturity date.
- (3) Print your name.
- (4) Print your company name, if applicable.
- (5) Enter your USMR ID number.
- (6) Sign the form **in the presence of a Notary Public.**
- (7) Have each client print their name, sign and date the form **in the presence of the Notary Public.**
- (8) Have the Notary Public complete each blank in the Notary Public section of the form.
- (9) Send in the form with Parts A & B, and a copy of the client's Closing Statement or HUD One.

Please see your Client Presentation Manual for master forms of all the Enrollment Fee Authorizations:  
**Title Company Checks, Money Order or Cashier's Check, and Trust Account Checks.**

**If you have any questions, please call your USMR Program Support Representative. Thank you!**



**SAMPLE Equity Acceleration Program<sup>®</sup> SAMPLE**  
**ENROLLMENT FEE AUTHORIZATION AND DISCLOSURE**  
*(Title Company Checks)*



The undersigned USMR consultant hereby warrants and represents to U.S. Mortgage Reduction, Inc. that the company check from the title company, **(1a)** ABC Title Company, herein enclosed in the amount of \$420.00, **(1b)**

- (A) Is on behalf of the Mortgage Client(s) whose name(s) and signature(s) appear below;
- (B) Is the same amount indicated as the "Total Paid" in the "EAP Information" section of Part B of the USMR Biweekly Client Enrollment Application;
- (C) Is in payment of and therefore subject to the terms and conditions of the U.S. Mortgage Biweekly Equity Acceleration Program, as detailed in the attached Parts A and B of the Client Enrollment Agreement; and
- (D) Is submitted with a copy of the client's Settlement/Closing Statement or HUD One, showing USMR and the amount paid to USMR as a separate closing cost.
- (E)  **Is not** for a balloon loan.  **Is** for a 7 year balloon loan, with a balloon maturity date of 09 / 05 / 14. **(2)**

USMR Consultant Name **(3)** John Q. Rep Company Name **(4)** Mortgages 'R Us

USMR Consultant Signature **(5)** \_\_\_\_\_ USMR ID# **(6)** 12345

An independent representative of U.S. Mortgage Reduction, Inc.

In lieu of a personal check for the "One-Time Enrollment Fee," I/we hereby authorize the above USMR independent consultant to submit a title company check on my/our behalf in the amount of \$**(1b)** 420.00, payable to U.S. Mortgage Reduction, Inc., to cover the full cost of my/our Enrollment and Application Fees for the Equity Acceleration Program.

The undersigned Client(s) hereby accept full responsibility for the enclosed payment, and agree to indemnify and hold U.S. Mortgage Reduction, Inc. ("USMR") harmless against any and all losses, damages, suits, claims or other matters which arise as a result of the enclosed payment being returned, dishonored, denied or otherwise "bouncing" as a result of insufficient funds in the account or accounts. This indemnification specifically includes all attorney's fees and costs incurred by USMR. The undersigned Client(s) further agree that in the event the enclosed payment is denied or is otherwise insufficient for any reason, they will immediately pay USMR all amounts due as a result of the insufficient or dishonored payment.

<b>(7)</b> <u>John J. Anderson</u>	_____	<u>06 / 01 / 04</u>
Name of Client #1 as shown on Part B	Client #1 Signature	Date
<b>(7)</b> <u>Linda Lou Anderson</u>	_____	<u>06 / 01 / 04</u>
Name of Client #2 as shown on Part B	Client #2 Signature	Date
<b>(7)</b> <u>MaryJayne Smith</u>	_____	<u>06 / 01 / 04</u>
Name of Client #3 as shown on Part B	Client #3 Signature	Date

In Witness Whereof, the parties have hereunto set their hands and seals.

**(8) Entire Notary Public section below**

State of Georgia )  
 County of Fulton )

[SEAL and/or STAMP]

On this 1st day of June, 2004 before me personally appeared John J. Anderson, Linda Lou Anderson, MaryJayne Smith, and John Q. Rep (names of above signers), known to me (or satisfactorily proven) to be the persons described in and who executed the foregoing instrument, and acknowledged that it was executed as a free and voluntary act and deed for the uses and purposes therein set forth.

JANE B. PUBLIC  
 Notary Public  
 Fulton County  
 State of Georgia  
 My Commission Expires Jan 30, 2007

\_\_\_\_\_  
 Signature of Notary Public      01 / 30 / 07       Check here if  
 My Commission Expires      Lifetime Comm.

Jane B. Public      n/a  
 Printed Name of Notary Public      Commission Number

Check here if Seal/stamp not required by State shown.

Check here if Commission Number not required by State shown.