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HERE *Good* FOR

PEOPLE HELPING PEOPLE



To defer your payment, complete the application below and drop it by one of our branches, fax it to 432.681.1057 or mail it to us at 5507 W Wadley Ave Midland TX 79707. We must receive this form 10 days before your loan payment's due date.

Please defer my payment for the following month: (select one)

November 2022 December 2022

Account #: _____

Loan #: _____

Daytime Phone Number : (____) _____

Signature: _____

Donation Amount \$ _____ (Minimum \$49 per loan)

Please take my contribution from my account.

Account # _____ Type of Account: Savings Checking

Signature: _____

OR

Enclosed is a check in the amount of \$ _____

For Office Use Only : (Not for Member Use)

Approval/Denial : _____ Lender's Notes : _____

Initials : _____

** All parties on the loan(s) must agree, only the primary must sign this form. By signing, you certify that ALL borrowers to the applicable loans identified on the note have consented to and authorized the loan modification(s) and you agree to hold Heritage USA harmless from any and all claims brought by any party challenging such consent and authorization or the validity of any voluntary loan modification.

By signing above, you authorize Heritage USA Federal Credit Union to modify your existing loan(s) and extend your final loan payment(s). You understand and agree that: (i) interest will continue to accrue on your loan(s) during the month you skip your payment; (ii) exercising the skip payment will extend the time it takes you to pay off the loan(s); and (iii) skip payments will result in your paying more total interest on your loan(s). You understand and agree that any additional payments (those beyond the original maturity) resulting from the exercise of the skip payment may not be covered by credit insurance, GAP, or other insurance or debt protection products and that it is your responsibility to verify the impact of any skipped payments(s) on your insurance coverages. The \$49 processing fee per loan will be automatically deducted from your Heritage USA account or added to your Heritage USA loan if the fee is not paid otherwise on the day the signed Skip-A-Pay Application is approved and processed. For purposes of this offer, one monthly payment will equal four (4) weekly payments, two (2) semi-monthly payments or (2) bi-weekly payments. You are responsible for suspending any automatic or third-party payments for the month of the skip. On your next regular payment date, the regular monthly payment obligation of your loan agreement will resume. This offer does not guarantee eligibility or approval. Heritage USA must receive this application two (2) weeks prior to the due date of the loan. If received after that, the following month's payment will be skipped. You can only skip once in one year. Your account must be in good standing, you must have made six (6) monthly payments on the loan and it must be current in order to be skipped. This offer excludes real estate loans, credit card loans, line-of-credit loans, troubled-debt restructured loans, and loans reaffirmed after bankruptcy. Rates, terms, conditions and loan eligibility may change at any time. One form must be submitted per loan.