

WHAT IS DIRECTPAY?

DirectPay is a convenient FREE service which automatically deducts your mortgage payments from your checking or savings account every month, on the date you choose.

- *You don't have to be a member of Greater Nevada Credit Union.*

We can transfer your payment from almost any checking or savings account in the United States.

- *You determine the DirectPay date.*

Simply circle the payment date on the reverse side of this form, which is the day of the month that your payment will be automatically withdrawn from your account.

- *You decide how much to transfer each month.*

You may choose to automatically transfer your regular mortgage payment, or you may choose to pay a little extra on your principal balance each month and shorten the term of your home loan.

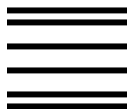
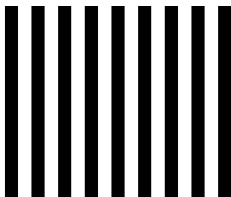
- *You're in control.*

If you need to change something that is already set up on your DirectPay service, just call or write to Customer Service at the phone number or address listed on your statement.

- *Sign up, it's easy.*

Simply fill out the attached form on the reverse side then mail to the address provided. Allow 6 to 8 weeks for processing.

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

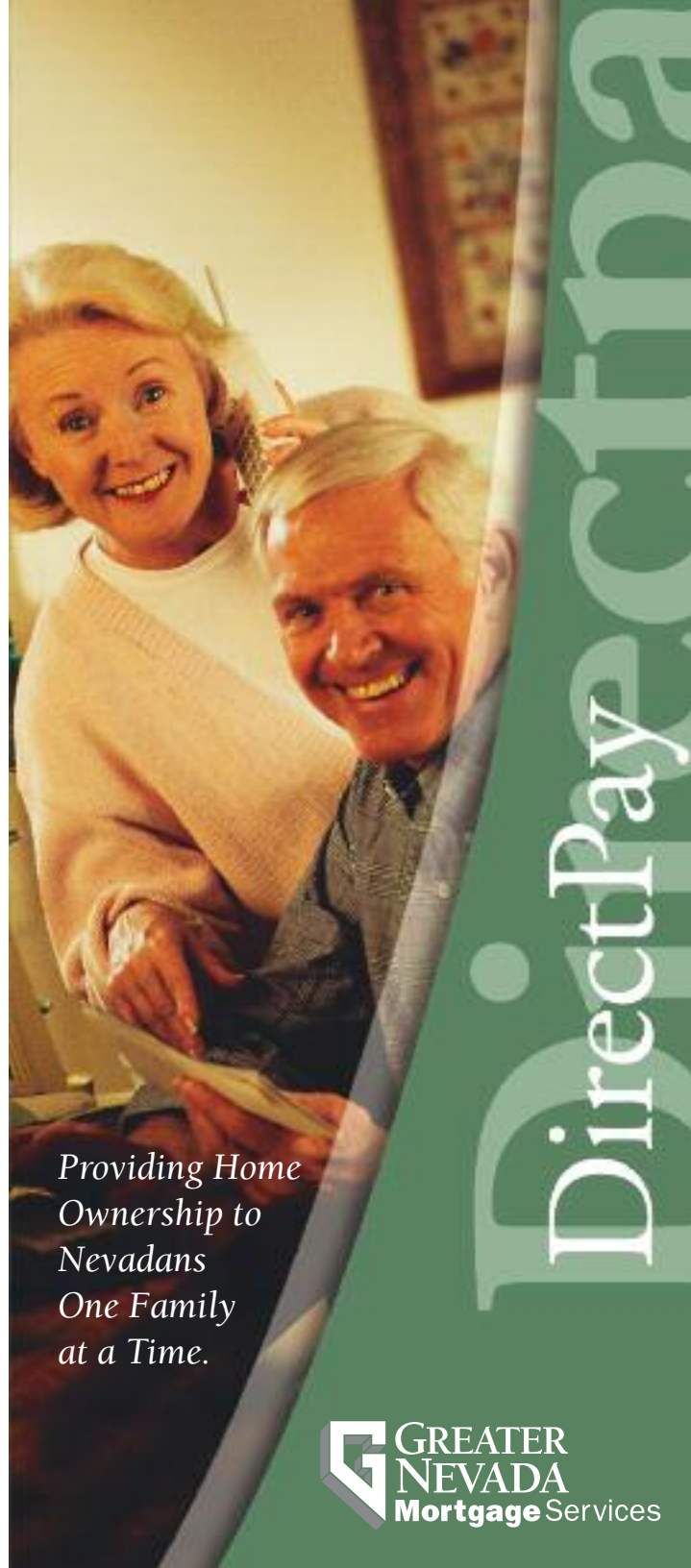


BUSINESS REPLY MAIL

FIRST CLASS MAIL PERMIT NO. 21 CARSON CITY, NV

POSTAGE WILL BE PAID BY ADDRESSEE

GREATER NEVADA MORTGAGE SERVICES
PO BOX 4138
CARSON CITY NV 89702-9807



*Providing Home
Ownership to
Nevadans
One Family
at a Time.*

**PAY YOUR MORTGAGE
THE EASY WAY
SIGN UP TODAY FOR
DIRECTPAY**

Greater Nevada Mortgage Services offers an easier way to make your mortgage payments. DirectPay ensures that you never miss a payment or pay late fees again.

Sign up for DirectPay today to begin enjoying the peace of mind that comes from knowing your mortgage payments are automatically paid. It's easy, it's convenient and it assures that your payments are made on time, every time.

**DIRECTPAY
Terms and Conditions:**

1. Payment can be made from a checking or savings account.
2. If your mortgage payment includes a tax and insurance escrow payment, the automatic payment amount will be adjusted, no less than annually, according to your escrow account agreement.
3. If there are insufficient funds in your account on the due date, Greater Nevada Mortgage Services reserves the right to take payment in whole or in part when funds become available.
4. This authority will remain in effect until you notify us in writing that you wish to cancel your DirectPay as soon as practical.

*Serving
all of Nevada*

(775) 888-6999

gnms.com

Let DirectPay simplify your life!

Simply complete the form below and return it with your next mortgage payment and you'll begin enjoying the many benefits of these Greater Nevada Mortgage Services options.

Homeowner Information

Name _____

Address _____

City, State, Zip _____

Account Information

Please pay my loan # _____

Please pay from: Checking Account Savings Account
(check one)

Bank/City/State _____

_____ 9-digit Routing and Transit Number Account Number

Please do not include voided checks or savings deposit slips. See diagram below to determine Routing and Transit Number.

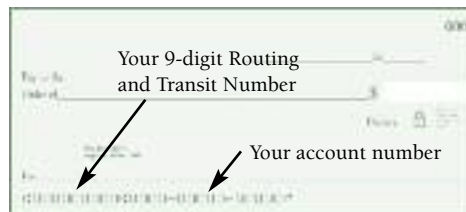
Please pay this amount: Minimum payment due \$ _____

Additional principal \$ _____

Circle payment date: 1st 5th 10th 15th
(Day of month)

By signing below, you (the account holder) authorize Greater Nevada Mortgage Services, to initiate automatic payments from your designated checking or savings account to make payments to your mortgage. Your signature also indicates your agreement to the terms and conditions at right.

Signature _____ Date _____



NOTE: If you are using a savings, or money market account, request your Routing and Transit Number (RTN) from the bank.

with Equity Add • Vantage

Looking for an easy way to save a bundle in interest on your mortgage and pay it off years earlier? Then Equity Add • Vantage may be just right for you! you can save *big* by letting us help you make a simple change to the way you make your mortgage payments.

For more information, or to participate in Equity Add • Vantage, call one of your friendly servicing representative at (775) 888-6999 or (800) 526-6999 for a no-cost, no-obligation amortization schedule or download an Equity Add • Vantage enrollment form at gnms.com.