

Home Equity Line of Credit Funds Advance Request Form

Pursuant to my Home Equity Line Agreement, the undersigned requests that PHH Mortgage advance funds in the amount of \$_____ to be sent as indicated below. The undersigned agrees that the advance and transfer of funds is expressly conditioned on (1) the availability of sufficient credit under the Line Agreement to fund the advance, and (2) the absence of any event of default under the Line Agreement.

The undersigned hereby authorizes PHH Mortgage to charge the undersigned's account number _____ for such amount. The undersigned agrees that such charge will be imposed as of the date that PHH Mortgage processes the initial funds advance.

With respect to international wire transfers, the undersigned understands that PHH Mortgage will not and cannot accept any responsibility whatsoever regarding international currency fluctuations prior to, during or after any international wire transfer. The undersigned also understands that international wire transfers may take up to ten (10) business days to complete.

The undersigned acknowledges and agrees that:

- PHH Mortgage is unable to guarantee the date on which the funds will be transferred or receives and agrees to hold PHH Mortgage harmless for any costs, losses, and expenses incurred by the undersigned as a result of non-receipt or delayed receipt of the transferred funds.
- PHH Mortgage is entitled to rely on the information provided below and is not responsible for any error or inconsistency in the information provided. PHH Mortgage has no obligation to detect any error.
- In no event shall PHH Mortgage be responsible for any consequential or special damages resulting from any error committed by PHH Mortgage or any other person with respect to the transfer or any failure to complete the transfer, even if PHH Mortgage has been advised of the possibility of such damages. In the event PHH Mortgage has complied with the instructions below and the transferred funds are not received, PHH Mortgage's only obligation is to re-credit the undersigned's Line Agreement for any portion of the transferred funds actually re-credited to PHH Mortgage.
- PHH Mortgage has no obligation to accept the instructions below and may, at any time, advise the undersigned that PHH Mortgage is unable to initiate the contemplated transfer, for any reason.
- The undersigned may only cancel the transfer instructions below if the cancellation instruction is received by PHH Mortgage at a time and in a manner affording PHH Mortgage a reasonable opportunity to act prior to effecting the transfer.

The undersigned directs PHH Mortgage to initiate the transfer beginning on _____ via:

<input type="checkbox"/> Cashiers Check Please complete the following information:	<input type="checkbox"/> Wire Transfer Please complete the following information:
Payable To:	Name of Recipient:
Address:	
Send Check By: <input type="checkbox"/> First Class Mail	Name of Recipient's Bank: Address of Recipient's Bank: Recipient's Bank Account #:
	ABA Routing Number:
	Bank Officer & Telephone #:
	Payment Instructions (enter "N/A" if none):

*****ALL BORROWERS LISTED ON THE ACCOUNT MUST SIGN BELOW*****

Borrower (Signature Required)

CoBorrower (Signature Required/If Applicable)

Address

Address

*****All borrowers must include a copy of their driver's license in order for the wire to be processed. *****

PLEASE OVERNIGHT TO: HOME EQUITY SERVICE CENTER MAILSTOP SV-24 4001 Leadenhall Road MT. LAUREL, NJ 08054