



Primary Owner:		Secondary Owner:		
Property Address:		City:	State:	Zip:
Subdivision:	County:	Sqft.:	Year Built:	

Received:

Front Door Key: Back Door Key: Garage Key: Garage Opener:
 Pool Key/Card: Gate Card/Remote: Mail Box Key:
 Mail Box #: _____ Garage Code: _____ Gate Code: _____ Alarm Code: _____

Check When Received:

1. LANDLORD/Property Information Form
2. Long Term Management Agreement & Power of Attorney
3. Copy of Deed if not available in Public Records
4. Copy of Current Mortgage Statement
5. Copy of Homeowner's Insurance Policy & Declaration Page
6. Copy of HOA Documents (if applicable)
7. Copy of Drivers License(s), Social Security Card(s), Passport(s)
8. W-9 or W-8 ECI Forms Filled Out & Signed ****SEE BELOW****
9. ACH form
10. Reserve Check \$ _____
11. Set Up/Advertising Fee \$ _____
12. Miscellaneous Documentation: _____

****In order for a property owner to receive rental income from Advanced Management Specialists, Inc. the property owner must fulfill one of the two criteria listed below****

1. Owner must prove that they are a US Citizen or US Resident:

- Need a government issued photo ID; Birth Certificate; Green Card; US Passport or I-9
- Owner must have a valid Social Security Number or Tax Id Number and complete a W-9 Form
- We have no obligation to withhold taxes
- We issue a 1099-misc to owner at year end

2. If the owner is not a US Citizen or US Resident (Non-Resident Alien)

- If Owner does not have a Tax Id Number - we withhold 30% of rental income
- We issue a 1042-s to owner
- We forward withheld funds to IRS along with a form 1042

OR

If Owner does not have a Tax Id number, they can apply to the IRS for one (W-7 form)

Owner completes a W-8 ECI Form

- Provide Copy of Passport
- We issue a 1042-s to owner
- We have no obligation to withhold

****IRS Publication 515 gives information regarding W-8 ECI **IRS Publication 901 shows tax-withholding Table****

****Go to www.irs.gov for more information****

Owner/Property Information

Primary Owner:			Secondary Owner:		
SS# / Tax Id #:		Date of Birth:	SS# / Tax Id #:		Date of Birth:
Home Address:			Home Address:		
City:	State:	Zip:	City:	State:	Zip:
Primary Phone:		<input type="checkbox"/> Home <input type="checkbox"/> Mobile <input type="checkbox"/> Work	Primary Phone:		<input type="checkbox"/> Home <input type="checkbox"/> Mobile <input type="checkbox"/> Work
Secondary Phone:		<input type="checkbox"/> Home <input type="checkbox"/> Mobile <input type="checkbox"/> Work	Secondary Phone:		<input type="checkbox"/> Home <input type="checkbox"/> Mobile <input type="checkbox"/> Work
Primary Email:			Secondary Email:		
Emergency Contact:			Emergency Phone:		

****Please provide as much of the following information as is possible and include a copy of the Declaration page of your Hazard Insurance and most current mortgage statement if applicable. Our staff will research any information left blank.**

Insurance:

Company: _____
 Phone: _____
 Agent: _____
 Agent Phone: _____
 Policy Type: HO3 DP3
 Liability Limit: \$ _____
 Policy# _____
 Expiration: _____

Mortgage Company:

Name: _____
 Phone: _____
 Are payments current: Yes No
 Are there any liens on the property that you are aware of:
Yes No
 Are property taxes current: Yes No
 Are property taxes escrowed: Yes No

HOA / Condo Assoc:

Association Name: _____
 Management Company: _____
 Phone Number: _____
 Fees: \$ _____ Paid by: Owner Agent
 When are they paid: Monthly Quarterly
Semi-Annually Annually
 Are there any sign restrictions: Yes No
 If so, what are they? _____
 Are there any parking restrictions: Yes No
 Is approval required by association for rentals: Yes No
 What is included in the association fees:
Cable Water Internet Telephone Lawn care
Pest Control Trash Removal
Other _____

Termite Bond:

Company: _____
 Phone Number: _____
 Contract Number: _____

Pest Control:

Company: _____
 Phone Number: _____
 Contract Number: _____

Roof:

Age of roof: _____
 Type: _____
 When was it replaced: _____

If applicable:

Has house been Re-plumbed: Yes No
 If so, when: _____ location: Slab Attic
 Where is septic tank located? _____
 When was it pumped last? _____
 Where is well pump located? _____
 Where is water softener located? _____
 When was the A/C serviced last? _____

Amenities:

Gated Community Community Pool Fitness Center
Tennis Courts Playground Basketball Courts
 Business Center Clubhouse
Other _____

Pool:

N/A Inground Above Ground
 Type of heating: _____
Chlorine Salt Water

Warranty:

Home Warranty Company: _____
 Phone Number: _____
 Contract Number: _____
 Expiration: _____

Household trash: Mo Tu We Th Fr Sa
 Recycling: Mo Tu We Th Fr Sa
 Yard waste: Mo Tu We Th Fr Sa

Utility Companies:

Electric: _____ Water: _____
 Cable: _____ Phone: _____

Long Term Management Fee Schedule

1. Start Up Fees

- Initial Inspection/Advertising Fee.....\$150.00 per house
- LANDLORD Reserve Account.....\$300.00 per house

2. Monthly Management

- Management Fee.....10% of monthly rent

3. Leasing Compensation

- New Lease Fee.....65% of one month's rent
- Lease Renewals.....25% of one month's rent

****Note: Leasing and Management fees are separate service charges.**

4. Maintenance Program

- Outside Visual Inspection-every 4 to 6 weeks.....included in management fee
- Interior Inspection-every 6 months.....included in management fee
- Property Tune-Up-annual.....\$100.00 and up

Optional Services ****prices subject to change****

- Pest Control.....\$85.00 one time or \$270.00 annual
- Lawn Care.....\$60.00 and up per month
- Pool Service.....\$80.00 and up per month

****Some Florida Counties require a business tax license (formerly Occupational License) for rental properties, fees vary per county ranging from \$30.00 and up.****

Addendum for Owners of Multiple Properties

- **Reserve Account**\$300.00 per property for 1st and 2nd properties then \$100 for each additional property. (Please note that if we are required to pay mortgage, HOA dues or other set monthly payments for the properties, we require that your reserves, a minimum, equivalent to the amount of outgoing payments)
- **Leasing Fee**..... 65% for 1st & 2nd properties then 50% for each additional property.
- **Management Fee**.....
 - 10% for 2 properties
 - 9% for 3 properties
 - 8.5% for 4 properties
 - 8% for 5 properties
 - 7.5% for 6 or more properties

I have read the Fee Schedule and understand the fees and charges

LANDLORD Signature

Date

LANDLORD Signature

Date



Exclusive Rental Management Agreement

This Agreement made and entered into this _____ day of _____, (also known as the anniversary date) 20____ by and between _____, hereafter called "LANDLORD", and Advanced Management Specialists, Inc., hereafter called "BROKER", whereby the LANDLORD appoints the BROKER, its agents, successors, and assigns as EXCLUSIVE AGENT to rent, lease, operate, control, and manage the following premises, hereafter called the PROPERTY:

- 1) **PROPERTY ADDRESS:** _____
CITY: _____ STATE: _____ ZIP: _____

The property includes the entire premises in full UNLESS any areas such as shed(s), storage unit(s), garage, attics, crawl spaces, other storage areas, sheds, or rooms are specifically excluded by LANDLORD in writing.

- 2) **TERM:** It is mutually agreed by and between the parties that this Agreement shall be binding upon the parties' successors, estate and assigns and shall remain in full force and effect until termination pursuant to the terms of this paragraph. This term shall begin on the _____ day of _____, 20____ and will be in effect for one year and will automatically renew for successive year periods at the anniversary date so long as there has not been at least a thirty (30) day written notice given by either party to terminate. Termination notice by LANDLORD is effective when actually physically received by BROKER. In the event this agreement is terminated by LANDLORD, the BROKER shall continue to receive any rental commissions due, as set forth below, until the 30 day notice period has ended. In the event this agreement is terminated by LANDLORD, the BROKER'S rights provided for in paragraphs 15 through 17 shall survive such termination. All monies expended by BROKER shall be paid to BROKER and BROKER is authorized to withhold any sums owed to BROKER from monies received prior to the final disbursement to LANDLORD. In the event that LANDLORD terminates this agreement without providing a proper written termination notice, a cancellation fee of \$150.00 shall be due to the BROKER by LANDLORD. BROKER reserves the right to terminate this agreement with thirty (30) days written notice at anytime, or, immediately with written or verbal notice if in the opinion of BROKER'S legal counsel, LANDLORD'S actions or inactions violate the terms of this Management Agreement or are illegal, improper, jeopardize the safety or welfare of any TENANT(S) or other persons, and/or interfere with this Management Agreement, and/or a foreclosure action is filed against the LANDLORD. BROKER may at its option continue to hold LANDLORD liable for any commissions due, fees due or monies owed BROKER after such termination by BROKER.

- 3) **RENTALS:** BROKER will use its/her best efforts to LEASE or RENT the unit with the following terms:
- a) First Month's Rent and Security Deposit will be collected before occupancy. Security Deposit shall be equal to one month's rent.
 - b) Last Month's Rent or additional security deposit may be collected at BROKER'S discretion.
 - c) Any deviation from these terms must be agreed upon by all parties in writing.
 - d) LANDLORD agrees to hold BROKER harmless for any failure to secure TENANT(S) for the LANDLORD, any cancellation by the TENANT(S) or the inability to collect any rents or monies due from the TENANT(S) for any reason.
 - e) Rental Rates will be the current market rate as determined in the sole judgment of BROKER or no less than \$ _____ per month.
 - f) Late charges or any additional fees owed by TENANT(S) shall be collected at the discretion of the BROKER and BROKER shall retain any such fees or charges.

- 4) **INSURANCE, FEES, TAXES, and CHARGES:** LANDLORD shall pay direct any condominium maintenance fees, homeowner association fees, taxes, insurance, mortgages, and other charges unless otherwise agreed upon by all parties in writing. LANDLORD agrees that they shall maintain public liability insurance coverage on the property at all times in an amount not less than \$300,000.00 and shall furnish BROKER with proof of insurance by providing a copy of the Policy and a copy of the current declaration page. LANDLORD agrees to name BROKER as an additional insured on all policies. LANDLORD agrees to and does hereby indemnify and hold harmless BROKER, it's employees, agents and assigns, from any and all claims, suits, damages, costs, losses, and expenses arising

from the management of the property and from any injury to persons and or property occurring on or about the premises. LANDLORD agrees to indemnify BROKER for any damages suffered as a result of any lapse in or failure by LANDLORD to maintain insurance coverage.

5) **LANDLORD'S AFFIRMATION:** LANDLORD hereby makes the following assurances to BROKER:

- a) LANDLORD warrants that the unit to be managed is a legal rental unit and rental of same will not be in violation of rules, laws, or ordinances.
- b) That all mortgages, taxes, insurance and association dues are currently paid and are not in default. That the premise is not now the subject of a foreclosure or pending action and that in the event, a foreclosure action is filed against LANDLORD, BROKER shall be notified in writing immediately by LANDLORD.
- c) LANDLORD has and will maintain a valid Dwelling, Condo, or Homeowner's insurance policy on the PROPERTY throughout the term of this agreement.
- d) There is/are no pending litigation(s) or legal actions involving the PROPERTY.

6) **UTILITIES:** If allowed by law and unless otherwise agreed to by the parties, TENANT(S) are required to have Telephone Service, Cable/Internet, Electric Service, Water/Sewer Service and all other utilities in their own name. In any lease where the TENANT(S) shall have use of the LANDLORD(S) utilities and be responsible for all or part of the bill(s), LANDLORD shall pay the entire bill in a timely manner and forward copies to this office for reimbursement by the tenant. Under no circumstances shall LANDLORD cause the termination of these services and LANDLORD agrees to indemnify BROKER for any damages or litigation fees/costs incurred by BROKER if LANDLORD improperly terminates a utility service. BROKER will deduct bills to the extent of funds available and LANDLORD agrees that BROKER shall be in no way responsible for nonpayment of or theft of any utility service by TENANT(S).

7) **ATTORNEY FEES – LEASE DRAFTING:** In the State of Florida, a BROKER is not allowed, by law, to draft a Lease, therefore, there will be a charge to the LANDLORD of \$35.00 (subject to change) for attorney's fees for preparation of the Lease. The Law Firm preparing the Lease deals primarily in LANDLORD/TENANT Law and will be

HEIST, WEISSE & DAVIS, P.A.
37 North Orange Ave. Suite 500
Orlando, Florida 32801
1-800-253-8428

The charges to cover these attorney's fees will be deducted from the first monies received. The attorney will be available to you and us for phone consultations in the event of any disputes with TENANT related issues.

8) **CONDOMINIUM/HOMEOWNER'S ASSOCIATIONS:** In a condominium unit the lease shall be subject to the Declaration of Condominium pertaining thereto and the rules and regulations of the Association and Board of Directors there under and, further, the LANDLORD shall be responsible for providing BROKER with all current rules and regulations, and for payment of any recreation, land, and/or other fees, fines levied by the association, or assessments and LANDLORD agrees to indemnify BROKER for payment of same. In the event TENANT(S) fail to comply with the rules and regulations and the association or board levies fines or assessments against the LANDLORD, LANDLORD agrees that the BROKER is in no way liable for the payment of any fees, fines or assessments.

9) **FURNISHINGS/WARRANTIES:** LANDLORD shall deliver a copy of the furnishings inventory if furnished or, in the alternate pay the BROKER \$45.00 to provide same (The \$45.00 fee is subject to change with notification in writing). It is LANDLORD'S responsibility to keep the inventory current. LANDLORD is also to deliver copies to BROKER of any Service Contracts or Warranties that exist if any. If no Warranties or Service Contracts are received at the time this agreement is executed, BROKER shall assume none exist. LANDLORD will provide to the BROKER 4 full sets of keys, 2 mail keys, and any keys to recreational facilities as applicable. If the PROPERTY features a remote garage opener or remote gate opener the LANDLORD shall provide BROKER with 2 remote controls or fob cards for each. In the event that LANDLORD cannot provide appropriate keys and/or remote controls, BROKER will provide LANDLORD'S expense. In unfurnished units, LANDLORD will provide window treatments and their hardware or authorize BROKER to purchase and install same.

10) **LEASING AND MANAGEMENT:**

- a) BROKER is given the exclusive right to screen and approve or disapprove prospective TENANT(S), to deliver, on LANDLORD'S behalf, any default notices to TENANT(S) as may be necessary. Any legal notices or institution of eviction or damage proceedings

against TENANT(S), through the courts or otherwise, must be taken by the LANDLORD individually or, with the permission of LANDLORD, BROKER shall hire an attorney to perform the eviction. Costs and Attorneys Fees to evict TENANT(S) or otherwise will be paid by LANDLORD in advance and LANDLORD agrees to hold BROKER harmless for same. In the event TENANT(S) vacate voluntarily or involuntarily owing rent monies due under the terms of the Lease or any renewals, and, if these monies are collected in whole or in part in the future, LANDLORD agrees that BROKER is entitled to a commission on any monies received in the percentage as set forth below and agrees to remit same to BROKER.

- b) Due to laws which may affect disclosure of private and credit information, LANDLORD shall not be provided with the TENANT'S credit report and/or application unless specifically authorized in writing by the TENANT(S) and the provider of the credit report.
- c) BROKER or BROKER'S agent is given the authority to sign all leases on behalf of the LANDLORD
- d) In the event that a foreclosure is filed against the PROPERTY while it is occupied by a TENANT(S), LANDLORD gives BROKER the authority to, at BROKER'S sole discretion, release the TENANT(S) from their obligations without penalty for early termination of the lease and/or negotiate with TENANT(S) for terms of release and TENANT(S) relocation.

11) **DAMAGES OR MISSING ITEMS:** BROKER is not responsible for damage to the premises or items missing, switched out, lost or damaged under any circumstances including but not limited to, theft, vandalism or negligence of TENANT(S) or their guests. In furnished units, an inventory will be checked by BROKER or BROKER'S Agent at departure. In the event TENANT(S) damage the premises or owes any monies to the LANDLORD, BROKER is given the exclusive authority to determine in its professional judgment the amount due, charge the TENANT(S) accordingly and/or settle with the TENANT(S) upon advice of BROKER'S legal counsel. BROKER is given the power to make claims on the security deposit on behalf of LANDLORD and BROKER shall not be held liable for any failure to make claim(s) on any damages which were not readily apparent to BROKER.

12) **HURRICANES, TROPICAL STORMS, ACTS OF GOD:** BROKER shall not be responsible to take any precautionary measures to avoid any damages from any Acts of God unless agreed to in writing between BROKER and LANDLORD.

13) **BROKER'S AUTHORITY:** BROKER is granted by the LANDLORD the right to manage the PROPERTY as the BROKER deems necessary, to conduct a background check on the TENANT(S), to collect all rental and other funds that may be due to LANDLORD, to cooperate with other BROKERS or assign or sell the management account as BROKER may see fit, to require releases from all parties in the event of a controversy before disbursing funds and to do all these things BROKER deems necessary for the efficient management of the PROPERTY with the exception of authority or responsibilities expressly retained by LANDLORD in writing.

14) **REPAIRS:** BROKER is given the right to spend in the amount not to exceed \$300.00 in any one month during this agreement to purchase items, cleaning, make repairs, and pay for same out of LANDLORD'S funds and, if inadequate, LANDLORD shall be billed for the difference. After the TENANT(S) vacates and funds are available from the TENANT'S security deposit, BROKER is given the right to spend up to the full amount of the monies claimed from the TENANT'S security deposit PLUS the aforementioned amount to purchase items, for cleaning, to make repairs, pay for repairs, and, if inadequate, LANDLORD shall be billed for the difference. In case of emergency, i.e. air conditioning, heat, refrigerator, range, or plumbing or any other repair the BROKER deems an emergency and necessary in BROKER'S sole judgment for the safety of the TENANT(S) or the welfare of the property, BROKER has authority to institute repairs, even if over the aforementioned limit and LANDLORD agrees to be responsible for the sums expended. In order to maintain a reserve account LANDLORD will provide BROKER with \$300.00 and if this account falls below \$300.00, BROKER may replenish it from the rents received. In the event repairs are made, BROKER shall withhold the amount disbursed from the next ensuing rent payment or from any rents received but not yet forwarded to LANDLORD. BROKER will arrange for all repairs, inspections, maintenance, and cleanings, unless LANDLORD has notified BROKER in writing prior to the commencement of repairs to use a third party vendor that LANDLORD has selected, and LANDLORD shall make arrangements with the third party vendor directly. LANDLORD agrees that they shall pay the third party vendor direct and shall indemnify and hold BROKER harmless for payment of same.

15) **BROKER COMPENSATION:** LANDLORD agrees to compensate BROKER for the rental, leasing, operation and management of the PROPERTY with the following terms:

- a) A Setup fee of \$150.00 will be collected at the inception of this agreement. This includes the initial 30 days of internet advertising. All advertising which exceeds the initial 30 days, all future advertising, and any newsprint ads will be at the LANDLORD'S expense.
- b) A Management fee of 10% of each month's rent as collected, commencing when the PROPERTY is rented.
- c) A Lease commission of 65% of one full month's rent each time the PROPERTY is rented to a new TENANT, due at the beginning of each new tenancy. There will be no lease commission charged for re-renting the property, providing a tenant stays for less than 7 months of the initial lease term.
- d) When an existing lease expires, and the TENANT(S) seek(s) to renew the lease for more than 6 months, there will be a fee of 25% of one month's rent charged as a lease renewal commission.

- e) **BROKER** shall retain all late fees, rental application fees, administrative fees, and returned check fees under any lease for the **PROPERTY** as additional compensation.
- f) **BROKER** shall be entitled to retain its commission and fees from all rent monies collected and if **LANDLORD'S** funds are inadequate, **LANDLORD** shall be billed for the difference.
- g) **BROKER** shall be entitled to receive a commission of 3% of the gross sales price if the **PROPERTY** is purchased by any tenant placed in the **PROPERTY** during the period of the **TENANT'S** lease or within 2 years after the **TENANT'S** expiration date.

16) **PROCEEDS:** **BROKER** shall send **LANDLORD** the proceeds collected from the rental of **PROPERTY** minus the rental commission, late fees and any costs and expenses provided for in this agreement. It is understood that no funds will be released until such time as monies have cleared the **BROKER'S** bank. Financial disbursements shall be made between the 8th and the 15th of each month. In the event the disbursements exceed receipts for rents collected by the **BROKER**, **LANDLORD** agrees to pay such shortage promptly upon demand of the **BROKER**.

17) **NOTICES:** Whenever any notice is required in this agreement or any desire to communicate formally or legally by **LANDLORD** to **BROKER**, notice must be in writing and mailed certified or return receipt requested to the address indicated hereafter, and deemed delivered upon actual physical receipt thereof, not date of mailing.

18) **ENVIRONMENTAL HAZARDS AND INJURIES SUFFERED BY TENANT(S):** **TENANT(S)** are increasingly suing property owners and **BROKERS** for environmental hazards including but not limited to mold, mildew, noise, odor, allergens, and other hazards which may be present on the **PROPERTY**. **LANDLORD** affirms no such hazards are known by **LANDLORD** to be present on the **PROPERTY** at this time. **LANDLORD** agrees to indemnify **BROKER** in the event **BROKER** is sued by **TENANT(S)** for any injuries suffered on the **PROPERTY**, unless such injuries were due to **BROKER'S** actions.

19) **LANDLORD CONTACT WITH TENANT(S):** **LANDLORD** agrees and understands that if **LANDLORD** has any contact with **TENANT(S)** in person, by mail, by phone or otherwise, in the event of a legal dispute which results in litigation, the chances become extremely high that the **LANDLORD** will have to testify in person in court. **BROKER** strongly urges that all contact with **TENANT(S)** be made by and through **BROKER**. **LANDLORD** agrees that contact with **TENANT(S)** may be grounds for **BROKER** terminating this agreement.

20) **COMMISSION AND OTHER LEGAL DISPUTES:** In the event of any litigation between the **LANDLORD** and **BROKER**, the prevailing party shall be entitled to an award of all attorney's fees and costs and venue for all litigations shall be in the county where the **PROPERTY** is located or where the **BROKER** is located.

21) **FACSIMILE SIGNATURES:** THE PARTIES AGREE THAT THIS AGREEMENT MAY BE EXECUTED BY FACSIMILE AND SUCH FACSIMILES SHALL BE BINDING AS IF ORIGINALS.

*****IMPORTANT NOTICE *****

IN COMPLIANCE WITH THE FEDERAL FAIR HOUSING ACT, Please do not ask or expect us to place any restrictions on your property based on a prospective tenant(s) race, religion, handicap, sex, national origin or familial status. FEDERAL AND STATE LAWS prohibit us from placing any such restrictions on the properties we handle for rent.

EXECUTED this _____ day of _____, 20_____.

LANDLORD

Date

LANDLORD

Date

BROKER or BROKER'S Agent

Advanced Management Specialists, Inc.

**Specific Power of Attorney
Known All Men by These Presents**

That _____
("Owner(s)")

By these presents do make, constitute and appoint Broker or Broker's agent(s) Robert K. Meeks and Maria Napolitano of Advanced Management Specialists, Inc. ("Designee") Owner's true and lawful attorney for Owner in Owner's name, place and stead for all matters pertaining to the property located at:

(PROPERTY)

including but not limited to access to and exclusive control and possession of the property, signing of all necessary documents related to the care, custody and management of the Property and its fixtures and furnishings including, but not limited to, signing agreements and contracts for all utilities, maintenance services, insurance, and care and maintenance of furnishings. Giving and granting unto said Designee said attorney power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done on and about the Property as fully, to all intents and purposes, as Owner might or could do if personally present, except that Designee shall have NO AUTHORITY to convey or mortgage the Property or grant any option, rights, contracts, or other interests, liens or claims in the property, other than contractors' liens arising from the provisions of materials or services to the Property. Owner grants Designee with full power of substitution, unless and until the revocation of this Power of Attorney by written notice to Designee, hereby ratifying and confirming all that Designee or its substitute shall do or cause to be done by virtue hereof. Owner hereby agrees to indemnify and hold Designee harmless from each and every act which Designee shall do on behalf of Owner under grant of authority created hereby.

Owner's Legal Signature

Co- Owner's Legal Signature (if applicable)

State of _____, County of _____

The foregoing instrument was acknowledged before me this _____ day of _____, 20____, by _____ who is/are personally known to me or has produced identification.

Type of identification produced: _____

Notary Public
Seal:

AUTHORIZATION AGREEMENT FOR DIRECT DEPOSITS (ACH CREDITS)

Company name: **Advanced Management Specialists, Inc.**

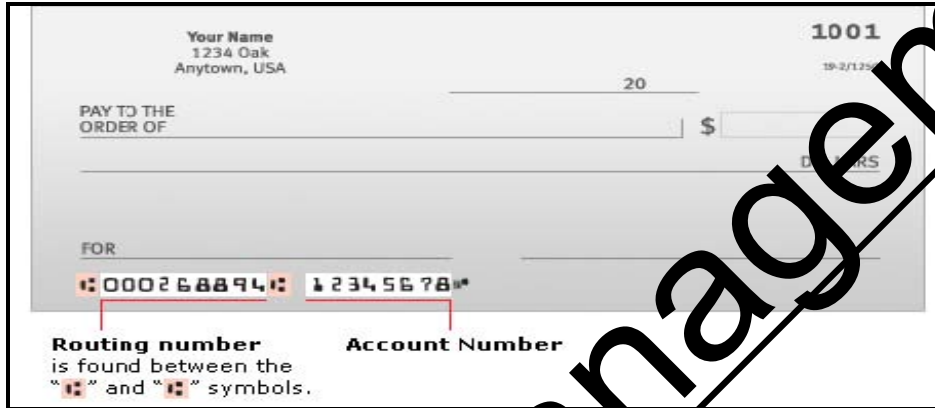
I authorize the above company to make direct deposit payments to my bank account described below

Name on account: _____

Name of my financial institution: _____

Checking or Savings account number: _____

9-digit routing number: _____



This authorization will remain in effect until I provide the company written notice of revocation. The notice of revocation must be provided in a manner specified by the company, or by providing to the same person or office to whom this authorization was delivered.

I acknowledge that an initial deposit of \$0.01 will be made to my account when it is set up for direct deposits. This deposit is for the purpose of verifying my account and requires no additional steps on my part.

I agree that the credit entries authorized by this Agreement shall be subject to the rules of the National Automated Clearing House Association or other applicable clearing system as in effect on the date of the transaction.

Account Holder's Signature

Date