

INTRODUCING DIRECT PAY

Say good-bye to the extra costs and inconveniences associated with getting your monthly loan payments to us on time. Now you can be assured of timely payment by enrolling in **Direct Pay.**

Convenient!

With **Direct Pay** you authorize an <u>automatic</u> transfer from your US Dollar Account for your loan payment. (The account must be at a financial institution that clears funds through the United States Federal Reserve System.)

Your payment is made even when you're on vacation with us!

Very Economical!

You do not have to worry about bank fees, courier or mail fees.

Absolutely Reliable!

Each payment appears on your bank statement so you know exactly what has been paid and when. You will receive notification in advance if any change will occur in the amount charged (i.e., when or if escrowed maintenance fees and taxes are adjusted). You may cancel your enrollment in **Direct Pay** at any time by calling Financial Services at 800-845-4226 or 801-828-1046.

And Free!

There are no extra charges. This service is absolutely free.

How to Enroll:

It's easy. Just complete the authorization form below and send it **along with a <u>voided</u> check**. If you have more than one loan to enroll in **Direct Pay**, please include all loan numbers on the authorization form. We will confirm receipt of your authorization and notify you of the date your first payment will be deducted. (**As my account must be current to be enrolled in this monthly program, I hereby also authorize MVCI to debit my amount that is past due.)**

If your debit is declined by your financial institution, and your account is over 89 days past due, you will automatically be suspended from Direct Pay, and you will be required to mail your payments to MVCI.

RETURN COMPLETED AUTHORIZATION FORM TO:

Marriott Vacation Club International, P.O. Box 8038, Lakeland, FL 33802 - Attn: Direct Pay Representative Or Fax to; 863-284-5430

I hereby authorize Marriott Ownership Resorts, Inc. d/b/a Marriott Vacation Club International ("MVCI") to initiate electronic debit entries to my account indicated above, and I authorize the financial institution named above to debit these entries from my account. I understand that I will be notified if the scheduled payment amount changes for any reason. In the event I decide to have my maintenance fees or any other payments escrowed on a monthly basis at a later date, MVCI may also automatically charge the account named above for such payments upon my execution of the Escrow Authorization Form. I understand that any termination of Direct Pay will not relieve me of my obligation to make my loan payments when due. I understand that if any debit is refused for any reason, that month's payment plus a fee is immediately due and payable. I acknowledge that the origination of transactions to my account must comply with the provisions of U.S. law. This authorization is to remain in full force and effect until MVCI has received verbal notification from me of its termination (which notification must be received 10 days before debits stop.) I understand that MVCI shall not be liable for any errors caused by my financial institution in connection with Direct Pay.

*** Be sure to attach a voided check ***

Signature	Date:	
•		D 07 201