**PAYMENT TERMS AND CONDITIONS**

By completing a onetime draft or auto draft payment on our Servicing Digital customer portal, you are agreeing to the terms and conditions stated in your Mortgage Agreement. You are also agreeing to give permission to authorize payments on your behalf with your financial institution for the amount authorized and, on the date scheduled.

State Home Mortgage is not liable for any fees incurred if the funds authorized on the date scheduled for your mortgage payment is not available on the date the draft was presented. You will be charged an NSF fee of $20 if funds are not available when the payment is scheduled.

By clicking on the payment, you are agreeing to authorize State Home Mortgage to debit your account for the amount specified. In addition, you are confirming that the funds are available on the date specified for this transaction.

If you have any questions, please contact State Home Mortgage @ 1-800-781-8346.