

TD Auto Finance Automatic Payment Authorization Agreement

Upon acceptance by TD Bank, N.A., its successors and assigns ("TD Bank"), of this automatic payment authorization agreement, TD Bank is authorized by the below account holder ("I", "me" or "my") to initiate monthly electronic debit entries or effect a charge by any other commercially accepted means to my personal account held at the financial institution listed below for the amount of the monthly payment described in my retail installment sale contract with TD Bank ("Agreement"). I understand that the account information that I provide with the agreement is my personal account.

I authorize and request the financial institution listed on this authorization agreement to honor such debit entries initiated by TD Bank to the account number listed on this authorization agreement. I understand and agree that TD Bank will send me written notice of the date when the first automatic payment will be made and that I am responsible for making any payments due prior to the date when the first automatic payment will be made. I understand that TD Bank will notify me in writing at least 10 days before the scheduled payment date of any changes in the dollar amount to be debited where the debited amount will exceed the regularly scheduled payment amount.

Payments will be deducted on the scheduled payment due date. If my payment due date falls on a bank holiday or weekend, my payment will be deducted on the next business day after the due date. I understand and agree that the final scheduled payment will be made automatically and may be a different amount than the regularly scheduled monthly payment.

I understand that this authorization in no way alters TD Bank's rights or my obligation under my Agreement regarding the amount of monthly payments, when payments are due, the application of payments, assessment of late charges or other fees, or the determination of delinquencies and remedies.

This authorization will remain in force until either TD Bank or I have received reasonable notice of cancellation from the other party. Notwithstanding, TD Bank reserves the right to cancel automatic payments at any time for any reason, with or without advance notice. In such event, TD Bank will try to provide prompt written notice of cancellation, which may be mailed or provided electronically to the most current e-mail address I provided. I may cancel automatic payments by calling (800) 556-8172, Monday through Friday, 8:00 am - 10:00 pm ET. I may also cancel automatic payments at www.TDAF.com, by logging in to my account and selecting "Make A Payment," clicking "Manage Your Automatic Payment Enrollment," clicking "Cancel Automatic Payments," and then clicking "Confirm." I understand that it may take up to three business days to process an automatic payment cancellation. I acknowledge and agree that the origination of Automated Clearing House ("ACH") transactions to my account must comply with the provisions of U.S. law.

PLEASE COMPLETE BOTH COPIES OF THIS AGREEMENT AND KEEP ONE COPY FOR YOUR RECORDS

Return To:

TD Auto Finance PO Box 9226 Farmington Hills, MI 48333

Or Fax To: (888) 548-3574

Please ensure you entered the correct fax number. Entering the wrong number could result in this notice being delivered to a recipient other than TD Auto Finance.