



IMH FINANCIAL CORPORATION

Direct Deposit Agreement Form

Authorization Agreement

I (We) hereby authorize IMH Financial Corporation, or its agent Registrar and Transfer Company to initiate automatic deposits to my account at the financial institution named below. I also authorize IMH Financial Corporation or its agent Registrar and Transfer Company to make withdrawals from this account, but only in the event that a deposit is made in error.

Further, I (we) agree not to hold IMH Financial Corporation or its agent Registrar and Transfer Company responsible for any delay or loss of funds due to incorrect or incomplete information supplied by me or by my (our) financial institution or due to an error on the part of my (our) financial institution in depositing funds to my (our) account.

This agreement will remain in effect until IMH Financial Corporation or its agent Registrar and Transfer Company receives a written notice of cancellation from me (us) or my (our) financial institution, or until I (we) submit a new direct deposit form to Registrar and Transfer Company.

Account Information

Name of Stock: _____

Existing Owner(s) Information: _____
(as it appears on account)

Social Security/Tax Identification Number: _____

Bank Account Information

Name of Financial Institution: _____

Financial Institution Address: _____

Bank Routing Number: _____
(9 digits)

Bank Account Number: _____ Checking Savings

If the company in which you own stock offers electronic direct deposit, your dividends will be sent electronically. If it does not offer electronic direct deposit, your dividend will be mailed to your financial institution.

Signature(s)

Authorized Signature (Primary): _____ Date: _____

Authorized Signature (Joint): _____ Date: _____

All registered shareholders must sign this form. Please attach a voided check or deposit slip to this form and return to Registrar and Transfer Company, Attn: Specialized Issuer Services, 10 Commerce Drive, Cranford, NJ 07016. Questions: (800) 368-5948 Fax: (908) 497-2318

Direct Deposit is not available for Custodial Accounts (IRA, SEP, etc.)