

## A GUIDE TO ONLINE PAYMENTS

Through NDHFA's website, <u>www.ndhfa.org</u>, your mortgage loan can be accessed at anytime, everyday of the week. You can make payments, check your current balance, view loan history, and make extra payments to principal or escrow.

### How Do I Sign Up for Online Access?

- 1. To get started, grab your loan number, payment amount and email address.
- 2. Go to www.ndhfa.org.
- 3. Click Login on the right side of NDHFA's homepage, from the new page, click on "Sign Up Now" and provide the information requested. A temporary password will be emailed to you.

#### I Received My Password, Now What?

Log into your loan account via the instructions above. If you are logging in for the first time, you'll be asked to change your password. Once you are logged in, your loan details will be available to you. To make a payment, click the "Payment Center" link on the sidebar on the left.

### What Else Can I Do?

NDHFA's website allows borrower's to make:

- Schedule Recurring Mortgage Payments a payment that will be automatically withdrawn from your designated bank account every month.
- One-Time Payment this payment occurs only one time and you must initiate the payment for it to be made, it isn't automatic. You can use this option to make a mortgage payment, an extra principal payment, or a payment to your escrow account.

The pages that follow will walk you through the steps to make both of these online payments.

### **QUESTIONS?**

Don't hesitate to contact our servicing department at (800) 292-8621 or <u>hfaservicing@nd.gov</u>. NDHFA's loan servicing staff will be happy to help you with your online account.



# Payment Center

## SCHEDULE RECURRING MORTGAGE PAYMENTS

Name Jack McFa Next Payment D		122334455 . <u>,200.00</u>				
<b>Recurring Pa</b>	ayment	We'll need your bank information in order to withdraw the payments. On the bottom of a				
Bank Routing	012345678		check blank, the first set of numbers is the routing number and the second set is the			
From Account	1001001234		bank account number. Please also designate if the funds are to come out of savings or			
Account Type	Checking  Savings	Checking Savings				
Payment Day	4 🔹		Payments can be made for the 1st to the			
Amount	Payment Due	1,200.00	10th of each month at no charge. Recurring payments scheduled for the 11th to the 15th			
	Additional Principal	0.00	of a month will incur a monthly service fee. Recurring payments cannot be scheduled for			
	Additional Escrow	0.00	on or after the 16th of the month.			
	Service Fee	0.00				
Total Payment A	Amount	1,200.00				
	an annail a stification of clock		Here you can enter if you'd like to apply extra to principal or escrow. If you have incurred a			
✓ I would like an email notification of electronic payments. Email notification sent to justjack@example.com			service fee, it will also be displayed.			
		pie.com				
Continue	Cancel					
Name Jack McFarlandLoan Number 1122334455Once you click continue, you will be taken to this screen to verify that all the information is correct. If it is, click the "Schedule Payment" button below.						
Verify Recurring Payment Information						
Once you've reviewed your details, click "Schedule Payment" to authorize the payment. This authorization is dated 03/02/2024 To revoke this authorization, please contact ND Housing Finance at 800-292-8621 or email hfapayments@nd.gov. Please include your name, telephone number and account number. Business hours are 8:00 AM—5:00 PM CT						
Payment Amount 1,200.00						
Additional Princip Additional Escrov		0.00 0.00				
Service Fee 0.00						
Total Payment Amount1,200.00From Account0814152637						
Payment Day	0614.	4				
Schedule Payment Edit Cancel						
	/ment Edit Can	cel				
Name Jack McFa Next Payment D	rland Loan Number 11	L22334455 This 200.00 your	is your confirmation screen letting you know that payment will be withdrawn on the day that you chosen.			
Name Jack McFa Next Payment Do Scheduled P	rland Loan Number 11 ue on 4/1/2024 <u>1</u> , Payments	L22334455 This 200.00 your have	payment will be withdrawn on the day that you chosen.			
Name Jack McFa Next Payment Du <b>Scheduled P</b> Recurring payme	rland Loan Number 11 ue on 4/1/2024 <u>1</u> , Payments ent scheduled for 04/04/202	L22334455 This 200.00 your have	payment will be withdrawn on the day that you chosen.			
Name Jack McFa Next Payment Do Scheduled P	rland Loan Number 11 ue on 4/1/2024 <u>1</u> , Payments ent scheduled for 04/04/202	L22334455 This 200.00 your have	payment will be withdrawn on the day that you chosen.			

# Payment Center

Name Betty Sua Next Payment D		561237 0.00		
One-Time Payment			We'll need your bank information in order to withdraw a one-time payment. On the bottom	
Bank Routing	123454321	of a check blank, the first set of numbers is the routing number and the second set is the bank account number. Please also designate if the funds are to come out of savings or		
From Account	0123454321		if the funds are to come out of savings or	
Account Type	Checking Savings		checking.	
Payment Day	3/2/2024 🔻			
Amount	Make Monthly Payment	0.00	Mortgage payments made after the 5th of the	
	Late Fees	0.00	month will incur a service fee. Mortgage payments received after the 16th of the	
	Additional Principal	1,000.00	month will be assessed a late fee and the applicable service fee. Principal and escrow	
	Additional Escrow	0.00	account payments can be made at no charge.	
Service Fee		0.00	<b>Note:</b> A one-time payment to principal cannot be scheduled until your mortgage	
	Less Partial Funds	0.00	payment for the current month has posted.	
Total Payment Amount		1,000.00		
✓ I would like an email notification of electronic payments.				
Email notification sent to bettymodemag@e		xample.com		
Continue	Cancel			

Name Betty SuarezLoan Number7894561237Next Payment Due on 4/1/20241,410.00

Once you click continue, you will be taken to this screen to verify that all the information is correct. If it is, click the "Schedule Payment" button below.

#### Verify One-Time Payment Information

Once you've reviewed your details, click "Schedule Payment" to authorize the payment. This authorization is dated 03/2/2024

To revoke this authorization, please contact ND Housing Finance at 800-292-8621 or email hfapayments@nd.gov. Please include your name, telephone number and account number. Business hours are 8:00 AM—5:00 PM CT

Payment Amount	0.00
Additional Principal	1,000.00
Additional Escrow	0.00
Service Fee	0.00
Total Payment Amount	1,000.00
From Account	3216549871
Payment Day	3/2/2024
Schedule Payment	Edit Cancel

Name Betty SuarezLoan Number 7894561237Next Payment Due on 4/1/20241,410.00

This is your confirmation screen letting you know that your payment will be withdrawn on the day that you have chosen.

## **Scheduled Payments**

One-Time payment schedule for 03/02/2024 for the amount of \$1,000.00

Please print for your records.



## MAKE A ONE-TIME PAYMENT