A Guide to Online Payments

Through NDHFA's website, <u>www.ndhousing.nd.gov</u>, your mortgage loan can be accessed at any time, every day 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?

To get started, grab your loan number, payment amount and email address.

Go to www.ndhousing.nd.gov

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 borrowers 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- Schedule Recurring Mortgage Payments a payment that will be automatically withdrawn from your designated bank account every month.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.

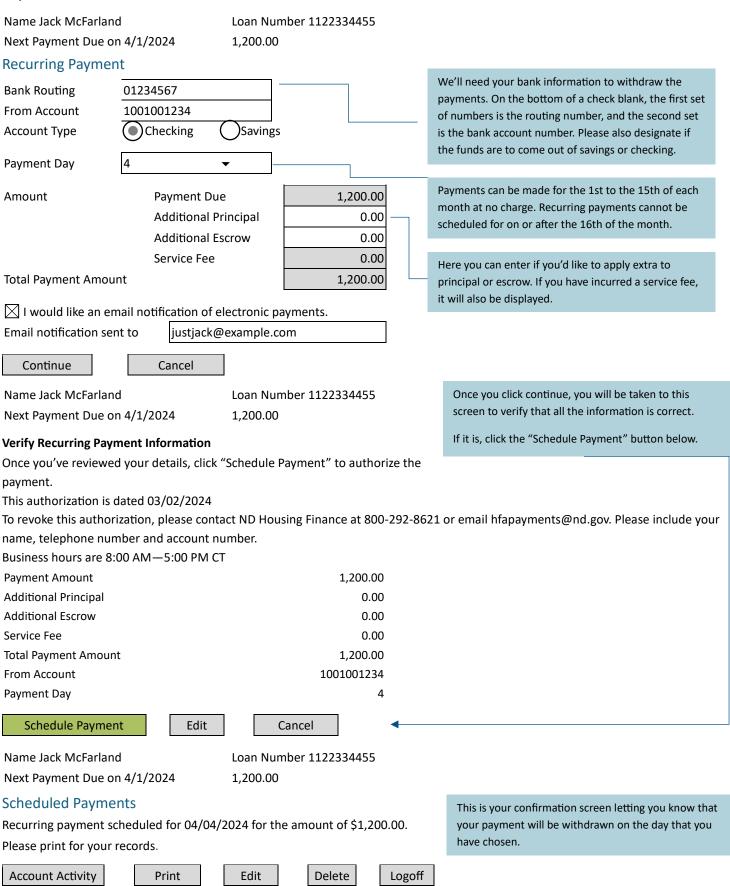
The pages that follow will walk you through the steps to make both of these online payments.

Questions?

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

Schedule Recurring Mortgage Payments

Payment Center



Make a One-Time Payment

Payment Center

Account Activity

Print

Edit

Delete

Logoff

Loan Number 7894561237 Name Betty Suarez Next Payment Due on 4/1/2024 1,410.00 One-Time Payment We'll need your bank information to withdraw a one-**Bank Routing** 123454321 time payment. On the bottom of a check blank, the 0123454321 From Account first set of numbers is the routing number, and the Checking)Savings **Account Type** second set is the bank account number. Please also designate if the funds are to come out of savings or 3/2/2024 Payment Day checking. Amount Make Monthly Payment 0.00 Mortgage payments received after the 16th of the 0.00 Late Fees month will be assessed a late fee and the applicable 1,000.00 Additional Principal service fee. Principal and escrow account payments can be made at no charge. Additional Escrow 0.00 0.00 Service Fee Note: A one-time payment to principal cannot be 0.00 Less Partial Funds scheduled until your mortgage 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 bettymodernmag@example.com Continue Cancel Once you click continue, you will be taken to this Name Betty Suarez Loan Number 7894561237 screen to verify that all the information is correct. Next Payment Due on 4/1/2024 1,410.00 **Verify One-Time Payment Information** If it is, click the "Schedule Payment" button below. 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** 0.00 Additional Principal 1,000.00 Additional Escrow 0.00 0.00 Service Fee **Total Payment Amount** 1,000.00 From Account 0123454321 3/2/2024 Payment Day Schedule Payment Edit Cancel Name Betty Suarez Loan Number 7894561237 Next Payment Due on 4/1/2024 1,410.00 **Scheduled Payments** This is your confirmation screen letting you One-time payment scheduled for 03/02/2024 for the amount of \$1,000.00. know that your payment will be withdrawn on the day that you have chosen. Please print for your records.