

# A Guide to Online Payments

Through NDHFA's website, [www.ndhousing.nd.gov](http://www.ndhousing.nd.gov), 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](http://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- Schedule Recurring Mortgage Payments - a payment that will be automatically withdrawn from your designated bank account every month.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](mailto:hfaservicing@nd.gov). NDHFA's loan servicing staff will be happy to help you with your online account.

# Schedule Recurring Mortgage Payments

## Payment Center

Name Jack McFarland      Loan Number 1122334455  
Next Payment Due on 4/1/2024      1,200.00

## Recurring Payment

Bank Routing

01234567

From Account

1001001234

Account Type

☒ Checking    ☐ Savings

Payment Day

4 ▼

Amount

Payment Due	1,200.00
Additional Principal	0.00
Additional Escrow	0.00
Service Fee	0.00
Total Payment Amount	1,200.00

☒ I would like an email notification of electronic payments.

Email notification sent to

justjack@example.com

Continue

Cancel

Name Jack McFarland      Loan Number 1122334455  
Next Payment Due on 4/1/2024      1,200.00

## 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 Principal	0.00
Additional Escrow	0.00
Service Fee	0.00
Total Payment Amount	1,200.00
From Account	1001001234
Payment Day	4

Schedule Payment

Edit

Cancel

Name Jack McFarland      Loan Number 1122334455  
Next Payment Due on 4/1/2024      1,200.00

## Scheduled Payments

Recurring payment scheduled for 04/04/2024 for the amount of \$1,200.00.

Please print for your records.

Account Activity

Print

Edit

Delete

Logoff

We'll need your bank information to withdraw the payments. On the bottom 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 checking.

Payments can be made for the 1st to the 15th of each month at no charge. Recurring payments cannot be scheduled for on or after the 16th of the month.

Here you can enter if you'd like to apply extra to principal or escrow. If you have incurred a service fee, it will also be displayed.

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.

This is your confirmation screen letting you know that your payment will be withdrawn on the day that you have chosen.

# Make a One-Time Payment

## Payment Center

Name Betty Suarez      Loan Number 7894561237  
Next Payment Due on 4/1/2024      1,410.00

## One-Time Payment

Bank Routing

123454321

From Account

0123454321

Account Type

☒ Checking    ☐ Savings

Payment Day

3/2/2024 ▼

Amount

☐ Make Monthly Payment

0.00

Late Fees

0.00

Additional Principal

1,000.00

Additional Escrow

0.00

Service Fee

0.00

Less Partial Funds

0.00

Total Payment Amount

1,000.00

☒ I would like an email notification of electronic payments.

Email notification sent to

bettymodernmag@example.com

We'll need your bank information to withdraw a one-time payment. On the bottom 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 checking.

Mortgage payments received after the 16th of the month will be assessed a late fee and the applicable service fee. Principal and escrow account payments can be made at no charge.

**Note:** A one-time payment to principal cannot be scheduled until your mortgage payment for the current month has posted.

Continue

Cancel

Name Betty Suarez      Loan Number 7894561237  
Next Payment Due on 4/1/2024      1,410.00

## Verify One-Time 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	0.00
Additional Principal	1,000.00
Additional Escrow	0.00
Service Fee	0.00
Total Payment Amount	1,000.00
From Account	0123454321
Payment Day	3/2/2024

Schedule Payment

Edit

Cancel

Name Betty Suarez      Loan Number 7894561237  
Next Payment Due on 4/1/2024      1,410.00

## Scheduled Payments

One-time payment scheduled for 03/02/2024 for the amount of \$1,000.00.

Please print for your records.

Account Activity

Print

Edit

Delete

Logoff

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.

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