

Online Payment Guide

Updated March 21, 2022

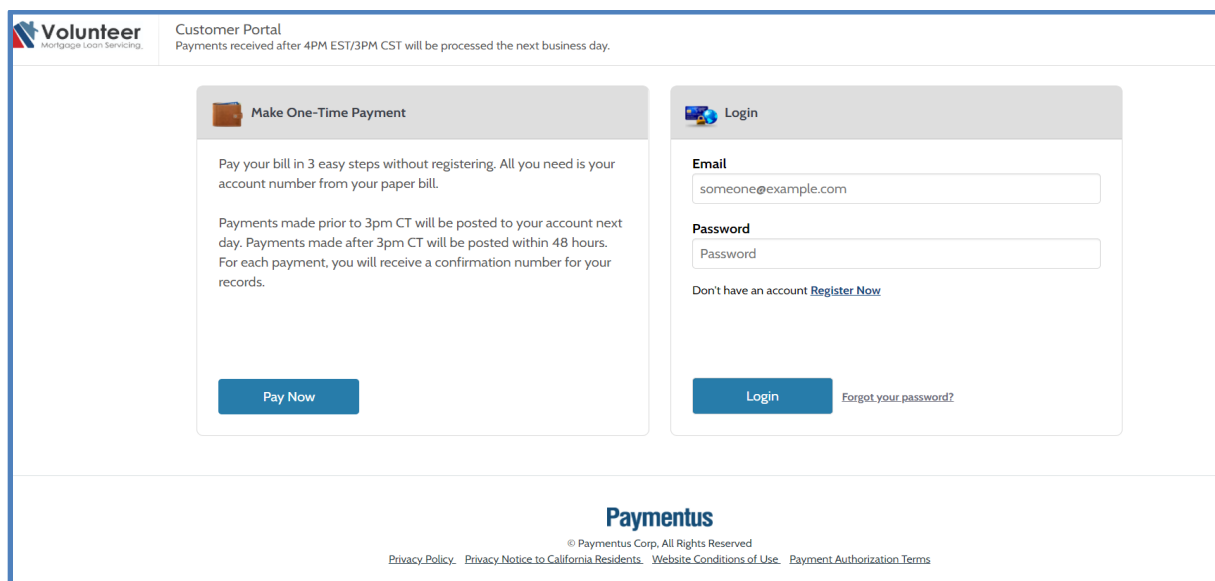
Welcome to our new online payment portal for Volunteer Mortgage Loan Servicing, powered by Paymentus.

Borrowers with existing accounts on the previous online payment site:

1. A new user ID and password must be set up to utilize the new system. The old credentials used for the old payment system will not transfer to the new site.
2. Monthly auto-pay will transfer if you are already set up as of March 23, 2022. However, additional auto-pay amounts towards principal or escrow will not be available. To make additional payments, please pay through One Time Payment or log-in and make a Custom Payment option.

Key Features of the new payment site:

1. Online set up of monthly auto-pay
2. Have more than one mortgage loan with us? No problem, set up additional accounts easily
3. Save banking information securely by using "My Wallet" on the option menu
4. In a hurry? Make a quick payment without logging in by selecting One Time Payment



The screenshot displays the Volunteer Mortgage Loan Servicing Customer Portal. At the top left is the Volunteer logo. To its right, the text reads "Customer Portal" and "Payments received after 4PM EST/3PM CST will be processed the next business day." Below this, there are two main sections. The left section is titled "Make One-Time Payment" and contains instructions: "Pay your bill in 3 easy steps without registering. All you need is your account number from your paper bill." It also states: "Payments made prior to 3pm CT will be posted to your account next day. Payments made after 3pm CT will be posted within 48 hours. For each payment, you will receive a confirmation number for your records." A "Pay Now" button is at the bottom. The right section is titled "Login" and has an "Email" field with "someone@example.com" entered, a "Password" field with "Password" entered, and a "Login" button. A link for "Register Now" is also present. At the bottom of the page, the Paymentus logo is shown, along with copyright information and links to "Privacy Policy", "Privacy Notice to California Residents", "Website Conditions of Use", and "Payment Authorization Terms".

Make One-Time Payment Option

No need to sign in, or have a log-in and password to make a One Time Payment. You will need the loan number and last four digits of the social security number associated with the mortgage.

- Select Regular Payment to pay your monthly mortgage payment, plus you can pay extra towards principal, escrow, or other balances owed.
- Select Custom Payment to pay a partial payment, or towards principal or escrow only.
- Set up the payment date by using the Payment Date radio buttons **Now** or **Later**

Volunteer Mortgage Loan Servicing

One Time Payment

Account Information
Payments received after 4PM EST/3PM CST will be processed the next business day.

Enter Account Information

Payment Type

Loan Payment

Please enter your account number as shown on your bill.

Account Number
Enter your account number

Last 4 digits of SSN#
Enter your last 4 digits of SSN#

Email
Enter email address

Re-Enter email
Re-enter email address

Simplify your life?

Register to use the Customer Portal and get access to more information and features than ever before.

- Set-up and manage monthly AutoPay
- Manage and pay multiple accounts
- Manage multiple saved payment methods

Volunteer Mortgage Loan Servicing

Enter Payment Information

All fields are required unless labeled as optional

First Name Middle Name

Last Name Daytime Phone Number

ZIP Code

Due Date

Regular Payment Custom Payment

Payment Due Amount

Principal & Interest	\$ 320.94
Tax & Insurance	\$ 216.13
Current Late Charges Due	\$ 0.00

*Current late charges, if any are due, are included in the Unpaid Late Charges below. You can choose to pay fee balances in full or pay towards balances due by clicking on the box to the left of the fee and entering the amount you wish to pay.

<input type="checkbox"/> Unpaid Late Charges	\$ 0.00	\$ <input type="text" value="0.00"/>
<input type="checkbox"/> Additional Fees	\$ 0.00	\$ <input type="text" value="0.00"/>
<input type="checkbox"/> Corporate Advances	\$ 0.00	\$ <input type="text" value="0.00"/>
<input type="checkbox"/> Additional Principal	\$	\$ <input type="text" value="0.00"/>
<input type="checkbox"/> Additional Escrow	\$	\$ <input type="text" value="0.00"/>

Total Amount:

Payment Date

Now Later

Payment Method

eCheck / Bank Account

Current Bill

Name

Account #

Last 4 digits of SSN#

Service Address

KNOXVILLE TN
37914

Due Date

Total Amount Due

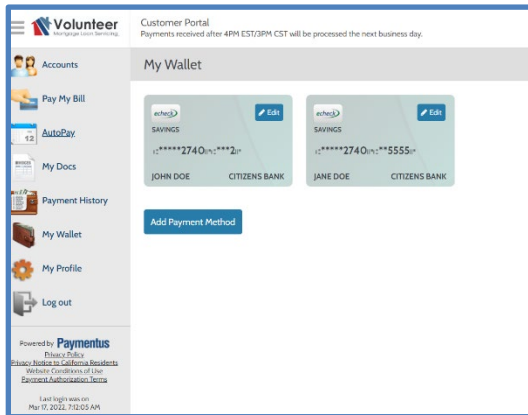
NOTICE

If you wish to pay off your loan in full, please contact VMLS at 844-865-7378 or customers@vol servicing.com to obtain a payoff statement.

Create an Online Account

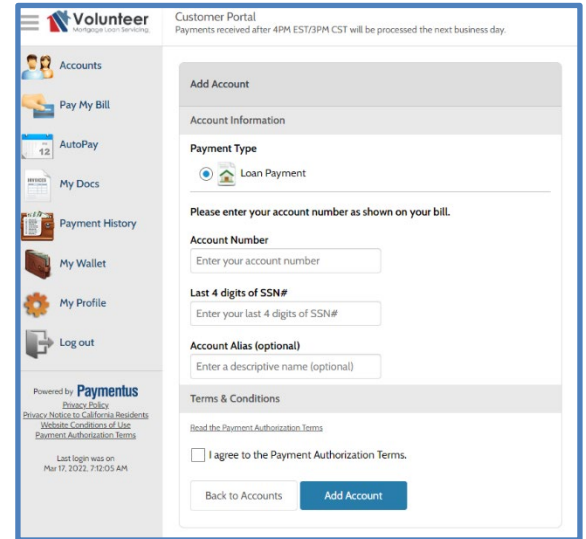
Once you set up your password and security questions, click on [Accounts](#) to add your loan(s). You will need your VMLS Account Number and the Social Security Number associated with your mortgage loans.

Have a second mortgage (Jr Lien) serviced by VMLS? Under [Accounts](#) you can add the Jr Lien as well by using the same process as when you added the Sr Lien. The [Payment History](#) and [My Docs](#) will show both accounts history and documents.



Set up [My Wallet](#) to securely save your bank account information for future use. Add multiple bank accounts as needed.

Volunteer Mortgage Loan Servicing does not accept debit or credit card payments.



Overview of the Online Payment Options

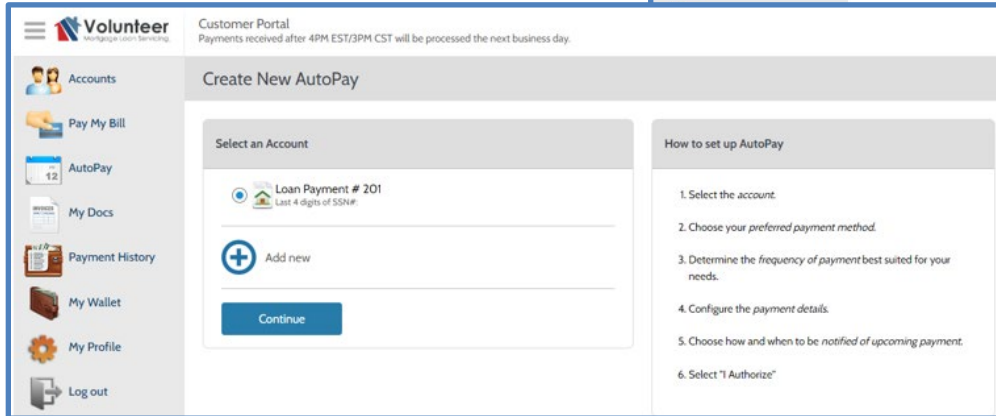
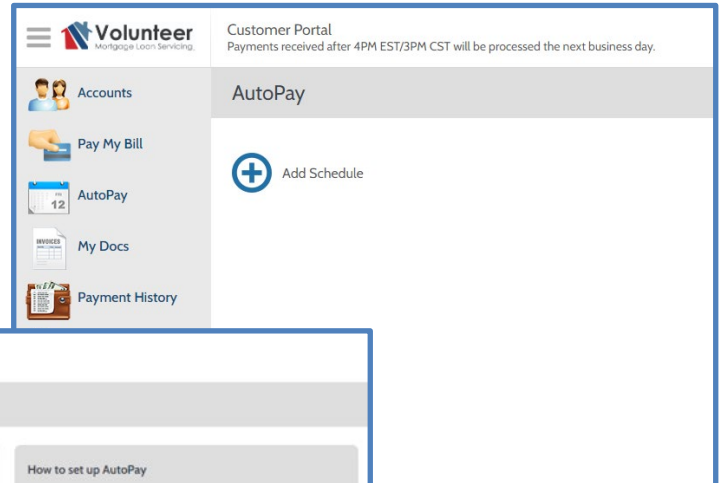
- Regular Monthly Payments, Escrow Only Payments, Principal Only Payments, Partial or Loss Mitigation Payments on Delinquent Accounts, Payment towards a Fee Balance are all accepted online.
- Set up a payment up to 60 days in advance.
- Total Draft Amounts up to \$5,000 are accepted.
- We are unable to accept Payoff Payments online, please contact VMLS for Payoff Options.
- Online Payments process at 2pm CST M-F. If setting up a payment after the daily cutoff time, the payment will process on the next business day at 2pm CST.
- Payments may be deleted or altered prior to 2pm CST on the date you set up for draft.
- Altering payments online does **NOT** alter payments set up by phone. If you need to alter a Pay by Phone payment, please contact VMLS.
- Payments post-dated will show as Pending on the [Payment History](#) screen. Payments made online and by phone will have a Details button on the [Payment History](#) screen.
- Allow a few days for the funds to draft from your bank account.

Please review the different online payment options below that are now offered.

Monthly Auto Payment

Select **AutoPay** to schedule a regular monthly payment to automatically draft each month on the date you select.

Follow the prompts and instructions provided. AutoPay can be set for any date between the 1st and 15th day of the month.

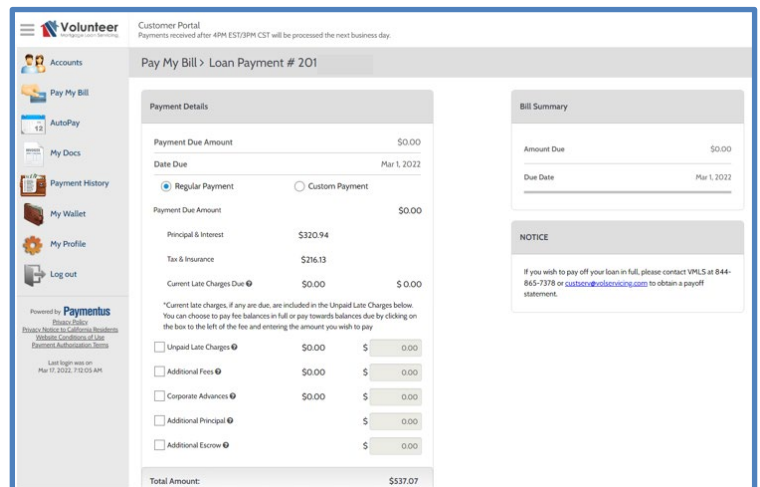


Regular Payment

When you select **Pay My Bill**, the payment screen will have 2 radio buttons at the top.

Select Regular Payment to make your regular monthly payment online.

In addition to making your Regular Monthly Payment, you can add amounts towards your Principal, Escrow, Fee Balance or Corporate Advance as shown on your monthly statement.



You can select a date within the next 60 days for VMLS to draft your payment.

Payment Details

Payment Due Amount \$0.00
 Date Due Mar 1, 2022

Regular Payment Custom Payment

Payment Due Amount \$0.00

Principal & Interest	\$320.94	
Tax & Insurance	\$216.13	
Current Late Charges Due	\$0.00	\$ 0.00

*Current late charges, if any are due, are included in the Unpaid Late Charges below. You can choose to pay low balances in full or pay towards balances due by clicking on the box to the left of the fee and entering the amount you wish to pay

<input type="checkbox"/> Unpaid Late Charges	\$0.00	\$ 0.00
<input type="checkbox"/> Additional Fees	\$0.00	\$ 0.00
<input type="checkbox"/> Corporate Advances	\$0.00	\$ 0.00
<input type="checkbox"/> Additional Principal		\$ 0.00
<input type="checkbox"/> Additional Escrow		\$ 0.00

Total Amount: \$537.07

Payment Date
 Now Later

My Wallet

****2
 **5555

Add a Payment Method

If your **My Wallet** is set up, select the radio button next to the bank account to draft. Or, click **Add New** to fill in your Bank Account Type (Checking or Savings), your 9 digit Routing Number, and your Bank Account Number. Your Bank Name will automatically populate after entering your Routing Number. Click Add.

Select Submit, then confirm the draft amount, date, and payment method.

Check the **"I authorize ACH direct debit payment"** box. Click Pay

Your Payment Receipt will be generated.

You will be able to see the payment applied to your loan on your Online History. Post-dated (or future dated) payments will show as Pending until the processing date. Pending payments will not show on your monthly mortgage statements until processed.

Volunteer Customer Portal
 Payments received after 4PM EST/3PM CST will be processed the next business day.

Pay My Bill > Loan Payment # 201

Review and Confirm

Payment Method Bank Account ***6458
 Routing Number: ****2740

Payment Date Now (03/21/2022)

Description	Payment Amount
Principal & Interest	\$320.94
Tax & Insurance	\$216.13

Payment Amount \$537.07

I authorize ACH direct debit payment (ACH Debit).

Click the PAY button to authorize your payment.

Bill Summary

Amount Due \$0.00
 Due Date Mar 1, 2022

Volunteer Customer Portal
 Payments received after 4PM EST/3PM CST will be processed the next business day.

Pay My Bill > Loan Payment # 201

Payment Receipt

Your payment has been accepted.

Confirmation # 705297672

Payment Type Loan Payment

Account # 201

SSN#

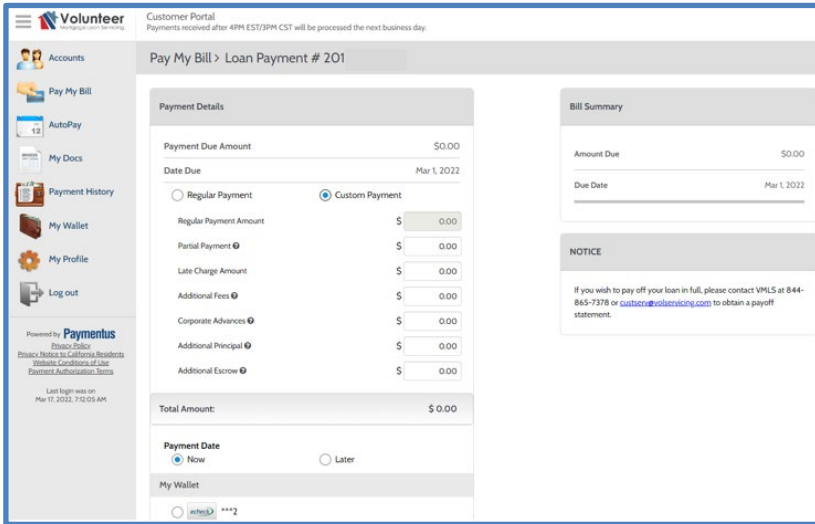
Status Accepted

Payment Date Mar 21, 2022 - 1:03:42 PM

Payment Method Checking Account ***6458

Principal & Interest	\$320.94
Tax & Insurance	\$216.13

Payment Amount \$537.07



Need to pay towards a balance but not wanting to pay your next due Monthly Payment?

Select the Custom Payment radio button at the top.

The Regular Payment Amount box is greyed out. You can pay towards Principal, Escrow, Fee or Advance balances.

You can even set up a partial payment by putting an amount in the Partial Payment Box. We will hold the funds in your Unapplied Balance until enough is received to pay a full Regular Monthly Payment.

This is a great option if you want to pay half your payment on the 15th and the remainder on the due date.

Is your account delinquent?

Trying to pay the full amount past due, great!

When you select **Pay My Bill**, the payment screen will have 2 radio buttons at the top. **Select the Regular Payment.**

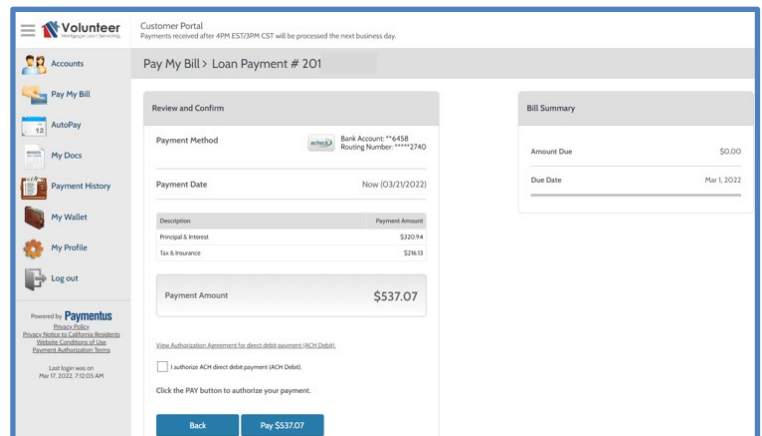
Total Past Due will pre-populate your current payment amount on the top line, the current late charge amount, and the remaining past due payment total in the Additional Past Due Payments Field.

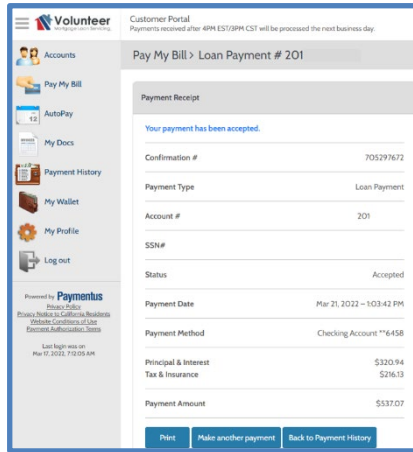
In addition to paying the payment amount past due you are also able to pay additional towards Principal, Escrow, Fee or Corporate Advance Balance as shown on your monthly statement.

You can select a date within the next 60 days for VMLS to draft your payment.

If your **My Wallet** is set up, select the radio button next to the bank account to draft. Or, click **Add New** to fill in your Bank Account Type (Checking or Savings), your 9 digit Routing Number, and your Bank Account Number. Your Bank Name will automatically populate after entering your Routing Number. Click Add.

Select Submit, then confirm the draft amount, date, and payment method. Check the **"I authorize ACH direct debit payment"** box. Click Pay





Your Payment Receipt will be generated.

You will be able to see the payment applied to your loan on your Online History. Post-dated (or future dated) payments will show as Pending until the processing date. Pending payments will not show on your monthly mortgage statements until processed.

Not ready to pay the full amount due, or trying to pay your Loss Mitigation Agreement Amount due?

When you select **Pay My Bill**, the payment screen will have 2 radio buttons at the top. **Select the Custom Payment radio button at the top.**

Your total amount due will be pre-populated for viewing. Enter the amount you are paying towards your payment due balance in the Partial Payment box.

Amounts less than a regular monthly payment will be held in your Unapplied Balance until the balance equals a regular monthly payment.

My Docs and Payment History

View your monthly mortgage statements, annual escrow analysis, 1098 tax form, and special notices online by clicking on **My Docs**.

View your payment and disbursement history online by clicking on **Payment History**.

Payments made by phone or online will appear on the history prior to posting to the loan and will contain a View button for detailed information.

Payments made by mail or in-person will appear on the history the day after posting to the loan and does not contain a View button.

