

## **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

Volunteer Mortgage Loon Servicing.	Customer Portal Payments received after 4PM EST/3PM CST will be processed the next business day.							
	Make One-Time Payment							
	Pay your bill in 3 easy steps without registering. All you need is your account number from your paper bill. Payments made prior to 3pm CT will be posted to your account next	Email someone@example.com						
	day. Payments made after 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.	Password Password Don't have an account <u>Register Now</u>						
	Pay Now	Login Forgot your password?						
	Paymentus           ® Paymentus Corp. All Rights Reserved           Privacy. Policy.         Privacy. Notice to California Residents.           Website Conditions of Use.         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 Acc	ount Information	Simplify your life?
	Payment Type         Image: Dam 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#         Enter your last 4 digits of SSN#         Enter email address         Re-enter email address		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
	Continue		

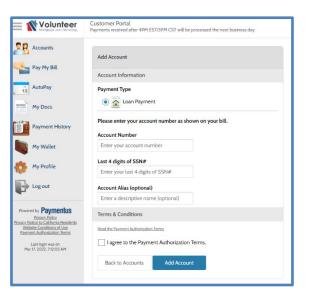
Enter Payment Info			
All fields are required unless lab	eled as optional.		
First Name	Middle Name		
JANE			
	Optional		
Last Name	Daytime Pho	ne Number	
DOE			
ZIP Code			
37914			
Due Date			Marl
O Regular Payment	Custom Payment		
Payment Due Amount			\$ 0.0
Principal & Interest	\$ 320.94		
Tax & Insurance	\$ 216.13		
Current Late Charges Due 😡			\$0.0
Current Late Charges Due *Current late charges, if any see You can choose to pay fee bala the box to the left of the fee an	nces in full or pay towards I	tolances due	arges belo
"Current late charges, if any are You can choose to pay fee bala	nces in full or pay towards I	tolances due	arges belo by dicking
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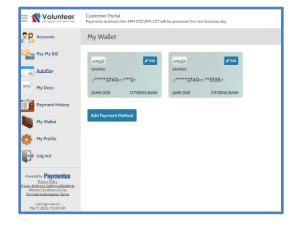
Current Bill	
Name	
Account #	
Last 4 digits of SSN#	
Service Address	
	KNOKVILLE TN 37914
Due Date	Mar 1, 2022
Total Amount Due	\$0.00
NOTICE	
If you wish to pay o full please contact 865-7378 or	
a payoff statement.	

## **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 vou select.

•	mpts and instructions provided. e set for any date between the 1 <sup>st</sup>	My Docs
E Volunteer	Customer Portal Payments received after 4PM EST/3PM CST will be processed the next business day.	
Accounts	Create New AutoPay	
Pay My Bill	Select an Account	How to set up AutoPay
AutoPay My Docs	● Loan Payment # 201 Last 4 digits of SSN#	1. Select the account.
Payment History	Add new	2. Choose your preferred payment method.     3. Determine the frequency of payment best suited for your needs.
My Wallet	Continue	4. Configure the payment details.
My Profile		5. Choose how and when to be notified of upcoming payment.
Log out		6. Select "I Authorize"

= 1 Volunteer

Pay My Bill

Accounts

AutoPay

Customer Portal

AutoPay

Add Schedule

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

## **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.

Accounts	Pay My Bill > Loan Payme	nt # 201				
Pay My Bill	Payment Details				Bill Summary	
12 AutoPay	Payment Due Amount			\$0.00	Amount Due	\$0.00
	Date Due			Mar 1, 2022		
Payment History	Regular Payment	Custom P	ayment		Due Date	Mar 1, 2023
My Wallet	Payment Due Amount			\$0.00		
My Profile	Principal & Interest	\$320.94			NOTICE	
	Tax & Insurance	\$216.13				
Log out	Current Late Charges Due 😡	\$0.00		\$ 0.00	If you wish to pay off your loan in 865-7378 or <u>custserv@volservicin</u> statement.	
Powered by <b>Paymentus</b> <u>Phracy Palicy</u> vacy Notice to California Residents	*Current late charges, if any are due, You can choose to pay fee balances the box to the left of the fee and ent	in full or pay towards ba	lances due by			
Website Conditions of Use Pavement Authorization Terms	Unpaid Late Charges 🛛	\$0.00	\$	0.00		
Last login was on Mar 17, 2022, 7:12:05 AM	Additional Fees O	\$0.00	\$	0.00		
	Corporate Advances O	\$0.00	s	0.00		
	Additional Principal 🖗		\$	0.00		
	Additional Escrow O		s	0.00		

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

Payment Details			
Payment Due Amount			\$0.0
Date Due		M	lar 1, 202
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
	e included in the Unpaid Late Charges bek nces due by clicking on the box to the left of		
Unpaid Late Charges	\$0.00	s	0.00
Additional Fees	\$0.00	s	0.00
Corporate Advances	\$0.00	s	0.00
Additional Principal		s	0.00
Additional Escrow		s	0.00
Total Amount:		\$	537.07
Payment Date	0.1.1		
Now My Wallet	◯ Later		
-			
O ***2			
**5555			
Add a Payment Method			
Add new			

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.

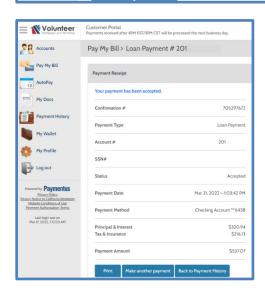
Select Submit, then confirm the draft amount, date, and payment method.

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	Payments received after 4PM EST/3PM CST will be processed the next busines	is day.
Accounts	Pay My Bill > Loan Payment # 201	
Pay My Bill	Review and Confirm	Bill Summary
AutoPay My Docs	Payment Method Bank Account Routing Name	nt **6458 ber: ****2740 Amount Due
Payment History	Payment Date Now	(03/21/2022) Due Date Mar 1
My Wallet	Description	layment Amount
My Profile	Principal & Interest. Tax & Insurance	\$320.94 \$26.03
Logout	Payment Amount \$	5537.07
towered by <b>Paymentus</b> <u>Privacy Policy</u> acx Notices to California Residents Website Canditions of Use Payment Authorization Terms Last login was on Mar 17, 2022, 712:05 AM	View Authorization Agreement for direct debit assement (ACH Debit).	
Pie 0. 2022. 7.2.03 Pri	Click the PAY button to authorize your payment.	



	Customer Portal Payments received after 4PM EST/3PM CST will be processed the next busin	ess day.	
Accounts	Pay My Bill > Loan Payment # 201		
Pay My Bill	Payment Details		Bill Summary
12 My Docs	Payment Due Amount	\$0.00	Amount Due \$0.00
	Date Due	Mar 1, 2022	
Payment History	Regular Payment     O Custom Payment		Due Date Mar 1, 2022
My Wallet	Regular Payment Amount S	0.00	
	Partial Payment	0.00	NOTICE
My Profile	Late Charge Amount \$	0.00	
Log out	Additional Fees 🛛 S	0.00	If you wish to pay off your loan in full, please contact VMLS at 844- 865-7378 or custer unsues of the servicing com to obtain a payoff
	Corporate Advances 🛛 S	0.00	statement.
Powered by Paymentus Privacy Policy Privacy Notice to California Residents	Additional Principal 🛛	0.00	
Website Conditions of Use Payment Authorization Terms	Additional Escrow 🛛 S	0.00	
Last login was on Mar 17, 2022, 7:12:05 AM	Total Amount:	\$ 0.00	
	Payment Date  Now Later		
	My Wallet		
	C ectes) ***2		

#### 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 15<sup>th</sup> 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

Volunteer	Payments received after 4PM EST/3PM	CST will be processed the next business day.		
Accounts	Pay My Bill > Loan Pay	ment # 201		
Pay My Bill	Review and Confirm		Bill Summary	
My Docs	Payment Method	Bank Account: **6458 Routing Number: *****2740	Amount Due	\$0.0
Payment History	Payment Date	Now (03/21/2022)	Due Date	Mar 1, 202
My Wallet	Description	Payment Amount		
My Profile	Principal & Interest	\$320.94		
Log out	Tax & Insurance Payment Amount	\$216.0		
Powend by <b>Paymentus</b> <u>Phane Celor</u> <u>Phane Celor</u> <u>Phanet Advocations I have</u> <u>Payment Advocations Time</u> <u>Payment Advocations Time</u> <u>Hast login with on</u> <u>Mar IT, 2022, 7/2015 AM</u>	View Authorization Agreement for direct lathorize ACH direct debit payme Click the PAY button to authorize Back	nt (ACH Debit).		

Volunteer	Payments received after 4PM EST/3PM CST will b	e processed the next business day.
Accounts	Pay My Bill > Loan Payment	# 201
Pay My Bill	Payment Receipt	
AutoPay My Docs	Your payment has been accepted.	
	Confirmation #	705297672
Payment History	Payment Type	Loan Payment
My Wallet	Account #	201
My Profile	SSN#	
Log out	Status	Accepted
Powered by <b>Paymentus</b> <u>Bitracy Policy</u> oury Notice to California, Residents	Payment Date	Mar 21, 2022 - 1:03:42 PM
Website Conditions of Use Exement Authorization Terms Last legin was on	Payment Method	Checking Account **6458
Mar 17, 2022, 7:12:05 AM	Principal & Interest	\$320.94
	Tax & Insurance	\$216.13
	Payment Amount	\$537.07

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.

Volunteer	Customer Portal Payments received after 4PM EST/3PM CST	will be processed the next business day			
Accounts	Payment History				
Pay My Bill	×				
AutoPay	B Download History	arch			1-5 of
My Docs	Date	Account	Amount	Payment Type	Action
Payment History	Mar 21, 2022	201	\$537.07		View
My Wallet	jul 8, 2020	201	-\$39.26	DIS	View
🌼 My Profile	Jul 1, 2020	201	\$483.43	REG	View
Powered by Paymentus	Jun 1, 2020	201	\$483.43	REG	View
HUNRS/EDBOX HIVE/VINCIE to California Residents <u>Viebsite Conditions of Use</u> <u>Payment Authorization Terms</u> Last login was on Mar 17, 2022, 712-05 AM	Jun 1, 2020	201	\$483.43	REG	View