

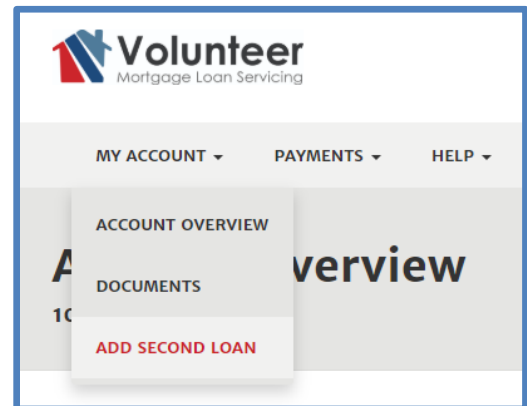
## Online Payment Guide

Updated 06/10/2020

### Create an Online Account

If you have not already, click [here](#) to set up an Online Account. You will need your VMLS Account Number and the Social Security Number associated with your account.

Have a Jr Lien serviced by VMLS as well? Once logged in, select the drop down arrow next to “MY ACCOUNT” then select “**ADD SECOND LOAN**”. You will need the Jr Lien loan number.



### 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.
- A two-part submission process has been added – Submit at bottom of payment screen, **AND** Authorize Draft on pop-up before closing out of the screen.
- 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 drafted will be available to view on your online account the following business day from the date you set up for draft.
- 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.

## Is your account current?

When you select Make a Payment, 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.

Fill in your Bank Account Type (Checking or Savings), your 9 digit Routing Number, and your Bank Account Number.

Select Submit, then affirm the draft amount on the additional pop-up to fully schedule your payment draft.

You will be able to see the payment applied to your loan on your Online History the business day following the Payment Date you selected.

Complete the form below, then click the submit button.

Regular Payment
  Custom Payment

Regular Payment Amount

Late Charge Amount

Partial/Additional Payment  ?

Additional Principal  ?

Additional Escrow  ?

Additional Fees  ?

Corporate Advances  ?

**Total Amount** **\$547.97** ?

Payment Date  ?

Bank Account Type  ?

Bank Account Number  ?

Bank Routing Number

**SUBMIT**

Clicking submit will initiate a Final Authorization to Draft. VMLS will not accept a payment without Final Authorization to Draft.

Regular Payment
  Custom Payment

Regular Payment Amount

Late Charge Amount

Partial Payment  ?

Additional Principal  ?

Additional Escrow  ?

Additional Fees  ?

Corporate Advances  ?

**Total Amount** **\$0.00** ?

**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 Monthly Payment 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 Make a Payment, the payment screen will have 2 radio buttons at the top. **Select the Total Past Due radio button at the top.**

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.

Fill in your Bank Account Type (Checking or Savings), your 9 digit Routing Number, and your Bank Account Number.

Select Submit, then affirm the draft amount on the additional pop-up to fully schedule your payment draft.

You will be able to see the payment applied to your loan on your Online History the business day following the Payment Date you selected.

The screenshot shows a payment screen with two radio buttons at the top: "Total Past Due" (selected) and "Custom Payment". Below are several input fields for payment amounts:

Field	Amount
Regular Payment Amount	\$ 551.41
Late Charge Amount	\$ 16.96
Additional Past Due Payments	\$ 551.41
Additional Principal	\$ 0.00
Additional Escrow	\$ 0.00
Additional Fees	\$ 0.00
Corporate Advances	\$ 0.00
<b>Total Amount</b>	<b>\$1,119.78</b>

Other fields include: Payment Date (06/08/2020), Bank Account Type (dropdown), Bank Account Number, and Bank Routing Number. A green banner at the bottom states: "Your payment is now 30 days past due."

The screenshot shows the same payment screen but with the "Custom Payment" radio button selected. The "Regular Payment Amount" field is now populated with \$ 1102.82. The "Total Amount" at the bottom is \$1,119.78. The "Additional Past Due Payments" field is empty.

**Not ready to pay the full amount due, or trying to pay your Loss Mitigation Agreement Amount due? You can now do that online!**

When you select Make a Payment, 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 in the "Regular Payment Amount" field. This field is adjustable to pay less than or more than the amount pre-populated. The current late charge amount is pre-populated with the current charge due.

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