Newly Closed Loans

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Getting Started

Congratulations on your recent closing! We are happy to continue serving you. Our goal is to make homeownership easy and convenient, every step of the way

As your servicer, you can expect us to:

- Send statements.
- Receive and apply your payments.
- Pay property tax and/or home insurance premiums from your escrow account, if you have one.
- Notify you of updates relevant to your loan.
- Provide year-end statements.
- Assist with anything you need!

But to us, loan servicing means so much more. Our goal is to help you manage your loan in smart ways and achieve your goals. We offer an array of convenient digital services, account options, tools, and educational materials designed to make homeownership easy. We're excited to serve you!

My mortgage loan just closed. What do I need to do next?

Look for a welcome email from us with information about how to get started with your online account, ways to contact us, when and how to make payments, and a glance at some of the convenient services we offer.

Where can I find my loan information?

We offer 24/7 access to your loan details online. Click *Login or Register* to get started. Once logged in, go to *My Loan* to see your loan balance, information about payments due, interest rate, amortization schedule, payoff date, and more.

Where can I find my loan number?

Log into your online account and click or tap *My Loan*. You will find your loan number right under your loan balance—click or tap the link to see your complete loan number.

How will you communicate with me?

We can communicate with you in a variety of ways—email, secured messaging on our website and app, by phone, and by mail. You can log into our website our app to set your communication preferences—go to *My Loan*, find the *Loan Information* section, and click *Edit*.

Your First Payment

When will I receive my first billing statement?

If your loan just closed, please look out for your first statement in the coming weeks, before your first payment is due.

Can I opt out of receiving paper statements in the mail?

Yes, you can choose to receive an email each time a statement is ready to view online instead of receiving paper copies in the mail. The process is quick and easy. Log into your online account, click or tap *Documents*, and go to the *Statement Delivery Preferences* section.

When is my monthly mortgage payment due?

You can see the due date of your next payment anytime online. When you log into your online account, your payment amount and due date are displayed on your *Dashboard* and in the *Payment* section.

How can I make my monthly mortgage payments?

You can set up automatic payments (recurring monthly or biweekly ACH drafts), or make and schedule one-time payments online, by phone, and by mail. Choose the option most convenient for you! Check out the **Payments and Payoffs** FAQs for detailed information.

When will I be assessed a late fee?

A late fee is assessed if your payment is not received by the end of the grace period. The grace period, which is specified in your Note, is the number of days after your due date when a late fee will not be charged. If you make your payment after the grace period ends, a late fee will be assessed.