

# FREQUENTLY ASKED QUESTIONS



## What are TruHome's business hours?

The Member Services Department is open:  
Monday-Friday 7:00 AM – 8:00 PM (CST)  
Saturday 8:00 AM – 1:00 PM (CST)

## How can I contact Member Services?

Contact us by phone 833-217-4899 or email [mortgageservicing@truhome.com](mailto:mortgageservicing@truhome.com).

## Is there a grace period where I can make a payment and not be charged a late fee?

Payments are considered past due if not received by the due date. However, most loans have a period after the due date for payments to be received and processed prior to the late charge being assessed. Please reference the Note for the specific late fee grace period and percentage fee associated with your loan. The monthly billing statement will provide the late charge amount potentially due.

## What is the payment mailing address?

Mortgage Payments  
P.O. Box 219958  
Kansas City, MO 64121-9958

## Do I need to purchase Hazard or Homeowners Insurance?

Absolutely! It is important to protect your investment with adequate insurance coverage. It is also a requirement of your mortgage contract to maintain adequate insurance on your structure at

all times. Adequate insurance is an amount that is at least equal to the outstanding principal balance of your loan or the replacement cost value of your structure. If your insurance premium is coming due, you may receive a letter requesting proof of insurance. Proof of insurance is a document from your insurance company verifying that a policy has been obtained for your property including the policy amount and coverage dates. A copy of the declaration page is sufficient proof of insurance in most instances and can either be faxed to 947-622-1090 or uploaded to <https://expressinsuranceinfo.com/3143827>. This is usually the first page of your policy, tells the amount of coverage, and gives us the requisite details of the policy.

## Can I make a payment over the phone?

Yes, payments can be processed over the phone by calling us at the phone number listed on your monthly billing statement. There is an option of speaking to an agent or completing the payment via our automated phone system.

## Can I set up a mortgage payment for automatic draft?

Yes, automatic payments can be set up on the mortgage servicing website <https://www.mtgserve.com/del-one>. Select your loan then the Payments tab and select Auto Draft Payment from the drop-down menu. You can also contact the Member Services department at 833-217-4899.



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## When should I expect to see the payment deducted from my Checking /Savings account if payment is set up on automatic draft?

Payments that process automatically take up to 48 business hours to clear the account from which the funds are drafted. The date the payment is scheduled to draft is the date the payment will reflect as being applied to the mortgage. If the date falls on a holiday or weekend, the mortgage payment may take longer to process from a Checking/Savings account.

## Can members make bi-weekly payments?

Yes, please contact Member Services by phone 833-217-4899 and we will be happy to provide details about our biweekly program.

## Can I pay my monthly mortgage with a credit card?

No, monthly payments must be made using one of the methods below.

## What form of payment can be used to make a payment?

- ACH (automatic withdrawal) from a Checking/Savings account
- Mortgage Servicing website
- Payment processed over the phone with Member Services at 833-217-4899
- Mail a check. Please remember to include the tear off coupon at the bottom of each monthly mortgage statement.
- Bill pay services with financial institution

## What happens if a payment is returned due to non-sufficient funds (NSF)?

If any payment is returned due to NSF it will not process again from the Checking/Savings account. An NSF fee will be charged to the loan (state specific fee).

## How can I change or cancel my automatic payment information?

Automatic payment information can be changed on the mortgage servicing website <https://www.mtgserve.com/del-one>. Select your loan and then go to the Payments tab and select Auto Draft Payments from the drop-down menu and follow the instructions within the screen. Contact our Member Services department to help with setup at 833-217-4899.

## Will I receive a coupon book?

No, you will receive a monthly mortgage statement with a tear off coupon attached once the mortgage payment has been received.

## How can I sign up for online statements?

Using the mortgage servicing website <https://www.mtgserve.com/del-one> you can select your loan and then the Statement and Documents tab and select Mortgage Statements from the drop-down menu. Then you will see the button to select electronic statements. It may take 3-4 days for this change to take effect.

## What should I do if I receive a tax bill?

If your loan is escrowed for taxes and you receive a tax bill, please forward to our mortgage servicing department at [tax@truhome.com](mailto:tax@truhome.com).