

LOAN SERVICING FAQ

WHEN IS MY PAYMENT DUE?

All loan payments are due on the 1st of the month. A late fee is assessed on the 11th.

HOW DO I MAKE MY MONTHLY PAYMENT?

The *Automatic Payment Form*, completed alongside your loan documents, authorizes us to pull your monthly payment from your checking or savings account on either the 1st or 7th day of each month. If you would like to change the date of the monthly withdrawal, please complete a new form and email it to cdfloanservicing@cdfcapital.org.

HOW DO I MAKE AN ADDITIONAL PRINCIPAL PAYMENT?

- (1) Automatic recurring monthly payment: This service can pull funds in monthly for the exact payment amount, or it can include a regularly scheduled principal payment to be applied to the principal balance.
- (2) One-time ACH pull-in: To have CDF Capital pull in an additional payment from your bank account, please complete the *Authorization for ACH Pull-In* and return to cdfloanservicing@cdfcapital.org.
- (3) Mail: To make an additional payment by mail, send your check (with your loan number in the memo line) to:

Church Development Fund Inc.
P.O. Box 19700
Irvine, CA 92623-9700

WHAT IF MY INSURANCE COVERAGE CHANGES?

All CDF Capital Borrowers are required to maintain property and liability coverage on the collateral property. The Mortgagee/Additional Insured should read:

Church Development Fund Inc.
P.O. Box 19700
Irvine, CA 92623-9700

Please send all updated documents to cdfloanservicing@cdfcapital.org

CAN I VIEW MY LOAN DETAILS ONLINE?

Yes, once you have registered your account at www.cdfcapital.org, you can view your loan and investment information online at any time.

HOW CAN I OBTAIN THE TOTAL LOAN PAYOFF AMOUNT?

Please contact our Loan Servicing team (cdfloanservicing@cdfcapital.org) with the estimated date of payoff for a written quote.

IS THERE A PENALTY FOR PAYING OFF A LOAN EARLY?

Our goal is to help churches grow. Therefore we encourage all customers to be debt-free. The only time a penalty is assessed for an early payoff is when the loan is refinanced with another lender.

WHOM DO I CONTACT IF I NEED ADDITIONAL INFORMATION ABOUT MY LOAN OR OTHER CDF CAPITAL SERVICES?

Our Loan Servicing team is ready to help at 888.539.3410