

Mission Fed My Mortgage FAQs

My Mortgage

My Mortgage is Mission Fed's online self-service site that allows you to review first mortgage loans and home equity loans and view transaction history, make payments, and view loan and escrow details. You can access this information 24/7 via a computer or mobile device.

How can I access My Mortgage?

You can access My Mortgage by logging on to Mission Fed Online Banking, select your mortgage loan and then click the "Pay Now" button.

What can I do on My Mortgage?

- View loan details
- View loan and escrow history
- View insurance and tax info
- View ARM info (if an ARM loan)
- Set up a one-time ACH payment (internal or external)
- Set up a recurring ACH payment (internal or external)
- Review year-end data

All of this information is available on active and paid-in-full loans.

Registration & Login

How do I register to use My Mortgage for the first time?

You can access My Mortgage online by logging on to Mission Fed Online Banking, select the mortgage loan and then click the "Make a Payment" button. Select the "I am a new user" option. You will need your 10-digit loan number (loan number plus two leading zeros), first & last name, tax ID number and zip code of property. Complete all prompts and questions to complete the registration process.

How do I find my loan number?

You can find your 10-digit loan number on your original loan documents, or the Annual Tax and Interest Statement sent via mail or via Online Banking in eDocuments under Tax Forms. If you don't have access to any of those documents, you can also call us at 858.546.2040.

Recurring Payments

What is a recurring payment?

A recurring payment is one that you can set up to come from your Mission Fed account or another financial institution on a monthly basis.

Can I schedule a recurring payment for a date in the future?

A recurring payment can only begin with the next or current payment due. Example: Loan payment is due for January 1 and you want to start a recurring payment on February 1. You must make your January payment before you can set up a recurring payment for February.

Am I able to make a principal only payment in addition to my regular payment each month?

Yes, you can simply select the "Recurring Payment" tab. Then select the additional principal box, enter the amount of your principal payment and proceed.

When will recurring payments post to my loan?

Payments are posted on the evening of the Draft Date you have selected.

What if the funds are returned (insufficient funds, account closed, etc.) to Mission Fed when presented for payment at your financial institution?

Mission Fed will receive notification within 1-2 business days and your mortgage payment will be reversed. A return item fee will be charged and a late charge may also be due in addition to the scheduled payment.

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Payment Set Up

Please allow 3-4 days for payment set up validation.

Online Payments (One-time)

Can I schedule an Online Payment for a date in the future?

Yes, you can enter a date in the future based on the available dates shown on the calendar in My Mortgage. An Online Payment can be scheduled within 30 days of the current loan due date.

Am I able to make a principal only payment in addition to my regular payment via Online Payment?

Yes, you can simply select the additional principal box, enter the amount of your principal payment and proceed.

Am I able to make a principal only payment to my mortgage via the Online Payment?

Yes, you can simply uncheck the payment button, select the additional principal box, enter the amount of your principal payment and proceed.

How long does it take for the payment to post to my loan?

The payment is posted in the evening of the Draft Date you have selected.

What if the funds are returned (insufficient funds, account closed, etc.) to Mission Fed when presented for payment at your financial institution?

Mission Fed will receive notification within 1-2 business days and your mortgage payment will be reversed. A return item fee will be charged and a late charge may also be due in addition to the scheduled payment.

Payoff Requests

Can I request a payoff quote via My Mortgage?

Not at this time. To receive a payoff quote, please contact Loan Servicing at 858.524.2850, ext. 2040.

My Mortgage Menu

Home

Choosing the Home link will take you to the Mission Fed website.

Terms

This represents the Terms and Conditions of use of the My Mortgage site. You are required to accept the terms in order to use the My Mortgage site.

My Profile

This is where you can update items such as user name, password, security questions and email address.

Select a Loan ID

If you have more than one active or inactive loan, you can select the loan by choosing the loan ID in the drop down menu. If you have only one loan, you'll see the Loan ID listed in the sidebar.

Loan Details

This provides basic loan information such as borrower names, property address, interest rate, balances, key dates (due date, last payment received) and payment amount.

History

You can find Year to Date Information, previous year information and loan transaction history for each year back to the loan's inception.

Tax and Insurance Information

Tax information is displayed for installments paid by Mission Fed. Tax installments paid by the member will not be displayed. Insurance policy information is displayed for both member and Mission Fed paid policies.

Online Payment

Here you can set up a one-time ACH payment (internal or external). Please allow 3-4 days for payment set up validation.

Recurring Payment

This is where you can set up, change or delete a recurring ACH payment (internal or external). Please allow 3-4 days for payment set up validation.

Insured by NCUA
4/22

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 **MISSION FED**
CREDIT UNION