

## CalHFA Automated Mortgage Payment (CAMP) Service

If your first loan is serviced by CalHFA and your loan is in good standing, you are eligible to enroll in the CAMP Service. This service allows your loan payment to be automatically withdrawn from your personal checking account (or savings account) each month. There is no cost to use the CAMP Service. This convenient service:

- Saves you time. No more writing checks or last minute trips to the post office each month.
- Allows you to select from three possible draft dates. You may have your payment withdrawn from your personal bank account on the 5<sup>th</sup> or 10<sup>th</sup> or 15<sup>th</sup> of the month.
- Provides you peace of mind knowing that your payments will be made on time automatically every month.

### Enrolling in CAMP is Easy!

A CAMP Enrollment Form is enclosed with this information package. You may also download this package and Enrollment Form from our Website at [www.calhfa.ca.gov/myaccount](http://www.calhfa.ca.gov/myaccount).

First, you must decide whether you want your payment to be drafted from your checking account or from a savings account. After that, please do one of the following:

#### To draft from your checking account:

- Complete the Enrollment Form
- Attach a pre-printed **voided check** from your checkbook
- Mail both items to the address shown on the bottom of the Enrollment Form

#### To draft from your savings account:

- **Confirm with your bank** that automatic drafting from your savings account is permitted. (Some banks do not allow drafting from savings accounts).
- Obtain a letter or supporting documentation from your bank that includes the correct **Bank Routing Transit Number and Savings Account Number** to use for automatic drafting.
- Complete the Enrollment Form
- Mail the completed form and documentation from your bank to the address shown on the bottom of the Enrollment Form

After we have completed your enrollment, you will receive a confirmation letter advising you of the start date for automatic drafting of your payments from your designated bank account. Meanwhile, you should continue to make your payments in the usual manner until we advise you in writing of the start date of the CAMP Service.

## CAMP Service Details

### CalHFA Loan Status

To make your payments using the CAMP service your CalHFA loan must be current and in good standing.

### **Date Selection**

The CAMP Service allows you to select any one of three possible drafting dates (i.e., the 5<sup>th</sup>, 10<sup>th</sup>, or 15<sup>th</sup> of the month). You should choose the date that works best for you. You should be confident that your account will always have sufficient funds available to cover your payment on the date you select.

If your automatic withdrawal date falls on a weekend or holiday, the withdrawal will take place on the next business day. For purposes of the CAMP Service, business days are Monday through Friday, excluding any national or California State holidays. Note that CalHFA may observe additional holidays that would delay the withdrawal until the next business day (Presidents Day, the third Monday in February, is an example of this).

### **Designated Bank Account**

Automatic payments must only be withdrawn from a personal checking account or savings account in the name(s) of the borrower, co-borrower, or authorized representative as shown in CalHFA's records. Drafting from the account of a third party is not allowed.

### **Payment Amount Selection**

Enrollment in the CAMP Service assumes the payment withdrawn each month will be for the normal regularly scheduled monthly payment amount for your loan. However, you may also choose to have an additional amount applied to your principal balance on a monthly basis. (Note: if your regularly scheduled payment amount changes, the new scheduled payment amount will automatically be withdrawn along with any pre-authorized additional principal payment. These changes could be due to interest rate changes if you have an adjustable interest rate loan or escrow amount changes as a result of escrow analysis).

### **Changes to Designated Checking or Savings Account and/or Payment Amount**

Once enrolled, if you would like to make a change to your CAMP enrollment information, please submit a written request to the address below at least fifteen (15) business days in advance of the next automatic withdrawal date. The request should describe the change you wish to make (for example: a change in bank account number – be sure to include a VOIDED check (for checking account drafts) or a statement from your bank (for savings account drafts) for the new bank account number.

Your written request should include your name, address, and CalHFA Loan Number and should be signed by an authorized borrower or co-borrower as shown in our records. Our mailing address is:

California Housing Finance Agency  
Loan Servicing  
PO Box 4034  
Sacramento, CA 95812-4034

### **Non-sufficient Funds in the Designated Bank Account**

Smooth operation of the CAMP service relies on the availability of sufficient funds in your bank account to cover your payment on the draft date each month. If your bank returns a draft request unpaid due to non-sufficient funds, your enrollment in the CAMP Service will be canceled and you must resume making payments by other means. In addition, your loan may be assessed a Non-sufficient Funds (NSF) fee of ten dollars (\$10.00).

### **Voluntary Cancellation of the CAMP Service on Request**

You can elect to cancel the CAMP Service at any time. To cancel the CAMP Service, you must submit a written request at least three (3) business days in advance of the next automatic withdrawal date. This will allow sufficient time to process your request. Send your request to the same address shown above. If your written request is not received in time, preventing the next scheduled automatic draft from occurring may not be possible.

## Other Reasons for Cancellation of the CAMP Service

Other specific events can result in automatic cancellation of the service:

- When your loan is *Paid in Full*.
- If your loan becomes delinquent, or is in foreclosure.
- If your loan is assumed by someone else.
- If the servicing of your loan is transferred to a different servicer and CalHFA no longer services your loan. You will need to contact your new servicer to request automatic drafting of your loan payments.
- Bank account closed, frozen, or invalid

## Account Statements and Payment Coupons

When you are enrolled in the CAMP Service, you will no longer need to use payment coupons and we will no longer send coupons to you. You will continue to receive your “Annual Customer Account Activity Statement” in January each year. To confirm that your automatic draft payment has been received, you can view your mortgage account information online on CalHFA’s Website ([www.calhfa.ca.gov/myaccount](http://www.calhfa.ca.gov/myaccount)), or use the toll free “Account Information System” at 1-800-669-1079. Your bank may also offer online access to your bank account information which would allow you to confirm that your automatic payment has been drafted. The draft should also appear on your bank account statement from your bank. It will be shown as “CALHFA PMT”.

## Confidentiality

CalHFA goes to great effort to ensure the privacy and protection of your account and personal information. CalHFA will only use your information as necessary to facilitate the CAMP automatic drafting process. The California Housing Finance Agency, and its successors, assigns, authorized agents or any entity servicing my loan on their behalf (hereinafter called THE LENDER) will not share your bank account information provided for CAMP withdrawals with any other affiliate or third party for any other reason.

## Questions?

If you have any questions about the CAMP Service, you may contact us by calling us toll free at 1-800-669-1079, 8:00 a.m. to 5:00 p.m. (Pacific Time), Monday through Friday. You can also contact us by email to: [servicing@calhfa.ca.gov](mailto:servicing@calhfa.ca.gov), or write to us at the following mailing address:

California Housing Finance Agency  
Loan Servicing  
PO Box 4034  
Sacramento, CA 95812-4034

## How to Enroll in the CAMP Service

To enroll, complete the “CAMP Enrollment Form” as instructed in the attached instruction sheet. Be sure to date and sign the form. Mail the completed form, along with a VOIDED check from your checkbook (if drafting from a checking account), or a statement from your bank that shows your savings account number (if drafting from a savings account) to the address as shown on the bottom of the Enrollment Form.

## Instructions for Completing the CAMP Enrollment Form

Be sure to print clearly and legibly. Items marked by an asterisk (\*) are required to be filled in.

\* **New Enrollment or Information Change**      Check the appropriate box.

- \* **CalHFA Loan Number** 7 digit number that identifies your loan (as shown on your payment coupon or Annual Mortgage Statement. Be sure to include any preceding zeros.)
- \* **Borrower Name(s)** The first and last name(s) of the primary borrower or co-borrower on your loan
- \* **Daytime Phone Number** Area Code and phone number where you can be reached between 8:00 a.m. and 5:00 p.m., Monday through Friday.
- \* **Street Address, City, State, ZIP** Address of the property of record for your loan.
- \* **Name of Bank or Financial Institution** Bank where your checking account is held
- \* **Name(s) on Checking Account** Exact name(s) on your checking (or savings) account including **both names** if joint account.
- \* **Bank Routing Transit Number and Bank Account Number** For drafts from your checking account, enter exactly as shown on the bottom of your check. We will use your VOIDED check to verify these numbers to ensure accuracy when entered into our computer system. If drafting from your savings account, enter the Bank Routing Transit Number and savings account number as provided by your bank.
- \* **Day of Month to Debit My Account** **Check only ONE box.** You can choose to have your payment drafted each month on the **5<sup>th</sup>**, **10<sup>th</sup>**, or **15<sup>th</sup>** of the month. Choose this date carefully. You should select a date where you are confident that sufficient funds to cover your payment will be available in your account.
- \* **Debit my normal full monthly payment** **Check only ONE box.** If you want only your standard monthly payment to be deducted with no additional amount, check the first box.
- OR**
- Debit my normal full monthly payment PLUS additional principal payment** If you want to have your standard payment plus an additional principal payment amount debited, check the second box and fill in the additional amount in the box provided. Note that the additional principal payment amount will be debited **every** month along with your normal full monthly payment. The additional principal amount may be increased or decreased at any time by submitting a **signed written request** received by us at least three (3) days prior to your next draft date.
- \* **Month/Year to begin debiting my account** Specify the month and year when you would like the automatic drafting to begin. Note that this must be AT LEAST TWENTY (20) days beyond the date that we receive your request. For example, to begin debiting your account On the 5<sup>th</sup> day of February 2016, we must have received your CAMP enrollment request no later than January 17, 2016.
- \* **Sign and Date the Form** By signing the form, you are authorizing California Housing Finance Agency, and its successors, assigns, authorized agents or any entity servicing your loan on their behalf (hereinafter called THE LENDER) to draft your payments from your bank. Mail the form along with a VOIDED check to the address on the bottom of the form.





## Privacy Notice on Collection:

Your personal information is requested by Single Family Loan Servicing, California Housing Finance Agency ("CalHFA"). The authority which authorizes the collection of your personal information by CalHFA is the [Information Practices Act of 1977](#) ("IPA") (California Civil Code Sections 1798-1798.78). Personal information collected by CalHFA is subject to the limitations in the IPA and state policy. The principal purpose for which this information is used is for servicing your loan. The only known or foreseeable disclosures which may be made of this information is to CalHFA employees who service your loan or respond to your inquiries, credit reporting agencies, and contractors and service providers who have a legitimate business purpose for the information. When contacting CalHFA, you should not provide personal information that is not requested. Submission of your information for the purposes of servicing your loan is mandatory. The consequences of not providing all of the requested information is that your CalHFA loan file may be incomplete, and CalHFA will be unable to effectively service your loan. You have the right to access records containing your personal information maintained by CalHFA by contacting Single Family Loan Servicing, Customer Service Representative, MS 980, P.O. Box 4034, Sacramento, CA 95812-4034, (800) 669-1079, [servicing@calhfa.ca.gov](mailto:servicing@calhfa.ca.gov). Please refer to the [CalHFA Information Practices Act Policy](#) and the [CalHFA Privacy and Information Safeguarding Policy](#) for more information. You may access these policies on our website, or call (916) 326-8496 to have a free copy sent to you.