# **HOME LOANS FAQ SHEET**



#### When will I have online access?

The new system is expected to go live in a phased transition beginning in the fall of 2025. More information will be mailed, emailed and posted on our website soon.

## Can I pay my loan online?

Yes. The new Online Borrower Portal will allow for one-time and recurring ACH payments. Payments can be scheduled from checking or savings accounts and typically take 3 to 5 business days to process. Please note: ODVA does not accept debit or credit card payments.

## Can I access monthly statements and bills online?

Yes. Monthly statements will be available through the portal. You'll also be able to access your transaction history, tax documents, and other account-related materials online.

# Is ODVA selling my loan or changing my loan servicer?

No. ODVA will remain your loan servicer for the life of your loan. This system upgrade will not change any loan terms. You will continue making payments directly to ODVA.

#### Do I have to use the online portal?

No. Online access is optional and offered for your convenience. You may continue managing your loan through traditional methods if you prefer.

# Will ODVA report my loan to credit bureaus (Equifax, Experian, TransUnion)?

No. ODVA does not currently report to credit bureaus. However, a Verification of Mortgage is available upon request. Please contact a loan representative for more information.

## How do I sign up for online access?

Detailed instructions on how to sign up will be available in early fall.

#### Is there a paperless delivery option?

Yes. You will have the option to enroll in paperless delivery, which includes monthly statements, tax forms, and official notices — all accessible online. More information will be provided soon.

#### Can I cancel paperless delivery?

Yes. You can switch back to paper delivery at any time.

#### How do I contact ODVA Home Loans?

You can reach an ODVA loan representative:

- By phone: (800) 633-6826 or (503) 373-2373
- By email: ORVETHomeLoans@odva.oregon.gov
- Through the portal: Once enrolled, you may submit secure requests



