

YOUR GUIDE TO MORTGAGE PAYMENTS



Victorian Finance partners with other major financial institutions for payment administration, also referred to as loan servicing. We understand this may cause confusion on where to send your mortgage payments. Don't worry! We have this covered.



My first payment is due soon. Where do I send my payment?

Mail a check using your payment invoices received at closing made payable to "Victorian Finance, LLC" to the address below:

**Victorian Finance, LLC
2570 Boyce Plaza Road
Pittsburgh, PA 15241
ATTN: Accounting**

Once your loan servicing has been transferred, you will receive a letter from both Victorian Finance, LLC and the partner financial institution indicating where to mail your payments going forward. Please continue making your monthly payment to Victorian Finance, LLC until your first payment is due to the new institution. The new mortgage servicer will have additional payment options available to you



What is a transfer of loan servicing and how does this impact me or my loan?

All this means for you is that a new institution will be collecting your payments, handling your escrow accounts, and answering your questions. Your loan amount, interest rate, and payment schedule will remain the same. Only one change will be made - where to send your monthly mortgage payment.



I already sent my payment to Victorian Finance, LLC but then realized it should have been sent to the partner financial institution. What should I do?

Don't worry! We have you covered. Victorian Finance, LLC will forward your payment to the partner financial institution.



I sent my payment to the new institution but it was supposed to go to Victorian Finance, LLC. What should I do?

Don't worry! Victorian Finance, LLC will work with the partner financial institution to receive payment. Victorian Finance, LLC Customer Service will contact you if anything further is needed.



Will I be charged a late fee if I sent my payment to the wrong place?

The switch between servicers should be smooth. However, the Real Estate Settlement Procedures Act (RESPA) grants homeowners a short grace period post transfer to protect borrowers who send their mortgage payment to their old servicer accidentally. As long as Victorian Finance, LLC or the partner financial institution receives your payment by the due date, you will not be assessed a penalty.

MAKING YOUR PAYMENT

Utilize the below invoice to make your first payment and send to Victorian Finance, LLC at this address:

**Victorian Finance, LLC
2570 Boyce Plaza Road
Pittsburgh, PA 15241
ATTN: Accounting**

Address

Please Remit Payment to:
Victorian Finance, LLC
2570 Boyce Plaza Road
Pittsburgh, PA 15241
ATTN: Accounting

INVOICE MUST ACCOMPANY PAYMENT

DATE: _____

Payment Due Date: _____

AMT: _____

Amount Due: \$ _____

Loan Number: _____

If not received within 15 days from due date a late fee may be charged.

For any questions, please contact payments@victorianfinance.com

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