



Your Clean Water Loan explained

Thank you for choosing Craft3! We want to make this easy and provide you with answers to some common questions about our Clean Water Loans.

How do I make my scheduled loan payment?

Monthly loan payments, if required, are provided to Craft3 via an automatic withdrawal from your bank account (ACH).

Who do I contact with general questions about my loan or repayment plan?

Questions regarding your current loan and/or repayment plan should be directed to LoanServicing@Craft3.org or 888-231-2170 ext. 115. For questions over email, we will do our best to respond within one business day.

Can I pay more than my monthly payment amount?

Yes, you can schedule an automatic payment through our Make a Payment option by visiting onlineaccess.craft3.org or by contacting Craft3 at LoanServicing@Craft3.org or 888-231-2170 ext. 115. If you would like to send a check, please ensure your loan number is referenced and sent to either of the addresses listed below.

Via U.S. Postal Service, send to:

Craft3
PO Box 3914
Seattle, WA 98124-3914

Via delivery service such as FedEx or UPS, send to:

Craft3
42 7th Street, Suite 100
Astoria, OR 97103

Can I fully pay off my loan early?

Yes, please contact Craft3 at LoanServicing@Craft3.org or 888-231-2170 ext. 115 to confirm your total payoff amount and arrange payment.

Is there a penalty for paying more than my monthly payment amount or paying off my loan early?

No, Craft3 does not charge a prepayment penalty for consumer loans.

I'm refinancing or selling my home – what should I do?

You may have a few different options. Please contact LoanServicing@Craft3.org or 888-231-2170 ext. 115 to determine which would work best for your situation.



My other lender needs information on my Craft3 loan – who should they contact?

Have your lender submit a request to LoanServicing@Craft3.org or by fax (Attn: Loan Servicing) at 360-455-4879. Make sure that you have provided them with authorization for us to release your information; we will not release information on your loan without your explicit consent.

Will I receive an annual statement for my loan that show my account balance and payments?

You will receive a statement every January that includes all payments and credits from the prior year.

What can I do to keep my septic system healthy?

Regular maintenance is key to protecting your investment and septic system health. For tips, check out <https://www.epa.gov/septic/how-care-your-septic-system>.

Additionally, every Craft3 Clean Water Loan includes a \$2,000 operations and maintenance reserve. The reserve account is a requirement, but you are not required to use the funds. The purpose of the account is to help you pay for future inspections, pumping, or minor maintenance that may be needed to keep the system functioning properly. If you don't use your reserve account, you never pay any interest on the funds and they are not a part of the payoff.

Did my loan require you to file a lien on my home?

Yes, Craft3 has secured a fixture filing against your property, which has been recorded as a lien with the county recorder's office.