



## Your Home Energy Loan explained

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

### **How do I make my scheduled loan payment?**

Customers participating in on-bill repayment will make all scheduled loan payments via their utility as part of their utility bill. For customers not utilizing on-bill repayment, payments are made 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](mailto: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](http://onlineaccess.craft3.org) or by contacting Craft3 at [LoanServicing@Craft3.org](mailto: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 US Postal Service, send to:  
Craft3  
PO Box 3914  
Seattle, WA 98124-3914

Via delivery service such as FedEx or UPS, send to:  
Craft3  
42 7<sup>th</sup> Street, Suite 100  
Astoria, OR 97103

### **Can I fully pay off my loan early?**

Yes, please contact Craft3 at [LoanServicing@Craft3.org](mailto: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](mailto: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](mailto: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 shows my account balance and payments?**

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

**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.