



WELCOME TO BIWEEKLY MORTGAGE ASSOCIATION

**BWMA ~ The Original "Biweekly" ~ serving Homeowners with Confidence,
Verification and Trust, since 1984.**

Dear Valued Client,

Congratulations and welcome to the Biweekly Mortgage Association (BWMA). Thank you for your trust. We will do our best to earn your repeat business and referrals as we have with thousands of clients over the past three decades.

We have uploaded and assigned the debit and payment processing of your account to our service bureau, **Avalon Financial Corp (AFC)**. You will also notice their name on your bank account statements as the company that drafted your account. Please be sure to print out or save to your computer your debit calendar. **BWMA will be your main contact for Avalon and the contact information for BWMA Customer Care is on the bottom of page 2.**

Please look at the data closely on your Biweekly Savings Plan Agreement to make sure that all information received has been entered correctly:

- Lender name, Lender Payment Address, Loan Account Number
- Debit dates
- Payment amount, Due date
- Banking information
- Your contact information

If you find any discrepancies, please **contact BWMA's customer care department** immediately using the phone number and/or website shown on the last page of this letter.

You will be able to login to your Avalon online account and view your account activity by visiting this site: <http://www.avalonbiweekly.com>. Click the Customers Login Here button and enter your AFC ID# and your chosen password for your login or register if a first time user. **You will receive a Welcome E-mail from Avalon Financial with instructions on creating your login.**

We prefer you use BWMA Customer Care Department for your Customer Service so we can keep the BWMA data current, but Avalon Financial is ready, willing and able to provide you with full-service as well. With that in mind, here is their contact info which should also be in the Welcome Email to you from Avalon.

Avalon Financial Corp
HOURS: 9am-5pm EST Monday-Friday
Phone: 440-617-9820
Toll free: 800-465-4297
Fax: 440-617-9850
Email: customerservice@avalonbiweekly.com

The Customer Care website (www.BiweeklyService.com) contains the following information:

- Debit calendars, reflecting the debit dates you have chosen
- Certificate of Mortgage Audit
- BWMA \$50 gift card referral program - help others and earn money
- Add a loan form - send us information on your RV, Auto, boat, student and personal loans, making it easy to budget and put all your loans on cruise control
- Super Saver Benefits to help you save more money

During the lifetime of your loan, some changes will occur. Please report **ANY** and **ALL** changes to BWMA immediately, so we can ensure that your mortgage account is kept current and in good standing. Not doing this in a timely manner may result in late fees, etc.

Customer Service Website for ONLINE CHANGES: www.biweeklyservice.com

IMPORTANT: Please notify BWMA immediately of the following changes that will affect your mortgage.

- Your loan has been sold, you have a new lender / loan servicer, loan account number, payment address, etc.
- Your payment amount has changed, we need to know the reason, i.e., change in escrow due to property tax and/or homeowner insurance changes, or you are adding extra money to principal
- You have a change in banking information -- please do not e-mail bank account information
- You are refinancing
- You need to update your contact information with us.
- We need 72 hours to process a change in the debit amount or to delay/skip a debit

Note: It is your responsibility to cancel any automated debits/payments that you may have previously setup with your lender or bank for your monthly mortgage. We cannot request the cancellation of any automatic debits/payments on your account, but we will gladly assist you in doing so.

You give us the information and we will take care of the rest. Please print out or save a copy of this letter for quick reference on information that we need in order to service your loan accounts.

For BWMA Customer Care, please call or use the website:

By phone, call **208-402-4910** (11am to 3pm MST) plus 24 hr. Voice Mail
(or) Toll Free: 800-717-0954

Website: www.biweeklyservice.com

Thank you for saving with us!

Alison Hamilton

Customer Service Supervisor
Biweekly Mortgage Association (BWMA)