



(Formerly known as AmeriNational Community Services, LLC)

Dear Mortgage Originator,

We would like to take this opportunity to introduce ourselves. We are AmeriNat (formerly known as AmeriNational Community Services, LLC), a Sub-Servicer for Connecticut Housing Finance Authority. To facilitate communications between our two companies please provide AmeriNat’s Operations Manager with a list of personnel at your company to contact for questions relating to the servicing released files.

Below is a list of employees that will be able to help you with any questions or concerns you may have.

EMPLOYEE DIRECTORY & CONTACT LIST

Customer Service:

Toll Free: (888) 263-7628 • Fax: (562) 745-1281

Payment Correspondence Address: (Effective 2/1/2020)

AmeriNat
P.O. Box 52720
Phoenix, AZ 85072-2720

Loan File Submission Address:

AmeriNat
Attention: Wanda Attig
217 S. Newton Ave
Albert Lea, MN 56007

New Loan Setup Email:

newloansmn@amerinatls.com

Debbie Vranesh, Operations Manager - dvranesh@amerinatls.com

(800) 943-1988 Ext. 1242

Employee Name	Ext.	Position/ Title	Email Address
Wanda Attig	1340	Customer Service Supervisor	wattig@amerinatls.com
Jane Youngkrantz	1328	Tax & Insurance Representative	jyoungkrantz@amerinatls.com
Group Email	1381	Customer Service Dept.	CustomerService_MN@amerinatls.com

(888) 263-7628 • (507) 377-6030 • 217 S. Newton Avenue, Albert Lea, MN 56007 • www.amerinatls.com

Quality Through Innovation and Experience

Servicing Transfer Guidelines for CHFA Loans

I. SERVICING FILE / DOCUMENTS

- A. Loan files must be submitted to AmeriNat **within 10 days after purchase**. Please deliver files to:

AmeriNat
Attention: Wanda Attig
217 S. Newton Ave
Albert Lea, MN 56007

- B. Required Documentation in loan file: **SEE ATTACHED FILE DOCUMENT ORDER CHECK LIST.**
- C. All CHFA first mortgage loans delivered to AmeriNat **must include an assignment in the name of the Connecticut Housing Finance Authority (CHFA), 999 West Street, Rocky Hill, CT 06067.**

II. ESCROW

- A. The AmeriNat Escrow Information Sheet must be completed in its entirety.
- B. The originating lender/seller is responsible for preparing the notification to the insurance company/agent regarding the change of servicer and requesting a change of loss payee endorsement, as well as a new declaration page. The mortgagee clause should read as follows:

Connecticut Housing Finance Authority
C/O AmeriNat,
Its Successors and/or Assigns, ATIMA
217 S. Newton Ave
Albert Lea, MN 56007

1. Please forward copies of the mortgagee change letters to AmeriNat.
- C. **FHA**
1. An individual HUD form 92080 must be completed. Also, a copy of the screen-print from the FHA Connection showing Mortgage Record Change complete. **AmeriNat's HUD MTG ID is #23422 and CHFA Holder # 06238-09998.**
- D. **USDA/RS (RHS)**
1. A copy of the LNG should be included in the loan file.
 2. The originating lender/seller should notify USDA/RD (RHS) of the servicing transfer and include a copy of the transfer notice in the file.
- E. **Optional Insurance**
1. Please provide a list of all loans that have optional insurance and the insurance company name, type of coverage (life, health, or disability), and whether the coverage is single or joint.
- F. **Real Estate Taxes**
1. Any bills received after the transfer date must be forwarded to AmeriNat prior to the delinquent date. Any penalties incurred due to the late arrival of servicing packages will be charged back to the originating lender/seller.

III. Customer Service

- A. Any pending research or customer inquiries should be completed prior to the transfer. Any problems outstanding as of transfer should be forwarded with a synopsis of what has been completed, and clearly marked in the file.
- B. All correspondence, insurance renewals/cancellations, customer inquiries, real estate tax bills, etc., received after the transfer date, should be identified with your loan number and forwarded to AmeriNat.



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LOAN INFORMATION SHEET

Borrower 1. _____ Soc Sec # _____

Borrower 2. _____ Soc Sec # _____

Property Address _____

Mailing Address _____

Home Phone _____

Work Phone 1. _____

Cell Phone _____

Work Phone 2. _____

Your Loan # _____

CHFA Loan # _____

Original Loan Amount _____

P & I Payment _____

Purchase Loan Amount _____

Escrow Payment _____

Interest Rate _____

Escrow Pymt Breakdown _____

Closing Date _____

County Tax _____

Interest Paid Thru Date _____

City Tax _____

Maturity Date _____

Hazard Insurance _____

Loan Type _____

Other _____

(1 - Conventional, 2- VA, 3- FHA, 4 Conventional Insured)

Total Payment _____

FHA / VA Case # _____

Mortgage Ins. Commitment # _____

ESCROW INFORMATION SHEET

Borrower/s _____ Loan # _____

County Taxes

County Name _____ Tax ID # _____
Address _____ Monthly Amount _____
_____ Paid Thru Date _____
Telephone # _____ Annual Tax Amount _____
Taxes Paid: _____ Annually _____ Semi-Annually _____ Quarterly _____ Other _____

City / Town / Borough Taxes

County Name _____ Tax ID # _____
Address _____ Monthly Amount _____
_____ Paid Thru Date _____
Telephone # _____ Annual Tax Amount _____
Taxes Paid: _____ Annually _____ Semi-Annually _____ Quarterly _____ Other _____

School Taxes

County Name _____ Tax ID # _____
Address _____ Monthly Amount _____
_____ Paid Thru Date _____
Telephone # _____ Annual Tax Amount _____
Taxes Paid: _____ Annually _____ Semi-Annually _____ Quarterly _____ Other _____

Mortgage Insurance

Name of PMI Company _____ Next Due Date _____
Certificate # _____ Annual Amount _____
Effective Date _____

FHA MIP

FHA Case # _____ Annual Amount _____
One Time MIP Amount _____ Monthly Premium _____
Date Last Paid _____ Next Due Date _____

Hazard Insurance

Attach a Copy of Policy

Name of Carrier _____ Policy Number _____
Dwelling Coverage Amount _____ Annual Premium _____
Effective Dates _____ Replacement Cost Coverage? _____

Flood Insurance

Attach a Copy of Policy

Name of Carrier _____ Policy Number _____
Dwelling Coverage Amount _____ Annual Premium _____
Effective Dates _____

SAMPLE LETTER-HAZARD INSURANCE COMPANY

Date

Name and Address
of Insurance
Company

Re: Policy number
Effective (Policy start date to policy end date)
Name of Insured: Joe Smith
Sue Smith
1 Main Street
Downtown, MD 12345

The servicing of the above referenced loan has been transferred. Please forward all future renewal billing to the address listed below and issue an endorsement to correct the mortgagee clause to read:

**Connecticut Housing Finance Authority
C/O AmeriNat
Its successors and/or assigns, ATIMA
217 S. Newton Ave
Albert Lea, MN 56007**

Thank you for your immediate attention to this matter.

Sincerely
Service Release Administrator

CHFA - LOAN FILE SUBMISSION FORM

SERVICER: AMERINAT

CONVENTIONAL MORTGAGES

(Form for HFA Preferred™ & Uninsured Only)



CHFA LEAN LOAN

Date: _____

All Files Submitted To CHFA Are Required To Be Scanned In Checklist Order

COMPLETE THE FOLLOWING TO SUBMIT LOANS IN CHFA LOS:

- Update All Applicable Fields In LOS - Confirm Program Type & Interest Rate - Including DAP Worksheet (If applicable)
- Complete And Submit CHFA LOS Additional Data Screens
- Upload The Final Loan Application (1003) In CHFA LOS

LENDER / SELLER CONTACT INFORMATION

File Contact Name & Title	Telephone & Ext.	Contacts Email Address
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BORROWER INFORMATION

CHFA Loan #	Lender Loan #	Primary Borrower Name (Last, First)
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LOAN FILE SUBMISSION TO INCLUDE , but is not limited to the following documentation (as applicable). Documentation requirements may differ by program.

CREDIT PACKAGE DOCUMENTS - CHECK ONLY ITEMS APPLICABLE

Commitment / Loan Exceptions / Transmittal

<input type="checkbox"/> 1 File Submission Checklist - CHFA Form 009-1108 - AM	<input type="checkbox"/> 3 Loan Exception Documentation
<input type="checkbox"/> 2 Other Subordinate Financing - Initial Financing Approval Document <i>(i.e. Housing Dev. Fund, Equity Builder, City of HTFD, etc.)</i>	<input type="checkbox"/> 4 Final Transmittal Summary (1008) FNMA (dated/signed by Underwriter)
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

First Mortgage Loan Approval & Application

<input type="checkbox"/> 1 Final/Verified Loan Application (1003) signed by Mtg Loan Originator	<input type="checkbox"/> 3 AUS Findings - Final version (DU, LPA)
<input type="checkbox"/> 2 Initial Loan Application (1003) (signed by Borrower & Loan Originator)	<input type="checkbox"/> 4 Private Mortgage Insurance Certificate - Copy (if applicable)
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Credit & Fraud Checks

<input type="checkbox"/> 1 Credit Supplements (if applicable)	<input type="checkbox"/> 5 Credit Report Inquiry Explanation with Documentation - signed & dated
<input type="checkbox"/> 2 Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable)	<input type="checkbox"/> 6 Divorce Decree / Property Separation Agreements (if applicable)
<input type="checkbox"/> 3 Bankruptcy Report / Discharge (if applicable)	<input type="checkbox"/> 7 Child Support Verification (if applicable)
<input type="checkbox"/> 4 Letter addressing Adverse Credit and/or Discrepancies - signed & dated	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Income / Employment - (Most Recent Documentation on Top)

<input type="checkbox"/> 1 Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment)	<input type="checkbox"/> 7 Academic Student Transcript - for full-time student (or pay stub) if DAP LN
<input type="checkbox"/> 2 Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit)	<input type="checkbox"/> 8 IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area
<input type="checkbox"/> 3 Verification of Employment (past 2 yrs with start/end dates)	~ OR ~ (Do Not Include Both - Delays File Review Process)
<input type="checkbox"/> 4 Current paystubs (reflecting 30 days & YTD income)	<input type="checkbox"/> 9 Fed. Tax Return- <i>Personal</i> Signed 3 most recent- 1 yr if targeted area -all schedules
<input type="checkbox"/> 5 Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS)	<input type="checkbox"/> 8 Fed. Tax Return- <i>Business</i> Signed 3 most recent- 2 yrs if targeted area-all schedules
<input type="checkbox"/> 6 W-2's, 1099's - Most recent 2 yrs	<input type="checkbox"/> 9 Income Letter(s) of Explanation (if applicable)
<input type="checkbox"/>	<input type="checkbox"/>

Assets - (Most Recent Documentation on Top)

<input type="checkbox"/> 1 Cleared Earnest Money Check (copy) with source of funds (if applicable)	<input type="checkbox"/> 4 Any Additional Supporting Asset Documentation (if applicable)
<input type="checkbox"/> 2 Gift Documentation per FNMA guidelines	<input type="checkbox"/> 5 Asset Statements (Bank name & ownership) most recent 3 mths - all accounts
<input type="checkbox"/> 3 DAPS: Document source of deposit & withdrawals ≥10% of mnthly income	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

Property / Appraisal

<input type="checkbox"/> 1 Appraisal Report (include Color Photos, Street View, Comparables)	<input type="checkbox"/> 6 Flood Hazard Notice
<input type="checkbox"/> 2 Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable)	<input type="checkbox"/> 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other
<input type="checkbox"/> 3 Certificate of Occupancy (if applicable)	<input type="checkbox"/> 8 Purchase Agreement - short sale agreement, probate approval...(fully executed)
<input type="checkbox"/> 4 Evidence Condo is FNMA Eligible - CHFA Form 013-490 - or - Equivalent	<input type="checkbox"/> 9 Purchase Agreement - All Addendums & Counter Offers (fully executed)
<input type="checkbox"/> 5 Flood Life of Loan Determination Certificate	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

AmeriNat - Conventional Mtg - Continued

CHFA REQUIRED DOCUMENTS (if applicable)

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CLOSING DOCUMENTS - AMERINAT

AmeriNat - Loan Information Sheet - Completed	AmeriNat - Escrow Information Sheet - Completed
Detail Purchase Advice Funding Sheet - CHFA Form 066-0408	Participating Lender Certification - CHFA Form 019-1101
Copy - Assignment of Mortgage To: Connecticut Housing Finance Authority - 999 West Street - Rocky Hill, CT 06067	Original/Final Documents Mailed To: AmeriNat Attn: Wanda Attig - 217 S. Newton Ave. Albert Lea, MN 56007

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****Recorded Mtg & Assignment, Title Policy and FHA MIC/VA LGC/USDA-RD LNG must be delivered within 90 days of loan purchase****

CHFA DOWNPAYMENT ASSISTANCE PROGRAM (DAP)

SERVICER = CAPITAL FOR CHANGE, INC. - Refer To: CHFA Downpayment Assistance Program Servicing Guide Form DAP-AM-LNDR

Hazard Insurance Policies Mortgagee Clause:

Connecticut Housing Finance Authority, C/O Capital For Change, Inc., its successors and/or assigns, ATIMA - 10 Alexander Dr.- Wallingford, CT 06492

Miscellaneous Documents (if applicable)

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CHFA - LOAN FILE SUBMISSION FORM

SERVICER: AMERINAT - or - Service Retained Lender

GOVERNMENT MORTGAGES (Form for FHA, USDA-RD, VA Only)



CHFA LEAN LOAN

Date: _____

All Files Submitted To CHFA Are Required To Be Scanned In Checklist Order

COMPLETE THE FOLLOWING TO SUBMIT LOANS IN CHFA LOS:

- Update All Applicable Fields In LOS - Confirm Program Type & Interest Rate - Including DAP Worksheet (if applicable)
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LENDER / SELLER CONTACT INFORMATION

File Contact Name & Title	Telephone & Ext.	Contacts Email Address
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BORROWER INFORMATION

CHFA Loan #	Lender Loan #	Primary Borrower Name (Last, First)
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LOAN FILE SUBMISSION TO INCLUDE , but is not limited to the following documentation (as applicable). Documentation requirements may differ by program.

CREDIT PACKAGE DOCUMENTS - CHECK ONLY ITEMS APPLICABLE

Commitment / Loan Exceptions / Transmittal

- | | |
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| <ul style="list-style-type: none"> <input type="checkbox"/> 1 File Submission Checklist - CHFA Form 009-1108 - AM <input type="checkbox"/> 2 Other Subordinate Financing - Initial Financing Approval Document <input type="checkbox"/> 3 Loan Exception Documentation <input type="checkbox"/> 4 Final Transmittal Summary (1008) FNMA (USDA Loans ONLY - signed by UW & dated) | <ul style="list-style-type: none"> <input type="checkbox"/> 5 USDA-RD Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee <input type="checkbox"/> 6 HUD 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated) <input type="checkbox"/> 7 VA Form 26-6393 Loan Analysis (signed by UW & dated) |
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First Mortgage Loan Approval & Application

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| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Final/Verified Loan Application (1003) signed by Mtg Loan Originator <input type="checkbox"/> 2 Initial Loan Application (1003) (signed by Borrower & Loan Originator) | <ul style="list-style-type: none"> <input type="checkbox"/> 3 AUS Findings - Final version (DU, LPA, GUS) <input type="checkbox"/> 4 |
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Credit & Fraud Checks

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| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Credit Supplements (if applicable) <input type="checkbox"/> 2 Credit Report - RMCR / Tri-Merge (associated to AUS, if applicable) <input type="checkbox"/> 3 Bankruptcy Report / Discharge (if applicable) <input type="checkbox"/> 4 Letter addressing Adverse Credit and/or Discrepancies - signed & dated | <ul style="list-style-type: none"> <input type="checkbox"/> 5 Credit Report Inquiry Explanation with Documentation - signed & dated <input type="checkbox"/> 6 Divorce Decree / Property Separation Agreements (if applicable) <input type="checkbox"/> 7 Child Support Verification (if applicable) |
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Income / Employment - (Most Recent Documentation on Top)

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| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Repayment) <input type="checkbox"/> 2 Income Analysis Worksheet - Lender or CHFA Form 064-0309 (Income Limit) <input type="checkbox"/> 3 Verification of Employment (past 2 yrs with start/end dates) <input type="checkbox"/> 4 Current paystubs (reflecting 30 days & YTD income) <input type="checkbox"/> 5 Verif. of Supplemental Income - Soc Sec, Pension Award (or per AUS) <input type="checkbox"/> 6 W-2's, 1099's - Most recent 2 yrs | <ul style="list-style-type: none"> <input type="checkbox"/> 7 Academic Student Transcript - for full-time student (or pay stub) if DAP Loan <input type="checkbox"/> 8 IRS Tax Return Transcripts - 3 most recent - 1 yr if targeted area <li style="text-align: center;">~ OR ~ (Do Not Include Both - Delays File Review Process) <input type="checkbox"/> 8 Fed. Tax Return-<i>Personal</i> Signed 3 most recent - 1 yr if target area - all schedules <input type="checkbox"/> 8 Fed. Tax Return-<i>Business</i> Signed 3 most recent - 2 yrs if target area - all schedules <input type="checkbox"/> 9 Income Letter(s) of Explanation (if applicable) |
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Assets - (Most Recent Documentation on Top)

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| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Cleared Earnest Money Check (copy) with source of funds (if applicable) <input type="checkbox"/> 2 Gift Documentation per FNMA guidelines <input type="checkbox"/> 3 DAPS: Document source of deposit & withdrawals ≥10% of mnthly income | <ul style="list-style-type: none"> <input type="checkbox"/> 4 Any Additional Supporting Asset Documentation (if applicable) <input type="checkbox"/> 5 Asset Statements (Bank name & ownership) most recent 3 mths - all accounts |
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Property / Appraisal

- | | |
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| <ul style="list-style-type: none"> <input type="checkbox"/> 1 Appraisal Report (include Color Photos, Street View, Comparables) <input type="checkbox"/> 2 Final / Repair Inspection with Color Photos - FNMA 1004D (if applicable) <input type="checkbox"/> 3 Certificate of Occupancy (if applicable) <input type="checkbox"/> 4 Evidence Condo is VA / FHA approved <input type="checkbox"/> 5 Flood Life of Loan Determination Certificate <input type="checkbox"/> 6 Flood Hazard Notice <input type="checkbox"/> 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other <input type="checkbox"/> 8 Purchase Agreement - short sale agreement, probate approval...(fully executed) <input type="checkbox"/> 9 Purchase Agreement - All Addendums & Counter Offers (fully executed) | <ul style="list-style-type: none"> <input type="checkbox"/> 10 Escrow Holdback Agreement (if applicable) |
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203(K) Rehabilitation Loans

- 1 HUD 92700 - Maximum Mtg Worksheet
- 2 HUD Consultant Report (if applicable)
- 3 Work Estimates - Fully Executed - Copy
- 4 Work Write-up and signed Contract - Copy
- 5 Contractor Licenses - Copy
- 6 Contractor Liability Insurance - Copy

