



(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 3/1/2017)

AmeriNat  
P.O. Box 650402  
Dallas, TX 75265-0402

**Loan File Submission Address:**

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

**New Loan Setup Email:**

[newloansmn@amerinatls.com](mailto:newloansmn@amerinatls.com)

Debbie Vranesh, Operations Manager - [dvranesh@amerinatls.com](mailto:dvranesh@amerinatls.com)

(800) 943-1988 Ext. 1242

Employee Name	Ext.	Position/ Title	Email Address
Wanda Attig	1340	Customer Service Supervisor	<a href="mailto:wattig@amerinatls.com">wattig@amerinatls.com</a>
Jane Youngkrantz	1328	Tax & Insurance Representative	<a href="mailto:jyoungkrantz@amerinatls.com">jyoungkrantz@amerinatls.com</a>
<b>Group Email</b>	1381	Customer Service Dept.	<a href="mailto:CustomerService_MN@amerinatls.com">CustomerService_MN@amerinatls.com</a>

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

*Quality Through Innovation and Experience*

## Servicing Transfer Guidelines for CHFA Loans

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### 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 009-1107 - 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, LP)
<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 ~
<input type="checkbox"/> 4 Current paystubs (reflecting 30 days & YTD income)	<input type="checkbox"/> 8 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 Photos, Street View, Comparables)	<input type="checkbox"/> 6 Flood Hazard Notice
<input type="checkbox"/> 2 Final / Repair Inspection with 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 - <b>or</b> - 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"/>
<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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25	Borrower Signature Affidavit - 014-0718 - S																																																																
26	Closing Discl. (CD) Initial & Final with Settlement Agent disbursement sheet																																																																
27	Loan Estimate (LE) Revised - Change of Circumstance Form, if applicable																																																																
28	W9 Forms for all borrowers																																																																

**\*\*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 - 121 Tremont St.- Hartford, CT 06105

### Miscellaneous Documents (if applicable)

<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">1</td><td> </td></tr> <tr><td style="text-align: center;">2</td><td> </td></tr> <tr><td style="text-align: center;">3</td><td> </td></tr> </table>	1		2		3		<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20px; text-align: center;">4</td><td> </td></tr> <tr><td style="text-align: center;">5</td><td> </td></tr> <tr><td style="text-align: center;">6</td><td> </td></tr> </table>	4		5		6	
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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)
- Complete And Submit CHFA LOS Additional Data Screen
- 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 009-1107 - AM	<input type="checkbox"/> 5 USDA-RD Form 3555-18 Conditional Commitment for S/Fam Ln Guarantee
<input type="checkbox"/> 2 Other Subordinate Financing - Initial Financing Approval Document	<input type="checkbox"/> 6 HUD 92900LT - Final Underwriting & Transmittal Summary (signed by UW & dated)
<input type="checkbox"/> 3 Loan Exception Documentation	<input type="checkbox"/> 7 VA Form 26-6393 Loan Analysis (signed by UW & dated)
<input type="checkbox"/> 4 Final Transmittal Summary (1008) FNMA (USDA Loans ONLY - signed by UW & dated)	<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, LP, GUS)
<input type="checkbox"/> 2 Initial Loan Application (1003) (signed by Borrower & Loan Originator)	<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"/>

**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 Loan
<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 ~
<input type="checkbox"/> 4 Current paystubs (reflecting 30 days & YTD income)	<input type="checkbox"/> 8 Fed. Tax Return- <i>Personal</i> Signed 3 most recent - 1 yr if target 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 target 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)

**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"/>

**Property / Appraisal**

<input type="checkbox"/> 1 Appraisal Report (include Photos, Street View, Comparables)	<input type="checkbox"/> 10 Escrow Holdback Agreement (if applicable)
<input type="checkbox"/> 2 Final / Repair Inspection with Photos - FNMA 1004D (if applicable)	<b>203(K) Rehabilitation Loans</b>
<input type="checkbox"/> 3 Certificate of Occupancy (if applicable)	<input type="checkbox"/> 1 HUD 92700 - Maximum Mtg Worksheet
<input type="checkbox"/> 4 Evidence Condo is VA / FHA approved	<input type="checkbox"/> 2 HUD Consultant Report (if applicable)
<input type="checkbox"/> 5 Flood Life of Loan Determination Certificate	<input type="checkbox"/> 3 Work Estimates - Fully Executed - Copy
<input type="checkbox"/> 6 Flood Hazard Notice	<input type="checkbox"/> 4 Work Write-up and signed Contract - Copy
<input type="checkbox"/> 7 Verification of Property Census Tract - FFIEC Geocoding print-out or Other	<input type="checkbox"/> 5 Contractor Licenses - Copy
<input type="checkbox"/> 8 Purchase Agreement - short sale agreement, probate approval...(fully executed)	<input type="checkbox"/> 6 Contractor Liability Insurance - Copy
<input type="checkbox"/> 9 Purchase Agreement - All Addendums & Counter Offers (fully executed)	<input type="checkbox"/>



