

AmeriNat Reference Guide

AmeriNat

217 S. Newton Avenue, Albert Lea, MN 56007

Ph # 1-888-263-7628 Toll Free # 1-800-943-1988

Mon – Fri 8:30am – 8pm (ET) Closed on certain holidays

Tax ID#: 41-1951655 No MERS ID: Paper assignment HUD MTG ID#: 23422

CHFA HOLDER#: 06238-09998 VA ID#: 759999 USDA ID#: 411951655

Questions: loansetups@amerinatls.com

CONTACTS: Loan set up team
loansetups@amerinatls.com

Kasey Wolters, Setup Supervisor
(800) 943-1988 ext. 1316 - kwolters@amerinatls.com

First Mortgage Note Endorsed: Pay To The Order of:

Connecticut Housing Finance Authority

- ✓ Without Recourse
- ✓ Lender Name *as it appears on Note*
- ✓ Lender Signature with *signatory's typed name/title*

Assignment of Mortgage

Connecticut Housing Finance Authority

999 West Street

Rocky Hill, CT 06067

No MERS- Paper assignment required

Interim Servicing Not Allowed

- 1st mtg. will close in the name of the lender with a concurrent paper assignment of mortgage to CHFA
- Lender will provide a 1st payment coupon for the 1st mortgage in the name and address of AmeriNat
- Tax Service Fee = \$80 - deducted at loan purchase
- Transfer Hazard & Flood Insurance to:
Connecticut Housing Finance Authority – c/o AmeriNat
- Flood Determination
(\$10 charge to transfer any other determination company to AmeriNat)
- **Property Tax & Flood Services** – taxins@amerinatls.com
- Property tax must be paid prior to or at closing
(property taxes due within 60 days of purchase)

Post Purchase Ins. & Tax Bills: taxins@amerinatls.com

Original Note Delivered To:

AmeriNat

Attn: Loan Setup Dept.

217 South Newton Avenue

Albert Lea, MN 56007

Trailing Docs Delivered within 90 Days of Loan Closing

(Submit to: CHFA Finance Dept.)

Email: PCDocs@chfa.org

[Closed Loan Docs.](#)

* Original Recorded Mortgage & Assignment

* Final Title Insurance Policy

* FHA MIC/ VA LGC /USDA LNG

Borrower's Payments / Servicing Questions / Goodbye Letter

Toll Free: 1-800-943-1988

AmeriNat - P.O. Box 52211 - Phoenix, AZ 85072-2211 **Overnight Payment Address:** 8121 E Florence Ave, Downey, CA 90240

Servicing Questions: customerservice@amerinatls.com Online Banking: www.amerinat.com Payoffs: payoffs@amerinatls.com

First Mortgagee Clause:	<u>Connecticut Housing Finance Authority, C/O AmeriNat ISAOA/ATIMA:</u> P.O. Box 123– Downey, CA 90241
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Second Mortgagee Clause:	<u>Connecticut Housing Finance Authority, C/O Capital For Change, Inc. (C4C) ISAOA/ATIMA:</u> 10 Alexander Drive, Wallingford, CT 06492. <i>(See Capital For Change, Inc. Servicing Guide)</i>
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(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 “ New Loan Setup Dept.” 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: (800) 943-1988 • Fax: (562) 745-1281

Payment Correspondence Address:

AmeriNat
P.O. Box 52211
Phoenix, AZ 85072-2211

Loan File Submission Address:

AmeriNat
Attention: Loan SetupDept.
217 S. Newton Ave
Albert Lea, MN 56007

New Loan Setup Email:

Loansetups@amerinatls.com

Tax and Insurance Email:

taxins@amerinatls.com

Employee Name	Ext.	Position/ Title	Email Address
Kasey Wolters	1316	Setup Supervisor	kwolters@amerinatls.com
LaShonta Brooks	1912	Customer Service Manager	lbrooks@amerinatls.com
Customer Service	7920	Group Email	CustomerService@amerinatls.com

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

Quality Through Innovation and Experience



(Formerly known as AmeriNational Community Services, LLC)

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: Loan Setup Dept.
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, CT06067.

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
PO Box 123
Downey, CA 90241

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.

If you have any questions or concerns regarding the loan transfer, please contact the Loan Setup Dept. at loansetups@amerinatls.com. We look forward to working with you and would like to take this opportunity to thank you in advance for your cooperation.



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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 _____
Annual Amount _____
Certificate # _____ 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: Policynumber
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
PO Box 123
Downey, CA 90241**

Thank you for your immediate attention to this matter.

Sincerely
Service Release Administrator

AMERINAT DELIVERY CHECKLIST

Lender Loan Number: _____

Borrower Name: _____

Lender Contact Name: _____

File Contact Email Address _____

File Contact Phone #: _____

FINAL ORIGINAL DOCUMENTS – Do NOT include in loan file. Ship under separate cover to:	
Recorded Security Instrument, including Riders (if applicable)	AmeriNat
Recorded Assignment	Attn: Loan Setup Department
Recorded Power of Attorney (if applicable)	217 S. Newton Avenue
Final Title Policy	Albert Lea, MN 56007
Insurance Certificates, if applicable, (e.g., FHA MIC, VA LGC or USDA LNG)	

LOAN FILE DELIVERY - Please deliver documents in the preferred stacking order listed below.

DOCUMENTS

<input type="checkbox"/>	AmeriNat – Loan Information Sheet
<input type="checkbox"/>	AmeriNat – Escrow Information Sheet
<input type="checkbox"/>	CHFA Commitment Letter
<input type="checkbox"/>	Assignment, if applicable
<input type="checkbox"/>	Loan Underwriting and Transmittal Summary
<input type="checkbox"/>	Final Signed 1003
<input type="checkbox"/>	Flood Life of Loan Determination – Transferred to AmeriNat
<input type="checkbox"/>	Flood Insurance Policy (if applicable) List CHFA c/o AmeriNat as Mortgagee
<input type="checkbox"/>	Hazard Insurance Policy/Binder (if applicable) List CHFA c/o AmeriNat as Mortgagee
<input type="checkbox"/>	Condo Master Policy (if applicable)
<input type="checkbox"/>	Well, Septic Inspections (if applicable)
<input type="checkbox"/>	Appraisal

<input type="checkbox"/>	UCDP – Submission Summary Report
<input type="checkbox"/>	UCD – Final Submission Report
<input type="checkbox"/>	Servicing Transfer Goodbye Letter
<input type="checkbox"/>	Initial Escrow Account Disclosure
<input type="checkbox"/>	Original Note
<input type="checkbox"/>	Mortgage Deed/Riders- Copy First Mortgage
<input type="checkbox"/>	Tax Exempt Financing Rider – CHFA Form 053-1199
<input type="checkbox"/>	Borrower Signature Affidavit
<input type="checkbox"/>	W-9
<input type="checkbox"/>	Closing Disclosure
<input type="checkbox"/>	Initial/First Payment Letter
<input type="checkbox"/>	