



Habitat for Humanity Loan Servicing

AmeriNational supports Habitat for Humanity's mission of eliminating poverty housing and homelessness for the world, and making decent shelter a matter of conscience and action. We are proud to partner with Habitat for Humanity and its important and worthy goals.

AmeriNational has over 30 years of experience managing affordable housing loan portfolios. We are a "specialty" servicer, with expertise in handling unique loan portfolios. While any private sector servicer can collect payments and produce an aging report, not every servicer has designed systems and trained personnel to professionally manage the types of loans unique to Habitat Affiliates.

AmeriNational's Chairperson & CEO Adrienne Thorson is a Board Member and the Vice President of the Freeborn/Mower Habitat for Humanity in Albert Lea, Minnesota. Through her direct experience in Habitat, Ms. Thorson has witnessed the special relationship Affiliates have with their borrowers, and she has customized AmeriNational's servicing processes – built for the Affordable Housing Buyer – around this.

The AmeriNational Advantage....



- Maintain a close-knit relationship with your borrowers
- Have payment activity reported to the credit bureaus on a monthly basis
- Access your borrower's loan information via a secure website any time
- Manage your risk properly and ensure compliance with regulations with AmeriNational's in-house compliance experts
- Reduce your operating expenses – no hardware, software or other costs
- Rely on leading professionals in the servicing field to handle the daily administrative tasks on your loans, leaving you to focus on what you do best
- Stay in control of the servicing with programs tailored for your affiliate
- Depend on timely, sensitive and effective delinquency management and increase cash flow through proven loss mitigation programs
- Count on personalized, high touch, committed client service to answer any questions or issues you may have

Loans serviced...

AmeriNational's computer system was designed specifically for the myriad of unique loan types generated under affordable housing programs. AmeriNational can easily service the Habitat's traditional 0% interest loans and a variety of others. Examples include:

- Combinations of deferred and amortizing loans
- Equity shares and forgivable loans
- Loans combined with private sector funds
- Loans with maintenance reserves
- Various reserve and escrow account structures

AmeriNational's servicing activities have been developed and refined to adhere to all applicable regulatory requirements and "best practices" as driven by the industry and our client's needs. Services include:

Bilingual welcome packages
Bilingual servicing call centers
Insurance and tax monitoring
Escrow maintenance and analysis
Loss mitigation
Credit reporting
Investor reporting
Bankruptcy monitoring

Payment coupons
Payment processing
Paying of taxes and insurance
Payoff quotations
Foreclosure management
Contract underwriting
Loan modification programs
Auditing and clean-up services



Reporting and information access...

AmeriNational's investor reporting capabilities are robust, with reports designed specifically to meet the Affiliate reporting, auditing and funding requirements. Data can be reported by year, source, geographical area, loan type or virtually any other parameters designated by Affiliate staff. Customized reports can be easily provided through our system's query technology. The Affiliate can receive reports electronically via secure internet connections and in hard copies, and can also download reports into excel for further manipulation. AmeriNational has a secure web-site, www.amerinational.net, for the use of our clients and borrowers. The Affiliate can access their reports and borrower information via the website, and borrowers can access their individual loan information.

SATISFIED CLIENTS ARE SPREADING THE WORD

"Our mortgage portfolio has been performing better than ever...when we switched servicers to AmeriNational in 2006, our delinquency ratio improved within sixty days and has continued to be low. Currently our portfolio of 500+ mortgages has the lowest delinquency rate since 1996 when we had only 35 accounts. Please thank your team for their good efforts."

- Robert White, Vice President, CFO Twin Cities Habitat for Humanity

"Harford Habitat for Humanity was drowning under the weight of trying to manage our mortgage loan administration in-house. Contracting with AmeriNational has been incredibly liberating with respect to the time we no longer spend on collection issues and escrow account analyses. The cost-benefit to our affiliate as a result of outsourcing our mortgage administration has been tremendous. The AmeriNational Loan Link web based reporting system is easy to use and provides really useful reports on portfolio and individual loan activity which easily export to Microsoft Excel. We couldn't be more pleased with our relationship with AmeriNational".

- Chuck Slusher, Director of Operations Harford Habitat for Humanity

For more information please contact us at:
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