



## Habitat for Humanity Loan Servicing

AmeriNational understands and 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.

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 has over 30 years of experience managing affordable housing loan portfolios. We are a "specialty" servicer, with expertise in handling unique loan portfolios.

AmeriNational's CEO Adrienne Thorson currently resides on the Board of Directors of the Freeborn/Mower Habitat for Humanity in Albert Lea, MN and also serves as their Vice President.



### *A Partnership with AmeriNational includes the following benefits....*

- Maintain your borrower relationships
- Access your borrower's loan information via a secure website any time
- Your risk is properly managed and your program stays compliant with AmeriNational's in-house compliance experts
- Reduce your operating expenses – no hardware, software or employee expense
- Daily loan administrative functions are handled by leading professionals in the servicing field leaving you to focus on what you do best
- Programs are tailored to meet your needs and requirements, keeping you in control of the servicing
- Delinquencies and loss mitigation are managed in a timely, sensitive and effective manner
- Personalized, high touch, committed client service to answer any questions or issues you may have
- Quick and easy portfolio transition
- Experience with the Affordable Housing Borrower

### *Loans serviced...*

AmeriNational's computer system was designed specifically for the myriad of unique loan types generated under 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 "best practices" as driven by the industry and our client's needs. The Habitat may choose from the following services:

Bilingual welcome letter  
Bilingual servicing call centers  
Insurance and tax monitoring  
Escrow maintenance and analysis  
Loss Mitigation  
Investor reporting  
Bankruptcy management

Payment coupons  
Payment processing  
Paying of taxes and insurance  
Payoff quotations  
Foreclosures  
Contract Underwriting



### *Reporting and information access...*

AmeriNational's standard reports are designed to meet the Habitat's objectives and funding requirements. Data can be reported by year, source, geographical area, or other parameters designated by Habitat staff. Customized reports can be provided to create one-time, monthly, or annual reports. The Habitat has access to these reports both via hard copy and electronically via the Internet.

AmeriNational has a secure web-site, [www.amerinational.net](http://www.amerinational.net), for the use of our clients and borrowers. The Habitat can access their reports and borrower information via the website, and borrowers can access their individual loan information. With immediate access to the Habitat's data, virtually any report can be created to support internal requests, audit requirements, annual reporting, and the tracking of daily transactions.

## 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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