

PROPOSAL TO PROVIDE SERVICES

Request for Proposals #11-2018
Loan Servicing for Division of Grants and Special Programs
Lexington-Fayette Urban County Government



April 30, 2018



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Todd Slatin, Purchasing Director
Lexington-Fayette Urban County Government
Room 338, Government Center
200 East Main Street
Lexington, KY 40507

AmeriNat is pleased to respond to the Lexington-Fayette Urban County Government's ("LFUCG") RFP #11-2018 for Loan Servicing for Division of Grants and Special Programs. AmeriNat will provide LFUCG a comprehensive and proven solution for its loan portfolio needs.

Having worked with LFUCG since 2002, we have an in-depth understanding of your portfolio needs. AmeriNat is able to continue to provide the scope of work requested by the LFUCG. Further detail of these services is provided in the "Scope of Work" section of this proposal.

AmeriNat is a wholly-owned operating subsidiary of OSP, LLC. OSP is an Obrien-Staley Partners company. Alongside OSP, the senior management of AmeriNat remains committed to continuing to grow our services within the affordable housing and economic development arenas.

Our goal has been to provide excellence in customer and borrower service. We thank the LFUCG for allowing us to service your portfolio needs and look forward to continuing our relationship with you. We will be pleased to answer any questions you have on the enclosed material or provide any additional information you should need. You may contact me directly at (866) 779-5545 or via email at athorson@amerinatls.com or Micki Gylten, Regional Sales Manager at (319) 569-1876 or via email at mgylten@amerinatls.com.

Sincerely,

A handwritten signature in blue ink, appearing to read "Adrienne", with a long horizontal flourish extending to the right.

Adrienne Thorson
Chairwoman and CEO

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LETTER OF TRANSMITTAL

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Experience

Since the early 1970's AmeriNat has been providing a full suite of services to local governments, non-profits and housing and economic development agencies. We service over 71,000 loans with a principal balance of \$8 billion, the majority of which were generated by clients similar to the LFUCG, to promote affordable housing. AmeriNat services portfolios of both multifamily and single-family loans with widely varying structures. These loans can be originated under multiple funding arenas including CDBG, HOME, ARRA, NSP, HOPE, EECBG, tax-exempt bonds and other common federal and state sources and are insured by FHA, VA, RD, and private insurers. They include first and junior lien loans. We are also extensively familiar with the LIHTC program. AmeriNat is an approved servicer for:

- FHA Title I and Title II
- Fannie Mae
- Federal Home Loan Bank
- Veterans Administration
- Guaranteed Rural Housing

Our experience has enabled us to provide programs tailored to meet the requirements of our valued clients. The LFUCG can rely upon AmeriNat for:

- ▶ **Industry Expertise** – AmeriNat possesses a vast knowledge of varying lending portfolios that often require extensive and unique portfolio management requirements not found in conventional lending environments. Our realm of expertise includes residential and commercial rehab loans, “blended loans” with multiple funding sources, deferred loans, due on sales loans, forgivable loans, and equity share provisions of first time home buyer loans.
- ▶ **Advanced Information Technology Capabilities** – AmeriNat utilizes a state of the art technology platform and robust business processes to perform its loan account management and collection services. Information technology tools have been customized solely for the affordable housing industry. AmeriNat offers the best of in-house and outsourced servicing by providing the experienced and trained staff to perform the back-office operations and ensure compliance with applicable regulations, while allowing the City and its borrowers access to all loan information on a real-time basis 24/7/365 via a secured internet connection.
- ▶ **Flexible Reporting** – AmeriNat prides itself on its reporting flexibility. Through our online access system, LoanLink, authorized City staff can view, print, and download all of their portfolio data, at any time, via their own computer terminals. In addition, soft copy reports are provided at no extra cost.

AmeriNat offers a comprehensive menu of services that has been customized to meet the special requirements of its clients, including:

- ▶ **Single Family Loan Processing and Underwriting:** Includes preliminary application screening, analysis and review of submitted application packages for approval, Preliminary Risk Analysis generation and final underwriting based on the client's approved underwriting guidelines, and the preparation of loan documents including security documentation. AmeriNat's Mortgage Compliance Solution combines the underwriting and document preparation services with both early and final disclosure generation on first or junior lien 1-4 family residential real estate loans.
- ▶ **Multifamily Credit Underwriting:** Includes the full analysis and underwriting of multifamily developments, concluding on compliance with programmatic rule and LIHTC or other funding source requirements, analyses of sources and uses of funds and debt service coverage, market need, experience and qualifications of the development team, resources of partners involved, and financial strength and feasibility.
- ▶ **Loan Portfolio Management:** Covers the complete array of servicing responsibilities and disciplines including loan set-up, payment posting, tax and insurance monitoring and escrow accounts, escrow analyses, lender (servicer)-placed insurance, satisfactions and reconveyances, payoffs, 1098 reporting, credit bureau reporting, and investor reports as well as loan modification analyses.
- ▶ **Loss Mitigation:** The loss mitigation teams within AmeriNat are trained and experienced in working with under affordable housing and local development programs. They implement a robust collection calling program, assist with and refer to professional credit counselors, develop and implement loan modification programs, evaluate for forbearance programs, handle bankruptcies and foreclosure activities.
- ▶ **Property Conditions Profiles and Affidavit of Ownership:** This includes site visits to owner properties to assess the condition of the dwelling and detached structures and grounds and verification with property owners as to pertinent information from the program covenants including occupancy and ownership status.
- ▶ **Income Re-Verifications:** This includes the issuance and management of re-verifications to property owners to calculate continued compliance with program requirements. This tool can be used to re-verify income, debt levels, and other financial, operating or occupancy criteria.
- ▶ **Compliance Monitoring:** AmeriNat provides Davis Bacon and state prevailing wage compliance, LIHTC and state program compliance services, housing quality inspections, and financial monitoring services.
- ▶ **Financial Monitoring:** Analysis of financial statements for compliance with program or note criteria. This includes the determination and calculation of surplus cash flow requirements and related debt repayment schedules, sufficiency of operating deficit or shareholder deposits and guaranties, and compliance with other financial covenants.

- ▶ **PACE Assessment Administration:** Property tax management service offering a full suite of solutions for the PACE industry including database set-up, enrollment of payments, tracking and reporting, payoff calculations and transmission, client and customer service and program reporting.

Typical Implementation Schedule:

As a current client of AmeriNat, the LFUCG’s loan portfolio is already on our system. This section describes the initial portfolio conversion and future on-boarding of loans.

We are experienced with large portfolio integration through bulk transfers, as well as the ongoing generation of existing clients. Our customer service and IT departments work together on the coordination of all transfers. A typical implementation timeframe is ninety days from award to service initiation. This timeframe depends in part on data availability from the current servicers. AmeriNat’s servicing platform is compatible with most systems being utilized today, which generally provides for a streamlined data transfer process. A typical process is for the data to be pulled from the existing servicer’s system into Excel or another commonly used platform, and then migrated onto our system.

The following table outlines typical milestones in the implementation of service for new portfolios.

Milestones	Activities	Deliverables
▶ Implementation Planning	<ul style="list-style-type: none"> • Define roles and responsibilities; obtain preliminary information about portfolio • On-site client meetings • Plan implementation and schedule conversion date • Determine available formats for data • Complete “portfolio transfer questionnaire” with client 	Implementation plan and schedule
▶ Requirements Preparation	<ul style="list-style-type: none"> • Program data files with needed fields of information required to board loans • Receive and review preliminary test files from current servicers system (re-run as necessary for completeness and accuracy checks to be satisfied) • Run exception testing on missing, illogical, or unexpected data results • Records tested against original loan documents for consistency • Prepare program guidelines • Forward proposed borrower welcome package to client for approval 	Completed program guidelines; completed approved welcome packages
▶ Data Programming	<ul style="list-style-type: none"> • Transfer loan data into AmeriNat’s system • Quality control review of set up reports, trial balances • Cash and loan balancing 	Data entered

Milestones	Activities	Deliverables
▶ File and Data Reconciling	<ul style="list-style-type: none"> • Hardcopy (original or copy) files transferred • Records tested against original loan documents for consistency • Data reconciling and balancing, acknowledgement by the client 	Portfolio status report sign-off
▶ Borrower Notifications	<ul style="list-style-type: none"> • Good-bye letters (client) a minimum of 15 days prior to the servicing start date. AmeriNat to supply a sample and assist with this process if requested • Send each borrower a welcome letter (English or Spanish), a Servicing Transfer Notice, FACT Act Notice, an annual supply of coupons or invoices, and ACH payment information 	15 day letter ; welcome letter and necessary servicing transfer notices and letters
▶ Training	<ul style="list-style-type: none"> • Review program guidelines with staff • Provide client staff training for web-based reporting 	Completed reviews and training
▶ Service Conversion	<ul style="list-style-type: none"> • Update data as of the date of transfer, including account/reference number, current balance, next payment due, date of last payment, accrued interest, and current impound/escrow balance • Provide client staff with website logon credentials and passwords 	Transfer of service
▶ Quality assurance team 90 day responsibilities	<ul style="list-style-type: none"> • Weekly review of portfolio performance with client • Review of each report with client during first two months of servicing • Operations meeting with multiple client departments to review status • Intensified management review of reports for each of the first three months, looking for possible posting errors, verifying report accuracy and completion, discrepancy review • Additional exception reporting review and overall analysis of borrower remittances in line with expectations 	Review notes and completed reports to management

Training is integrated within each step of the implementation phase. Detailed instructions and forms are provided to aid the process. Borrowers are provided coupon books, contact information and easy to understand transfer information (available in English and Spanish). Monthly statements can also be provided, with the postage costs passed through to the LFUCG. The introductory packet that new borrowers receive includes our 1-800 telephone numbers for contact, office address information, and our website which has a direct link to us. The borrowers can request additional documentation through any of these means, and also have their payment history and loan terms available to them via our website loan tool.

The borrower services team assigned to the client is familiarized with the servicing and program requirements so that any one of them can take a call from a borrower and provide an immediate answer to the common questions. During the transfer process property insurers are notified of the new loss payee information. The status of any existing property tax contracts is verified or new contracts are ordered. We obtain escrow funds from the lender/servicer and request a copy of the most recent escrow analysis completed.

Individual loans on a go-forward basis are set up manually but through much the same process. Once we are able to determine that the loan data to be moved to AmeriNat is accurate and complete, the loans are boarded onto our system. Prior to accepting any payments, the resulting portfolio data is run through a rigorous audit and review system and will be verified by our staff.

The expected result of a well-defined and executed implementation phase is seamless service delivery from the date of boarding. However, even the smoothest of transfers can have unforeseen problems. We provide an intensified monitoring of your portfolio during the first ninety days of actual servicing. This review looks for possible posting errors, verifies report accuracy and completion, and looks for any discrepancies that seem out of the ordinary. We will have frequent meetings between our staff and yours to ensure that the full reporting capabilities of our system are understood and utilized, and to quickly and completely address questions by either party.

We have had numerous clients that have boarded loans with us where the previous servicing had resulted in inaccurate loan balances, such as through missing payment information or the improper posting of partial payments. We have developed a service through which we reconstruct the booked loans to be consistent with the terms and conditions of the original loan documents. Reconstruction work typically involves a detailed review of payment histories to determine posting accuracy and compliance with amortization statements, truth in lending statements, and other applicable loan documents. This is particularly helpful when prior servicing has resulted in incorrect posting of payments. The reconstruction fee varies depending on the scope of the project.

Customer Service:

AmeriNat is a “customer driven” service firm. Our staff and departments are organized to provide the highest level of attention to each customer and borrower as possible, and to reach a satisfactory outcome for each inquiry as soon as possible. Ongoing training is provided for staff members on customer service expectations and delivery standards as well as technical loan servicing requirements. The average staff to supervisor ratio in our customer service departments is currently 5:1. The highest staff to supervisor ratio that we would maintain in the customer service departments is 6:1.

Customer service and collection staff is available by telephone through our toll-free number at (800) 943-1988 between the hours of 8:00 AM and 8:00 PM Eastern Time, Monday through Friday. AmeriNat also has an automated voicemail system available 24 hours a day, 7 days a week. It is our firm’s policy that all calls/emails are responded to within 24 hours.

Borrowers can also easily reach our representatives via email from our website. Our borrower services departments in each of our offices consist of experienced staff working side by side with other departments. In the rare occasion they cannot answer a question for a borrower directly, their supervisor, manager or a coworker are right there to assist them. AmeriNat treats all written inquiries as “Qualified Written Requests” under the Real Estate Settlement Procedures Act (RESPA).

All contact with the client and borrower is captured and notated in the loan servicing system and is available for inquiry or review. Tasks are logged, monitored and evaluated for completion. In

addition, all phone calls are recorded. The recordings are reviewed by management for quality control and training purposes, and we will query the system for particular customer calls for clients who might wish to review a particular call or when we have reason to delve further into certain specifics.

Both the borrowers and the LFUCG will have 24-hour electronic access to their loan information via AmeriNat's website at www.amerinatls.com. The website offers our clients a secure, quick and convenient method of accessing all pertinent loan level data, including borrower information, payment history, outstanding current principal balance, escrow account balance and disbursements, and form 1098 information. In addition, the LFUCG will be able to access the pertinent loan information online, including transaction history, payments posted, interest paid to date, next payment due date, late charge assessment dates and balances, and payoff amounts with per diem, among other items.

Ethics and Integrity:

AmeriNat has built a foundation that emphasizes sustainability, integrity of operations, and successful outcomes for its clients as well as the company's employees and shareholders. AmeriNat operates in a fiscally responsible manner across its operations and meets or exceeds the financial requirements of all of its regulatory agencies. The company has an extensive system of internal controls to ensure the accuracy and integrity of financial reporting.

AmeriNat has always operated within a heavily regulated industry and its infrastructure emphasizes compliance with all applicable local, state and federal laws and regulations. AmeriNat holds the appropriate licenses for every jurisdiction in which it operates. All employees operate under a Code of Ethics that has been established by AmeriNat's Board of Directors. The policy reinforces the high standards of conduct underlying all operations. A Compliance Committee composed of each senior line manager maintains a strong and consistent focus on ethical and regulatory compliant operations.

AmeriNat also adheres to a rigorous audit program that operates under the jurisdiction of an independent audit committee. Audits conducted include:

- Annual audited financial statement and report on internal controls
- Annual USAP audit
- Annual SSAE 18 audit, SOC 1 and SOC 2
- Annual HUD audit
- Annual FNMA audit procedures
- Quarterly loan audits
- Annual to 18 month compliance audits over all pertinent federal regulations
- Annual to 18 month SAFE and BSA audits
- Outsourced internal audits based on annual risk assessment

Management Information System:

Since its inception, AmeriNat has serviced loans on a proprietary system called ALIAS. ALIAS was designed specifically for the types of loans generated by municipalities and housing finance

agencies under affordable housing programs. AmeriNat has compared its system capabilities with off-the-shelf servicing packages and has consistently found that the unique terms and structures inherent in these types of loans necessitate a custom-designed system in order for the necessary processes to be enacted in an accurate and efficient fashion. The system components, workflows and interfaces are designed around the requirements of the loan programs being serviced.

The loan database is accessible to our clients via LoanLink. LoanLink is AmeriNat's electronic access tool for both borrowers and clients. It is accessed via the internet, so mortgage loan holders can view their information 24/7/365 in the privacy of their own homes or offices. Their access is restricted with authentication procedures and passwords to ensure privacy of and protection over sensitive personal information. Direct links are provided from LoanLink and our website allowing borrowers to submit questions to us electronically without having to search around for contact information on a statement or other correspondence. Toll-free numbers are also provided.

LoanLink is a simple and straight-forward system, and borrowers do not need any training to access or use the tool. Our borrower services department is specifically designated to answer any questions that do arise. In addition, all staff members are proficient on LoanLink and can address calls or emailed questions as needed.

Our clients also access their loan portfolio information electronically via LoanLink. LoanLink is provided at no extra cost to our clients or their borrowers. Soft-copy paper month end investor reports are still sent out to clients but are also available on LoanLink electronically. LoanLink offers our clients a secure, quick and convenient method of accessing all pertinent portfolio or loan level data, including borrower names and contact numbers, payment history, delinquency status, as well as portfolio wide reporting and statistics, and transactions. Clients are also able to download reports into excel for further manipulation and analysis.

Insurance

AmeriNat has a comprehensive package of insurance coverage in place that meets the requirements for FNMA approved servicers. This includes business liability of \$1,000,000 per occurrence and umbrella liability of \$5,000,000 per occurrence; a mortgage bond (fidelity bond) in the amount of \$8,500,000; errors and omissions liability in the amount of \$3,500,000; management liability insurance of \$5,000,000; workers compensation of \$1,000,000 per accident; cyber liability insurance of \$3,000,000, along with automobile, personal property and other standard coverages.

References

AmeriNat believes recommendations from past and/or present clients are the best indicators of a firm's performance. The LFUCG is encouraged to contact the individuals listed below for a candid assessment of our capabilities.

Client Information	Contact Person	Service Description	Service Years
City of Columbus 90 W. Broad Street, 4 th Floor Columbus, OH 43215	Carolyn Thurman Management Analyst II Phone: (614) 645-8065 cthurman@columbus.gov	Loan Portfolio Management	2004 - Present
City of Birmingham 710 N. 20 th Street Birmingham, AL 35203	Adrienne Stitt Community Development Specialist Phone: (205) 254-2434 Adrienne.Stitt@birminghamal.gov	Loan Portfolio Management	2003 – Present
Washington, D.C. 801 N. Capitol Street, NE Suite 7000 Washington, D.C. 20002	Robert Hayden Chief Asset Manager, Fiscal Office Phone: (202) 442-7160 robert.hayden@dc.gov	Loan Portfolio Management	2006 – Present
City of Cincinnati 805 Central Avenue 7 th Floor Cincinnati, OH 45202	Shannon Johnson Administrative Specialist Dept. of Trade and Development Phone: (513) 352-6255 shannon.johnson@cincinnati-oh.gov	Loan Portfolio Management	2008 – Present
City of Durham Department of Community Development 807 E Main Street Building 2, Suite 200 Durham, NC 27701	Terri Porter Holmes Assistant Director Phone: (919) 560-4570 ext. 22230 terri.holmes@durhamnc.gov	Loan Portfolio Management	2005 – Present

Corporate Information

Corporate Officers:

Adrienne Thorson serves as Chairwoman and CEO. Adrienne has 30 years' experience in financial services, including 20 years at AmeriNat. Prior to coming to AmeriNat, Adrienne was CFO of Americana National Bank and spent 8 years in public accounting at CliftonLarsonAllen LLP. Adrienne holds a BS in Accounting from Mankato State University and is a Certified Public Accountant.

Michael Torres serves as President and Chief Operating Officer. Mike has 30 years' experience working for AmeriNat. Prior to his employment with AmeriNat, Michael served in the United States Marine Corps. Michael holds a Bachelor's degree in Business Administration with a concentration in Finance from the University of Phoenix

Mark Fredericks serves as Senior Vice President of Multifamily Services. Mark has over 17 years' experience directly related to affordable multifamily real estate finance and Section 42 Low Income Housing Tax Credit equity investments. Prior to AmeriNat, Mark was Vice President for Wachovia Bank and Vice President for Bank of America. Mark holds a Bachelor's degree in Accounting from Florida State University.

Tim O'Malley serves as Senior Vice President of Sales and Marketing. Tim has 12 years' experience working for AmeriNat. Prior to his employment with AmeriNat, Tim was National Government and Education Sales Representative for Nikon. Tim is active in the support of affordable housing across the United States. Tim holds a Bachelor's degree in American Studies from the University of Maryland.

Locations:

The locations in which AmeriNat either performs work or has offices are indicated on the following map:



Management and Participating Personnel

Personnel:

AmeriNat is proud to have a highly trained and motivated, caring team of staff members. We have approximately 110 employees located throughout our offices who combine proven experience with a level of personal care and concern for their clients and borrowers that we have found to be unmatched in this industry. We engage in continual training and industry education and stay abreast of the ever-changing regulations and practices in the loan servicing arena. We have established robust hiring criteria, background checks and screening processes, and maintain a supervisor to staff ratio that ensures sufficient oversight, mentoring and feedback.

The managers and supervisors listed below and on the following page will be assigned to the LFUCG's portfolio, and will be assisted by our other staff members. They are capable of effectively carrying out the scope of services desired by the LFUCG in accordance with its servicing manual.

Staff member	Job Title/Classification	Role
Adrienne Thorson	Chairwoman and CEO	Oversee the overall financial and strategic direction of this project.
Michael Torres	President and Chief Operations Officer	Oversee and supervise the overall operations of this project.
Debra Vranesh	Operations Manager	Project manager, servicing line management.
Jennifer Zollman	Client Services Manager	Project manager, special requests and client services
Victor Merritt	Director of Default Management	Oversees all loss mitigation efforts.
Robert Ramirez	Loss Mitigation/Collections Manager	Loss mitigation.
Jason Rembert	Borrower Services Manager	Borrower services, including reconveyance, payoffs, set ups, and other borrower service requests.
Mary Puertos	Payment Processing & Monitoring Manager	Payment processing activities, including tax and insurance administration.

Resumes of the above staff are included on the following pages.

ADRIENNE THORSON, CPA
CHAIRWOMAN, CEO/CFO

Summary of Qualifications:

Adrienne came to AmeriNat with a strong background in executive consulting, financial services and lending environments. She is the Chairwoman of the Board of Directors, Chief Executive Officer and Chief Financial Officer of AmeriNat.

PROFESSIONAL EXPERIENCE	
1998 – Present	<p>AmeriNat</p> <p>Adrienne is responsible for the overall financial and strategic direction of AmeriNat. She develops and distills company service standards as key values, assuring that the firm’s delivery of services is consistent with such. Adrienne oversees all division heads of the firm, including the company President, the Sales and Marketing department, accounting and compliance, and the multi-family areas of the firm. She is the firm’s primary individual answerable to clients and employees for satisfaction with company performance and service goals and generally accepted servicing standards.</p> <p>She participates frequently in industry building initiatives through private enterprise and government sponsored events to promote a responsible, effective and valued servicing industry, and promotes affordable housing opportunities nationwide through government, non-profit and for-profit sectors.</p> <p>Adrienne is also the management representative on the firm’s Audit Committee.</p>
1998 – 2004 2008 – 2010	<p>American Bank and its predecessor Americana National Bank</p> <p>From 2008 through 2010 Adrienne served as the Market President for the Community Banking division of American Bank.</p> <p>From 1998 to 2004 Adrienne was also Chief Financial Officer of Americana National Bank, AmeriNat’s former parent organization. She was responsible for all financial matters of the bank and its subsidiary organizations, managed all regulatory compliance and reporting, was a member of the Board of Directors and served as Chairperson of the Audit Committee. Adrienne was also the key liaison to the 2004 combination of Americana National Bank with American Bank.</p>

IBM Mid America Employees Credit Union

1996 – 1997 Adrienne was a key member of the management team and was responsible for the overall audit plan of a \$500,000,000 credit union. She developed the audit plan and scope for mortgage origination and servicing operations nationwide, was a member of the audit committee reporting directly to the Board of Directors, directly oversaw all branch audits for a nationwide branch network and held a key role in regulatory compliance and reporting.

LarsonAllen LLP

1988 – 1996 Adrienne was a Manager in financial services department of LarsonAllen LLP, now a top 20 accounting firm with locations throughout the United States. Adrienne conducted and led audits of financial institutions, including banks, credit unions and loan servicing organizations. She also conducted audits of government entities, nursing homes, and manufacturing entities and was responsible for business generation as well as staff and firm development.

Education:

Mankato State University – Graduated Magna Cum Laude with a Bachelor’s degree in Accounting.

Special Certifications, Community Activities:

- Certified Public Accountant
- Frequent speaker for educational and charitable functions
- Current President the Freeborn/Mower Habitat for Humanity
- Board Member Habitat Minnesota
- Leader in the Freeborn County 4H Program
- Former Good Samaritan Home Community Advisory Board Member
- Member of Community Growth Initiative: Immigrants in the Workforce and Minority Entrepreneurs

MICHAEL TORRES
PRESIDENT & CHIEF OPERATIONS OFFICER

Summary of Qualifications:

Michael is the President and Chief Operations Officer of AmeriNat. He has been with AmeriNat since 1987 and has served in various leadership roles during his tenure. He is a key member of the executive management team and is integral in the execution of many of the firm's strategic initiatives. Prior to his employment with AmeriNat, Michael served in the United States Marine Corps.

PROFESSIONAL EXPERIENCE

1987 – Present	<p>AmeriNat</p> <p>As the President and COO of AmeriNat, Michael is responsible for all aspects of the single family servicing and financial services functions of the company.</p> <p>A proven executive manager with over 28 years of progressive management experience in the Affordable Housing and mortgage industry. During this span, Michael has been a key leader in the development and successful evolution of the firm's operational controls, spearheaded enhancement and expansion of main infrastructure systems designed to maximize operating efficiency, and provided continuous care and focus in mentoring the firm's high performance management team.</p> <p>Another key aspect of Michael's role is the management and oversight of service delivery quality assurance. As such, Michael routinely works directly with clients to ensure services delivered consistently meet client satisfaction.</p>
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Education:

University of Phoenix – Bachelor's degree in Business Administration with a concentration in Finance

United College of Business – Diploma in Business Data Processing

Numerous lending and regulatory compliance related seminars and conferences

DEBBIE VRANESH
OPERATIONS MANAGER

Summary of Qualifications:

Debbie possesses a strong background in Loan Servicing. She has experience servicing fixed and adjustable first and second mortgages, Home Equity Lines of Credit, consumer loans, personal lines of credit and sub-serviced loans. She has management experience in all areas of Loan Servicing including Investor Reporting, New Loan Set-up, Payoffs, Payment Processing, Collections, Customer Service, Taxes and Insurance, Impound Accounts, and Reconciliations. She is directly responsible for developing and training staff, implementing operational policies, servicing procedures and quality control.

PROFESSIONAL EXPERIENCE	
2006 – Present	<p>AmeriNat</p> <p>As the Operations Manager for AmeriNat, Debbie’s responsibilities include overseeing key loan servicing operations, including Payment Processing, Escrow Administration, Payoff, Investor Reporting, Customer Service and Compliance. She is responsible for new client implementation and satisfaction and also oversees client relationships and service commitments. She is responsible for establishing and implementing procedures, insuring proper reporting and controls are in place, supervising and developing service line managers.</p>
1995 – 2006	<p>Financial Partners Credit Union</p> <p>As the Director of Loan Servicing, Debbie was responsible for the servicing of all loans originated and purchased by the credit union for a \$723 million loan portfolio. She negotiated secondary loan sales with the highest regard for profitability requirements to various investors including Fannie Mae, Freddie Mac and several private investors. She developed and implemented annual strategic department business plans, expense budgets, policies and procedures and maintained compliance with all applicable laws and regulations pertaining to loan servicing. Debbie supervised, motivated, trained, coached and evaluated the performance of the positions reporting to the Loan Servicing Department. She was also a member of the management team and would join with all management members to review and address customer service and related function, operational policies, lending rates, employee issues, quality control, planning new loan products and other activities.</p>

Education:

Orange Coast College – Associate of Arts Degree in Business Administration, Certificate in Accounting

Summary of Qualifications:

Jennifer has over 15 years of experience in loan servicing.

PROFESSIONAL EXPERIENCE

2000 – Present	<p>AmeriNat</p> <p>As the Client Services Manager for AmeriNat, Jennifer is responsible for new client orientation to ensure smooth service implementation, and to serve as a direct point-of-contact during client’s acclimation to services. This includes assisting the client in coordinating the transfer of their loan portfolio to AmeriNat. Ongoing responsibility is to serve as liaison between staff and clients to resolve service issues before they become problems.</p> <p>Jennifer’s responsibilities include maintaining contact with all clients to ensure the highest possible level of satisfaction. Educating clients and AmeriNat staff on the best use of our services as well as the use of our web site. Assisting new clients with transferring loan portfolios and ensuring that all transfers are done smoothly and accurately. Assisting existing clients with establishing new programs and the transfer of corresponding portfolios. Preparing and maintaining program guidelines for each client to ensure that their individual loan programs are being handled per their guidelines and requirements. Reviewing contracts and program guidelines to ensure compliance in servicing and billing. Auditing loan portfolios to ensure proper contract pricing. Educating AmeriNat staff in regard to new client programs and portfolios. Coordinating AmeriNat departments regarding to work flow for new and existing clients.</p>
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Education:

Associates of Arts degree with a special emphasis on the foundations of business – University of Phoenix

Various Customer Service and Affordable Housing industry training seminars and conferences.

VICTOR MERRITT
DIRECTOR OF DEFAULT MANAGEMENT

Summary of Qualifications:

Victor possesses a strong background in loan servicing, risk management and compliance. He brings over 23 years of collections experience to AmeriNat.

PROFESSIONAL EXPERIENCE	
2013 – Present	<p>AmeriNat</p> <p>As the Director of Default Management for AmeriNat, Victor’s is responsible for overseeing all of the loss mitigation and collection activities for the firm. He is responsible for establishing and implementing procedures, insuring proper reporting and controls are in place, supervising and developing the collections department.</p>
2006 – 2013	<p>Carrington Capital Management, LLC</p> <p>As the Senior Collateral Risk Manager/Corporate Risk Compliance Officer, Victor managed two large loan pools, established and implemented extensive risk/third party oversight policies to adhere to the CFPB expanded regulations. He participated in senior management business-level discussions and decisions involving business vision and strategy, enterprise-level decisions, standardization of best practices and project governance oversight. He advised internal legal department on complex litigation and or trustee activities and represented the company at contested foreclosure hearings when necessary. Victor conducted regular risk assessments and quality assurance reviews to evaluate compliance with company requirements. He developed strategies to improve non-performing loans, reduce delinquencies, and maximize recoveries and minimized losses.</p>
2005 – 2006	<p>Greenlight Financial</p> <p>As the Director of Loan Servicing/Loan Administration, Victor was responsible for managing all servicing units including foreclosure, bankruptcy, collections, customer service and loss mitigation. He performed loan transfers, identified loss mitigation opportunities, tracked bankruptcies on residential 1st and 2nd mortgages, among various other duties.</p>

Wells Fargo Home Mortgage

2002 – 2005

As the Default Manager I, Victor was responsible for managing 21 cross trained default counselors and two supervisors. He hired, trained and evaluated employee's performance, managed bankruptcy filings and reaffirmation agreement, negotiated forbearance agreements, obtained and analyzed collection data, prepared complaints for court action and acceleration letters.

Education:

Rutgers University – Newark, NJ

Licensed Real Estate Agent

Member of Western Independent Bankers

ROBERT RAMIREZ
LOSS MITIGATION/COLLECTIONS MANAGER

Summary of Qualifications:

Robert came to AmeriNat with a strong background in collection and financial services. He has over 17 years of mortgage servicing experience.

PROFESSIONAL EXPERIENCE	
2014 – Present	<p>AmeriNat</p> <p>As the Loss Mitigation/Collections Manager for AmeriNat, Robert is responsible for handling the daily duties of the Collection Department to ensure adherence to collection policies and procedures, state and federal regulations, and client contract requirements. He manages the collection staff to ensure all collection and loss mitigation timelines and delinquency goals are met and maintained. Robert provides additional coaching to assist staff in striving for results.</p>
2011 – 2014	<p>PMAC Lending Services</p> <p>As the Loss Mitigation/Default Manager, Robert planned, directed, supervised and evaluated the workflow for the Loss Mitigation department. He managed foreclosures and bankruptcies to ensure requirements were met. He also managed the outsourced international collections center. Robert reviewed credit reports, BPO/appraisals, title, and income documentation for overall qualifications.</p>
2010 – 2011	<p>Kondaaur Capital Corporation</p> <p>As the Foreclosure Specialist, Robert provided customer service within high volume call centers and mortgage businesses. He provided day-to-day supervision and training of front-end collection associates. Robert provided coaching and daily feedback to associates. He reviewed income documentation and analyzed new loans.</p>

Robert's prior work experience also includes:

NCCI (2008 – 2010)

Loss Mitigation Supervisor

EMC Mortgage (2008)

Mortgage Loan Counselor

Option One Mortgage (2000 – 2008)

Underwriter II

Collection Supervisor

Loan Counselor Specialist

JASON REMBERT
CUSTOMER SERVICE MANGER

Summary of Qualifications:

Jason has 23 years of experience in customer service and over 11 years of experience in the financial industry.

PROFESSIONAL EXPERIENCE	
2016 – Present	<p>AmeriNat</p> <p>As the Customer Service Manager for AmeriNat, Jason’s responsibilities include managing training, work flow and performance of the employees in the areas of new loan setups, payoffs, reconveyance and customer service. He creates/updates procedure manuals for various job functions and sets guidelines for delivering exceptional customer service. Jason establishes departmental goals and fields technical questions from staff.</p>
2005 – 2016	<p>Bank of America</p> <p>As an Officer and Enterprise Estate Unit Team Manager, Jason managed 13-15 associates responsible for handling a high volume of deceased notifications on deposit accounts. He ensured they were producing at optimal levels in all metrics. He created and implemented key fundamental reporting and policies that set the foundation in a growing environment.</p> <p>Jason held other positions at Bank of America including: Customer Service and Sales Team Manager – Home Loan Servicing Customer Service and Sales Team Manager – Small Business Priority Services Small Business Card Associate Consumer Deposits Associate</p>
1995 – 2005	<p>Sam’s Club</p> <p>As the Marketing Manager, Jason managed a team of 10-12 sales associates responsible for soliciting and enrolling external clients in memberships and credit cards.</p>

Education:

California State University, Fullerton – Bachelor of Arts, Business Management
Cypress College – Associate of Arts

MARY PUERTOS
PAYMENT PROCESSING & MONITORING MANAGER

Summary of Qualifications:

Mary has been with AmeriNat since 1990. She has extensive experience in loan administration and collections.

PROFESSIONAL EXPERIENCE

AmeriNat

As the Payment Processing and Monitoring Manager, Mary is responsible for ensuring processes and procedures are followed as it pertains to payment processing and tax and insurance payments and/or monitoring. She establishes guidelines and procedures and continues to amend procedures as needed to increase efficiency and quality of service. She ensures the Loan Servicing Department is current regarding any regulatory changes that pertain to property taxes, insurance, and the processing of payments.

1990 – Present

Prior to her role as the Payment Processing and Monitoring Manager, Mary was the Collection Manager and was responsible collection duties, foreclosure analysis, amendment recommendations, foreclosure monitoring and bankruptcy monitoring. Additionally, she routinely trained staff in new procedures to increase collection results and productivity. Mary worked with program managers to assess feasibility of work-out agreements, modifications and foreclosures. She assisted program specialists to better understand bankruptcy and foreclosure procedures. She also works with borrowers to reach work-out agreements that would assist borrowers in repaying delinquency.

Prior to being the Collections Manager, Mary was the New Accounts Supervisor. Her responsibilities included the set-up of new and/or transferred loans as well as the review of new and/or transferred loan setup files. She coordinated with program specialists the information necessary to facilitate transfer of loan portfolios and worked with borrowers to understand terms and conditions of promissory notes.

Education:

Cerritos Jr. College

California State University of Long Beach

Certification of Attendance – California Foreclosure and Related Bankruptcy and Title Issues Seminar

Equal Employment Opportunity

AmeriNat has a strong commitment to non-discrimination and encouraging diversity among its employees. We encourage the hiring and advancement of women and minorities in the workplace and have a non-discrimination policy in place which is acknowledged by every employee. We maintain numerous staff members fluent in Spanish. Our training programs include various modules focused on sensitivity training and diversity.

Current leadership positions held in our firm by women and minorities include the positions of CEO/CFO, COO, Operations Manager, Mortgage Operations Manager, Sales Manager, National Compliance Manager, Baltimore Branch Manager, Marketing Manager, and multiple department managers as well as line staff.

Attached are the required Affirmative Action documentation as indicated the LFUCG's RFP:

- ▶ AmeriNat's Affirmative Action Plan
- ▶ Affidavit
- ▶ Equal Opportunity Agreement
- ▶ Workforce Analysis Form
- ▶ Notice of Requirement for Affirmative Action to Ensure Equal Opportunities and DBE Contract Participation

AmeriNat's Affirmative Action Plan

AmeriNat's policy of providing Equal Opportunity to all employees and applicants for employment is in accordance with all applicable Equal Employment Opportunity/Affirmative Action laws, directives and regulations of Federal, State and Local governing bodies or agencies thereof. Our organization will not discriminate against or harass any employee or applicant for employment because of race, color, creed, religion, ancestry, national origin, sex, sexual orientation, disability, age, marital status, domestic partner status, medical condition, status with regard to public assistance, or any other characteristic protected by law.

We will take Affirmative Action to ensure that all employment practices are free of such discrimination. Such employment practices include, but are not limited to, the following: hiring, upgrading, demotion, transfer, recruitment or recruitment advertising, selection, layoff, disciplinary action, termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship. We will provide reasonable accommodation to applicants and employees with disabilities.

AmeriNat will evaluate the performance of its management and supervisory personnel on the basis of their involvement in achieving these Affirmative Action objectives as well as other established criteria. In addition, all other employees are expected to perform their job responsibilities in a manner that supports equal employment opportunity for all.

Adrienne Thorson, Chairwoman and CEO of AmeriNat, in conjunction with Karen Morse, Personnel Administration and Achievement Manager, manage the Equal Employment Opportunity Program. Responsibilities will include monitoring all Equal Employment Opportunity activities and reporting the effectiveness of this Affirmative Action Program, as required by Federal, State and Local agencies. Adrienne will receive and review reports on the progress of the program. Any employee or applicant may inspect our Affirmative Action Program during normal business hours by contacting Karen Morse, the EEO Coordinator.

If any employee or applicant for employment believes he or she has been treated in a way that violates this policy, they should contact either one of the following individuals or another member of management:

Adrienne Thorson
Chairwoman and CEO
217 S. Newton Ave.
Albert Lea, MN 56007
(866) 779-5545

Karen Morse
Personnel Administration and Achievement Manager
8121 E. Florence Ave.
Downey, CA 90240
(562) 927-6686

Responsible parties will investigate allegations of discrimination or harassment as confidentially and promptly as possible, and we will take appropriate action in response to these investigations.

AFFIDAVIT

Comes the Affiant, Adrienne Thorson, and after being first duly sworn, states under penalty of perjury as follows:

1. His/her name is Adrienne Thorson and he/she is the individual submitting the proposal or is the authorized representative of AmeriNat, the entity submitting the proposal (hereinafter referred to as "Proposer").

2. Proposer will pay all taxes and fees, which are owed to the Lexington-Fayette Urban County Government at the time the proposal is submitted, prior to award of the contract and will maintain a "current" status in regard to those taxes and fees during the life of the contract.

3. Proposer will obtain a Lexington-Fayette Urban County Government business license, if applicable, prior to award of the contract.

4. Proposer has authorized the Division of Central Purchasing to verify the above-mentioned information with the Division of Revenue and to disclose to the Urban County Council that taxes and/or fees are delinquent or that a business license has not been obtained.


5. Proposer has not knowingly violated any provision of the campaign finance laws of the Commonwealth of Kentucky within the past five (5) years and the award of a contract to the Proposer will not violate any provision of the campaign finance laws of the Commonwealth.

6. Proposer has not knowingly violated any provision of Chapter 25 of the Lexington-Fayette Urban County Government Code of Ordinances, known as "Ethics Act."

Continued on next page

7. Proposer acknowledges that "knowingly" for purposes of this Affidavit means, with respect to conduct or to circumstances described by a statute or ordinance defining an offense, that a person is aware or should have been aware that his conduct is of that nature or that the circumstance exists.

Further, Affiant sayeth naught.



STATE OF Minnesota

COUNTY OF Freeborn

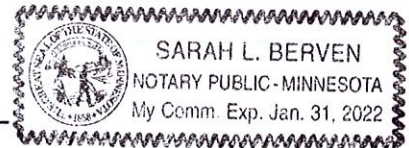
The foregoing instrument was subscribed, sworn to and acknowledged before me

by Adrienne Thorsen on this the 30 day
of April, 2018

My Commission expires: Jan 31, 2022



NOTARY PUBLIC, STATE AT LARGE



EQUAL OPPORTUNITY AGREEMENT

Standard Title VI Assurance

The Lexington Fayette-Urban County Government, (hereinafter referred to as the "Recipient") hereby agrees that as a condition to receiving any Federal financial assistance from the U.S. Department of Transportation, it will comply with Title VI of the Civil Rights Act of 1964, 78Stat.252, 42 U.S.C. 2000d-4 (hereinafter referred to as the "Act"), and all requirements imposed by or pursuant to Title 49, Code of Federal Regulations, U.S. Department of Transportation, Subtitle A, Office of the Secretary, (49 CFR, Part 21) Nondiscrimination in Federally Assisted Program of the Department of Transportation – Effectuation of Title VI of the Civil Rights Act of 1964 (hereinafter referred to as the "Regulations") and other pertinent directives, no person in the United States shall, on the grounds of race, color, national origin, sex, age (over 40), religion, sexual orientation, gender identity, veteran status, or disability be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity for which the Recipient receives Federal financial assistance from the U.S. Department of Transportation, including the Federal Highway Administration, and hereby gives assurance that will promptly take any necessary measures to effectuate this agreement. This assurance is required by subsection 21.7(a) (1) of the Regulations.

The Law

- Title VII of the Civil Rights Act of 1964 (amended 1972) states that it is unlawful for an employer to discriminate in employment because of race, color, religion, sex, age (40-70 years) or national origin.
- Executive Order No. 11246 on Nondiscrimination under Federal contract prohibits employment discrimination by contractor and sub-contractor doing business with the Federal Government or recipients of Federal funds. This order was later amended by Executive Order No. 11375 to prohibit discrimination on the basis of sex.
- Section 503 of the Rehabilitation Act of 1973 states:

The Contractor will not discriminate against any employee or applicant for employment because of physical or mental handicap.

- Section 2012 of the Vietnam Era Veterans Readjustment Act of 1973 requires Affirmative Action on behalf of disabled veterans and veterans of the Vietnam Era by contractors having Federal contracts.
- Section 206(A) of Executive Order 12086, Consolidation of Contract Compliance Functions for Equal Employment Opportunity, states:

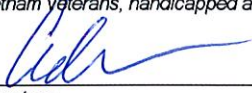
The Secretary of Labor may investigate the employment practices of any Government contractor or sub-contractor to determine whether or not the contractual provisions specified in Section 202 of this order have been violated.

The Lexington-Fayette Urban County Government practices Equal Opportunity in recruiting, hiring and promoting. It is the Government's intent to affirmatively provide employment opportunities for those individuals who have previously not been allowed to enter into the mainstream of society. Because of its importance to the local Government, this policy carries the full endorsement of the Mayor, Commissioners, Directors and all supervisory personnel. In following this commitment to Equal Employment Opportunity and because the Government is the benefactor of the Federal funds, it is both against the Urban County Government policy and illegal for the Government to let contracts to companies which knowingly or unknowingly practice discrimination in their employment practices. Violation of the above mentioned ordinances may cause a contract to be canceled and the contractors may be declared ineligible for future consideration.

Please sign this statement in the appropriate space acknowledging that you have read and understand the provisions contained herein. Return this document as part of your application packet.

Bidders

I/We agree to comply with the Civil Rights Laws listed above that govern employment rights of minorities, women, Vietnam veterans, handicapped and aged persons.



Signature

AmeriNat

Name of Business

WORKFORCE ANALYSIS FORM

Name of Organization: AmeriNat

Categories	Total	White (Not Hispanic or Latino)		Hispanic or Latino		Black or African-American (Not Hispanic or Latino)		Native Hawaiian and Other Pacific Islander (Not Hispanic or Latino)		Asian (Not Hispanic or Latino)		American Indian or Alaskan Native (not Hispanic or Latino)		Two or more races (Not Hispanic or Latino)		Total	
		M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
Administrators																	
Professionals	8	3	1	1						2	1						53
Superintendents																	
Supervisors	25	4	11	4	1	2	2							1		11	14
Foremen																	
Technicians																	
Protective Service																	
Para-																	
Office/Clerical	76	6	27	6	25	4	5				3					16	60
Skilled Craft																	
Service/Maintenan																	
Total:	109	13	39	11	26	6	7	-	-	2	4	-	-	1	-	32	77

Prepared by: Karen Morse Date: 4.17.18

Karen Morse, Personnel Mgr. (Name and Title)

Revised 2015-Dec-15

**DIRECTOR, DIVISION OF CENTRAL PURCHASING
LEXINGTON-FAYETTE URBAN COUNTY GOVERNMENT
200 EAST MAIN STREET
LEXINGTON, KENTUCKY 40507**

NOTICE OF REQUIREMENT FOR AFFIRMATIVE ACTION TO ENSURE EQUAL EMPLOYMENT OPPORTUNITIES AND DBE CONTRACT PARTICIPATION

Notice of requirement for Affirmative Action to ensure Equal Employment Opportunities and Disadvantaged Business Enterprises (DBE) Contract participation. Disadvantaged Business Enterprises (DBE) consists of Minority-Owned Business Enterprises (MBE) and Woman-Owned Business Enterprises (WBE).

The Lexington-Fayette Urban County Government has set a goal that not less than ten percent (10%) of the total value of this Contract be subcontracted to Disadvantaged Business Enterprises, which is made up of MBEs and WBEs. The Lexington Fayette Urban County Government also has set a goal that not less than three percent (3%) of the total value of this Contract be subcontracted to Veteran-owned Small Businesses. The goal for the utilization of Disadvantaged Business Enterprises as well Veteran –owned Small Businesses as subcontractors is a recommended goal. Contractor(s) who fail to meet such goal will be expected to provide written explanations to the Director of the Division of Purchasing of efforts they have made to accomplish the recommended goal, and the extent to which they are successful in accomplishing the recommended goal will be a consideration in the procurement process. Depending on the funding source, other DBE goals may apply.

For assistance in locating Disadvantaged Business Enterprises Subcontractors contact:

Sherita Miller, MPA, Division of Central Purchasing
Lexington-Fayette Urban County Government
200 East Main Street, 3rd Floor, Room 338
Lexington, Kentucky 40507
smiller@lexingtonky.gov

Firm Submitting Proposal: AmeriNat

Complete Address: 217 South Newton Ave. Albert Lea, MN 56007
Street City Zip

Contact Name: Adrienne Thorson Title: Chairwoman and CEO

Telephone Number: (866) 779-5545 Fax Number: (562) 745-1274

Email address: athorson@amerinatls.com

Scope of Work

Loan Servicing for Amortized and Deferred Loans

1. **Introductory Package:** Upon boarding of each new loan, AmeriNat will send to each borrower a welcome package. This welcome package contains a Notice of Servicing Transfer, Fair Debt Notice, FACT Act Letter, ACH sign-up form and a supply of coupons.
2. **Collection and Remittance of Payments:** AmeriNat will collect payments from the borrowers through monthly or other scheduled remittances of principal, interest, fees, escrow balances and other identified payments. These remittances will be posted to the loan and ancillary records in accordance with the loan documents and the LFUCG's written instructions. Payments will be posted the same day as receipt. All funds will be maintained in an FDIC insured banking institution in a custodial account for the benefit of the LFUCG and the borrowers as applicable. AmeriNat will ensure the proper balancing of cash received and transmitted and loan portfolio totals on a daily and monthly basis. Remittances will be forwarded to the LFUCG monthly net of fees and other authorized charges due to AmeriNat.
3. **Payment of Property Taxes:** At the LFUCG's request, AmeriNat will monitor the timely payment of property taxes. Tax service will be required to monitor payment of property tax.
4. **Insurance Monitoring:** AmeriNat will notify the insurance agent in writing that AmeriNat is monitoring premium payments and that we are to be made aware of delinquencies or cancellations. AmeriNat will force place insurance in accordance with respective regulation (see Insurance section).
5. **Escrow/Impound Account:** If the LFUCG chooses, AmeriNat will establish an escrow/impound account for any borrower for the payment of taxes and insurance. Many borrowers find it easier to pay into an escrow account on a monthly basis rather than making large semi-annual or annual tax and insurance payments. AmeriNat will collect the monthly escrow payment from the borrower and make the tax and insurance payments on the borrower's behalf. The borrower escrow accounts will be analyzed annually in accordance with the Real Estate Settlement Procedures Act (RESPA). Tax service is necessary to ensure the timely and accurate payment of property taxes.

Please note: Unless respective state law requires otherwise, AmeriNat's escrow analysis utilizes a 2-month cushion in accordance with RESPA. This cushion is an industry standard and is intended to minimize the likelihood of escrow shortages / deficits when and if escrow disbursement items increase. If this cushion is not consistent with the LFUCG's current escrow analysis process, borrowers' escrow analysis may result in a shortage and/or escrow payment increase at the time of AmeriNat's first analysis. This may impact borrowers' ability to make increased monthly payments to escrow. Should the LFUCG request alternative handling of loan accounts with escrow payment increases, this may result in the LFUCG incurring extraordinary services charges.

If the LFUCG chooses to establish an escrow/impound account for any borrower, AmeriNat will also establish a Client Escrow Deficit account. This account is used to track and

reconcile borrower accounts with escrow deficits as a result of payments made on the borrower's behalf in excess of their escrow balance. The escrow deficit account will be reconciled monthly and the net change will be included or deducted from the LFUCG's monthly remittance; a net shortage/negative will be deducted and a net overage/positive will be remitted. Regardless of whether or not the net shortage/negative is deducted from remittance, the LFUCG remains responsible for all escrow advances made by AmeriNat.

At portfolio transfer AmeriNat will require a cash deposit of the total amount of positive escrow balances. Negative escrow balances will be set up, and the aggregate total will need to be deposited in to an "Escrow Advances" account until such time that said advance is recouped from the respective borrower.

6. **Late Fees:** In keeping with the provisions of the LFUCG's promissory note, AmeriNat will assess and retain a late fee when payment is not made within the grace period.

Lender Placed Insurance

In accordance with respective regulation, upon notification of a policy cancellation from the borrower's insurance carrier, or when proof of a current policy is not received, AmeriNat will request lender-placed insurance from AmeriNat's insurance provider.

1. Coverage is instantly bound upon receipt of request with an effective date up to 90 days prior to receipt of our request.
2. AmeriNat's insurance provider or their carrier will send out three letters to the borrower over the course of forty-five days. If the borrower provides proof of coverage, lender-placed coverage will be cancelled.
3. If the effective date of this coverage is the same and there is no lapse in coverage, there will be no premium charged. If there is a lapse in coverage, there may be a fee charged to the borrower's account for an earned premium.
4. If the borrower does not provide proof of coverage, AmeriNat's insurance provider will send an insurance policy and notification of premium to the borrower and bill AmeriNat for a one-year policy. If the borrower does not have an established impound account; AmeriNat will create one and disburse the premium from it. If the borrower fails to pay the premium before the end of the month, and the disbursed premium results in an escrow deficit balance, said balance will be accounted for in that month's reconciliation of the Client Escrow Deficit Account. If the aggregate portfolio remittance for said month is insufficient to cover the deficit amount, the LFUCG will be billed and responsible for the cost until recouped from the borrower. Any pay-off quotations or demands will reflect any impound deficit amounts (caused by the cost of any forced-place insurance or other advances) so that the borrower will still be held responsible for the cost even if they are unresponsive.

The Portfolio Status Report, delivered monthly to the LFUCG, will also reflect such negative impound balances (i.e. the total amount of such premiums owed by borrower).

5. The one-year policy is cancelable at any time by either AmeriNat or the LFUCG.

Account Inquiries

Borrowers and LFUCG have 24-hour electronic access to their loan information via AmeriNat's website at www.amerinatls.com. Continuous access to all loan account information is also provided during normal working hours through our toll-free customer service telephone lines. In addition, we can provide hard copy account payment histories or other information through facsimile transmission or email. When requested by a borrower, AmeriNat will provide, without charge, a detailed statement of all transactions relating to the borrower's payments and/or escrow account.

Non-sufficient Funds (NSF) Checks

In the event that a check is returned to us unpaid due to non-sufficient funds, a returned check fee will be assessed. A letter will be sent to the borrower requesting immediate payment plus the returned check fee. If this fee is not received, a memo will be placed on the individual's account and the fee will be collected at the time the loan is paid off.

Additional Portfolio Management Services

1. Loan Payoff Quotations, Satisfactions, Reconveyances: AmeriNat will provide Loan Payoff Quotations and will perform Satisfactions and Reconveyances of Mortgage at the borrower's expense for any loan at the LFUCG's request.
2. Loan Amortization Schedules: AmeriNat will provide Loan Amortization Schedules for any loan at the LFUCG's request.
3. 1098 Tax Forms: Pursuant to IRS regulations and, on behalf of the LFUCG, AmeriNat will submit required 1098 tax form for any and all borrowers paying interest on any LFUCG loan.
4. Year-End Account Summary: AmeriNat will supply a year-end account summary statement to each borrower if there has been principal, interest or escrow activity on their account. The report will indicate principal and interest paid, amount of payments AmeriNat made on the borrower's behalf for taxes and insurance, and any remaining escrow balance.
5. Tickler Notifications: AmeriNat will provide for an annual tickler notification to any borrower, at the LFUCG's request.

Loan Transfer

In the event the LFUCG requires AmeriNat to transition loans back to the LFUCG or to another Servicer, AmeriNat will gather and package all loan files (hard-copy and/or electronic copy) for shipment. AmeriNat has an in-house IT department that is dedicated to the maintenance and enhancement of its proprietary loan servicing system. AmeriNat's IT department will work with the LFUCG's staff to electronically transmit servicing data in an agreed upon format.

Loan Reconstruction

Over the course of our history, we have assisted our wide range of clients in reconstructing their portfolio of loans to ensure the accuracy and consistency of the booked loans with the terms and conditions of the original loan documents. Reconstruction work may involve a detailed review of payment histories to determine posting accuracy and compliance with promissory notes, truth in lending statements, and other applicable related loan documents.

Reports

AmeriNat's standard reports are designed to meet the LFUCG's objectives and funding source requirements. Data reporting is flexible and can be reported in several ways, including program type, funding source and funding year. Soft-copy reports are available as indicated in addition to the electronic reporting available to the LFUCG online through our Internet LoanLink service. Through LoanLink, the LFUCG has unlimited access to account and portfolio data, and can view the information as well as generate reports that can be downloaded into Excel.

1. **Portfolio Status Report:** The report provides a complete accounting per loan of the total portfolio. The report identifies annual payments made, remaining balances, borrower's name and account number, original loan balance, interest rate, and loan term. For those deferred loans accruing interest, the report shows the ongoing accrued interest balance.
Frequency: Available on-line, one soft-copy report forwarded monthly to the LFUCG.
2. **Current Month Reconciliation Report:** This report serves as reconciliation for the loan payments remitted by borrowers.
Frequency: Available on-line, one soft-copy report, along with remittance check, forwarded to the LFUCG within ten working days of the close of the month.
3. **Delinquent Aging Report:** This report reflects delinquent accounts at the 30, 60, 90, and over 90 day levels. Borrower accounts moved into the forbearance or foreclosure process are designated.
Frequency: Available on-line, one soft-copy report forwarded monthly to the LFUCG.
4. **Loan Amortization Schedule:** The Loan Amortization Schedule shows the breakout of principal and interest paid for each payment during the term of the loan. This schedule is useful in determining how much principal is still owed and how much interest has been paid, at any period of time. This report can also be used in determining any balloon amounts due per the terms of the note.
Frequency: Available to the LFUCG upon request.
5. **Escrow Analysis Report:** For loans requiring monthly escrow/impound payments for taxes and/or insurance, AmeriNat conducts an annual escrow analysis to determine the proper monthly payment a given borrower needs to make in order to cover future tax and insurance payments. This report is especially useful when escrow requirements change significantly, e.g., a marked increase in property tax due to a reassessment or supplemental tax.
Frequency: Available to the LFUCG upon request.

6. Account Status Information Report: Provides borrower profile, loan term and current balance and status information for individual borrower accounts within a client's portfolio. This report includes a vast amount of information on any particular account within the LFUCG's portfolio.
Frequency: Available on-line.
7. Current Year Payment History: Details transactions on individual accounts for the current year's activity.
Frequency: Available on-line.
8. Payment History with Memos: AmeriNat uses a series of memo codes to help classify various borrower requests or processing activity. Activities subject to memo code classification include, for example, requests for duplicate coupon books, payoff requests, and other miscellaneous borrower questions. This report summarizes the loan history with identification of these types of activities along with associated comments by AmeriNat personnel.
Frequency: Available on-line.
9. Memo Listing Report: This report lists the various coded activities and their dates. It is particularly useful when researching activity on any particular borrower account.
Frequency: Available on-line.

Loss Mitigation

AmeriNat provides treatment for delinquent mortgages through positive pressure that is fair but firm. If delinquent borrowers have a positive attitude toward their obligations, we will work with them to help them retain title to their property.

The following policy of follow-up will be adhered to by AmeriNat to minimize any loss of income to the LFUCG:

1. First Payment Default: Early delinquency can be a sign of a chronic delinquent borrower. AmeriNat forwards its first letter to new delinquent borrowers at 5 days past the first payment due date. If there is no response, a second letter is sent at 15 days. Borrowers are invited to contact our office to discuss difficulties they may be facing in meeting their obligations. If no response is received to either letter, due diligence phone calls begin at 17 days delinquent.
2. Delinquency/Default Letter Production: While most borrowers will pay without much individual attention, delinquencies will rise because some borrowers, left alone, will fall into poor paying habits. Therefore, letters of varying tone and composition will be sent at 15, 30 and 45 and 90 days past the payment due date. The 45 day letter will include the Consumer Financial Protection Bureau (CFPB) mandated notification informing the borrower of the available loss mitigation options. The 90 day letter will detail for the borrower possible escalated collection activity up to and including foreclosure. The letters emphasize the seriousness of the situation, the potential for loss of the borrower's property, and demands immediate payment.

3. Due Diligence Phone Calls: Telephone calls will be placed to all mortgage loan borrowers in accordance with CFPB guidance and best practices. We will attempt to establish live contact with the borrower beginning at the 17th day of delinquency with a good faith goal of establishing contact with the borrower by the 36th day of delinquency. We will make one or more subsequent attempts to contact the borrower every 30 days thereafter. Telephone contact offers several advantages: it demands attention; it interrupts other activity; it establishes a personal communication; and it requires immediate response. The objective of the call is to secure or demand prompt payment, obtain information needed to determine the reason for the delinquency, and to gain a commitment for future payments.
4. Credit Reporting: AmeriNat will report to the credit bureaus any borrower payment activity on a monthly basis.
5. Confirmation Letters: Contact with borrowers is used to solicit commitments to repay past due amounts. A borrower will be provided with the opportunity to bring the loan current immediately, and within six months. Once a commitment is gained, AmeriNat will forward a confirmation letter to document both the call and the commitment. The revised payment plan of no greater than six month's duration is then implemented. Default under this plan may cause AmeriNat to recommend foreclosure.

Forbearance Plans

Formal forbearance plans are typically used for defaults of 90+ days. A forbearance plan of less than six months duration is executed by the borrower and immediately implemented by AmeriNat, with notice immediately provided to the LFUCG. Formal modifications to promissory note terms and forbearance plans of greater than six months duration are forwarded to the LFUCG for pre-approval. Before the borrower executes the agreement, the LFUCG is requested to approve the plan.

Once approved, AmeriNat will implement the new payment schedule. Should a borrower default from the new payment schedule without cause, AmeriNat will recommend foreclosure.

Forbearance Evaluation Process: A hardship is defined as a situation or set of events or circumstances beyond the normal control of the borrower that prohibits the borrower from adhering to a planned repayment schedule. If a borrower states, either verbally or in writing, that a hardship situation exists, AmeriNat will document the circumstances and provide the following:

- i. Letter from borrower requesting the LFUCG's consideration of hardship
- ii. Nature of the hardship
- iii. Expected duration of the hardship
- iv. Evidence to substantiate hardship
- v. Forbearance Plan Proposal

If the LFUCG approves the Forbearance Plan Proposal and executes the agreement with the borrower, AmeriNat will resume loan servicing under the new payment plan. The file will be tickled for follow-up at the expiration of the temporary plan.

AmeriNat's objective is to formulate a plan to bring the loan current as soon as possible. However, in light of the LFUCG's original purpose in making these loans (to assist the low/moderate income and disadvantaged citizens of its community), AmeriNat may recommend forbearance plans that defer all or part of the regular repayments for a specified period of time.

Loan Modification Analysis

1. **Preliminary Screening:** When initial contact with the borrower indicates a short term forbearance agreement will not be enough to bring the account current, AmeriNat will provide the borrower with a "Request for Loan Modification Package."
2. **Initial Analysis:** Upon receipt of the Modification Package, AmeriNat will review the package to determine supporting materials are present and that the forms are complete. Support materials may include but are not limited to, paycheck stubs, W-2's, Federal Tax Returns, bank statements, mortgage statements, property tax bills and insurance policies. After the package is reviewed and found to be complete, an initial analysis will be completed. The initial analysis can be completed prior to incurring any applicable outside costs, such as ordering a credit report or property value report if required.
3. **Final Modification Analysis and Recommendation:** Once all information received has been verified, the final analysis will be developed using the LFUCG's modification program guidelines. This analysis will reflect information such as affordability (debt-to-income ratio), status of 1st mortgage, occupancy, and borrower's ability to pay, etc. Based on the aforementioned, the recommendation will convey whether it is reasonable to proceed with the modification and what type of modification will best suit the needs of the borrower and the LFUCG. The recommendation along with the supporting documentation will be sent to the LFUCG for approval.
4. **Approval:** Once a loan modification has been approved, either the LFUCG or AmeriNat shall prepare and forward the required documents to the borrower for signature and recording if applicable. After the documents have been executed, originals will be retained by the LFUCG and copies will be sent to AmeriNat.

After receipt of executed modification documents, AmeriNat will make the appropriate modifications to the loan, send the borrower new payment coupons, if applicable, and electronically notate the account. The copied modification documents will be electronically uploaded into the electronic paperless loan file for retention.

Loan Foreclosure

The mortgage transaction and all collections efforts are predicated on the assumption that the borrower is motivated and able to meet the mortgage obligation. A decision to foreclose is based on an analysis of an individual loan. We will look at the borrower with particular emphasis on basic motivation, ability to pay; and attitude or level of cooperation. If a borrower has been uncooperative, non-responsive, or unwilling to cure the existing default by all reasonable means, AmeriNat will recommend foreclosure.

This step is generally not taken until after a loan becomes over 120 days delinquent. Upon the LFUCG's approval, and in accordance with respective local, state and federal statutes, AmeriNat will send the borrower a notice of intent to foreclose/demand letter, with a copy to the LFUCG. If no response is received within 30 days, AmeriNat will advise the LFUCG of the non-response. Upon the LFUCG's direction, AmeriNat will proceed to foreclosure. AmeriNat will properly document all steps taken to affect a cure.

If the loan is not reinstated or paid off, AmeriNat will continue foreclosure up to and including the sale of the property. Upon sale of the property, AmeriNat will return all proceeds of the sale to the LFUCG less foreclosure fees and any previously un-reimbursed costs incurred.

In the event the borrower reinstates the loan, AmeriNat will remit to the LFUCG all payments received from the borrower. For those loans that are reinstated by the borrower, AmeriNat will resume normal servicing functions.

Bankruptcy Administration Services

1. Chapter 13 Bankruptcy:

- a. Upon receipt of notification from a court of law, debtor (borrower), or the LFUCG of a Chapter 13 bankruptcy for a debtor serviced by AmeriNat, AmeriNat will forward a notification letter to the LFUCG indicating intention to file a Notice of Claim as well as supporting bankruptcy documentation. Such Notice of Claim will indicate the total amount past due at time of Chapter 13 filing. AmeriNat will then file a Proof of Claim to the appropriate court. Upon receipt of a returned filed Proof of Claim from the court, AmeriNat will forward a copy of same to the LFUCG and will begin monitoring post and pre-petition payments to borrower's loan account.
- b. Upon any default of borrower in the remittance of post petition payments, AmeriNat will contact the borrower's (debtor's) counsel to notify counsel of the default, instructing that any further default will result in the filing of a Motion to Lift the bankruptcy stay. If the borrower has no legal counsel and has filed their bankruptcy petition "pro se", (on their own behalf) or with the assistance of a licensed paralegal; AmeriNat can communicate directly with the borrower. In addition, notification of the default will be forwarded to the Trustee's office. Should there be a continued default in post-petition payments and at the instruction of the LFUCG, the Motion to Lift will be filed by AmeriNat and AmeriNat will begin foreclosure proceedings as directed by the LFUCG.

2. Chapter 7 Bankruptcy:

- a. Upon receipt of notification of a Chapter 7 bankruptcy for a debtor serviced by AmeriNat, AmeriNat will establish a file for the borrower and monitor payments. Additionally, a reaffirmation agreement will be generated and forwarded to the borrower's attorney (debtor's counsel) for signature, and to the appropriate court upon receipt of the executed document. This fully enforceable agreement, if executed, will retain the lien as secured and will keep the lien from being discharged as part of the Chapter 7 discharge. If the borrower has no legal counsel and has filed their bankruptcy petition "pro se", (on their

own behalf) or with the assistance of a licensed paralegal; AmeriNat can communicate directly with the borrower.

- b. Upon any default of borrower's remittance of payments during the bankruptcy, AmeriNat will contact the borrower's (debtor's) counsel advising of the default, but if filed pro se, then the debtor would be contacted directly.
- c. Should the Chapter 7 Trustee determine that assets are available for distribution to creditors, AmeriNat will file a Proof of Claim on behalf of the LFUCG, indicating total amount due.

Subordination Processing

1. **Subordination Request Package**: The LFUCG, upon receiving a request for subordination, will refer the borrower to AmeriNat. AmeriNat will send a Subordination Request Package to the borrower or designee (lender or title). The LFUCG may require the borrower to pay the cost of the subordination processing at application or the LFUCG may pay the cost upon billing from AmeriNat.
2. **Review Process**: The purpose of the subordination review process is to determine that the new senior loan on the borrower's property will be made in conformance with the LFUCG's subordination policy and that the LFUCG's title position and security for its note is properly treated. Also, a review of income of the borrower may be performed if there are ongoing restrictions on income levels for the program participant. Documentation typically required for the review may include the following:
 - a. Letter from borrower with reasons for requesting subordination
 - b. FNMA 1003 application, or other applicable application, for new senior loan
 - c. Lender's approval of new senior loan
 - d. Title report
 - e. Appraisal
 - f. Closing instructions and estimated closing statement
 - g. Credit report (if required)
 - h. Tax return or other income documentation (if required)
 - i. Completed Subordination Agreement ready for signature
 - j. Request for Notice document on new senior loan(s)
3. **Document Preparation**: AmeriNat prepares (or reviews documents prepared by new senior lender):
 - a. Subordination Agreement
 - b. Request for Notice document on new senior loan(s)
 - c. Closing instructions
4. **Recommendation**: At the completion of the review, a report is forwarded to the LFUCG with a recommendation to either approve the request and to execute the Agreement, or to deny the request. The report will contain a recapitulation of pertinent information such as lowered monthly payment amounts, old and new LTV's, new and old senior debt loan amounts, etc.

5. Approval: Upon the LFUCG's approval of a request for subordination, the LFUCG will forward to borrower's lender or Title Company:
 - a. Completed and executed Subordination Agreement between the LFUCG and borrower
 - b. Closing instructions dictating terms / use of Subordination Agreement document
 - c. Request for Notice document for new senior loan

Income Re-verifications

1. Level One (Income Only):

- a. In keeping with the provisions of the borrower's promissory note and/or loan agreement, AmeriNat will forward an income re-verification package to each borrower. The package will contain instructions and forms needed to complete the re-verification.
- b. A reminder letter will be sent in two weeks if the required information has not been received.
- c. If the borrower fails to respond within the allotted time frame, AmeriNat will notify the LFUCG of the borrower's non-compliance.
- d. Upon receipt of a completed re-verification package, AmeriNat will perform the following tasks:
 - Verify that forms are complete and proof of income has been received.
 - Calculate the borrower's income to determine continued compliance with the LFUCG's program requirements for income.
 - Forward re-verification report to the LFUCG, with a recommendation for continued deferral or amortization.
 - If the recommendation is to amortize the loan, and the LFUCG approves, AmeriNat will prepare necessary loan documents (additional charges will apply). The loan documents will be forwarded to the LFUCG for borrower and LFUCG signatures. AmeriNat will record necessary documents and will begin collecting under the new payment schedule.

2. Level Two (Income, Debt, and other Program Requirements):

Includes all level one services plus the following:

- a. AmeriNat will order credit reports on borrower and will calculate the borrower's debt to income ratio to determine if borrower has present capacity to make monthly loan repayments;
- b. AmeriNat will receive documentation (established by the LFUCG) to determine that program requirements have been met, e.g. continued occupancy, insurance, etc.

- c. AmeriNat will forward a re-verification report that includes the status of the borrower's income, capacity for incurring additional monthly note repayments, and compliance with the LFUCG's program requirements.

Property Conditions Profile and Affidavit of Owner

1. Property Conditions Profile:

- a. AmeriNat engages an outside vendor to perform a site visit to each owner's property to determine the outer condition of the dwelling and the condition of any detached structures and grounds. Two photos will be taken to document the condition of the property. NOTE: AmeriNat will not, at any time, enter upon the owner's private property.
- b. Property profiles shall rate (good, fair, poor) the condition of the property, and also comment on the following: roof type, property type, structure color, neighborhood condition, construction type, environmental hazards, and status of utilities.
- c. If the dwelling appears vacant or abandoned, it will be noted in the report.
- d. Property profiles may be ordered by the LFUCG with any frequency desired, e.g., once every two years, once every three years, etc.

2. Affidavit of Owner:

AmeriNat will forward an instructional letter and Affidavit of Owner to each borrower. The Affidavit requires the owner to affirm continued compliance with all provisions of the promissory note and/or rehabilitation agreement. Such provisions may include, but are not limited to, the following:

- Continued residence
 - Timely payment of property taxes
 - Ongoing hazard and flood insurance coverage
 - Timely payment of all sums due to superior lien holders
 - Proper maintenance of the property
 - Non-subordination
- a. If no response is received within two weeks, AmeriNat will send a second letter, again requesting owner to sign and return affidavit.
 - b. AmeriNat will compile responses and will forward original affidavits to the LFUCG.

Fee Schedule

Loan Portfolio Management

New Loan Set-Up Fee: \$45.00 per loan

The set-up fees above are based on the LFUCG's performance of certain portfolio transfer activities, as established in the portfolio transfer timeline. Should additional boarding time, effort, and/or resources, be required to accomplish the portfolio transfer, the Extraordinary Services fee will apply, and the boarding date may be delayed.

Monthly Service Fee for Amortized Loans: \$16.00 per loan per month

The above fees include delinquency monitoring and collections activities on past due accounts and all other servicing activities unless separate service fees are identified below. Escrowing and/or monitoring of taxes and insurance are included with the service at no additional cost except for a one-time tax service vendor fee if acceptable transferable tax contracts are not already in place.

Deferred Loans:

- i. Set-Up Fee: \$45.00 per loan
- ii. Warehouse: \$2.20 per loan per month
- iii. Warehouse and monitor of taxes and/or insurance: \$3.80 per loan per month plus a one-time tax service vendor fee.
- iv. Warehouse and escrow of taxes and/or insurance: \$16.00 per loan per month plus a one-time tax service vendor fee.
- iv. Flat fee for receiving occasional payments on deferred loans: \$16.00 per payment

Loans serviced by AmeriNat prior to June 7, 2012:

- i. Warehouse: One-time charge of \$80.00 per loan
- ii. Warehouse and monitor of taxes and/or insurance: one-time charge of \$125.00 per loan plus a one-time tax service vendor fee.
- iii. Warehouse and escrow of taxes and/or insurance: one-time charge of \$60.00 per loan PLUS \$6.50 per month PLUS a one-time tax service vendor fee.
- v. Flat fee for receiving occasional payments on deferred loans: \$9.00 per payment

Loss Mitigation: Included in monthly service fee.

Tax Service: If it is determined that Tax Service is needed, then a one-time fee of \$69.00 per loan upfront at time of servicing commencement will be charged (may be assessable to borrower) for all loan amounts up to \$500,000. For loan amounts over \$500,000, there is an additional charge of \$10.00 per \$100,000. Future charges may vary based on outside vendor pricing.

Please note: Any additional or supplemental charges that may be imposed by the respective taxing authority for procurement of duplicate tax bills will be directly passed through to the LFUCG.

Forbearance Plans (if requested by the LFUCG):

AmeriNat will charge a flat fee of \$375.00 per loan per occurrence to institute a formal forbearance plan (usually in excess of 6 months in duration and with approval of the LFUCG). The LFUCG may require the borrower to pay this fee. Informal forbearances (usually less than 6 months in duration) to allow a delinquent borrower to catch up and bring their loan current are performed at no charge to the borrower or the LFUCG.

Loan Modification Analysis (if requested by the LFUCG):

AmeriNat will charge the following fees for a Loan Modification Analysis:

- | | |
|--|-----------|
| 1. Preliminary Screening and Initial Analysis to the LFUCG | \$ 165.00 |
| Due within 30 days of Analysis to the LFUCG | |
| 2. Final Analysis and Recommendation, plus outside costs *. | \$160.00 |
| Due within 30 days of completion of final recommendation | |
| 3. Loan Document Preparation, plus outside costs *. | Varies |
| Cancellation Fee: The fee due will be the sum of all fees for tasks (1-3 above) completed, plus one-half of the fee for the task in process at the time of cancellation. | |

* Outside costs include, but are not limited to, title, credit, and appraisal / valuation. These costs are passed through from outside vendors and are subject to marketplace increases.

Loan Foreclosure (if requested by the LFUCG):

AmeriNat will charge the following fees for Loan Foreclosure services:

1. Document Preparation: A one-time charge of \$430.00 to prepare documents to commence foreclosure proceedings and to manage the foreclosure process on behalf of the LFUCG. In addition to the above foreclosure service fee, AmeriNat will deduct and pay from remittance or bill the LFUCG for other costs incurred in the foreclosure process such as, but not limited to, conventional legal fees, sheriffs' deposits, bankruptcy closing costs, fees set by law, etc. These fees will be accurately quoted on a case-by-case basis upon request by the LFUCG and within all applicable statutory limits. Reinstatement figures provided more frequent than monthly may be subject to an additional charge of \$15.00 per occurrence.

2. **Reinstatement Terms:** The LFUCG reimbursement for foreclosure services rendered, and its costs and other charges, will be made by the borrower upon reinstatement or full payment of any Deed of Trust or Mortgage under foreclosure.

Bankruptcy Services (if requested by the LFUCG):

AmeriNat will charge the following fees for Bankruptcy services:

1. Filing of Proof of Claims Fee: \$100.00 per occurrence
2. Filing of Reaffirmation Agreements Fee: \$75.00 for each occurrence
3. Monitoring and Repayments Fee: \$12.00 per loan per month for the duration of an active Chapter 7/13 case for monitoring Chapter 7/13 plans and Discharges or Debtors (Chapter 13), and the receipt of post and pre-petition payments.
4. Filing of Lift Stays Fee: \$175.00 per occurrence plus out-of-pocket fees and costs. Such fees and costs include, but are not limited to, obtaining local council in the bankruptcy jurisdiction and as approved by the LFUCG. The LFUCG will be responsible for the payment of any fees for filing suit or related outside costs due AmeriNat that cannot be reimbursed from the borrower.

Subordination Processing (if requested by LFUCG):

A fee of \$380.00 per analysis per loan.

Income Re-verifications:

A \$265.00 per file charge will be made for a level one income verification. A level two verification, including income, debt and program requirements, will be conducted at a fee of \$405.00 per file.

Additional fees upon occurrence include:

- a. Ordering of any income verification documents, e.g. verification of employment, verification of deposit: \$50.00 per document
- b. When a re-verification package, reminder letter, and report is issued by AmeriNat for non-responsive borrower, a cancellation fee of \$75.00 per non-responsive file.
- c. To reopen a file that has been assessed a cancellation fee, the file will be the full fee less any previously assessed cancellation fee.
- d. On a file for which a recommendation has been provided but is thereafter resubmitted with changed or additional information, a re-evaluation fee of \$35.00 per resubmission.

Per-Event Fees:

Tickler Notifications:	\$12.50 per notification
Loan Transfer Fee:	\$50.00 per loan one-time fee if transferred from AmeriNat
Property Conditions Profile:	\$50.00 per occurrence
Affidavit of Owner:	\$13.00 per loan (entire portfolio done at onetime) with a \$500 minimum fee.

Extraordinary Account Research and/or Loan Reconstruction

AmeriNat will conduct ongoing routine maintenance and general customer service activities on borrower information and balances as part of its servicing duties at no additional cost.

Should the LFUCG request additional research to be conducted, or if the LFUCG engages AmeriNat to conduct a Loan Reconstruction Service on its portfolio, an extraordinary research fee of \$150.00 per hour will be charged, with a minimum of one hour per occurrence. Any such fee will be approved by the LFUCG before the research is conducted.

When research is conducted at the request of the LFUCG because of a discrepancy between the LFUCG's records and AmeriNat's records relating to the principal balance or other loan information, and the result of the research determines that the discrepancy was the result of activity being posted at the LFUCG and not forwarded to AmeriNat for updating of its records, the extraordinary research fee will be charged for the time spent on the research.

In the event the LFUCG requests additional services to be performed by AmeriNat not specifically set forth in the Scope of Services and AmeriNat agrees to perform the requested additional service(s), AmeriNat shall undertake such services(s) after receiving written authorization from the LFUCG. Additional compensation for such service(s) shall be allowed as agreed upon in writing by both the LFUCG and AmeriNat.

Addendum

MAYOR JIM GRAY



LEXINGTON

TODD SLATIN
DIRECTOR
CENTRAL PURCHASING

ADDENDUM #1

RFP Number: #11-2018

Date: April 16, 2018

Subject: Loan Servicing for Division of Grants and Special Programs

Address inquiries to:
Sondra Stone
(859) 258-3320

TO ALL PROSPECTIVE SUBMITTERS:

Please be advised of the following clarifications to the above referenced RFP:

Respondents shall have in place a blanket fidelity bond in the amount of \$1M, affording coverage with respect to employees in all capacities, in the performance of obligations provided under this contract.

Todd Slatin, Director
Division of Central Purchasing

All other terms and conditions of the RFP and specifications are unchanged. This letter should be signed, attached to and become a part of your submittal.

COMPANY NAME: AmeriNat

ADDRESS: 217 S. Newton Ave., Albert Lea, MN 56007

SIGNATURE OF BIDDER:



MWDBE Participation Documentation

AmeriNat recognizes the importance of providing employment and other economic opportunities to Minority-Owned (MBE), Woman-Owned (WBE), Disadvantaged (DBE) Business Enterprises and Veteran-Owned Small Businesses (VOSB). This is a professional services contract for loan servicing. To achieve the participation goals stated in the RFP, AmeriNat would need to subcontract out the primary and delinquent loan servicing deliverables. Doing so can reasonably be expected to result in an inferior service delivery and is not in compliance with servicing regulations and licensing requirements. Therefore, we feel the only feasible ancillary component to the loan servicing activities for which subcontracting can be implemented is for legal services.

AmeriNat has made good faith efforts to engage with MWDBE/Veteran-Owned law firms that provide bankruptcy and foreclosure services. As a result of these efforts, we've identified the Veteran-owned firm George Mason Law Firm, PSC as a potential subcontractor. Upon LFUCG's request for these particular services, AmeriNat will proceed with negotiating a subcontracting agreement accordingly.

Attached is the following MWDBE/Veteran-Owned participation documentation:

- ▶ LFUCG MWDBE Participation Form
- ▶ MWDBE Quote Summary Form
- ▶ LFUCG Statement of Good Faith Efforts and documentation



LFUCG MWDBE PARTICIPATION FORM

Bid/RFP/Quote Reference # 11-2018 Loan Servicing for Division of Grants and Special Programs

The MWDBE and/or veteran subcontractors listed have agreed to participate on this Bid/RFP/Quote. If any substitution is made or the total value of the work is changed prior to or after the job is in progress, it is understood that those substitutions must be submitted to Central Purchasing for approval immediately. **Failure to submit a completed form may cause rejection of the bid.**


MWDBE Company, Name, Address, Phone, Email	MBE WBE or DBE	Work to be Performed	Total Dollar Value of the Work	% Value of Total Contract
1. George Mason Law Firm 3070 Lakecrest Circle Suite 400, PMB 278 Lexington, KY 40513 (859) 224-8277 george@georgemasonlf.com	Veteran-Owned SDVOB	Legal Services for Bankruptcies and Foreclosures	TBD	TBD
2.				
3.				
4.				

The undersigned company representative submits the above list of MWDBE firms to be used in accomplishing the work contained in this Bid/RFP/Quote. Any misrepresentation may result in the termination of the contract and/or be subject to applicable Federal and State laws concerning false statements and false claims.

AmeriNat

Company

4-30-18
Date

 Adrienne Thorson

Company Representative

Chairwoman and CEO
Title



MWDBE QUOTE SUMMARY FORM

Bid/RFP/Quote Reference # RFP #11-2018 - Loan Servicing for Division of Grants and Special Programs

The undersigned acknowledges that the minority and/or veteran subcontractors listed on this form did submit a quote to participate on this project. Failure to submit this form may cause rejection of the bid.

Company Name AmeriNat	Contact Person Adrienne Thorson, Chairwoman and CEO
Address/Phone/Email 217 South Newton Ave., Albert Lea, MN 56007 Phone: (866) 779-5545 Email: athorson@amerinatls.com	Bid Package / Bid Date RFP #11-2018 Loan Servicing for Division of Grants and Special Programs Bid Date: May 3, 2018

MWDBE Company Address	Contact Person	Contact Information (work phone, Email, cell)	Date Contacted	Services to be performed	Method of Communication (email, phone meeting, ad, event etc)	Total dollars \$\$ Do Not Leave Blank (Attach Documentation)	MBE * AA HA AS NA Female	Veteran
George Mason Law Firm, PSC	George Mason	(859) 224-8277 george@georgemasonlf.com C: (859) 327-4740	4/17/2018	Bankruptcy and Foreclosure Services	Email	Attorney: \$350/hour Paralegal: \$150/hour Total TBD		X (SDVOSB)

(MBE designation / AA=African American / HA= Hispanic American/AS = Asian American/Pacific Islander/ NA= Native American)

The undersigned acknowledges that all information is accurate. Any misrepresentation may result in termination of the contract and/or be subject to applicable Federal and State laws concerning false statements and claims.

AmeriNat

Company

4-30-18

Date

Adrienne Thorson

Company Representative

Chairwoman and CEO

Title

LFUCG STATEMENT OF GOOD FAITH EFFORTS

Bid/RFP/Quote # 11-2018 Loan Servicing for Division of Grants and Special Programs

By the signature below of an authorized company representative, we certify that we have utilized the following Good Faith Efforts to obtain the maximum participation by MWDBE and Veteran-Owned business enterprises on the project and can supply the appropriate documentation.

Advertised opportunities to participate in the contract in at least two (2) publications of general circulation media; trade and professional association publications; small and minority business or trade publications; and publications or trades targeting minority, women and disadvantaged businesses not less than fifteen (15) days prior to the deadline for submission of bids to allow MWDBE firms and Veteran-Owned businesses to participate.

Included documentation of advertising in the above publications with the bidders good faith efforts package

Attended LFUCG Central Purchasing Economic Inclusion Outreach event

Attended pre-bid meetings that were scheduled by LFUCG to inform MWDBEs and/or Veteran-Owned Businesses of subcontracting opportunities

Sponsored Economic Inclusion event to provide networking opportunities for prime contractors and MWDBE firms and Veteran-Owned businesses

Requested a list of MWDBE and/or Veteran subcontractors or suppliers from LFUCG and showed evidence of contacting the companies on the list(s).

Contacted organizations that work with MWDBE companies for assistance in finding certified MWDBE firms and Veteran-Owned businesses to work on this project. Those contacted and their responses should be a part of the bidder's good faith efforts documentation.

Sent written notices, by certified mail, email or facsimile, to qualified, certified MWDBEs soliciting their participation in the contract not less than seven (7) days prior to the deadline for submission of bids to allow them to participate effectively.

Followed up initial solicitations by contacting MWDBEs and Veteran-Owned businesses to determine their level of interest.

Provided the interested MWDBE firm and/or Veteran-Owned business with adequate and timely information about the plans, specifications, and requirements of the contract.

Selected portions of the work to be performed by MWDBE firms and/or Veteran-Owned businesses in order to increase the likelihood of meeting the contract goals. This includes, where appropriate, breaking out contract work

items into economically feasible units to facilitate MWDBE and Veteran participation, even when the prime contractor may otherwise perform these work items with its own workforce

X Negotiated in good faith with interested MWDBE firms and Veteran-Owned businesses not rejecting them as unqualified without sound reasons based on a thorough investigation of their capabilities. Any rejection should be so noted in writing with a description as to why an agreement could not be reached.

X Included documentation of quotations received from interested MWDBE firms and Veteran-Owned businesses which were not used due to uncompetitive pricing or were rejected as unacceptable and/or copies of responses from firms indicating that they would not be submitting a bid.

Bidder has to submit sound reasons why the quotations were considered unacceptable. The fact that the bidder has the ability and/or desire to perform the contract work with its own forces will not be considered a sound reason for rejecting a MWDBE and/or Veteran-Owned business's quote. Nothing in this provision shall be construed to require the bidder to accept unreasonable quotes in order to satisfy MWDBE and Veteran goals.

Made an effort to offer assistance to or refer interested MWDBE firms and Veteran-Owned businesses to obtain the necessary equipment, supplies, materials, insurance and/or bonding to satisfy the work requirements of the bid proposal

Made efforts to expand the search for MWBE firms and Veteran-Owned businesses beyond the usual geographic boundaries.

Other--any other evidence that the bidder submits which may show that the bidder has made reasonable good faith efforts to include MWDBE **and Veteran participation.**

NOTE: Failure to submit any of the documentation requested in this section may be cause for rejection of bid. Bidders may include any other documentation deemed relevant to this requirement which is subject to approval by the MBE Liaison. Documentation of Good Faith Efforts must be submitted with the Bid, if the participation Goal is not met.

The undersigned acknowledges that all information is accurate. Any misrepresentations may result in termination of the contract and/or be subject to applicable Federal and State laws concerning false statements and claims.

AmeriNat _____

Company 4-30-18

Date

 _____ Adrienne Thorson

Company Representative
Chairwoman and CEO

Title

Lexington –Fayette Urban County Government MWDBE Participation Goals Good Faith Effort Documentation

The following emails were sent requesting a list of MWDBE and Veteran subcontractors or suppliers from LFUCG as well as emails sent to the applicable companies on the list (copies of emails attached):

- April 17, 2018 – Micki Gylten, Regional Sales Manager at AmeriNat emailed Sherita Miller, Minority Business Enterprise Liaison at LFUCG requesting a list of MWDBE and Veteran subcontractors or suppliers.
- April 17, 2018 – Sherita Miller emailed Micki Gylten a copy of LFUCG’s certified list of MBE/WBE/DBE and Veteran owned businesses.
- April 17, 2018 – Micki emailed the only law firm on this list, George Mason Law Firm, PSC regarding their fees for bankruptcy services or foreclosure services.

Amber Loverink

From: Micki Gylten
Sent: Tuesday, April 17, 2018 3:08 PM
To: Amber Loverink
Subject: Fw: MBE/SBE/DBE/VBE- Attorney
Attachments: LFUCG Certified List_March 2018.xlsx

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylten@amerinatls.com | www.amerinatls.com



This email is confidential and is restricted by AmeriNat's email policy, which can be found at <http://www.amerinatls.com/emailpolicy.aspx>.

From: Sherita Miller <smiller@lexingtonky.gov>
Sent: Tuesday, April 17, 2018 2:26 PM
To: Micki Gylten
Subject: RE: MBE/SBE/DBE/VBE- Attorney

Good afternoon Micki,

I received your voicemail message.

Attached is a copy of LFUCG's certified list of MBE/WBE/DBE and Veteran owned businesses. This is an overall list of businesses with various specialties.

There is one law firm on this list. George Mason Law Firm, PSC, Allie George Mason, Jr., George@Georgemasonlf.com or 859-224-8277. This firm is a Service-Disabled Veteran Owned Small Business (SDVOSB). If you need additional lists or have any questions, please feel free to contact me.

Thanks, Sherita

Sherita Miller
Minority Business Enterprise Liaison
Central Purchasing

859.258.3323 office
lexingtonky.gov



From: Micki Gylten <MGylten@amerinatls.com>
Sent: Tuesday, April 17, 2018 2:34 PM
To: Sherita Miller <smiller@lexingtonky.gov>
Subject: MBE/SBE/DBE/VBE- Attorney

[EXTERNAL] Use caution before clicking links and/or opening attachments.

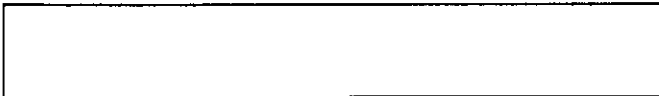
Sherita,

Good afternoon. I wanted to check in with you and see if you know of any certified MBE/WBE/DBE or Veteran owned business that are attorneys? We are responding to an RFP where there are goals in this regard.

Thank you.

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylten@amerinatls.com | www.amerinatls.com



This email is confidential and is restricted by AmeriNat's email policy, which can be found at <http://www.amerinatls.com/emailpolicy.aspx>.

Amber Loverink

From: Micki Gylten
Sent: Friday, April 20, 2018 12:23 PM
To: Amber Loverink
Subject: Fwd: Lexington Fayette-Service-Disabled Veteran Owned Law Firm

See the email below.

Micki Gylten | Regional Sales Manager
P 319.569.1876 C 319.541.3689
mgylten@amerinatls.com | www.amerinatls.com



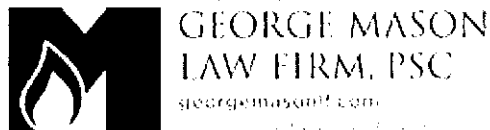
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Begin forwarded message:

From: George <george@georgemasonlf.com>
Date: April 20, 2018 at 12:18:20 PM CDT
To: Micki Gylten <MGylten@amerinatls.com>
Cc: John <John@georgemasonlf.com>, Debbie McKinney <debbiem@georgemasonlf.com>
Subject: Service-Disabled Veteran Owned Law Firm

Micki – Sorry for the late reply, but our legal billing rate is as follows: Attorney - \$350.00/hour, plus expenses and Paralegal - \$150.00/hour, plus expenses. Please see my revised signature block and 3 Logos. Thanks, George

George Mason
Attorney
George Mason Law Firm, PSC
Email: george@georgemasonlf.com
Office: (859) 224-8277
Mobile: (859) 327-4740
www.georgemasonlf.com
Licensed in KY, TN, VA, WV, PA & OH



George Mason Law Firm, PSC has been designated by the U.S. Department of Veterans Affairs as a Service Disabled Veteran Owned Small Business (SDVOSB). Furthermore, Kentucky has also certified George Mason Law Firm, PSC as a KY SDVOSB.



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From: Micki Gylten <MGylten@amerinatls.com>
Sent: Tuesday, April 17, 2018 3:13 PM
To: George <george@georgemasonlf.com>
Subject: Fw: Service-Disabled Veteran Owned Law Firm

George,

Good afternoon. We are currently working with Lexington Fayette Urban County Government and they are out to RFP with a goal of 3% for Veteran- Owned participation. The City has not required in the past that an outside attorney firm provides bankruptcy services or foreclosure services, but in light of the RFP, the City may choose to do so. Can you please provide your fee sheet, in case we would need to use your services for bankruptcies or foreclosures?

I look forward to hearing from you. Thank you.

Micki Gylten | Regional Sales Manager

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From: Watson, Dawn (Finance) <dawn.watson@ky.gov>
Sent: Tuesday, April 17, 2018 1:54 PM

To: Micki Gylten
Cc: Smith, Yvette (Finance EEOCC)
Subject: Service-Disabled Veteran Owned Law Firm

Hello Micki,

Below is the contact information for a certified veteran owned business:

George Mason Law Firm, PSC
Allie George Mason, Jr.
(859)224-8277
george@georgemasonlf.com

Let us know if you have any questions.

Dawn Watson

Office of EEO & Contract Compliance
Finance and Administration Cabinet
Room 395, Capitol Annex Bldg.
Frankfort, KY 40601
Ph: 502.564.2874
Fax: 502.564.1055
dawn.watson@ky.gov
vctbiz.ky.gov

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The following emails were sent to organizations that work with MWDBE companies for assistance in finding certified MWDBE firms and Veteran-Owned businesses to work on this project, as well as the emails sent to those applicable firms.

On April 17, 2018, Micki Gylten, Regional Sales Manager at AmeriNat emailed the following organizations requesting a list of MWDBE firms and Veteran-Owned businesses to work on this project (copies of emails are attached):

Business	Contact	Response Received
Commerce Lexington – Minority Business Development	Tyrone Tyra tyra@commercelexington.com	No
Tri-State Minority Supplier Diversity Council	Susan Marston smarston@tsmsdc.com	No
Small Business Development Council	Shawn Rogers shawn.rogers@uky.edu	No
Ohio River Valley Woman’s Business Council (WBENC)	Sheila Mixon smixon@orvwbc.org	No
Kentucky MWBE Certification Program	Yvette Smith Yvette.Smith@ky.gov	Yes
National Women Business Owner’s Council (NWBOC)	Janet Harris-Lange janet@nwbo.org	No
Small Business Administration	Robert Coffey robertcoffey@sba.gov	No
LaVoz de Kentucky	Andres Cruz lavozy@yahoo.com	No

Amber Loverink

From: Micki Gylten
Sent: Tuesday, April 17, 2018 2:22 PM
To: Amber Loverink
Subject: Fw: MBE/SBE/DBE/VBE- Attorney

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylten@amerinatls.com | www.amerinatls.com



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From: Micki Gylten
Sent: Tuesday, April 17, 2018 1:35 PM
To: ttyra@commercelexington.com
Subject: MBE/SBE/DBE/VBE- Attorney

Tyrone,

Good afternoon. I wanted to check in with you and see if you know of any certified MBE/WBE/DBE or Veteran owned business that are attorneys? We are responding to an RFP where there are goals in this regard.

Thank you.

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylten@amerinatls.com | www.amerinatls.com



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Amber Loverink

From: Micki Gylten
Sent: Tuesday, April 17, 2018 2:21 PM
To: Amber Loverink
Subject: Fw: MBE/SBE/DBE/VBE- Attorney

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylden@amerinatls.com | www.amerinatls.com



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From: Micki Gylten
Sent: Tuesday, April 17, 2018 1:36 PM
To: smarston@tsmsdc.com
Subject: MBE/SBE/DBE/VBE- Attorney

Susan,

Good afternoon. I wanted to check in with you and see if you know of any certified MBE/WBE/DBE or Veteran owned business that are attorneys? We are responding to an RFP where there are goals in this regard.

Thank you.

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylden@amerinatls.com | www.amerinatls.com



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Amber Loverink

From: Micki Gylten
Sent: Tuesday, April 17, 2018 2:20 PM
To: Amber Loverink
Subject: Fw: MBE/SBE/DBE/VBE- Attorney

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylten@amerinatls.com | www.amerinatls.com



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From: Micki Gylten
Sent: Tuesday, April 17, 2018 1:37 PM
To: shawn.rogers@uky.edu
Subject: MBE/SBE/DBE/VBE- Attorney

Shawn,

Good afternoon. I wanted to check in with you and see if you know of any certified MBE/WBE/DBE or Veteran owned business that are attorneys? We are responding to an RFP where there are goals in this regard.

Thank you.

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylten@amerinatls.com | www.amerinatls.com



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Amber Loverink

From: Micki Gylten
Sent: Tuesday, April 17, 2018 2:20 PM
To: Amber Loverink
Subject: Fw: MBE/SBE/DBE/VBE- Attorney

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylden@amerinatls.com | www.amerinatls.com



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From: Micki Gylten
Sent: Tuesday, April 17, 2018 1:38 PM
To: smixon@orvwbc.org
Subject: MBE/SBE/DBE/VBE- Attorney

Shelia,

Good afternoon. I wanted to check in with you and see if you know of any certified MBE/WBE/DBE or Veteran owned business that are attorneys? We are responding to an RFP where there are goals in this regard.

Thank you.

Micki Gylten | Regional Sales Manager

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Amber Loverink

From: Micki Gylten
Sent: Tuesday, April 17, 2018 2:15 PM
To: Amber Loverink
Subject: Fw: MBE/SBE/DBE/VBE- Attorney

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylten@amerinatls.com | www.amerinatls.com



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From: Smith, Yvette (Finance EEOCC) <Yvette.Smith@ky.gov>
Sent: Tuesday, April 17, 2018 1:51 PM
To: Micki Gylten
Subject: RE: MBE/SBE/DBE/VBE- Attorney

Good afternoon Micki,

I forwarded your request to Dawn Watson and Paula Weglarz. They handle our Service-Disabled Veteran-Owned Small Business (Dawn) and Minority and Women Business Enterprise (Paula) programs. Thank you for using our programs as a resource.

From: Micki Gylten <MGylten@amerinatls.com>
Sent: Tuesday, April 17, 2018 2:39 PM
To: Smith, Yvette (Finance EEOCC) <Yvette.Smith@ky.gov>
Subject: MBE/SBE/DBE/VBE- Attorney

Yvette,

Good afternoon. I wanted to check in with you and see if you know of any certified MBE/WBE/DBE or Veteran owned business that are attorneys? We are responding to an RFP where there are goals in this regard.

Thank you.

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylten@amerinatls.com | www.amerinatls.com



Amber Loverink

From: Micki Gylten
Sent: Tuesday, April 17, 2018 2:17 PM
To: Amber Loverink
Subject: Fw: Service-Disabled Veteran Owned Law Firm

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylten@amerinatls.com | www.amerinatls.com



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From: Micki Gylten
Sent: Tuesday, April 17, 2018 2:08 PM
To: Watson, Dawn (Finance)
Cc: Smith, Yvette (Finance EEOCC)
Subject: Re: Service-Disabled Veteran Owned Law Firm

Thank you so much!

Micki Gylten | Regional Sales Manager

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From: Watson, Dawn (Finance) <dawn.watson@ky.gov>
Sent: Tuesday, April 17, 2018 1:54 PM
To: Micki Gylten
Cc: Smith, Yvette (Finance EEOCC)
Subject: Service-Disabled Veteran Owned Law Firm

Hello Micki,

Below is the contact information for a certified veteran owned business:

George Mason Law Firm, PSC
Allie George Mason, Jr.
(859)224-8277
george@georgemasonlf.com

Let us know if you have any questions.

Dawn Watson

Office of EEO & Contract Compliance
Finance and Administration Cabinet
Room 395, Capitol Annex Bldg.
Frankfort, KY 40601
Ph: 502.564.2874
Fax: 502.564.1055
dawn.watson@ky.gov
vetbiz.ky.gov

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Amber Loverink

From: Micki Gylten
Sent: Tuesday, April 17, 2018 2:20 PM
To: Amber Loverink
Subject: Fw: MBE/SBE/DBE/VBE- Attorney

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylten@amerinatls.com | www.amerinatls.com



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From: Micki Gylten
Sent: Tuesday, April 17, 2018 1:40 PM
To: janet@nwbc.org
Subject: MBE/SBE/DBE/VBE- Attorney

Janet,

Good afternoon. I wanted to check in with you and see if you know of any certified MBE/WBE/DBE or Veteran owned business that are attorneys? We are responding to an RFP where there are goals in this regard.

Thank you.

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylten@amerinatls.com | www.amerinatls.com



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Amber Loverink

From: Micki Gylten
Sent: Tuesday, April 17, 2018 2:18 PM
To: Amber Loverink
Subject: Fw: MBE/SBE/DBE/VBE- Attorney

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylden@amerinatls.com | www.amerinatls.com



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From: Micki Gylten
Sent: Tuesday, April 17, 2018 1:41 PM
To: robertcoffey@sba.gov
Subject: MBE/SBE/DBE/VBE- Attorney

Robert,

Good afternoon. I wanted to check in with you and see if you know of any certified MBE/WBE/DBE or Veteran owned business that are attorneys? We are responding to an RFP where there are goals in this regard.

Thank you.

Micki Gylten | Regional Sales Manager

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Amber Loverink

From: Micki Gylten
Sent: Tuesday, April 17, 2018 2:19 PM
To: Amber Loverink
Subject: Fw: MBE/SBE/DBE/VBE- Attorney

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylten@amerinatls.com | www.amerinatls.com



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From: Micki Gylten
Sent: Tuesday, April 17, 2018 1:42 PM
To: lavozdeky@yahoo.com
Subject: MBE/SBE/DBE/VBE- Attorney

Andres,

Good afternoon. I wanted to check in with you and see if you know of any certified MBE/WBE/DBE or Veteran owned business that are attorneys? We are responding to an RFP where there are goals in this regard.

Thank you.

Micki Gylten | Regional Sales Manager

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On April 17, 2018, Micki Gylten, Regional Sales Manager at AmeriNat called the following organizations requesting a list of MWDBE firms and Veteran-Owned businesses to work on this project:

Business	Contact	Notes:
Commerce Lexington – Minority Business Development	Ben (last name not provided) Phone: (502) 365-9762	Spoke to Ben. He was in a meeting and will be calling me back. I called him back at 4:04 pm and left him a message.
Community Ventures Corporation	Phyllis Alcorn Phone: (859) 231-0054	They do not have or know of DBE/MBE/Veteran Owned attorneys.
KY Transportation Cabinet (KYTC)	Jamie Clifton Phone: (502) 564-3601	They do not have or know of DBE/MBE/Veteran Owned attorneys.
KYTC Pre-Qualification	Shella Eagle Phone: (502) 782-4815	They do not have or know of DBE/MBE/Veteran Owned attorneys.

On April 17, 2018, Micki Gylten, Regional Sales Manager at AmeriNat sent emails to qualified MWDBE firms and Veteran-Owned businesses to solicit their participation with this project:

Business	Contact	Notes:
George Mason Law Firm, PSC	George Mason Email: george@georgemasonlf.com Phone: (859) 224-8277	Emailed Mr. Mason regarding bankruptcy and foreclosure services. Mr. Mason provided the firm's fee schedule for these services. Micki provided Mr. Mason information pertaining to this RFP and discussed the process of negotiating a potential contract. Documentation is attached.
DelCotto Law Group, PLLC	Laura Day DelCotto Email: ldelcotto@dlgfir.com Phone: (859) 231-8500	Emailed Ms. DelCotto regarding bankruptcy and foreclosure services. No response was received; therefore, a follow-up email was sent on 4/23/18. Ms. DelCotto responded that due to conflict of interest, their firm will not be able to participate. Documentation is attached.

Amber Loverink

From: Micki Gylten
Sent: Monday, April 23, 2018 8:57 AM
To: George
Cc: John; Debbie McKinney; Amber Loverink
Subject: Re: Service-Disabled Veteran Owned Law Firm
Attachments: Lexington-Fayette RFP for Loan Servicing (04-2018).pdf

Thank you George. The City has not requested the foreclosure, bankruptcy etc. services that you can perform, but those would be services that we would outsource if requested. I will let you know if we win this RFP, and the City requests the services that you can perform. At that time, we will engage in a contract with you. I have attached the RFP for your reference.

Thank you for your interest. Have a great day.

Micki Gylten | Regional Sales Manager

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From: George <george@georgemasonlf.com>
Sent: Sunday, April 22, 2018 8:08 PM
To: Micki Gylten
Cc: John; Debbie McKinney
Subject: RE: Service-Disabled Veteran Owned Law Firm

Micki – We have been performing foreclosures for the past 1 ½ years for the US Department of Agriculture before the US District Court for the Eastern District of Kentucky. We have not yet represented the USDA in any bankruptcies. Regards, George

From: Micki Gylten <MGylten@amerinatls.com>
Sent: Friday, April 20, 2018 2:02 PM
To: George <george@georgemasonlf.com>
Subject: Re: Service-Disabled Veteran Owned Law Firm

Do you perform bankruptcy and foreclosure services?

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689

mgylten@amerinatls.com | www.amerinatls.com



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On Apr 20, 2018, at 12:18 PM, George <george@georgemasonlf.com> wrote:

Micki – Sorry for the late reply, but our legal billing rate is as follows: Attorney - \$350.00/hour, plus expenses and Paralegal - \$150.00/hour, plus expenses. Please see my revised signature block and 3 Logos. Thanks, George

George Mason
Attorney
George Mason Law Firm, PSC
Email: george@georgemasonlf.com
Office: (859) 224-8277
Mobile: (859) 327-4740
www.georgemasonlf.com
Licensed in KY, TN, VA, WV, PA & OH
<image007.jpg>

George Mason Law Firm, PSC has been designated by the U.S. Department of Veterans Affairs as a Service Disabled Veteran Owned Small Business (SDVOSB). Furthermore, Kentucky has also certified George Mason Law Firm, PSC as a KY SDVOSB.

<image008.png><image009.png>

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From: Micki Gylten <MGylten@amerinatls.com>
Sent: Tuesday, April 17, 2018 3:13 PM
To: George <george@georgemasonlf.com>
Subject: Fw: Service-Disabled Veteran Owned Law Firm

George,

Good afternoon. We are currently working with Lexington Fayette Urban County Government and they are out to RFP with a goal of 3% for Veteran- Owned participation. The City has not required in the past that an outside attorney firm provides bankruptcy services or foreclosure services, but in light of the RFP, the City may choose to do so. Can you please provide your fee sheet, in case we would need to use your services for bankruptcies or foreclosures?

I look forward to hearing from you. Thank you.

Micki Gylten | Regional Sales Manager

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From: Watson, Dawn (Finance) <dawn.watson@ky.gov>

Sent: Tuesday, April 17, 2018 1:54 PM

To: Micki Gylten

Cc: Smith, Yvette (Finance EEOCC)

Subject: Service-Disabled Veteran Owned Law Firm

Hello Micki,

Below is the contact information for a certified veteran owned business:

George Mason Law Firm, PSC
Allie George Mason, Jr.
(859)224-8277
george@georgemasonlf.com

Let us know if you have any questions.

Dawn Watson

Office of EEO & Contract Compliance
Finance and Administration Cabinet
Room 395, Capitol Annex Bldg.
Frankfort, KY 40601
Ph: 502.564.2874
Fax: 502.564.1055
dawn.watson@ky.gov
vetbiz.ky.gov

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From: Laura Day DelCotto
To: [Micki Gylten](#)
Cc: [Amber Loverink](#)
Subject: RE: MBE- Services Request- LFUCG
Date: Monday, April 23, 2018 2:23:50 PM
Attachments: [image003.png](#)

Hi Micki- I did receive and appreciate the follow up.
However, we mostly do "debtor" work and have too many clients who owe money to LFUCG so doing this would be a conflict- normally we would be very interested but I think this is too prevalent of a creditor in our cases overall to be considered. Thanks.

Laura Day DelCotto, Esq.
DelCotto Law Group PLLC
200 North Upper Street
Lexington, Kentucky 40507
T: (859) 231-5800 | F: (859) 281-1179
Lexington ♦ Danville ♦ Louisville
ldelcotto@dlgfir.com | www.dlgfirm.com



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From: Micki Gylten [mailto:MGylten@amerinatls.com]
Sent: Monday, April 23, 2018 3:18 PM
To: Laura Day DelCotto <ldelcotto@dlgfir.com>
Cc: Amber Loverink <aloverink@amerinatls.com>
Subject: Re: MBE- Services Request- LFUCG

Laura,

Good afternoon. I wanted to check in with you to see if you received my earlier email? We are currently doing business with LFUCG and they are out to RFP and currently have MBE/WBE requirement. Although the RFP isn't asking for legal services, this would be an area we would outsource if requested. The legal services could be foreclosures or bankruptcies as an example. I have attached the RFP for your reference. If you are interested, please email me your fee sheet. If we are selected and if the services are requested, I would get in touch with

you to engage in a contract for your services. Feel free to give me a call to discuss if you have any questions. Please email me as soon as possible with your interest and fee sheet. Thank you.

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylten@amerinatls.com | www.amerinatls.com



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From: Micki Gylten

Sent: Tuesday, April 17, 2018 3:35 PM

To: ldelcotto@dlgfirm.com

Subject: MBE- Fee Sheet Request- LFUCG

Laura,

Good afternoon. We are currently working with Lexington Fayette Urban County Government and they are out to RFP with a goal of 10% for MBE/WBE participation. The City has not required in the past that an outside attorney firm provides bankruptcy services or foreclosure services, but in light of the RFP, the City may choose to do so. Can you please provide your fee sheet, in case we would need to use your services for bankruptcies or foreclosures or related services?

I look forward to hearing from you. Thank you

Micki Gylten | Regional Sales Manager

P 319.569.1876 C 319.541.3689 | mgylten@amerinatls.com | www.amerinatls.com



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