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Proposal for Lexington-Fayette Urban County Government



LEXINGTON

Request for Proposals (RFP #28-2023) for Loan Portfolio Servicing for the Division of Grants and Special Programs

PROPOSAL DUE DATE: MAY 26, 2023, 2:00 PM



May 23, 2023

Lexington-Fayette Urban County Government
Division of Grants and Special Programs
200 East Main Street, 6th Floor
Lexington, KY 40507

AmeriNat is pleased to offer this proposal to the Lexington-Fayette Urban County Government ("Government"). AmeriNat will provide the Government with a comprehensive and proven solution for its loan portfolio servicing needs.

For over 45 years AmeriNat has provided nationwide loan servicing and asset management to state and local governments, nonprofits, financial institutions and private investors. Loans made under affordable housing, economic development, and small business are the sweet spot of our operations. As a result of decades of experience working with public-private-partnership structures, AmeriNat is mutually trusted by both the private and public sectors to do what's right and to do it well.

AmeriNat currently manages approximately \$9 billion of principal balance for clients across the nation. Our proposal combines the firm's strength and experience with the flexibility and attention you expect from a dedicated in-house team. AmeriNat's mission is to *"Partner with others to increase the availability and quality of affordable housing and economic development opportunities nationwide"*. As partners with its clients, AmeriNat's goal is to provide excellence in client and borrower service so that your program needs are achieved.

As the Government's current service provider, we are familiar with your staff and your loan servicing requirements and will continue to furnish the required services in full compliance to the terms, conditions and specifications set forth in the RFP within designated timelines. We appreciate you allowing us to service your loans for the past 21 years and would be honored to continue our relationship with you. In 2021, AmeriNat converted to the Black Knight MSP servicing platform, a foundational step for further expansion of services to valued clients like the Government. AmeriNat's online platform, LoanLink, has been upgraded with additional views and further customization options while keeping the core feature of "downloadable data in a flash". Our new Investor Services department has been quickly distinguishing AmeriNat from its competitors through its accessibility and responsiveness. And our borrower services team is second to none, with customer service ratings that consistently outrank other servicers, complemented by an entirely new borrower website and mobile app.

AmeriNat is a wholly-owned operating subsidiary of OSP, LP. OSP is an O'Brien-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.

We will be pleased to answer any questions you have on the enclosed material or provide any additional information you should need. As the firm's CEO, I am authorized to make representations on behalf of AmeriNat and to bind AmeriNat to a contract. You may contact me directly at (866) 779-5545 or via email at athorson@amerinatls.com or Micki Abel at (319) 541-3689 or via email at mabel@amerinatls.com.

Sincerely,

A handwritten signature in blue ink, appearing to read "Adrienne T", with a stylized flourish at the end.

Adrienne Thorson
Chairwoman and CEO

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Experience

AmeriNat has unparalleled experience in the affordable housing industry. AmeriNat has 45 years of experience servicing loans. Working with approximately 300 clients nationwide, AmeriNat services over 49,000 loans with a principal balance of approximately \$9 billion, the majority of which were generated by entities like the Government, to promote affordable housing and economic development.

For all 45 years, municipal clients have been a significant part of AmeriNat's portfolio management activities. Currently, AmeriNat provides services to 130 municipalities.

AmeriNat has also underwritten multiple thousands of single-family affordable housing loans and has over 300 actively reporting multifamily affordable housing developments ranging in size from \$500,000 to \$20,000,000. AmeriNat was instrumental in processing and underwriting loans under the Hardest Hit Fund program and has worked with multiple state and local agencies processing and underwriting

Homeowner Assistance Fund and Emergency Rental Assistance Programs. In addition, AmeriNat monitors over 30,000 units for affordability and maintenance that are restricted under affordable housing programs including LIHTC and HOME. AmeriNat has also provided state and federal prevailing wage (Davis Bacon) compliance monitoring for over 350 developments throughout the nation.

AmeriNat manages portfolios of single family, multifamily and commercial/economic development loans with widely varying structures. These loans are originated under multiple funding arenas including CDBG, HOME, HHF, ARRA, NSP, HOPE, EECBG, tax-exempt and other developer bond funds and other common federal, state and local sources including redevelopment funds and are insured by FHA, VA, RD, and private insurers. They include first and junior lien loans. AmeriNat is 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
- USDA

AmeriNat's key strengths and qualifications are evident from its 45-year history of operations. The Government can rely on AmeriNat for:

AMERINAT SERVICING EXPERIENCE AT A GLANCE

- ✓ Over 45 years of loan servicing experience
- ✓ 300 clients nationwide, including 130 municipalities
- ✓ Servicing over 49,000 loans with a principal balance of approx. \$9 billion

Industry Expertise	AmeriNat offers substantial lending and servicing knowledge of varying loan types and portfolios that often require extensive and unique portfolio management requirements not found in conventional lending environments. AmeriNat’s 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. In addition, AmeriNat has a breadth of experience with government clients that allows it to meet needs beyond traditional loan servicing, such as targeting loans to federally-sponsored assistance programs.
Advanced Information Technology Capabilities	AmeriNat’s information technology tools have been customized for the affordable housing industry. Reporting is extensive and highly flexible, and information accessibility is a key tenet to the platforms. Borrowers have access to their loan data online, and the Government can access borrower data and reports online, real-time, 24/7/365. This same information can be downloaded into Excel for further manipulation and analysis.
Flexibility	AmeriNat has a proven history and vast resources but is not a “big-box” firm with rigid requirements. AmeriNat staff provide personal, high-touch service, adhering to uniformly accepted servicing standards and best practices in the industry, but also customizing servicing steps to meet program requirements and goals. Particularly in the area of delinquency management, AmeriNat deploys a range of different tools designed to meet client objectives. AmeriNat works 1-on-1 with clients, as their partners in service delivery.
Commitment to Excellence in Client Service	AmeriNat follows through on its commitment to service excellence through ongoing communication with its clients. AmeriNat has two support centers – one for clients and one for borrowers – to maintain the “hands on” approach clients appreciate. A dedicated representative from the Investor Services department will be the Government’s first point of contact for questions and needs. They will connect with other personnel throughout the firm as needed to respond quickly and fully. In addition, Government staff has direct contact information for AmeriNat managers, including senior leadership, who are dedicated to a productive and beneficial servicing relationship.

Service Overview:

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



LOAN SERVICING

AmeriNat provides comprehensive loan administration across single family, multifamily and commercial asset classes for a wide variety of clients. AmeriNat is licensed in states throughout the nation and Puerto Rico, and is approved by FHA/VA, USDA, and Fannie Mae. AmeriNat’s “client-centric” culture emphasizes portfolio performance goals, data transparency and an agile work philosophy designed to bring high value to customers.



LOSS MITIGATION

AmeriNat's loss mitigation teams are experienced with a broad range of borrowers under multiple types of investor programs. Frequent outreach and encouragement of non-judicial debt resolution serve as the foundation for AmeriNat's collections activities. The AmeriNat teams also manage loan relationships through bankruptcies, foreclosures, judicial remedies, asset liquidation, REO management, and claim reporting.



UNDERWRITING

AmeriNat provides seasoned underwriting experience for both single family and multifamily asset classes. With decades of experience in LIHTC, HOME and other affordable housing funding sources, clients rely on AmeriNat for compliance, comprehensive financial analysis, underwriting, and market, developer, and ownership capacity evaluation. In addition, AmeriNat has extensive experience underwriting for emergency relief programs such as Hardest Hit Fund (HHF) and Emergency Rental Assistance (ERA).



COMPLIANCE MONITORING

AmeriNat provides comprehensive compliance monitoring services for LIHTC, HOME, HUD, and USDA programs, tax-exempt bond projects, and a multitude of state level programs. In addition to monitoring services offered in connection with its Asset Management activities, tenant file reviews, site visits, and Management Company reviews support program compliance. In addition, AmeriNat provides payroll monitoring services including compliance with Davis Bacon wage requirements and Section 3.



ASSET MANAGEMENT

AmeriNat offers Asset Management services for both commercial and multifamily properties. Services range from review of financial and operating data (including calculations for surplus cash-flow loans) to risk rating analysis, loan work-out activities, reserve analysis and compliance monitoring. AmeriNat also provides Property Conditions Profiles, Affidavits of Ownership, Income Reverifications, and offers a comprehensive Property Assessed Clean Energy (PACE) assessment management service.



CONSULTING

Whether it is assistance with a portfolio purchase, policy development, or identifying process improvement opportunities, AmeriNat staff are ready to assist clients with their loan programs. Our team becomes your partner in solving pressing needs in your business. Use our 45-year history of experience to help drive your business forward.



COMMERCIAL PACE MANAGEMENT

AmeriNat offers property tax management services to the Commercial PACE (C-PACE) industry. This service is offered on a stand-alone basis and complementary to C-PACE loan servicing activities. AmeriNat manages assessment enrollment, payment receipt, and investor remittances, provides payoff calculations, works directly with the taxing jurisdictions to reconcile assessments, and provides extensive investor reporting. AmeriNat is also able to direct-bill assessments to the property owner/borrower.



Deposit Management Services

Powered by our sister company, American Deposit Management (ADM), AmeriNat provides nationally recognized, award-winning, deposit management services, with over \$6 billion in assets under management. The development of ADM's proprietary Financial Technology (FinTech) has allowed us to provide our clients access to exclusive rates and unlimited deposit protection through a network of 600+ financial institutions. This offers clients the safety, security, and liquidity needed for all their deposits. Our clients are our number one priority and everything we do is with them in mind.

Typical Implementation Schedule

As the Government's current servicer, there will be no transfer process necessary. We are familiar with the Government's team members, systems and needs, and the Government will not need to wait for services to get up to speed. The AmeriNat team would be *honored* to continue servicing the Government's existing and future loans.

Customer Service Approach

AmeriNat's bilingual borrower service team is second to none with customer service ratings, as measured by google, Wallet-hub and other industry sources, consistently exceeding those of its competitors by nearly 200%! This displays the "exceptionally good servicing" goal that AmeriNat holds itself accountable to.

Borrowers can reach borrower service staff via email and phone numbers published on the AmeriNat website. Continuous access to loan account information is also provided during normal working hours through toll-free customer service telephone lines. AmeriNat has a particular emphasis on tracking inbound call stats, specifically the percentage of calls answered, average speed to answer and abandonment rate, all of which have been outstanding and exceed the established goals. AmeriNat recently deployed an automatic callback feature that allows a caller to choose to be called back rather than wait on a brief hold in the phone queue and borrowers have expressed their appreciation for this added feature.

Borrowers enjoy interacting with our team members so much that some choose to call in each month to make their loan payment and chat with our representatives. The following quotes from borrowers display the care and concern that the AmeriNat team brings to each interaction:

"The customer service was excellent, she processed my payment, help me set up my online profile, and advised me on future steps. I would highly recommend AmeriNat."

"I am writing to compliment AmeriNat on the outstanding and timely customer service that I received today...Thank you for all that you do to assist homeowners like me. I have been very impressed and grateful for your agency and my limited interactions with your staff."

"We have had many offers to refinance our mortgage, but I never will do that because I would lose you all as the servicing company. It is employees like April that give me confidence in your ability to continue to serve us well. Many thanks!"

Insurance

AmeriNat maintains a broad package of insurance coverage including business and umbrella liability, management liability, workers compensation, cyber, automobile, personal property and other standard coverages along with errors and omission policies satisfying applicable servicing requirements and a standard Mortgage Banker's Blanket Bond.

References

TRADE SECRETS: AmeriNat considers this information to be proprietary and confidential information, which shall not be disclosed outside the Government and shall not be duplicated, used, or disclosed - in whole or part - for any purpose other than to evaluate this offer/proposal.

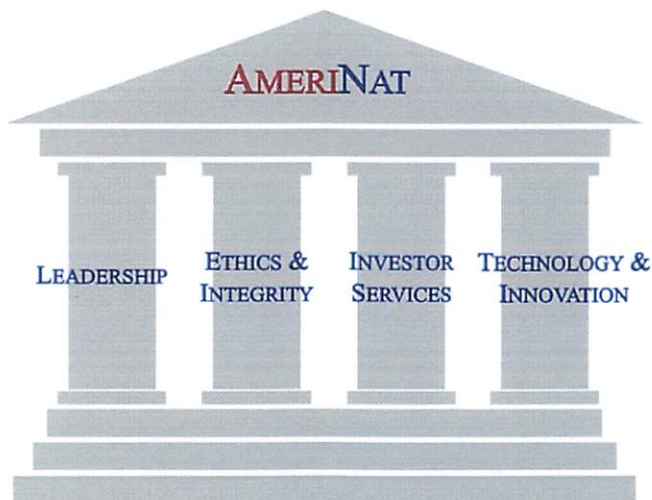
Client Name	Contact Information	Servicing since
City of Durham	Courteney Howell Business Services Administrator/Loan Portfolio Administrator Phone: (919) 560-4570 ext. 22237 courteney.howell@durhamnc.gov	2005
City of Birmingham	Keona T. Nixon Senior Administrative Analyst Phone: (205) 254-2725 keona.nixon@birminghamal.gov	2003

Client Name	Contact Information	Servicing since
City of Shreveport	Bonnie Moore Director of Community Development Phone: (318) 673-5945 bonnie.moore@ci.shreveport.la.us	2002
City of Tampa	April Espinosa Housing Portfolio Specialist, Development & Growth Management Phone: (813) 274-8459 april.espinosa@tampagov.net	2008
City of Raleigh	Stephanie Taylor Housing Program Manager Phone: (919) 996-6976 Stephanie.Taylor2@raleighnc.gov	2005

Corporate Information

Operating Principals

AmeriNat's operations are based upon sound business principles and a dedication to the markets that it serves, consistently applied over 45 years. Key pillars to the company's operation include:



Leadership

AmeriNat's CEO and the team of officers and staff are skilled and committed to keeping the client's interest at the center of AmeriNat's operations. AmeriNat's Board of Directors sets a tone from the top for leadership and accountability, as well as compliance with laws and regulation. Leadership is further supplemented by a board-appointed audit committee that assists with oversight of integrity of financial reporting as well as compliance with legal and regulatory requirements.

AmeriNat has an experienced and tenured leadership, management, and governance team, many of whom have worked together for over 20 years.

AmeriNat's Board of Directors include:

Adrienne Thorson, Chairwoman and CEO



Adrienne Thorson serves as Chairwoman and CEO. Adrienne has over 31 years' experience in financial services, including 20 years at AmeriNat. Prior to coming to AmeriNat, Adrienne served as Market President and CFO at Americana National Bank and successor banks and spent 8 years in public accounting at CliftonLarsonAllen LLP as a manager in the audit division overseeing audits of both financial institutions and local government clients. Adrienne holds a BS in Accounting from Mankato State University and is a Certified Public Accountant.

E. Gerald (Jerry) O'Brien, Board Member



Jerry O'Brien serves as CEO and CIO for O'Brien-Staley Partners and has over 25 years of experience. Formerly senior partner and head of global loan portfolios for CarVal Investors. 17 years of experience across all aspects of financial businesses for Cargill and CarVal. Early career with Chemical Bank and DG Investment Bank in New York. MBA in analytical finance and marketing from University of Chicago and AB in economics from University of Michigan.

Adam Bernier, Board Member



Adam Bernier serves as Managing Director and Chief Operating Officer for O'Brien-Staley Partners and has over 25 years of experience. 21 years of experience for Cargill spanning investment management, internal audit and controllership for both investment business and operating units. Certified Management Accountant & BS in accounting & finance from Minnesota State University - Moorhead.

AmeriNat's leadership is further supplemented by a board-appointed audit committee that assists with oversight of integrity of financial reporting as well as compliance with legal and regulatory requirements. Audit committee members include:

Jennifer Wieteki, Chair



Jennifer specializes in Risk and Investor Relations for O'Brien-Staley Partners and has over 15 years of experience. Previous experience in loan portfolios and real estate investment, including C&I Risk Analyst for CarVal Investors. JD from the University of Minnesota Law School (cum laude), BA from the University of St. Thomas (summa cum laude).

Carleen Rhodes, Member



Carleen provides counsel to OSP Investor Relations as well as connections to prospective investors for impact investing. Over 30 years of experience in non-profit sector, including 12 years as CEO of Saint Paul Foundation, the Minnesota Community Foundation, and Minnesota Philanthropy Partners – a network of foundations with investable assets of \$1.2 billion. Minnesota State University, St. Cloud, MA and BA in English. Certified Fund Raising Executive (CFRE).

Jacqui Dorsey, Member



Jacqui is a Shareholder at Hvistendahl, Moersch, Dorsey & Hahn, P.A., law firm in Northfield, Minnesota. She has over 20 years' legal experience in Minnesota, Beverly Hills, Los Angeles, Seattle and Phoenix, involving corporate management, commercial real estate and insurance defense. Jacqui holds a BS in Business Administration from the University of Southern California and a JD from the William Mitchell College of Law.

Ethics & Integrity

AmeriNat has built a foundation that emphasizes sustainability, integrity of operations, and successful outcomes for clients as well as employees and shareholders. AmeriNat operates in a fiscally responsible manner across operations and meets or exceeds the financial requirements of regulatory agencies. The company has an extensive system of internal controls designed to support the accuracy and integrity of operations and financial reporting. AmeriNat has provided a copy of its most recent audited financial statement as evidence of our financial soundness, which can be found in Exhibit A of this proposal.

AmeriNat has always operated within a heavily regulated industry and its infrastructure emphasizes compliance with local, state and federal laws and regulations. AmeriNat holds the appropriate licenses for jurisdictions in which it operates. Employees operate under a Code of Ethics that has been established by the Board of Directors. The policy reinforces the high standards of conduct underlying operations. A Compliance Committee composed of senior line managers 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 SSAE 18 audit, SOC 1 and SOC 2
- ▶ Annual HUD audit
- ▶ Annual FNMA audit procedures and monthly/quarterly loan audits
- ▶ Annual to 18-month compliance audits over pertinent federal regulations
- ▶ Annual to 18 months SAFE and BSA audits
- ▶ Outsourced internal audits based on annual risk assessment

Investor Services

AmeriNat's Investor Services Department has been separated and elevated in the organization in alignment with AmeriNat's emphasis on client engagement, responsiveness, and attentiveness. The Investor Services team will have regular meetings with the Government, will review portfolio reports on a routine basis, will be familiar with the status of delinquencies and claims and is the Government's first and final stop for questions and needs.

Technology & Innovation

AmeriNat made several changes in 2021 that were both responsive to the growth experienced in the past two decades and anticipatory of forward-facing industry and client needs. With these changes AmeriNat is able to distinguish itself through an available and responsive servicing team, supported by systems designed for the efficient handling of loan transactions, with differentiating flexibility to respond to client business needs. This is AmeriNat "exceptionally good servicing".

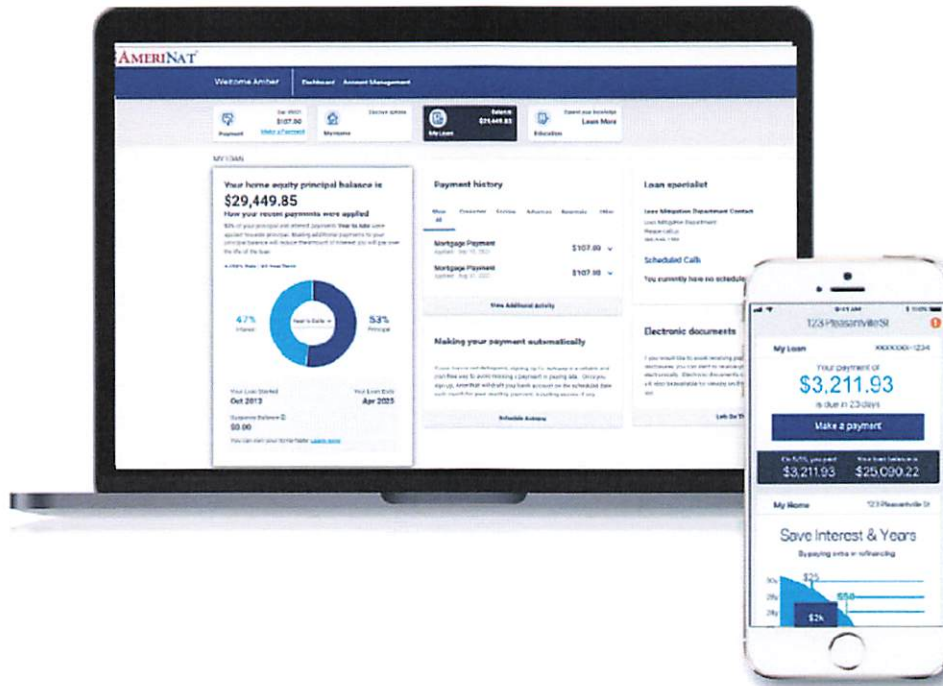
Servicing Platform

AmeriNat converted to the Black Knight MSP system in 2021. The MSP system provides additional scale and functionality and is integrated with several tools that assist both AmeriNat staff and borrowers with quick and convenient results.

- ▶ Portfolio reporting capabilities and data transparency
- ▶ Standard Black Knight portfolio reports in addition to customized AmeriNat reports via *LoanLink* on the AmeriNat website
- ▶ Flexibility around escrow maintenance and analysis

Borrower website

Borrowers have an access tool via the AmeriNat website providing a modern and mobile-friendly portal. In addition, AmeriNat's 5-Star mobile app provides borrowers another convenient tool (and fully integrating with popular consumer finance applications, such as Mint, TurboTax and QuickBooks).



LoanLink Investor Platform

The servicing platform is complemented by AmeriNat’s proprietary data warehouse and investor loan access system, *LoanLink*. Version 3.0 of *LoanLink* was recently deployed and offers the Government the flexibility of an in-house system with the back-office strength of an outsourced solution.

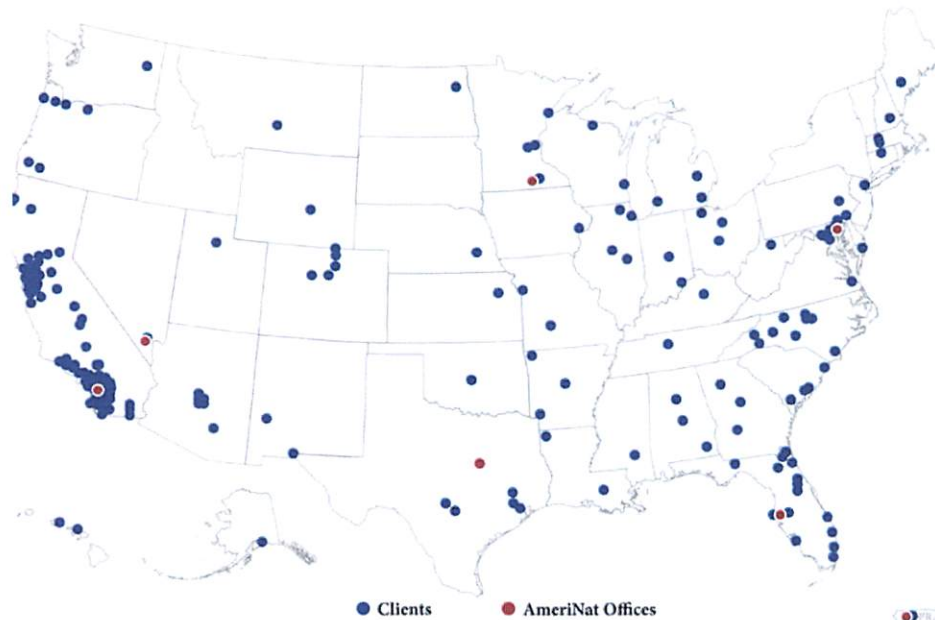
- ▶ Custom reports and other requested data loaded directly on the Government’s homepage, for secure and convenient access
- ▶ Customizable homepage with graphic and summary displays of portfolio
- ▶ Drill-down links to detail loan data from homepage with 1-click functionality
- ▶ Comprehensive portfolio reports, including the portfolio trial balance and delinquency reports, all easily downloaded into excel, CSV or PDF
- ▶ Notification when newly populated reports are available
- ▶ Filter and sort ability on report data for quick on-screen customization
- ▶ Display and download customization through column selection, with ability to save custom views for future log-ons
- ▶ One-click links between reports
- ▶ File sharing – Investors can view files uploaded by AmeriNat

Ongoing *LoanLink* enhancements are led by AmeriNat’s Investor Services team, supported by the technology team. Future enhancements will include Investor management of *LoanLink* user access, two-way file sharing for secure and convenient access of custom reports and other requested data, Investor report builder to accompany current suite of standard report options, and enhanced API services.

Importantly, there are no user, data or access charges for LoanLink. The AmeriNat team believes data availability should be imbedded within the loan servicing deliverable, and views LoanLink as the information delivery component of “exceptionally good servicing”.

Locations

The locations in which AmeriNat either performs work or has offices are indicated on the map on the following page. AmeriNat’s staff are also remote work enabled, meaning that in times of local or national emergency situations, work continues in uninterrupted fashion.



Management and Participating Personnel

AmeriNat is proud to have a highly trained and motivated, caring team of staff members. Approximately 130 employees combine proven experience with a level of personal care and concern for their clients and borrowers that is considered to be unmatched in this industry. Robust hiring criteria is in place, background checks and screening processes are utilized, and supervisor to staff ratio goals are in place for sufficient oversight, mentoring and feedback.

AmeriNat has an experienced and tenured leadership, management, and governance team, many of whom have worked together for over 20 years.

The managers listed below will manage the Government’s relationship and portfolio needs and will be assisted by other staff members.

TRADE SECRETS: AmeriNat considers this information to be proprietary and confidential information, which shall not be disclosed outside the Government and shall not be duplicated, used, or disclosed - in whole or part - for any purpose other than to evaluate this offer/proposal.

Staff member	Role
 <p data-bbox="386 415 764 478">Adrienne Thorson, Chairwoman and CEO</p>	<p data-bbox="792 373 1455 516">Oversees company performance and the delivery of services to clients. Ms. Thorson has over 30 years of experience in financial services and manages the firm’s success to established client satisfaction objectives.</p>
 <p data-bbox="386 640 748 703">Shaunda Clark, Chief Financial Officer</p>	<p data-bbox="792 623 1390 722">Oversees firm financial management and directly supervises the Accounting and Investor Reporting areas of the firm.</p>
 <p data-bbox="386 865 683 928">Jody Montgomery, Chief Technology Officer</p>	<p data-bbox="792 848 1430 947">Leads the strategic direction and tactical functions of the Information Services team and addresses customized technology needs of clients.</p>
 <p data-bbox="386 1085 743 1148">Michael Torres, Chief Product Officer</p>	<p data-bbox="792 1068 1438 1167">Oversees project and service development for the firm. Mr. Torres has over 30 years of experience with AmeriNat’s loan servicing operations.</p>
 <p data-bbox="386 1314 764 1346">Jason Knapp, SVP of Operations</p>	<p data-bbox="792 1262 1443 1398">Oversees daily operations on portfolio throughout the life of the contract. <u>Direct supervision of Investor Services, Operations, and Loss Mitigation teams that will work on the Government’s portfolio</u></p>
 <p data-bbox="386 1503 721 1566">Debbie Vranesh, Director of Operations</p>	<p data-bbox="792 1486 1414 1585"><u>Oversees the single-family servicing activities of the firm, including responsibility for the Government’s portfolio.</u></p>

	Katie Lee, Director of Investor Services	Key liaison between clients and AmeriNat staff/operations. Oversees client support team functions and deliverables. <u>Investor Services is the Government's key liaison at AmeriNat.</u>
	Claudia Herrera, Sr. Manager, Investor Services	First line for client requests, special needs, portfolio transfers, and supporting client satisfaction and service levels.
	Andy Olinski, Sr. Manager, Default Services	Oversees collections and loss mitigation teams, works with clients for delivery of portfolio performance objectives, <u>including responsibility for the Government's portfolio.</u>
	Christina Arteaga, Loss Mitigation Manager	Manages the duties of the Loss Mitigation Department to ensure adherence to company policies and procedures, state and federal regulations, and client contract requirements.
	Lucia Jackson, Collections Manager	Manages the daily duties of the Collections Department to ensure adherence to company policies and procedures, state and federal regulations, and client contract requirements. Ensures collections / collections timeline and delinquency goals are met and maintained.
	Frank Camble, Customer Service Manager	Leads customer service team handling borrower communications, including general customer service and reconveyance, payoffs, and other mortgagor service requests.
	Cynthia Mendez, Cashiering Manager	Ensures cashiering related processes including posting payments, lockbox, adjustments, payoffs, and other assigned departmental tasks are completed in accordance with regulatory requirements, and applicable policies and procedures.

	Mary Puertos Tax and Insurance Manager	Directs activities for escrowed and non-escrowed accounts including the payment of property taxes, homeowner's insurance, HOA payments, escrow analysis and other escrow related tasks.
	Estella Villalobos, Payoff Manager	Ensures payoff related processes including payoff statements, payoff shortages, maturing loans, executing and recording reconveyances/lien releases and other assigned departmental tasks are completed in accordance with regulatory requirements, and applicable policies and procedures.
	Danielle Wangsness, Investor Reporting & Accounting Manager	Oversees the reporting, remittances, invoicing, reconciliations, deductions and other related tasks for the firm.
	Jason Rembert, Quality Control Manager	Responsible for maintaining quality control over various activities performed by the Company.

The above individuals have substantial experience working with the approximate 130 municipalities that AmeriNat services for or similar portfolios in their prior experience. This includes the Government's current portfolio being serviced by AmeriNat. Resumes are as follows:

Adrienne Thorson serves as Chairwoman and CEO. Adrienne has over 31 years' experience in financial services, including 25 years at AmeriNat. Prior to coming to AmeriNat, Adrienne was CFO of Americana National Bank, served as Market President of four American Bank branch locations and spent 8 years in public accounting at CliftonLarsonAllen LLP as a manager in the audit division overseeing audits of both financial institutions and local government clients. Adrienne holds a bachelor's degree in accounting from Mankato State University and is a Certified Public Accountant. Adrienne will oversee the performance and service delivery of this contract.

Shaunda Clark serves as Chief Financial Officer. Shaunda has over 17 years of experience in corporate and financial strategy, risk mitigation and balance sheet management. Prior to AmeriNat, Shaunda served as the Chief Financial Officer for various financial institutions in Nevada and Washington. Shaunda holds an executive master's degree in business administration and a bachelor's degree in Accounting from the University of Nevada, Las Vegas. Shaunda will oversee the accounting and investor reporting functions related to this contract.

Jody Montgomery serves as Chief Technology Officer. Jody has over 16 years' experience in IT. Prior to AmeriNat Jody served as the Vice President of IT for Bank Iowa. Jody has an IT degree from Des Moines Area Community College and has certifications in project management, training, and information security. Jody will oversee the IT needs and address customized technology needs related this contract.

Michael Torres serves as Chief Product Officer. Michael has over 33 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. Mike will oversee the project and service development needs related to this contract.

Jason ("JP") Knapp serves as Senior Vice President of Operations. Jason has over 15 years' experience in loan servicing and operations. Jason recently joined the AmeriNat team in 2022. Prior to his employment with AmeriNat, Jason was the VP of Customer Service for Dovenmuehle Mortgage. Jason holds a master's degree in business administration from the University of Phoenix. Jason will oversee the servicing processes related to this contract.

Debbie Vranesh serves as Director of Operations. Debbie has 32 years' experience working in financial services, including 16 years at AmeriNat, and currently oversees the single-family servicing activities. Previously, Debbie worked with Financial Partners Credit Union. Debbie holds an associate degree from Orange Coast College. Debbie will oversee the servicing activities related to this contract.

Katie Lee serves as Director of Investor Services. Katie has over 15 years of experience working in financial services. Prior to her role as Director of Client Services, Katie served as AmeriNat's Compliance and Internal Audit Manager, overseeing regulatory exams and consumer compliance in addition to consulting with the various AmeriNat business units. Katie received her Bachelor of Science degree from St. Cloud State University, where she majored in Finance and minored in International Business. Katie is certified as a Certified Community Bank Compliance Officer by the Independent Community Bankers of America. Katie will oversee the client support team functions and deliverables and will be the key liaison between the Government and AmeriNat's staff/operations.

Claudia Herrera serves as Sr. Manager, Investor Services. Claudia has over 18 years of experience in the financial industry. Prior to AmeriNat, Claudia was the Service Operations Manager at Wells Fargo Bank. Claudia will be the Government's key contact for requests and special needs.

Andy Olinski serves as Sr. Manager, Default Services. Andy is a seasoned financial services leader with over 20 years of experience in default servicing. He has a deep functional knowledge of loss mitigation, foreclosure, and bankruptcy as it pertains to the servicing of FNMA, FHLMC, FHA, USDA, VA, FHLB, and conventional loans. Prior to AmeriNat, Andy was the Loss Mitigation Manager for Dovenmuehle Mortgage, Inc. Andy holds a bachelor's degree in political science from DePaul University.

Christina Arteaga serves as Loss Mitigation Manager. Christina has over 10 years' experience in collections. Christina joined AmeriNat in 2022. Christina is currently attending the University of Phoenix to obtain her bachelor's degree in business management.

Lucia Jackson serves as Collections Manager. Lucia has over 20 years of loan servicing and collections experience. Lucia joined AmeriNat in January 2022. Prior to AmeriNat, Lucia was the Collections Manager for TCF Bank-Gateway One Lending & Finance.

Frank Camble serves as Customer Service Manager. Frank has over 10 years of experience in customer service. Frank joined AmeriNat in December 2021. Prior to AmeriNat, Frank was the Servicing/Collections Supervisor for Western Funding, Inc.

Cynthia Mendez serves as Cashiering Manager. Cynthia has over 20 years of accounting experience, including 10 years at AmeriNat. Cynthia has been with AmeriNat since 2012. Prior to AmeriNat, Cynthia was an Accountant II for Citi Residential Lending.

Mary Puertos serves as Tax and Insurance Manager. Mary has been with AmeriNat since 1990. She has extensive experience in loan administration and collections. Mary attended California State University. Mary will manage the payment processing activities related to this contract, including tax and insurance administration.

Estella Villalobos serves as Payoff Manager. Estella has been with AmeriNat since 1998. She has extensive experience in loan administration and customer service.

Danielle Wangsness serves as Investor Reporting & Accounting Manager. Danielle has over 18 years of experience in the financial industry. Prior to AmeriNat, Danielle was the Assistant Vice President/Retail Banking Officer at Eastwood Bank. Danielle holds a bachelor's degrees in communications and German from the College of Saint Benedict/St. John's University. Danielle will oversee the reporting, remittance, invoicing, reconciliations, deductions, and other related functions associated with this contract.

Jason Rembert serves as Quality Control Manager. Jason has over 25 years of experience in customer service and 15 years in the financial industry. Prior to AmeriNat, Jason was an Enterprise Estate Unit Team Member at Bank of America. Jason holds a bachelor's degree in business management from California State University, Fullerton. Jason will maintain quality control over various activities related to this contract.

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, CPO, VP of Business Development, Director of Operations, Director of Investor Services, Sr. Manager of Investor Services, Marketing and Contracts Manager, and multiple department managers as well as line staff.

Attached are the required Affirmative Action documentation as indicated the Government'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 employees and applicants for employment is in accordance with applicable Equal Employment Opportunity/Affirmative Action laws, as applicable, directives and regulations of Federal, State and Local governing bodies or agencies thereof.

Our organization will not discriminate against or harass employees or applicants for employment because of race, color, religion, ancestry, national origin, sex (including pregnancy), gender identity, genetic information, sexual orientation, disability, age, marriage, political affiliation or ideas, veteran status, actual or former military service or for having served in the Armed Forces, being perceived as or being a victim of domestic violence, stalking or sexual aggression, social origin, social condition, or other characteristics protected by law.

We will take Affirmative Action when applicable to ensure that 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, selection for training, including apprenticeship, and social and recreational programs. We will provide reasonable accommodation to qualified applicants and employees with protected disabilities to the extent required by applicable law.

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, other employees are expected to perform their job responsibilities in a manner that supports equal employment opportunity.

We have appointed Adrienne Thorson, the CEO of AmeriNat, in conjunction with Karen Morse, the Director of Human Resources, to manage the Equal Employment Opportunity Program. Responsibilities will include monitoring Equal Employment Opportunity activities and reporting the effectiveness of this Affirmative Action Program, as required by Federal, State and Local agencies. The CEO will receive and review reports on the progress of the program. Employees or applicants may inspect our Affirmative Action Program during normal business hours by contacting Karen Morse, the EEO Coordinator.

If an 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, CEO
217 South Newton Ave.
Albert Lea, MN 506007
866-779-5545
athorson@amerinatls.com

Karen Morse, Director of Human Resources
8121 E. Florence Ave.
Downey, CA 90240
562-745-1223
kmorse@amerinatls.com

Responsible parties will investigate allegations of discrimination or harassment as confidentially and promptly as possible and 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.

[Handwritten signature]

STATE OF Minnesota

COUNTY OF Freeborn

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

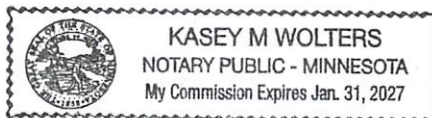
by Adrienne Thorson on this the 22nd day

of May, 2023

My Commission expires: January 31, 2027

[Handwritten signature]

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	95	11	32	10	27	3	3		1	2	2		1	1	2	27	68	
Superintendents																		
Supervisors	32	7	11	2	6	1	2			1				2		3	19	
Foremen																		
Technicians																		
Protective																		
Para-																		
Office/Clerical																		
Skilled Craft																		
Service/Maintena																		
Total:	167	18	43	12	33	4	5	-	1	3	2	-	1	3	2	40	87	

Prepared by: Karen Morse Director HR Date: 5 / 15 / 2023

(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

Scope of Work

AmeriNat understands the Government's requirements and will provide the services to meet those requirements. As the Government's current servicer, there will be no transfer process necessary. We are familiar with the Government's team members, systems and needs, and the Government will not need to wait for services to get up to speed. The AmeriNat team would be *honored* to continue servicing the Government's existing and future loans.

The services requested will be provided through the combined resources of our in-house servicing department and delinquency management department, which work hand in hand with the IT and management areas of the firm to provide seamless service delivery. Detailed servicing steps are laid out in the following pages.

Loan Servicing for Amortized and Deferred Loans

1. Introductory Package: Upon boarding a new loan, AmeriNat will send a welcome package to the borrower. This welcome package contains a Notice of Servicing Transfer, Fair Debt Notice, FACT Act Letter, and a variety of options to submit payments, including 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. Payments can be made via check to a secure lockbox, online, via ACH, and through "check-by-phone" and via the AmeriNat app. These remittances will be posted to the loan and ancillary records in accordance with the loan documents and the Government's written instructions. Payments will be posted the same day as receipt. Funds will be maintained in an FDIC insured banking institution in a custodial account for the benefit of the Government and the borrowers as applicable. AmeriNat balances cash received and transmitted and loan portfolio totals on a daily and monthly basis. Remittances will be forwarded to the Government monthly net of fees and other authorized charges due to AmeriNat.
3. Payment of Property Taxes: At the Government's request, AmeriNat will order a tax service contract and monitor the timely payment of property taxes.
4. Insurance Monitoring: AmeriNat will notify the insurance agent in writing that AmeriNat is monitoring premium payments and is to be made aware of delinquencies, non-renewals or cancellations. AmeriNat will force place insurance in accordance with respective regulation (see Lender Placed Insurance section below).
5. Escrow/Impound Account: If the Government chooses, AmeriNat will establish a borrower escrow/impound account for the payment of taxes and insurance. 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).

Please note: For single-family loans, 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 Government'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 Government request alternative handling of loan accounts with escrow payment increases, this may result in the Government incurring extraordinary services charges.

If the Government chooses to establish an escrow/impound account, AmeriNat will also establish a Client Escrow Deficit account. This account is used to track and reconcile advances made by AmeriNat on borrower accounts with escrow deficits resulting from payments made on the borrower's behalf in excess of their escrow balance. Additionally, this account also serves to track the monthly reimbursement due AmeriNat for the advances. The escrow deficit account will be reconciled monthly and the net change will be included with or deducted from the Government's monthly remittance; a net shortage/negative will be deducted and a net overage/positive will be remitted. Advances made by AmeriNat that are not reimbursed by the Government the following month will be subject to an interest charge of 1% per month compounded until said reimbursement occurs. Regardless of whether or not the net shortage/negative is deducted from remittance, the Government remains responsible for escrow advances made by AmeriNat.

At portfolio transfer, AmeriNat will require a cash deposit equal to the total amount of positive escrow balances. If there are borrowers with negative escrow balances, the negative amounts cannot be netted against, or deducted from, the amounts due for the positive balances. Should recurring advances become necessary, AmeriNat reserves the right to request the Government to deposit an amount into reserve to cover the anticipated necessary advances.

6. Late Fees: In keeping with the provisions of the Government's promissory note, AmeriNat will assess and retain a late fee when payment is not made within the grace period. Loans boarded for servicing that do not contain a late fee provision are subject to an additional monthly servicing fee surcharge.

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. AmeriNat executes the force-placement of insurance on a portfolio wide level, meaning it is done for all loans in the portfolio for which insurance has lapsed. If the Government wishes to select loans for the force placement of insurance on an "as requested" basis, it will be the Government's responsibility to verify the placement has been completed by AmeriNat. This quality control step aids in ensuring that the Government's instructions were received by AmeriNat, usually via email. The Government can review the coverage through monthly reports from AmeriNat indicating insurance status.

1. Coverage is bound upon receipt of request with an effective date up to 90 days prior to receipt of the 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, the balance will be accounted for in that month's reconciliation of the Client Escrow Deficit Account. If the aggregate portfolio remittance for the month is insufficient to cover the deficit amount, the Government will be billed and responsible for the cost until recouped from the borrower. Pay-off quotations or demands will reflect impound deficit amounts (caused by the cost of 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 Government, 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 by either AmeriNat or the Government.

Non-sufficient Funds (NSF) Checks

If a check is returned 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.

Account Inquiries

Borrowers and the Government have 24-hour electronic access to their loan information via AmeriNat's website at www.amerinat.com. Borrowers are also able to view their loan information via the *AmeriNat app*. Continuous access to loan account information is also provided during normal working hours through toll-free customer service telephone lines.

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 at the Government's request.
2. Loan Amortization Schedules: AmeriNat will provide Loan Amortization Schedules upon request.
3. Tax Forms: Pursuant to IRS regulations and, on behalf of the Government, AmeriNat will submit required tax forms for borrowers paying interest on Government loans.
4. Year-End Account Summary: If required by regulation, AmeriNat will supply a year-end account summary statement to a 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 remaining escrow balance.
5. Tickler Notifications: AmeriNat will provide an annual tickler notification at the Government's request.
6. Loan Confirmation Audits: AmeriNat will complete loan confirmation audits when requested by the Government, Borrower, or auditors of either. Information requested generally includes unpaid principal balance, interest rate, date to which interest has been paid, terms of payment of principal, current escrow deposit amounts, and escrow amounts paid during a specified period.

Loan Transfer

In the event the Government requires AmeriNat to transition loans back to the Government or to another servicer, AmeriNat will gather and package 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 Government's staff to electronically transmit servicing data in an agreed upon format.

Loan Reconstruction

AmeriNat is able to prepare loan reconstructions to determine posting accuracy and compliance with promissory notes, truth in lending statements, and other applicable related loan documents. This involves a detailed review of loan terms and reconstructing the posting of payments in accordance with the terms. Fees for reconstruction work can be quoted upon request.

Collections and Loss Mitigation

Collection efforts are conducted in accordance with the Government's requirements, pertinent regulations, GSE/insurer requirements and industry standard practice. These activities include the following steps:

1. 5-day Notice: AmeriNat forwards its first letter to delinquent borrowers at or about 5 days past the payment due date. Borrowers are reminded and encouraged to contact AmeriNat to discuss difficulties they may be facing in meeting their obligations.
2. Delinquency/Default Letter Production: Letters of varying tone and composition will be sent at 15, 30, 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 demand immediate payment. Borrowers are also encouraged to apply for federal or state relief programs that may be available.
3. Due Diligence Phone Calls: Attempts are made in accordance with HUD guidelines for contacting the borrower as soon as the loan becomes delinquent. Telephone calls will be placed on a regular basis as loans remain under active delinquency follow up. Calls to single family mortgage borrowers are made in accordance with CFPB guidance and best practices. Live contact is attempted with the borrower beginning not later than the 17th day of delinquency, under a good faith goal of establishing contact with the borrower by the 36th day of delinquency. One or more subsequent attempts to contact the borrower will generally be made every 30 days thereafter. The objective of the call is to secure or demand prompt payment, obtain information regarding the reason for the delinquency, and to structure a commitment for future payments.
4. Credit Reporting: AmeriNat will report borrower payment activity and status codes to the credit bureaus monthly.
5. Confirmation Letters: Contact with borrowers is used to solicit commitments to repay past-due amounts. Borrowers are provided an 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. AmeriNat will email a copy of the confirmation letter to the Government. Default under this plan will lead to enhanced loss mitigation activities being pursued either independently or in conjunction with the Government, as preferred by the Government.
6. Additional loss mitigation activities such as skip tracing and door knock services are available upon request. The scope and fees associated with these services will be determined and agreed upon by both the Government and AmeriNat.

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 Government. Formal modifications to promissory note terms and forbearance plans of greater than six months duration are forwarded to the Government for pre-approval. Before the borrower executes the agreement, the Government 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 Government'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 Government 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.

Achievement of Portfolio Goals:

The portfolio goals include the encouragement of low- and moderate-income borrowers to keep their loans current and be able to stay in their homes. AmeriNat's experience shows that this is most easily achieved through a partnership with the Government as to available remedies and guidelines for their implementation. Upon contract award, AmeriNat will suggest a portfolio review meeting be scheduled between the Government and AmeriNat's Investor Services and Loss mitigation teams. This meeting can be a strategy-setting opportunity to best address delinquencies in a manner that meets the Government's goals. AmeriNat will share successes from other programs that can be useful to the

Loan Modification Analysis:

1. Preliminary Screening: When contact with the borrower indicates a short-term forbearance agreement will not be enough to bring the account current, and initial assessment of the Borrower's circumstances indicate the Borrower may possibly be eligible for an available loss mitigation option, the borrower will be encouraged to submit a loss mitigation application.

2. Application: Upon receipt of a loss mitigation application, AmeriNat will review the application 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. Once the application is reviewed and found to be complete, a credit report and escrow analysis are ordered, as applicable, and the application is submitted to underwriting
3. Analysis and Recommendation: Underwriting of the application is performed using the Government's eligibility criteria. This analysis will reflect information such as ability to repay or affordability (debt-to-income ratio), status of 1st mortgage, and occupancy. 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 Government. The recommendation along with the supporting documentation will be sent to the Government for approval.
4. Approval: Once a loan modification has been approved, AmeriNat shall prepare and forward the required documents to the borrower for signature and recording, unless the Government retains these functions. If the Government retains approval authority, the Government agrees to return the decided application within 5 business days of receipt. After the documents have been executed, originals will be retained by the Government and copies will be promptly sent to AmeriNat along with funds required for escrow, legal fees, etc.

After receipt of executed modification documents and required funds, AmeriNat will make the appropriate modifications to the loan, send the borrower new payment coupons or billing statements, and electronically notate the account. Respective modification documentation will be retained in the electronic loan file.

Loan Foreclosure

The mortgage transaction and 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. AmeriNat will look at the borrower with particular emphasis on basic motivation, ability to pay, and attitude or level of cooperation. If a borrower remains delinquent and has been uncooperative, non-responsive, or unwilling to cure the existing default by reasonable means, AmeriNat will recommend foreclosure.

This step is generally not taken until a loan becomes over 120 days delinquent. Upon the Government'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 Government. If no response is received within 30 days, AmeriNat will advise the Government of the non-response and will proceed to foreclosure. AmeriNat will properly document the 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. If the Government desires AmeriNat to perform property management, a third-party property management vendor will be engaged. AmeriNat can identify, track and pay bills related to property preservation, the costs of which remain the responsibility of the Government. Upon sale of the

property, AmeriNat will return the proceeds of the sale to the Government less foreclosure fees and previously un-reimbursed costs incurred.

In the event the borrower reinstates the loan, AmeriNat will remit to the Government 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 7 Bankruptcy:

- a. Upon receipt of notification from a court of law, debtor (borrower), or the Government, of a Chapter 7 bankruptcy for a debtor serviced by AmeriNat, AmeriNat will modify the account in preparation for monitoring of 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 default of borrower's remittance of payments during the bankruptcy, AmeriNat will notify the borrower's (debtor's) counsel and Chapter 7 Trustee advising of the default, but if filed pro se, then the debtor would be notified 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 Government.

2. Chapter 13 Bankruptcy:

- a. Upon receipt of notification from a court of law, debtor (borrower), or the Government, of a Chapter 13 bankruptcy for a debtor serviced by AmeriNat, AmeriNat will notify the Government its intention to file a Proof of Claim as well as supporting bankruptcy documentation, and will file with the appropriate court. Upon receipt of a returned filed Proof of Claim from the court, AmeriNat will forward a copy of same to the Government and will begin monitoring post and pre-petition payments to borrower's loan account.
- b. Upon default of borrower in the remittance of post-petition payments, AmeriNat will notify the borrower's (debtor's) counsel of the default, instructing that further default will result in the filing of a Motion for Relief. 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 Government, AmeriNat will file the Motion for Relief. Once authorized by the court, and as directed by the Government, AmeriNat may then begin foreclosure proceedings.

Subordination Processing

1. Subordination Request Package: Upon a borrower's request for a subordination, AmeriNat will send a Subordination Request Package to the borrower or designee (lender or title). The Government may require the borrower to pay the cost of the subordination processing at application or the Government 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 Government's subordination policy and that the Government'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 subordination documents, or can review documents prepared by the new senior lender. These documents generally include:
 - 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 Government 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 Government's approval of a request for subordination, the Government will forward to borrower's lender or Title Company:
 - a. Completed and executed Subordination Agreement between the Government and borrower
 - b. Closing instructions dictating terms / use of Subordination Agreement document
 - c. Request for Notice document for new senior loan

Property Conditions Profile and Affidavit of Owner

1. Property Conditions Profile:

- a. AmeriNat engages a site visit of the owner's property to determine the outer condition of the dwelling and the condition of detached structures and grounds. Two photos will be taken to document the condition of the property. NOTE: AmeriNat will not enter upon the owner's private property.
- b. Property profiles 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 Government for varying frequencies, 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 the borrower. The Affidavit requires the owner to affirm continued compliance with 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 sums due to superior lien holders
- Proper maintenance of the property
- Non-subordination

If no response is received within two weeks, AmeriNat will send a second letter, again requesting the owner to sign and return affidavit.

AmeriNat will compile responses and will forward original affidavits to the Government.

Reports

AmeriNat's standard reports are designed to meet the Government'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. Reports are available to the Government online through AmeriNat's internet LoanLink service. Through LoanLink, the Government 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: This report provides a comprehensive accounting per loan of the total portfolio on a monthly basis. 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.
2. Current Month Reconciliation Report: This monthly report serves as reconciliation for the loan payments remitted by borrowers.
3. Delinquent Aging Report: This report reflects delinquent accounts at the 30, 60, 90, and over 90-day levels as of the end of the month. Borrower accounts moved into the forbearance or foreclosure process are designated.
4. Fee Detail Report: This monthly report details AmeriNat's fees assessed and overall remittances on a per loan basis.
5. Escrow Deficit Report: This monthly report details advances made by AmeriNat on borrower accounts with deficient escrow balances and tracks the amount to be included with or deducted from the Government's monthly remittance; a net shortage/negative will be deducted and a net overage/positive will be remitted.
6. Account Information Report: This report provides a borrower profile, loan term and current balance and status information for individual borrower accounts within a client's portfolio. It includes a vast amount of information on particular accounts within the Government's portfolio.
7. Payment History: This report details transactions on individual accounts for the current year's activity.
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, insurance request letters, 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.
9. Additional Standard Reports:
 - ▶ Borrower with Balances
 - ▶ Open Accounts
 - ▶ Closed Accounts
 - ▶ Account Status Report
 - ▶ Account Memo Listing Report
 - ▶ Borrower Property Information
 - ▶ Escrow Activity
 - ▶ Late Charge Activity
 - ▶ Daily Transactions Summary
 - ▶ Manual Adjustments
 - ▶ Borrower Loan Information

Fee Schedule

TRADE SECRETS: AmeriNat considers this information to be proprietary and confidential information, which shall not be disclosed outside the Government and shall not be duplicated, used, or disclosed - in whole or part - for any purpose other than to evaluate this offer/proposal.

Loan Portfolio Management

Flow Loan Set-up fee: \$55.00 per loan

Monthly Service Fee: \$15.50 per loan

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.

Monthly Service Fee for Deferred Loans:

- i. Warehouse: \$3.00 per loan per month
- ii. Warehouse and monitor of taxes and/or insurance: \$6.00 per loan per month plus a one-time tax service vendor fee.
- iii. Warehouse and escrow of taxes and/or insurance: \$15.50 per loan per month plus a one-time tax service vendor fee.
- iv. Flat fee for receiving occasional payments on deferred loans: \$15.50 per payment

Tax Service Fee

If it is determined that Tax Service is needed, a fee of \$77.00 per loan for loan amounts up to \$500,000 will be passed through to the Government. For loan amounts over \$500,000, there is an additional charge of \$10 per \$100,000. Future charges may vary based on outside vendor pricing.

Please note: 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 Government.

Forbearance Plans

If requested by the Government, AmeriNat will charge a flat fee of \$395.00 per loan per occurrence to institute a formal forbearance plan (usually in excess of 6 months in duration and with approval of the Government). The Government 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 Government.

Loan Modification Analysis

1. Analysis and Recommendation, plus outside costs *	\$395.00
2. Subsequent Analyses and Recommendations (each)	\$165.00
3. Loan Document Preparation, plus outside costs *.	\$350.00
4. Document redraws (per occurrence)	\$165.00

Cancellation Fee: The fee due will be the sum of the fees for tasks (1-4 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 Government, AmeriNat will charge the following fees for Loan Foreclosure services:

1. Document Preparation: A one-time charge of \$455.00 to prepare documents to commence foreclosure proceedings and to manage the foreclosure process on behalf of the Government. In addition to the above foreclosure service fee, AmeriNat will deduct and pay from remittance or bill the Government 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 quoted on a case-by-case basis upon request by the Government and within applicable statutory limits.
2. Reinstatement Terms: The Government reimbursement for foreclosure services rendered, and its costs and other charges, will be made by the borrower upon reinstatement or full payment of the Deed of Trust or Mortgage under foreclosure.
3. Property Management: \$150.00 per property per month plus property management vendor fees. Property preservation expenses remain the responsibility of the Government.

Bankruptcy Administration Services

1. Account Modification Fee: \$70.00 per occurrence to modify account for respective Bankruptcy monitoring.
2. Proof of Claim Filing Fee (per occurrence):
 - a. \$475.00 for Chapter 7
 - b. \$1,350.00 for Chapter 13

3. Reaffirmation Agreement Filing Fee: \$350.00 per occurrence.
4. Monitoring and Repayment Fee: \$20.00 per loan per month for the duration of an active Chapter 7 or Chapter 13 case. This includes monitoring respective payment plans, discharges, and dismissals.
5. Motion for Relief Filing Fee: \$280.00 per occurrence plus out-of-pocket fees and costs. Such fees and costs include, but are not limited to, obtaining local counsel in the bankruptcy jurisdiction and as approved by the Government. The Government will be responsible for the payment of fees for filing suit or related outside costs due AmeriNat that cannot be reimbursed from the borrower.

Subordination Processing

A fee of \$465.00 per analysis per loan.

Per-Event Fees

Tickler Notifications:	A \$15.00 per notification may be charged
Loan Transfer Fee:	\$75.00 per loan one-time fee if transferred from AmeriNat
Property Conditions Profile:	\$65.00 per occurrence
Affidavit of Owner:	\$18.00 per loan (entire portfolio done at one-time) 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 Government request additional research to be conducted, or if the Government engages AmeriNat to conduct a Loan Reconstruction Service on its portfolio, an extraordinary research fee of \$225.00 per hour will be charged, with a minimum of one hour per occurrence. Such fee will be approved by the Government before the research is conducted.

When research is conducted at the request of the Government because of a discrepancy between the Government’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 Government 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 Government 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 will undertake such services(s) after receiving written authorization from Government. Additional compensation for such service(s) will be allowed as agreed upon in writing.

Note: Pass-through (reimbursable) expenses, are “out-of-pocket” costs and expenses incurred in the performance of servicing obligations, including but not limited to, postage, shipping fees, escrow and corporate advances. Pass-through expenses will be invoiced monthly.

Pass-through expenses that are not reimbursed monthly will be considered servicer advances and will be subject to an interest charge at a rate of 1% per month compounded. A finance charge of 1% per month compounded will be applied to invoices outstanding and unpaid for more than 60 days.

Fees are subject to annual increases beginning July 1, 2025 based on the change in the national consumer price index, but no more than 6% per annum.

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 DBE firm J. Davis Law Firm, PLLC as a potential subcontractor. Upon the Government'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 # 28-2023 - Loan Servicing for the 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. J. Davis Law Firm, PLLC P.O. Box 122123 Covington, KY 41011 (859) 750-5033 law@jdaviscounsel.com	DBE	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

Adrienne Thorson

Company Representative

5-22-23

Date

CEO

Title



MWDBE QUOTE SUMMARY FORM

Bid/RFP/Quote Reference # 28-2023 - Loan Servicing for the 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, CEO
Address/Phone/Email 217 S. Newton Ave., Albert Lea, MN 56007 866-779-5545 / athorson@amerinatls.com	Bid Package / Bid Date RFP #28-2023 - Loan Servicing for the Division of Grants and Special Programs Bid Date: May 26, 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
J. Davis Law Firm P.O. Box 122123 Covington, KY 41011	Jamir Davis	(859) 750-5033 law@jdaviscounsel.com	5/18/23	Legal services for bankruptcies and foreclosures	Phone and email	Partner: \$325, Associate: \$235, Paralegal: \$125 Total TBD		

(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

 Adrienne Thorson

Company

Company Representative

5-22-23

CEO

Date

Title

LFUCG STATEMENT OF GOOD FAITH EFFORTS

Bid/RFP/Quote # 28-2023 - Loan Servicing for the 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

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

 x 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.

 x 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.

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

 x 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.

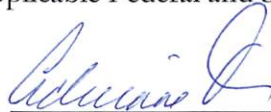
The undersigned acknowledges that all information is accurate. Any misrepresentations may result in termination of the contract and/or be subject to applicable Federal and State laws concerning false statements and claims.

AmeriNat _____

Company

Date

5-22-23



Adrienne Thorson _____

Company Representative

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 (copies of emails attached):

- May 18, 2023 – Micki Abel, VP of Business Development at AmeriNat emailed Sherita Miller, Minority Business Enterprise Liaison at LFUCG requesting a list of MWDBE and Veteran subcontractors or suppliers.
- May 18, 2023 – Sherita Miller emailed Micki Abel a copy of LFUCG’s certified list of MBE/WBE/DBE and Veteran owned businesses.
- May 18, 2023 – Micki Abel emailed the following “Professional and Consulting Services” firms on this list regarding bankruptcy services or foreclosure services.

Business	Contact	Notes:
Personal Opinion, Inc.	Rebecca Davis Phone: 502-899-2400 rebecca@personalopinion.com	Emailed Rebecca regarding bankruptcy and foreclosure services.
SL Consulting Solutions, LLC	Stephanie Lackey Phone: 502-235-6459 slconsultingsolutionsllc@gmail.com	Emailed Stephanie regarding bankruptcy and foreclosure services.
ActOne Government Solutions	Milton Perkins Phone: 866-493-8343 govnotices@a1governmentsolutions.com	Emailed Milton regarding bankruptcy and foreclosure services.
Fieldtrip LLC	Jane Pfeiffer Phone: 502-339-0991 janep@wearefieldtrip.com	Emailed Jane regarding bankruptcy and foreclosure services.
Diversified Adjustment Service, Inc.	Ray Roberts Phone: 763-783-2322 diversity@diversifiedadjustment.com	Emailed Ray regarding bankruptcy and foreclosure services.
Reliant Capital Solutions, LLC	Jenna Sharick Phone: 614-452-6100 rjp@reliant-cap.com	Emailed Jenna regarding bankruptcy and foreclosure services.

Amber Loverink

From: Sherita Miller <smiller@lexingtonky.gov>
Sent: Thursday, May 18, 2023 12:08 PM
To: Micki Abel
Cc: Amber Loverink
Subject: RE: List of MWDBE and Veteran- Owned Small Business
Attachments: LFUCG Certified List_April 2023_.xlsx

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good afternoon Micki,

Attached is a copy of LFUCG's certified list of minority, women and veteran-owned businesses. This is an overall list of businesses with various specialties.

Thanks, Sherita

Sherita Miller, MPA, CPSD
Minority Business Enterprise Liaison
Central Purchasing

859.258.3323 office
lexingtonky.gov



From: Micki Abel <mabel@amerinatls.com>
Sent: Thursday, May 18, 2023 12:08 PM
To: Sherita Miller <smiller@lexingtonky.gov>
Cc: Amber Loverink <aloverink@amerinatls.com>
Subject: List of MWDBE and Veteran- Owned Small Business

You don't often get email from mabel@amerinatls.com. [Learn why this is important](#)
[EXTERNAL] Use caution before clicking links and/or opening attachments.

Sherita,

Can you please forward me a list of the above business?

Micki Abel | VP Business Development
P 319.569.1876 C 319.541.3689 | mabel@amerinatls.com |
<https://clicktime.cloud.postoffice.net/clicktime.php?U=www.amerinatls.com&E=aloverink%40amerinatls.com&X=XID719beRRiH6863Xd1&T=AMRN&HV=U,E,X,T&H=3a1704b699134b930f1b4fb9f9e5f46ff2b8e93d>



This email is confidential and is restricted by AmeriNat's email policy, which can be found at
<https://clicktime.cloud.postoffice.net/clicktime.php?U=https%3A%2F%2Fwww.amerinatls.com%2Fprivacy->

Amber Loverink

From: Micki Abel
Sent: Thursday, May 18, 2023 12:44 PM
To: rebecca@personalopinion.com
Cc: Amber Loverink
Subject: MWDBE or Veteran Owned Business- Bankruptcy and Foreclosure Attorney

Good afternoon,

AmeriNat is responding to an RFP that has a goal of using a MWDBE or veteran owned business. We would need to services of bankruptcy and foreclosure attorneys. Do you happen to know of any of this certified firms who are bankruptcy or foreclosure attorneys? If so, please let me know. Thank you.

Micki Abel | VP Business Development
P 319.569.1876 C 319.541.3689 | mabel@amerinatls.com | www.amerinatls.com



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Amber Loverink

From: Micki Abel
Sent: Thursday, May 18, 2023 12:44 PM
To: slconsultingsolutionsllc@gmail.com
Cc: Amber Loverink
Subject: MWDBE or Veteran Owned Business- Bankruptcy and Foreclosure Attorney

Good afternoon,

AmeriNat is responding to an RFP that has a goal of using a MWDBE or veteran owned business. We would need to services of bankruptcy and foreclosure attorneys. Do you happen to know of any of this certified firms who are bankruptcy or foreclosure attorneys? If so, please let me know. Thank you.

Micki Abel | VP Business Development

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



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Amber Loverink

From: Micki Abel
Sent: Thursday, May 18, 2023 12:44 PM
To: govnotices@a1governmentsolutions.com
Cc: Amber Loverink
Subject: MWDBE or Veteran Owned Business- Bankruptcy and Foreclosure Attorney

Good afternoon,

AmeriNat is responding to an RFP that has a goal of using a MWDBE or veteran owned business. We would need to services of bankruptcy and foreclosure attorneys. Do you happen to know of any of this certified firms who are bankruptcy or foreclosure attorneys? If so, please let me know. Thank you.

Micki Abel | VP Business Development
P 319.569.1876 C 319.541.3689 | mabel@amerinatls.com | www.amerinatls.com

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Amber Loverink

From: Micki Abel
Sent: Thursday, May 18, 2023 12:45 PM
To: janep@wearefieldtrip.com
Cc: Amber Loverink
Subject: MWDBE or Veteran Owned Business- Bankruptcy and Foreclosure Attorney

Good afternoon,

AmeriNat is responding to an RFP that has a goal of using a MWDBE or veteran owned business. We would need to services of bankruptcy and foreclosure attorneys. Do you happen to know of any of this certified firms who are bankruptcy or foreclosure attorneys? If so, please let me know. Thank you.

Micki Abel | VP Business Development
P 319.569.1876 C 319.541.3689 | mabel@amerinatls.com | www.amerinatls.com



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Amber Loverink

From: Micki Abel
Sent: Thursday, May 18, 2023 12:45 PM
To: diversity@diversifiedadjustment.com
Cc: Amber Loverink
Subject: MWDBE or Veteran Owned Business- Bankruptcy and Foreclosure Attorney

Good afternoon,

AmeriNat is responding to an RFP that has a goal of using a MWDBE or veteran owned business. We would need to services of bankruptcy and foreclosure attorneys. Do you happen to know of any of this certified firms who are bankruptcy or foreclosure attorneys? If so, please let me know. Thank you.

Micki Abel | VP Business Development

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

 **AMERINAT[®]**

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Amber Loverink

From: Micki Abel
Sent: Thursday, May 18, 2023 12:46 PM
To: rfp@reliant-cap.com
Cc: Amber Loverink
Subject: MWDBE or Veteran Owned Business- Bankruptcy and Foreclosure Attorney

Good afternoon,

AmeriNat is responding to an RFP that has a goal of using a MWDBE or veteran owned business. We would need to services of bankruptcy and foreclosure attorneys. Do you happen to know of any of this certified firms who are bankruptcy or foreclosure attorneys? If so, please let me know. Thank you.

Micki Abel | VP Business Development
P 319.569.1876 C 319.541.3689 | mabel@amerinatls.com | www.amerinatls.com

 **AMERINAT**[®]

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On May 18, 2023, Micki Abel, VP of Business Development 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 ttyra@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
Community Ventures Corporation	Phyllis Alcorn Palcorn@cvky.org	No
KY Transportation Cabinet (KYTC)	Melvin Bynes Melvin.bynes2@ky.gov	No
KYTC Pre-Qualifications	Shella Eagle Shella.eagle@ky.gov	Yes; Shella forwarded Micki's email to Brad Putty. Brad responded requesting additional specifics so that he can send it out to their DBE directory. Micki responded that we are looking for attorney firms that provide bankruptcy and foreclosure services. Brad provided Micki with the contact information for DBE law firm, J. Davis Law Firm.
Ohio River Valley Woman's Business Council (WBENC)	Sheila Mixon smixon@orvwbc.org	No
Kentucky MWBE Certification Program	Yvette Smith Yvette.Smith@ky.gov	No
National Women Business Owner's Council (NWBOC)	Janet Harris-Lange janet@nwbooc.org	No
Small Business Administration	Robert Coffey robertcoffey@sba.gov	No
LaVoz de Kentucky	Andres Cruz lavozdeky@yahoo.com	No
The Key News Journal	Patrice Muhammad production@keynewsjournal.com	No

Amber Loverink

From: Micki Abel
Sent: Thursday, May 18, 2023 2:07 PM
To: Amber Loverink
Subject: FW: MWDBE and Veteran Owned Business that are bankruptcy and foreclosure attorneys

Here you go.

Micki Abel | VP Business Development
P 319.569.1876 C 319.541.3689 | mabel@amerinatls.com | www.amerinatls.com



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From: Micki Abel
Sent: Thursday, May 18, 2023 12:05 PM
To: ttyra@commercelexington.com
Subject: MWDBE and Veteran Owned Business that are bankruptcy and foreclosure attorneys

Good afternoon.

AmeriNat is responding to an RFP that has a goal of using a MWDBE or veteran owned business. We would need to services of bankruptcy and foreclosure attorneys. Do you happen to know of any of this certified firms who are bankruptcy or foreclosure attorneys? If so, please let me know. Thank you.

Micki Abel | VP Business Development
P 319.569.1876 C 319.541.3689 | mabel@amerinatls.com | www.amerinatls.com



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Amber Loverink

From: Micki Abel
Sent: Thursday, May 18, 2023 12:08 PM
To: smarston@tsmsdc.com
Cc: Amber Loverink
Subject: MWDBE or Veteran Owned Business- Bankruptcy and Foreclosure Attorney

Good afternoon.

AmeriNat is responding to an RFP that has a goal of using a MWDBE or veteran owned business. We would need to services of bankruptcy and foreclosure attorneys. Do you happen to know of any of this certified firms who are bankruptcy or foreclosure attorneys? If so, please let me know. Thank you.

Micki Abel | VP Business Development
P 319.569.1876 C 319.541.3689 | mabel@amerinatls.com | www.amerinatls.com

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Amber Loverink

From: Micki Abel
Sent: Thursday, May 18, 2023 12:08 PM
To: shawn.rogers@uky.edu
Cc: Amber Loverink
Subject: MWDBE or Veteran Owned Business- Bankruptcy and Foreclosure Attorney

Good afternoon.

AmeriNat is responding to an RFP that has a goal of using a MWDBE or veteran owned business. We would need to services of bankruptcy and foreclosure attorneys. Do you happen to know of any of this certified firms who are bankruptcy or foreclosure attorneys? If so, please let me know. Thank you.

Micki Abel | VP Business Development
P 319.569.1876 C 319.541.3689 | mabel@amerinatls.com | www.amerinatls.com



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