



DOING BUSINESS WITH SERVISOLUTIONS

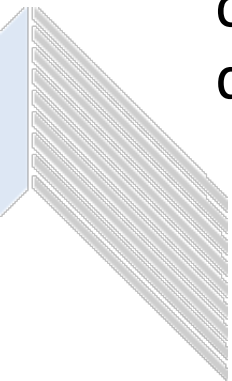
Successful Closed File Submission

ALABAMA HOUSING FINANCE AUTHORITY



Closed File Delivery

- The closed loan file must be delivered to ServiSolutions by 5:00 pm CST within **10 days of the closing date**.
- **The Request for Funding Checklists** are required on all loans being submitted for purchase. The lender must include all applicable documentation as outlined on the forms. Items not provided as indicated on the forms may cause a delay in the review and subsequent purchase of the loan.
- Loans not uploaded in the proper **A. B. C. checklist stacking** order will not be considered received until uploaded correctly. Loans uploaded in the incorrect order may be deleted by ServiSolutions.



www.servsol.com



News

[SEE ALL ARTICLES](#)



Lenders

- Lender Notices
- How to Participate
- Lender Resources**
- Training Resources
- Lender FAQs
- Subscribe for Lender Updates**

[Home](#) | [Lenders](#)

Lenders

ServiSolutions is a division of the Alabama Housing Finance Authority. As ServiSolutions, AHFA acts as the master servicer for housing finance agencies (HFAs) in Arkansas, Mississippi, Missouri, and North Carolina.

Loan Delivery Turn Times

Documents must be received by 5 p.m. CST. All conditions should be uploaded into the loan file on Lender Online. To maintain the lowest possible turn time from submission to purchase, please submit all purchase suspense conditions at one time.

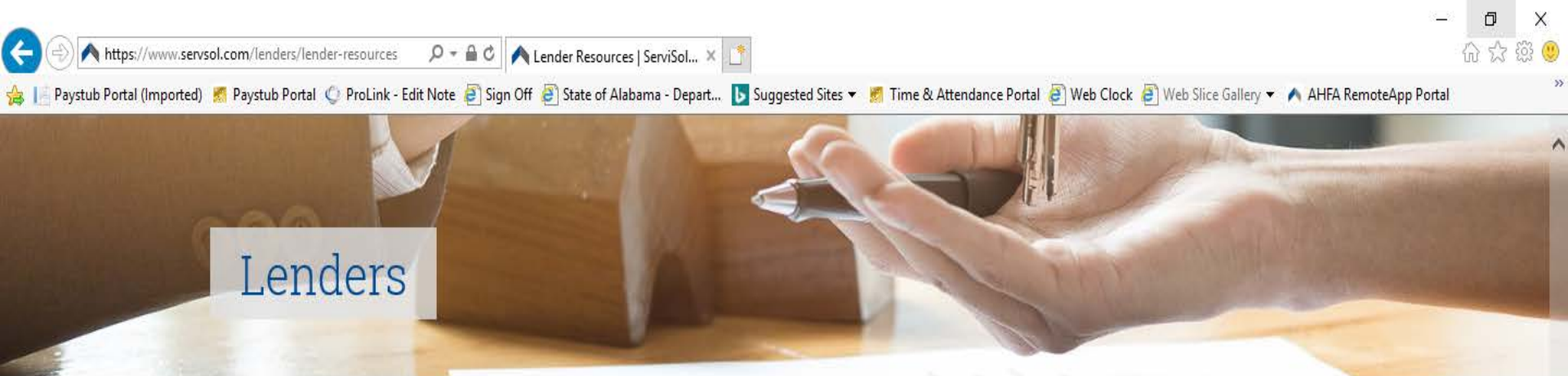
- Closed Loans Submitted for Purchase: 3-4 business days
- Pended for Purchase Loan Conditions: 5 business days

Key Contacts

- Questions about training? Contact the pertinent HFA in your state. Alabama lenders can view the training resources at <http://www.ahfa.com/lenders/training-resources>.
- Questions about uploading closed files? Contact the pertinent HFA in your state.

Stay Connected

- [Subscribe for Lender Updates](#)
- [Sign up for AHFA's monthly Thresholds newsletter](#)
- [Follow AHFA on Facebook](#)
- [Follow AHFA on Instagram](#)
- [Follow AHFA on LinkedIn](#)



Lenders

Lender Notices

How to Participate

Lender Resources

Training Resources

Lender FAQs

Subscribe for Lender Updates

[Home](#) | [Lenders](#) | [Lender Resources](#)

Lender Resources

Welcome to our Lending Library.

This resource is available for:

- Lenders participating in AHFA's Single-Family programs
- Lenders in Arkansas, Mississippi, Missouri, and North Carolina whose loans are serviced by ServiSolutions
- Community banks in Alabama whose loans are serviced by ServiSolutions

Click this link https://www.allregs.com/tpl/public/al_hfa_allregs_tpl.aspx for our program manuals, loan delivery guidelines, pertinent forms and documents as well as links to our Training Resources and Lender Notices.

*** The information contained in this Lending Library does not modify, replace, or substitute information from the various Agency Selling Guides, related release notes or supplements. Information contained herein is subject to change without notice. Lenders are reminded to review Agency guidelines, applicable HFA overlays, and Servicer's guidelines, then apply the most restrictive when requirements differ.*

P.O. Box 242967 | Montgomery, AL 36124-2967 | inquiries@servsol.com

ServiSolutions is a division of the [Alabama Housing Finance Authority](#)

© 2019 ServiSolutions | Web Design by [In10sity](#)



Alabama Housing Finance Authority Lending Library

[Print](#) [Log Out](#)

[Table of Contents](#) | [E-Mail Subscriptions](#) | [Contact Us](#)

- [Home Page](#)
- [Last 20 Documents Viewed](#)
- Alabama Housing Finance Authority Lending Library
 - [Lender Training](#)
 - [Lender Notices](#)
 - [Housing Finance Agency Programs](#)
 - [Loan Delivery and Purchase Guidelines](#)

This resource is available for:
Lenders participating in AHFA's Single-Family programs
Lenders in Arkansas, Mississippi, Missouri, and North Carolina whose loans are serviced by ServiSolutions
Community banks in Alabama whose loans are serviced by ServiSolutions

You will find program manuals, loan delivery guidelines, pertinent forms and documents as well as links to our Training Resources and Lender Notices.

***The information contained in this Lending Library does not modify, replace, or substitute information from the various Agency Selling Guides, related release notes or supplements. Information contained herein is subject to change without notice. Lenders are reminded to review Agency guidelines, applicable HFA overlays, and Servicer's guidelines, then apply the most restrictive when requirements differ.*

Company Announcements
No company announcements at this time

Alabama Housing Finance Authority Lending Library

Print Log Out

[Table of Contents](#) | [E-Mail Subscriptions](#) | [Contact Us](#)

- Home Page
- Last 20 Documents Viewed
- Lender Notices
- Housing Finance Agency Programs
 - Alabama
 - Arkansas
 - Arkansas Development Finance Authority
 - ServiSolutions Documents for ADFA
 - Lender Online (AHFA)
 - Mississippi
 - Missouri
 - North Carolina
- Loan Delivery and Purchase Guidelines

This resource is available for:
Lenders participating in AHFA's Single-Family programs
Lenders in Arkansas, Mississippi, Missouri, and North Carolina whose loans are serviced by ServiSolutions
Community banks in Alabama whose loans are serviced by ServiSolutions

You will find program manuals, loan delivery guidelines, pertinent forms and documents as well as links to our Training Resources and Lender Notices.

***The information contained in this Lending Library does not modify, replace, or substitute information from the various Agency Selling Guides, related release notes or supplements. Information contained herein is subject to change without notice. Lenders are reminded to review Agency guidelines, applicable HFA overlays, and Servicer's guidelines, then apply the most restrictive when requirements differ.*

Company Announcements

No company announcements at this time

Alabama Housing Finance Authority Lending Library Print Log Out

[Table of Contents](#) [E-Mail Subscriptions](#) [Contact Us](#)

- Home Page
- Last 20 Documents Viewed
 - Arkansas Development Finance Authority
 - ServiSolutions Documents for ADFA
 - ADFA/ServiSolutions Request for Funding Checklist (06/0
 - Document Delivery Processes (10/24/18)
 - Final Document Transmittal (03/28/17)
 - Form 4506 T
 - Funding Authorization (11/09/18)
 - Purchase Advice Contact Form (10/08/18)
 - Quality Control Certification and Authorization (01/00/16)
 - Lender Online (AHFA)
 - Mississippi

Alabama Housing Finance Authority > Housing Finance Agency Programs > Arkansas > Arkansas Development Finance Authority

[Arkansas Development Finance Authority](#)

Vertical toolbar with icons for email, print, and scroll up.



ADFA Lender Reminders

- ✓ Loans submitted for Servisolutions review must include ALL applicable checklist items to be eligible for purchase.
- ✓ All suspense conditions must be submitted at one time to Lender Online <https://lenders.ahfa.com>.
- ✓ Visit our website for the latest information.
 - Loan Delivery Turn Times: <http://servsol.com/lenders>
 - Lender Notices: <http://servsol.com/lenders/lender-notifications>
 - Subscribe for Lender Updates: <http://servsol.com/lenders>

Borrower's Name: _____

AHFA Loan Number: _____

Lending Institution: _____

Please list the Lender's primary contact for receiving/clearing suspense conditions below.

Contact Name: _____ Phone Number: _____

Email Address: _____

A. CLOSING PACKAGE - INCLUDE ALL ITEMS IN THE STACKING ORDER BELOW. *UPLOAD TO LENDER ONLINE (REQUEST FOR FUNDING PACKAGE 3 – A. CLOSING PACKAGE)

- Servisolutions Checklist with lender contact information listed
- Payment History- must include beginning/ending escrow balance and evidence all due payments/disbursements if applicable
- Copy of executed Note (reference collateral standards at www.servsol.com/lenders)- with Addendum if applicable
 *endorsed to Servisolutions, a department of Alabama Housing Finance Authority, without recourse
- Copy of executed Note for ADFA DPA Program- if applicable
- Copy of executed DPA Promissory Note-Forgivable for ADFA Home Program (ADDI)- if applicable
- Copy of executed DPA Mortgagor Mortgage Subsidy Deferred Note Agreement (ADDI)- if applicable
- Copy of Power of Attorney- if applicable
- Name Affidavit for all borrower's (if applicable- reference collateral standards at www.servsol.com/lenders)
- Copy of MERS MIN Summary for first mortgage
- Title Commitment - Short Form (FHA: include 12 mo. chain of title/Conv: include 6 mo. chain of title)
- Insured Closing Protection Letter
- Certified, executed copy of Deed of Trust for first mortgage with all applicable riders- (if e-recorded, provide copy)
- Certified, executed copy of Subordinate Mortgage for ADFA DPA program- if applicable (if e-recorded, provide copy)
- Certified, executed copy of DPA Mortgage for ADFA Home Program (ADDI)- if applicable (if e-recorded, provide copy)
- Master Condo Policy (HO6 Policy AND Certificate of Property Ins.) with policy numbers- Liability Cert. will not be accepted as Master Policy
- PMI Certificate- Conventional loans only, LTV > 80%
- Provide verification of activated PMI
- Hazard Insurance Policy (12 mo. policy period) with policy number

Search Tools...

Create PDF

Edit PDF

Export PDF

Comment

Organize Pages

Enhance Scans

Protect

Fill & Sign

Prepare Form

Store and share files in the
Document Cloud

[Learn More](#)

B. CREDIT/APPLICATION PACKAGE - INCLUDE ALL ITEMS IN THE STACKING ORDER BELOW
***UPLOAD TO LENDER ONLINE (REQUEST FOR FUNDING PACKAGE 3 - B. CREDIT / APPLICATION)**

- Appraisal with color photos-include all exhibits- must be completely legible and include a copy of the Appraiser's license
 ***UAD condition codes C5 and C6 and quality condition code Q6 are not acceptable. Conditions termed 'fair' / 'poor' are not allowed.
- Final Inspection with color photos and evidence of clearance of all appraisal conditions- if required by appraisal
- Appraiser Certification printed out from the website www.ASC.gov - Conventional loans only
- Fannie Mae Appraisal Findings Detail/SSR Report- required for all Conventional loans
- Freddie Mac UCDP SSR- required for all Conventional loans
- Copy of CU Analysis for appraised property- Conventional loans only, required only if risk score is not listed on SSR
- Copy of Loan Collateral Advisor for appraised property- Conventional loans only (FHLMC)
- Electronic Appraisal Delivery (EAD) results for FHA Connection Appraisal Logging (Success) - FHA loans only
- New Construction documentation per agency guidelines- (Certificate of Occupancy with correct home address, Builder's Certificate/Soil Treatment and Warranties signed, Completion of Construction signed, and Direct Endorsement to HUD/FHA signed by direct endorser)
- Conditional Commitment DE Statement of Appraised Value (HUD Form 92800-5B/6 pages), signed and dated by UW- FHA loans only
- Form RD 3555-18 - Conditional Commitment- USDA loans only
- Termite letter/Wood infestation report- as required by appraisal, sales contract, or underwriter
- VA 26-1820 - Report and Certification of Loan Disbursement- VA loans only
- Evidence of NOV (termite certification and Lenders Notice of Value/warranty documentation)- VA loans only
- Copy of repair escrow documentation and evidence of housing agency approval and final repairs- if applicable
- Automated Underwriter Findings indicating Approve/Eligible and TDTI < 45% (Conv. must be HFA Preferred with SFC 741)
- Loan Product Advisor indicating Accept/Eligible and TDTI < 45% (No DPA-IFI 251, w/DPA-IFI 583)
- Copy of Home Possible Income and Property Eligibility screen for property address (FHLMC)
- GUS Findings indicating Accept/Eligible- USDA loans only
- 1008 Transmittal Summary (if condo, must include FNMA Project Classification and CPM #) signed by UW or HUD 92900-LT signed by UW
- VA 26-6393 - Loan Analysis- VA loans only
- Form RD 1980-19 - Guaranteed Loan Closing Report OR AGLS Electronic Submission Certification- USDA loans only
- Form RD 3555-21 - Request for Single Family Housing Loan Guarantee- USDA loans only
- Initial and final 1003 Loan Application for first mortgage, executed by all parties- must list ULI number
- Initial and final 1003 Loan Application for DPA mortgage, executed by all parties- must list ULI number
- Initial 92900A (signed by all parties, pgs.1-2) and Final 92900A (signed by all parties, pgs.1-4) – Govt. loans only (VA 26-1802a)
- Credit Report used for AUS or LPA results and copies of credit explanation letters as requested by AUS or LPA findings
- SSN for all borrowers passed data checks with OFAC and fraud reports - all red flags and/or warnings cleared
- Final Authorization to verify SSA (SSA-89) signed by all borrowers- as required by AUS or LPA
- Sales Contract and all addendums
- FHA Case Number Assignment- FHA loans only
- CAIVRS Certificate- FHA loans only
- FHA Connection MIP Case Query (Success) listing MI paid- FHA loans only
- Written VOE- as required per AUS or LPA
- Paystubs, W-2's, 1099's for all borrowers- as required per AUS or LPA
- Executed tax returns- as required per AUS or LPA
- 4506T's
- All borrower's processed tax transcripts for the most recent tax year available- Conventional loans only
- Verbal VOE (10 day prior to closing) with employer source certification
- VOD or bank statements- as required per AUS or LPA
- Cancelled account money check

Search Tools...

Create PDF

Edit PDF

Export PDF

Comment

Organize Pages

Enhance Scans

Protect

Fill & Sign

Prepare Form

Store and share files in the
Document Cloud[Learn More](#)

C. DISCLOSURES PACKAGE - INCLUDE ALL ITEMS IN THE STACKING ORDER BELOW
***UPLOAD TO LENDER ONLINE (REQUEST FOR FUNDING PACKAGE 3 - C. DISCLOSURES)**

- Loan Estimate for first mortgage- initial per TRID requirements, must include list of Settlement Service Providers
- Loan Estimate for DPA mortgage- initial per TRID requirements, must include list of Settlement Service Providers
- Provide all applicable Change of Circumstance forms and copy of revised Loan Estimate(s)
- Electronic Transmission Consent Authorization / Compliance logs
- Acknowledgment of receipt of Home Loan Tool Kit
- Evidence of borrower's intent to proceed
- Borrower Rate Lock Agreement or copy of Mitas reservation confirmation
- Important Notice to Homebuyers HUD #92900B- FHA loans only
- Copy of For Your Protection: Get a Home Inspection Disclosure form- FHA loans only
- Copy of Informed Consumer Choice Disclosure Notice- FHA loans only
- Lead Paint Notice (for properties 1978 or older)- FHA loans only
- FHA Amendatory Clause (if not contained in the sales contract)- FHA loans only
- Real Estate Certification (if not contained in the sales contract)- FHA loans only
- Acknowledgment of receipt of RESPA/HUD approved counseling- FHA loans only
- List of Homebuyer Counseling Agencies (minimum of 10 agencies listed)
- VA 26-0592 - Counseling Checklist for Military Homebuyers- VA loans only
- Copy of electronic submission of Funding Fee- VA and USDA loans only
- VA 26-1880 Certificate of Eligibility- VA loans only
- Notice of Special Flood Hazard Disclosure- if applicable
- W-9 for all borrowers
- Privacy Notice Disclosure
- Fair Lending Credit Score Disclosure and/or ECOA Notice
- Credit Score Information Disclosure
- Appraisal Valuation Borrower Acknowledgement
- Affiliated Business Arrangement Disclosure- if applicable
- Patriot Act Disclosure and certification of borrower's identity (legible photo id, green card, visa OR lender's certification form)
- Copy of Homebuyer Education Certificate- as required per AUS Findings
- Copy of executed Quality Control Authorization and Certification
- PMI Disclosure- Conventional loans only, LTV > 80%
- All other applicable disclosures

Search Tools...

Create PDF

Edit PDF

Export PDF

Comment

Organize Pages

Enhance Scans

Protect

Fill & Sign

Prepare Form

Store and share files in the
Document Cloud

[Learn More](#)

Closed File Upload



A Division of the Alabama Housing Finance Authority

How to Start ?

Please enter your user name and password, then click on the "Login" button.

Notes:

The user name and password fields are **case sensitive**.

If you **forgot** your personal account information please contact your system administrator.

System Login

*User Name

*Password

Login

Powered by emphasys

Copyright © 1999 - 2017 Emphasys Software. All rights reserved. | [About Lender Online](#)

<https://lenders.ahfa.com>

- NEW RESERVATION
- AVAILABLE FUNDS
- LOAN STATUS**
- REPORTS
- USER ACCOUNTS
- ADMINISTRATION

Lender: ServiSolutions - A Department of AHFA

Quick Search

Reservation No.

12 characters

Advanced Search

Reserved by Lender: ServiSolutions - A Department of AHFA

Lender Loan No:

Borrower Name/SSN: SSN:

Co-Borrower Name/SSN: SSN:

Option

Loans Last Updated on Friday, June 8,

Results for Lender: **ServiSolutions - A Department of AHFA**

[Page 1 of 1] Page Size: 50

Actions					Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status	Date
					H52001088966		FRANKLIN, BEN ***-**-2542				02/04/2015
					899001058990		TEST, SECOND ***-**-1234				01/01/1900
					899001058991		REVIEW, DISCLAIMER ***-**-1212				01/01/1900
					254001071673		SECOND, TEST ***-**-3551		Reservation		02/25/2014
					254001071693		CASE, TEST ***-**-6985		Reservation		02/25/2014
					H52001088751		ROOSEVELT, THEO D ***-**-2523				02/02/2015
					H52001088847		MOUSE, MICKEY ***-**-5425				02/02/2015

Loan Status

Lender Online >> Loan Status - Windows Internet Explorer provided by Alabama Housing Finance Authority

https://lenders.ahfa.com/Bin/Display.exe/ShowSection

File Edit View Favorites Tools Help

ALABAMA HOUSING FINANCE AUTHORITY
Lender Online
For All Your Clients' Needs

Alabama Housing Finance Authority
Come on Home, Alabama...

Home | Bulletin Board | Program Documents | Glossary | Help | Contact Us | Log Out

NEW RESERVATION AVAILABLE FUNDS **LOAN STATUS** REPORTS USER ACCOUNTS ADMINISTRATION

Lender: First Bank

Quick Search
Reservation No.
900158059141
12 characters
Go

Advanced Search
 Reserved by Lender:
 Lender Loan No:
 Borrower Name/SSN: SSN:
 Co-Borrower Name/SSN: SSN:
Go

Options
Purge Process

Loans Show Active Loans Show Archived Loans
Last Updated on Wednesday, June 20, 2012, at 11:22 AM

Results for Reservation No: 900158059141
Reset Search [Page 1 of 1] Page Size: 50 Go Total Records: 1

Actions		Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status	Date	HFA User		
View	Reprint	PDF Docs	eDocs	Delete	900158059141		TEST, SERVISOLUTION ***-**-2222	TEST, SECOND BORROWER ***-**-9999		12/30/1899	

Powered by **emphasys** Copyright © 1999 - 2011 Emphasys Software. All rights reserved. | About Lender Online

Internet | Protected Mode: Off 100%






eDocs Submission

- You must have a scanner or imaging system in order to upload documents to eDocs
- From **Loan Status** select the **eDocs** icon to begin the paperless upload process for the Step 3 Request for Funding and the Step 4- Final Documents

Loans Show Active Loans | Show Archived Loans Last Updated on

Results for Reservation No: 900158059141 [Page 1 of 1]

[Reset Search](#)

Actions		Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name			
 View	 Reprint	 PDF Docs	 eDocs	 Delete	900158059141		TEST, SERVISOLUTION ***.**-2222	TEST, SECOND BORROWER ***.**-9999

NEW RESERVATION

AVAILABLE FUNDS

LOAN STATUS

REPORTS

USER ACCOUNTS

ADMINISTRATION

Lender: **ServiSolutions - A Department of AHFA**

Quick Search

Reservation No.

 12 characters

Advanced Search

Reserved by Lender:

Lender Loan No:

Borrower Name/SSN: SSN:

Co-Borrower Name/SSN: SSN:

Options

Loans Last Updated on Friday, June 8, 2018, at 12:45 PM

Results for Reservation No: **254001071693** [Page 1 of 1] Page Size: 50 Go Total Records: 1

Actions		Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status	Date	HFA User		
					254001071693		CASE, TEST ***-**-6985		Reservation	02/25/2014	

NEW RESERVATION

AVAILABLE FUNDS

LOAN STATUS

REPORTS

USER ACCOUNTS

ADMINISTRATION

Lender: ServiSolutions - A Department of AHFA

e-MortgageDocs

Comments

Comments

Printable

Close

PACKAGES FOR LOAN NO. 254001071693 - CASE, TEST

Reservation Package (#1)

Add New Submit


Uploaded Documents (1)

	Actions	Last Date Modified	Initial Submitted Date & Time
 Step 1 Johnson	   	11/17/2017	

Request for Conditional Commitment (#2)

Add New Submit


Uploaded Documents (0)

 No e-Mortgage documents have been uploaded for this package.

Request for Funding Package pkg 3

Add New Submit


Uploaded Documents (0)

 No e-Mortgage documents have been uploaded for this package.

Final Docs pkg 4

Add New Submit

Uploaded Documents (0)

 No e-Mortgage documents have been uploaded for this package.

Closed files should always be uploaded into the package 3 – ADD NEW

NEW RESERVATION

AVAILABLE FUNDS



LOAN STATUS

REPORTS

USER ACCOUNTS

ADMINISTRATION

Lender: ServiSolutions - A Department of AHFA

Loan Status  

* denotes a required field.

To add/modify an eMortgage document fill out the required fields and then click on the "Save" button. If you don't wish to save your changes click on the "Cancel" button.

Notes:

Please make sure that the document that you upload is a valid document. Ex: .pdf, .doc, .xls, .gif, .jpeg, .png, .txt, etc

The 'Login Name' and 'Password' fields are **case sensitive**.

eMortgage Document For Loan No. 254001071693



Save



Cancel

*Package: Request for Funding Package pkg 3

Please [Click Here](#) to upload a document.

*Select a document name from the predefined list

or

*Enter a customized document name.


Enter additional comments about this document



Document upload

NEW RESERVATION AVAILABLE FUNDS LOAN STATUS REPORTS USER ACCOUNTS ADMINISTRATION

Lender:

Loan Status  ?

eMortgage Document For Loan No. Save Cancel

*Package: ←

Please [Click Here](#) to upload a document.

*Enter a customized document name. ←


Enter additional comments about this document

* denotes a required field.

To add/modify an eMortgage document fill out the required fields and then click on the "Save" button. If you don't wish to save your changes click on the "Cancel" button.

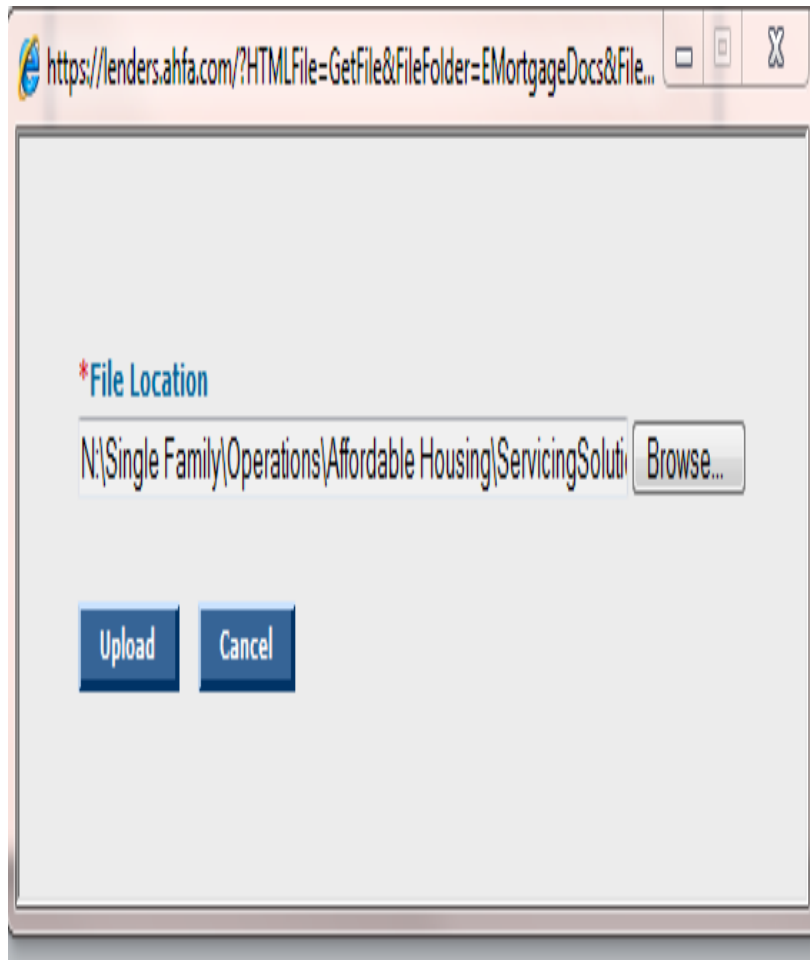
Notes:
Please make sure that the document that you upload is a valid document. Ex: .pdf, .doc, .xls, .gif, .jpeg, .png, .txt, etc

The 'Login Name' and 'Password' fields are **case sensitive**.

Powered by  Copyright © 1999 - 2017 Emphasys Software. All rights reserved. | [About Lender Online](#)

- Select the appropriate submission package.
- The naming convention should include the borrowers last name.
 - Customized Document name example
 - Compliance Step 3 Dotson
- Select the [Click Here](#)

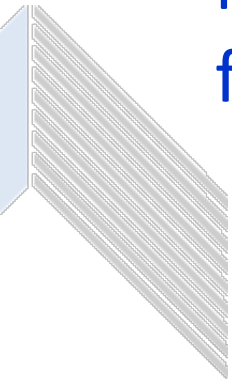
Document Upload



- Click the Browse button to locate the documents you saves
- Click the upload button
- PLEASE – do not password protect the upload

Document Upload

- *The upload process will take a few moments. Be patient.*
- *If it is successful, you will see a check mark confirmation. See the next screen.*
- *If you are uploading curative items, please remember to email curative1@ahfa.com notifying the review team documents are available for review.*



Document Upload

eMortgage Document For Loan No. 900158059141



*Package: Reservation Package (#1)

✓ Document (Test upload pdfs to edocs.pdf) has been successfully uploaded.

*Select a document name from the predefined list

or

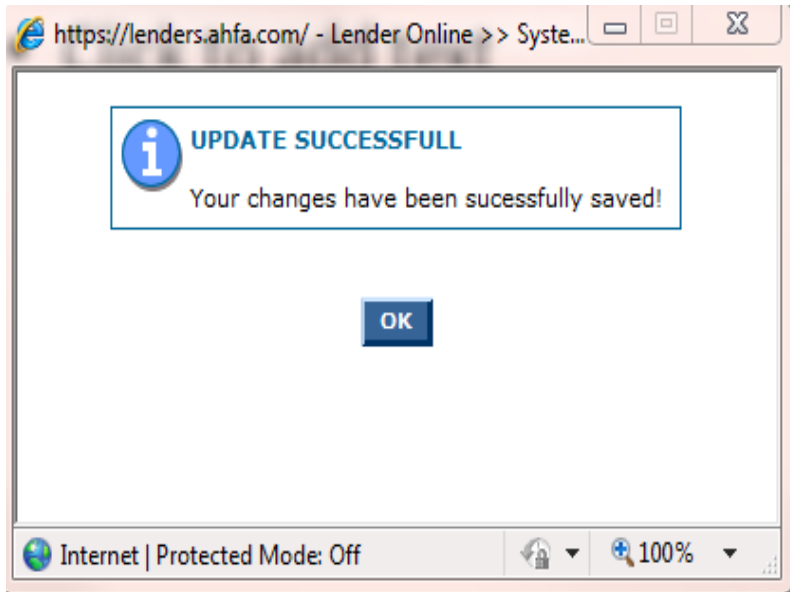
*Enter a customized document name.

BankServ Package

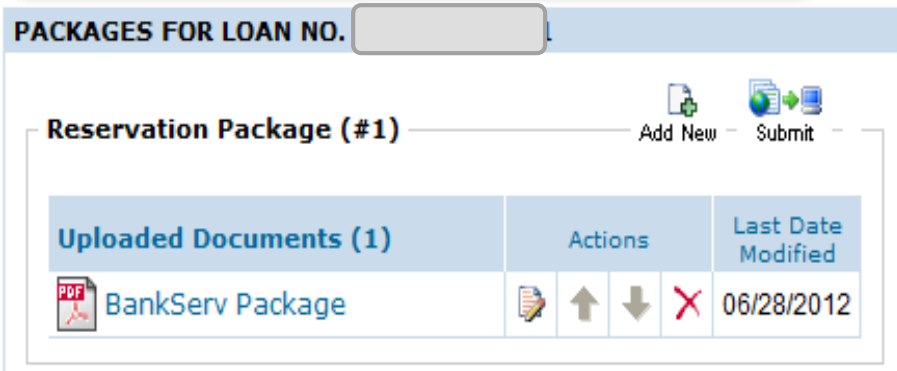
Enter additional comments about this document

The Lender can type in any info here that is pertinent to the loan file. Such as "sending in curative items requested, etc.

Document Upload



- Click on the OK Button and your screen view will show the uploaded package under one of the four package selection choices. You may add to these packages up to the point of submission.



Once all packages have been uploaded...hit SUBMIT

For All Your Clients' Needs

NEW RESERVATION AVAILABLE FUNDS **LOAN STATUS** REPORTS USER ACCOUNTS ADMINISTRATION

Lender: ServiSolutions - A Department of AHFA

e-MortgageDocs Comments Comments Printable Close

PACKAGES FOR LOAN NO. 254001071673 - SECOND, TEST

Reservation Package (#1) Add New Submit

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

Request for Conditional Commitment (#2)

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

Request for Funding Package pkg 3 Add New **Submit**

Uploaded Documents (5)	Actions	Last Date Modified	Initial Submitted Date & Time
A. Closing Package		07/11/2018	
B. Color Appraisal/Final Inspection		07/11/2018	
C. Appraisal Miscellaneous		07/11/2018	
D. Credit / Application		07/11/2018	
E. Disclosures		07/11/2018	

Final Docs pkg 4

Uploaded Documents (0)

No e-Mortgage documents have been uploaded for this package.

Loan Status

NEW RESERVATION


AVAILABLE FUNDS

LOAN STATUS

REPORTS

USER ACCOUNTS

ADMINISTRATION

 Lender: ServiSolutions - A Department of AHFA

Quick Search

Reservation No.

254001071693

Go

12 characters

Advanced Search

Reserved by Lender:

Lender Loan No:

Borrower Name/SSN:

Co-Borrower Name/SSN:

Options

 Purge Process






Loans

Last Updated on Friday, June 8, 2018, at 12:45 PM

Results for Reservation No: **254001071693**

Reset Search

◀◀ [Page 1 ▼ of 1] ▶▶ Page Size: 50 Go Total Records: 1

Actions		Reservation	Lender Loan No.	Borrower Name	Co-Borrower Name	Stage	Status	Date	HFA User		
 View	 Reprint	 PDF Docs	 eDocs	 Delete	254001071693		CASE, TEST ***-**-6985		Reservation	02/25/2014	

Checking Loan Status

Browser address bar: <https://lenders.ahfa.com/Bin/Display.exe/ShowSection> Lender Online >> Loan Stat... x

Browser tabs: AHFA IT Help Desk, Paystub Portal (Imported), Paystub Portal, ProLink - Edit Note, Sign Off, State of Alabama - Depart..., Suggested Sites, Time & Attendance Portal, Web Clock, Web Slice Gallery

GENERAL INFORMATION

Lender Loan No: [REDACTED]
Reservation/Loan No: [REDACTED]
Application Accepted On: [REDACTED]
Reservation Expires: [REDACTED]
Commitment Expires: [REDACTED]
Closing Date: [REDACTED]
Borrower Name: [REDACTED]
Social Security No: [REDACTED]
Property Acquisition Cost: [REDACTED]
Property Purchase Price: **\$260,000**
Property Appraised Value: **\$260,000**

Lender ID No: [REDACTED]
Lender Name: [REDACTED]
Branch Name: [REDACTED]
Servicer Loan No: [REDACTED]
Loan Officer: [REDACTED]
Submitted by: [REDACTED]
Real Estate Company: [REDACTED]
Real Estate Agent Name: [REDACTED]

BORROWER & CO-BORROWER

Borrower
Last Name: [REDACTED]
First Name: [REDACTED]
Middle Name: **N**
Suffix: [REDACTED]
Social Security: [REDACTED]

Co-Borrower #1
Last Name: [REDACTED]
First Name: [REDACTED]
Middle Name: [REDACTED]
Suffix: [REDACTED]
Social Security No: [REDACTED]

FIRST MORTGAGE

Program: [REDACTED]
Loan Type: **FHA**
Loan Amount: **\$255,290**
Term: **360 months**
Interest Rate: **4.7500%**
Servicer Name: **ServiSolutions - A Department of AHFA**

SECOND MORTGAGE

Program: [REDACTED]
Loan No: [REDACTED]
Lender Loan No: [REDACTED]
Loan Type: [REDACTED]
Loan Amount: **\$0**
Term: **0 months**
Interest Rate: **0.0000%**
Servicer Name: [REDACTED]

PROPERTY ADDRESS

[REDACTED]

STAGE/STATUS/DATE

- Purchased / Approved on 09/12/2018
- Purch Approved / Approved on 08/30/2018

Checking Loan Status

Loan Type: **FHA**
Loan Amount: **\$54,003**
Term: **360 months**
Interest Rate: **4.5000%**
Servicer Name: **ServiSolutions - A Department of AHFA**

Loan No: [Redacted]
Lender Loan No:
Loan Type: **Conventional**
Loan Amount: **\$1,650**
Term: **120 months**
Interest Rate: **4.5000%**
Servicer Name: **ServiSolutions - A Department of AHFA**

PROPERTY ADDRESS

[Redacted]

STAGE/STATUS/DATE

- Pkg #2 Review / Pending on 04/16/2019 by Tony Lee
- Pkg #2 Received on 04/16/2019
- Pkg #1 Review / Approved on 03/18/2019
- Pkg #1 Received on 03/26/2019
- Reservation / Approved on 03/15/2019

HFA's CONDITIONS/EXCEPTIONS

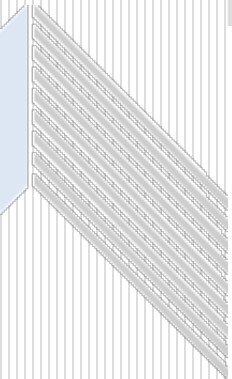
1. Need the extension fee.
2. If you have any questions contact tlee@ahfa.com

REJECTION REASONS

Pended Loan Policy

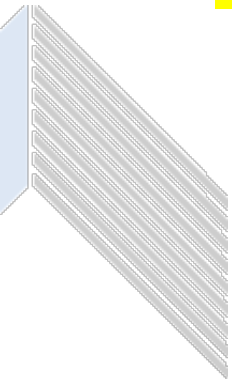
When document errors and omissions occur, a Suspended Loan Notification will be issued to the lender.

- ❑ Missing and corrected documents must be uploaded to ServiSolutions within **10 calendar days** from the pended loan date (email curative1@ahfa.com).
- ❑ Lenders have **40 days** from the date of closing to clear the loan exception(s) with no penalty. If the loan is not cleared until 41 days from the date of the closing, the lender will be charged a late delivery fee of 50 basis points (0.50%) of the principal purchased.
- ❑ Loans aged beyond **70 days** from closing are ineligible for purchase and will be cancelled, and the original note will be returned to the lender with a lender provided return label.



Most Frequent Closed File Exceptions

- ❑ Missing HBE certificate dated prior to loan closing
- ❑ Corrected Title Commitment/Title Policy to exclude Right of Refusal Language
- ❑ Missing copy of active appraiser license (asc.gov)
- ❑ Missing copy of the Privacy Policy
- ❑ Missing the Borrowers Certification and Authorization Form



Most Frequent Closed File Exceptions

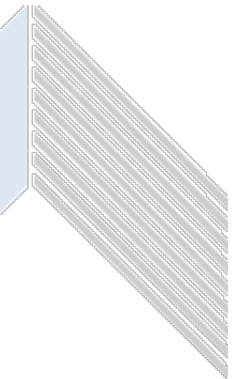
- ❑ Missing the most current completed Lender Checklist
- ❑ Missing evidence of the 8.1 endorsement (conventional loans)
- ❑ Missing a copy of the Home Possible Income and Property Eligibility screen print
- ❑ Missing the ADFA Award /Gift Letter-DPA signed by all parties
- ❑ Missing stamped certified true copy of the DPA Mortgage/Deed of Trust OR evidence it has been recorded

Purchase Advice

- Lender must complete the Purchase Advice Contact Form and submit to purchaseadvice@ahfa.com . The PA Contact Form is located at www.servsol.com/lenders .
- A maximum of three PA recipients may be listed for each lender. The contact form must be signed by the lender's management.
- PA's are sent to all lenders the day before any funding day, between 8 a.m. - 5 p.m. CST. PA's will be **sent via encrypted email** as they contain borrower information. No exceptions are made for this method of delivery.

Purchase Schedule

- Purchase advice summaries will be provided via email on **Tuesdays** for wires to be received Wednesday and **Thursdays** for wires to be received Friday.
- Holiday funding schedules will be posted on the ServiSolutions website in the Lender Notices section.
- The purchase departments internal cutoff to receive loans for funding are as follows:
 - To fund on any Wednesday, file must be submitted to purchase department by 4 p.m. CST on the previous Friday. Files purchased on Wednesday, Thursday, and Friday (by cutoff) of any week will fund on Wednesday of the following week.
 - To fund on any Friday, file must be submitted to purchase department by 4 p.m. CST on the same week's Tuesday. Files purchased on Monday and Tuesday of any week, will fund on Friday of the same week





Lender NOTICE

ALABAMA HOUSING FINANCE AUTHORITY *Come in home, Alabama.*

August 2019

Most Frequent Loan Purchase Suspense Trends

This month's most frequent loan purchase suspense trends are:

1. Missing Alta 9 or cleared survey
2. Missing MIN Summary for 1st Note
3. Missing stamped "Certified True Copy" of the DPA Mortgage/Deed of Trust or evidence that it has been recorded
4. Missing evidence that the FHA UPMIP has been paid
5. Missing copy of the MHDC Approval Form 195

Home Team Advantage Training Opportunity

AHFA will be exhibiting at a Home Team Advantage training in Birmingham on September 24. The event is a free, comprehensive, one-day training event focused on building local initiatives that expand homeownership opportunities for underserved households and buyers in distressed markets.

Home Team Advantage content is organized and delivered by the Nickerson Group, a consulting firm focused on increasing access to mortgage financing for low- and moderate-income borrowers and developing community revitalization strategies for distressed markets. Home Team Advantage is sponsored by Freddie Mac's Affordable Lending and Access to Credit Team.

Find more information, see below and register at www.HomeTeamAdvantage.org.

THE NOTE – Things to Remember

- *It is preferred that all closing documents are signed in **BLUE INK**.*
- *The following data must match supporting documentation in the file:*
 - Note Date
 - Property Address
 - Loan Amount – whole dollar loan amount only; no cents
 - Lender Name
 - Interest Rate
 - First Payment Date
 - Maturity Date
 - Principal and Interest
 - Grace Period
 - Late Charges
 - Borrower Signature and Typed Name
- The Name and NMLS ID of the Loan Originating Company and the Loan Originator must be disclosed below the borrower signature lines and/or notary section or where required by state law. NMLS license must be current
- All pages of the Note must be consistent with regards to the borrower initials. The signature page does not require initials given that a complete signature is required.
- Corrective covering (i.e., white out or tape) on the document is not permitted. All corrections must be initialed the borrower(s).

Endorsement of the 1st NOTE

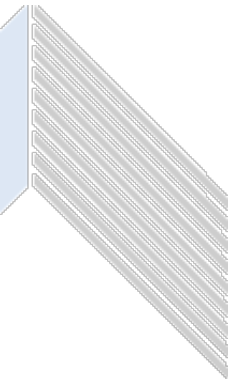
- **Endorsements must be made Without Recourse**
- For properties in MO, NC, MS, AR
 - ▣ Pay to the order of ServiSolutions without Recourse, A Department of Alabama Housing Finance Authority

Lenders Name (typed)

Signature of Authorized Signer (original)

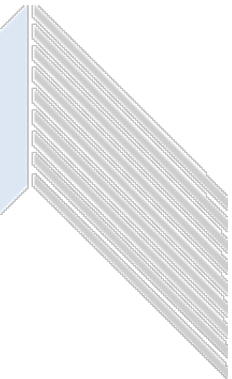
Name of Signer (typed)

Title of Authorized Signer (typed)



Endorsement of the NOTE

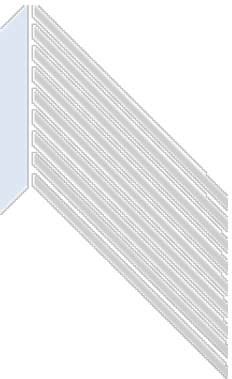
- A loan suspended for a corrected note endorsement requires the following:
 - ▣ Original allonge to the Note with endorsement
 - ▣ Letter of Authorization to void the incorrect endorsement



Endorsement of the NOTE

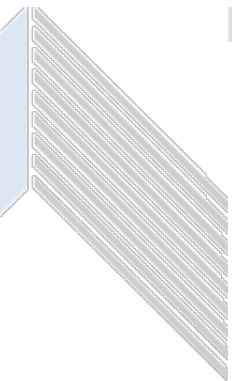
- An allonge may be used to endorse FHA or VA Notes if there is not sufficient space on the back of the note for full endorsement

- Allonges used for the purpose of endorsement must contain...
 - The borrowers names as they appear on the Note and the standard endorsement, closing date, property address, loan number and loan amount.



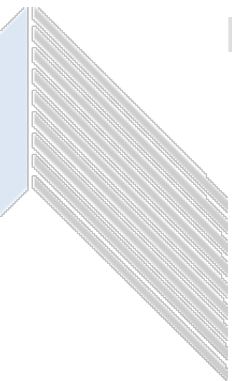
Flood Certification/Flood Policy

- Flood Certifications
 - Determination on the appraisal and the flood certification should match
- Flood Policy
 - Properties located in a flood zone require flood insurance. Community must participate in the NFIP
 - Max. deductible = \$5,000 unless state law requires a higher amount
 - A copy of the application and a paid receipt reflecting the first-year premium paid at closing is acceptable documentation.



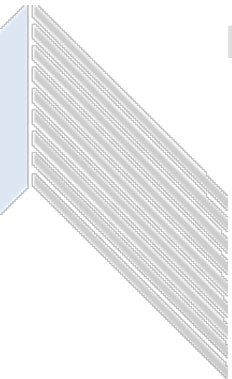
Termite Report/Survey Requirements

- A current termite report must be provided if required by the Underwriter or Appraiser. If evidence of prior infestation treated, a hold harmless letter is needed.
- If a Survey is required:
 - Must be no more than 120 days old
 - If long form title policy ordered a new survey is required or ALTA 9
 - If a short form title policy is ordered no survey is required



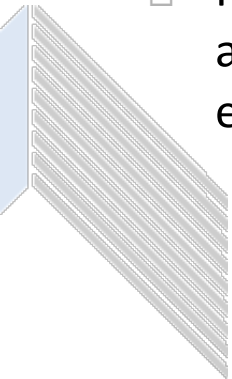
Title Policy

- When ordering the title policy there must be evidence of a short form title policy or a long form title policy with the appropriate endorsements
- Chain of Title
 - Must include dates of transfer, the transferor and transferee
 - Conventional and VA loans require evidence of a minimum 6-month chain of title required
 - FHA loans require evidence of a minimum of 12-month chain of title
 - If there has been no conveyance – verbiage such as 6-month Chain of Title clear or there have been no documents conveying the land in the past xx months



Title Policy

- The named insured should be the “Originating Lender, and its successor and/or assigns”
- Must insure that the mortgage is superior to any lien
- A signed Title Commitment must be delivered with the closed file (no older than 90 days at Note date (180 for new construction))
- Properties with unexpired rights of redemptions must have evidence of affirmative coverage w/in the title commitment or surety bond coverage as evidence



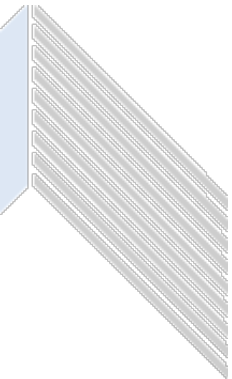
Title Policy Exceptions

- Unacceptable Title Exceptions

#1. Survey exceptions – if surveys are not commonly required in a particular jurisdiction, the Lender should provide an ALTA 9 endorsement, or if applicable, a CLTA endorsement 116. A letter from the title company on company letterhead or an endorsement to the commitment stating they will issue a final title policy with no survey exceptions will be required prior to purchase. If the title company will not issue a policy without a survey exception ServiSolutions will not purchase the loan.

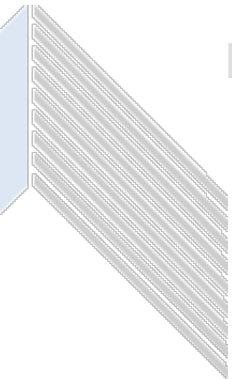
Title Policy Exceptions

- Unacceptable Title Exceptions
 - #2. Real Estate taxes do not show as paid. Any situation in which taxes are not current is not acceptable. If the tax bill has not been issued, the lender must provide proof that the taxes are not delinquent



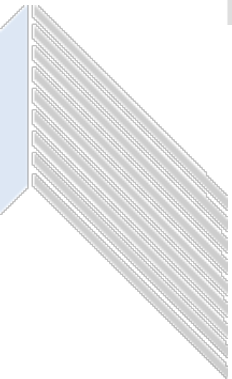
Disaster Policy

- Refer to www.fema.gov/disasters/ for a listing of effected counties
- Disaster policy applies during and ongoing for 90 days following the incident date
- ServiSolutions' Disaster Policy applies to properties located in counties where:
 - FEMA has issued a major disaster declaration
 - An investor has issued a disaster notification
 - ServiSolutions has determined that there is risk of damage from a disaster that has not been declared



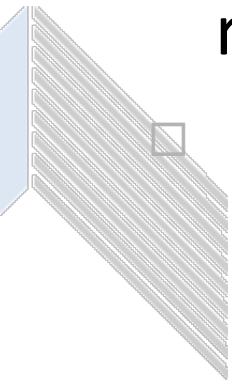
Disaster Inspections

- Conventional Loans
 - Exterior inspection by an appraiser, licensed property inspector or nationally recognized field office
 - Damage must be noted on Form 1004D/442 (Appraisal Update and/or Completion Report)
- FHA
 - Damage inspection report required completed by FHA Appraiser even if the inspection shows no damage to the property
 - Report must be dated after the incident end date
 - FHA does not require a specific form for a damage inspection report
- VA
 - Lender and veteran disaster certification signed by the borrower(s) and lender is required



Pre-funding Reviews

- A pre-funding review will be completed on 10% of a lender's files submitted for purchase
- This pre-funding review is a third-party review of the loans' credit worthiness (not a compliance review)
- Curative items requested by the third-party agency, should be uploaded *all at one time* to e-Docs and emailed to the ServiSolutions contact requesting the information.



□ **Most Common Suspense Items in funding review**
All suspense items must be upload at one time

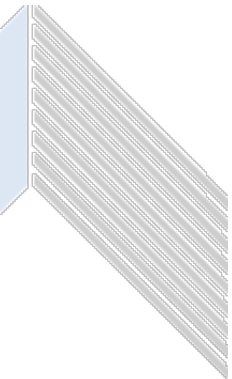
- Missing copies of the LE issued for change in circumstance
- Title Commitments with survey exceptions and no ALTA 9 endorsements or letter of from title company affirming intent to issue a final policy with no survey exceptions
- Title commitment must be signed by the closing agent
- Flood zone determination on the flood cert and appraisal not matching
- Missing evidence of payment of up-front MI premium (FHA Connection)
- Missing evidence of activation of PMI
- Missing Name Affidavits
- Notes are endorsed in blank – incomplete

Common Security Instrument Exceptions

- All pages of the recorded mortgage not provided (i.e. “Exhibit A” the legal description missing)
- Riders marked as being executed by the Borrower and recorded but not attached with the security instrument
- Notary Acknowledgement that does not include ALL BORROWERS that signed the Security Instrument.
- The Notary’s Expiration Date indicated within the witness and acknowledgement section incorrect.
- The Borrower and Notary’s execution date is not the same date.
- The Security Instrument has no evidence of recording.

Reminder...

- There has been an increase of email signatures on closing documents. Be reminded...e-signatures are not acceptable on closing documents.
- Riders must be recorded with the DOT not separately.



FINAL DOCUMENTS

- ❑ Final documents must be submitted within 120 days of loan closing. Failure to do so may result in penalties
- ❑ Documents
 - ❑ Original recorded 1st mortgage/DOT
 - ❑ Original recoded 2nd mortgage/DOT (if applicable)
 - ❑ Final title policy
 - ❑ MIC/Guaranty
 - ❑ Original MERS assignment
- ❑ Documents must be uploaded AND all originals mailed to AHFA/ServiSolutions **Attn: Final Documents**

Final Document Transmittal

ViewBinaryContent.pdf - Adobe Acrobat Standard DC

File Edit View Window Help

Home Tools Document

1 / 1 75%

ServiSOLUTIONS
A Department of Alabama Housing Finance Authority

Final Document Transmittal

Deliver to:
ServiSolutions
FHA ID #94058 / Fannie Mae ID #261330008
7460 Halcyon Pointe Drive, Suite 200
Montgomery, AL 36117

Borrower's Name(s): _____

ADFA Loan #: _____

Lender: _____

Contact Person: _____

Contact Email Address: _____

Contact Phone Number: _____

Contact Fax Number: _____

***Required Documents:**

Original Mortgage Documents

- Original Recorded 1st Mortgage
- Original Recorded 2nd Mortgage-if applicable

Title Policy

- Original Final Title Policy

MIC/Guaranty

- USDA Loan Guaranty Certificate (lender must request guaranty within 30 days of closing)
- VA Loan Note Guaranty
- FHA endorsement must be able to be verified via FHA Connection within 120 days of closing

MERS

- Original Recorded Intervening Assignment/MERS Assignment

Search Tools...

- Create PDF
- Edit PDF
- Export PDF
- Comment
- Organize Pages
- Enhance Scans
- Protect
- Fill & Sign
- Prepare Form

Store and share files in the Document Cloud

[Learn More](#)

Contact Us Information

- Lisa Treece- SF Operations Manager
 - ltreece@ahfa.com
- Candi Clapp – General Questions
 - cclapp@ahfa.com
- Angie Wilson – Loan Review Supervisor
 - awilson@ahfa.com
- Renee Dotson- Delivery Supervisor
 - rdotson@ahfa.com

 Quantalytix


Scorecard Application Training for Lenders

April 2019

Creating an Account: Step 1

Administrators will receive an email from Quantalytix with a link to create a password.

Quantalytix: Your New Account

 **no-reply@mg.quantalytix.com** <no-reply@mg.quantalytix.com>
Jennifer A. Nelson
Tuesday, April 2, 2019 at 8:23 AM
[Show Details](#)

You have been added as a user on the Quantalytix Lender Portal.

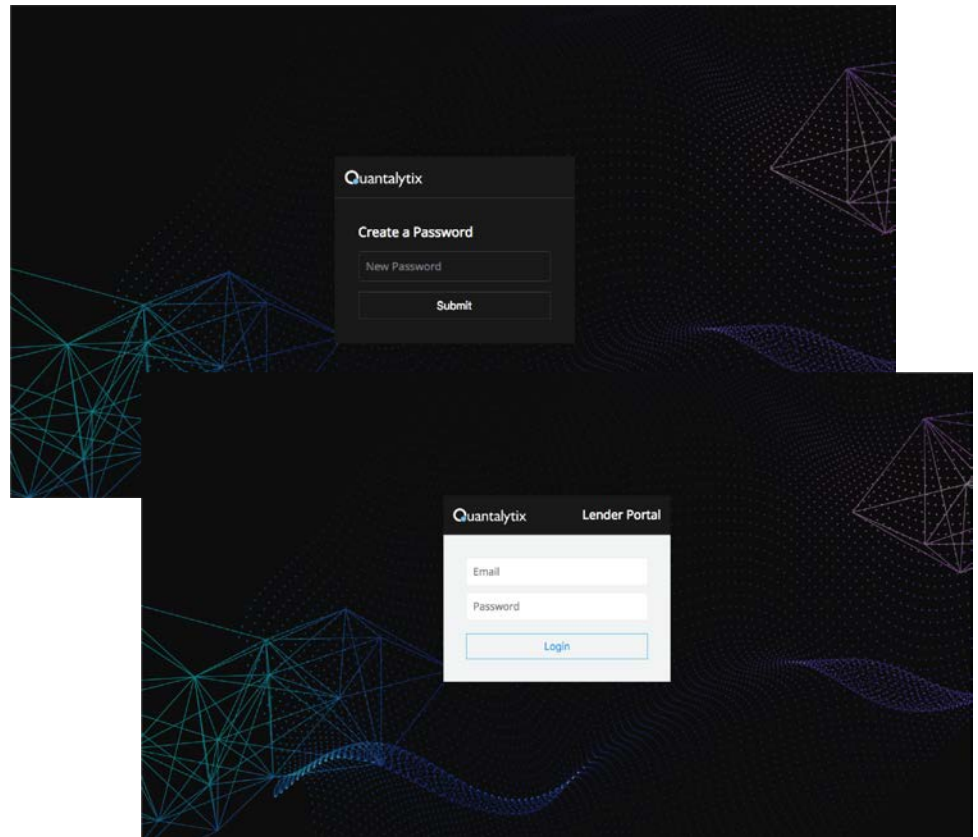
To set your password and log in, please [click here](#) or **press the button below (may not show in some email clients)**.

[Click Here to Set Your Password](#)

If you encounter any problems, please feel free to contact us at support@quantalytix.com.

Creating an Account: Step 2

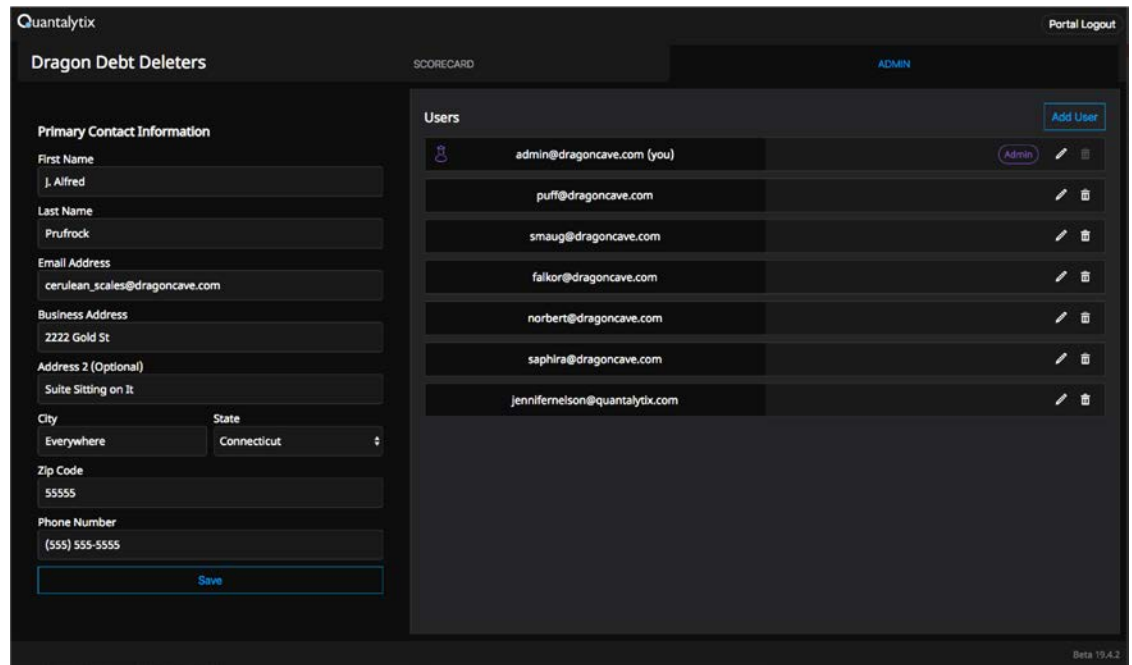
- The link will take you to a screen where you can create a password.
- You will have up to 90 days to activate your account once you receive the email. After that, you will need to contact us at support@quantalytix.com.
- Once you submit your password, you will see a link to the login screen.
- You will log in with your email and the password you created.



Scorecard Admin Access: Overview

Administrators will be able to do the following:

- Set & edit the primary contact information (just one contact per organization).
- Add additional users and administrators.
- Edit a user's email address or reset his or her password.
- Remove a user's access.



Scorecard Overview

- 3 Tables: Portfolio Performance, Production, and Audit
- Portfolio & Production tables will contain the loans for just the states you serve.
- The default view will be aggregated data for the current reporting period, YTD.

Quantalytix Portal Logout

Dragon Debt Deleters SCORECARD ADMIN

Feb 26, 2019 EXPORT

PURCHASED PORTFOLIO PERFORMANCE

State <small>ABC</small>	# Loans	# Active	Orig UPB	Current UPB	DQ Bal	DQ Count	DQ Count %	Avg Days DQ	1-Month CPR
AL	158	141	\$11,058,609	\$9,617,888	\$470,110	9	4.89%	283	0.44%
MO	66	66	\$7,775,015	\$7,683,189	\$174,993	2	2.28%	88	1.66%
MS	174	156	\$12,140,965	\$10,793,307	\$1,168,731	17	10.83%	239	0.38%
NC	132	117	\$20,699,394	\$17,486,862	\$647,925	4	3.71%	184	8.18%
WA	587	450	\$99,726,528	\$74,209,589	\$1,531,113	9	2.06%	227	1.35%
TOTALS:	1,117	930	\$151,400,511	\$119,790,834	\$3,992,871	41	3.33%	208	2.25%

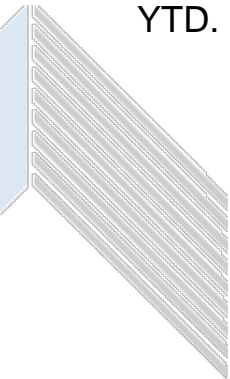
PRODUCTION YTD ▼

State <small>ABC</small>	Loan Count	Purchase Count	Originated Vol	Purchased Vol	Suspense Count
AL	9	1	\$558,409	\$3,897	4
MO	156	23	\$8,852,035	\$2,446,487	16
MS	6	0	\$493,189	\$0	2
NC	4	0	\$299,432	\$0	0
TOTALS:	175	24	\$10,203,065	\$2,450,384	22

AUDIT YTD ▼

	Loans	Purchased	Reviewed	Excellent	Good	Fair	Poor
Pre-Purchase	175	24	2 0.33%	1 50.00%	0 0.00%	1 50.00%	0 0.00%
Post-Purchase	175	24	0 0.00%	0 0.00%	0 0.00%	0 0.00%	0 0.00%

Beta 19.4.2



Scorecard Features: Column Descriptions & Sorting

- **Hover** a column header, and a question icon will appear. Hover over the icon to see a description of that column.
- **Click** on a column header to sort the data in ascending order. Click again to reverse. A third click will remove the sort.

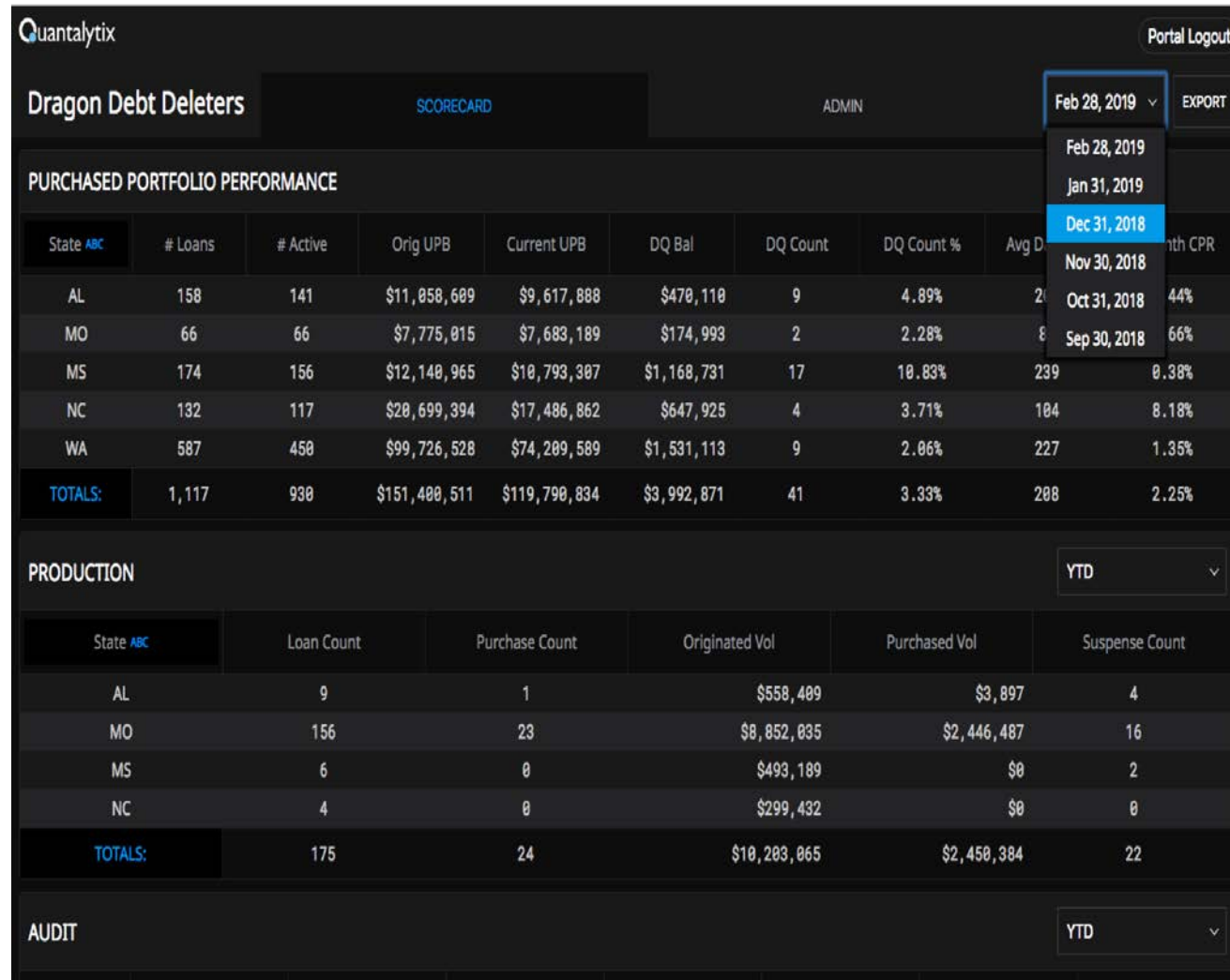
SCORECARD

The original issuance amount for all unpaid active loans.

Orig UPB	State
\$19,574,595	↑
\$278,263,948	
\$11,050,000	zxy
\$7,770,000	
\$12,140,000	WA
\$20,690,000	NC
\$99,720,000	MS
\$151,480,000	MO
	AR
	AL

Scorecard Features: Select a Reporting Month

Click on the dropdown in the top right to select a reporting period. The default will be the most recent period.



The screenshot displays the Quantalytix Scorecard interface for 'Dragon Debt Deleters'. The top right corner features a 'Portal Logout' link and a reporting period dropdown menu currently set to 'Feb 28, 2019'. The dropdown menu is open, showing options for 'Feb 28, 2019', 'Jan 31, 2019', 'Dec 31, 2018' (highlighted), 'Nov 30, 2018', 'Oct 31, 2018', and 'Sep 30, 2018'. Below the menu, the 'SCORECARD' section is titled 'PURCHASED PORTFOLIO PERFORMANCE' and contains a table with columns for State, # Loans, # Active, Orig UPB, Current UPB, DQ Bal, DQ Count, DQ Count %, Avg D, and with CPR. The 'TOTALS' row shows 1,117 loans, 930 active, and a 3.33% DQ Count %.

State	# Loans	# Active	Orig UPB	Current UPB	DQ Bal	DQ Count	DQ Count %	Avg D	with CPR
AL	158	141	\$11,058,609	\$9,617,888	\$470,110	9	4.89%	2	44%
MO	66	66	\$7,775,015	\$7,683,189	\$174,993	2	2.28%	8	66%
MS	174	156	\$12,140,965	\$10,793,307	\$1,168,731	17	10.83%	239	0.30%
NC	132	117	\$20,699,394	\$17,486,862	\$647,925	4	3.71%	104	8.18%
WA	587	450	\$99,726,528	\$74,209,589	\$1,531,113	9	2.06%	227	1.35%
TOTALS:	1,117	930	\$151,400,511	\$119,790,834	\$3,992,871	41	3.33%	208	2.25%

The 'PRODUCTION' section below shows a table with columns for State, Loan Count, Purchase Count, Originated Vol, Purchased Vol, and Suspense Count. The 'TOTALS' row shows 175 loans, 24 purchases, and \$2,450,384 in purchased volume.

State	Loan Count	Purchase Count	Originated Vol	Purchased Vol	Suspense Count
AL	9	1	\$558,409	\$3,897	4
MO	156	23	\$8,852,035	\$2,446,487	16
MS	6	0	\$493,189	\$0	2
NC	4	0	\$299,432	\$0	0
TOTALS:	175	24	\$10,203,065	\$2,450,384	22

The 'AUDIT' section at the bottom also features a 'YTD' dropdown menu.

Scorecard Features: Additional Date Selectors

Click on the dropdown in the Production and/or Audit Tables to filter the data by YTD, Prior Year, Trailing 6 Month, or Trailing 12 Month.

Quantalytix Portal Logout

Dragon Debt Deleters SCORECARD ADMIN Feb 28, 2019 EXPORT

PURCHASED PORTFOLIO PERFORMANCE

State ABC	# Loans	# Active	Orig UPB	Current UPB	DQ Bal	DQ Count	DQ Count %	Avg Days DQ	1-Month CPR
AL	158	141	\$11,858,609	\$9,617,888	\$470,110	9	4.89%	203	0.44%
MO	66	66	\$7,775,015	\$7,683,189	\$174,993	2	2.28%	88	1.66%
MS	174	156	\$12,140,965	\$10,793,307	\$1,168,731	17	10.83%	239	0.38%
NC	132	117	\$20,699,394	\$17,486,862	\$647,925	4	3.71%	104	0.18%
WA	587	450	\$99,726,528	\$74,209,589	\$1,531,113	9	2.06%	227	1.35%
TOTALS:	1,117	930	\$151,400,511	\$119,790,834	\$3,992,871	41	3.33%	208	2.25%

PRODUCTION YTD

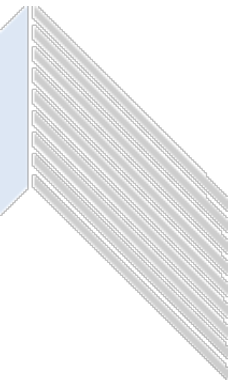
State ABC	Loan Count	Purchase Count	Originated Vol	Purchased Vol	
AL	9	1	\$558,409	\$3,897	
MO	156	23	\$8,852,035	\$2,446,487	
MS	6	0	\$493,189	\$0	2
NC	4	0	\$299,432	\$0	0
TOTALS:	175	24	\$10,283,065	\$2,450,384	22

YTD
YTD
PRIOR YEAR
TSM (TRAILING 6 MO)
TTM (TRAILING 12 MO)

AUDIT YTD

	Loans	Purchased	Reviewed		Excellent	Good	Fair	Poor
Pre-Purchase	175	24	2	0.33%	1	50.00%	0	0.00%
Post-Purchase	175	24	0	0.00%	0	0.00%	0	0.00%

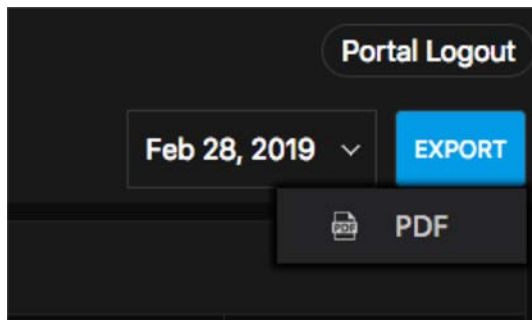
Beta 19.4.2




Scorecard Features: Export to PDF

Export the current scorecard view to PDF by clicking “Export” in the top right of the screen.

A printable, one-page scorecard will open for you to download or print.



Dragon Debt Deleters
 Production reporting year: 2019
 Report date: 02/28/2019



**ALABAMA HOUSING
FINANCE AUTHORITY**
Come on home, Alabama.

Purchased Portfolio Performance

State	# Loans	# Active	Original UPB	Current UPB	Delinquent Bal	DQ Bal %	DQ Loan Count	DQ Count %	Avg Days DQ	1-Month CPR
AL	158	141	\$11,058,609	\$9,617,888	\$470,110	4.9%	9	6.4%	203.7	0.4%
MO	66	66	\$7,775,015	\$7,683,189	\$174,993	2.3%	2	3.0%	88.5	1.7%
MS	174	156	\$12,140,965	\$10,793,307	\$1,168,731	10.8%	17	10.9%	239.5	0.4%
NC	132	117	\$20,699,394	\$17,486,862	\$647,925	3.7%	4	3.4%	104.0	8.2%
WA	587	450	\$99,726,528	\$74,209,589	\$1,531,113	2.1%	9	2.0%	227.6	1.4%
Total	1,117	930	\$151,400,511	\$119,790,834	\$3,992,871	3.3%	41	4.4%	208.0	2.3%

Production Report (TTM)

State	Loan Count	Purchase Count	Originated Volume	Purchased Volume	Suspense Count	Deliv/Purch Days
AL	50	28	\$2,809,375	\$1,685,951	4	78
MO	239	44	\$14,147,979	\$5,057,524	19	69
MS	58	29	\$3,711,339	\$1,931,171	4	54
NC	34	18	\$3,169,553	\$2,668,888	0	47
Total	381	119	\$23,838,246	\$11,343,534	27	64

Audit Report (YTD)

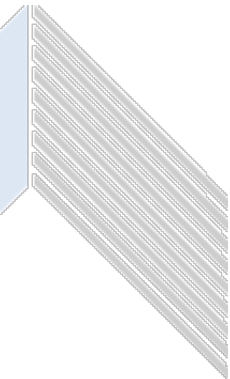
Audit Type	Loan Count	Purchase Count	Reviewed	% Reviewed	Excellent	Good	Fair	Poor
Pre-Purchase	175	24	2	8.3%	1	50.0%	0	0.0%
Post-Purchase	175	24	0	0.0%	0	0.0%	0	0.0%
Total Audits	175	24	2	4.2%	1	0.0%	0	0.0%

Scorecard report generated using Quantalyfx reporting and analytics services. Contents in report are confidential and proprietary.

Scorecard Features: Loan Level Detail

Clicking on a row of data will take you to the loan level detail for that state or audit type.

You are able to change the number of rows you see at a time and sort the data by any column that is “clickable.”



Quantalytix Portal Logout

← Dragon Debt Deleters | MS | Feb 28, 2019 | Portfolio Performance

AOD Series ...	AOD Issuer ...	BKFS ID	Is Purchased	Is Active ⁺	Is Delinquent	Appraised ...	Orig Bal	Current Bal	First Name	Last Name
458	831	2015068296		1	1	\$134,000	\$3,799	\$3,749	FirstName	LastName
458	831	2015068886		1	0	\$235,000	\$6,922	\$6,741	FirstName	LastName
453	831	2015068885		1	0	\$235,000	\$230,743	\$229,601	FirstName	LastName
453	831	2015068295		1	1	\$134,000	\$126,663	\$126,344	FirstName	LastName
458	831	2015065291		1	0	\$95,000	\$2,798	\$2,703	FirstName	LastName
458	831	2015066385		1	0	\$125,000	\$3,682	\$3,536	FirstName	LastName
453	831	2015065290		1	0	\$95,000	\$93,279	\$92,600	FirstName	LastName
453	831	2015066384		1	0	\$125,000	\$122,735	\$121,799	FirstName	LastName
459	831	2015064955		1	0	\$90,000	\$2,636	\$2,497	FirstName	LastName
459	831	2015063073		1	0	\$218,000	\$6,200	\$5,915	FirstName	LastName
459	831	2015061744		1	0	\$115,000	\$3,240	\$3,043	FirstName	LastName
459	831	2015061178		1	0	\$65,000	\$1,767	\$1,661	FirstName	LastName
459	831	2015060667		1	0	\$142,000	\$4,123	\$3,878	FirstName	LastName
459	831	2015057136		1	0	\$165,000	\$4,800	\$4,457	FirstName	LastName
459	831	2015054643		1	0	\$165,000	\$4,742	\$4,281	FirstName	LastName
459	831	2015054525		1	1	\$170,000	\$4,356	\$4,056	FirstName	LastName
459	831	2015051649		1	0	\$210,000	\$5,611	\$4,942	FirstName	LastName
459	831	2015048180		1	0	\$150,000	\$4,418	\$3,824	FirstName	LastName
459	831	2015048114		1	0	\$147,000	\$4,238	\$3,668	FirstName	LastName
459	831	2015044965		1	1	\$90,000	\$2,503	\$2,239	FirstName	LastName

Previous Page 1 of 9 20 rows ↓ Next

Support

The link to the Scorecard Lender Portal is
<http://app.quantalytix.com/portal/ahfa>.

The “/portal/ahfa” part of the address is important! Be sure that you see “Lender Portal” on the screen when you log in.

If you encounter any problems, we are happy to help. You can reach us at
support@quantalytix.com.