

Ralph M. Perrey, Executive Director



MEMORANDUM

DATE: February 20, 2018

TO: All Originating Agents

FROM: Rhonda Ronnow, Director of Loan Operations

SUBJECT: Initial Escrow Deposit

THDA would like to provide an update for the initial escrow process for newly originated business that is being serviced by VMLS. Effective with THDA commitments **dated March 1, 2018** and reflecting VMLS as the servicer, the initial escrow deposit will no longer need to be wired to THDA. THDA will net these funds from the purchase amount that is sent to the lenders.

Currently the following lenders are being serviced by VMLS:

Alterra Group	Eagle Home Mortgage	Orion Federal Credit Union
American Bancshares Mortgage	Equity Prime Mortgage	Paramount Residential
American Southwest Mortgage	F & M Bank	People's Home Equity
Bank of Cleveland	Farmers Bank	Regions Bank
Bank of Putnam County	FBC Mortgage	Renasant Bank
Bank of Tennessee	Financial Federal Bank	Success Mortgage Partners
Bartlett Mortgage	First Advantage Bank	SWBC Mortgage Corp.
Brand Mortgage	First Citizens National	Synovus Mortgage
Cal Con Mutual Mortgage	Guaranty Trust Company	The Mortgage Firm
Cardinal Financial Company	IberiaBank Mtg	Triumph Bank
Century Mortgage Company	LeaderOne Financial Corp	Wilson Bank & Trust
Community Mortgage	Loan Depot	
Draper and Kramer Mortgage	Loan Simple Inc.	

For a complete updated listing that includes March, April, May and June transfers, please refer to the December 19, 2017 memo found at <https://thda.org/business-partners/lenders>.

We appreciate your patience as THDA transfers our servicing in-house. Please feel free to contact THDA directly at 615-815-2100 or by email to SFask@thda.org with any questions. Thank you for your continued participation in THDA's mortgage program.



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