

Ralph M. Perrey, Executive Director



MEMORANDUM

DATE: July 28, 2017

TO: Originating Agents

FROM: Rhonda Ronnow
Director of Loan Operations, Single Family Programs

SUBJECT: Changes in THDA Servicing

For many years, THDA has explored servicing opportunities for both strategic and financial reasons. In September 2015, the THDA Board approved creation of a THDA in-house servicing group called Volunteer Mortgage Loan Servicing (VMLS). THDA staff has worked diligently over the past several months to make this a reality. THDA believes that in-house servicing of THDA loans provides a closer connection to THDA borrowers and strengthens THDA's relationship with THDA Originating Agents by having greater control over THDA loan products.

THDA is excited to announce that starting October 1, 2017, VLMS will begin receiving the servicing for newly originated Great Choice Mortgage Loans. This will be a controlled rollout with specified THDA Originating Agents scheduled each month to transfer the servicing of their new THDA loans to VLMS. A tentative timeline for this transition is attached. Each THDA Originating Agent will be expected to execute a new working agreement as provided by THDA, prior to the effective transfer date as shown on the attached timeline or any revised timeline as may be provided by THDA. The working agreement, executed by the Originating Agent must be returned to nherndon@thda.org

A service release premium (SRP) of 1% will be paid to a THDA Originating Agent when all closing documents for a particular THDA loan are submitted to THDA and the loan hits a complete status. THDA will deduct a \$60 tax service fee from the SRP. If wiring instructions for SRP payments differ from loan purchase payments, Originating Agents must deliver wiring instructions to THDA as provided in the THDA Originating Agent's Guide dated January, 2014, as subsequently amended (O.A. Guide). Additional details about this process can be found in Chapter 8.6 of the O.A. Guide.

THDA and VMLS are looking forward to servicing your borrowers. Thank you for your continued participation in the THDA mortgage loan programs. If you have any questions, please call 615-815-2100 or send an e-mail to SFask@thda.org.

THDA Originating Agent Servicing Transfer Schedule

October 2017

Bank of Cleveland
Bartlett Mortgage
Community Mortgage Company
First Citizens National
Guaranty Trust Company

November 2017

F & M Bank
First Advantage Bank
First Community Mortgage
iMortgage dba Loan Depot
Regions Bank
Renasant Bank
SWBC Mortgage Corp.
Synovus Mortgage
The Mortgage Firm
Triumph Bank
Wilson Bank & Trust

December 2017

Bank of Putnam County
Bank of Tennessee
Brand Mortgage
Cal Con Mutual Mortgage LLC
dba One Trust Home Loans
Capital Bank
Eagle Home Mortgage
Equity Prime Mortgage
Farmers Bank
Financial Federal Bank
IberiaBank Mtg.
People's Home Equity Inc.

January 2018

Academy Mortgage Corporation
AmeriFirst Financial Corporation
AmeriFirst Financial Inc.
Bank of England
Christensen Financial Inc.
Everett Financial Inc.
First Federal Savings-Dickson
FirstBank
Franklin Synergy Bank
Pinnacle Bank
Reliance First Capital
Security Federal Savings

February 2018

Acopia Home Loans
Ameris Bank
Bank of Jackson
Caliber Home Loans Inc.
CMG Mortgage Inc.
Envoy Mortgage Ltd.
Movement Mortgage
Reliant Bank

March 2018

Castle and Cooke Mortgage LLC
Cumberland Bank and Trust
Evolve Bank & Trust
First Liberty Financial Mortgage,
a Division of ETFCU
Franklin American Mortgage
Gateway Mortgage Group
Guild Mortgage Co.
Home Federal Bank of Tennessee
InterLinc Mortgage Services LLC
Leaders Credit Union
Mortgage Solutions of Colorado
Platinum Financial Funding
PrimeLending
Security National Mortgage Co.
Stockton Mortgage Corp
SunTrust Mortgage

April 2018

AmCap Mortgage
American Mortgage Service Co.
American Mortgage Services Inc.
Appalachian Community Fed. C.U.
Athens Federal Community Bank
Atlantic Bay Mortgage
Atlantic Home Loans Inc.
BancorpSouth Bank
Bay Equity LLC
BBMC Mortgage
Branch Banking & Trust Co.
Century Mortgage Company
Churchill Mortgage Corp.
Citizens Bank
Colonial Savings aka
Colonial Natl Mort.
Commercial Bank and Trust
Cornerstone Home Lending
DHI Mortgage Company, LTD

April 2018 (cont'd)

Embrace Home Loans Corp.
Fairway Independent Mtg. Corp.
Fidelity Bank
Fifth Third Mortgage Co.
Finance of America Mortgage
First Mortgage Company
First National Bank of Middle Tenn.
First National Bank of Pulaski
First National Bank of Tennessee
First National Mortgage Services LLC
Gardner Financial Services Ltd,
dba Legacy Mutual Mortgage
Gold Star Mortgage
Highlands Residential Mortgage
Independent Bank
Integrity First Financial Group
iServe Residential Lending LLC
Land Home Financial Services
Mortgage Research Center LLC
Nations Lending Corp.
Nations Reliable Lending
New Penn Financial
NTFN Inc.
NVR Mortgage
Pacific Union Financial
Paragon Bank
Primary Residential
Prosperity Home Mortgage
Pulte Mortgage—Franklin
Republic Bank and Trust
Republic State Mortgage
Security Bank
Simmons First National Bank
Summit Funding Inc.
Sun West Mortgage Co.
Tennessee State Bank
TriStar Bank
Trustmark National Bank
United Community Bank
US Bank
Victorian Finance LLC
Wells Fargo
Wolfe Financial Inc