

This program term sheet (as referenced in the Master Origination and Sale Agreement, "HFA Guidelines as expressed in the Servicer's Participating Lender Agreement) has been adopted by the Ohio Housing Finance Agency (OHFA).

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| Agency | Ohio Housing Finance Agency (OHFA) qualifies as a HUD-approved provider of secondary financing. |
| Servicer | All qualified mortgage loans, including all servicing rights, must be sold to and serviced by AmeriFirst Home Mortgage. All mortgage loans must be delivered to AmeriFirst Home Mortgage in "purchasable form" within the specified time periods. Several states and local municipalities have enacted legislation that defines high-cost loans based on annual percentage rates (APR) and fee thresholds, which may or may not relate to the Home Ownership and Equity Protection Act (HOEPA) thresholds. These types of loans typically have various restrictions. It is the policy of AmeriFirst Home Mortgage not to purchase any loan defined as "high cost" under any federal or state law/ regulation or local ordinance. |
| Funding Source | The program is a continuous lending program, which means there are no set limits to funding available, but loan rates are subject to change on a daily basis. |
| Overview | Mortgages must be processed and underwritten in accordance with the requirements of HUD SF Handbook and AmeriFirst published Guidelines including overlays. <ul style="list-style-type: none"> • AmeriFirst Guidelines can be found in the AmeriFirst Lender Portal located at tpo.amerifirst.com • <u>For an overview of AmeriFirst Overlays, see page 6 of this Product Overview and Term Sheet</u> |
| Eligible Properties | <ul style="list-style-type: none"> • One- to four-unit single family properties (Grants for Grads Program limited to one-unit only) • Two acres or less within municipal corporations • Five acres or less outside municipal corporations • Manufactured homes are not eligible. |
| Purchase Price Limits | Maximum purchase price limits by county are posted online at www.myohiohome.org . |
| Income Limits and Qualifying Income | Income limits are posted online at www.myohiohome.org . All income of the individuals who will <u>both</u> live in the property and be obligated on the mortgage note will be used in determining borrower income eligibility. |
| Borrower Investment | No minimum borrower investment is required by OHFA, other than those required per FHA guidelines. |
| Occupancy Requirement | Owner-occupied properties only. Occupant borrowers must agree to occupy the home as their principal residence within 60 days of the loan closing date. |

Borrower Eligibility

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| First-Time Homebuyer | This program applies to owner-occupied principal residences only. Co-signers and co-mortgagors are permitted per OHFA, FHA guidelines. A borrower must be defined as a "first-time homebuyer," unless otherwise specified: <ul style="list-style-type: none"> • An occupant borrower who has not had an ownership interest in a principal residence at any time during the three year period ending on the date the mortgage loan is executed. • Qualified military veterans who have received an honorable discharge from the U. S. military, even if they have previously owned a home. • Borrowers do not have to qualify as a first-time homebuyer if the home they select for purchase is located in a designated target area census tract. Please refer to http://ohiohome.org/geodata/ to see if the property qualifies. |
| Next Home Homebuyer | For borrowers who do not meet the definition of a First Time Homebuyer as listed above but who do meet all other qualifications for our program, they may be eligible for our Next Home program. Next Home guidelines follow the same guidelines as our First Time Homebuyer loans with the following exceptions: <ul style="list-style-type: none"> • No unassisted loans. All Next Home loans are only available with assistance. • Not eligible for our Grants for Grads program. |

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| <p>Ohio Heroes</p> | <p><u>Veterans</u></p> <p>At least one borrower must be qualifying Active Military, Veteran, or Surviving Spouse as defined herein, and the annualized gross income must be at or below OHFA guidelines for the county in which the property is located.</p> <p><u>Active Military and Veterans.</u> Qualified Active Duty Service personnel, including Armed Services or Reserve Forces. Reserve Forces must have at least 90 days of Active Duty service, excluding boot camp. Qualified veterans include military members honorably discharged from any branch of the U.S. Armed Forces. Military identification and/or DD214 are required to validate credentials.</p> <p><u>Surviving Spouse</u> – The following items are required to validate credentials:</p> <ul style="list-style-type: none"> • VA form 26-1817 • DD214 (if available) or Certificate of Eligibility • Marriage License • Death Certificate or DD Form 1300 – (Report of Casualty) <p><u>Everyday Heroes</u></p> <p>At least one borrower must be actively employed, qualifying Fireman, Healthcare Worker, Police Officer or Teacher as defined herein, and the annualized gross income must be at or below OHFA guidelines for the county in which the property is located.</p> <p><u>Fire Fighter/Emergency Medical Technician</u></p> <p>Full time member of a fire department whose regular duties include:</p> <ul style="list-style-type: none"> • Fire suppression or prevention, emergency medical response or hazardous materials. • Fire Fighter, EMT certification card or paystubs are required to validate credentials. <p><u>Volunteer Fire Fighters</u></p> <p>May qualify with documentation evidencing volunteer status with the local municipality for minimum of the most current 12 months. (i.e. Letter from Municipality)</p> <p><u>Health Care Worker</u></p> <p>A health professional is an individual who provides health care employer services. They should be licensed in their area of expertise and full-time in their occupation.</p> <ul style="list-style-type: none"> • Physicians, Nurse Practitioners, Nurses – (RN, LPN, PCA) <p>Validation of most current paystub from health care, evidencing active employment, eligible occupation and copy of current licensure.</p> <p><u>Police Officers</u></p> <ul style="list-style-type: none"> • Commissioned as a law enforcement officer by a federal, state, county, municipal, township government, a public/private college or university, and actively employed full time. • Paystubs from the appropriate above agencies are required to validate current credentials. <p><u>Teachers</u></p> <ul style="list-style-type: none"> • Employed full-time by an accredited or state recognized public school, private school or vocational school as a state-certified classroom teacher, school counselor or administrator/ principal in grades pre K-12 with the appropriate current licensure listed below: <ul style="list-style-type: none"> ◦ Resident Educator License – Four Years ◦ Professional Teaching License – Five Years ◦ Associate License – Five Years ◦ Substitute Teaching License – One and Five Years ◦ Alternative License ◦ Professional Administrator License <p>Ohio School Counselors are licensed according to ORC 3301-24-05</p> |
| | <p>Grants for Grads</p> |

First Loan Terms and Guidelines

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| First Loan Types | FHA (iFHA 203K standard and limited 203K). |
| Maximum LTV/CLTV | <ul style="list-style-type: none"> Amount is determined per FHA guidelines. However, the mortgage amount is subject to OHFA purchase price limits. The maximum CLTV is 105 percent. If combined with any other HUD-approved down payment assistance programs, OHFA will allow for a higher CLTV on a case-by-case basis. OHFA has second lien position in all instances. |
| Transaction Type | OHFA accepts purchase transactions only. Refinance loans are <u>not</u> permitted. |
| First Loan Terms | A 30-year fixed rate, fully amortizing purchase mortgage loan. |
| Mortgage Loan Rates and Reservations | Mortgage loan rates and prices will be posted daily by OHFA between 9:45 AM and 8:00 PM Eastern time on Monday through Friday (excluding holidays). These rates and prices are subject to change on a daily or intra-day basis. Lenders reserve loans through the Lender Online Reservation System at www.ohiohome.org . |
| Rate Locks and Extension Fee | <p>Loans reserved through the Lender Online Reservation System at www.ohiohome.org will have a rate lock to the lender of up to 70 calendar days. At this time, the mortgage loan must be purchased and funded by AmeriFirst Home Mortgage.</p> <p>Any loan cancelled during the rate lock period may not be re-reserved for 60 days from the original reservation expiration date or cancellation date for the same borrower purchasing the same property. Whichever date is later will be used.</p> <p><u>There is a 0.375% extension fee charged every 30 days beyond the original 70 day lock period. Extension fees may not be charged to the borrower or seller unless there are documented borrower or seller delays. Extension fees charged to the borrower or seller must be approved by OHFA prior to closing.</u></p> |
| Mortgage Note and Mortgage | <p>The delivery of the original executed mortgage note and the certified copy of the related mortgage to the servicer shall be made in the following manner:</p> <ul style="list-style-type: none"> The mortgage note shall bear the endorsement set forth on the back thereof "payable without recourse to [AmeriFirst Financial Corp]," and be executed by a duly authorized officer of the participant payee. The related mortgage shall be a certified copy of the original executed mortgage accepted for recording in the public office in which recordation is necessary to perfect the security interest. The related assignment of mortgage (which may be a marginal assignment) shall be a certified copy of the original executed assignment of mortgage in recordable form. The participant shall deliver the recorded copy of the mortgage and the title insurance policy together with any documents referred to in the Lender Guide and Term Sheet to the servicer. This includes FHA mortgage insurance, VA loan guaranty certificate, USDA-RD/RHS guaranty certificates, as applicable. These must be delivered no later than 60 days after the purchase. |
| Reserves | <ul style="list-style-type: none"> 2 months of PITIA reserves are required on 203(k) loans with AmeriFirst Home Mortgage 3 months of PITIA reserves are required on 3-4 unit properties per FHA requirements |
| Credit Score Minimum | <p>All loans must receive a decision through FHA TOTAL Scorecard and receive a DU Approve/Eligible or LPA Accept. No Manual Underwriting is allowed.</p> <p>640 Credit Score Up to 47% DTI. (31/43 with payment shock greater than 100%)</p> |

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| Hazard Insurance | <ul style="list-style-type: none"> Borrower must have hazard insurance in place to cover the lesser of the following: 100% of the insurable value of the improvements established by the property insurer, or the unpaid principal balance of the mortgage, as long as it at least equals the minimum amount (80% of the insurable value of the improvements). |
| Underwriting | <p><u>Standard 203(k):</u></p> <ul style="list-style-type: none"> May be used for repairs and renovations. \$5,000 minimum repair / renovation cost. No Maximum. Use of a 203(k) Consultant is required. <p><u>Limited 203(k):</u></p> <ul style="list-style-type: none"> May be used for minor repairs and renovations that are non-structural. No minimum repair / renovation cost. Maximum total of improvements, costs and contingency reserve is \$35,000. Use of a 203(k) Consultant is not required. If a Consultant is utilized, the costs for the Feasibility Study and any Consultant Fees are not financeable. <p>See requirements of HUD SF Handbook 4000.1 and AmeriFirst published Guidelines including overlays for a complete listing of eligible and ineligible renovations under each program.</p> |
| Contractors / Consultants | <p><u>Contractors:</u></p> <ul style="list-style-type: none"> Best practice is to use a General Contractor. Maximum of 3 contractors is allowed. The borrower must choose their own contractors. See AmeriFirst Guidelines for Contractor Validation Requirements. <p><u>Consultants:</u></p> <ul style="list-style-type: none"> Standard 203(k) requires a HUD Consultant listed on the FHA 203(k) Consultant Roster. Limited 203(k) allows a HUD Consultant but does not require one. The HUD Consultant may prepare a Feasibility Study, Work Write Up and may assist with the preparation of the Borrower's Work Plan. Any fees for the use of a HUD Consultant are not financeable on the Limited 203(k) product. AmeriFirst maintains a list of Preferred and Ineligible Consultants at tpo.amerifirst.com. An Ineligible Consultant must not be used on any 203(k) loan considered for purchase by AmeriFirst. |
| Borrower "Do-It-Yourself" Work | <ul style="list-style-type: none"> Self-help is not allowed for sale to AmeriFirst Home Mortgage. A Contractor that has an identity of interest or cohabitates with the borrower is also not allowed. |
| Renovation Costs, Payment Reserves, and Contingency Reserves | <p>Financeable repair and improvements within the maximum mortgage calculation include:</p> <ul style="list-style-type: none"> Costs of repairs Architectural/engineering professional fees; 203(k) consultant Fee (for Standard 203(k) only) Inspection (draw) fees Title update fees Permit Fees Feasibility Study (on Standard 203(k) when necessary) Contingency Reserves Mortgage Payment Reserves (on Standard 203(k) only) Contingency Reserves range from a minimum of 10% to a maximum of 20% of the Financeable Repair and Improvement Costs. See AmeriFirst Guidelines for more information. |
| Rehabilitation Period | <ul style="list-style-type: none"> Renovations must begin within 30 days of closing. Work must not cease for more than a 30 day period. <p><i>All work must be completed within 6 months of closing.</i></p> |

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| <p>Renovation Draws</p> | <p>Standard 203(k):</p> <ul style="list-style-type: none"> • Monies will be released in stages (up to 5 draws), after work has been completed, inspected and permit requirements have been met. • No funds are released to the contractor at close. The contractor must be able to fund the material and labor costs necessary to begin the project. • Standard 203(k) draws require a 10% holdback. <p>Limited 203(k):</p> <ul style="list-style-type: none"> • Monies will be released in two draws. • First Draw - 50% of the estimated materials and labor costs will be disbursed approximately two weeks after closing provided that: <ul style="list-style-type: none"> ◦ The contractor has provided a written statement that they are not willing or able to defer receipt of payment until completion of the work and ◦ A fully executed HUD form 9746-A (Draw Request form) has been provided to the AmeriFirst Draw Department. ◦ Check disbursement will be sent to the borrower via UPS and made out to the borrower and the contractor. Wire / ACH disbursements are also available direct to the Contractor with authorization. ◦ Validation of pulled permits will be required from the contractor prior to beginning any work requiring a permit. • Final Draw – The remaining 50% of the materials and labor costs will be released after the work has been completed, inspected and permit requirements have been met. |
| <p>AmeriFirst Contact Information</p> | <p>Help Desk Support:</p> <ul style="list-style-type: none"> • Available for pre and post close questions related to renovation, underwriting, loan purchase, etc. • Help Desk Email: RenovateOhio@amerifirst.com <p>AmeriFirst Lender Portal: tpo.amerifirst.com</p> |

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| AmeriFirst Overlays | <p>This section is intended to highlight AmeriFirst Overlays. Please refer to HUD SF Handbook 4000.1 and AmeriFirst published Guidelines for all 203(k) requirements.</p> <p>AmeriFirst Guidelines can be found in the AmeriFirst Lender Portal located at tpo.amerifirst.com .</p> <ul style="list-style-type: none"> • <u>Credit / Income / Assets</u> <ul style="list-style-type: none"> ◦ Minimum Credit Score is 640. ◦ All loans require a minimum of 2 months of reserves. The greater of 2 months or HUD 4000.1 requirement for reserves apply. (Example – 3-4 units require 3 months PITIA reserves per HUD 4000.1). ◦ First Time Homebuyers with 100% payment shock or greater, must stay within ratios of 31/43. (example – current rent is \$700, new payment is \$1400). ◦ If the borrower’s credit profile consists of only collection accounts, judgments or other adverse credit, the borrower is not eligible. This applies regardless of credit score or AUS approval. ◦ Maximum DTI of 47% with AUS Approval. (DU or LPA). • <u>Underwriting</u> <ul style="list-style-type: none"> ◦ AUS Approval is required. (DU or LPA) ◦ No manually underwritten loans permitted. ◦ 203(k) Calculator from FHA connection will provide the overriding Maximum Mortgage amount calculation regardless of the Loan Origination System used. • <u>Property</u> <ul style="list-style-type: none"> ◦ Manufactured Homes / Mobile Homes are ineligible. • <u>Renovation</u> <ul style="list-style-type: none"> ◦ Purchasing an existing Structure on another site, moving it onto a new foundation and repairing/ renovating it is not allowed for sale to AmeriFirst Home Mortgage. ◦ There is a maximum of 3 contractors per project. ◦ Self Help is not allowed for sale to AmeriFirst Home Mortgage. A Contractor that has an identity of interest or cohabitates with the borrower is also not allowed. ◦ All 203(k) loans require a Contingency Reserve ranging from a minimum of 10% to a maximum of 20% of the Financeable Repair and Improvement Costs. See AmeriFirst Guidelines for complete Contingency Reserve requirements. ◦ AmeriFirst maintains a list of Preferred and Ineligible Consultants at tpo.amerifirst.com. An Ineligible Consultant must not be used on any 203(k) loan considered for purchase by AmeriFirst. • <u>Closing</u> <ul style="list-style-type: none"> ◦ Maximum Interest Credit at closing is 5 days. ◦ See AmeriFirst Underwriting Guidelines Section on Closing Renovation Loans for Homeowners Insurance, Flood Insurance and Title Insurance Requirements. |
| Discounts points | Not permitted |
| Seller Contributions | Seller contributions are permitted per FHA guidelines. |
| Assumable | Permitted on FHA guidelines. |
| Escrow Waivers | Not permitted. |

OHFA Down Payment Assistance

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| <p>All programs but Grants for Grads</p> <p><i>Form, Size and Use of Proceeds and Repayment Requirements</i></p> | <ul style="list-style-type: none"> • Second loan with a seven-year term, no accrued interest, due upon sale or refinance. • Sized at exactly 2.5% or 5% of the home acquisition cost, rounded down to the nearest dollar. Funds are automatically reserved once the mortgage loan is reserved and confirmed on the OHFA reservation system. • May be applied against the borrower's down payment, closing costs, prepaid items and other related program and mortgage loan fees and expenses. • The obligation to repay the second loan is secured by a note and subordinate mortgage recorded in OHFA's name as beneficiary. • The obligation to repay shall be forgiven on the seventh anniversary of the note date, at which time the lien is released. • The second loan is subject to repayment in its entirety if the property is sold or refinanced within the first seven years from when the mortgage loan closed. Subordination will not be granted if first mortgage is refinanced. • May not be combined with Grants for Grads. |
| <p>Grants for Grads</p> <p><i>Form, Size and Use of Proceeds and Repayment Requirements</i></p> | <ul style="list-style-type: none"> • Assistance in the amount of <u>exactly</u> 2.5% or 5% of the home acquisition cost, rounded down to the nearest dollar. Funds are automatically reserved once the mortgage loan is reserved and confirmed on the OHFA reservation system. • May be applied against the borrower's down payment, closing costs, prepaid items and other related program and mortgage loan fees and expenses. • The obligation to repay the assistance is secured by a note and subordinate mortgage that is recorded in OHFA's name as beneficiary. • The assistance may be subject to repayment if the property is sold within the first five years from the mortgage loan closing date. For each year the borrower remains in the property, 20 percent of the obligation to repay shall be forgiven, until the fifth year. At this time, the lien is released. • If the borrower moves out of state within the first five years, the remaining pro-rated balance of the lien is due in full upon sale of the property. • If the borrower moves to another residence in Ohio within the first five years, the remaining pro-rated indebtedness is forgiven. The lien is released upon receipt by OHFA of evidence of continued residency. • If the borrower refinances within the first five years, OHFA will re-subordinate the Grants for Grads subordinate lien. • May not be combined with OHFA's other down payment assistance programs. |
| <p>Lender Advance</p> | <p>Lenders will advance the 2.5% or 5% second loan at the loan closing for the benefit of the borrower, which will be reimbursed based upon binding legal commitment from OHFA upon the purchase of the mortgage loan by AmeriFirst Home Mortgage.</p> |
| <p>Compliance Issues</p> | <p>The repayment is evidenced by a second note and secured by a subordinate mortgage. Lenders should abide by standard disclosure procedures and documentation.</p> |
| <p>Limitations on Down Payment Assistance</p> | <p>At closing, an eligible borrower may not receive cash back except for the following reasons: overpayment of fees and/or expenses paid outside of closing, including earnest money deposit, appraisal fees, home inspection fees, credit report charges, etc.</p> <p>The eligible borrower may be reimbursed up to the amount of overpayment with documented expenditures. In the event of remaining funds after the eligible borrower has been reimbursed, the eligible borrower shall not receive the additional funds. However, surplus funds may be applied as a principal curtailment on the first mortgage and be documented on the settlement statement.</p> |

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| <p>RESPA Compliance GFE/HUD-1 Settlement Statement</p> | <p><u>All</u> assisted loans will require a Good Faith Estimate (GFE) within three business days of reservation. OHFA is responsible for sending the GFE to the borrower. Lenders can find a copy of the GFE on the eDocs screen of the Lender Online.</p> <p>Lenders are <u>required</u> to provide a HUD-1 settlement statement at closing listed only the recording fee for the second mortgage for all loans reserved on OHFA's Lender Online Reservation System on or after 10/3/15.) Any fees in addition to the recording fee listed on the second mortgage HUD-1 settlement statement will be refunded to the Borrower prior to compliance approval. Any excessive recording fees charged will require a detailed explanation. Any fees not proven to be for recording will require a refund to the borrower prior to compliance approval.</p> |
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Homebuyer Education

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| <p>Homebuyer Education</p> | <p>A certificate from HUD-approved counseling agency issued within the previous 12 months or participation in OHFA-streamlined homebuyer education (online and telephone counseling) is <u>required</u> for all borrowers, even <u>non-first-time homebuyers</u>.</p> |
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Lender Process

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| <p>Application and Reservation</p> | <p>Lender determines borrower eligibility per first-time homebuyer status, credit score minimum, debt-to-income, income limits and purchase price limits. Lender reserves the loan through OHFA's website at www.ohiohome.org using the Lender Online Reservation System.</p> |
| <p>Documentation Requirements</p> | <p>OHFA requires, at a minimum, the following documentation be provided for commitment approval:</p> <ul style="list-style-type: none"> • Borrower 1003 Mortgage Loan Application • 92900A HUD Addendum to 1003 • 92900LT Transmittal for FHA/VA Loan Analysis (26-6393) • 203k Maximum Mortgage Worksheet or FHA Calculator • Three years of most-recent signed tax returns for borrower and spouse releasing dower, if applicable. IRS transcripts are acceptable in lieu of signed returns. • Two most recent pay stubs within the last 60 days or one recent pay stub and a written VOE. • Copy of executed purchase contract. • If Ohio Heroes, see Heroes section for required documentation. • If Grants for Grads, provide evidence of graduation date and type of degree. |
| <p>Commitment Compliance Package</p> | <p>Within 25 calendar days from the loan reservation date, the lender must forward a compliance package to OHFA. A commitment compliance documentation checklist can be found on OHFA's Lender Online Reservation System.</p> <p>Once the commitment package is approved, OHFA will make the commitment package documents available on the Lender Online Reservation System for signature by the buyer and seller.</p> |
| <p>Purchase Compliance Package</p> | <p>Lenders must submit a purchase Compliance Package to OHFA before the Mortgage Loan may be purchased by AmeriFirst Home Mortgage. A purchase compliance documentation checklist is available on the Lender On-Line Reservation System along with the Second Mortgage note, subordinate mortgage and tax exempt rider. Only documents provided by OHFA on the Lender On-Line Reservation System will be accepted. Once the purchase compliance package is approved by OHFA, US Bank is authorized to purchase the Mortgage Loan.</p> |
| <p>Delivery to AmeriFirst Home Mortgage for Purchase</p> | <p>Lenders should submit a complete mortgage loan file to AmeriFirst Home Mortgage with sufficient time for AmeriFirst Home Mortgage to review, address deficiencies, request additional documentation, purchase and fund the mortgage loan by the 70th calendar day. The lender is encouraged to send the mortgage loan file to AmeriFirst Home Mortgage.</p> |

Compensation, Fees and Loan Purchase

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| <p>Lender Compensation</p> | <ul style="list-style-type: none"> • Lenders will charge the borrower a 0.50% origination fee as part of the lenders compensation. • Lender shall receive a Service Release Premium (SRP) equal to 2.50% of the first mortgage amount paid by the servicer at the time of purchase. • A minimum \$1,500 in compensation will be paid on all mortgage loans. Loans at or less than \$60,000 will qualify for the minimum compensation. |
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| Allowable Fees | Reasonable and customary fees and closing costs may be charged as long as such compensation payments are fully disclosed to the borrower in accordance with federal, state and local laws and regulations. |
| Program Fees | The following fees will be deducted from the wire when the loan is purchased from AmeriFirst: <ul style="list-style-type: none"> • \$395 Admin • \$11.95 MERS (for the transfer cost) • \$13 Flood • \$73 Tax Service • Supplemental Origination Fee • \$100 OHFA Admin Fee |

Mortgage Insurance

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| Required Mortgage Insurance Coverage | FHAMI coverage per HUD requirements |
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Servicer Information

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| Loan Purchases | Mortgage Loans must be purchased and funded within 70 calendar days of the loan reservation date. Failure to comply with the 70 day purchase deadline will be subject to a 0.375% extension fee for every 30 days beyond the original 70 days. |
| Loan Delivery Information | Final document delivery information and checklist are posted on tpo.amerifirst.com , or contact the AmeriFirst Home Mortgage Help Desk. |

Delivery Address

Original Endorsed Notes, Allonges and Bailee Letters:
AmeriFirst Financial Corporation
ATTN: State Programs
950 Trade Centre Way Suite 400
Kalamazoo, MI 49002

Final Docs:
AmeriFirst Financial Corporation
ATTN: State Programs
950 Trade Centre Way Suite 400
Kalamazoo, MI 49002