Overview

Borrowers use the LoanLink portal to access the borrower facing website where they view and interact with their accounts. Upon login, the borrower is redirected to a Black Knight developed product, named **Servicing Digital (SD)**. AmeriNat configured the Servicing Digital website to meet the needs of our business and shape the experience for borrowers.

**Important Details**

- AmeriNat’s control over the borrower portal (SD) is limited. We have control over limited configurations to determine what the borrower sees and experiences.
- Issues found within the borrower portal (SD) need to be validated with the data found in MSP, or potentially reported to Black Knight.
- Servicing Digital is tied directly to MSP, not loan link. Information the borrower sees originates directly from MSP.
- For borrowers, LoanLink only serves as a login screen.
Borrower Registration

Borrowers have the choice to register by using their email address and creating a password, or through Social Authentication, using their Microsoft, Google, or Facebook credentials. Borrowers access the login portal by navigating to https://www.amerinatls.com/. Then, selecting Login -> LoanLink, found at top of the AmeriNat website.

Registration – Important Details

- A SSN in MSP is required to register.
- Certain loan and delinquencies statuses will prevent borrowers from accessing the borrower website.
- In some instances, borrowers will be able to register but then not able to login.
- See the Troubleshooting Borrower Access section of this document for more information.

Email Registration

The steps below outline the process of registering a borrower account with an email address and password.

1. Under the blue sign in button select Sign up now.
2. Enter Given Name (first name), Surname (last name), and a valid Email Address.
   a. This email address will be receiving a verification code required in the next step.
3. Select Send verification code.
4. Retrieve the Verification Code from your email.
5. Enter the Verification Code on the registration form.
   a. Alternatively, change or correct the email address and select Send new code.
7. Select Continue. This will appear after verification of the code.
8. Select the Account / Borrower option for Login Type.
9. Enter the Account (loan) number and the Last four of the SSN/TAX ID on the account.
10. Select Continue.
11. Create a Password.
12. Select Continue.
13. The borrower is sent back to the Login Page and can now login with their email address and newly created password.
   a. A registration successful email is also sent to the borrower’s email.
Email Registration Step 5

Continue

Email Registration Step 7

Continue
Social Registration
The steps below outline the process of registering a borrower account through Social Registration.

1. Under Sign in with your social account, select Facebook, Google, or Microsoft Account.
2. The borrower is prompted to log into the selected social account.
3. Enter the credentials to login.
4. Select the Account / Borrower option for Login Type.
5. Enter the Account (loan) number and the Last four of the SSN/TAX ID on the account.
6. Select Continue.
Social Registration Step 1

Welcome to LoanLink

Sign in with your sign in name

Sign in

Password

Forgot your password?

Sign in

Sign in with your social account

facebook

Google

Microsoft Account

AmeriNat Employee

Social Registration Steps 2 and 3 - Facebook

Log In to Facebook

Email or Phone Number

Password

Log in

Forgot account?

Create new account

Not now
Social Registration Steps 2 and 3 - Google

Social Registration Steps 2 and 3 – Microsoft
Password Reset

The steps below outline how borrowers can reset their passwords. Credential management is now handled with Microsoft technology. It is secure and reliable.

- AmeriNat employees are do not reset a borrower password.
  - Passwords are encrypted. We cannot see or create them.
- Accounts registered with Social Registrations cannot have their passwords reset through the LoanLink portal. These are the social account’s password (Google, Facebook, Microsoft).

Email registered borrowers only.

1. Select **Forgot your password?** above the blue Sign in button.
2. Enter the **Email Address** associated with the registered account.
3. Select **Send verification code.**
4. Retrieve the **verification code** from your email.
5. Confirm the **verification code.**
6. Select **Continue**. This appears after the entered code has been verified.
7. Create a new **Password.**
8. Select **Continue.**
9. Login with the newly created password.

**Password Reset Step 1**
Password Reset Step 2 and 3

Password Reset Step 4
Password Reset Step 5

Password Reset Step 6
Troubleshooting Access Issues

Common issue checklist

- Validate the borrower has a SSN or TIN in MSP.
- The SSN or TIN must have a SSN or TIN Indicator of 1 in MSP.
- If the borrower receives an "Email already in use error" when logging in, they are already registered. Have them reset their password.
- Validate if the borrower enrolled with Social Registration or Email Registration.
- If the issue is logging in with a Social Registration account, the social credentials need to be reviewed on that platform (Google, Facebook, Microsoft). We do not have access to those credentials.
- If the borrower does not receive the verification code when registering, have them check their junk folder, verify their email address is correct, resend the code, or attempt with a different email address.

Restricted Access

The following loans will have their access restricted.

- Delinquent payment count is greater than 13.
- Loans in Bankruptcy.
- PIF loans will have access, but are limited to the Education and Doc Center.
Borrower Site Dashboard

The borrower lands on the Dashboard page after logging in.

1. Select “Make a Payment” to being a payment or select the tile to navigate to the Payment page.
2. Click the tile to view the My Homepage.
3. Click the tile to view the My Loan page.
4. Click the tile to view the Education page.
5. Select this drop down to see loans associated with this borrower account. Choose a different loan here to switch between them.
6. Overview of payment information. Selecting “Payment Information” at the bottom of the tile redirects to the Payment page.
7. Overview of loan information. Selecting “View Loan” at the bottom of the tile redirects to the Loan page.
8. This tile appears for loans that may be eligible for disaster assistance. “Learn More” and “Request Assistance” provide contact information to reach AmeriNat.
9. This displays some FAQ information to the borrower. Selecting “More resources” at the bottom of the tile redirects to the Education page.
10. Selecting “Sign up for electronic statements” takes the borrower to the Document Center where they can enroll in E-Statements.
11. Account management allows the borrower to navigate to the Account Settings (borrower portal) or to the Document Center.
Payments
Below is the Payment page the borrower sees:
Make a Payment

The make a payment tile located on the left of the page allows a borrower to schedule a payment.

- Delinquent borrowers cannot schedule payments online.

- **Monthly Payment** defaults to the monthly payment amount.
  - Payment box amount cannot be changed. This is their total monthly payment amount.
  - Number of Payments allows the selection of 1-9 monthly payments.
  - Additional principal amount can be entered by the borrower.
    - Not allowed on delinquent loans.
  - Add Payment Method allows the borrower to enter their payment information.
  - Payment date allows the borrower to schedule payments up to 3 months ahead.
  - Enroll in Autopay prompts the borrower to accept Terms and Conditions and enroll.
  - Total payment amount the borrower is making.
    - Total single day payments cannot exceed $25,000.00
  - Submit Payment will ask the borrower to approve the transaction.
- **Other Payment** allows for additional principal payments.
  - Additional principal amount can be entered by the borrower.
    - Not allowed on delinquent loans.
  - Add Payment Method allows the borrower to enter their payment information.
  - Payment date allows the borrower to schedule payments up to 3 months ahead.
  - Enroll in Autopay prompts the borrower to accept Terms and Conditions and enroll.
  - Total payment amount the borrower is making.
    - Total single day payments cannot exceed $25,000.00
  - Submit Payment will ask the borrower to approve the transaction.
Make a payment

$757.03
is due on Oct 23, 2021 (25 days)

☑ Monthly payment
☐ Other payment (Only Principal, Escrow, etc.)

Payment
$ 757.03

Number of Payments
1

Additional Principal
$ 0

Payment Method
Primary Checking (6789)

Payment Date
9/28/2021

Autopay
Off

Total Payment
$757.03

The amounts you entered will be cleared if you leave this screen before making a payment.

SUBMIT PAYMENT

Confirm payment

Payment Amount
$757.03

Number of Payments
1

Payment Date
9/28/2021

Payment Method
Primary Checking (6789)

Autopay
Off

Total Payment
$757.03

The amounts you entered will be cleared if you leave this screen before making a payment.

I have read and agreed to the terms and conditions regarding Payment Services.

CANCEL
CONFIRM PAYMENT

Payment complete!
Confirmation Number: 1632856709739

Nice work! Your payment of $757.03 scheduled for 09/28/21 has been submitted.

Download PDF

Principal
$176.58
Interest
$580.45
Other
$0.00
Taxes and Insurance
$0.00

Your next payment is due 11/23/2021

DONE

PDF:
Payment Methods

Multiple payment methods can be added, saved, given nicknames, and set as default methods.

Select “Add Payment Method” while entering a payment or “Add Account” on the payment method tile in the center of the Payment page.
Autopay

Borrowers must be current to enroll in Autopay.

Selecting Enroll in Autopay prompts the borrower with these autopay screens:
Payoffs
Borrowers are required to send formal payoff requests. Any Payoff information displayed in the borrower portal is an estimate only. Selecting View payoff quote prompts the borrower to contact AmeriNat.

Payment Information Tiles

Options for online payments

There are two ways to make payments via your bank account. Sign up for ACH payments, and AmeriNat will automatically draft your bank account on the scheduled date each month for your payment amount plus escrow if any. This remains in effect until cancelled by you. If you want to make a one-time online payment, choose the “make a payment” button and input your bank account information that you would like your payment to be made from. Both options are no-cost to you. Payments via debit card and credit card are not currently allowed. You can also call customer service to make a check-by-phone payment, but there is a charge for this service.

Scheduling my payment automatically

If your loan is not delinquent, signing up for autopay is a reliable and cost-free way to avoid missing a payment or paying late. Once you sign up, AmeriNat will draft your bank account on the scheduled date each month for your monthly payment, including escrow if any. This will remain in effect until it is cancelled by you.
My Home

My home provides the borrower additional information and tools to calculate different payment options. For example, lump some principal or adding principal to each monthly payment.
My Loan

My Loan provides the borrower with information specific to their loan.

Here, borrowers can edit loan information too. This includes the mailing address, email address, and their phone numbers. This updates in MSP immediately.
Selecting “Edit” at the bottom of the Loan Information tile allows the borrower to edit their information. The email and mailing addresses entered below will be the one that receives their statements.
Education

The Education page hosts the FAQs for the borrower site, along with general information they may find useful, and help if they have trouble getting a payment to work.
**Document Center**

The Document Center is where borrowers can see statements and letters sent to them. These are documents created through AmeriNat’s print vendor.

Documents related to the purchase of the property do not display here.

Borrowers can select Mail or Paperless Statements options to receive documents when they are created. Irrespective of their selection, they will always be available here.

To enroll in paperless statements they will need to have an email address on file.