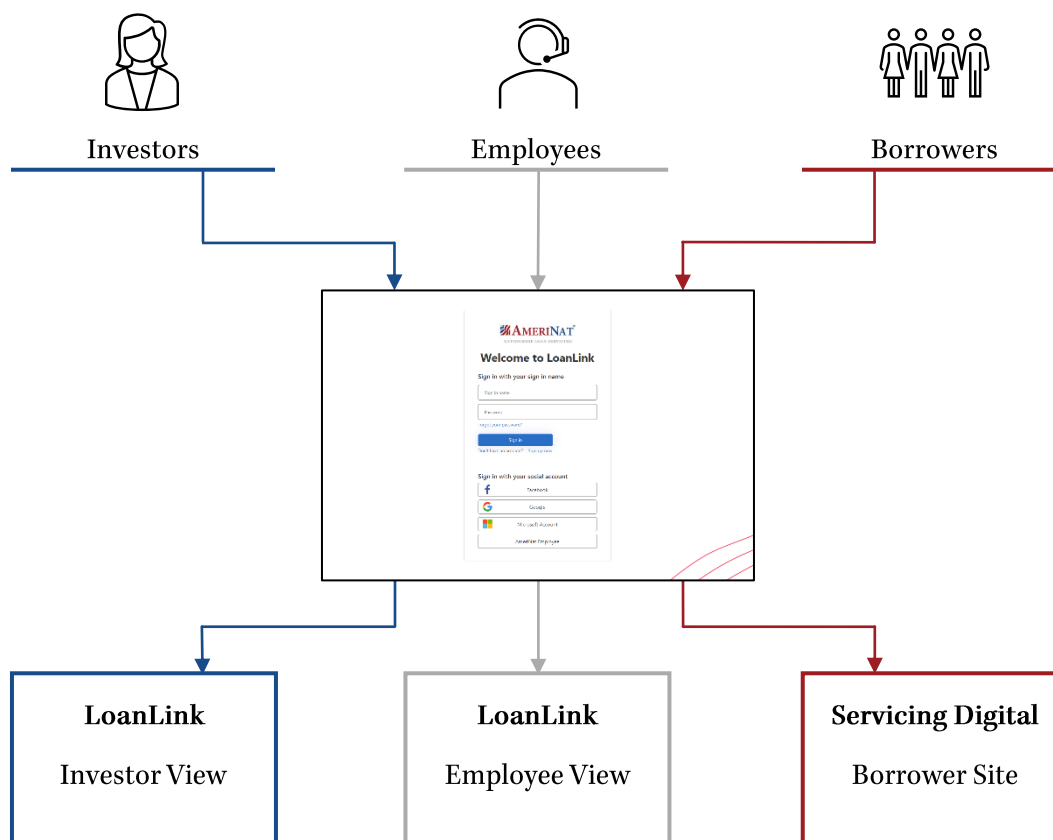


Overview

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

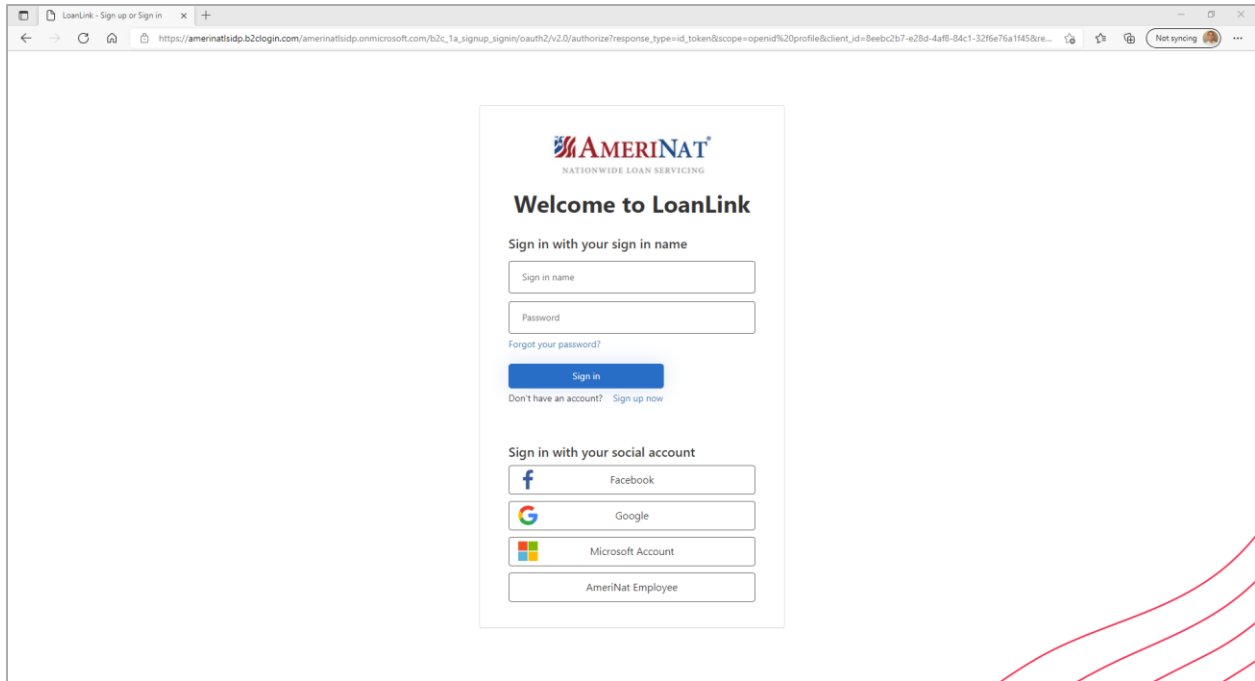
- A SSN in MSP is required to register.
- Certain loan and delinquencies statuses will prevent borrowers from accessing the borrower website.
- In some instances, borrowers will be able to register but then not able to login.
- See the Troubleshooting Borrower Access section of this document for more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

Email Registration

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

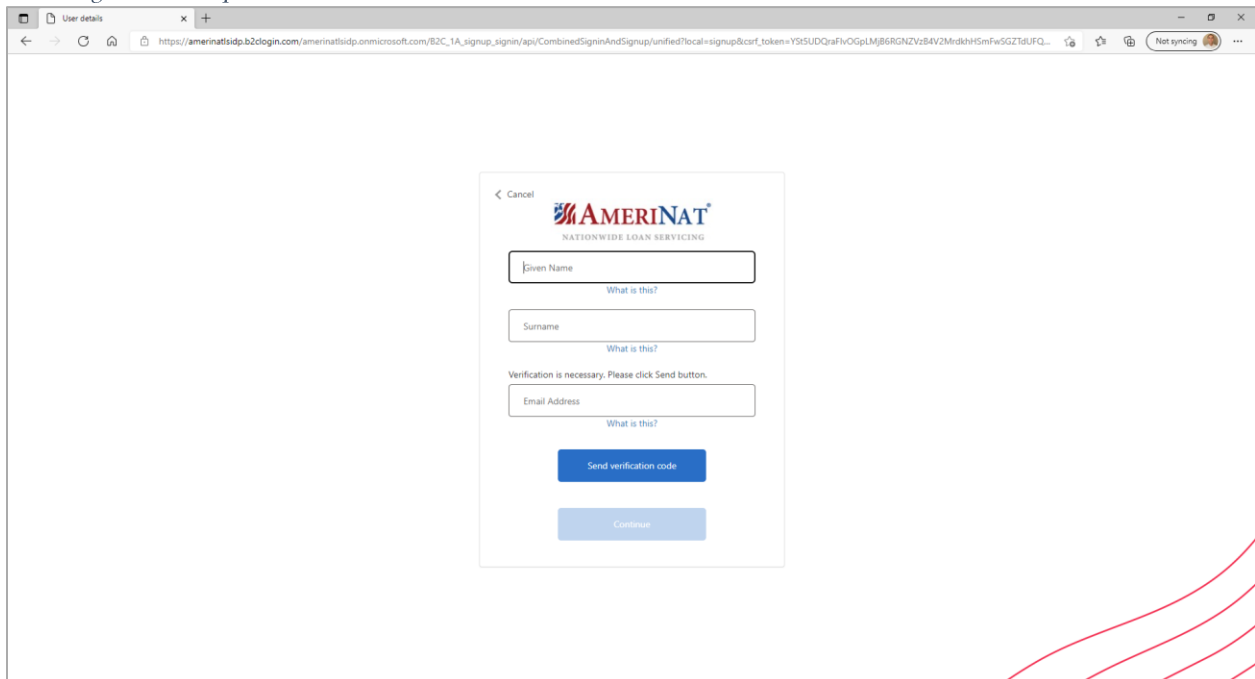
1. Under the blue sign in button select **Sign up now**.
2. Enter **Given Name** (first name), **Surname** (last name), and a valid **Email Address**.
 - a. This email address will be receiving a verification code required in the next step.
3. Select **Send verification code**.
4. Retrieve the **Verification Code** from your email.
5. Enter the **Verification Code** on the registration form.
6. Select **Verify Code**.
 - 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 1



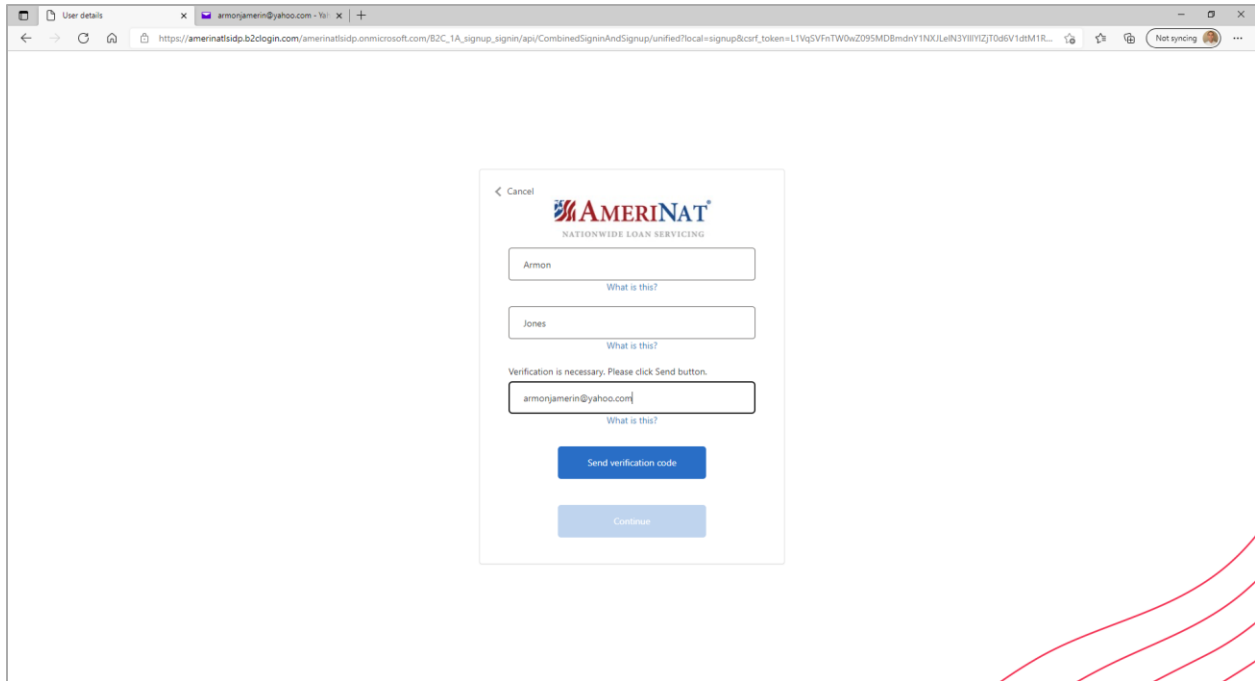
The screenshot shows a web browser window with the URL https://amerinatsdp.b2login.com/amerinatsdp.onmicrosoft.com/b2c_1a_signup_signin/oauth2/v2.0/authorize?response_type=id_token&scope=openid%20profile&client_id=Beebc2b7-e2bd-4a1b-84c1-32f676a11458re.... The page displays the AMERINAT logo and the text "NATIONWIDE LOAN SERVICING". Below the logo, it says "Welcome to LoanLink". The sign-in section includes a "Sign in with your sign in name" section with input fields for "Sign in name" and "Password", a "Forgot your password?" link, a "Sign in" button, and a "Don't have an account? Sign up now" link. There is also a "Sign in with your social account" section with buttons for Facebook, Google, Microsoft Account, and AmeriNat Employee.

Email Registration Step 2



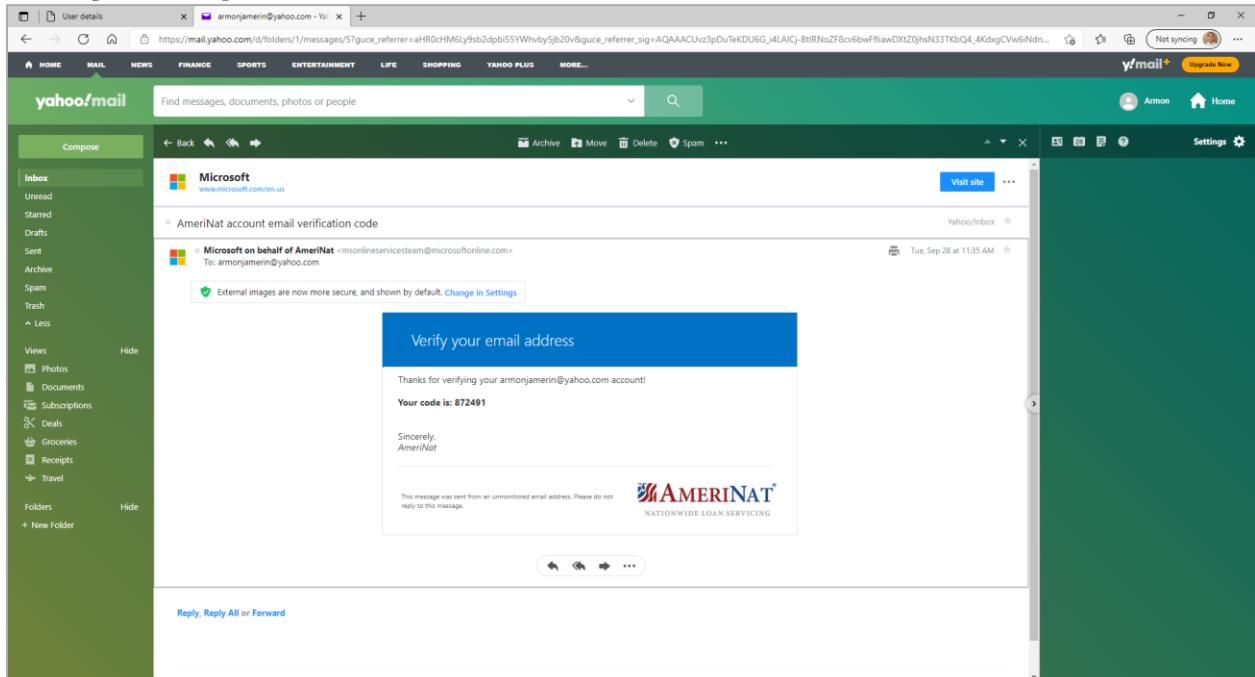
The screenshot shows a web browser window with the URL https://amerinatsdp.b2login.com/amerinatsdp.onmicrosoft.com/B2C_1A_signup_signin/api/CombinedSignInAndSignUp/unfied?local=signup&corf_token=Y9SUDQraFvOGpLMjB6R2NZvzB4V2MrdhH5mfW5GZ1dUFQ.... The page displays the AMERINAT logo and the text "NATIONWIDE LOAN SERVICING". Below the logo, it says "User details". The registration section includes input fields for "Given Name", "Surname", and "Email Address", each with a "What is this?" link. A message states "Verification is necessary. Please click Send button." Below the input fields, there is a "Send verification code" button and a "Continue" button.

Email Registration Step 2 and 3



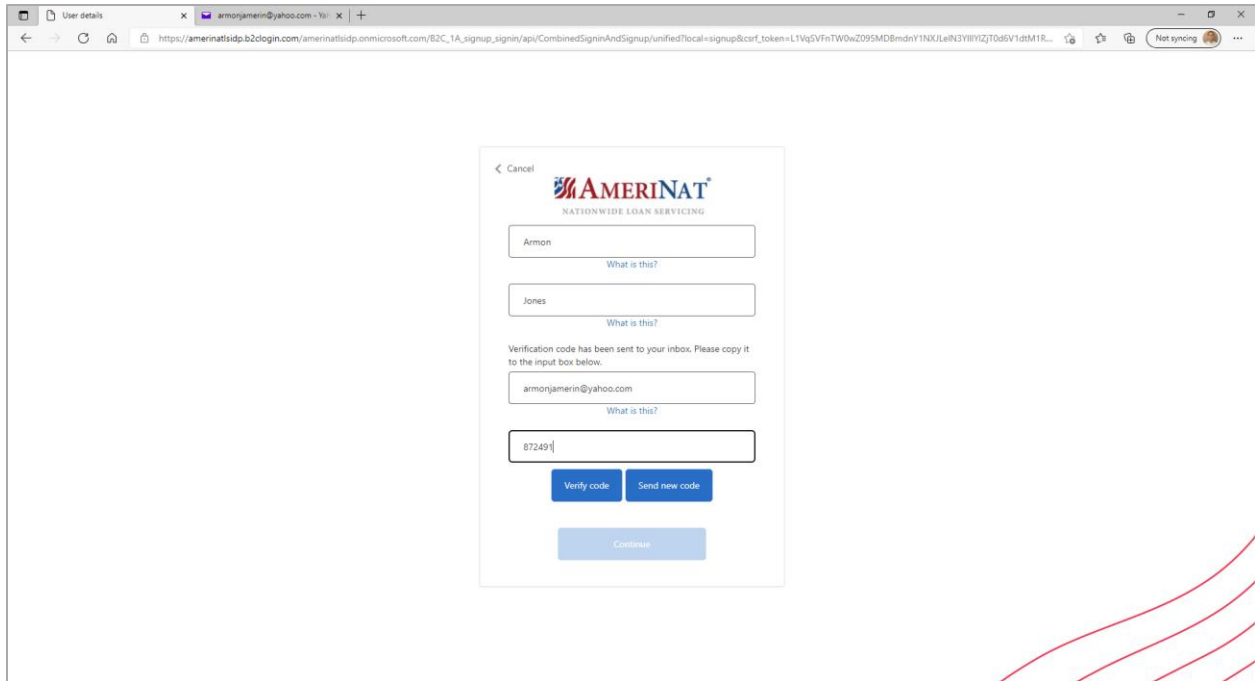
The screenshot shows a web browser window with the URL https://amerinatidp.b2login.com/amerinatidp.onmicrosoft.com/B2C_1A_signup_signup/api/CombinedSignInAndSignUp/unified?local=signup&crf_token=L1VqSVFnTW0wZ095MDRmdmY1NkUleRk3YWFhZjT0d6V1dM1R.... The page displays a registration form for AMERINAT. The form includes a "Cancel" link at the top left, the AMERINAT logo, and a "NATIONWIDE LOAN SERVICING" tagline. Below the logo, there are two input fields for "Armon" and "Jones", each followed by a "What is this?" link. A message states "Verification is necessary. Please click Send button." Below this, there is an input field for the email address "armonjamerin@yahoo.com" and another "What is this?" link. At the bottom of the form, there are two buttons: "Send verification code" (blue) and "Continue" (light blue).

Email Registration Step 4



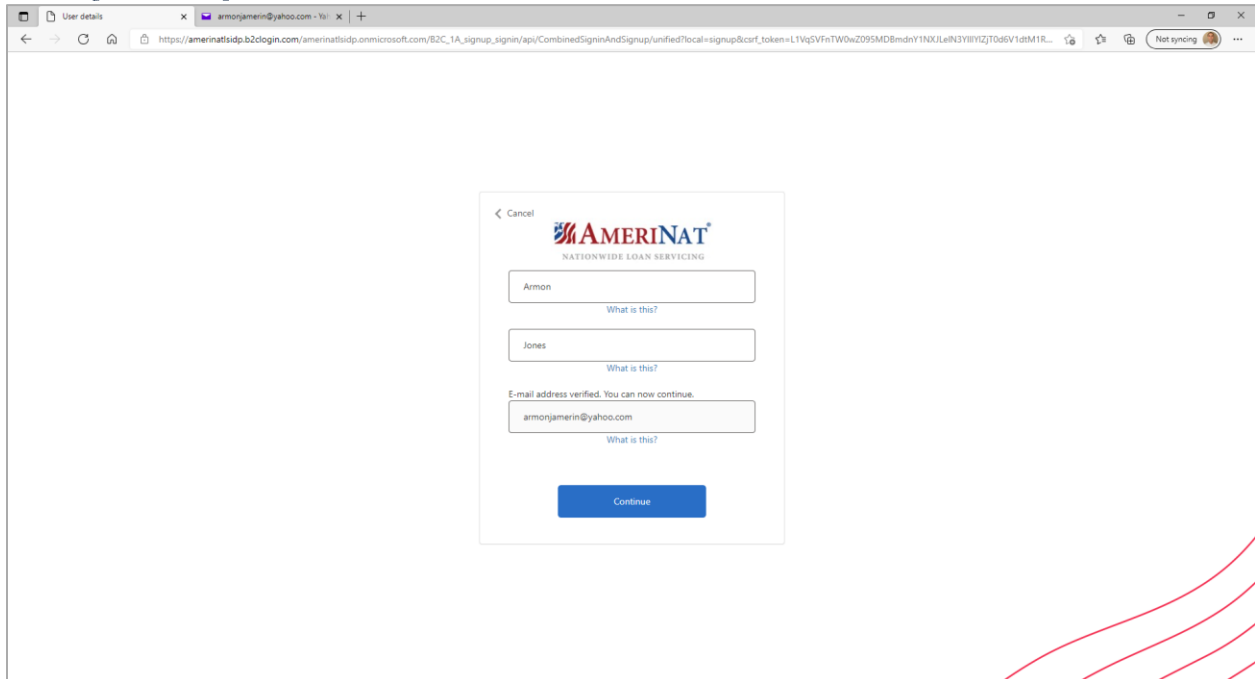
The screenshot shows a Yahoo! Mail interface. The top navigation bar includes links for HOME, MAIL, NEWS, FINANCE, SPORTS, ENTERTAINMENT, LIFE, SHOPPING, and YAHOO PLUS. The search bar contains the text "Find messages, documents, photos or people". The left sidebar shows the "Compose" button and a list of folders: Inbox, Unread, Starred, Drafts, Sent, Archive, Spam, Trash, and Less. The main content area displays an email from "Microsoft on behalf of AmeriNat" with the subject "AmeriNat account email verification code". The email body contains a blue box with the text "Verify your email address". Below this, it says "Thanks for verifying your armonjamerin@yahoo.com account!" and "Your code is: 872491". The email is signed "Sincerely, AmeriNat" and includes the AMERINAT logo. At the bottom of the email, there is a note: "This message was sent from an unmonitored email address. Please do not reply to this message."

Email Registration Step 5



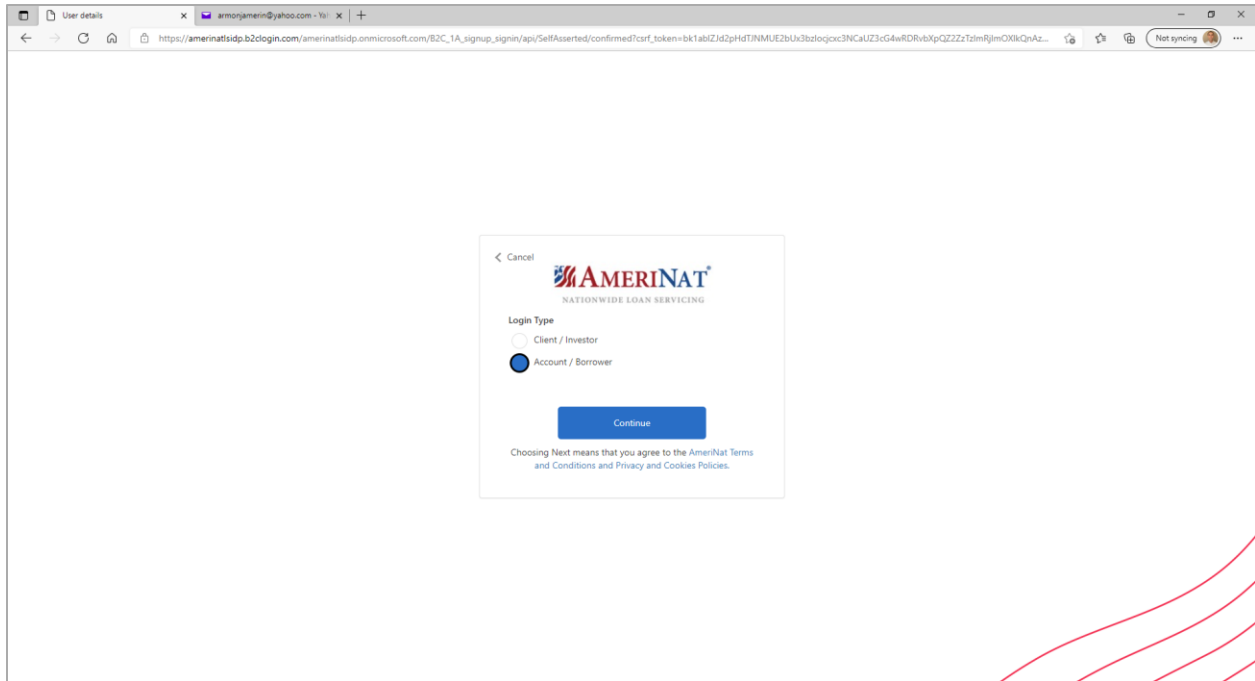
A screenshot of a web browser window showing the AmeriNat login page. The browser's address bar displays a URL starting with "https://amerinatidp.b2clogin.com/amerinatidp.onmicrosoft.com/B2C_1A_signup_signin/api/CombinedSignInAndSignUp/unified?local=signup&corf_token=L1VqSVfnTW0wZ095MD...". The main content area features a white login card with the AmeriNat logo and the text "NATIONWIDE LOAN SERVICING". The card contains several input fields: "Armon" (with a "What is this?" link), "Jones" (with a "What is this?" link), an email field containing "armonjamerin@yahoo.com" (with a "What is this?" link), and a verification code field containing "872491". Below these fields are two blue buttons labeled "Verify code" and "Send new code", and a larger blue "Continue" button at the bottom. A "Cancel" link is at the top left of the card. The browser's top bar shows "User details" and a "Not syncing" status.

Email Registration Step 7



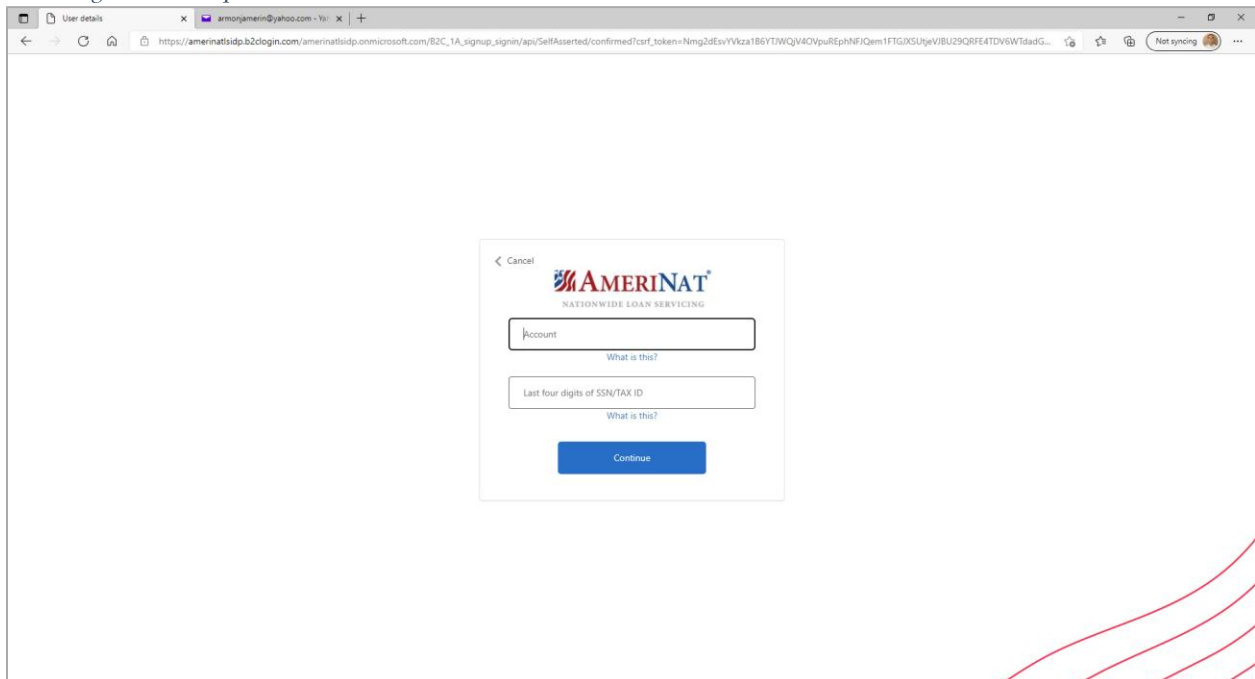
A screenshot of the same web browser window as in Step 5, but at a later stage of the registration process. The login card now displays the message "E-mail address verified. You can now continue." above the email input field, which still contains "armonjamerin@yahoo.com". The "Verify code" and "Send new code" buttons are no longer present, and the "Continue" button remains at the bottom. The browser's address bar and top bar are identical to the previous screenshot.

Email Registration Step 8



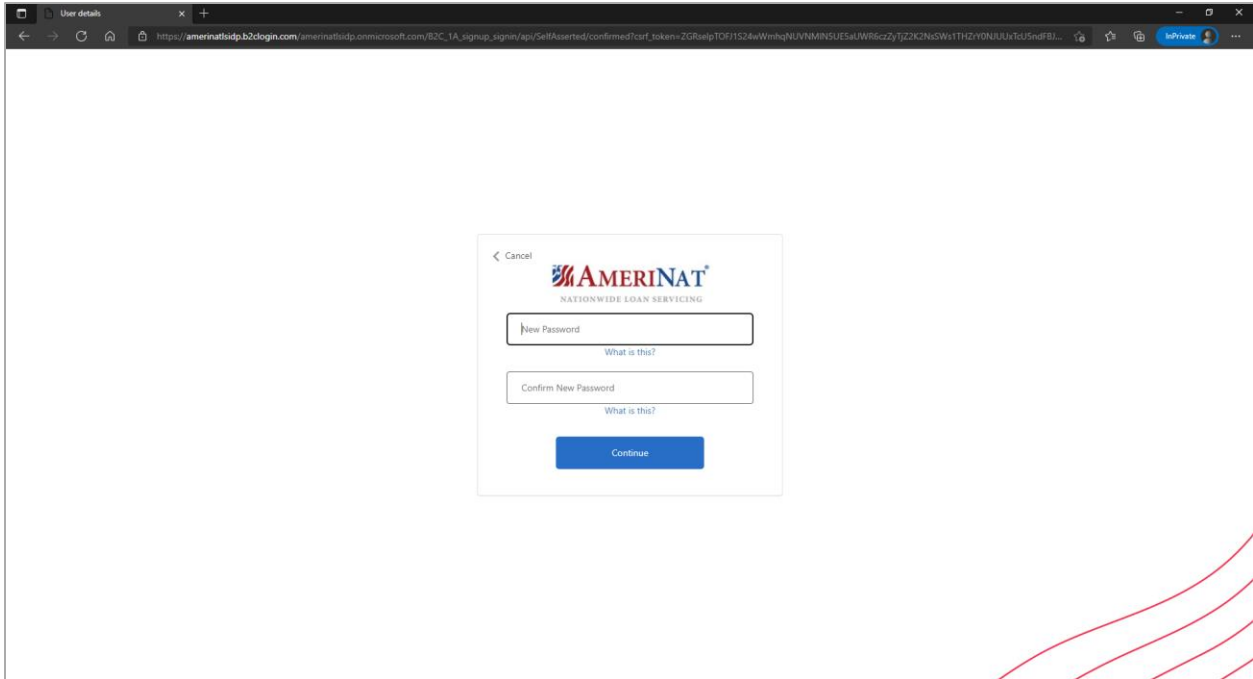
A screenshot of a web browser window showing the AmeriNat login interface. The browser's address bar displays a URL starting with "https://amerinatidp.b2clogin.com/". The main content area features a white modal box with the AmeriNat logo and the text "NATIONWIDE LOAN SERVICING". Below the logo, the "Login Type" section has two radio button options: "Client / Investor" and "Account / Borrower", with the latter being selected. A blue "Continue" button is positioned below these options. At the bottom of the modal, a small line of text states: "Choosing Next means that you agree to the AmeriNat Terms and Conditions and Privacy and Cookies Policies." The browser's top bar shows a single tab titled "User details" and a "Not syncing" status indicator on the right.

Email Registration Step 9 and 10

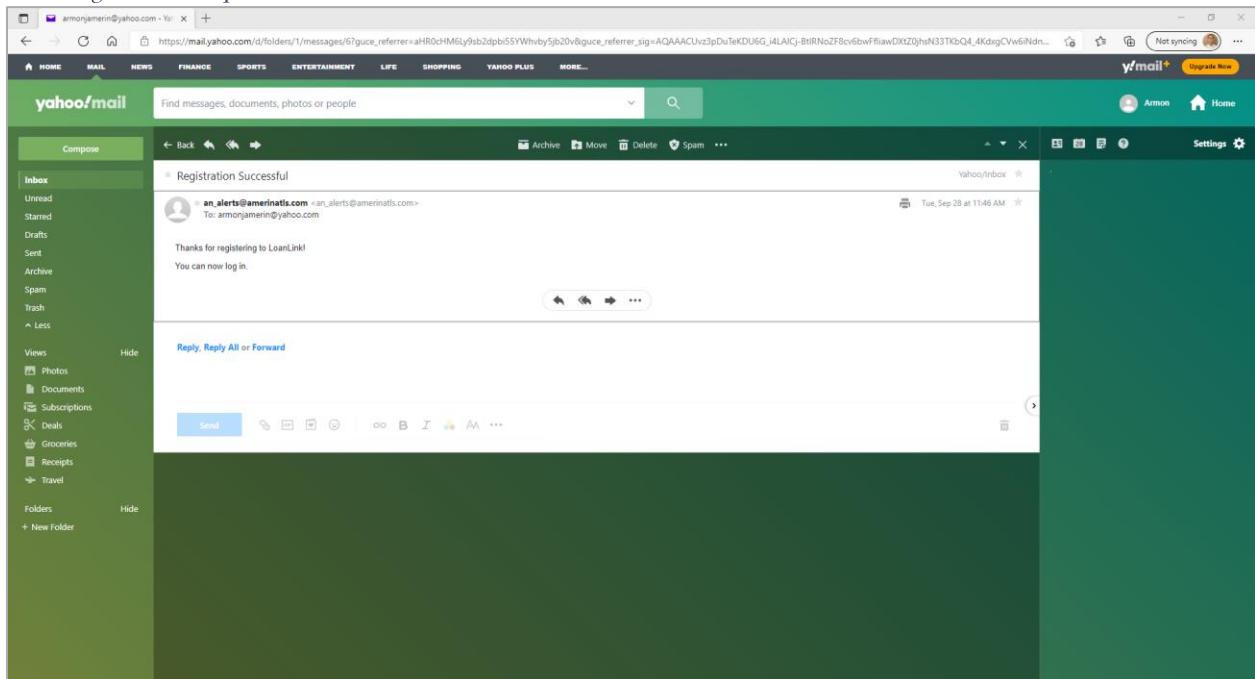


A screenshot of a web browser window showing the AmeriNat registration interface. The browser's address bar displays a URL starting with "https://amerinatidp.b2clogin.com/". The main content area features a white modal box with the AmeriNat logo and the text "NATIONWIDE LOAN SERVICING". Below the logo, there are two input fields. The first field is labeled "Account" and has a placeholder text "What is this?". The second field is labeled "Last four digits of SSN/TAX ID" and also has a placeholder text "What is this?". A blue "Continue" button is positioned below these fields. The browser's top bar shows a single tab titled "User details" and a "Not syncing" status indicator on the right.

Email Registration Step 11 and 12



Email Registration Step 13.a





Social Registration

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

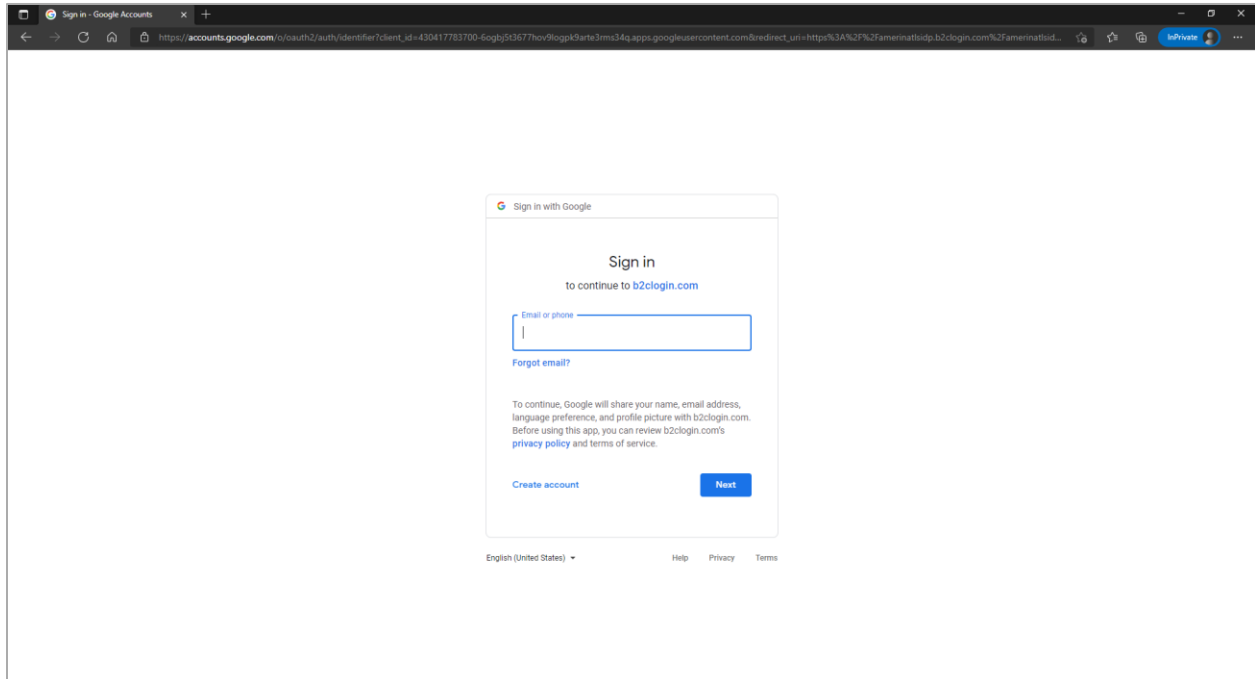
1. Under Sign in with your social account, select **Facebook, Google, or Microsoft Account**.
2. The borrower is prompted to log into the selected **social account**.
3. Enter the **credentials** to login.
4. Select the **Account / Borrower** option for **Login Type**.
5. Enter the **Account** (loan)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



Social Registration Step 1

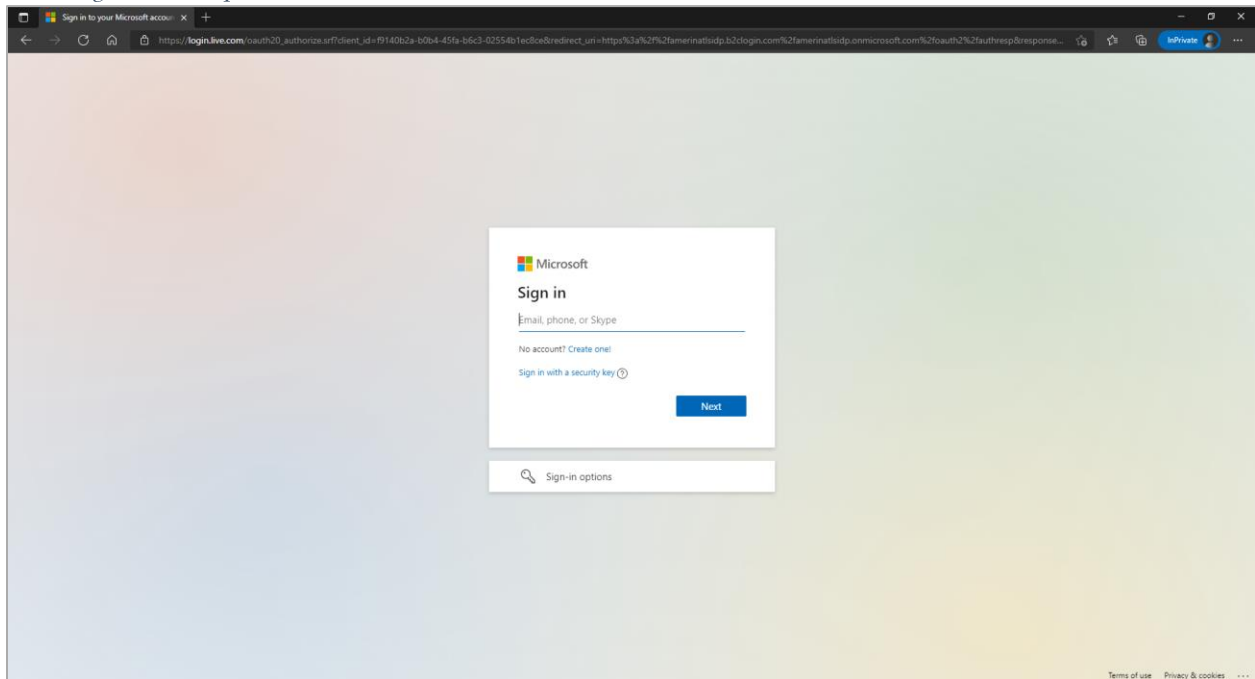
Social Registration Steps 2 and 3 - Facebook

Social Registration Steps 2 and 3 - Google



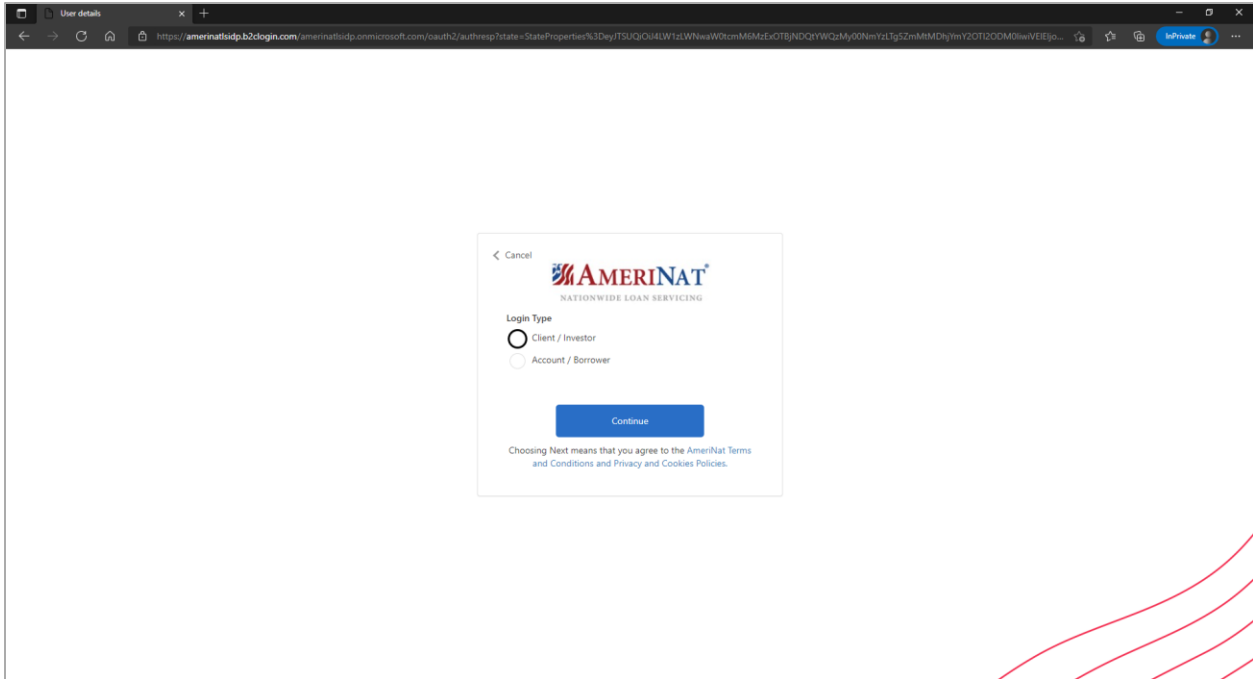
The screenshot shows a web browser window with the Google Sign-in interface. The address bar displays a URL from accounts.google.com. The main content area features a white sign-in box with the Google logo and the text "Sign in to continue to b2clogin.com". Below this is a text input field labeled "Email or phone" with a single character entered. A "Forgot email?" link is positioned below the input field. A paragraph of text explains that Google will share user information with b2clogin.com and provides links to the privacy policy and terms of service. At the bottom of the box are "Create account" and "Next" buttons. The browser's status bar at the bottom shows "English (United States)", "Help", "Privacy", and "Terms".

Social Registration Steps 2 and 3 – Microsoft



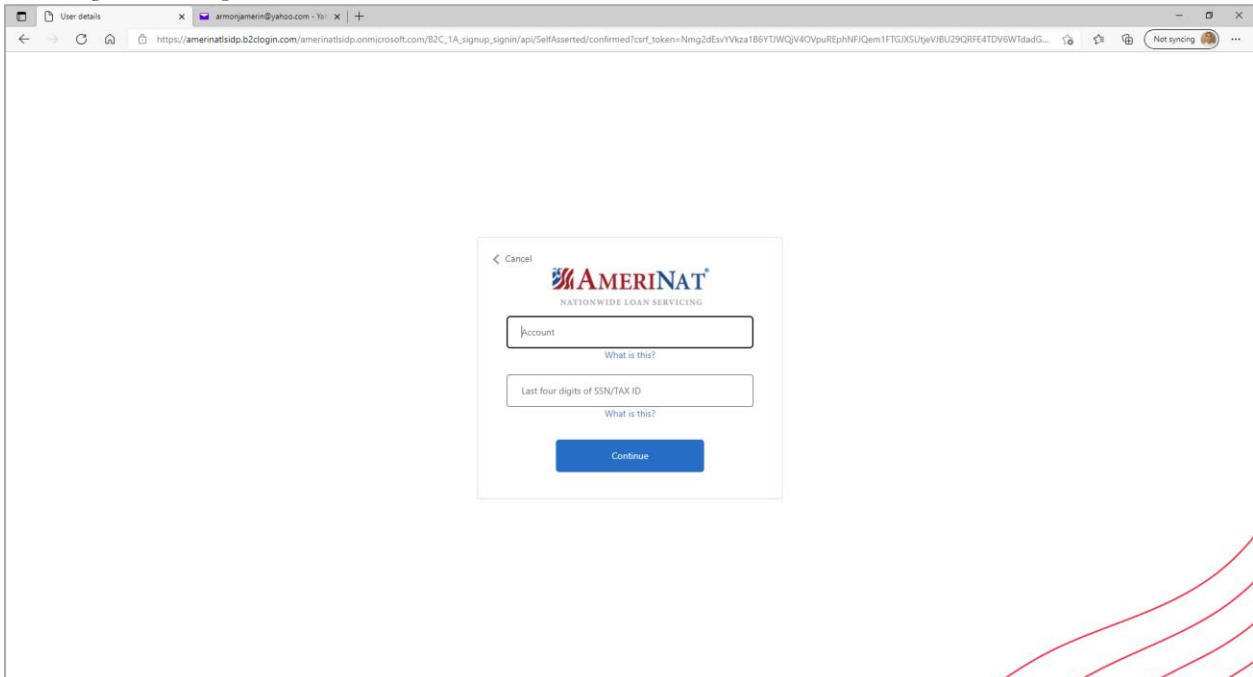
The screenshot shows a web browser window with the Microsoft Sign-in interface. The address bar displays a URL from login.live.com. The main content area features a white sign-in box with the Microsoft logo and the text "Sign in". Below this is a text input field labeled "Email, phone, or Skype". Below the input field are the links "No account? Create one!" and "Sign in with a security key". A "Next" button is located at the bottom right of the sign-in box. Below the sign-in box is a "Sign-in options" section with a magnifying glass icon. The browser's status bar at the bottom shows "Terms of use", "Privacy & cookies", and a menu icon.

Social Registration Step 4



A screenshot of a web browser window showing the AmeriNat login interface. The browser's address bar displays a URL from amerinatidp.b2clogin.com. The main content area features a white modal box with the AmeriNat logo and the text "NATIONWIDE LOAN SERVICING". Below the logo, the "Login Type" section has two radio button options: "Client / Investor" (which is selected) and "Account / Borrower". A blue "Continue" button is positioned below these options. At the bottom of the modal, a small line of text states: "Choosing Next means that you agree to the AmeriNat Terms and Conditions and Privacy and Cookies Policies." The browser window also shows a "User details" tab and a "Not syncing" status in the top right corner.

Social Registration Step 5



A screenshot of a web browser window showing the AmeriNat registration interface. The browser's address bar displays a URL from amerinatidp.b2clogin.com. The main content area features a white modal box with the AmeriNat logo and the text "NATIONWIDE LOAN SERVICING". Below the logo, there are two input fields. The first field is labeled "Account" and has a placeholder text "What is this?". The second field is labeled "Last four digits of SSN/TAX ID" and also has a placeholder text "What is this?". A blue "Continue" button is positioned below these fields. The browser window also shows a "User details" tab and a "Not syncing" status in the top right corner.



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).

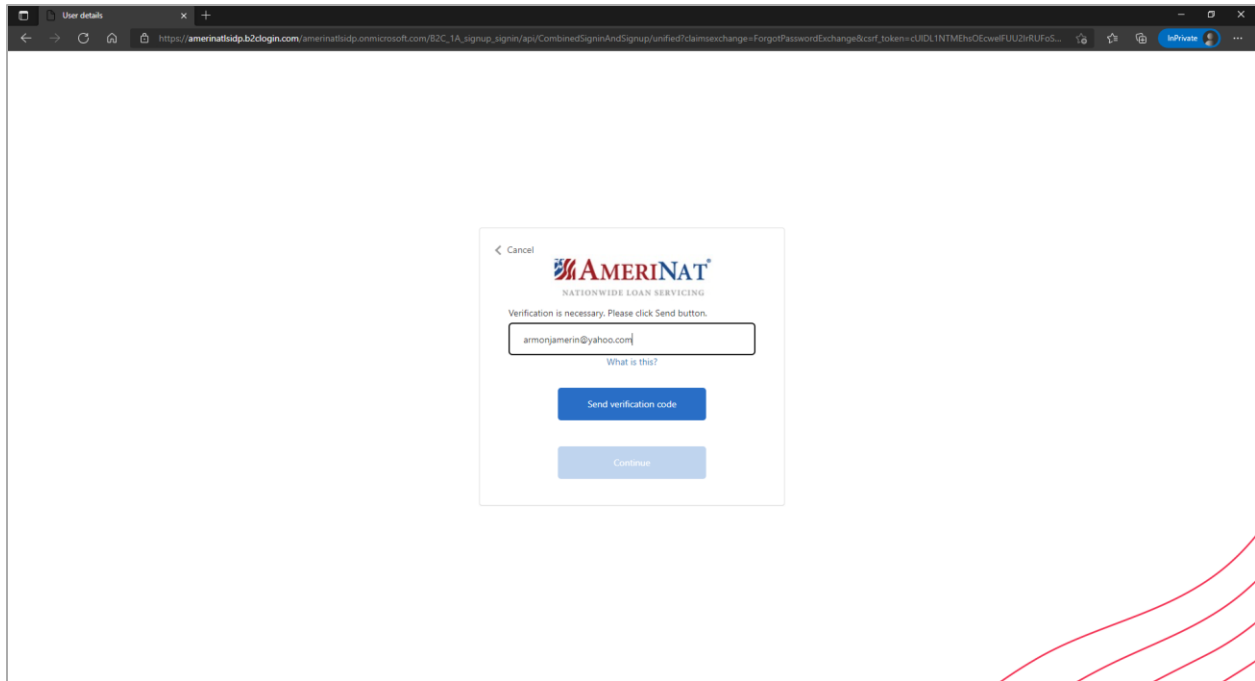
Email registered borrowers only.

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.

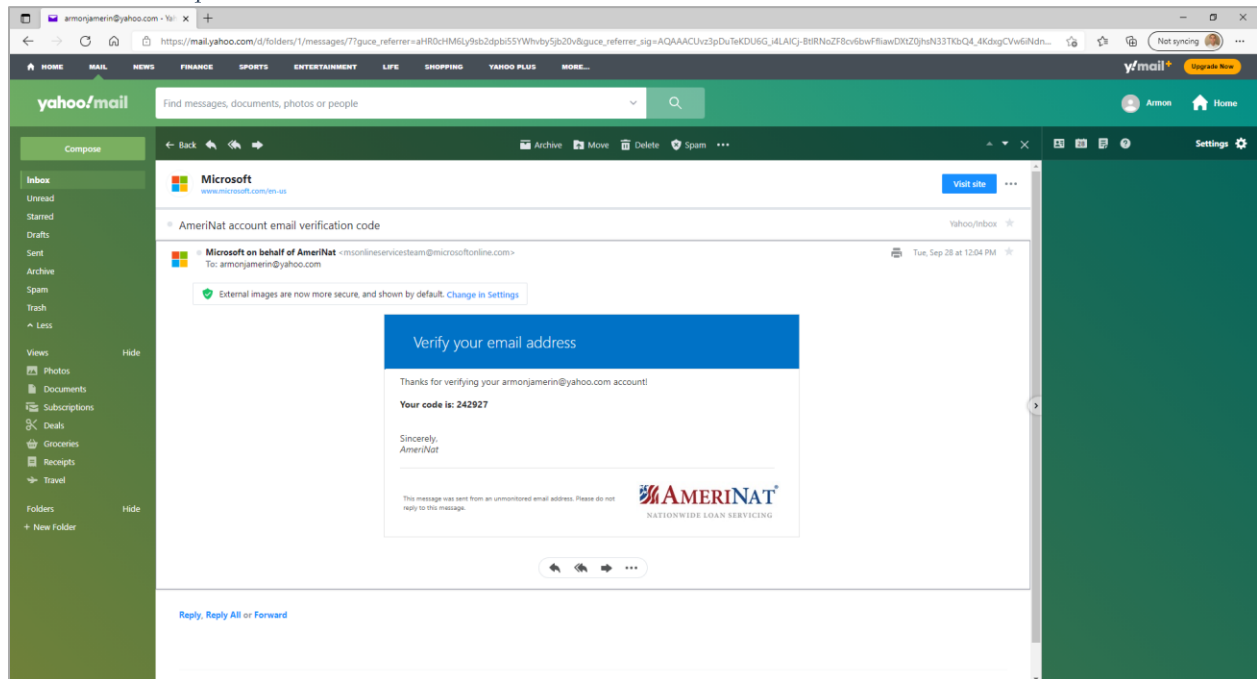
Password Reset Step 1

A screenshot of a web browser showing the LoanLink sign-in page. The browser's address bar displays a URL starting with "https://amerinatidp.b2clogin.com/". The page content includes the AmeriNat logo and the text "NATIONWIDE LOAN SERVICING". Below this is a heading "Welcome to LoanLink". The sign-in section is titled "Sign in with your sign in name" and contains two input fields for "Sign in name" and "Password", followed by a "Forgot your password?" link and a blue "Sign in" button. Below the sign-in button are links for "Don't have an account?" and "Sign up now". The second sign-in section is titled "Sign in with your social account" and features four buttons with social media icons: Facebook, Google, Microsoft Account, and AmeriNat Employee. The browser's address bar shows a long URL for a Microsoft authentication endpoint.

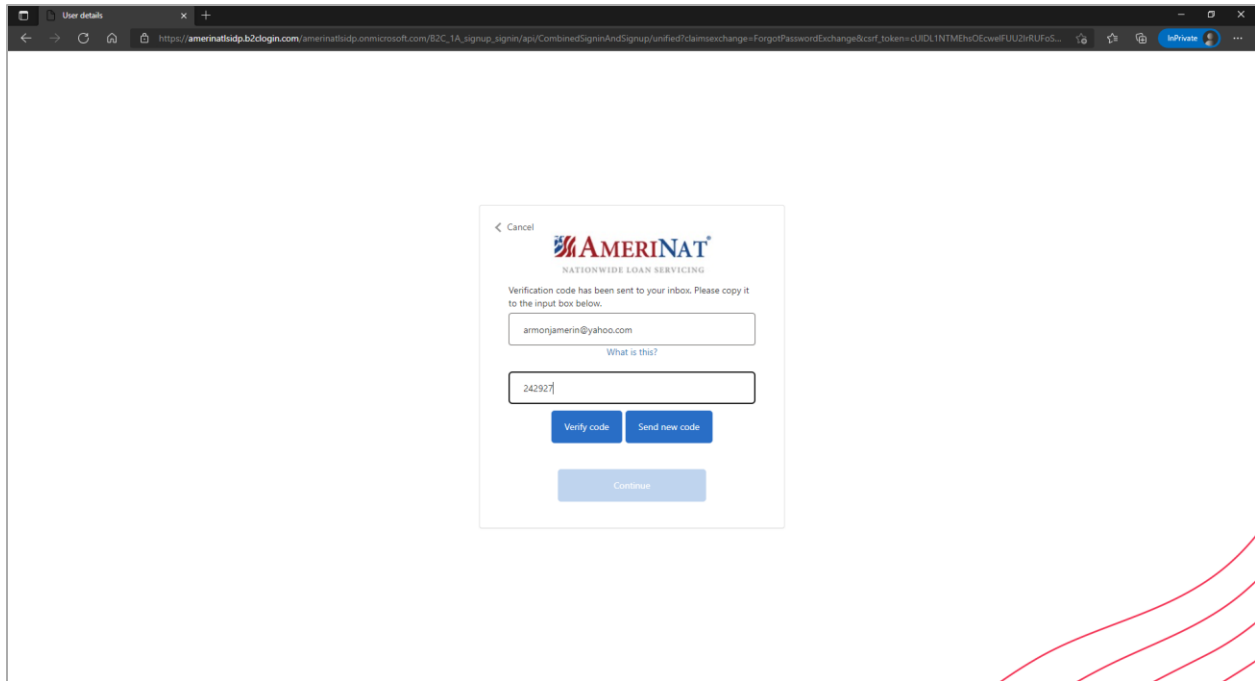
Password Reset Step 2 and 3



Password Reset Step 4

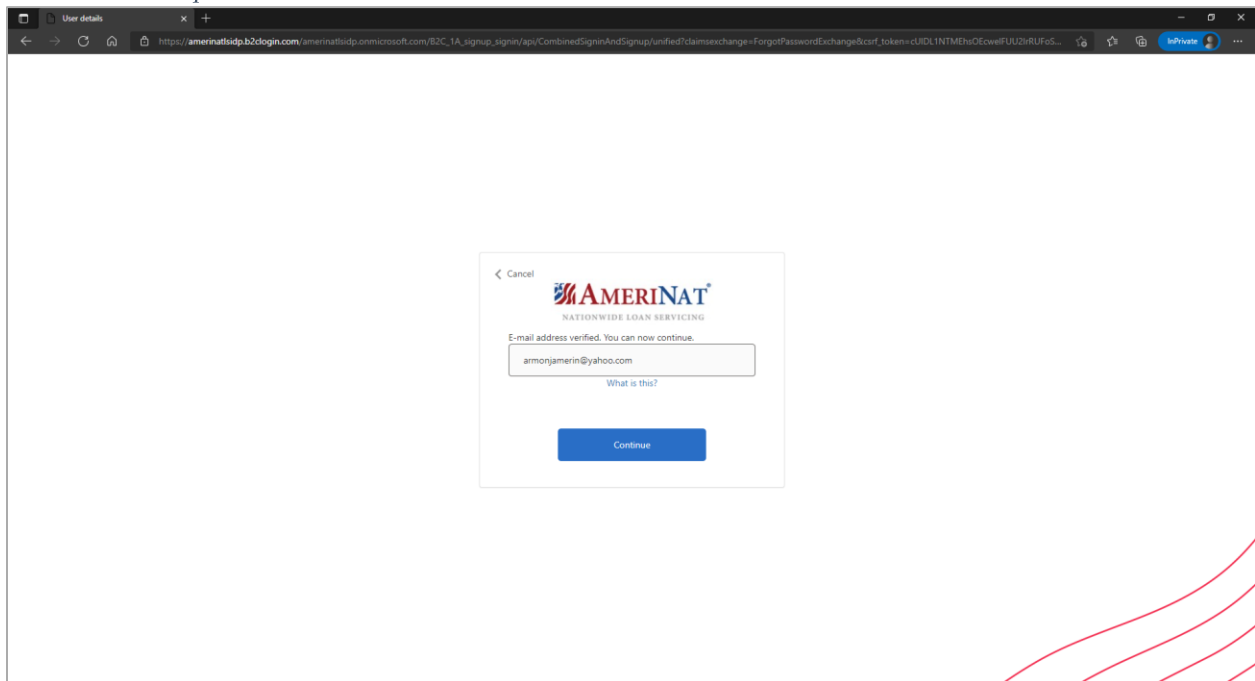


Password Reset Step 5



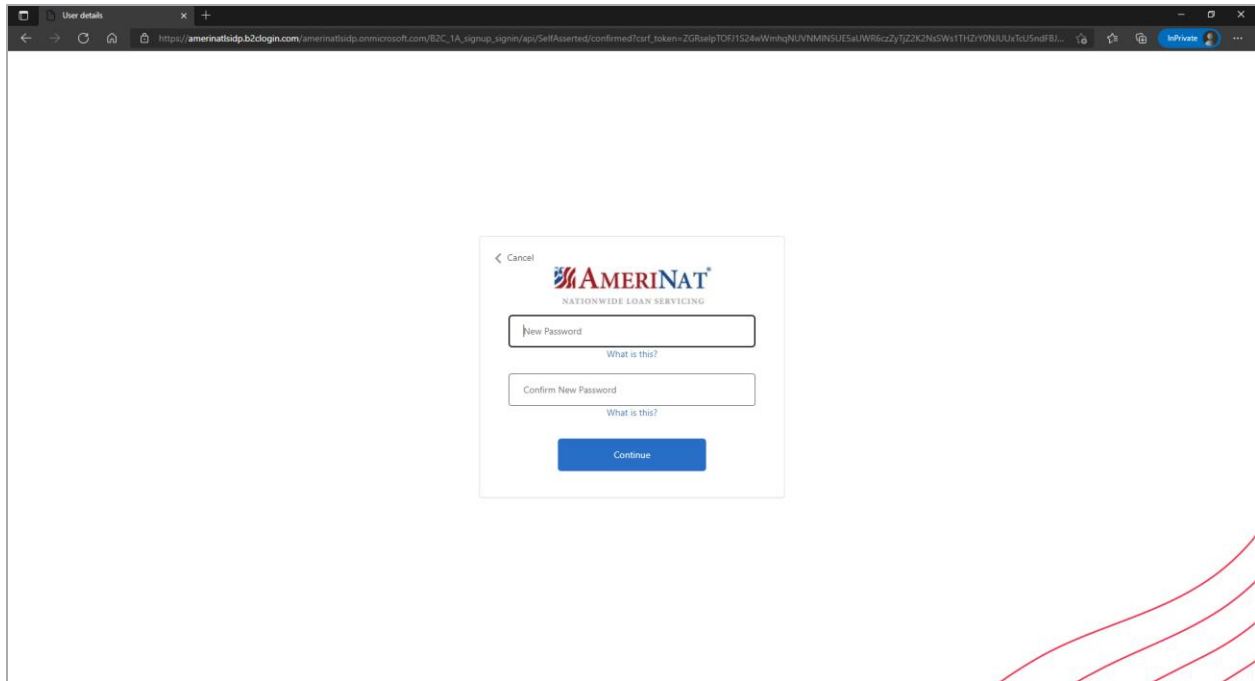
A screenshot of a web browser window showing the AmeriNat password reset process. The browser's address bar displays a URL from amerinatidp.b2dlogin.com. A modal dialog box is centered on the screen, featuring the AmeriNat logo and the text "NATIONWIDE LOAN SERVICING". The dialog informs the user that a verification code has been sent to their inbox and asks them to copy it to the input box below. The email address "ammonjamerin@yahoo.com" is displayed in a text field. Below this, a "What is this?" label is followed by an input box containing the verification code "342927". At the bottom of the dialog, there are three buttons: "Verify code" and "Send new code" in blue, and a "Continue" button in light blue.

Password Reset Step 6




A screenshot of a web browser window showing the AmeriNat password reset process. The browser's address bar displays a URL from amerinatidp.b2dlogin.com. A modal dialog box is centered on the screen, featuring the AmeriNat logo and the text "NATIONWIDE LOAN SERVICING". The dialog informs the user that their email address has been verified and that they can now continue. The email address "ammonjamerin@yahoo.com" is displayed in a text field. Below this, a "What is this?" label is followed by a "Continue" button in blue.

Password Reset Step 7



Cancel


NATIONWIDE LOAN SERVICING

New Password [What is this?](#)

Confirm New Password [What is this?](#)

Continue

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.

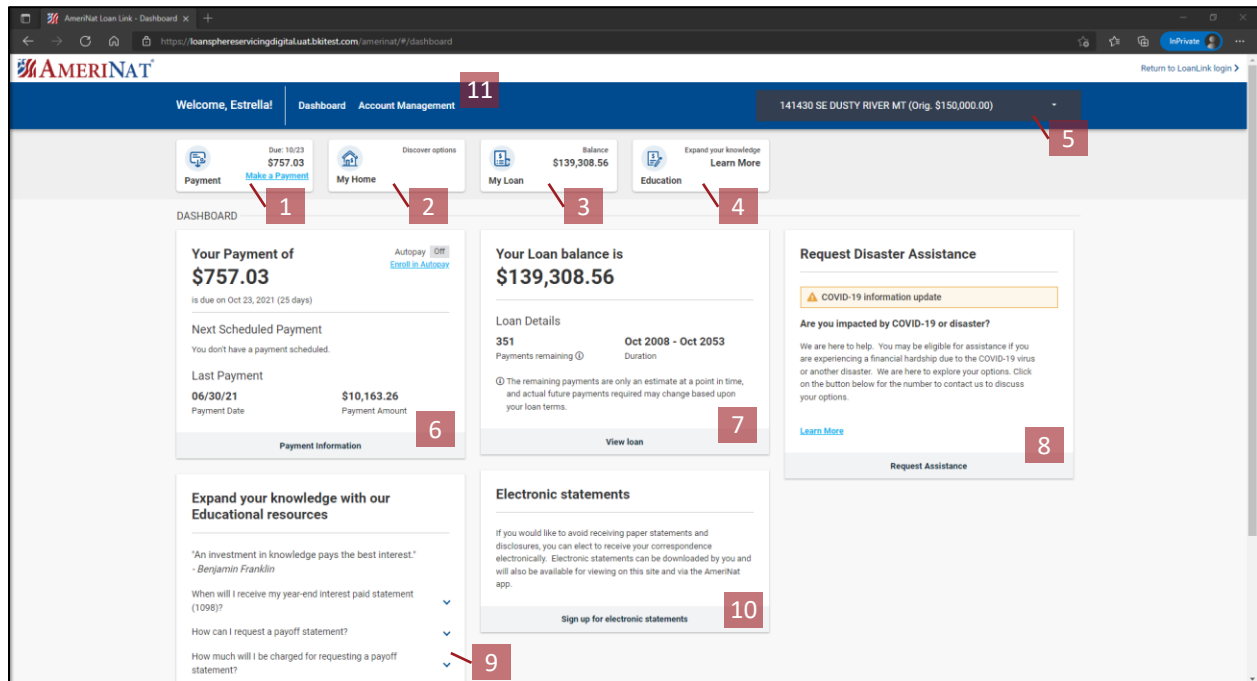
Restricted Access

The following loans will have their access restricted.

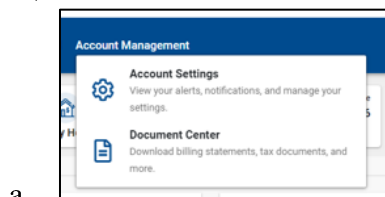
- Delinquent payment count is greater than 13.
- Loans in Bankruptcy.
- PIF loans will have access, but are limited to the Education and Doc Center.

Borrower Site Dashboard

The borrower lands on the Dashboard page after logging in.

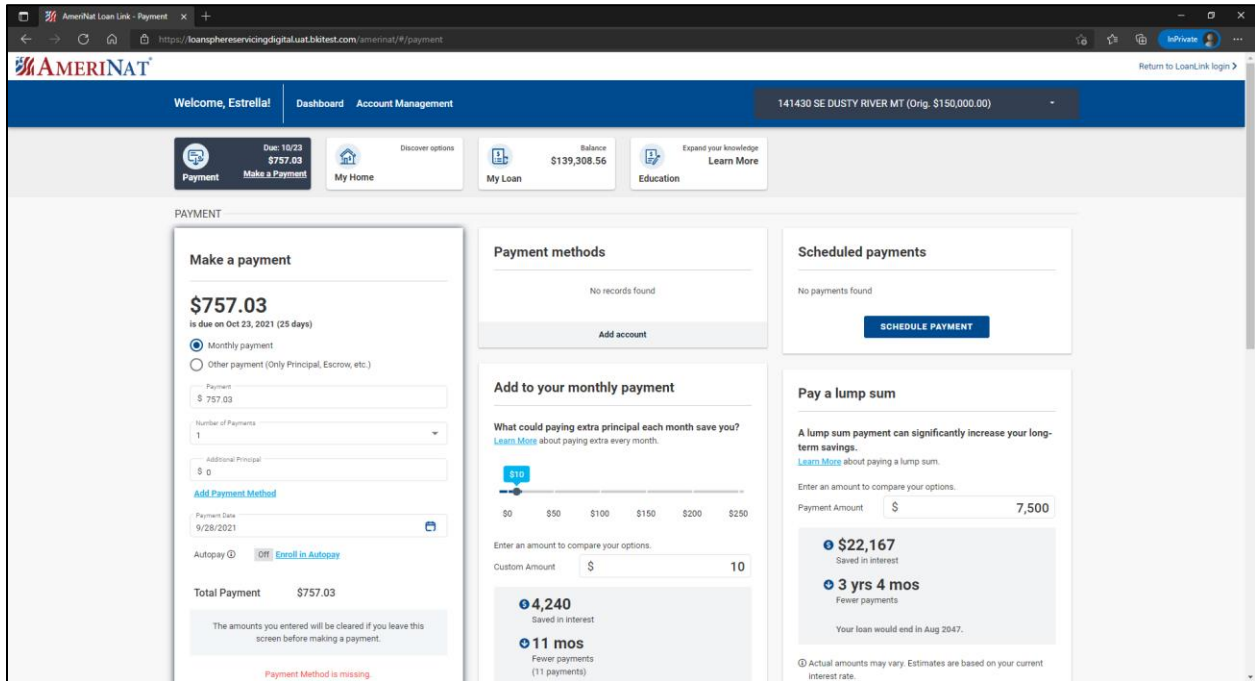


1. Select “Make a Payment” to being a payment or select the tile to navigate to the *Payment* page.
2. Click the tile to view the *My Home* page.
3. Click the tile to view the *My Loan* page.
4. Click the tile to view the *Education* page.
5. Select this drop down to see loans associated with this borrower 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:



Welcome, Estrella! | Dashboard | Account Management | 141430 SE DUSTY RIVER MT (Orig. \$150,000.00)

Due: 10/23 \$757.03
[Make a Payment](#)

Discover options | My Home | My Loan | Balance: \$139,308.56 | Expand your knowledge | Learn More

PAYMENT

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

[Add Payment Method](#)

Payment Date: 9/28/2021

Autopay: ☐ Off [Enroll in Autopay](#)

Total Payment: \$757.03

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

Payment Method is missing.

Payment methods

No records found

[Add account](#)

Add to your monthly payment

What could paying extra principal each month save you?
[Learn More](#) about paying extra every month.

Slider: \$10 (range \$0 to \$250)

Enter an amount to compare your options.
 Custom Amount: \$ 10

\$4,240
 Saved in interest

11 mos
 Fewer payments (11 payments)

Scheduled payments

No payments found

[SCHEDULE PAYMENT](#)

Pay a lump sum

A lump sum payment can significantly increase your long-term savings.
[Learn More](#) about paying a lump sum.

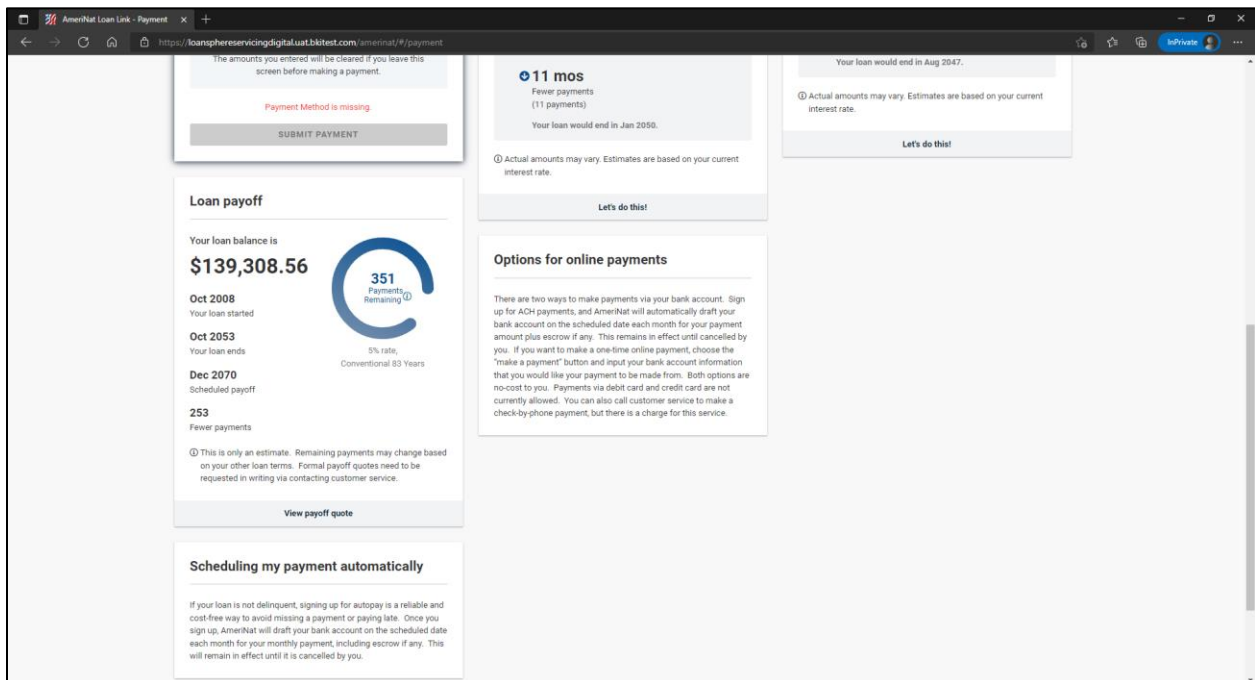
Enter an amount to compare your options.
 Payment Amount: \$ 7,500

\$22,167
 Saved in interest

3 yrs 4 mos
 Fewer payments

Your loan would end in Aug 2047.

Actual amounts may vary. Estimates are based on your current interest rate.



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

Payment Method is missing.

[SUBMIT PAYMENT](#)

Loan payoff

Your loan balance is **\$139,308.56**

351 Payments Remaining

Oct 2008
 Your loan started

Oct 2053
 Your loan ends

Dec 2070
 Scheduled payoff

253
 Fewer payments

This is only an estimate. Remaining payments may change based on your other loan terms. Formal payoff quotes need to be requested in writing via contacting customer service.

[View payoff quote](#)

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.

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.

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

[Add Payment Method](#)

Payment Date

9/28/2021

Autopay ⓘ

Off

[Enroll in Autopay](#)

Total Payment

\$757.03

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

Payment Method is missing.

SUBMIT PAYMENT

- **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.)

Additional Principal

\$ 0

[Add Payment Method](#)

Payment Date

9/28/2021

Autopay ⓘ

Off

[Enroll in Autopay](#)

Total Payment

\$0.00

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

Payment Method is missing.

Additional Principal must be greater than 0.

SUBMIT PAYMENT

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

[Enroll in Autopay](#)

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

Sep 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: 1632856706739

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

Dear Estrella Locus:

Your one time payment draft for loan number ending in 9954 in the amount of \$757.03 was submitted on 09/28/2021 with a scheduled date of 09/28/2021. The confirmation number is 1632856706739.

If you have any questions, please contact Customer Service.

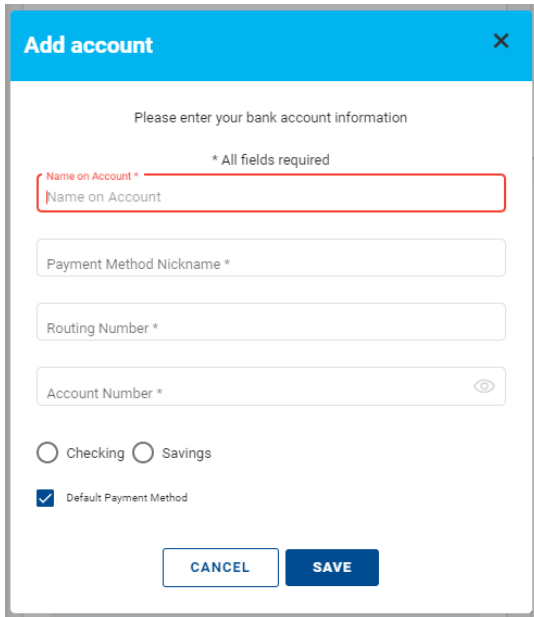
AmeriNat

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.



Add account ✕

Please enter your bank account information

* All fields required

Name on Account *

Payment Method Nickname *

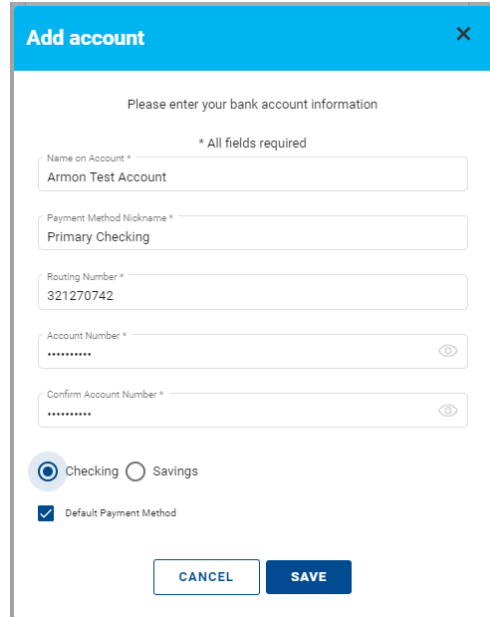
Routing Number *

Account Number *

☐ Checking ☐ Savings

☒ Default Payment Method

CANCEL **SAVE**



Add account ✕

Please enter your bank account information

* All fields required

Name on Account *

Armon Test Account

Payment Method Nickname *

Primary Checking

Routing Number *

321270742

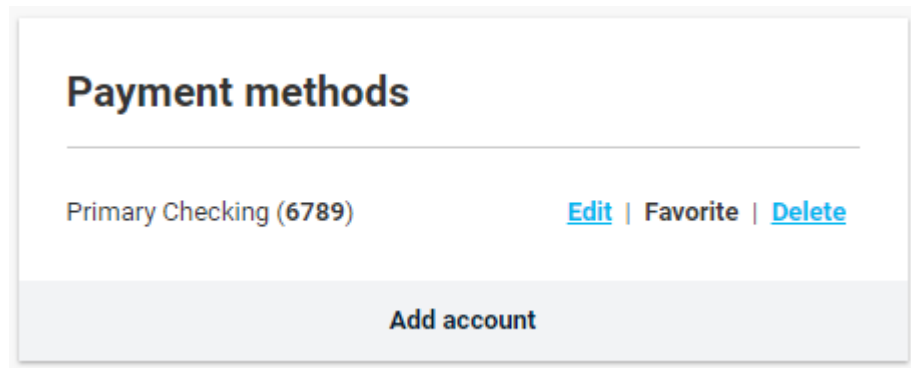
Account Number *

Confirm Account Number *

☒ Checking ☐ Savings

☒ Default Payment Method

CANCEL **SAVE**



Payment methods

Primary Checking (6789) [Edit](#) | [Favorite](#) | [Delete](#)

Add account

Autopay

Borrowers must be current to enroll in Autopay.

Selecting Enroll in Autopay prompts the borrower with these autopay screens:

Enroll in autopay

Monthly Payment Amount

\$757.03

Monthly Additional Principal

\$0.00

Payment Method *

Primary Checking (6789)

Draft Effective Date *

Oct 23, 2021

Draft Day *

On payment due date

Monthly Total Payment:

\$757.03

We will make payments to your loan automatically on the payment due date. If your draft day falls on an unavailable day (weekend, holiday, short month), we will make your payment on the next business day.


☐

I have read and agreed to the [terms and conditions](#) regarding Autopay Services.

CLOSE

ENROLL

Enroll in autopay



Enrollment Complete!

CLOSE

Your autopay details

Autopay On

\$757.03

is paid on the payment due date.

Draft Frequency:

Monthly

Monthly Payment Amount:

\$757.03

Monthly Total Payment:

\$757.03

Payment Method:

Checking Account (6789)

Next Draft Date:

October 23, 2021

Actual Due Date:


October 23, 2021

MODIFY SETTINGS

[Unenroll from Autopay](#)

Make an additional payment

Scheduled payments


Autopay is not included in scheduled payments.

No payments found

SCHEDULE PAYMENT

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.

Loan payoff

Your loan balance is

\$139,308.56

Oct 2008
Your loan started

Oct 2053
Your loan ends

Dec 2070
Scheduled payoff

253
Fewer payments

ⓘ This is only an estimate. Remaining payments may change based on your other loan terms. Formal payoff quotes need to be requested in writing via contacting customer service.

[View payoff quote](#)

351
Payments
Remaining ⓘ

5% rate,
Conventional 83 Years

Payoff Quote

Requests for payoff quotes are to be submitted in writing via email to payoffs@amerinatls.com or mailed to 217 S. Newton Ave, Albert Lea, MN 56007. The request should include the borrower's name, loan number, reason for payoff, and where the payoff quote should be sent. If a third-party will be submitting the request, a borrower signed authorization is required

[CLOSE](#)

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.

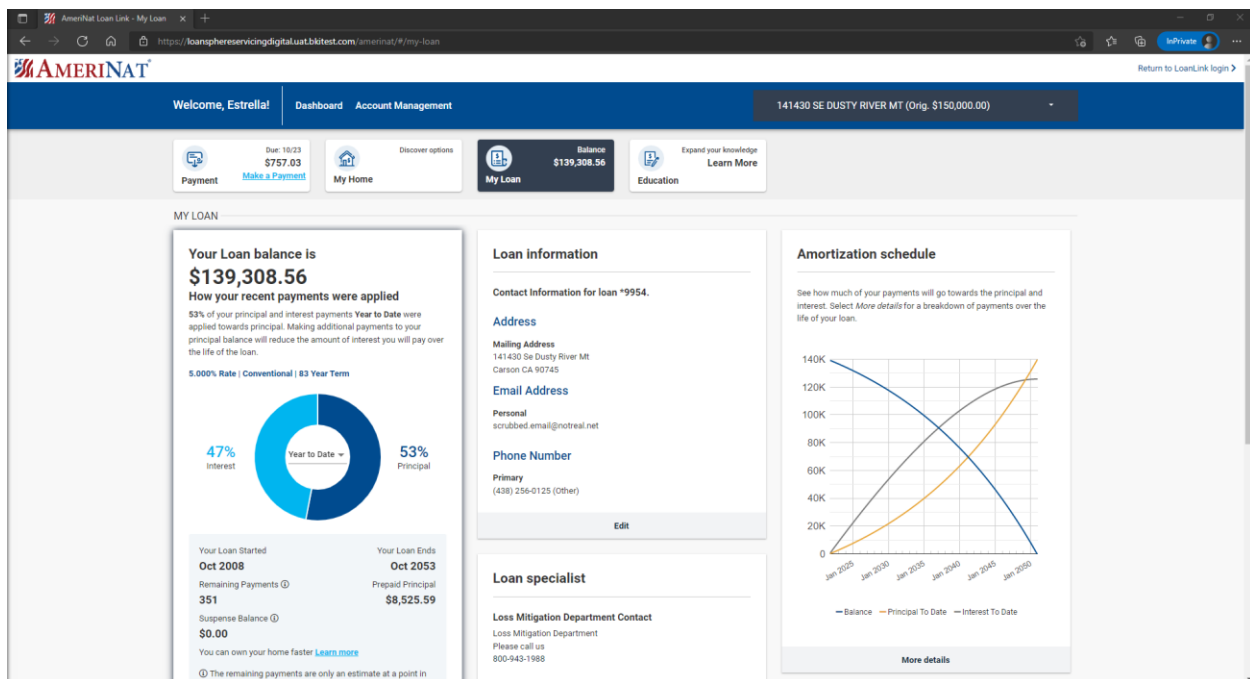
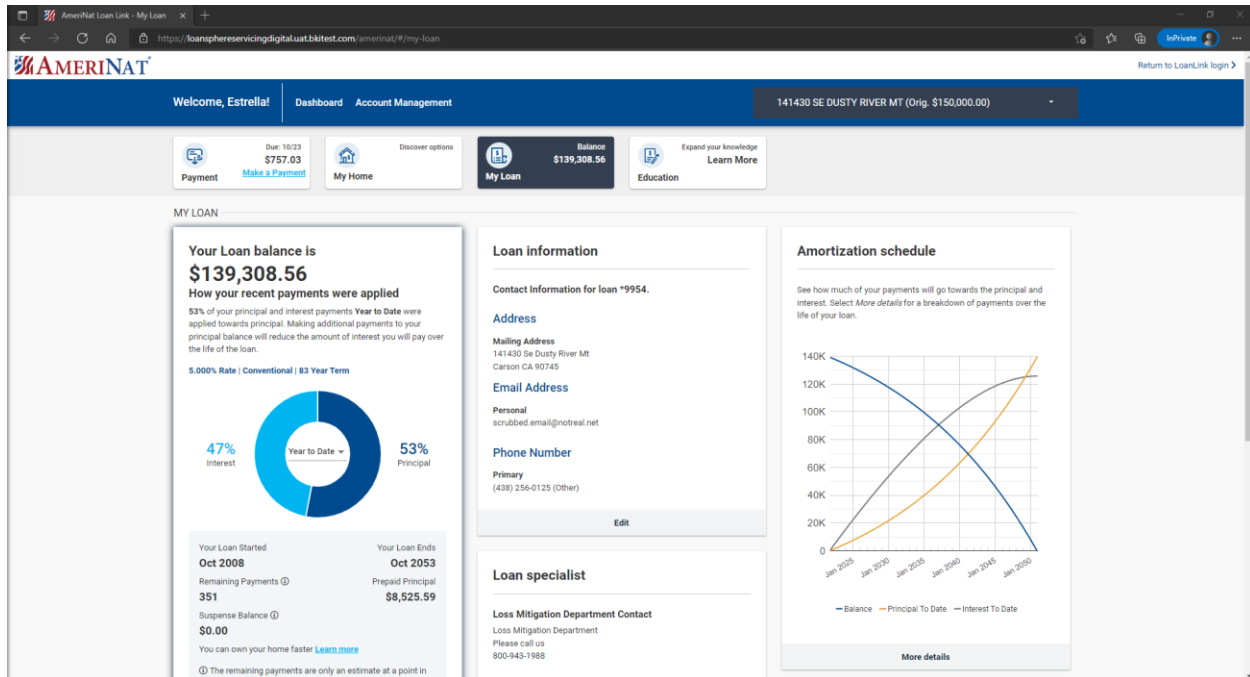
The screenshot displays the AMERINAT 'My Home' dashboard. The top navigation bar includes 'Welcome, Estrella!', 'Dashboard', 'Account Management', and a loan identifier '141430 SE DUSTY RIVER MT (Orig. \$150,000.00)'. Below the navigation bar, there are four main sections: 'Payment' (Due: 10/23, \$757.03), 'My Home' (Discover options), 'My Loan' (Balance: \$139,308.56), and 'Education' (Expand your knowledge). The 'MY HOME' section is active, showing 'OWN MY HOME SOONER' with two primary options: 'Add to your monthly payment' and 'Pay a lump sum'. The 'Add to your monthly payment' section includes a slider for extra principal (set at \$10), a 'Custom Amount' input (set at \$10), and a summary showing \$4,240 saved in interest, 11 months fewer payments, and a loan end date of Jan 2050. The 'Pay a lump sum' section shows a payment amount of \$7,500, resulting in \$22,167 saved in interest, 3 years and 4 months fewer payments, and a loan end date of Aug 2047. A disclaimer note states: 'Please note: If you have a non-residential loan, you may still see references to "home" throughout the site.' Below these options is an 'Estimate payoff' section with a 'Target Month' dropdown set to 'Nov 2021'. It compares 'Add to Payment' (\$139,132 Extra Per Month) and 'Pay Now' (\$138,555 One-time Payment). A 'View payoff quote' button is at the bottom. The footer includes the AMERINAT logo, navigation links (Payment, My Home, My Loan, Education, Terms of Use, Privacy Policy), and a copyright notice: '© 2021 AmeriNat. All rights reserved.'



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.

Edit loan information

Address

Mailing Address

☐ International Address

Street Address

141430 SE DUSTY RIVER MT

Address Line 1

Address Line 2

City

State

Zipcode

CARSON

CA

90745

☐ Add Seasonal Address

Email Address

Loan Email

Email

scrubbed.email@notreal.net

Phone Number

Primary

Primary Phone

(438) 256-0125

Phone Type

Other

Secondary

Secondary Phone

Phone Type

International

International Phone

Phone Type

CANCEL

SAVE



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.