Mortgage Servicing Transition

Greater Birmingham Habitat for Humanity, Inc.

Agenda

- Introduction to AMS
- Transitioning to AMS
- Ways to Pay & Making Monthly Payments
- Delinquency
- Interacting with AMS
- Your Action Items

Affiliate Mortgage Services (AMS)

- Established in 2008 as 501(c)(3)
- Lender organized specifically by Habitat for Humanity State Support Organization to originate and service mortgage loans for Habitat Affiliates
- Beginning on July 1, 2026, your loan will be serviced by Affiliate Mortgaging Services, Inc. ("AMS")
  - AMS receives mortgage payments
  - AMS handles day-to-day administration of loans
  - AMS provides monthly and annual statements
  - AMS calculates annual escrow analysis
  - AMS is your Primary Point of Contact for your loan
- Mortgage Loan Terms – no change

Why Did We Transition?

- We want to better serve our homeowners
- Timely and accurate responses regarding your responsibility
- Better manage delinquency

Transitioning to AMS

- Is effective July 1, 2026
- AMS Welcome Letter contained your individualized loan number
- All payments due before July 1, 2026, are remitted to Covey
- All payments due on or after July 1, 2026, are remitted to AMS
- After July 1, 2026, remittance to AMS Only
- Late fees of 10% will be assessed beginning after September 15, 2026

AMS Welcome Letter Excerpt:

618 S. Creyts Rd., Suite C
Lansing, MI 48917
Ph: 800.467.5430
Fx: 517.481.3050
amsserv@affiliatemtg.org
NMLS #133758
www.affiliatemtg.org

June 9, 2026

Re: Loan No. [redacted]

[redacted]

What Happens If I Pay Inaccurately

- July payment goes to AMS
- It's **July**, and I sent my July payment to Covey Financial
  - Covey will remit your payment to AMS on your behalf. You will be contacted to enter your payment method with AMS. No late fee will be assessed.
- It's **August**, and I sent my August payment to Covey Financial
  - Covey will remit your payment to AMS on your behalf. You will be contacted to enter your payment method with AMS. No late fee will be assessed.
- It's **September**, and I sent my September payment to Covey Financial
  - Covey will not accept your payment. You must make your payment directly with AMS.
  - If payment made with AMS after September 15, 2026, 10% late fee assessed!

Ways to Pay with Affiliate Mortgage Services (AMS)

1. Via ACH ($0.99)
2. Via Mail ($ Cost of money order or cashier's check, and stamp)
   - Personal Check, Money Order, Cashier's Check
3. Via Phone ($6.99)
4. Via Cash (Approximately $11 & varies by location)
   - Walmart, Walgreens, and 7-Eleven, and other retail locations

NEVER – Pay Greater Birmingham HFH directly

No mortgage payments directly accepted by our affiliate. We service all mortgages through AMS.

Making Your Monthly Mortgage Payment with Affiliate Mortgage Services (AMS)

- **Via ACH**
  a. Complete the 'Homeowner ACH Authorization Form' mailed to you (in advance of July 1, 2026)
     - Voided Check or Signed Letter from financial institution (stating routing and account number) MUST accompany the authorization form.

  b. Make a Single Payment and/or Set up Automatic Payment online (on or after July 1, 2026)
     - Affiliatemtg.org > Homeowners Click Here > Set up Automatic Payment
     - You will need: Loan number, bank account routing and account number, and complete the authorization process
     - Single payments do not require a log-in!

  c. Cancellation – may cancel your automated withdrawal if cancellation notice is given at least 48 hours prior to the date of the withdrawal
- **Via Mail** (on or after July 1, 2026)
  - Affiliate Mortgage Services

    PO Box 772138

    Detroit, MI 48277
  - Please include the payment coupon attached to the bottom of your monthly statement. If you want part of the payment applied as additional principal or escrow, it must be indicated on the payment coupon.
- **Via Phone** (on or after July 1, 2026)
  - (800) 467-5430, Extension 1

Affiliate Mortgage Services (AMS) Online Mortgage Account Access

- AMS provides access to your mortgage loan account online at any time, after July 1, 2026
- View access to mortgage details, payment history, taxes and insurance history and other information
  - **NOTE:** AMS will have very limited information regarding transactions prior to July 1, 2026
- Visit: https://www.affiliatemtg.org
  - Click ‘Homeowners’ > ‘View Loan Details’ > I am a new user’
  - Set up a username and password *(securely save these details)*
  - Complete Account Registration – security questions, email address
  - Special Note – no special characters allowed in your name (ex: ‘,-,.)
- This login is NOT how you make a payment *(Slide #8)*

Delinquency

- AMS has a Delinquency Management Team dedicated to serving our affiliate with professionalism and compassion
- AMS will work directly with our homeowners to implement practical and personalized solutions to cure delinquency and get back on track
- Loan Modifications – We allow ONE modification during the term of your mortgage and will only modify once the mortgage is current and on track to continue timely monthly payments
  - GBHFH Requirement (enforced by AMS): 6 months of consistent, on-time payments before a modification will be considered

Interacting with AMS

AMS works on a call-back system!

AMS is your primary point of contact regarding your loan

Please be prepared to not speak with someone, but to leave a detailed message AND expect a call back generally same day

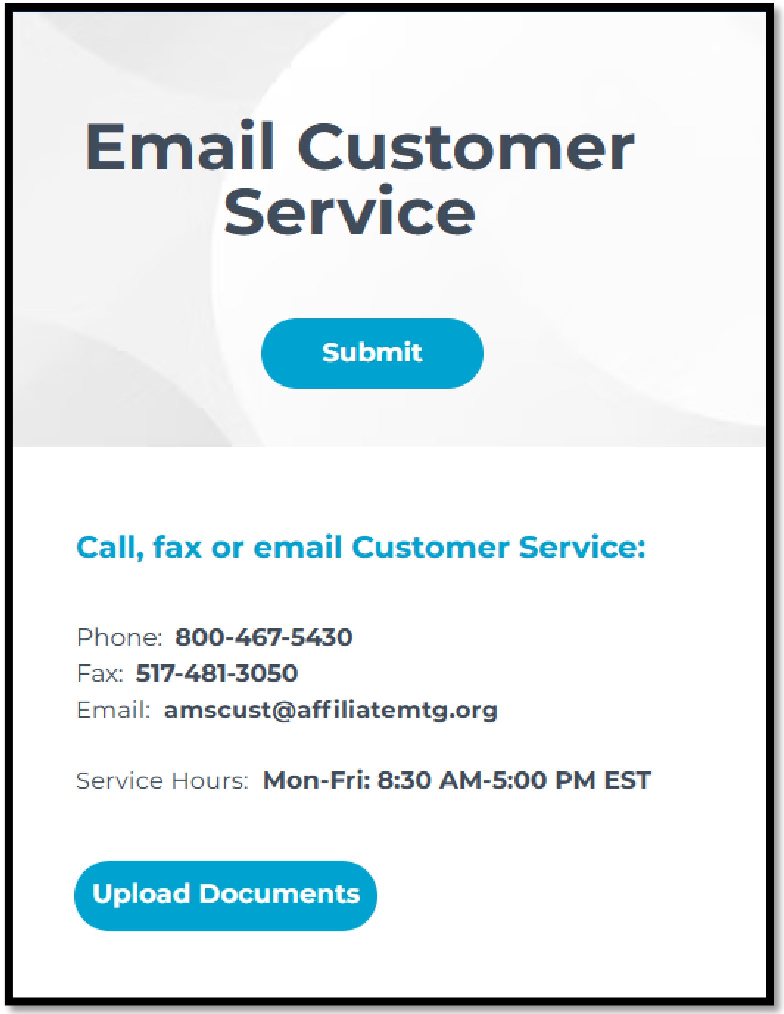
- Contact name
- Loan number
- Detailed reason for call
- Best time to contact you
- Contact information for call back, if different from incoming call

Email Communication available

Consider adding AMS as a contact

Customer Service Hours: 7:30a – 4:00p CST

Collections Department – open until 6p (CST) Monday - Thursday



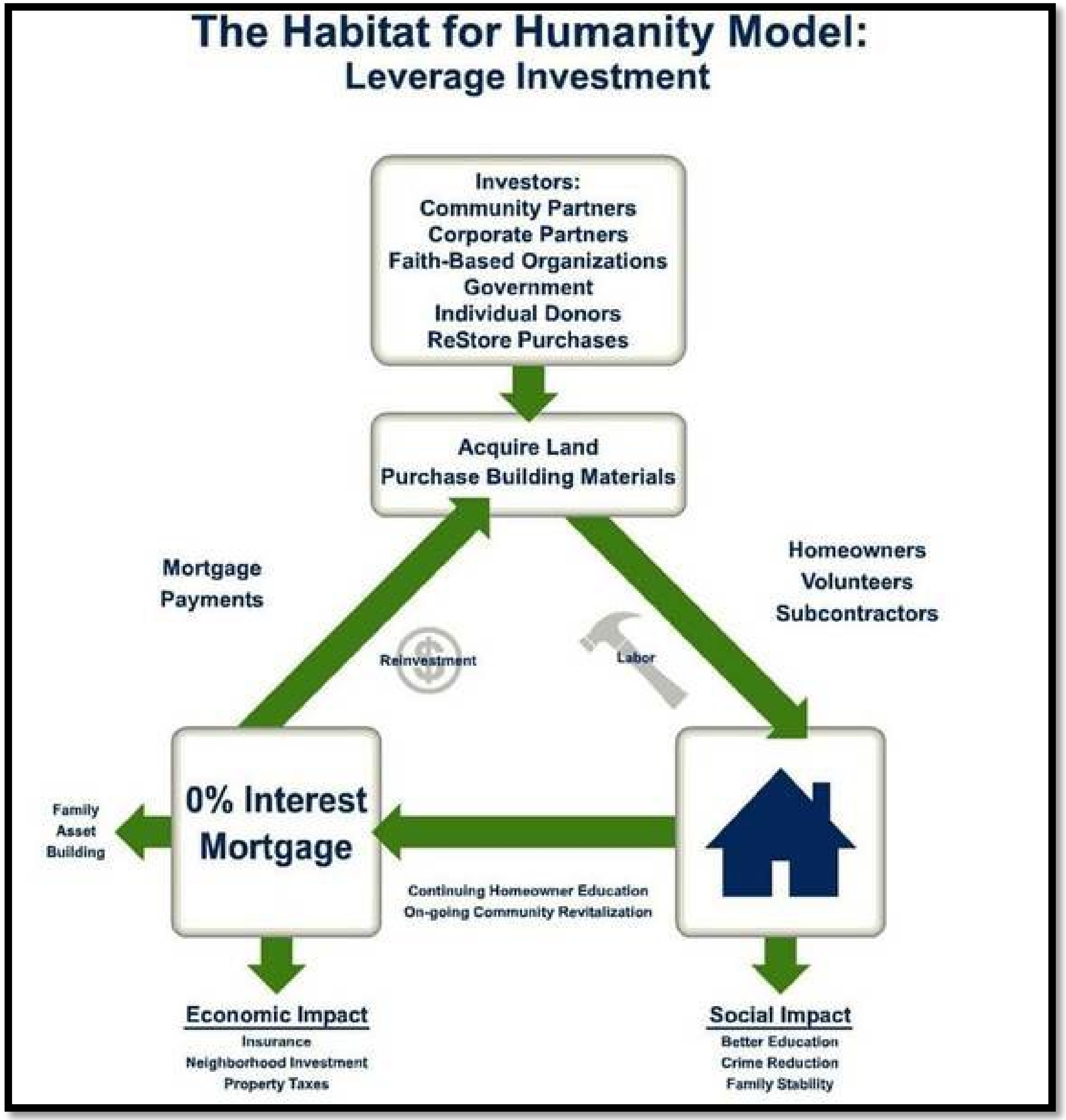
Remember the Model!

- YOU, Homeowners are a critical part of our funding model!

- Your monthly mortgage payment allows GBHFH to build more homes and continue to provide shelter in our 4-county area.

- **2025:** 51 HOMES COMPLETED
- **2024:** 49 HOMES COMPLETED

- **THANK YOU!**



Action Items

1. Locate AMS Loan Number and save in a secure and convenient location (for example, if you make AMS a contact in your phone, consider saving your loan number as a contact note)
   - If you do not have your AMS Welcome Letter, please contact Candace Saxon for a copy: csaxon@habitatbirmingham.org
   - Office Line: 205-780-1234
2. Make July payment & set up recurring future payments
3. Set up Online Account to View Mortgage Details
4. Review monthly AMS July and August statements to ensure payments were applied