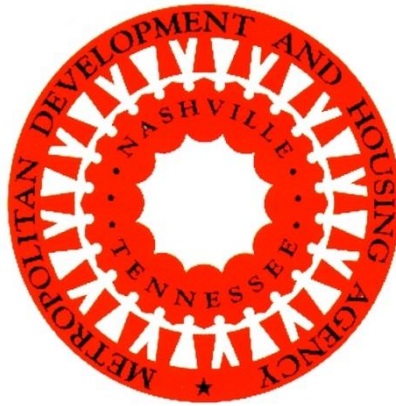


Mortgage Loan Servicing

ADDENDUM 4

July 26, 2020



METROPOLITAN DEVELOPMENT AND HOUSING AGENCY



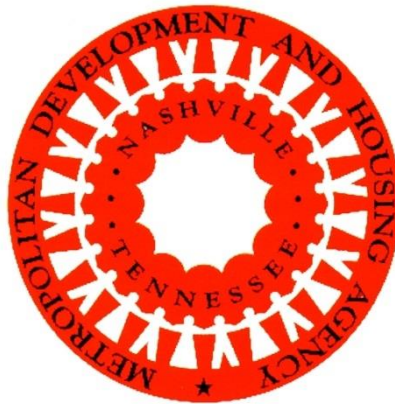
Correcting Addendum Numbers – See all Addendums attached and the correct Addendum Numbers.

Acknowledge this addendum on Bid Form.

Mortgage Loan Servicing

ADDENDUM 1

July 10, 2020



METROPOLITAN DEVELOPMENT AND HOUSING AGENCY



1. Changes to Deliverer of RFP:

RFP can be delivered by mail or in person to:
(In person **Mask needed** before entering the building)
MDHA Construction Department
712 S. 6th Street, Nashville, TN 37206

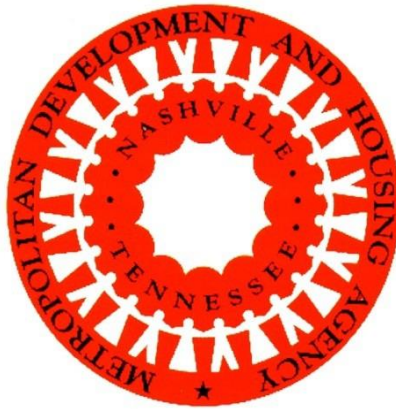
2. Questions can be emailed Brent Grubb at bgrubb@nashville-mdha.org

Acknowledge this addendum on Bid Form.

REQUEST FOR PROPOSALS

MORTGAGE LOAN SERVICING

Addendum 2
July 15, 2020



Metropolitan Development and Housing Agency



This serves to advise those proposers that a pre-proposal meeting was held July 10, 2020 at 10:00 a.m. via Webex. This Addendum is being issued to provide clarification from MDHA; address questions presented during the pre-proposal meeting; and respond to questions received prior to the deadline established in the Request for Proposals. Proposers are to acknowledge this addendum in their Request for Proposals.

1. Q. What is the timeline for transfer of loans from existing servicer and start of new contract?

A. The new contract start date is January 1, 2021.

2. Q. Please provide the most recent end of the month delinquency report.

A. Redacted copy attached.

3. Q. Approximately how many new loans will be created annually?

A. Zero, the majority of MDHA's current programs are providing forgivable or due on sale loans that are being serviced/monitored in-house.

4. Q. Do all loans have late fee language in the original loan documents?

A. Yes, to the best of our knowledge.

5. Q. Are annual occupancy affidavits required?

A. No.

6. Q. How many loans have been taken back in-house due to delinquency?

A. None, during the current contract.

7. Q. How many foreclosures have been done in the past 12-24 months?

A. None.

8. Q. What is the age of the loans?

A. The age of the loans in the portfolio varies by loan type. The chart below provides information on approximate remaining terms by type and # of loans:

| # OF HOMEOWNER REHABILITATION LOANS | APPROXIMATE # YEARS REMAINING TERM |
|-------------------------------------|------------------------------------|
| 11 | 3 |
| 2 | 4 |
| 19 | 5 |
| 2 | 8 |
| 4 | 11 |
| 2 | 14 |
| # RENTAL REHABILITATION LOANS | APPROXIMATE # YEARS REMAINING TERM |
| 1 | .02 |
| 1 | .6 |
| 3 | 2 |
| 1 | 3 |
| 6 | 4 |
| 1 | 5 |
| 2 | 6 |
| 2 | 15 |
| 1 | 16 |

9. Q. What are the other items that may be disbursed from escrow?

A. Nothing other than taxes and insurance that we are aware of.

10.Q. What is the current fee structure for new loan setups and monthly loan servicing?

A. If the number of loans being serviced does not exceed 141, the fee for servicing the portfolio (setups and monthly) is \$4,198. If the number of loans being serviced exceeds 141, the fee for servicing will be \$29.95 per loan being serviced.

11.Q. Are there any known or suspended regulatory or payment accounting/reconciling matters needing action?

A. None that we are aware of.

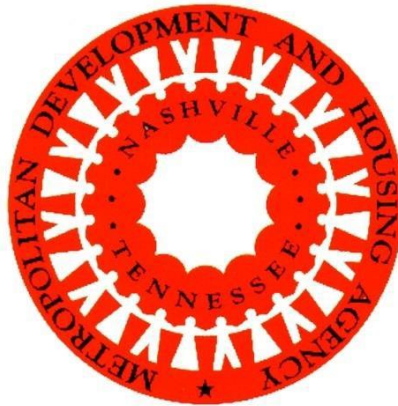
12.Q. Are there any contracts in place to monitor taxes?

A. No.

Mortgage Loan Servicing

ADDENDUM 3

July 24, 2020



METROPOLITAN DEVELOPMENT AND HOUSING AGENCY



The answer to Question #2 on Addendum 2 is attached

Question #2.

Please provide the most recent end of the month delinquency report.

Redacted copy attached.

Acknowledge this addendum on Bid Form.

With Cut Off Days From 30 Through 9999
The Housing Fund, Inc.

| | Scheduled Payment | Late Fees Accrued | NSF Fees Accrued | Past Due Interest | Past Due Principal | Total Due | Current Balance | Suspense /Partial Balance | Impound Balance |
|--------------------------|----------------------|---------------------------|---------------------|----------------------|-----------------------|-----------|--------------------|---------------------------------|--------------------|
| Totals: | 2633.11 | 2953.78 | 40.00 | 3055.33 | 30172.60 | 37233.68 | 80308.41 | 130.06 | 636.91 |
| Range Of Days: | 11 Through 29 | 30 Through 59 | 60 Through 89 | 90 Plus | Total | | | | |
| Number Of Accounts | 0.00 | 5.00 | 2.00 | 10.00 | 17.00 | | | | |
| Late Charge Due | 0.00 | 1176.18 | 97.34 | 1680.26 | 2953.78 | | | | |
| NSF Charge Due | 0.00 | 15.00 | 25.00 | 0.00 | 40.00 | | | | |
| Interest Due | 0.00 | 103.82 | 36.37 | 2915.14 | 3055.33 | | | | |
| Principal Due | 0.00 | 1251.37 | 517.25 | 28403.98 | 30172.60 | | | | |
| Total Amount Due | 0.00 | 2933.33 | 1252.56 | 33047.79 | 37233.68 | | | | |
| Balances Due | 0.00 | 13495.27 | 5021.62 | 61791.52 | 80308.41 | | | | |
| Suspense/Partial Balance | 0.00 | 0.00 | 0.00 | 130.06 | 130.06 | | | | |
| Impound Balances | 0.00 | 0.00 | 636.91 | 0.00 | 636.91 | | | | |
| Percent Delinquent (\$) | 0.0000 | 1.1319 | 0.4212 | 5.1829 | 6.7360 | | | | |
| Percent Delinquent (#) | 0.0000 | 9.4340 | 3.7736 | 18.8679 | 32.0755 | | | | |
| Number Of Active Loans | 53.0 | Total Active Loan Balance | 1192221.16 | | | | | | |