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Kalamazoo, MI 49002

Equal Housing Lender | NMLS #110139
A division of Amerifirst Financial Corporation

Dear Ms. Abbott,

Amerifirst wishes to offer Manatee County's MCC program and is requesting by this letter that the County's Housing Finance Authority waive the current in-county office requirement. Specifically, the Housing Finance Authority has asked that Amerifirst discuss (1) where its offices are located within the state of Florida and (2) how Amerifirst intends to process loans coming out of Manatee County in light of Amerifirst not having an office within the County. Amerifirst maintains a strong presence in close proximity to Manatee County and uses personal relationships, enhanced by technology, to be sure that all of its borrower's transactions are processed in a timely and accurate manner.

OFFICES

The Housing Finance Authority has asked where Amerifirst's Florida offices are located. Amerifirst has 20 offices throughout the state of Florida — including offices in Tampa, Valrico, St. Pete Beach, New Port Richey, Lutz, Seminole, Palm Harbor, Treasure Island, Plant City, and Spring Hill. For many of our loan officers, Manatee County is only a drive away over the Sunshine Skyway Bridge. Amerifirst offices on the southern border of Pinellas County are actually closer to Manatee County than the northern region of Pinellas County. Amerifirst's market not only expands into Manatee County, but further south into Sarasota County as well.

PROCESS

You have also asked how Amerifirst, in light of not having a brick and mortar office within the County, will process Manatee County loans. Amerifirst uses personal relationships to guide informed transactions and technology to make those transactions efficient for our borrowers.

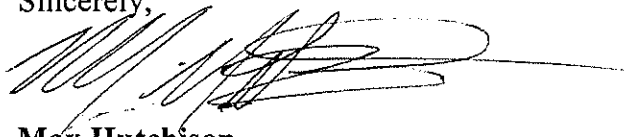
Amerifirst takes pride in being a neighborhood lender. That personal touch manifests in our loan officers staying active and present in the communities they serve. Jim Gaffney, an Amerifirst loan officer, is a former member of the Manatee Chamber of Commerce. Jim does regular lunch and learns in the Bradenton area, as well as frequent meetings with realtors, builders, and clients throughout the County. Not only do our loan officers maintain a strong presence within the County, but many of the Manatee County residents that have worked with our loan officers work in communities that Amerifirst does have an office in. Those commutes bring Manatee County borrowers in close contact with our Loan Officers. Amerifirst makes certain that our loan officers create ample time for face to face contact in order to facilitate our borrowers'

transactions — meaning that borrowers are able to conduct business in person with Amerifirst as much as they please.

Technology also plays a role in smoothly processing our borrowers' transactions, but Amerifirst utilizes that technology in a way that assists face to face interaction rather than replaces it. Amerifirst borrowers are able to submit both applications and documentation through Floify: an encrypted and user-friendly software. Amerifirst also pays for software that facilitates timely and effective communication. One such software allows Amerifirst personnel to respond to emails with video clips to be sure that any borrower questions are fully and clearly answered in a manner that simulates in person contact. Amerifirst's fully staffed IT department and cyber security professionals make sure these lines of communication stay open and secure. Multi-factor Authentication and a variety of other security tools are utilized wherever possible to be sure that all electronic data is maintained and transmitted in a safe and secure environment.

So, while Amerifirst personnel is always intentional about creating person to person contact on every loan we do in every county, our technological capabilities give borrowers options that cut down on travel and inefficiencies. Further, our close proximity to the County positions us to make frequent contact with the community. If you have any other questions or concerns, I would be happy to respond either by another letter or telephone conversation. Amerifirst is eager to begin offering Manatee County's MCC program, and we are happy to provide whatever information may be necessary for the County's Housing Finance Authority to be comfortable with waiving the in-county office requirement.

Sincerely,

A handwritten signature in black ink, appearing to read 'Max Hutchison', with a long horizontal flourish extending to the right.

Max Hutchison

Attorney

C: 618.554.5588

Amerifirst Home Mortgage