



MONTHLY LENDER NOTICE

Dated: *January 1, 2013*

NOTE TO LENDERS: *The purpose of the Monthly Lender Notice is to provide Lenders with important program information updates and reminders. Interest rate information is published each week in the "Availability of Funds and Notice of Terms Bulletin". A new Monthly Lender Notice is issued by SONYMA by the first calendar day of each month.*

ANNOUNCEMENTS

PROPERTIES AFFECTED BY SUPERSTORM SANDY

For properties located in a FEMA-declared disaster area, SONYMA will allow credit documents (paystubs, credit reports, bank statements, VOD's, VOE's, etc.) to be valid for up to 120 days until the time of pool insurance approval. Appraisals will remain at 120 days.

LOANS ELIGIBLE FOR GENWORTH JOB LOSS PROTECTION

This benefit is no longer available on any Genworth-insured loan that did not close by December 31, 2012. However, this benefit will remain in effect for those borrowers who have already received the benefit.

RETIREMENT OF SUSIE PLINE

After a combined 11 years and 2 tenures of outstanding service, Susie Pline/Vice President of Single Family Programs has retired from the Agency. Susie's dedication, knowledge, and work ethic will be sorely missed. SONYMA is in the process of identifying a replacement for Susie. As soon as that occurs, we will advise lenders. In the meantime, we have attached a revised Single Family Programs Directory. Please feel free to contact any of the SONYMA personnel on this list based on the nature of your call.

REMINDERS

SUBMISSION OF SELLER/SERVICER'S ANNUAL CERTIFICATION

Pursuant to the Seller's Guide, Lenders are reminded that if your fiscal year ended December 31, you must submit, by no later than March 31, 2013, a fully completed and executed **Seller/Service Annual Certification (Form 240/1-12)**. Please submit the form to Paula Campbell, SONYMA, 641 Lexington Avenue, New York, NY 10022 or pcampbell@nyshcr.org. Please also be reminded that Lenders who also service SONYMA loans are required to submit the Annual Certification of Compliance with Minimum Servicing Standards.

PROPERTIES AFFECTED BY SUPERSTORM SANDY

SONYMA issued a **Lender Letter dated November 1st** to establish that properties in SONYMA's pipeline and located in an area affected by Superstorm Sandy have not suffered damage that would negatively impact their value and marketability. For any property located in the five boroughs, Long Island, Westchester and Rockland counties, Lenders must obtain a property re-inspection by a property appraiser or a property inspection company to determine if the premises have incurred disaster-related damage. In areas where flooding was prevalent (**including the more recently designated counties of Putnam, Orange, Sullivan, and Ulster**), SONYMA will require both interior and exterior inspections to be completed. **It is the Lender's responsibility to make a determination as to whether a property in one of the more recently designated counties requires inspection.** Lenders must also obtain a borrower's certification, verifying that the borrower has inspected the property prior to closing and acknowledging that the property is free from damage and remains in the same condition as when previously inspected.

This policy applies to all properties appraised prior to November 1st (if not closed by November 1st). Please refer to

the Lender Letter for more details.

FANNIE MAE CONVENTIONAL PLUS PROGRAM FOR PURCHASE MONEY MORTGAGES AND REFINANCES

SONYMA launched a new product to complement our existing tax-exempt bond financed programs. This product is designed to take advantage of certain benefits afforded by Fannie Mae to state housing agencies, such as SONYMA. The Conventional Plus program offers a Fannie Mae MyCommunityMortgage® with the following features:

- no loan level price adjustments;
- lower mortgage insurance coverage requirements;
- the availability of mortgage insurance provided by Genworth Mortgage Insurance or SONYMA's Mortgage Insurance Fund (MIF);
- the availability of SONYMA down payment/closing cost assistance (which can be used to pay a one-time upfront mortgage insurance premium, thus significantly reducing a borrower's monthly payment); and
- the availability of a SONYMA Mortgage Credit Certificate (MCC) for (a) military veterans, and (b) first-time buyers who are: (i) active military; (ii) purchasing a home in specific geographic areas impacted by last year's devastating flooding; or (c) have a household income of 80% of AMI or less.

The product is available for home purchases and for limited cash-out refinances.

To demonstrate the advantages of Conventional Plus, we've create two calculators – one for purchase transactions and the other for refinances. The calculators are easy to use and can be accessed by clicking on the below link:

<http://www.nyshcr.org/Topics/Lenders/Lenders/ConventionalPlus/>

All Conventional Plus program information including term sheets, operational instructions, forms, and lender sign-up information have been published on SONYMA's website. In addition, you may contact Jeff Mastro of M&T Bank at jmastro@mtb.com.

USE OF DOWN PAYMENT ASSISTANCE LOAN TO PAY SINGLE MORTGAGE INSURANCE PREMIUMS

SONYMA will allow its Down Payment Assistance Loan ("DPAL") to be used to pay single premium mortgage insurance ("SPMI"). Paying the upfront, one-time premium eliminates the monthly mortgage insurance payment, thus significantly reducing a borrower's monthly payment. In cases where the DPAL is more than sufficient to pay the SPMI, the remainder may be used towards down payment and/or closing costs. If the DPAL is insufficient to pay the premium, the borrower must contribute funds from an acceptable source to cover the cost difference. The MI premium is non-refundable.

SPMI rates for both Genworth Mortgage Insurance and SONYMA MIF have been published on SONYMA's website.

COMPARE SONYMA WITH FHA

Members of the SONYMA Advisory Council recently developed a reader- friendly comparison between SONYMA and FHA loans. The comparison chart can be found on our [Loan Officer's webpage](#) which contains a wealth of information for loan officers, including a list of required forms and documents, MIF and Genworth rate cards, a Loan Officer brochure which can be personalized, product training notes and much more.

LOAN OFFICER RECOGNITION PROGRAM

Each year, SONYMA will release a list of the top 10 producing Loan Officers statewide. Each of the Loan Officer's names will appear in the new 2011 Hall of Fame section of the SONYMA website. In addition, the Top 10 Loan Officers will be recognized as Platinum Award recipients and each Loan Officer's contact information will be posted on the applicable Region page of our List of Participating Lenders. We will also recognize the top producing Loan Officers within each SONYMA Region. Each will receive a congratulatory letter from New York State Commissioner of Homes and Community Renewal, Darryl C. Towns, and their names and contact information will also appear on our website within the Region pages of our [List of Participating Lenders](#). We congratulate all of the top producing Loan

Officers of 2011. We're proud to share their accomplishments and we thank them for their commitment to first-time homebuyers across the state.

FINAL STAGES! - SONYMA EXPRESS® AUTOMATED UNDERWRITING AND IRS COMPLIANCE SYSTEM

SONYMA, with the assistance of members of the SONYMA Advisory Council, **will begin the final end-to-end testing** phase of **SONYMA Express**, our proprietary automated underwriting and IRS compliance system. This system will provide automated decisions on SONYMA loan eligibility and eliminate the need for Lenders to send Pre-Closing compliance file submissions to SONYMA for review. **SONYMA Express** is expected to be launched **in February**.

PROGRAMS

HOMES FOR VETERANS PROGRAM

SONYMA offers the Achieving the Dream Program interest rate to all applicants eligible for the Homes for Veterans Program (HFV). Active duty US military personnel and qualified US military veterans are eligible to receive the current Achieving the Dream Program rate as long as their household income is within the income limits of the Low Interest Rate Program. This program allows active duty US military personnel who are first-time homebuyers to take advantage of the benefits of the program. Lenders can reserve loans in one of the following programs and receive the lower interest rate, as applicable: 1) HFV Construction Incentive Program (long-term locks); 2) HFV Low Interest Rate Program (short-term locks); or 3) HFV Remodel New York Program.

SONYMA OWN IT, FIX IT NEW YORK! HOME MORTGAGE

Under Own it, Fix it New York! Home Mortgage repair escrow option, eligible purchasers can buy a home and finance the cost of renovating it with one low, fixed rate mortgage. The main features of the Own it, Fix it New York! Home Mortgage are as follows:

- Financing up to the lower of 97% of the "after-improved" appraised value or the Purchase Price plus financeable repairs and allowable "soft costs";
- Availability of Down Payment Assistance Loan (higher of \$3,000 or 3% of the home purchase price, not to exceed \$15,000);
- Eligible repairs allowed up to the lower of 20% of the "after-improved" appraised value or \$25,000;
- Eligible properties are existing 1 and 2 family homes, PUDs and condominiums; and
- SONYMA will purchase these mortgages from Lenders prior to the completion of repairs and escrow pay-out.

Complete details of the Own it, Fix it New York! Home Mortgage can be found in the [SONYMA Own it, Fix it New York! Home Mortgage Seller's Guide Bulletin #1-2011](#) and [Bulletin #2-2011](#).

For training information on the Own it, Fix it New York! Home Mortgage, see [Information for SONYMA Participating Lenders](#) or [Information for Loan Officers](#) web pages to view a recent SONYMA staff conducted Webinar; PowerPoint Presentation; list of Eligible Renovations and a list of Required Home Improvement Contract Provisions found under our "Lender Training Materials" section.

COMPLIANCE UNDERWRITING

CENSUS TRACT NUMBER REPORTING – CONTINUED USE OF 2000 CENSUS TRACTS

Please be reminded that the appraisers must continue to report the Census Tract number on the appraisal report based on 2000 Census Data and not the 2010 Census Data Information. The following link will take you to our Lender Notice dated November 4, 2011 which describes the use of 2000 Census Tracts for Target Area determinations:

<http://www.nyshcr.org/Topics/Lenders/Lenders/Useof2000CensusTracts.pdf>

IMPORTANT REMINDER WHEN SUBMITTING FILES TO SONYMA

SONYMA's Pre-and Post-Closing Checklists (and other SONYMA forms) require Lenders to provide the name, phone number, and email address of the Lender's contact person. This information is vital as it gives SONYMA the ability to respond quickly and directly with the person most familiar with the loan file.

SONYMA PRE-CLOSING FILE REVIEW

SONYMA's review time for loan application files is approximately 24 to 48 hours from receipt of the loan file. Lenders could help us improve our turnaround time by ensuring that all documents are submitted in the manner described on the [Pre-Closing Application File Checklist \(Form #225/1-12\)](#). Files submitted with missing or incomplete documents require us to perform multiple reviews of the same file and slows our response time in reviewing newly submitted loans. Additionally, if your loan file is suspended for deficient or further documentation, please submit any corrective or trailing documents at one time.

MORTGAGE INSURANCE/POOL INSURANCE/CREDIT UNDERWRITING

SUBMISSION OF CREDIT DOCUMENTATION AND APPRAISALS FOR PMI/POOL INSURANCE UNDERWRITING

Lenders are reminded that credit documents (paystubs, credit report, bank statements) must be dated within 90 days of the date a file is submitted for PMI/pool insurance consideration. ***Additionally, until further notice, property appraisals must be dated within four (4) months of the date a file is submitted for review.*** If the appraisal is greater than 4 months old at the time of submission, the mortgage insurance underwriter will determine whether an appraisal update or a new appraisal is required. If an appraisal update is submitted and the appraiser states that the value of the property has declined since the original appraisal, a new appraisal will be required. Once a loan has been approved, if the loan does not close prior to the expiration of the pool and/or MI certificate (six (6) months), the credit documents must be updated and a new appraisal is required.

POOL INSURER COMMITMENT TIMEFRAMES

Both Genworth Mortgage Insurance Corporation and SONYMA's Mortgage Insurance Fund ("MIF") issue insurance commitments for a 6-month period, starting from the date the loan is approved for mortgage insurance and/or pool insurance. As a reminder, loans not closing within the 6-month commitment period will require a second review by Genworth and/or MIF, as applicable, to ensure the loan application remains a good credit risk. As such, after the 6-month commitment period has expired, Genworth and/or MIF will require updated credit documentation (paystubs, credit report, bank statements, etc.) and a new appraisal (i.e. Fannie Form 1004 or Freddie Form 70). ***The SONYMA loan must close on or prior to the extended expiration date of the MI/pool commitment.***

INTEREST RATE CHANGES; LAPSE OF COVERAGE; MATERIAL CHANGES TO LOAN FILE AFTER COMMITMENT

If SONYMA approves an extension of the mortgage commitment, lenders are responsible for notifying the pool insurer and the appropriate PMI insurer, if applicable, of changes in interest rates prior to closing. AN INCREASE IN THE INTEREST RATE MAY RESULT IN A REJECTION OF THE LOAN BY THE POOL INSURER. Lenders are also responsible for ensuring that coverage from such insurer has not lapsed prior to loan closing.

Most lenders update credit documents and appraisals prior to closing. In the event these updates indicate the borrower's credit, income, or asset position has changed to the point where the borrower's ability to repay or close on the requested loan amount is impacted, or the value of the property has declined, these updates must be forwarded to the appropriate pool and/or mortgage insurer for reconsideration of the insurance commitment.

SUBMITTING FILES TO THE POOL INSURER

All Low Interest Rate and Achieving the Dream Program loan files must be sent directly to Genworth Mortgage Insurance Corporation for pool (and MI, if necessary) insurance underwriting [not to SONYMA's Mortgage Insurance Fund (MIF)]. Loans for which Genworth elects not to provide mortgage insurance, but which meet SONYMA guidelines, will continue to be approved through Genworth with MIF providing the mortgage insurance. Only loans reserved under the Construction Incentive, Remodel New York, and Habitat for Humanity Programs should be sent directly to MIF for mortgage insurance. Files should be sent as noted below and on the following page:

Program	SONYMA Loan Number Prefix	Pool Insurer Address
Low Interest Rate and Achieving the Dream Programs	890, 895, 910, 915, 920, 925, 935	Genworth Mortgage Insurance Corporation Attn: Central Imaging 8325 Six Forks Road Raleigh, NC 27615
Construction Incentive, Remodel New York, and Habitat for Humanity Programs	892, 896, 912, 916, 919, 932	SONYMA Mortgage Insurance Fund 641 Lexington Avenue, 5 th Floor New York, NY 10022 Attention: Mike Esposito

LENDER ONLINE/LOAN RESERVATIONS

WEEKLY AND MONTHLY LENDER REPORTS

Lenders are encouraged to prepare weekly loan status reports on LOL in order to confirm new reservations, extensions and cancellations, as well as to review the monthly status of all loans in the Lender’s SONYMA pipeline. If you need assistance running these reports, please click on the appropriate links located at the bottom of the [LOL Home Page](#) or contact Marie Cammarata for guidance at 212-872-0401 or mcammarata@nyshcr.org. Click here for [“Instructions on How to Run Reports on Lender Online”](#) from our website.

USE PROJECT-SET ASIDE NUMBERS (PSA #) WHEN RESERVING LOANS ON LENDER ONLINE (LOL)

Under SONYMA’s Project Set-Aside Program, SONYMA will pre-approve a condominium or co-operative project and agree to finance up to 50% of the units to eligible purchasers. In order for SONYMA to accurately track the number of units reserved in each project, it is very important that Lenders enter the PSA # assigned to the project when registering loans on Lender Online. This will enable SONYMA to maintain a more accurate accounting of the number of units available for financing and assist Lenders in knowing when the maximum has been reached. Below is the link to our Project-Set Aside Approval List which contains a list of SONYMA approved condominium and co-operative projects, the number of loans available for reservation, and the project’s respective PSA number.

<http://www.nyhomes.org/assets/documents/ProjectSetAsideApprovalList.pdf>

SONYMA LOAN STATUS

Lenders can get up-to-date loan status information by accessing Lender Online as discussed above or by calling Lou Germanakos at 212-872-0407.

RESERVATION/RATE LOCK-IN REQUESTS & USE OF LENDER ONLINE

Lenders must reserve loans via our internet-based Lender Online (“LOL”) system. As a reminder, if you have not been assigned a logon ID and password to allow you to access LOL, please contact your SONYMA Primary Contact. If you do not know whom to contact, please call Lou Germanakos at 212-872-0407 or e-mail him at lgermanakos@nyshcr.org. *LOL Administrators:* When reserving loans on LOL, a Contact Person and Loan Officer must be assigned to the loan; otherwise, the reservation will not be accepted. If the Loan Processor information is available, this name can also be assigned at the time of reservation. Please remember to set up a Contact Person, Loan Officer and Loan Processor for each branch office listed on LOL.

Lenders must be in receipt of a fully executed binder or sales contract, prior to accepting a loan application and registering the loan with SONYMA. Any applications taken without such verification must not be reserved. Reservations made without the proper documentation will be subject to a rate change and possible Lender penalty. **Reminder:** Lenders locking new construction loans as short term are advised that Lender paid penalties may result should the loans close beyond the initial lock term.

RESERVATIONS NOT ACCEPTED BY LENDER ONLINE

Lenders will be unable to reserve a loan on Lender Online when (1) the application was taken 7 days or more prior to the reservation date, and (2) the applicant exists on the system from a previous reservation (already reserved, or

if the application was denied or withdrawn); only SONYMA personnel can reserve these loans. If you receive a message that the application is 7 days or older or the applicant has a previous reservation, the reservation must be entered by SONYMA. When this occurs, the Lender is required to submit the below listed documents by fax to 917-274-0406:

- *Fully completed and executed [Loan Reservation Worksheet & Rate Certification Form \(Form #238\)](#);
- *1003 (1st page & signature page, executed and dated by applicants);
- *Sales Contract (only the 1st page & the last signature page fully executed) or signed Binder; and
- *Completed and executed [Interest Rate Option Form \(Form #D3\)](#).

SONYMA will research previously canceled or rejected reservations and will contact the sender of the fax if any issues arise. Additionally, for applications of 7 days or more, SONYMA may require the lender to pay a penalty if SONYMA's rates change during that time.

SONYMA LOAN EXTENSION AND RATE RE-LOCK POLICY

Requests for a loan extension, accompanied by appropriate supporting documentation, must be made by completing and submitting the [Loan Extension and Rate Re-Lock Request Form \(Form #235/8-11\)](#) *on or before* the initial rate expires for any loan not expected to close with the initial rate lock period. Send this request to the attention of Sylvia Roberts, SONYMA Team Leader. The re-locked interest rate will be determined on the date SONYMA receives Form 235 (and all acceptable supporting documentation). SONYMA will review the request and, if approved, will process the extension by modifying the expiration date of the loan and, if applicable, will change the interest rate on Lender Online (LOL) to the re-locked rate. Upon approval of the request, the loan will be extended and the interest rate re-locked for a period of **45 days** in accordance with the policy outlined in [Seller's Guide Bulletin #5-2011](#). Lenders will be able to view the revised expiration date and re-locked interest rate on LOL.

EXTENSION PENALTIES

Lenders who submit a Loan Extension and Rate Re-Lock Request Form *after* the rate expires will be subject to a 0.25% penalty.

MAINTENANCE OF LENDER ONLINE USERS

Lenders are reminded that it is your responsibility to maintain a current list of all LOL users within your organization. *In particular, individuals who are no longer employed by your company should be immediately removed.* For more information, please refer to the [Lender Online User's Guide](#).

CLOSINGS

REMINDER TO NON-SERVICING LENDERS – TIMELY SUBMISSION OF REQUIRED LOAN FILE TO SONYMA'S MASTER SERVICER

Lenders who do not service loans for SONYMA are reminded of their obligations to transfer servicing of loans to SONYMA's master servicer, M&T Bank ("M&T"), in accordance with previously agreed to procedures. [Click here to review the procedures](#). Each Lender has represented to SONYMA that it will transfer the servicing of each loan to M&T within 5 business days of the loan closing date. Lenders must advise borrowers at closing that M&T will be servicing their loan. Lenders may not process any servicing transactions prior to transfer and any mortgage payments received are to be sent to M&T for processing. ***Failure to do so may result in SONYMA suspending your company from taking new loan applications.***

SUBMISSION OF FILED UCC DOCUMENTS

The New York City Register Office recently announced that they will no longer return filed UCC documents for cooperative loans. Therefore, SONYMA will not require Lenders to submit original filed UCC documents for the counties of Bronx, Kings, New York, Queens, and Richmond. Instead, SONYMA will accept a copy of the filed UCC documents that have been printed from the Automated City Register Information System (ACRIS). Note that Lenders must continue to submit original filed UCC documents for all other counties.

REVISED MASTER HAZARD AND FLOOD INSURANCE CERTIFICATE AND MASTER LOAN FUNDING CERTIFICATION DOCUMENTS

On January 30, 2012, SONYMA released [Seller's Guide Bulletin #1-2012](#), announced two new forms that will reduce the number of hard-copy documents that Lenders are required to submit in each post-closing loan file. Once Lenders have submitted the executed [Master Hazard and Flood Insurance Certificate \(Form 247/1-12\)](#) and the [Master Loan Funding Certification \(Form 248/1-12\)](#) documents to SONYMA, it will no longer be necessary for Lenders to submit a completed and executed document with each closed loan file. Please refer to the bulletin for more information.

MISCELLANEOUS INFORMATION

ANOTHER WAY TO FIND US

What's a simple, easy way to remember SONYMA's website? SONYMA.org

LOAN OFFICER WEB PAGE

SONYMA maintains a web page specifically for Loan Officers. All the tools necessary for a Loan Officer to originate SONYMA mortgages are located on one comprehensive page. To access this page, please click here: [Information for Loan Officers](#).

INQUIRIES REGARDING LOAN DECISIONS

Lenders are advised not to refer applicants to call Genworth, SONYMA, or the MIF regarding loan decisions. All dialogue should be between the SONYMA Lender, and Genworth or SONYMA/MIF.

SONYMA RELATIONSHIP MANAGER

Please contact SONYMA's Relationship Manager if you need assistance with training on products, or guidance on policies or procedures. Please feel free to contact Gail using the following information:

Downstate (Albany and South)

Gail Kresge

Cell 917-576-8250

gkresge@nyshcr.org

Upstate (North and West of Albany)

VACANT AS OF JULY 11, 2012

SONYMA is in the process of identifying a new upstate Relationship Manager. During this interim period, please contact Gail Kresge at 917-576-8250 or gkresge@nyshcr.org, or Marie Cammarata at 212-872-0401 or mcammarata@nyshcr.org.

LOAN PURCHASE PROCEDURE

SONYMA will purchase approved post-closing loans on Thursdays. If Thursday is an Agency holiday, the loans will be purchased on Friday. Lenders will be advised by e-mail when each closed loan document file has been approved for purchase. The mortgage loan will be purchased on the next scheduled purchase date. Until further notice, all loans will be purchased under the Homeowners Mortgage Revenue Bond (HMB) Indenture.

SONYMA HOLIDAYS

[SONYMA will be closed on Tuesday, January 1 in observance of New Year's Day and Monday, January 21st in observance of Dr. Martin Luther King Jr. Day.](#)



SINGLE FAMILY PROGRAMS DIRECTORY
ADDRESS: 641 Lexington Avenue, New York, New York 10022
TELEPHONE #: (212) 688-4000 GENERAL FAX#: (917) 274-0426



SINGLE FAMILY DEPARTMENT

GEORGE LEOCATA - Senior Vice President (212-872-0392) (E-Mail: GLEocata@nyshcr.org) (Fax: 917-274-0392)

VACANT - Vice President

<u>SECTION/Function</u>	<u>Responsible Individual(s)</u>	<u>Title</u>	<u>Direct Dial Number (212)</u>	<u>E-Mail Address</u>	<u>Direct Fax Number (917)</u>
<u>RELATIONSHIP MANAGER</u>					
	GAIL KRESGE	AVP - Relationship Manager	917-576-8250	GKresge@nyshcr.org	274-0399
<u>ORIGINATIONS</u>					
Credit Underwriting Review	MARIE CAMMARATA	AVP - Originations & Project Set-Aside Director	872-0401	MCammarata@nyshcr.org	274-0401
	Genworth Mortgage		(800) 548-0884		
	MIF - Michael Esposito	Vice President	872-0707	MEsposito@nyshcr.org	274-0707
	David Fuller	Underwriter	872-0710	DFuller@nyshcr.org	274-0710
Pre-Closing Compliance File Review	Maurice L. Jones	Team Leader	872-0414	MLJones@nyshcr.org	274-0414
	Hilda Quiroz	Loan Analyst	872-0425	HQuiroz@nyshcr.org	274-0425
	Marcia Hamilton	Loan Analyst	872-0411	MHamilton@nyshcr.org	274-0411
	Michelle Walker-Davis	Loan Analyst	872-0421	MWalker@nyshcr.org	274-0421
Loan Reservations/Status	Lou Germanakos	Loan Reservation/Status Specialist	872-0407	LGermanakos@nyshcr.org	274-0407
Commitment Extensions	Sylvia Roberts	Team Leader	872-0422	SRoberts@nyshcr.org	274-0422
Loan Purchases	Sylvia Roberts	Team Leader	872-0422	SRoberts@nyshcr.org	274-0422
Lock-in Fee Waivers	Marie Cammarata	AVP - Originations & Project Set-Aside Director	872-0401	MCammarata@nyshcr.org	274-0401
<u>PROJECT SET-ASIDE</u>					
General Project Inquiries/ Project Approvals	Marie Cammarata	AVP - Originations & Project Set-Aside Director	872-0401	MCammarata@nyshcr.org	274-0401
<u>POST-CLOSING</u>					
Post-Closing File Review	OLIVIA JERVIS	AVP - Post-Closing, Administration & QC Manager	872-0396	OJervis@nyshcr.org	274-0396
	Carol Smallwood	Loan Analyst	872-0432	CSmallwood@nyshcr.org	274-0432
	Jackie Santiago	Loan Analyst	872-0430	JSantiago@nyshcr.org	274-0430
	Rosa Morris	Loan Analyst	872-0418	RMorris@nyshcr.org	274-0418
Final Documentation	Veronica Jones	Team Leader	872-0640	VJones@nyshcr.org	274-0640
	Marsha Byers	Document Specialist	872-0435	MByers@nyshcr.org	274-0435
	Alexandra Santana	Final Document Loan Analyst	872-0631	ASRodriguez@nyshcr.org	274-0631

<u>SECTION/Function</u>	<u>Responsible Individual(s)</u>	<u>Title</u>	<u>Direct Dial Number (212)</u>	<u>E-Mail Address</u>	<u>Direct Fax Number (917)</u>
<u>ADMINISTRATION</u>					
Lock-in Fee Billings	OLIVIA JERVIS	AVP - Post-Closing, Administration & QC Manager	872-0396	OJervis@nyshcr.org	274-0396
	Olivia Jervis	AVP - Post-Closing, Administration & QC Manager	872-0396	OJervis@nyshcr.org	274-0396
	Arundhati Kamath	Administrative Analyst	872-0642	AKamath@nyshcr.org	274-0642
	Alexandra Santana	Final Document Loan Analyst	872-0631	ASRodriguez@nyshcr.org	274-0631
<u>MISCELLANEOUS</u>					
Lender Contact Changes/Additions or Deletions to Branch List	George Leocata	Senior Vice President	872-0392	GLEocata@nyshcr.org	274-0392
	George Leocata	Senior Vice President	872-0392	GLEocata@nyshcr.org	274-0392
Changes in Lender Status (i.e. mergers, acquisitions, name changes)	George Leocata	Senior Vice President	872-0392	GLEocata@nyshcr.org	274-0392
<u>SERVICING</u>					
Foreclosures/Bankruptcies	DIANE SCLAFANI	AVP - Servicing	872-0397	DSclafani@nyshcr.org	274-0397
	Diane Sclafani	AVP - Servicing	872-0397	DSclafani@nyshcr.org	274-0397
REO	Diane Sclafani	AVP - Servicing	872-0397	DSclafani@nyshcr.org	274-0397
Document Control	Dardanella Moore	Loan Satisfaction Specialist	872-0492	DAMoore@nyshcr.org	274-0492
Loss Mitigation	Diane Sclafani	AVP - Servicing	872-0397	DSclafani@nyshcr.org	274-0397
Loan Satisfactions	Madeline Perez	Loan Satisfaction Specialist	872-0405	MLPerez@nyshcr.org	274-0405
Delinquencies/All other Non-Accounting Servicing Matters	Ian Clement	Team Leader	872-0442	IClement@nyshcr.org	274-0442
CCAL/DPAL Payoffs	Tene' McNeil	Default Specialist	872-0409	TMcneil@nyshcr.org	274-0409
<u>TREASURY AND ACCOUNTING DIVISION</u>					
<u>Function</u>	<u>Responsible Individual(s)</u>	<u>Title</u>	<u>Direct Dial Number (212)</u>	<u>E-Mail Address</u>	<u>Direct Fax Number (917)</u>
Mortgage Accounting	Henry Hauk	Assistant Comptroller	872-0567	HHauk@nyshcr.org	274-0567
<u>EXTERNAL COMMUNICATIONS</u>					
<u>Function</u>	<u>Responsible Individual(s)</u>	<u>Title</u>	<u>Direct Dial Number (212)</u>	<u>E-Mail Address</u>	<u>Direct Fax Number (917)</u>
General Marketing & Advertising Inquiries	Craig Shannon	Graphics Specialist	872-0689	Cshannon@nyshcr.org	274-0689
Advertising and Graphics Materials	Craig Shannon	Graphics Specialist	872-0689	Cshannon@nyshcr.org	274-0689
Community Outreach/ Homebuyer Workshop	Brian Hyatt	Community Outreach and Mktg. Specialist	872-0394	BHyatt@nyshcr.org	274-0394
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