



Ameritas Life, Acacia Life, Union Central Life
and affiliated companies

UCC Monitoring Guideline for Portfolio Loans 4/15/2011

Contact:

Loan Administrator II, Cincinnati, OH – for all UNIFI serviced loans

I. New Filings

A. New Loans

1. When a new loan closes the Loan Administrator II will provide the Correspondent with the recorded UCC1 upon receipt.
2. UNIFI now requires that all Georgia properties have a fixture and a financing statement to be filed and to be maintained for the remainder of the loan term.
3. All new loans will only require a financing statement to be filed with the exception of Georgia properties.

II. Continuations

A. Filing Continuations

1. Correspondent shall file the UCC continuation no less than 90 days before their expiration/lapse date.
2. If a lapse has occurred, please notify the Lender immediately.
3. Fixture filing continuations are no longer required for the Ameritas and Acacia Life loans. Note: This does not apply to UCL serviced loans.

B. Filing Continuations with Participated Lenders

1. Participating Lenders including ING, JP Morgan Chase Bank and Americo require partial assignments to reflect them as an additional secured party. These assignments run through the life of the loan so long as the initial filings have not lapsed.

C. Submission of Continuations

1. Upon Correspondent receipt, all continuations are to be sent via email to UCC@summitpartnersllc.com.
2. Each continuation should be submitted individually by loan number in PDF.
3. Lender will provide the status of any expired continuations that haven't been sent by Correspondent.

III. Loan Assumptions

- A. Lender will provide the recorded UCC3 Amendment in the event of an Assumption.

IV. Other Filings

- A. Correspondent may not process any other UCC filings other than continuations without Lender notification. This will prevent possible duplications and/or errors.

Disclaimer:

UNIFI reserves the right to exercise all rights and remedies under the various loan documents.