



America's Neighborhood Insurance Company

America's Neighborhood Insurance Company (ANIC) was incorporated in the State of Delaware on November 27, 2019 and is headquartered at 600 Walnut Street, McKeesport, PA 15132 which is in census tract 5521, a federally-designated opportunity zone. ANIC, and its Value Gap Insurance Product, were created to address the nationwide structural impediments that value gaps elevate when attempting to lend in economically distressed communities.

ANIC's insurance product will cover value gaps up to \$175,000 and will match the term on the mortgage Note and will not exceed 30 years for single-family, owner-occupied properties located in approved target neighborhoods.

Not only is it for new construction and newly renovated homes, but it also is for existing homeowners who want to refinance with substantial home improvements made in target neighborhoods. Additionally, on purchases, the homebuyer would receive reimbursement of their own funds that were put toward the down payment.

In March 2020, Jeffrey J. Morella accepted the position of ANIC's Chief Executive Officer. Jeffrey is the principal partner of Morella & Associates, in Pittsburgh, PA. He has a strong background in corporate and business transactions; including expertise in captive insurance, managing an enterprise risk captive insurance company from 2012 to 2019. At one point, managing 26 separately owned captives. Jeffrey can be contacted at jjmorella@morellalaw.com.

Vista Consulting Services, LLC, also located in McKeesport, has been hired by ANIC to coordinate its community and neighborhood target selections. James P. Butler, president of Vista, can be contacted at jbutler@vistacs.net.