



COVID-19 Exposure Prevention, Preparedness, and Response Plan

Executive Summary

COVID-19 has been declared a Pandemic by the World Health Organization (WHO) and a Public Health Emergency (PHE) by the U.S. Government. A pandemic, as defined by the WHO, is a worldwide spread of a new disease; occurring over a wide geographic area and affecting an exceptionally high proportion of the population. Current evidence shows that the virus infects others at a higher rate than influenza and has higher rates of hospitalization and death when compared to influenza.

Background

A pneumonia of unknown cause detected in Wuhan, China was first reported to the World Health Organization (WHO) Country Office in China on December 31, 2019. The virus was later named "SARS-CoV-2" and the disease it causes named "coronavirus disease 2019" (abbreviated "COVID-19"). On January 30, 2020, the International Health Regulations Emergency Committee of the WHO declared the outbreak a "Public Health Emergency of International Concern (PHEIC). On January 31, 2020, HHS Secretary Alex M. Azar II declared a PHE for the United States to aid the U.S. healthcare community in responding to COVID-19. On March 11, 2020 WHO publicly characterized COVID-19 as a pandemic.

Pandemic

A pandemic is a global outbreak of disease. Pandemics generally happen when a new virus emerges to infect people and can spread between people sustainably. People have little to no pre-existing immunity against the new virus and it holds the potential to spread worldwide. This is the first pandemic known to be caused by the emergence of a new coronavirus. In the past century, there have been four pandemics caused by the emergence of novel influenza viruses. As a result, most research and guidance around pandemics is specific to influenza, but the same premises can be applied to the current COVID-19 pandemic. Pandemics of respiratory disease follow a certain progression outlined in a "Pandemic Intervals Framework." Pandemics begin with an investigation phase, followed by recognition, initiation, and acceleration phases. The peak of illnesses occurs at the end of the acceleration phase, which is followed by a deceleration phase, during which there is a decrease in illnesses. Different countries can be in different phases of the pandemic at any point in time and different parts of the same country can also be in different phases of a pandemic.

Symptoms of COVID-19

Infection with SARS-CoV-2, the virus that causes COVID-19, can cause illness ranging from mild to severe and, in some cases, can be fatal. Symptoms typically include fever, cough, and shortness of breath. Some people infected with the virus have reported experiencing other non-respiratory symptoms. Other people, referred to as asymptomatic cases, have experienced no

symptoms at all. According to the CDC, symptoms of COVID-19 may appear in as few as 2 days or as long as 14 days after exposure.

How COVID-19 Spreads

Although the first human cases of COVID-19 likely resulted from exposure to infected animals, infected people can spread SARS-CoV-2 to other people. The virus is thought to spread mainly from person to-person, including:

- Between people who are in close contact with one another (within about 6 feet).
- Through respiratory droplets produced when an infected person coughs or sneezes.

These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs. It may be possible that a person can get COVID-19 by touching a surface or object that has SARS-CoV-2 on it and then touching their own mouth, nose, or possibly their eyes, but this is not thought to be the primary way the virus spreads. People are thought to be most contagious when they are most symptomatic (i.e., experiencing fever, cough, and/or shortness of breath). Some spread might be possible before people show symptoms; there have been reports of this type of asymptomatic transmission with this new coronavirus, but this is also not thought to be the main way the virus spreads. Although the United States has implemented public health measures to limit the spread of the virus, it is likely that some person-to-person transmission will continue to occur.

Risk Assessment

Risk depends on characteristics of the virus, including how well it spreads between people; the severity of resulting illness, the medical or other measures available to control the impact of the virus (for example, vaccines or medications that can treat the illness) and the relative success of these measures. In the absence of a vaccine or treatment medications, nonpharmaceutical interventions become the most important response strategy; these include community interventions that can reduce the impact of disease.

Risk from COVID-19 can be broken down into risk of exposure vs risk of serious illness and death. Risk of Exposure is increased for:

- People in places of reported, ongoing community spread of the virus that causes COVID-19, with the level of risk dependent on the location
- Healthcare workers caring for patients with COVID-19
- Close contacts of persons with COVID-19
- Travelers returning from affected international and U.S. locations where community spread is occurring, with level of risk dependent on where they traveled Risk of Severe Illness is increased for:
 - Older adults, with risk increasing by age
 - People who have serious chronic medical conditions, such as: heart disease, diabetes, lung disease, and hypertension

Amerifirst has evaluated the risk exposure and determined that Amerifirst employees fall into the Lower exposure risk jobs as they do not require contact with people known to be, or suspected of being, infected with COVID-19 nor require frequent close contact with (i.e., within 6 feet of) the general public. Workers in this category have minimal occupational contact with the public and other coworkers.

Planning Assumptions

The following generalized assumptions specific to COVID-19 include:

- Efficient and sustained person-to-person transmission that is documented by authoritative U.S. and international scientists and that occurs anywhere in the world will indicate an imminent pandemic.
- Susceptibility to the virus may be universal.
- Illness rates may be highest among the elderly (65 years of age and older).
- Some persons will become infected but may not develop clinically significant symptoms, i.e., they will not be aware that they have been infected with the COVID19 virus.
- As would symptomatic individuals, persons who have COVID-19 with little to no symptoms may be capable of transmitting infection.
- Most estimates of the incubation period for COVID-19 range from 2-14 days. Recent work reports the median incubation period to first symptoms to be 5.1 days.
- Children play a major role in transmission of infection as their illness rates are likely to be higher, they usually shed more virus, and they do not control their secretions as well.
- Approximately 20 percent of the infected population will require hospitalization, of this, approximately 5 percent will require ICU level care and approximately 2.3 percent will require ventilator support.
- Rates of serious illness, hospitalization, and deaths will depend on the virulence in the U.S. and the difference between more and less severe scenarios may be tenfold.
- Risk groups for severe or fatal infection cannot be predicted with certainty but are likely to include the elderly and persons with specific chronic medical conditions.
- In a severe outbreak, absenteeism (the number of absent employees) may reach 40 percent, due to illness, the need to care for ill family members, or fear of infection during the peak weeks of a community outbreak. Lower rates of absenteeism are expected during the weeks before and after the peak.
- There may be critical shortages of healthcare resources, such as Personal Protective Equipment (PPE), staffed hospital beds, mechanical ventilators, morgue capacity, temporary holding sites with refrigeration for storage of deceased, and other resources.
- Public health measures, such as temporarily closing schools, and quarantining household contacts of infected individuals are likely to increase rates of absenteeism due to employees with school-aged children.

- Similar to influenza, the event could last 18 months or longer and could include multiple waves of illness.
- Multiple waves of epidemics are likely to occur across the country, lasting many months altogether. Historically, the largest waves have occurred in the fall and winter, but the seasonality of a pandemic cannot be predicted with certainty

The Response Plan

Amerifirst Home Mortgage takes the health and safety of our employees very seriously. With the spread of the coronavirus or “COVID-19,” a respiratory disease caused by the SARS-CoV-2 virus, Amerifirst must remain vigilant in mitigating the outbreak. In order to be safe and maintain operations, we have developed this COVID-19 Exposure Prevention, Preparedness, and Response Plan to be implemented, to the extent feasible and appropriate, throughout the Company and at all of our locations. Amerifirst has also identified a team of employees to monitor the related guidance that U.S. Centers for Disease Control and Prevention (“CDC”) and Occupational Safety and Health Administration (“OSHA”) continue to make available. This Plan is based on information available from the CDC and OSHA at the time of its development and is subject to change based on further information provided by the CDC, OSHA, and other public officials. Amerifirst may also amend this Plan based on operational needs.

Upon activation of the response plan:

- The focus will be on the continuation of Amerifirst's critical business processes.
- In the event service levels will be impacted, business partners and customers will be notified.
- If appropriate, Amerifirst will suspend all non-essential functions.
- Personnel may be re-deployed to other departments to support the demands of staffing shortages within the critical business processes.
- Amerifirst will notify all personnel that the Response Plan has been activated, what actions they should take and where to find the most current information regarding the pandemic and Amerifirst's response.
- To mitigate the spread of disease, best practices for hygiene, etc. will be re-emphasized.
- All standard workplace policies and co-worker benefits will remain in practice unless modified at time of pandemic.

COVID-19 Taskforce and Worksite Coordinators

As the global understanding of COVID-19 evolves, Amerifirst is coordinating operational preparation and response throughout its taskforce. Amerifirst has existing policies and protocols in place for monitoring developments, making decisions as needed, and communicating to our staff and to our customers. The health and safety of the Amerifirst community is of primary importance. Amerifirst continues to refine its response according to the latest guidance and updates from the U.S. Centers for Disease Control and Prevention (CDC) and Occupational

Safety and Health Administration (“OSHA”). The taskforce will continue to proactively and aggressively manage the COVID-19 situation and promptly issue additional updates as conditions evolve. Additionally, worksite coordinators have been established to assist with the staff scheduling, answering questions, handling communications, providing notifications of possible workplace exposure to COVID-19, etc. The global worksite coordinators are:

Sandra Cartwright, SVP of Human Resources, (269) 324-4120 x 10156, scartwright@amerifirst.com

Joe Hufnagel, Director of Human Resources, (269) 324-4120 x 10466, jhufnagel@amerifirst.com

Both worksite coordinators can be reached at stayingsafe@amerifirst.com

Amerifirst has also assigned local work-site coordinators for each Amerifirst location as needed.

Worksite Protective Measures

Amerifirst has instituted the following protective measures at all worksites.

- Remote work and work from home is encouraged for all employees to allow for social distancing.
- Always employ social distancing by keeping a minimum distance of 6 feet from other people .
- Flexible and rotating work schedules to allow for social distancing.
- Eliminate/limit visitors to the office. If a visitor does come to the office, clean the area thoroughly before and after the visit. Schedule as many phone or virtual appointments as possible.
- All common areas, including lobbies, kitchens and restrooms, and countertops should be wiped down multiple times throughout the day.
- Doorknobs, faucets, toilet handles, printers, copiers, phones, etc., should be wiped down on a very frequent basis throughout the day.
- Handwashing protocol should be followed throughout the day.
- Hand sanitizer should be available and used throughout the day.
- A thorough office cleaning should occur at least once a week following CDC recommended guidelines.
- Any employee/vendor/visitor showing symptoms of COVID-19 will be asked to leave the worksite and return home.

- Employees should only access areas of the worksites necessary to complete their job.
- Employees will be encouraged to stagger breaks and lunches, if practicable, to reduce the size of any group at any one time to less than ten (10) people. No social gatherings.
- Employees should limit the use of co-worker's phones and other office supplies.
- All non-essential business travel has been restricted.
- Amerifirst has posted signs about the importance of good hygiene, social distancing, when to wear a mask, and encouraging virtual meetings.
- Any unsafe working conditions should be reported to stayingsafe@amerifirst.com.

Responsibilities of Managers and Supervisors

All managers and supervisors must be familiar with this Plan and be ready to answer questions from employees. Managers and supervisors must always set a good example by following this Plan. This involves practicing good personal hygiene and safety practices to prevent the spread of the virus. Managers and supervisors must encourage this same behavior from all employees.

Responsibilities of Employees to Limit Workplace Exposure to COVID-19

Amerifirst is asking every one of our employees to help with our prevention efforts while at work. In order to minimize the spread of COVID-19 at our locations, everyone must play their part. As set forth below, Amerifirst has instituted various housekeeping, social distancing, and other best practices at our locations. All employees must follow these. In addition, employees are expected to report to their managers or supervisors if they are experiencing signs or symptoms of COVID-19, as described below. If you have a specific question about this Plan or COVID-19, please ask your manager or supervisor. If they cannot answer the question, please email a worksite coordinator at stayingsafe@amerifirst.com.

OSHA and the CDC have provided the following infection control and preventative guidance for all workers, regardless of exposure risk:

- Frequently wash your hands with soap and water for at least 20 seconds. When soap and running water are unavailable, use an alcohol-based hand rub with at least 60% alcohol.
- Avoid touching your eyes, nose, or mouth with unwashed hands.
- Follow appropriate respiratory etiquette, which includes covering for coughs and sneezes and washing our hands after coughing or sneezing.
- Avoid close contact with people who are sick.
- Stay home if you are sick or a family member is sick.
- If you become sick while you are at work, immediately notify your manager and Human Resources at stayingsafe@amerifirst.com

In addition, employees must familiarize themselves with the symptoms of COVID-19, which include the following:

- Coughing;
- Fever;
- Shortness of breath, difficulty breathing; and
- other non-respiratory symptoms such as chills, body aches, sore throat, headache, and/or a new loss of taste or smell.

If you develop a fever and symptoms of respiratory illness, such as cough or shortness of breath, **DO NOT GO TO WORK** and call your supervisor and healthcare provider right away. Likewise, if you come into close contact with someone showing these symptoms, call your supervisor and healthcare provider right away.

Employee Exhibits COVID-19 Symptoms

If an employee (or employee's immediate family member) is ill or exhibits symptoms of COVID-19, the employee must remain at home to self-quarantine and self-monitor for 14 days. Amerifirst will similarly require an employee who reports to work with symptoms to return home to self-quarantine and self-monitor for 14 days. To the extent practical, employees are required to obtain a doctor's note clearing them to return to work.

Employee Tests Positive for COVID-19

An employee who tests positive for COVID-19 (or an employee whose healthcare provider suspects or diagnoses COVID-19 without a test) will be directed to self-quarantine away from work. Employees in this scenario will be directed to care for themselves at home and may return to work when: (1) at least 72 hours (3 full days) have passed since recovery; and (2) at least fourteen (14) days have passed since symptoms first appeared. Employees who test positive and have been hospitalized may return to work when directed to do so by their healthcare providers. Amerifirst will require an employee to provide documentation clearing his or her return to work. The worksite (or sections of the worksite) of the employee who tested positive will be closed for a thorough cleaning of the work areas and common spaces.

If an employee tests positive for COVID-19, Amerifirst will identify all co-workers, vendors and visitors who were in close contact with said employee and will be asking those individuals to remain at home to self-quarantine and self-monitor for 14 days from exposure. Local health authorities will be notified of all positive cases.

Employee Has Close Contact with an Individual Who Has Tested Positive for COVID-19

Employees who have come into close contact with an individual who has tested positive for COVID-19 (co-worker or otherwise) will be directed to self-quarantine and self-monitor for 14 days from the last date of close contact with that individual. Close contact is defined as six (6) feet for a prolonged period. If Amerifirst learns that an employee has tested positive, the Company will conduct an investigation to determine co-workers who may have had close contact with the confirmed positive employee in the prior 14 days and direct those individuals

who have had close contact with the confirmed-positive employee to self-quarantine and self-monitor for 14 days from the last date of close contact with that employee. If applicable, Amerifirst will also notify any sub-contractors, vendors/suppliers or visitors who may have had close contact with the confirmed-positive employee. If an employee learns that he or she has come into close contact with a confirmed-positive individual outside of the workplace, he/she must alert a manager or supervisor and Human Resources of the close contact and self-quarantine and self-monitor for 14 days from the last date of close contact with that individual.

In all three scenarios' above, no employee will ever be discharged, disciplined or otherwise retaliated against for staying home when he or she is sick or at risk of infecting others with COVID-19. Employees may use their accrued sick leave to cover absences related to COVID-19 and, if you have used all your accrued sick leave or are not eligible for sick leave, you may be granted unpaid leave.

Confidentiality/Privacy

Except for circumstances in which Amerifirst is legally required to report workplace occurrences of communicable disease, the confidentiality of all medical conditions will be maintained in accordance with applicable law and to the extent practical under the circumstances. When it is required, the number of persons who will be informed that an unnamed employee has tested positive will be kept to the minimum needed to comply with reporting requirements and to limit the potential for transmission to others. Amerifirst reserves the right to inform other employees that an unnamed co-worker has been diagnosed with COVID-19 if the other employees might have been exposed to the disease so the employees may take measures to protect their own health. Amerifirst also reserves the right to inform sub-contractors, vendors/suppliers or visitors that an unnamed employee has been diagnosed with COVID-19 if they might have been exposed to the disease so those individuals may take measures to protect their own health.

Employee Training to Limit Exposure to COVID-19

Amerifirst will provide a COVID-19 training to employees that covers, at a minimum: 1) workplace infection-control practices, 2) the proper use of personal protective equipment, 3) how to report unsafe working conditions, and 4) the steps employees must take to notify the business of any symptoms of COVID-19 or a suspected or confirmed diagnosis of COVID-19. Amerifirst will place signage in its office's as a reminder of good hygiene and infection control practices, social distancing and mask usage protocol and appropriate use of conference and break rooms during the COVID-19 pandemic.

Daily Entry Self-Screening Protocol

Screening for COVID-19 is a series of questions asked to determine a person's risk for COVID-19. They include questions about symptoms being experienced, travel history in recent weeks, and exposure to someone who has been confirmed to have COVID-19.

Michigan is requiring daily screening questionnaires for entry onto employer premises. Amerifirst has built a simple website that can be accessed from phone, iPad, or computer to answer 5 simple questions to get an all clear before employees enter designated Amerifirst facilities.

The Screening Tool is designed to help check for COVID-19 symptoms as outlined by the Centers for Disease Control. The guidance received depends on the accuracy of the information

provided as well as current guidelines for identifying symptoms associated with COVID-19. Based on self-reported answers, the tool will provide a response to be used by Amerifirst.

This tool is not a substitute for professional medical advice, diagnosis, or treatment of disease or other conditions, including COVID-19. Always consult a medical professional for serious symptoms or emergencies.

A screening questionnaire sign has been developed for each office for use with visitors, vendors, contractors and delivery drivers.

Travel Restrictions

Amerifirst is closely monitoring the Coronavirus COVID-19 outbreak and its potential impact on our employees. Their health, safety and well-being are our primary concern as we continue our efforts to combat the spread of the COVID-19 through social distancing.

- All team members must notify Human Resources of personal travel and vacation plans scheduled to CDC Alert Level 2 and Warning Level 3 destinations identified at: <https://wwwnc.cdc.gov/travel>, a cruise to any destination, or travel out of the employee's home state to another state. Please note the site is updated frequently. Notifications can be sent via email to stayingsafe@amerifirst.com prior to departure.
- Team members with personal travel or vacation plans to destinations with a CDC Alert Level 2 or a Warning Level 3, anyone taking a cruise to any destination, or travel out of the employee's home state to another state, will be required to self-quarantine and self-monitor at home for up to 14 days upon return. If your position allows for you to work at home, you may work during the self-quarantine if you are healthy.
- All non-essential business-related travel is prohibited.

Personal Protective Equipment (PPE)

Amerifirst has provided every office with 2 oz bottles of hand sanitizer for employee personal use, with refills available. Office locations with a front reception area have also been provided with 16 oz bottles of hand sanitizer and clear protective barriers/shields to protect front desk staff from visitors that may be ill. Additionally, employees in Michigan have been provided (and trained on the proper use of) a cloth face mask for use when social distancing cannot be achieved.

Visitors to Amerifirst Offices

All customers, visitors, vendors and delivery drivers entering Amerifirst premises in Michigan will be required to stop at the front entrance and answer the screening questions before entering the building. Any yes answer will prompt a "Do Not Enter the Building and Call this Number" response for instructions. A work-site coordinator will assist the visitor with instructions via phone. For visitors that do gain entrance to our facilities, please remain behind the clear plastic protective barrier and pass any documents or payments to our staff through the opening at the bottom of the barrier. While on Amerifirst premises, please wear a cloth mask (if medically tolerated) and remember to social distance. Please do not bring people in the building with you that are not necessary for the purpose of the visit. Please call ahead to schedule all meetings and please be aware that we will be encouraging virtual or phone meetings as much as possible.

General Questions

Given the fast-developing nature of the COVID-19 pandemic, Amerifirst may modify this Plan at any time, on a case by case basis. If you have any questions concerning this Plan, please contact the worksite coordinators, Sandra Cartwright or Joe Hufnagel, or email staying-safe@amerifirst.com