

HAMP Resolution Matrix

Homeowner HAMP Eligibility Issues		Actions by HAMP Case Specialist for Resolution Template	5 Business Day Applies
1	Homeowner is Current and Not at Risk of Imminent Default	(1) Verify whether the property is owner occupied (for HAMP Tier 2 rental properties, must have missed 2 or more payments). (2) Verify with homeowner (or homeowner advocate) they are current and why they are at risk of imminent default (obtain detail). (3) Confirm with Servicer that validation/evaluation was performed and specific issue(s) that led to denial. (4) If inconsistent with homeowner (or homeowner advocate), provide information and request reconsideration. (5) Communicate results of investigation with homeowner (or homeowner advocate) and close case.	
2	Ineligible Homeowner (pre-June 1, 2012)	(1) Confirm eligibility determination was completed prior to June 1, 2012. (2) Determine whether homeowner (or homeowner advocate) and servicer agree on income used in calculation. (3) If yes, confirm income using income calculator worksheet (ICW). (a) If Monthly Housing Expense Ratio is less than 31%, explain ineligibility to homeowner (or homeowner advocate) and discuss other options (including HAMP Tier 2, if applicable). (b) If Monthly Housing Expense Ratio is greater than 31%, require servicer to re-evaluate homeowner. (4) If no, have the servicer use stated income to determine if homeowner Monthly Housing Expense Ratio is greater than 31% and would potentially change the eligibility decision, assist servicer in obtaining updated income documentation by communicating exactly what documents are needed and due date to the homeowner. If not, discuss other options with the homeowner. (5) If homeowner (or homeowner advocate) can deliver documents within 5 business day window*, follow 5 business day guidance. Do not concur until the servicer has demonstrated reasonable effort to obtain necessary documentation.	Yes
3	Excessive Forbearance	(1) Confirm loan evaluation was completed prior to June 1, 2012. (2) Determine modified UPB, forbearance amount, and property value. (3) Validate that forbearance would exceed 30% of modified UPB or that modified UPB would result in less than 100% LTV. (4) If yes, explain to homeowner (or homeowner advocate) why they are not eligible and discuss other options (including HAMP Tier 2, if applicable). (5) If no, require servicer to re-evaluate and conduct NPV evaluation. (6) Determine timeframe for servicer compliance, communicate next actions to homeowner (or homeowner advocate), and close case.	
4	Mod Declined by Bankruptcy Court	(1) Obtain evidence from servicer that modification was declined by bankruptcy court. (2) If yes, communicate with homeowner (or homeowner advocate) that servicer cannot assist without court approval. Recommend that homeowner (or homeowner advocate) contact their bankruptcy counsel or Trustee. (3) If no, require servicer to retract inappropriate non-approval. (4) Determine if servicer actually completed evaluation of homeowner. If no, instruct servicer to evaluate homeowner. If yes, instruct homeowner to seek approval from bankruptcy court for an action that has been approved. (5) Determine timeframe for servicer compliance, communicate next actions to homeowner (or homeowner advocate), and close case.	

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5	Default During Trial	<p>(1) Confirm with homeowner (or homeowner advocate) the dates and amounts of trial period payments made.</p> <p>(2) If homeowner paid as required and has proof, communicate this information to servicer and require them to reconcile homeowner and servicer information. If reconciled, continue with trial or conversion to permanent modification.</p> <p>(3) If servicer is unable to reconcile, arrange for servicer to receive evidence of payments from homeowner (or homeowner advocate), and follow the 5-business day guidance. Do not concur until the servicer has demonstrated reasonable effort to obtain necessary documentation.</p> <p>(4) If homeowner (or homeowner advocate) acknowledges (or it is later determined) that all trial period payments were not made by date due, discuss other options with homeowner (or homeowner advocate), and close case.</p>	Yes
6	Previous HAMP Mod	<p>(1) Ask homeowner or co-homeowner (or homeowner advocate) if they have had a prior HAMP modification.</p> <p>(2) Determine whether homeowner or co-homeowner have received the maximum number of modifications permitted under HAMP.</p> <p>(3) If homeowner or co-homeowner (or homeowner advocate) denies prior HAMP modification, contact servicer for evidence that led to non-approval.</p> <p>(4) If experienced a payment default on a prior HAMP Trial Period Plan (TPP) or lost good standing on a permanent modification of the loan on the property, verify with servicer if the homeowner received HAMP Tier 1, Tier 2 or Streamline HAMP.</p> <p>(a) If HAMP Tier 2, borrower may be eligible for Streamline HAMP (depending on servicer's Streamline HAMP Policy and if at least 12 months after the HAMP Tier 2 Modification Effective Date or homeowner has experienced a change in circumstance) but otherwise contact homeowner (or homeowner advocate) to explain ineligibility, discuss other options, and close case.</p> <p>(b) If HAMP Tier 1, homeowner may be eligible for HAMP Tier 2 or Streamline HAMP, if at least 12 months after the HAMP Tier 1 Modification Effective Date or homeowner has experienced a change in circumstance. If appropriate, encourage homeowner or advocate to re-apply and explain principal and interest reduction requirements. (Note: a borrower who defaults after making one or more HAMP Tier 1 trial period payment(s) and later requests HAMP consideration may be considered for a HAMP Tier 2 TPP on the same mortgage loan even if the borrower does not demonstrate a change in circumstance, provided the servicer continues to offer Tier 2 modifications beyond 12/30/2016 in such instances and the borrower would not be required to submit new documents in order to be evaluated).</p> <p>(c) If Streamline HAMP, the borrower may be eligible for either a HAMP Tier 1 or a HAMP Tier 2 modification of the same loan. If appropriate, encourage homeowner or advocate to re-apply and explain principal and interest reduction requirements.</p> <p>(5) If based on IR2 rejection, confirm identity of second servicer in IR2, and contact second servicer to validate homeowner identity. Work with both servicers to resolve identity problem.</p> <p>(6) If servicer information is incorrect and homeowner did not have a prior modification, then ensure servicer records are updated and homeowner is considered for modification.</p> <p>(7) Communicate results of investigation to homeowner (or homeowner advocate), and close case.</p>	
7	Ineligible Mortgage	<p>(1) To confirm ineligibility, verify mortgage details/evidence with servicer: (any of these)</p> <p>(a) Originated after January 1, 2009.</p> <p>(b) Not in first lien position.</p> <p>(c) UPB (unpaid principle balance) prior to capitalization is above \$729,750 for 1 dwelling unit. (2 Units = \$934,200 ; 3 Units = \$1,129,250 ; 4 Units = \$1,403,400).</p> <p>(2) If servicer information is incorrect, ensure servicer records are updated and homeowner is considered for modification.</p> <p>(3) Communicate with homeowner (or homeowner advocate) to ensure agreement. If homeowner (or homeowner advocate) does not agree, obtain evidence and facilitate with servicer.</p>	

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8	Non Owner Occupied Property	<p>(1) Confirm eligibility determination was completed prior to June 1, 2012.</p> <p>(2) Request homeowner (or homeowner advocate) to submit evidence of occupancy.</p> <p>(3) If evidence is provided, require servicer to review against servicer records. If homeowner evidence is accepted, ensure servicer records are updated and homeowner is considered for modification.</p> <p>(4) If evidence is not accepted, review servicer's basis for vacancy decision and work with homeowner (or homeowner advocate) and servicer to reach decision.</p> <p>(5) If no occupancy evidence is provided by homeowner or servicer's determination appears accurate, discuss other options, and close case.</p>	
9	Ineligible Property	<p>(1) To confirm ineligibility, verify property details/evidence with servicer: (any of these)</p> <ul style="list-style-type: none"> (a) is uninhabitable. (b) is condemned. (c) has more than 4 dwelling units. (d) is a second home. (e) is rented on a seasonal basis and not year round. (f) homeowner failed to complete Rental Property Certification. <p>(2) Validate information with homeowner (or homeowner advocate) and servicer that this is correct.</p> <p>(3) If servicer information is incorrect, obtain evidence from homeowner (or homeowner advocate). Ensure servicer records are updated and homeowner is considered for modification.</p> <p>(4) Communicate results of investigation with homeowner (or homeowner advocate) and close case.</p>	
10	Ineligible Homeowner (post-June 1, 2012)	<p>(1) To confirm ineligibility, verify homeowner details/evidence with servicer: (any of the following)</p> <ul style="list-style-type: none"> (a) homeowner is not a natural person. (b) homeowner or a co-homeowner own more than five single family properties in addition to principal residence. <p>(2) Validate information with homeowner (or homeowner advocate) and servicer that this is correct.</p> <p>(3) If servicer information is incorrect, obtain evidence from homeowner (or homeowner advocate). Ensure servicer records are updated and homeowner is considered for modification.</p> <p>(4) Communicate results of investigation with homeowner (or homeowner advocate) and close case.</p>	
11	No Change in Circumstance	<p>(1) To confirm ineligibility, verify homeowner details/evidence with servicer: (any of the following)</p> <ul style="list-style-type: none"> (a) Homeowner did not accept prior HAMP offer, and either 12 months have not elapsed, or homeowner's circumstance(s) have not changed. (b) After being denied HAMP previously, homeowner's circumstance(s) have not changed since last denial. <p>(2) Verify with homeowner (or homeowner advocate) to what extent the homeowner has experienced a change in circumstance.</p> <p>(3) Provide information to servicer detailing homeowner's change in circumstance and assist with request for re-review if the servicer needs supporting documentation.</p> <p>(4) Communicate results of investigation with homeowner (or homeowner advocate) and close case.</p>	

Denials		Actions by HAMP Case Specialist for Resolution Template	5 Business Day Applies
12	Wrongfully Denied MHA Program	<p>(1) Obtain copy of Non Approval Notice and confirm it was sent within proper timeframe.</p> <p>(2) Confirm that the reason for MHA program denial was correct and adheres to MHA guidelines.</p> <p>(3) Was an alternative solution offered? (i.e. proprietary option for retention or liquidation) If no, why not? (Note: servicers are not required to keep us informed of status on proprietary products.)</p> <p>(4) If a foreclosure sale has been scheduled: (a) If Non Approval Notice did not follow proper timeframe or the non-approval reason was incorrect, require the servicer to delay the foreclosure sale until a new Non Approval Notice and a new 30-day appeal period expires. (b) If the Non Approval Notice is correct, validate that the homeowner responded within 30 days and that the servicer responded properly. If the homeowner did not respond within the timeframe, ask the servicer if they will allow further time for the homeowner to submit an appeal. (Note: The servicer is not required to do so.)</p> <p>(5) If the non-approval was appropriate and no additional time is allowed for dispute, discuss other options with homeowner (or homeowner advocate), and close case.</p>	
13	Income Discrepancy	<p>(1) Confirm that the servicer has discussed the income calculation (within the course of the escalation) with the homeowner and whether the parties agree on income inputs used in the calculation.</p> <p>(2) If yes, and the income resulted in a non-approval, discuss other options with homeowner and close case.</p> <p>(3) If no, have the servicer perform a basic evaluation of the homeowner based on the stated income and if this potentially changes the approval decision, assist servicer in obtaining updated income documentation by communicating exactly what documents are needed and due date. If not, discuss other options with the homeowner and close the case.</p> <p>(4) If homeowner (or homeowner advocate) can deliver documents within 5 business day window*, follow the 5 business day guidance. Do not concur until the servicer has demonstrated reasonable effort to obtain necessary documentation.</p>	Yes
14	Lost / Missing Documents	<p>(1) Determine from the servicer exactly which documents are missing and delivery instructions.</p> <p>(2) Communicate missing document request to homeowner (or homeowner advocate). If homeowner (or homeowner advocate) has evidence that these documents were already received, provide that evidence to servicer for research. If evidence is compelling, require servicer to provide additional time for document delivery (If servicer refuses, escalate case to TSY).</p> <p>(3) If homeowner (or homeowner advocate) acknowledges that documents have not been provided, facilitate delivery by providing phone number (so homeowner/advocate can contact servicer directly), fax number, document list, name and phone of Single Point of Contact (if applicable), and any servicer-specific instructions (for example, that the loan number must be written on each page).</p> <p>(4) If homeowner (or homeowner advocate) can deliver documents within 5 business day window*, follow the 5 business day guidance. Do not concur until the servicer has demonstrated reasonable effort to obtain necessary documentation.</p> <p>(NOTE: If foreclosure sale date is less than 7 days away, servicer is not required to postpone the sale date.)</p>	Yes

Denials		Actions by HAMP Case Specialist for Resolution Template	5 Business Day Applies
15	Improper / Missing Document Notice	<p>Same actions as "Lost/Missing Documents" (above) and additionally:</p> <p>(1) Ensure that servicer sent required notices and adhered to timelines.</p> <p>(2) If servicer did not adhere to notice or timing guidance, require that servicer retract inappropriate non-approval notice and give homeowner notice and time to provide documents.</p>	
16	checkmynpv.com	<p>(1) Assist caller with usage of website.</p> <p>(2) Level 1 support: Internal MHA Support Center help provided to caller.</p> <p>(3) Level 2 support: Refer caller to tech support team (at HSC) or NPV team (MHA-Help).</p>	
17	NPV Rerun - Internal	<p>(1) Re-run NPV. Obtain positive or negative result.</p> <p>(2) Communicate results to homeowner (or homeowner advocate) and servicer.</p> <p>(3) If positive, ensure homeowner is considered for a HAMP under MHA guidelines.</p>	
18	NPV Rerun - External	<p>(1) Ask servicer to re-run waterfall. Ensure inputs and outcomes are correct.</p> <p>(2) Communicate to homeowner (or homeowner advocate) that the servicer will be rerunning the NPV.</p> <p>(3) If positive, ensure homeowner is considered for a HAMP under MHA guidelines.</p>	
19	HAMP Tier 2 Minimum Required Reduction	<p>(1) Confirm with homeowner (or homeowner advocate) and servicer if the HAMP Tier 2 P & I payment was less than or equal to the pre-modification monthly P & I payment. Additionally, if the homeowner previously defaulted on a HAMP Tier 1 TPP, verify that the modified P & I payment under HAMP Tier 2 is less than or equal to the P & I payment under the failed HAMP Tier 1</p> <p>(2) If the servicer is requiring a minimum P & I payment reduction, (i.e. Servicer's HAMP Tier 2 Minimum Payment Reduction) confirm that the modified P&I payment was compared to the correct pre-modification monthly P&I payment.</p> <p>(a) If the HAMP Tier 2 P & I payment is not equal to or less than the pre-modification monthly P & I payment, or the P & I payment under the failed HAMP Tier 1, require servicer re-evaluate for HAMP Tier 2 using the correct pre-modification P&I payment.</p> <p>(b) If verified that the servicer is unable to create a P & I payment that is equal to or less than the pre-modification monthly P & I payment, the P & I payment under the failed HAMP Tier 1, or does not meet the servicer's HAMP Tier 2 Minimum Payment Reduction, explain to homeowner (or homeowner advocate) reason for denial and close case.</p>	
20	Post Mod DTI Outside Acceptable Range	<p>(1) Confirm with servicer the amount of the proposed monthly payment.</p> <p>(2) Confirm with servicer the homeowner's gross monthly income used in the review.</p> <p>(3) Verify the proposed monthly payment meets the servicer's Expanded DTI range.</p> <p>(4) Verify with homeowner (or homeowner advocate) the gross monthly income used by the servicer was correct.</p> <p>(a) If yes, explain to homeowner (or homeowner advocate) reason for denial and close case.</p> <p>(b) If no, follow the procedure for Income Discrepancy.</p>	
21	Investor Denial OR Servicer Not Participating	<p>(1) Where the servicer claims they are not participating in HAMP, follow the existing process to confirm if the servicer signed the SPA; where the servicer claims their investor is not participating, follow the Investor Denial Process.</p> <p>(2) Validate the investor denial/restriction via established process.</p> <p>(3) Provide Single Point of Contact at the servicer.</p> <p>(4) Next steps for the homeowner (other options available).</p> <p>(5) Address any evictions/foreclosure sale dates.</p> <p>(6) Communicate results of investigation with homeowner (or homeowner advocate), discuss other options, and close case.</p>	

	Foreclosure	Actions by HAMP Case Specialist for Resolution Template	5 Business Day Applies
22	Imminent Foreclosure	<p>(1) Determine the following:</p> <ul style="list-style-type: none"> (a) Date of pending foreclosure sale (b) Is the homeowner being evaluated for HAMP, or in a TPP? (c) Was the homeowner ever evaluated for HAMP? (d) Outcome of evaluation (e) Has the foreclosure been postponed? If yes, what date? If no, why not? <p>(2) If homeowner is currently being evaluated or in a TPP, require servicer to delay foreclosure sale unless there is a legal impediment to do so. Verify accuracy of any legal impediment. Communicate outcome to homeowner (or homeowner advocate).</p> <p>(3) If homeowner has not been evaluated for HAMP, determine if homeowner meets basic eligibility criteria.</p> <ul style="list-style-type: none"> (a) If yes, and foreclosure sale is more than 7 business days away, work with homeowner (or homeowner advocate) to submit Initial Package in accordance with any servicer specific guidelines and require servicer to suspend sale as necessary to evaluate homeowner for HAMP. (b) If yes, and foreclosure sale is less than 7 business days away, servicer may but is not required to postpone sale to complete evaluation. <p>(4) If the homeowner does not meet basic eligibility criteria for HAMP, explain ineligibility, discuss any other options with homeowner (or homeowner advocate), and close case.</p> <p>(5) If homeowner was previously evaluated for HAMP and determined to be ineligible, ensure that an appropriate Non Approval Notice was sent and whether the homeowner (or homeowner advocate) disputed the outcome within the appropriate timeframe.</p> <p>(6) As appropriate, confirm in writing that a pending foreclosure sale will be postponed until evaluation is complete and TPP or Non Approval Notice is sent to homeowner.</p>	
	Foreclosure	Actions by HAMP Case Specialist for Resolution Template	5 Business Day Applies
23	Inappropriate Foreclosure Sale	<p>(1) Confirm that a foreclosure sale has taken place and the status of any pending eviction action. If the homeowner is still occupying the property, require the servicer to postpone any eviction action until the disputed foreclosure is resolved.</p> <p>(2) Require the servicer to provide a detailed timeline of events that took place from first delinquency to foreclosure sale, including:</p> <ul style="list-style-type: none"> (a) Proper solicitation and right party contact. (b) Foreclosure was not initiated until after the reasonable effort requirement was satisfied.(If Applicable) (c) Confirm Non Approval Notice was sent (if applicable) and homeowner had appropriate response time (if homeowner/advocate submitted Initial Package). (d) Confirm that servicer completed a pre-foreclosure certification. (If on or before 12/30/2016 and/or a relationship manager has been assigned). <p>(3) If a program violation is identified and the homeowner is still in the property, require the servicer to stop any unlawful detainer action, evaluate the homeowner for HAMP, and rescind the foreclosure sale. Notify Treasury Policy and MHA-C.</p> <p>(4) If a program violation is identified and the homeowner is no longer in the property, require the servicer to evaluate the homeowner for HAMP, and if eligible, rescind foreclosure sale.</p> <p>(5) If it is not possible to rescind the sale, require servicer to submit proposal for compensating the homeowner (may need to be escalated to Treasury). Notify Treasury Policy and MHA-C of program violation.</p> <p>(6) Confirm (in writing) that the servicer has agreed to rescind the foreclosure sale or make other financial settlement prior to closing case.</p> <p><small>NOTE: Case does not need to be open during the rescission process (legal process). However, proof is needed that servicer has agreed to rescind the sale. Ensure servicer has credited homeowner's account for any incurred rescission fees and costs. Homeowner should not be accountable for these fees.</small></p>	

Non Compliance		Actions by HAMP Case Specialist for Resolution Template	5 Business Day Applies
24	Unresponsive Servicer OR Homeowner Needs Contact	<p>(1) Engage servicer and provide contact number to homeowner (bridge communication gap). If servicer has assigned a Single Point of Contact, provide this information to homeowner (or homeowner advocate).</p> <p>(2) If a Single Point of Contact has been assigned, do not close case until a confirmation has been obtained that homeowner (or homeowner advocate) has connected with Single Point of Contact (or non-responsive). Ensure servicer responds as per MHA guidelines.</p>	
25	Upfront Fees	<p>(1) Obtain evidence from homeowner (or homeowner advocate) of fees being charged.</p> <p>(2) Confirm fees with servicer. If there is an explanation within policy guidance, discuss with homeowner (or homeowner advocate). If not, require servicer to remove all upfront fees.</p> <p>(3) Obtain confirmation in writing before communicating outcome to homeowner (or homeowner advocate) and closing case.</p>	
26	Homeowner Advised to Miss Payment	<p>(1) Confirm with homeowner (or homeowner advocate) that the property is the homeowner's principal residence.</p> <p>(a) If no, explain that a homeowner can never be required to miss a payment however, under HAMP Tier 2 there is no risk of imminent default review when the mortgage loan is secured by a rental property. Explain the HAMP Tier 2 eligibility criteria and close case.</p> <p>(b) If yes, advise homeowner (or homeowner advocate) that they are NOT required to miss a payment. (Advise homeowner that they will be reviewed against imminent default criteria for principal residence.)</p> <p>(3) Obtain evidence that homeowner was advised to miss payment(s) including name and contact phone number of servicer's representative.</p> <p>(4) Confirm with servicer.</p> <p>(a) If servicer acknowledges error, require servicer to communicate correct status to homeowner (or homeowner advocate).</p> <p>(b) If servicer denies allegation, communicate misunderstanding to homeowner (or homeowner advocate), discuss next required actions before closing case.</p>	
27	Non Compliance with Timelines	<p>(1) Obtain timeline from servicer. Reconcile timeline with homeowner.</p> <p>(2) Confirm whether or not servicer violated program guidelines.</p> <p>(a) If no violation has occurred, ask if servicer will give homeowner additional time (not required to do so).</p> <p>(b) If a violation has occurred, require servicer to complete or re-open the case and process in adherence with timelines. Report violation to Treasury Policy and MHA-C.</p> <p>(3) Communicate outcome with homeowner (or homeowner advocate) before closing case.</p>	
28	Not Assessed for All Applicable MHA Programs	<p>(1) Obtain timeline from servicer. Reconcile timeline with homeowner.</p> <p>(2) Confirm whether or not servicer did evaluate homeowner for all applicable MHA programs . If no, why not? (Note: Servicers are not required to keep us informed of status on proprietary products.)</p> <p>(3) If the homeowner has not been evaluated for such programs, servicer should delay any foreclosure action until homeowner is evaluated for applicable MHA programs based on cut-off dates.</p> <p>(4) Communicate outcome with homeowner (or homeowner advocate) before closing case.</p>	

Non Compliance		Actions by HAMP Case Specialist for Resolution Template	5 Business Day Applies
29	TSY Referrals	A case should be referred to Treasury if: (1) The servicer and the HSC Escalation Specialist cannot agree on a policy interpretation. (2) The servicer and the HSC Escalation Specialist cannot agree on the appropriate outcome. (3) A foreclosure sale has occurred in error and the resolution offered by the servicer is considered by the Escalation Specialist to be inadequate.	

*• "5 Business Days" = It is the servicer's responsibility to attempt to contact and obtain the necessary documentation from the homeowner prior to sending the Servicer Case Resolution Form to the Support Center. If the servicer would like assistance from the Support Center to contact the homeowner, they may request assistance in writing. The servicer should use reasonable effort to obtain necessary documentation. To demonstrate the servicer has made reasonable effort, the best practice is as follows:

If the servicer (or Support Center) is able to reach the homeowner and arrange for the documents to be submitted within 5 business days (e.g., if homeowner is reached on business day one, then homeowner has until business day 5 to return documents; if homeowner is reached on business day 3, then homeowner has 2 business days to return documents, etc.), then the servicer should send the Servicer Case Resolution Form on the date the documents are received. If the servicer (or Support Center) is not able to reach the homeowner in five business days or the documents are not returned by the homeowner by the specified date, the servicer should send a letter to the homeowner and then send the Servicer Case Resolution Form to the Support Center. In addition, if during the 5 business days the servicer (or Support Center) makes contact with the homeowner, and the homeowner indicates he/she is not able to send the documents within five business days, the servicer may send the Servicer Case Resolution Form to the Support Center indicating the contact and conversation regarding documentation with the homeowner. In the event that the servicer has established a future date for the homeowner to send in documents outside of the 5 business day window, the Servicer Case Resolution Form should always indicate the efforts made to contact the homeowner and the agreed upon date by which the documents will be returned.

Upon receipt of the Servicer Case Resolution Form, the Support Centers will follow the current process to respond to the Servicer Case Resolution Form within two business days.