

Template Guide for Servicers

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Completing and Submitting Escalated Case Documentation

When completing Escalated Case Documentation for cases referred by MHA Help or the HAMP Solution Center (HSC) (together, the MHA Support Centers), servicers will submit the [Servicer Case Acknowledgement Form](#) and the [Servicer Case Resolution Form](#). Both documents can be found on HMPAdmin.com, under the HAMP Servicer Documents section entitled "[Escalated Case Documents](#)."

1. At the start of an Escalated Case referred by the MHA Support Centers, servicers will receive a *Servicer Engagement Notice* from either MHA Help or HSC describing the Escalated Case.
2. Servicers must complete the *Servicer Case Acknowledgement Form* and submit it to the applicable MHA Support Center within five (5) business days of receipt of the *Servicer Engagement Notice*.
3. Servicers must complete the *Servicer Case Resolution Form* and submit it to the applicable MHA Support Center when the Escalated Case has been reviewed in accordance with the applicable MHA program guidelines and the servicer has determined the proposed resolution. In order to facilitate and expedite closure of Escalated Cases servicers will send the *Servicer Case Extension Form* to the applicable MHA Support Center on the original resolution date and every 15 calendar days thereafter until the Escalated Case is resolved when the case cannot be resolved by the original Resolution Date.
4. The applicable MHA Support Center will send a *Concurrence* or *Non-Concurrence Form* to the servicer indicating whether the MHA Support Center concurs with the proposed resolution.

NOTE: For correspondence with the MHA Support Centers, if the servicer is able to resolve the question or issue in the initial call or within the first five (5) business days, a *Servicer Case Acknowledgement Form* is not required; the *Servicer Case Resolution Form* is sufficient.

Servicer Case Acknowledgement Form

The *Servicer Case Acknowledgement Form* must be completed and submitted to the applicable MHA Support Center within five (5) business days of receipt of the *Servicer Engagement Notice* from either MHA Help or HSC.

NOTE: Under Section 3.3.1 of Chapter 1 of the *MHA Handbook*, the servicer must also provide a written acknowledgement of the Escalated Case to the homeowner directly. In correspondence to the homeowner, if the Escalated Case can be resolved either during the initial phone call or within five (5) business days of receipt, the servicer can send one (1) letter combining the necessary information – e.g, case reference name or number, toll-free escalation contact phone number at the servicer, description of resolution and next steps. In this instance, the servicer does not need to include the Resolution Date since the case is resolved.

If ALL of the information requested in the *Servicer Case Acknowledgement Form* is included in the written acknowledgment that the servicer is required to send directly to the borrower under Section 3.3.1 of Chapter I of the *MHA Handbook*, and a form of that borrower letter has been approved by the Program Administrator for this purpose, then the servicer may attach the borrower letter to the *Servicer Case Acknowledgement Form* in lieu of filling out the form, and submit that to the MHA Support Center.

To complete and submit the *Servicer Case Acknowledgement Form*, follow the steps below:

Step 1

Date: <input style="width: 100px; height: 20px; border: none; border-bottom: 1px solid black; border-right: 1px solid black; border-left: 1px solid black; border-top: 1px solid black;" type="text"/> (mm/dd/yyyy)

Step 1: Insert the date that the *Servicer Case Acknowledgement Form* is submitted to the applicable MHA Support Center.

Step 2

HOMEOWNER INFORMATION	
Homeowner Name:	
Property Address:	
Phone:	
Email Address:	

Step 2: Provide homeowner's full name, property address, phone number and, if available, the e-mail address.

Step 3

Servicer Loan #:	
Resolution Date:	

Step 3: Provide servicer loan number. Insert the Resolution Date, which must be within 30 calendar days from the date the *Servicer Engagement Form* was received from the MHA Support Center.

Step 4

Investor Type:	
If Other Investor Type, please describe:	

Step 4: Select the Investor Type from the drop-down list provided on the form. A description of the investor type should be provided if "Other" is selected.

Step 5

HOMEOWNER APPROVED: If the homeowner was approved, provide the terms of the loss mitigation solution and any applicable documentation sent to the homeowner.

Step 5:

If the homeowner was APPROVED, provide the terms of the loss mitigation solution (including foreclosure alternatives) that the homeowner has been approved for, such as a trial period plan, permanent modification, 2MP, short sale, deed-in-lieu or forbearance plan. Include the date the homeowner was approved and the applicable terms such as modified payment amount, first payment due date, interest rate, forbearance or short sale terms, etc. Any applicable documentation sent to the homeowner must also be provided – e.g., the Trial Period Plan Notice, Short Sale Agreement, Forbearance Notice, etc.

Examples:

- a) *“The homeowner was approved for a HAMP Tier 1 trial period plan in early June, and a Trial Period Plan Notice was sent to the homeowner on June 10, 2012. The terms include an interest rate of 2%, a term of 35 months and no forbearance. The first trial period payment of \$965 was due on July 1, 2012, and the third and last trial period payment was due on September 2, 2012.”*
- b) *“The homeowner was evaluated and approved for the Home Affordable Unemployment Program. The homeowner initially requested HAMP; however upon evaluation we discovered that the homeowner was unemployed and eligible for UP. The homeowner was offered a twelve (12) month forbearance plan with an effective date of December 1, 2011, an expiration of November 30, 2012, and no payment was due during the forbearance plan term. The homeowner declined the forbearance plan.”*

Step 6

HOMEOWNER DENIED: If the homeowner was not approved, provide a copy of the Non-Approval Notice or, if applicable, other communication that was sent to the homeowner as well as other pertinent details.

Step 6:

If the homeowner was NOT APPROVED, provide a copy of the Non-Approval Notice or other communication that was provided to the homeowner in addition to any other pertinent details in the text box to provide clarity.

Investor Not Participating and/or Restrictions

Step 7

Provide the following information if the homeowner was not approved due to "investor guarantor not participating" or due to any investor restrictions:

Investor/Insurer/Guarantor Name:

Investor Pool ID:

Reason for Denial:

Describe the circumstances:

Step 7:

To be completed only if the Escalated Case involves an inquiry or dispute related to an investor restriction. Provide the investor/insurer/guarantor name and investor pool ID. Select the denial reason from the drop down list provided on the form and describe the circumstances for the denial. Submit the PSA, Questionnaire, Solicitation Letter and/or Out Letter for validation.

For example

If investor limitations are the reason for denial of HAMP Tier 1 due to forbearance limits, describe the forbearance limit amount of the investor and specify the amount of forbearance required in the waterfall to reach a 31% payment for this homeowner and whether the homeowner is approved for HAMP Tier 2 and if not, why not. If the investor has put a limit on the amount of loan modifications it will permit and the maximum has been reached, identify the maximum amount that has been reached. If the investor has refused to modify loans that are more than a certain number of months delinquent, then state the maximum number of months for which the investor will permit a modification and specify the number of months that the homeowner was delinquent.

Step 8

Status of Foreclosure Sale

- Foreclosure sale postponed
 No foreclosure scheduled
 Foreclosure sale scheduled on (mm/dd/yyyy)

Is homeowner eligible to reapply for HAMP?

- Yes
 No

Step 8:

Please select the corresponding status of the Foreclosure Sale and if the borrower is eligible to reapply for HAMP.

Step 9

Minimum Monthly Mortgage Payment Ratio Less Than 31% or outside Acceptable DTI Range

Provide the [Income Calculation Worksheet](#) available at HMPAdmin.com.

Step 9:

To be completed for HAMP escalations only. If the minimum monthly mortgage payment ratio is less than 31 percent or the post modification DTI is less than 25 percent or greater than 42 percent or the post modification DTI is outside of the servicer's expanded DTI range, provide a copy of the completed [Income Calculation Worksheet](#) available at HMPAdmin.com. Sufficient detail is needed to ensure that the MHA Support Center can verify that income was calculated in accordance with program guidelines. If the Escalated Case is NOT related to debt and income inputs, assumptions and calculations, the servicer does not have to provide these inputs.

Step 10

Modified Principal and Interest Payment Reduction

For HAMP Tier 2 Escalations - Provide Principal and Interest amounts before and after modification

Step 10:

For HAMP Tier 2 Escalations Only. If the modified principal and interest payment fails to meet the minimum required reduction from the pre-modification principal and interest payment, provide the pre-modification principal and interest payment amount and the modified principal and interest amount.

Step 11

Negative NPV or Excessive Forbearance

Provide the results of each waterfall step.

Step 11:

To be completed for HAMP escalations only. In cases of negative NPV or excessive forbearance in the case of HAMP Tier 1, provide the results of each waterfall step.

For example

For HAMP Tier 1, provide the amount of accrued interest, advances and fees, if any, that are capitalized in Step 1, and describe the advances and fees. Provide the interest rate reached in Step 2, and the term and amortization of the modified loan reached in Step 3 and whether either or both were extended. Provide the amount of principal forbearance in Step 4, and the amount of any principal forgiveness. In addition, if the Principal Reduction Alternative (PRA) is utilized in Step 2 as part of the alternative waterfall, provide the amount of principal to be deferred under PRA.

For HAMP Tier 2, provide the accrued interest, advances and fees, if any, that are capitalized in Step 1, and describe advances and fees. Provide the current NPV model generated interest rate, term and amortization and principal forbearance.

Step 12

Negative NPV

Provide the Non-Approval Notice with the NPV input values or enter the input values below.

Current Borrower Credit Score:	<input type="text"/>
Current Co-borrower Credit Score:	<input type="text"/>
Monthly Gross Income:	<input type="text"/>
Property - State:	<input type="text"/>
Property - Zip Code:	<input type="text"/>
Property Value:	<input type="text"/>

Step 12:

To be completed for HAMP escalations only. If an NPV evaluation was performed and the NPV input value is negative for either HAMP Tier 1 or HAMP Tier 2, provide the Non-Approval Notice with the NPV input values or enter the NPV input values on the *Servicer Case Acknowledgement Form*.

Step 13

Return this completed form to the MHA Support Center that sent the Servicer Engagement Notice:
HAMP Solution Center (HSC) – escalations@hmpadmin.com | MHA Help – mhahelpescalations@mahahelp.org

Step 13:

Return the *Servicer Case Acknowledgement Form* to the MHA Support Center that sent the *Servicer Engagement Notice*.

HSC – escalations@hmpadmin.com
MHA Help – mhahelpescalations@mahahelp.org

Servicer Case Resolution Form

The *Servicer Case Resolution Form* must be completed and submitted to the applicable MHA Support Center when an Escalated Case has been reviewed in accordance with the applicable MHA program guidelines and the servicer has determined the proposed resolution. Concurrence is required from the applicable MHA Support Center. Servicers have ten (10) business days after reaching resolution and concurrence to notify the homeowner (and Requestor) in writing of the resolution and next steps.

To complete and submit the *Servicer Case Resolution Form*, follow the steps below:

Step 1

Date: <input type="text"/> (mm/dd/yyyy)
Servicer Name: <input type="text"/>

Step 1: Insert the date that the *Servicer Case Resolution Form* is submitted to the applicable MHA Support Center and the servicer's name.

Step 2

HOMEOWNER INFORMATION	
Homeowner Name:	<input type="text"/>
Property Address:	<input type="text"/>
Servicer Loan #:	<input type="text"/>
Investor Type:	<input type="text"/>
If Other Investor Type, please describe:	<input type="text"/>
	<input type="text"/>

Step 2: Provide homeowner's full name, property address, the servicer loan number, and select the Investor Type from the drop down list provided on the form. A description of the Investor Type should be provided if "Other" is selected.

Step 3

RESOLUTION
Response to Inquiry or Dispute Provide a response to the specific issues raised in the <i>Servicer Engagement Notice</i> , and a summary of servicer actions taken during the course of the Escalated Case investigation. Please note: If a response to the initial issue or dispute was provided via the <i>Servicer Case Acknowledgement Form</i> , only provide a summary of subsequent actions.
<input type="text"/>

Step 3: Provide a response to the initial inquiry or dispute described in the *Servicer Engagement Notice* submitted by the MHA Support Center, and a summary of servicer actions during the course of the Escalated Case investigation including dates and /or evidence of documents supporting action (e.g., Non-Approval Notice, Incomplete Information Notice, etc.).

NOTE: If the *Servicer Case Acknowledgement Form* was not used because the servicer was able to resolve the issue or dispute in the initial call or within the first five (5) business days, provide a summary of all actions. If a response to the initial issue or dispute was provided via the *Servicer Case Acknowledgement Form*, only provide a summary of subsequent actions.

Examples:

- a) *“In June 2010, homeowner’s loan was referred to foreclosure and a sale date was set for August 16, 2010. Homeowner submitted an Initial Package on August 11, 2010, and escalated the case after the foreclosure sale occurred. A review of the homeowner’s file showed that the homeowner was solicited for HAMP in March 2010 in accordance with program guidelines, and that we satisfied the Reasonable Effort solicitation standard without establishing Right Party Contact. Therefore, the homeowner was referred to foreclosure. The homeowner’s submission of the Initial Package was less than seven (7) days prior to the foreclosure sale, therefore the foreclosure did not violate program guidelines.”*

- b) *“The homeowner was not offered a HAMP Tier 1 trial period plan because our records indicated that the property was not owner-occupied and therefore not eligible for HAMP Tier 1, and instead was offered HAMP Tier 2. Homeowner contested the occupancy determination and escalated the case. In support of the escalation, the homeowner produced adequate documentation that the property was now his primary residence. We are continuing our review of the homeowner for a HAMP Tier 1 trial period plan.”*

Step 4

Was there a change in the original determination?
 Yes No

Step 4:

Indicate YES or NO as to whether there was a change in the original determination.

In determining if there was a change in the original determination, the basic guideline is that of the time of an escalation, the homeowner is on a certain delinquency resolution path with the servicer (i.e., defined by one of the Resolution Categories below). After resolution of an Escalated Case, if the homeowner is now on a new delinquency resolution path -- as identified by a difference Resolution Category than at that time of escalation – then there has been a “change in Original Determination” for that case.

“In the context of escalations, “original determination” refers to the initial loss mitigation path selected by the servicer (e.g. Short Sale/Deed in Lieu, Foreclosure Initiated/Pending) and that which occasioned the Escalated Case. If at any time during or following the evaluation of an Escalated Case the loss mitigation path differs from that originally presented to the borrower, a change in the original determination will have occurred and the servicer should select a new Resolution Category that corresponds to the revised loss mitigation path. A change in original determination may be warranted even when the item in dispute in the Escalated Case was originally treated properly by the servicer (for example, the servicer properly calculated income, but now the borrower is being considered for a short sale instead of foreclosure).”

Source: Guidance on original determination sent to servicers through the issues log(11/0405_002)

Step 5

Resolution Category

Choose one

Step 5:

Select a resolution category from the drop down menu provided on the form.

Resolution Categories

- HAMP/2MP Trial
- HAMP/2MP Permanent Modification
- Alternative Modification
- Payment/Forbearance Plan
- Borrower Current
- Loan Payoff
- Short Sale/Deed in Lieu
- Foreclosure Initiated/Pending
- Foreclosure Completed
- Non-MHA Issue
- Action not allowed - Litigation /Bankruptcy in Progress

Step 6

Provide proposed resolution description, terms and the next steps for the homeowner to obtain the proposed resolution. If the homeowner is denied for a loss mitigation solution after the Escalated Case investigation, describe the reason for non-approval:

Step 6:

Provide a detailed description of the steps taken to resolve the case including:

1. A timeline of events during the Escalated Case investigation, including relevant borrower outreach, contact, document receipt and evaluation and trial or decision dates.
2. When addressing concerns involving documents that have not been received, provide a timeline of receipt of documents from borrower, and a reconciliation of documents received by the servicer versus any document delivery information provided by borrower.
3. Resolution(s) of all issues raised in the complaint (even if the borrower / counselor concerns where unfounded or confused).
4. The terms (e.g., modified payment amount, first payment date, forbearance or short sale term etc...).
5. The next steps for the homeowner including dates.

Note *If on the advice of counsel, the servicer cannot provide any information regarding issues relating to the Escalated Case because of ongoing litigation involving the homeowner and the servicer (excluding judicial foreclosure actions), select Resolution Category "Action Not Allowed – Litigation/Bankruptcy in Progress," and provide the case name, case number, date of filing and the court of filing. Concurrence from the applicable MHA Support Center is still required.*

Step 7

INVESTOR DENIALS	
Investor Not Participating and/or Restrictions	
Provide the following information if the homeowner was not approved due to "investor guarantor not participating" or due to any investor restrictions:	
Investor/Insurer/Guarantor Name:	<input type="text"/>
Investor Pool ID:	<input type="text"/>
Reason for Denial:	<input type="text"/>
Describe the circumstances:	<input type="text"/>

Step 7:

To be completed only if the Escalated Case involves an inquiry or dispute related to an investor restriction. Provide the investor/insurer guarantor name, and pool ID. Select the denial reason from the drop down list provided on the form and describe the circumstances for the denial. Submit the PSA, Questionnaire, Solicitation Letter and/or Opt Out Letter for validation.

Example

If investor limitations are the reason for denial of HAMP Tier 1 due to forbearance limits, describe the forbearance limit amount of the investor and specify the amount of forbearance required in the waterfall to reach a 31% payment for this homeowner, and indicate whether the homeowner is approved for HAMP Tier 2 and if not, why not. If the investor has put a limit on the amount of loan modifications it will permit and the maximum has been reached, identify the maximum amount that has been reached. If the investor has refused to modify loans that are more than a certain number of months delinquent, then state the maximum number of months for which the investor will permit a modification and specify the number of months that the homeowner was delinquent.

Step 8

STATUS	
Status of Foreclosure Sale	
<input type="checkbox"/>	Foreclosure sale postponed
<input type="checkbox"/>	No foreclosure scheduled
<input type="checkbox"/>	Foreclosure sale scheduled on <input type="text"/> (mm/dd/yyyy)
If the foreclosure sale was not postponed, please explain why:	
<input type="text"/>	
Is homeowner eligible to reapply for HAMP?	
<input type="checkbox"/>	Yes
<input type="checkbox"/>	No

Step 8: Please select the corresponding status of the Foreclosure Sale. Explain why the sale was not postponed, if applicable. Indicate if the borrower is eligible to re-apply for HAMP.

Step 9

FOR HAMP ESCALATIONS ONLY	
INCOME CALCULATIONS	
Income Calculation	
Provide the Income Calculation Worksheet available at HMPadmin.com , used to re-evaluate the homeowner. Please note: If the Income Calculation Worksheet was provided with the <i>Servicer Case Acknowledgement Form</i> and it is unchanged, the servicer does not need to resubmit.	
Discussion with borrower regarding Income Calculation occurred on:	<input type="text"/> (mm/dd/yyyy)
Borrower agrees with Income Calculation?	
<input type="radio"/> Yes <input type="radio"/> No	

Step 9: **For HAMP escalations only.** Provide the completed [Income Calculation Worksheet](#) that was used to re-evaluate the homeowner if the Escalated Case is related to debt and income inputs, assumptions and calculations used to evaluate the homeowner. Sufficient detail is needed to ensure that the MHA Support Center can verify that income was calculated in accordance with program guidelines.

If the Escalated Case is NOT related to debt and income inputs, assumptions and calculations, the servicer does not have to provide these inputs.

NOTE *If the Income Calculation Worksheet was provided with the Servicer Case Acknowledgement Form and it is unchanged, the servicer does not need to resubmit the Worksheet.*

If the Escalated Case IS related to income accuracy, the servicer must confirm that a discussion with the borrower has occurred and the borrower agrees the Income Calculation was or is now correct.

Step 10

Modified Principal and Interest Payment Reduction	
For HAMP Tier 2 Escalations - Provide Principal and Interest amounts before and after modification	
<input type="text"/>	

Step 10: **For HAMP Tier 2 Escalations Only.** If the modified principal and interest payment fails to meet the minimum required reduction from the pre-modification principal and interest payment, provide the pre-modification principal and interest payment amount and the modified principal and interest amount.

Step 11

Negative NPV or Excessive Forbearance

If the waterfall steps were reapplied as a result of the Escalated Case, provide the results of each waterfall step.

Step 11:

For HAMP escalations only, in cases of negative NPV or excessive forbearance (for HAMP Tier 1), provide the results of each waterfall step. For example, provide the amount of accrued interest, advances and fees, if any, that are capitalized in the Step 1, and describe the advances and fees. For HAMP Tier 1 provide the interest rate reached in Step 2, and the term and amortization of the modified loan reached in Step 3 and whether either or both were extended. Provide the amount of principal forbearance in Step 4, and the amount of any principal forgiveness. In addition, if the Principal Reduction Alternative (PRA) is utilized in Step 2 as part of the alternative waterfall, provide the amount of principal to be deferred under PRA. For HAMP Tier 2 provide the current NPV model generated interest rate, term and amortization and principal forbearance.

Step 12

Negative NPV

Provide the Non-Approval Notice with the NPV input values or enter the input values below.

Current Borrower Credit Score:	
Current Co-borrower Credit Score:	
Monthly Gross Income:	
Property - State:	
Property - Zip Code:	
Property Value:	
Property Valuation Type:	

Step 12:

For HAMP Escalations Only: If an NPV re-evaluation was performed and the NPV input value is negative for either Tier 1 or Tier 2, provide the Non-Approval Notice with the NPV input values or enter the NPV input values requested in the Service Case Resolution Form.

Step 13

Return this completed form to the MHA Support Center that sent the Servicer Engagement Notice:
HAMP Solution Center (HSC) – escalations@hmpadmin.com | MHA Help – mhahelpescalations@mhahelp.org

Step 13:

Return the Servicer *Case Acknowledgement Form* to the MHA Support Center that sent the Servicer *Engagement Notice*.

HSC – escalations@hmpadmin.com
MHA Help – mhahelpescalations@mhahelp.org

Servicer Case Extension Form

The *Servicer Case Extension Form* should be completed and submitted to the applicable MHA Support Center if the servicer fails to resolve the Escalated Case by the Resolution Date.

To complete and submit the *Servicer Case Extension Form*, follow the steps below:

Step 1 Date: (mm/dd/yyyy)

Step 1: Insert the date that the *Servicer Case Extension Form* is submitted to the applicable MHA Support Center.

Step 2 HOMEOWNER INFORMATION

Homeowner Name:
Property Address (optional):
Phone:
Email Address:

Step 2: Provide homeowner's full name, property address (optional), phone number and, if available, the e-mail address.

Step 3 Servicer Loan #:
Original Resolution Date:

Step 3: Provide servicer loan number. Insert the Original Resolution Date, which must be original Resolution Date that was provided to the MHA Support Center on the *Case Acknowledgement Form*.

Step 4 New Target Date of Resolution:
**Note: This date cannot exceed 15 calendar days from the original resolution date.

Step 4: Insert the new Resolution Date, which cannot exceed 15 calendar days from the original Resolution Date that was provided to the MHA Support Center.

Step 5 Number of Extensions Requested:

Step 5: Select from the drop down list the number of the extension being requested.

Step 6:

Current status of the homeowner's review:

Step 6:

Provide the updated status of the homeowner's review.

Step 7:

Reason for extension request:

Step 7:

Provide the detailed reason for the extension request.

Step 8:

Return this completed form to the MHA Support Center that sent the Servicer Engagement Notice:
HAMP Solution Center (HSC) – escalations@hmpadmin.com | MHA Help – mhahelpescalations@mhahelp.org

Step 8:

Return the *Servicer Case Extension Form* to the MHA Support Center that sent the *Servicer Engagement Notice*.

HSC – escalations@hmpadmin.com
MHA Help – mhahelpescalations@mhahelp.org