

MHA INCENTIVE INQUIRY PROCESS

Servicers participating in the Making Home Affordable (MHA) Program may utilize the process outlined below to submit MHA incentive inquiries for all compensation types to the MHA Program Administrator by sending an email to support@hmpadmin.com.

Incentive Inquiry Submission Steps

To initiate an MHA incentive Inquiry:

1. Complete the **MHA Incentive Inquiry Request Form** located on HMPAdmin.com under the **MHA Incentive Inquiry Process** section.
2. Provide the below information in the body of the email or in an attached spreadsheet:
 - The HAMP® Servicer Number,
 - The Servicer Loan Number,
 - The Financial Asset ID,
 - The type of incentive for which research is requested, and
 - A detailed description of the issue.

MHA Incentive Inquiry Process Steps

Upon receipt of each request, servicers can expect the following from the MHA Program Administrator:

1. An analyst will review the MHA incentive inquiry for completeness.
 - If the MHA incentive inquiry is lacking pertinent information necessary to begin researching the inquiry, the analyst will respond by requesting additional information.
2. Once such information has been received, the inquiry will be researched by the analyst.
3. The analyst will provide the servicer with a detailed response to the inquiry once research has been completed.

MHA Incentive Inquiry – Borrower Compensation

- If an inquiry is regarding borrower compensation, the servicer should review the **Borrower Payment History** report for historical Last Paid Installment (LPI) dates in order to determine necessary corrections. The report is located on the HAMP Reporting Tool. Once logged on to the HAMP Reporting Tool, the report can be found using the following instructions:
 - Click on the Reports tab at the top of the screen,
 - Click on Ad Hoc Reports,
 - Click on the Borrower Payment History link,
 - Click on the most recent report.

MHA INCENTIVE INQUIRY PROCESS

- If an inquiry is regarding an adjustment to borrower compensation, an MHA LPI Date Correction Request may be required. Servicers are required to submit an MHA LPI Date Correction Request for any loan(s) for which the borrower missed a scheduled monthly payment and the activity was not reported, or was inaccurately reported, to the HAMP System of Record. The MHA LPI Date Correction Request template must be completed in order to update the HAMP System of Record to ensure correct borrower Pay-for-Performance incentive payments.
 - If an MHA LPI Date Correction is required, the servicer must send the completed MHA LPI Date Correction Request template to support@hmpadmin.com by the appropriate deadline, as provided in the timeline below:
 - Preliminary request may be submitted by the 3rd Business Day prior to **End-of-Cycle (EOC-3)**
 - MHA LPI Date Correction Review Results will be available on the **1st Business Day prior to End-of-Cycle (EOC-1)**
 - Servicers must submit all MHA LPI Date Correction Requests by the **3rd Business Day after End-of-Cycle (EOC+3)**
 - MHA LPI Date Correction Summary will be available on the **2nd Business Day (BD2) of the following month**

Please refer to the MHA LPI Date Correction Request Process guidance and template which can be viewed within the Programs tab > Loan Reporting Documents > Data Reporting Resources tab, under the **MHA LPI Date Correction Request Process** section on HMPAdmin.com.