

Name or Client Number: _____

Date: _____

Exhibit 5: National Foreclosure Mitigation Counseling (NFMC) Program Making Home Affordable Screening Checklist

Directions: NFMC Program Grantees must screen clients to determine if they are potentially eligible for assistance through the Making Home Affordable® (MHA) Program. Please check the appropriate box if the client meets the listed qualification. All boxes must be checked in each section that is applicable to the client’s situation to determine if the client may be eligible for a particular program. If even one box remains unchecked for a particular program, the client does not meet the screening criteria for that program. Once you have reviewed the checklist for available options for the client, you must complete the certification section on the last page of the checklist.

Modification: Home Affordable Modification Program® (HAMP): NFMC Program Grantees must screen for eligibility for HAMP® by determining the basic eligibility requirements:

	Check all that apply
1. Is the mortgage loan a first lien mortgage?	
2. Was the mortgage loan originated on or before January 1, 2009?	
3. Is the mortgage loan delinquent or is default reasonably foreseeable?	
4. Is the client a “natural” person? (<i>Mortgage loans made to business entities are not eligible for assistance under HAMP</i>)	
5. Is the property securing the mortgage loan not vacant or condemned? (<i>The only exception is if the client is temporarily displaced as described in question 9 below</i>).	
6. Does the client have a financial or other hardship?	
7. Is the current unpaid principal balance of the mortgage not greater than \$729,750 for a one-unit property; \$934,200 for a two-unit property; \$1,129,250 for a three-unit property; and \$1,403,400 for a four-unit property? (If no to any of the first seven questions, borrower is not eligible for HAMP, and counselor should screen for other non-HAMP options below).	
8. Has the client not been convicted of felony larceny, theft, fraud, forgery, money laundering, or tax evasion in connection with a mortgage or real estate transaction within the last 10 years? (If the client has been convicted of any of the crimes listed, borrower is not eligible for HAMP, and move to other non-HAMP options below).	
9. Is the mortgage loan secured by a single-family, one- to four-unit property that is occupied by the client as his or her primary residence? (The MHA Program will also consider the following: <ul style="list-style-type: none"> • The property was originally non-owner occupied, but the servicer can verify that it is currently the client's principal residence; or • The client is temporarily displaced (e.g. military service, temporary foreign service assignment, or incarceration) but was occupying the property as his or her principal residence immediately prior to his or her displacement, intends to occupy the property as his or her principal residence in the future and the borrower does not own any other single family real estate and the current occupant is not a tenant). (If the mortgage property is not occupied by the client as his or her primary residence and does not fall within the description in the foregoing bulleted paragraphs, move to the HAMP Tier 2 section below).	
10. Is the client’s current monthly mortgage payment, PITIA (including principal, interest, taxes, insurance, and when applicable, association fees, and existing escrow shortages) greater than 31% of the client’s monthly gross income? (If no, move to the HAMP Tier 2 section below)	
11. Has the mortgage not been modified under HAMP Tier 1? (If the mortgage was modified under HAMP Tier 1, move to the HAMP Tier 2 section below)	

Is the client potentially eligible for HAMP (check if yes)?

Modification: Home Affordable Modification Program Tier 2 (HAMP Tier 2): Please note, pursuant to NFMC guidelines, NFMC funds can only be used for single-family, owner-occupied, one-to-four unit properties. NFMC Program Grantees must screen clients for HAMP Tier 2, if applicable, by determining the following:

	Check all that apply
1. Does the client meet the screening qualifications for HAMP listed in questions 1-8 (see pg.1)?	
2. Is the mortgage loan secured by a single-family property that is owner-occupied, or used for rental purposes by the client, whether as a principal residence, second home, or vacation home? <i>(Please note: For Tier 2, the property must be owner occupied or a rental property. A rental property that is used by the borrower for rental purposes only and not occupied by the borrower, whether as a principal residence, second home, vacation home or otherwise. A mortgage may be considered for Tier 2 if the property is (1) occupied by a tenant as a principal residence, (2) occupied by the borrower's legal dependent, parent or grandparent as his principal residence without rent being charged, or (3) vacant and available for rent).</i>	
3. Has the client's mortgage been previously modified under HAMP, or received a Trial Period Plan (TPP), of which, they defaulted? <i>(Please note: For Tier 2, a modification may be granted if: (1) the loan has not received a permanent modification or TPP under Tier 2; (2) for a loan that received a Tier 1 modification and lost good standing, 12 months have passed since the Tier 1 modification effective date, or the borrower has experienced a change of circumstances; (3) the loan received a Tier 1 TPP but the borrower defaulted).</i>	

Note: Under HAMP, a borrower or co-borrower may receive permanent HAMP modifications on mortgages secured by up to six properties, HAMP Tier 1 or Tier 2 on the loan secured by the owner-occupied property, and five Tier 2 permanent modifications on mortgages meeting the Tier 2 eligibility requirements.

Is the client potentially eligible for HAMP Tier 2 (check if yes)?

Refinance: Home Affordable Refinance Program (HARP): Please note, pursuant to NFMC guidelines, NFMC funds can only be used for single-family, owner-occupied, one-to-four unit properties. NFMC Program Grantees must screen for HARP by determining the following:

	Check all that apply
1. Does Freddie Mac or Fannie Mae own or guarantee your loan? <i>(Please note: Information is available through loan look-up tools at Fannie Mae and Freddie Mac's websites:</i> <ul style="list-style-type: none"> • Fannie Mae - https://www.knowyouroptions.com/loanlookup • Freddie Mac - http://www.freddiemac.com/avoidforeclosure/harp_eligibility.html) 	
2. Was the loan purchased by Freddie Mac or Fannie Mae on or before May 31, 2009? <i>(Please note: Information is available through loan look-up tools at Fannie Mae and Freddie Mac's websites:</i> <ul style="list-style-type: none"> • Fannie Mae - https://www.knowyouroptions.com/loanlookup • Freddie Mac - http://www.freddiemac.com/avoidforeclosure/harp_eligibility.html) 	
3. Is the loan-to-value greater than 80%?	
4. Is the mortgage current, with no 30-day late payments in the last six months and no more than one in the past 12 months?	
5. Would a refinance improve the long-term affordability or stability of the loan?	

Is the client potentially eligible for HARP (check if yes)?

FHA-HAMP: NFMC Program Grantees must screen for eligibility for FHA-HAMP by determining the following:

	Check all that apply
1. Does the client have a loan that is insured or guaranteed by the Federal Housing Administration?	
2. Has the client experienced a loss of income or increase in living expenses?	
3. Is either the applicant or co-applicant on the mortgage employed?	
4. Has the client not received a stand-alone Loan Modification or FHA-HAMP in the previous 24 months?	
5. The client's surplus income is not greater than 15% of his or her net monthly income, and \$300?	

Is the client potentially eligible for FHA-HAMP (check if yes)?

Short Sale or Deed-in-Lieu: Home Affordable Foreclosure Alternatives (HAFA): Please note, pursuant to NFMC guidelines, NFMC funds can only be used for single-family, owner-occupied, one-to-four unit properties. NFMC Program Grantees must screen for eligibility for HAFA by determining the following:

	Check all that apply
1. Is the loan a first lien, conventional mortgage owned or guaranteed by Fannie Mae or Freddie Mac? <i>(Please note: Information is available through loan look-up tools at Fannie Mae and Freddie Mac's websites:</i> <ul style="list-style-type: none"> • Fannie Mae - https://www.knowyouroptions.com/loanlookup • Freddie Mac- https://ww3.freddie.com/corporate/ 	
2. Does the client have a financial or other hardship?	
3. Is the client's monthly debt ratio greater than 55%? <i>(Please note: For mortgage loans that are less than 31 days delinquent but evaluated as in imminent default, the Borrower's back-end debt-to-income ratio must be greater than 55%. Active duty military service members of the U.S. armed forces with Permanent Change of Station (PCS) orders relocating from a primary residence purchased on or before June 30, 2012, are exempt from the total monthly debt ratio requirement).</i>	
4. Is the home the client's primary residence, second home, or an investment property? <i>(Please Note: For mortgage loans that are more than 30 days delinquent, the property may be a principal residence, a second home, or an investment property. For mortgage loans that are less than 31 days delinquent but evaluated as in imminent default, the mortgage property must be the client's principal residence).</i>	
5. Did the client take-out a new mortgage during the term of their hardship? <i>(If the hardship is distant employment transfer/relocation, a new mortgage during the term of the hardship is permitted. For other hardships when a new mortgage is taken out during the term of the hardship, consideration for a Short Sale or Deed-in-Lieu is on a case by case basis.)</i>	
6. Is the transaction arm's length?	
7. Is the property in good condition and not have any environmental hazards or pose any legal concerns?	

Is the client potentially eligible for HAFA (check if yes)?

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Counselor Certification: *(Please print your name below)*

I, _____, certify that I have reviewed the available options on the Making Home Affordable Screening Checklist and the client is potentially eligible for the following based on the information currently available to me (check all that apply):

- HAMP
 HAMP Tier 2
 HARP
 FHA-HAMP
 HAFA

Note: This document should be used to screen clients to determine if they potentially qualify for assistance through the Making Home Affordable Program. Grantees should use this form during their initial assessment of their clients. The form can be shared with clients to help them better understand MHA requirements. Additionally, there are other programs offered through Making Home Affordable that aren't listed on this checklist. You should visit the MHA website at www.makinghomeaffordable.gov to find out more information about these programs. Additionally, Participating Agencies and Sub-agencies in the MHA Outreach and Intake Project may submit initial packages in Hope LoanPort as part of the project for those borrowers who are potentially eligible for HAMP or HAMP Tier 2.

Last updated: May 1, 2013