FHFC

USER MANUAL

Advisor Handbook

V1.0.2

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TABLE OF CONTENTS

Key Contacts/Important Info
Overview 3
Homeowner Intake 4
Member Home Section 4
Step 1: Borrower Info 6
Step 2: Contact Info 7
Step 3: Property Info 7
Step 4: Lender Info 8
Mortgage Assistance Tools ..... **Error! Bookmark not defined.**
Step 1: Financial Worksheet 9
Step 2: Hardship Letter 10
Step 3: Final Steps & Checklist 12
Advisor Access 14
Homepage 14
Customer List 14
Advisor Status 15
Filtering List 16
Last Milestone 17
Impersonate 18
Member Detail 18
Attaching Files 19
Advisor Notes 20
Editing Records 21
Filtering Customer List 22
Detail Tab 23
Property Info Tab 23
Lender Info Tab 23
Income Tab 24
Expenses Tab 24
Hardship Letters Tab 24
Files Tab 25
Actions Tab 25
Submission Status Tab 25
Exporting to the State 26
Exporting Customer Data 26

Overview

This user manual provides an in-depth overview of the operation of the CounselorDirect system for FHFC Hardest Hit program. This document is designed to provide Advisors with a strong working knowledge of both the front- and back-end systems.

The front-end system is designed to automate the homeowner intake process and is primarily used by the homeowner. The information provided on the front-end by the homeowner is intended to give the Advisor a foundation to begin the eligibility determination.

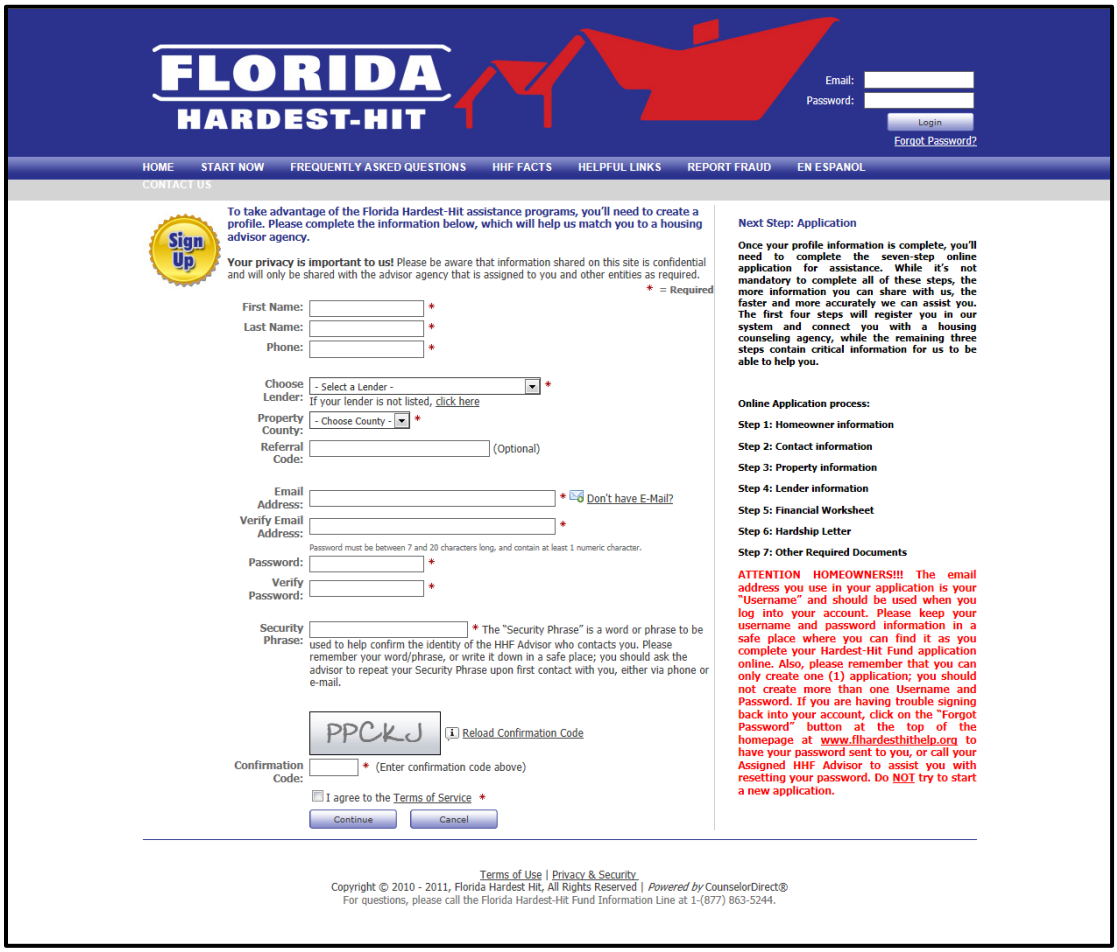
The back-end system provides a host of tools for both the Advisors and their assigned administrators. The pages that follow provide a detailed description of the primary back-end functions and tools.

Homeowner Intake

Florida Hardest Hit Help Website Start

The homeowner will begin the application process by accessing www.flhardesthithelp.org and clicking the "Start Here" link at the bottom of the page or going to the two "Start Now" links (one in the header and one on the right side of the page). Once entering the sign up screen, the homeowner will be instructed to create a profile. The information provided at this initial step determines the homeowner's email address, password and the Advisor Agency assigned to that homeowner.

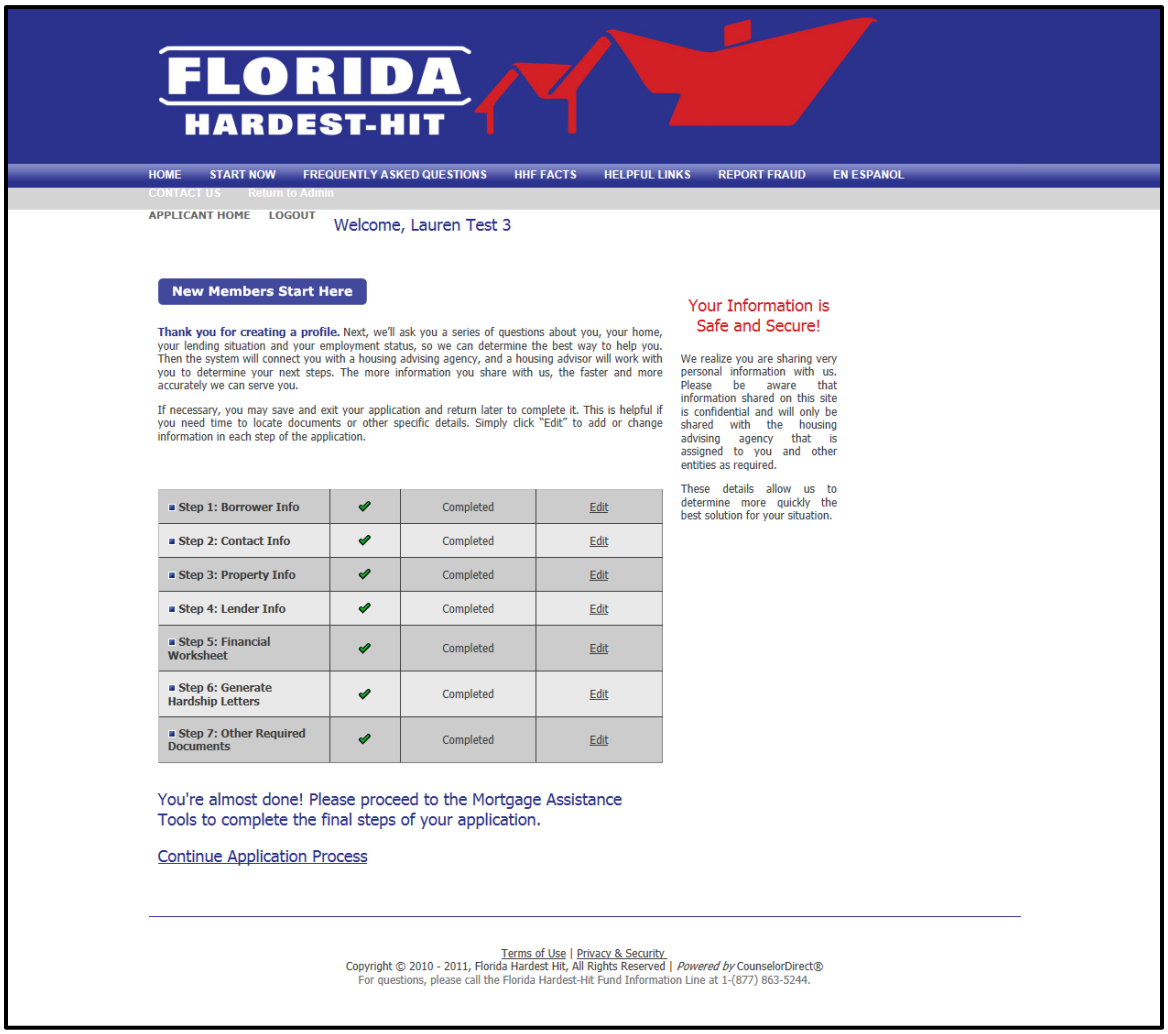
At the time of completion of this screen an email is sent to the client notifying them of who their Advisor Agency is and how to contact them. Simultaneously, the Advisor Agency's assigned Administrator receives an email notifying them that there is a new client in the queue.



Member Home Section

Once the homeowner has created their profile they are directed to the "New Members Start Here" screen. This screen notifies the homeowner of the steps that they will be taking going forward. Each step is focused on a specific area of information – Borrower, Contact, Property and Lender info.

At the completion of each step, homeowners can save their information and either proceed to the next step or return to the member area where they can complete the application at a later time.

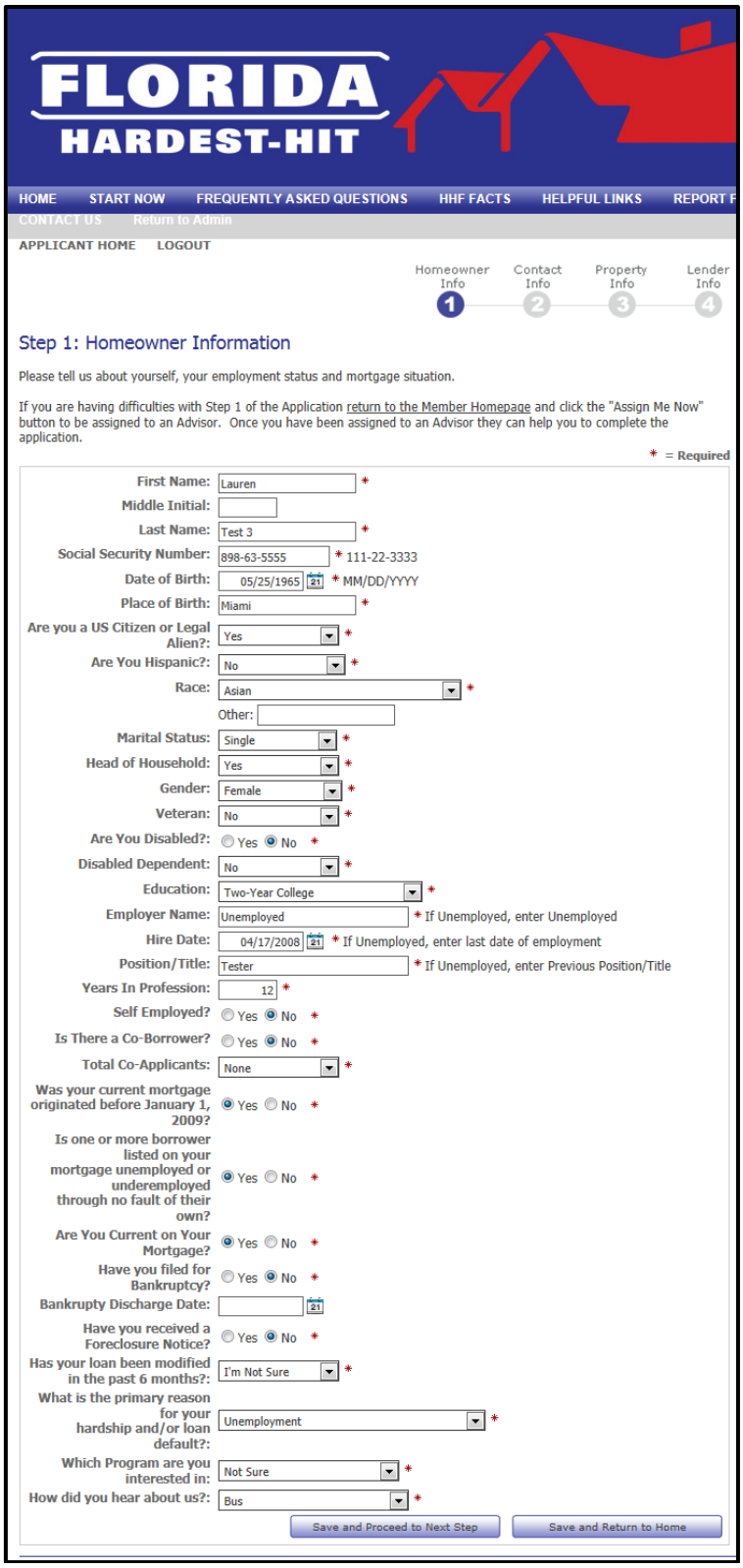


***Steps 1-7 of the homeowner intake process are detailed below.**

Step 1: Homeowner Information

The homeowner section captures basic demographic and employment information for the borrower and co-borrower, if applicable. The system was designed with a number of radio buttons and drop-down menus to support the efficient collection and capture of homeowner data.

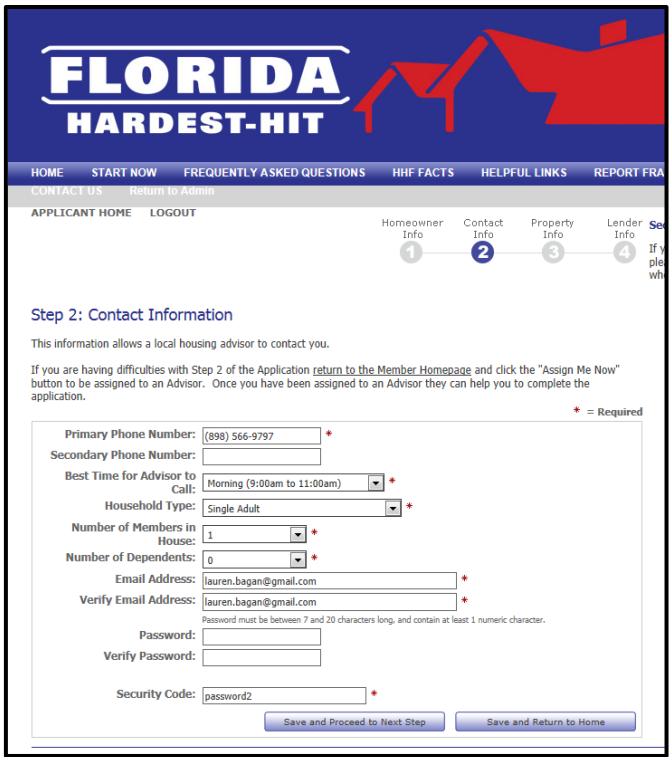
Starting on this screen the system will start the eligibility determination for the homeowner based upon the responses entered and the requirements of the Hardest Hit Fund Programs. At the completion of all the steps the software will assign the file a "Pass" or "Fail" status; this can only be seen from the Advisor or Florida Housing's modules. The homeowner is not notified of their status.



Step 2: Contact Info

The contact information requested within this section is specific to when and how the homeowner wants to be contacted with any questions.

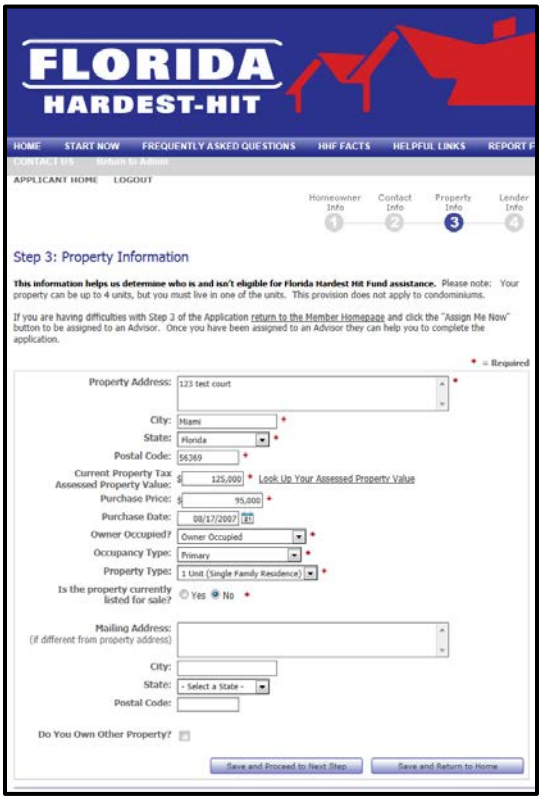
Advisors are not required to make contact at only this time. This is a preference by the homeowner.



Step 3: Property Info

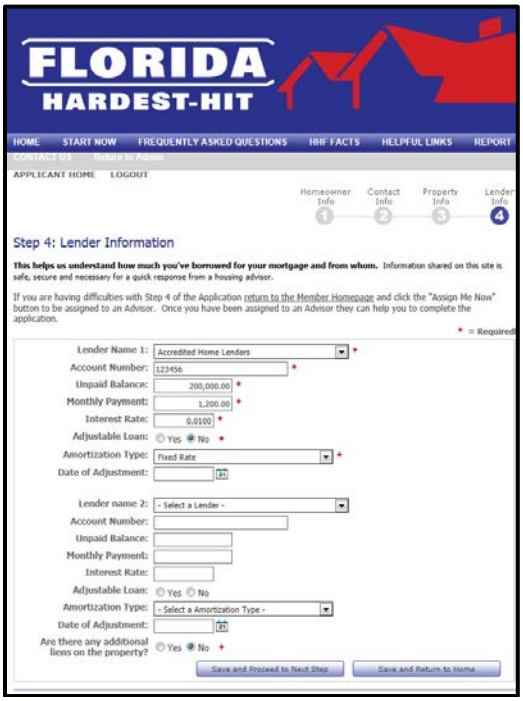
The property section captures detailed information about the property location, assessed value and occupancy status.

The assessed value amount listed here may not be the value amount used when determining the combined loan to value. This is only an initial valuation. See the program guide for additional approved sources of value.



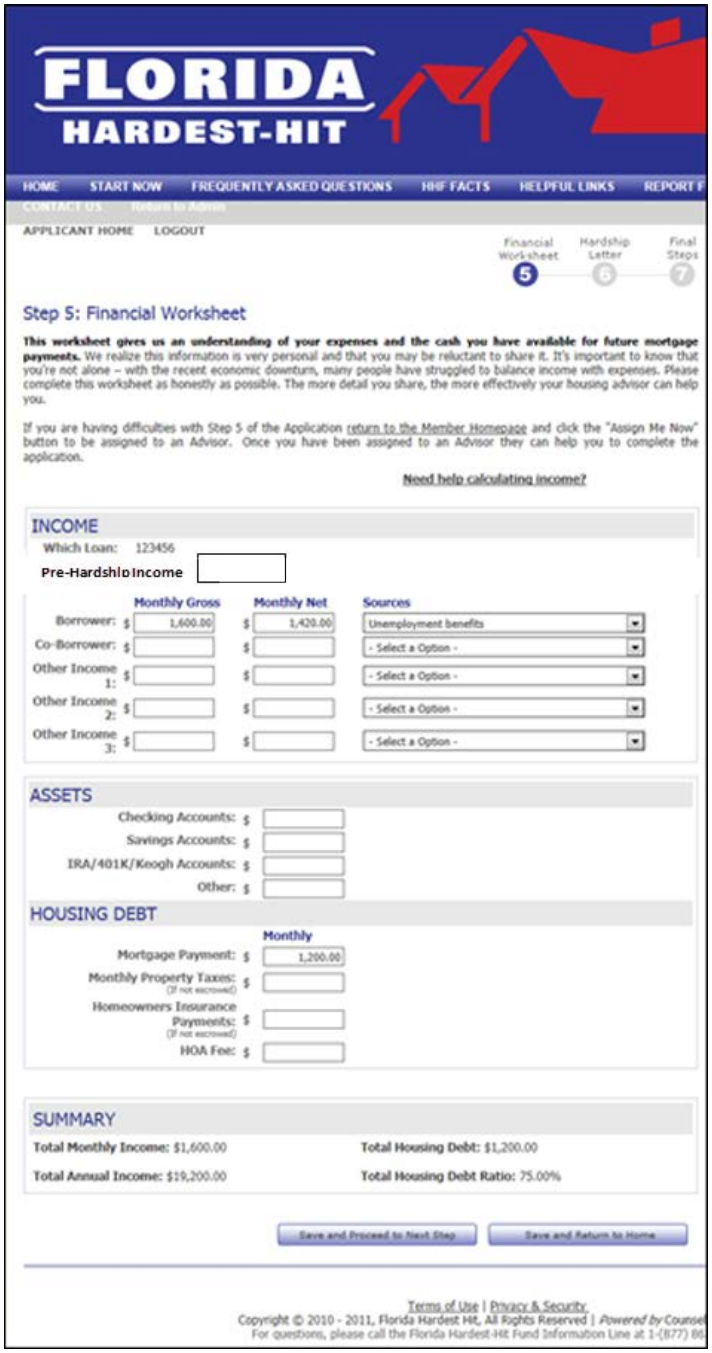
Step 4: Lender Info

The lender section collects loan level information for both the first and second liens. If the homeowner lists "Lender Unknown", notify Florida Housing and the lender can be added to the list.



Step 5: Financial Worksheet

The financial worksheet captures general homeowner income and expense information. If at any time the information has been changed or updated in the first four steps, they will not save unless you click “Recalculate” and then “Save Financial Data”.



Step 6: Hardship Letters

The hardship letter engine assists the homeowner in drafting an acceptable hardship letter. Our proprietary Letter Engine provides split screen technology allowing them to view their final letter as they choose from different templates and enter custom information to complete the content of the letter.

Homeowners can select from three predefined hardship templates. The templates are based on whether the homeowner is current on their mortgage, delinquent, or would prefer to work from a blank template that allows them to draft their free form letter.

Once the initial template has been selected, the homeowner can select which introductory phrase best matches their situation. Homeowners can also provide supplemental information to support their hardship.

FLORIDA HARDEST-HIT

HOME | START NOW | FREQUENTLY ASKED QUESTIONS | HHF FACTS | HELPFUL LINKS | REPORT FRAUD | EN ESPANOL

CONTACT US | Return to Admin

APPLICANT HOME | LOGOUT

Financial Worksheet 5 — Hardship Letter 6 — Final Steps 7

Hardship Letter Writing Tool

Choose Phrase That Best Matches Your Situation:

- Due to the recent adjustment to the mortgage I currently have with your company, I am finding it very difficult to afford the new payment.
- Due to our overall income decreasing, we are having difficulty making payments, and may be delinquent soon.
- Our cash reserves have been depleted and we are no longer able to maintain our mortgage payment and cover basic living expenses.
- Our monthly debt payments are excessive and we have overextended our credit and may have used credit cards or home equity loans to make our monthly mortgage payments.
- We can no longer afford our mortgage payment for the reasons described below.
- Our rate is adjusting soon and our house has depreciated too much to qualify for a new loan.

Please take time to indicate specific financial conditions that explain your hardship story: *

testttt

Number of Characters Left: 2293

Add Optional Comments

Save and Proceed to Next Step

Save Letter

Letter Preview

LOAN NUMBER: 123456

Accredited Home Lenders
11 Main st
Any City, CA 99999

To whom it may concern,

Due to our overall income decreasing, we are having difficulty making payments, and may be delinquent soon.

Considering my current income, there will be no way I can afford the mortgage payment moving forward. Hopefully there is a way to renegotiate the terms of my current mortgage to avoid default or foreclosure on my home.

I would like to request to have my mortgage interest rate reduced at a fixed rate. If this is not possible, please provide me with any other solutions you may be able to provide.

I have had no problem making payments for the entire time now and do not want that to change. My mortgage was originally written by another company and bought by your company. When I originally financed my loan, I was assured by the Loan Officer that refinancing would be no problem, but that turned out not to be true due to the downturn of the housing industry.

testttt

We sincerely seek your assistance in order to maintain our account in good status and continue to have a great relationship.

Sincerely,

_____ Date: _____

Borrower Signature
Lauren Test 3

Step 7: Final Steps & Checklist

The final steps and checklist walk the homeowner through a final review of their application and inform them about the additional documentation that will be required to support their application.

Required Income Documents

Your Advisor will require the following documents.. Please make sure your income matches the amount stated on the Financial Worksheet.

Need help calculating income?

Income Type	Proof of Income
Unemployment Income	• Unemployment Eligibility Determination Letter
Salaried, Wage Earners, Retired, Fixed Income types need to provide items listed to the right of this column.	• 2 months of current bank statements • 2 months of current pay stubs (if applicable) • Copy of Social Security Determination • Copy of Retirement/Pension Statement
Self Employed Income types need to provide the items listed to the right of this column.	• 2 months of current bank statements • Current Profit & Loss Statement (prepared by a Third Party) • All pages of most recent 2 year's 1040 (tax return)
Additional Income received from family members, roommates, etc. need to provide the items listed to the right of this column.	• Contributors of income will need to provide a notarized letter detailing the amount and frequency of income that is provided to the homeowner.

Please Note: You must list your loan number on the top right hand corner of each and every page of any required documents you send!

Additional documents may be required upon review of information submitted.

If you are having difficulties completing the Application return to the Member Homepage and click the "Assign Me Now" button to be assigned to an Advisor. Once you have been assigned to an Advisor they can help you to complete the application.

Continue Review

Final Review

Congratulations!!! You are almost done. Within this section you will be given detailed instructions on how to complete this final process.

If you are having difficulties completing the Application return to the Member Homepage and click the "Assign Me Now" button to be assigned to an Advisor. Once you have been assigned to an Advisor they can help you to complete the application.

1. **Verify that the income on your Financial Worksheet and the Required Income Documents you are providing match exactly.**
2. **Your "Submission Plan" and "Submission Checklist" will be printed together with your entire Mortgage Assistance Package. It is very important that you follow these instructions in order to maximize your success. This package will contain a fax transmittal sheet to submit your information to your assigned Housing Advisor.**
3. **Print your Mortgage Assistance Package within the next step by clicking the "Continue Review" button below.**

Continue Review

Download Your Mortgage Assistance Package

Thank you for completing this documentation. You have a few choices at this point. You can:

1. Download and print this information, gather your other documentation (pay stubs, etc.) and prepare it for your meeting with a housing advisor.

Please note: You must list your loan number on the top right hand corner of each and every page of any required documents you send!

2. Download and print this information, gather your other documents (pay stubs, etc) and fax or scan and email to your housing advisor for review.

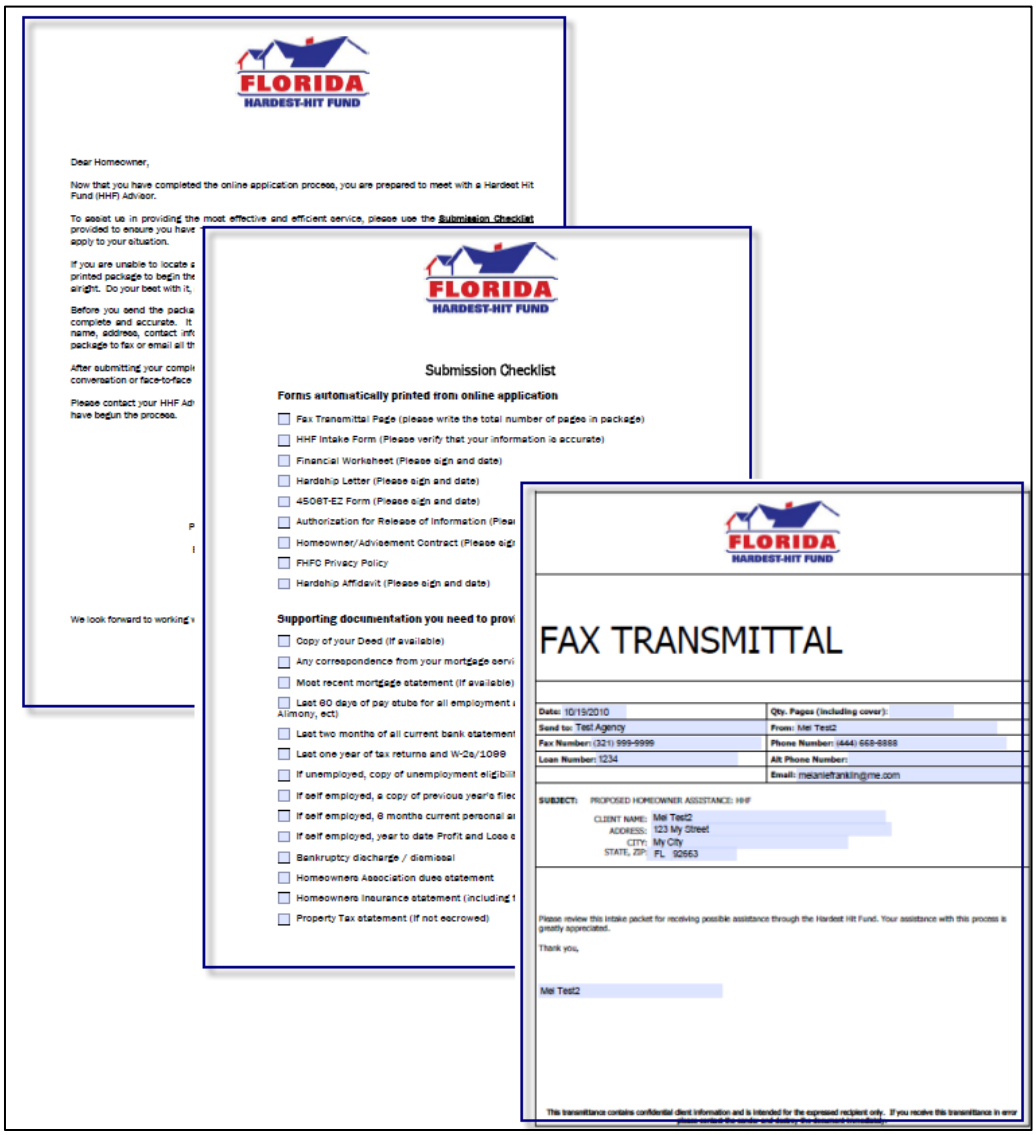
If you are having difficulties completing the Application return to the Member Homepage and click the "Assign Me Now" button to be assigned to an Advisor. Once you have been assigned to an Advisor they can help you to complete the application.

Loan: 123456

Note: To view and print documents, you must have a recent version of Adobe Reader.
You can download the sofware here.

Print Package

Once completed, homeowners are able to download a complete package. Final instructions contain a welcome letter, action plan, document checklist, fax cover page and any specific forms that may be required. The homeowner is instructed to send the completed package to their Advisor Agency by the means provided by the agency's administrator.



FLORIDA HARDEST-HIT FUND

Dear Homeowner,

Now that you have completed the online application process, you are prepared to meet with a Hardest Hit Fund (HHF) Advisor.

To assist us in providing the most effective and efficient service, please use the Submission Checklist provided to ensure you have

apply to your situation.

If you are unable to locate a printed package to begin the

alright. Do your best with it,

Before you send the packa complete and accurate. It name, address, contact inf package to fax or email all th

After submitting your compl conversation or face-to-face

Please contact your HHF Ad have begun the process.

We look forward to working

FLORIDA HARDEST-HIT FUND

Submission Checklist

Forms automatically printed from online application

- Fax Transmittal Page (please write the total number of pages in package)
- HHF Intake Form (Please verify that your information is accurate)
- Financial Worksheet (Please sign and date)
- Hardship Letter (Please sign and date)
- 4506T-EZ Form (Please sign and date)
- Authorization for Release of Information (Plea
- Homeowner/Advisement Contract (Please sig
- FHFC Privacy Policy
- Hardship Affidavit (Please sign and date)

Supporting documentation you need to prov

- Copy of your Deed (If available)
- Any correspondence from your mortgage servi
- Most recent mortgage statement (If available)
- Last 60 days of pay stubs for all employment Alimony, ect)
- Last two months of all current bank statement
- Last one year of tax returns and W-2s/1099
- If unemployed, copy of unemployment eligibil
- If self employed, a copy of previous year's filed
- If self employed, 6 months current personal a
- If self employed, year to date Profit and Loss
- Bankruptcy discharge / dismissal
- Homeowners Association dues statement
- Homeowners Insurance statement (including
- Property Tax statement (If not escrowed)

FLORIDA HARDEST-HIT FUND

FAX TRANSMITTAL

Date: 10/19/2010	Qty. Pages (including cover):
Send to: Test Agency	From: Mel Test2
Fax Number: (321) 999-9999	Phone Number: (444) 668-8888
Loan Number: 1234	Alt Phone Number:
	Email: melanielfranklin@me.com

SUBJECT: PROPOSED HOMEOWNER ASSISTANCE: HHF

CLIENT NAME: Mel Test2
ADDRESS: 123 My Street
CITY: My City
STATE, ZIP: FL 92563

Please review this intake packet for receiving possible assistance through the Hardest Hit Fund. Your assistance with this process is greatly appreciated.

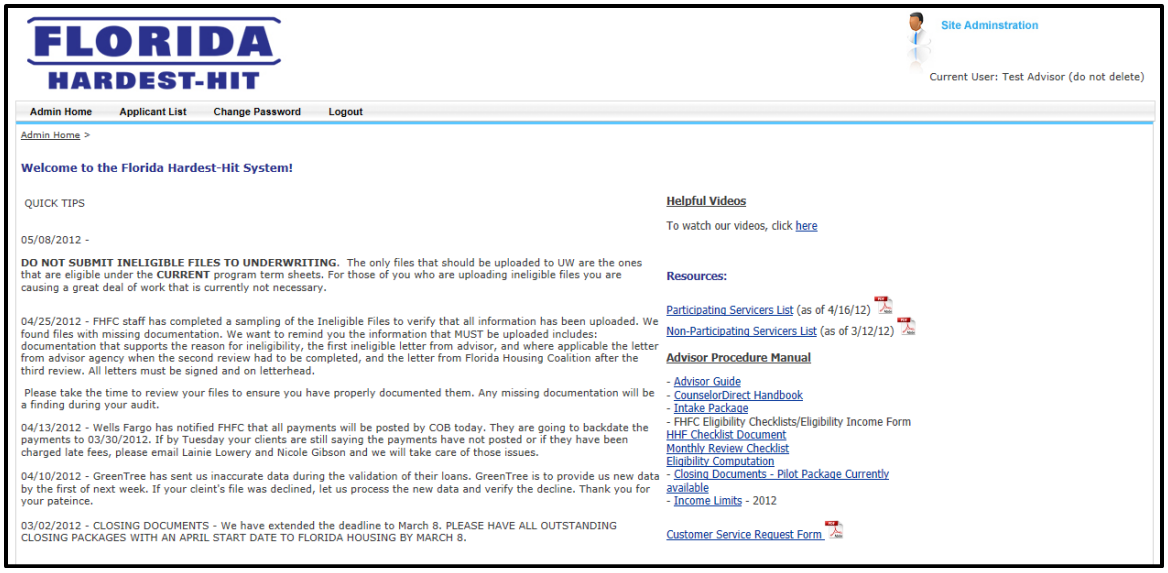
Thank you,

Mel Test2

This transmittance contains confidential client information and is intended for the expressed recipient only. If you receive this transmittance in error

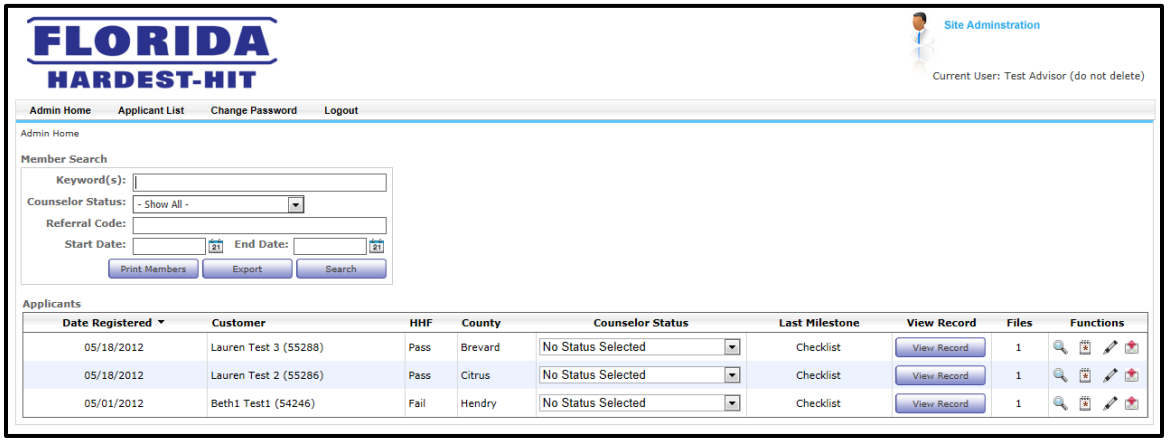
Advisor Access

Homepage



The Advisor homepage is where Florida Housing will post program information and important updates. This is also where you can find the user manual and Advisor tips for best practices within your workflow.

Customer List

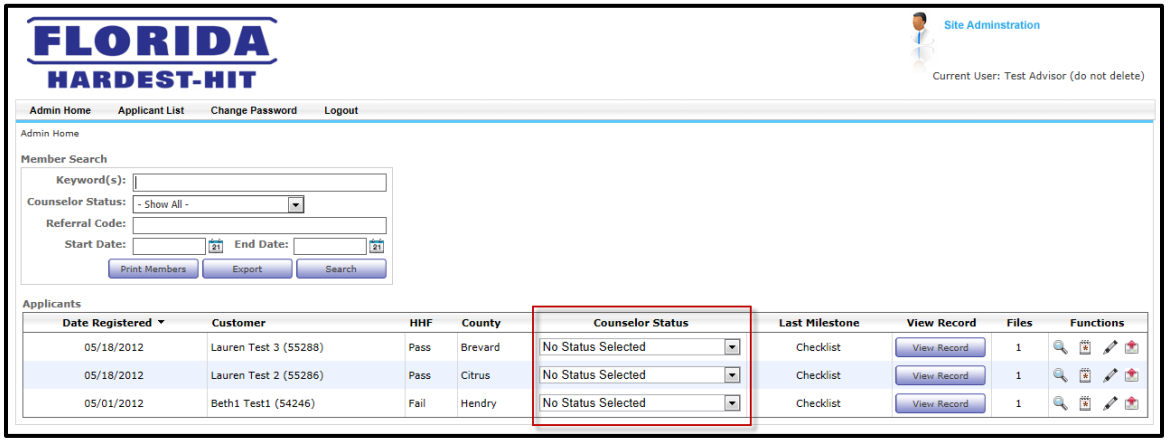


The Customer List (also referred to as the Homeowner Pipeline) offers a comprehensive view of homeowner data and a multitude of functions to support efficient Advisor workflow. These functions are detailed below.

Advisor Status

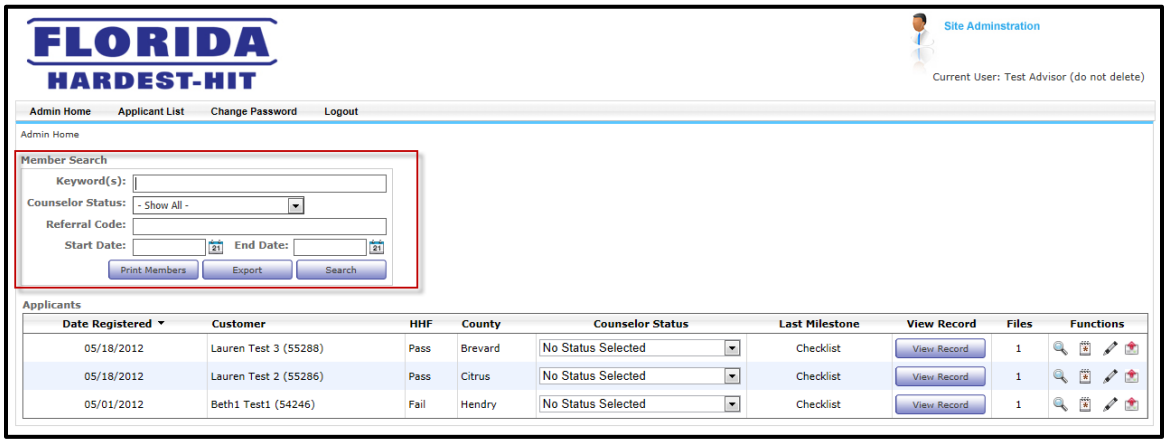
Once an Advisor begins working on a homeowner case file, they can track the progress of the case with a status code. Selecting an appropriate status will enable Advisors and their administrators to generate reports and view the number of cases at each status. Advisors may select from the following statuses:

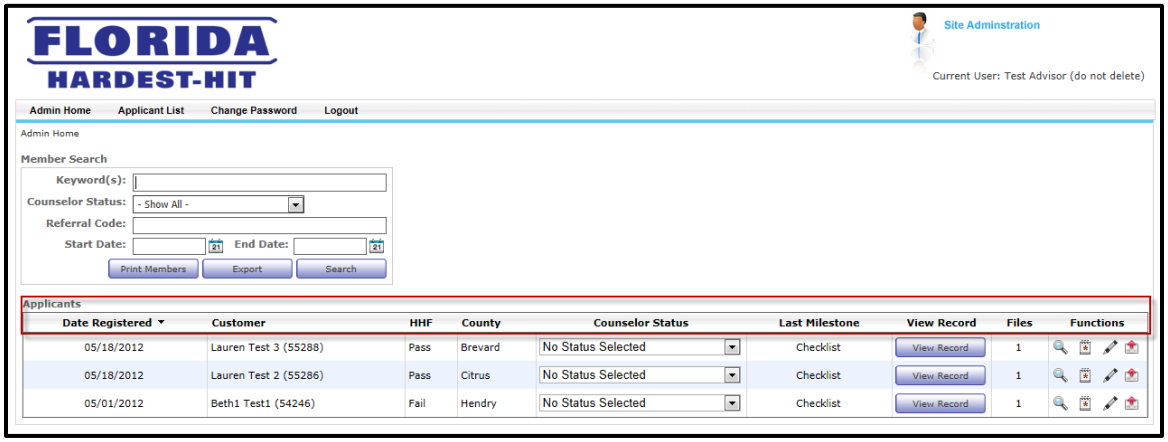
- **No Status Selected**: This is the status the client is placed in at time of application. Client should not be in this status more than 24 hours.
- **Message Left with Borrower:** Use this status when the Advisor has left a message or has emailed the client to assist in application completion and/or waiting on the documents to be submitted. The date and time of calls need to be placed in the notes. The email can be copied and placed in notes as well.
- **Homeowner Action Required:** Use this status when the client has not completed the application AND the Advisor has spoken to the client via phone/email/mail; when the client is sending in required documentation AND the Advisor has spoken to the client; or when sending documents to the client for signature. The date and time of calls need to be placed in the notes. The email can be copied and placed in notes as well.
- **Counselor Action Required:** Use this status when ALL required information has been submitted and the Advisor can complete the eligibility determination
- **Face to Face Scheduled:** Use this status when the client is coming in to review their docs/application or sign docs within the application
- **Under HHF UW Review:** Use this status when the Advisor has completed the eligibility determination and sent the package to FLORIDA HOUSING for review.
- **Lender Review:** Use this status when FLORIDA HOUSING has completed the eligibility determination and sent the package to the Lender for verification.
- **Approval Awaiting Signature:** Use this status when closing documents have been printed and the Advisor is waiting on the client to sign.
- **HHF Funded:** Use this status once the first payment has been made.
- **Ineligible:** Use this status when the client does not meet the eligibility requirements and a letter has been sent to the client. The letter is required to be uploaded into the client's folder along with any supporting documentation that confirms the decline.
- **Declined:** Use this status when the client does has been declined by the Servicer or Florida Housing and a letter has been sent to the client. The letter is required to be uploaded into the client's folder along with any supporting documentation that confirms the decline.
- **Cancelled – Homeowner Inactivity:** Use this status after 30 days of no contact from client. The advisor is required to make contact once a week. This can be done via phone/email/mail. Place all contact information in the notes. Upload any letters sent to the client. Copy emails and place in the notes.
- **Cancelled – By Borrower:** Use this status when the client has indicated that they do not wish to continue the application process. Upload letter stating that they are being removed from the program upon their request.



Filtering Customer List

The entire customer list can be filtered by Assigned Counselor and Counselor Status or queried by keyword. Once filtered or queried, the list will be reduced to only those records that match the selection criteria.



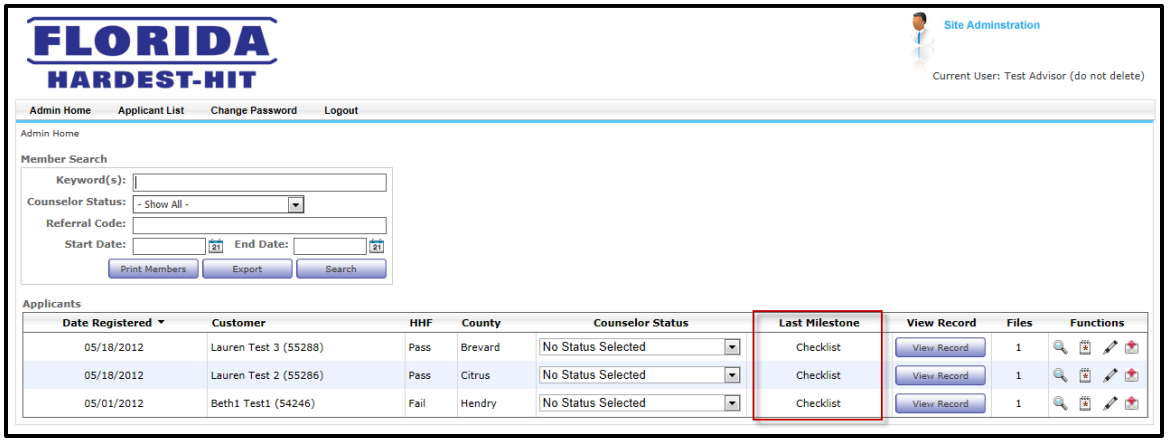


Last Milestone

Last milestone reflects the homeowner's most recent system activity. The milestone provides an indication of where the homeowner is within the application process. The system also supports aging reporting to identify those homeowners that have taken an excessive amount of time to complete a specific portion of the application or the application itself. Targeted marketing can be directed to those homeowners to encourage them to complete the process.

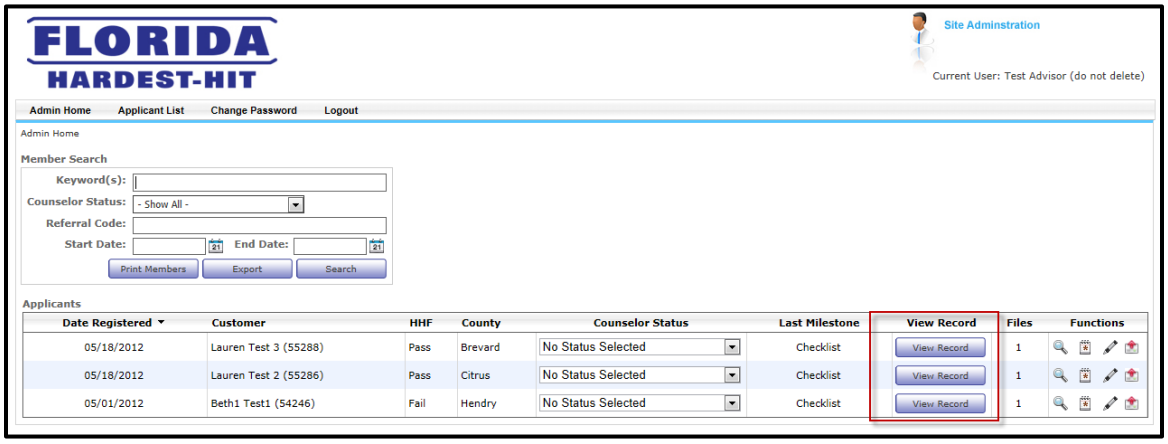
A list of system milestones and their definitions can be found below:

• Customer Views Start Now Page	Start
• Customer Views Customer Home Page	Home
• Customer Completes Step 1: Borrower Information	Step 1
• Customer Completes Step 2: Contact Information	Step 2
• Customer Completes Step 3: Property Information	Step 3
• Customer Completes Step 4: Lender Information	Step 4
• Customer Saves Financial Worksheet, Loan 1	Sheet 1
• Customer Saves Financial Worksheet, Loan 2	Sheet 2
• Customer Generates Hardship Letter, Loan 1	Letter 1
• Customer Generates Hardship Letter, Loan 2	Letter 2
• Customer Views Checklist Page	Checklist
• Customer Views Final Steps Page	Final
• Customer Downloads Loan 1 PDF	PDF 1
• Customer Downloads Loan 2 PDF	PDF 2



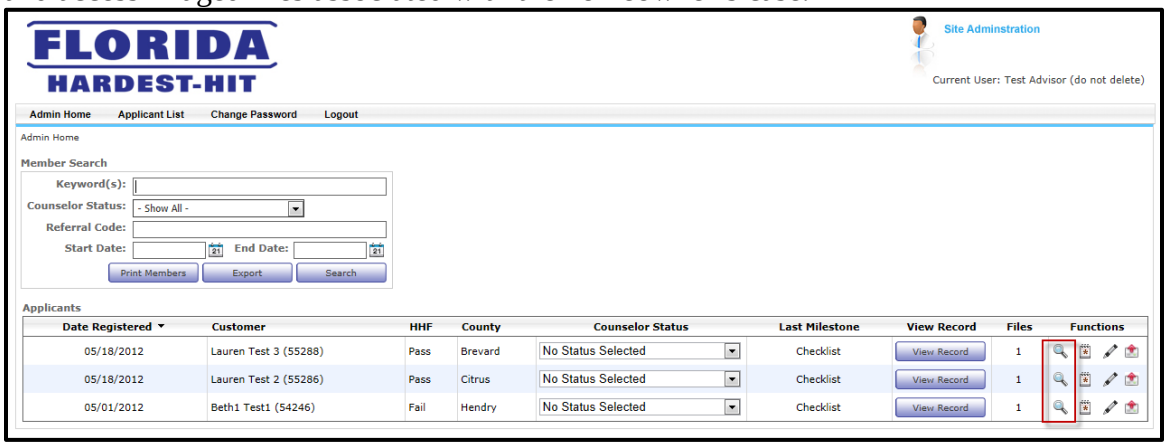
Impersonate

The impersonate feature allows the Advisor to access the homeowner's record while impersonating the homeowner to view the homeowner's data entry screens. While under the impersonate mode, Advisors can make changes to the homeowner's application and reprint a complete package. This should be used when needing to change initial selections made by the homeowner, which once verified, is incorrect. The Advisor should not use this function to update lender, property, income or expenses.

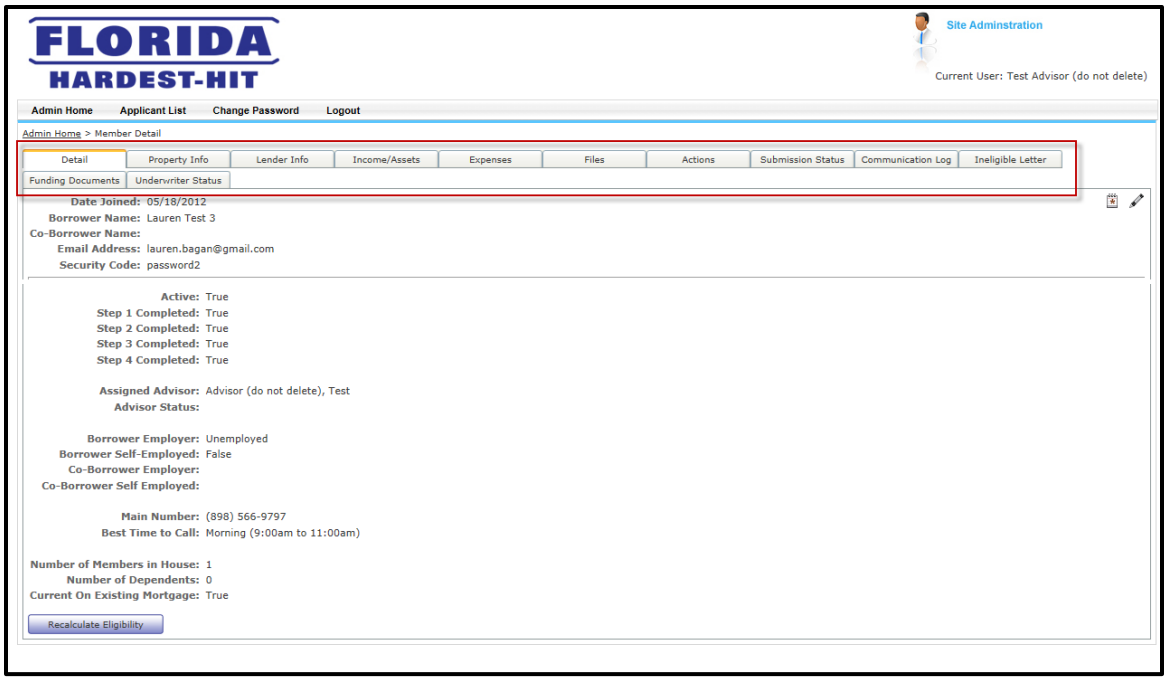


Member Detail

Member detail provides view access to a homeowner record. The Advisor can also update lender, property, income and expense information and allows Advisors to upload and access imaged files associated with the homeowner's case.

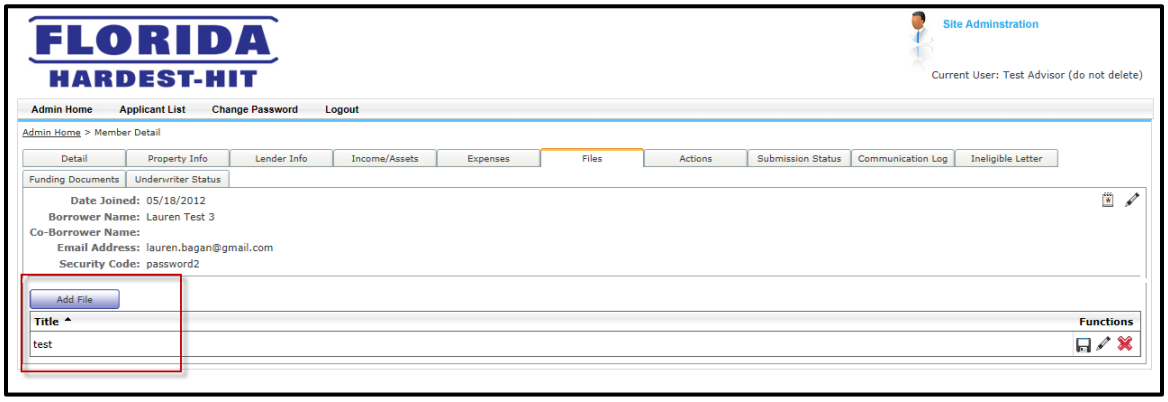


Inside the Member Detail area, Advisors have access to each area of the application through the following separate tabs: Detail, Property Info, Lender Info, Income, Expenses, Hardship Letters, Files, and Submission Status.

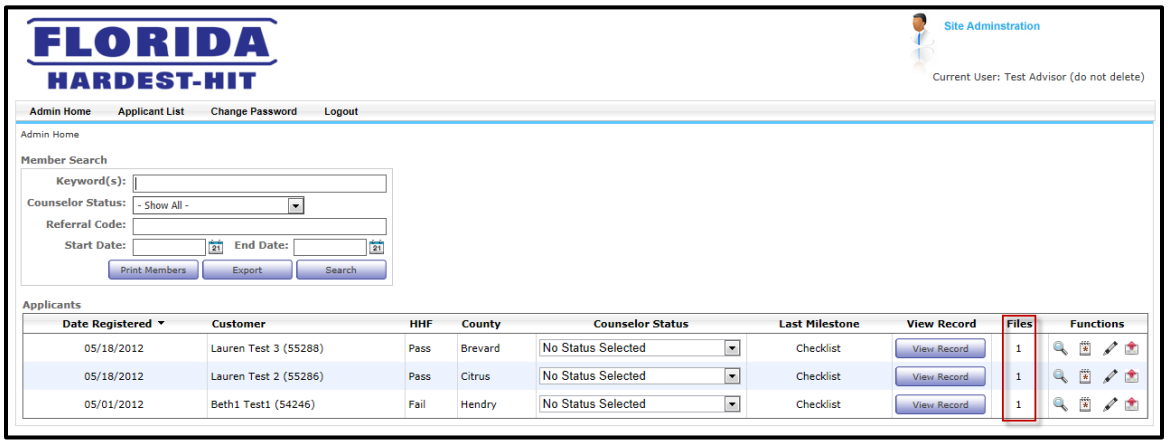


Attaching Files

Within the Member Detail, Advisors can upload and access attached imaged files under the tab marked Files. Adding files can be accomplished through a simple upload feature that allows the user to browse files stored on their local drive or network. Previously uploaded files can be viewed by clicking on the Save icon that corresponds to that specific file. Files will need to be titled as listed on the Florida Housing Checklist. Each file should be saved separately for easy access and retrieval.

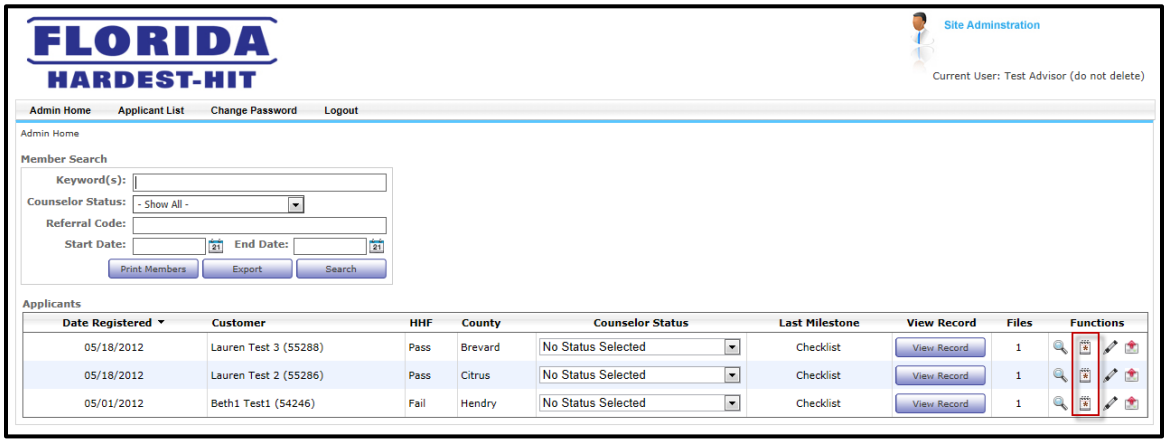


Once files have been uploaded and associated with a particular record, the system will display the number of files under the file column on the Customer List screen.

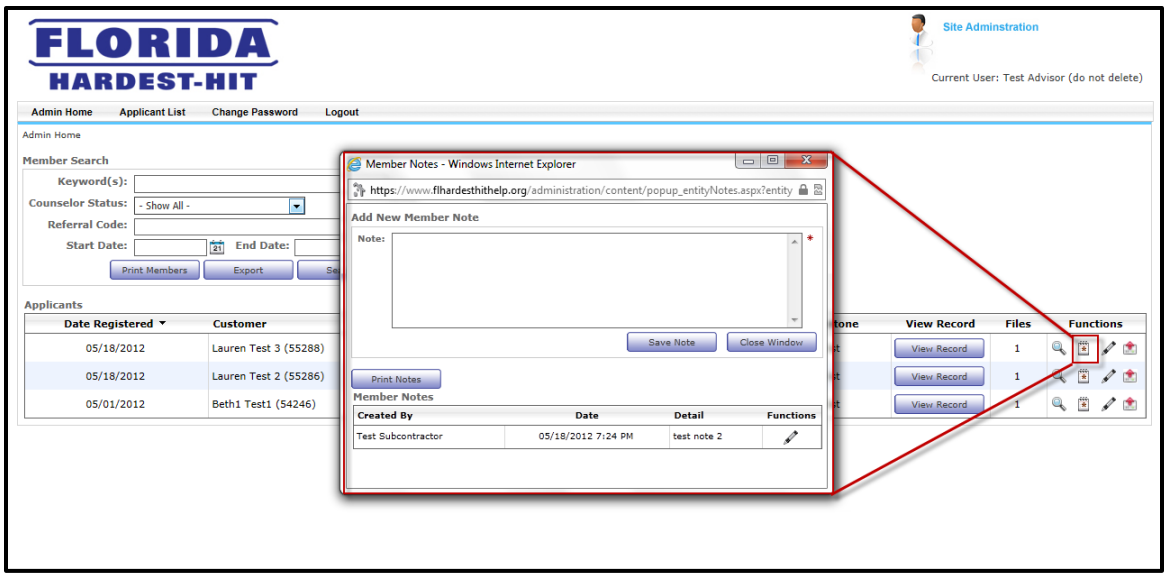


Advisor Notes

At any time, Advisors may add notes to any homeowner case file by selecting the notepad icon that corresponds to that record. Once notes have been entered, an asterisk will be added to the notepad icon to inform others of the existence of notes for the record. Notes are required for each point of communication with the homeowner.

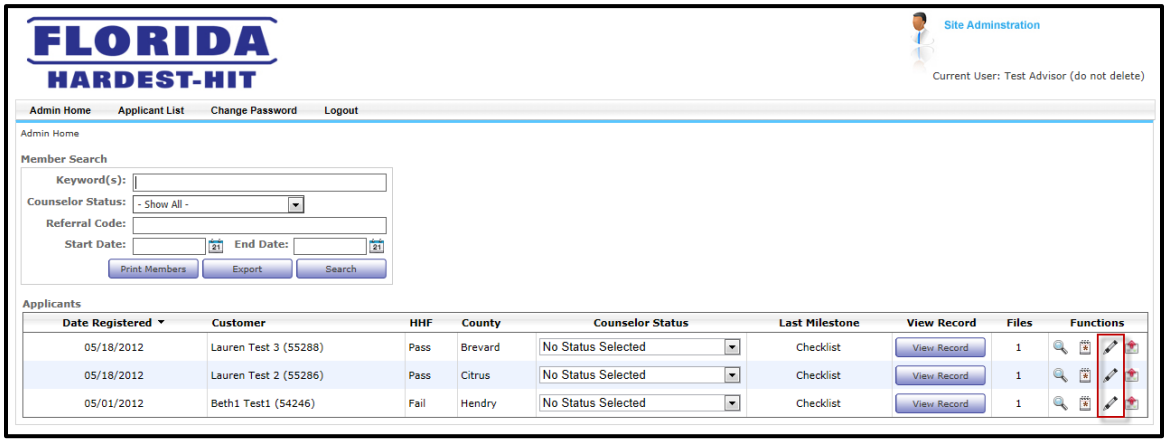


The notes detail section contains a complete audit trail of all notes associated with a particular record and includes the name of the user who created the note, a date and time stamp and the detailed notes entered by the user. Also within the notes section, the system will state if the homeowner fails HHF eligibility, and details the reason behind it.



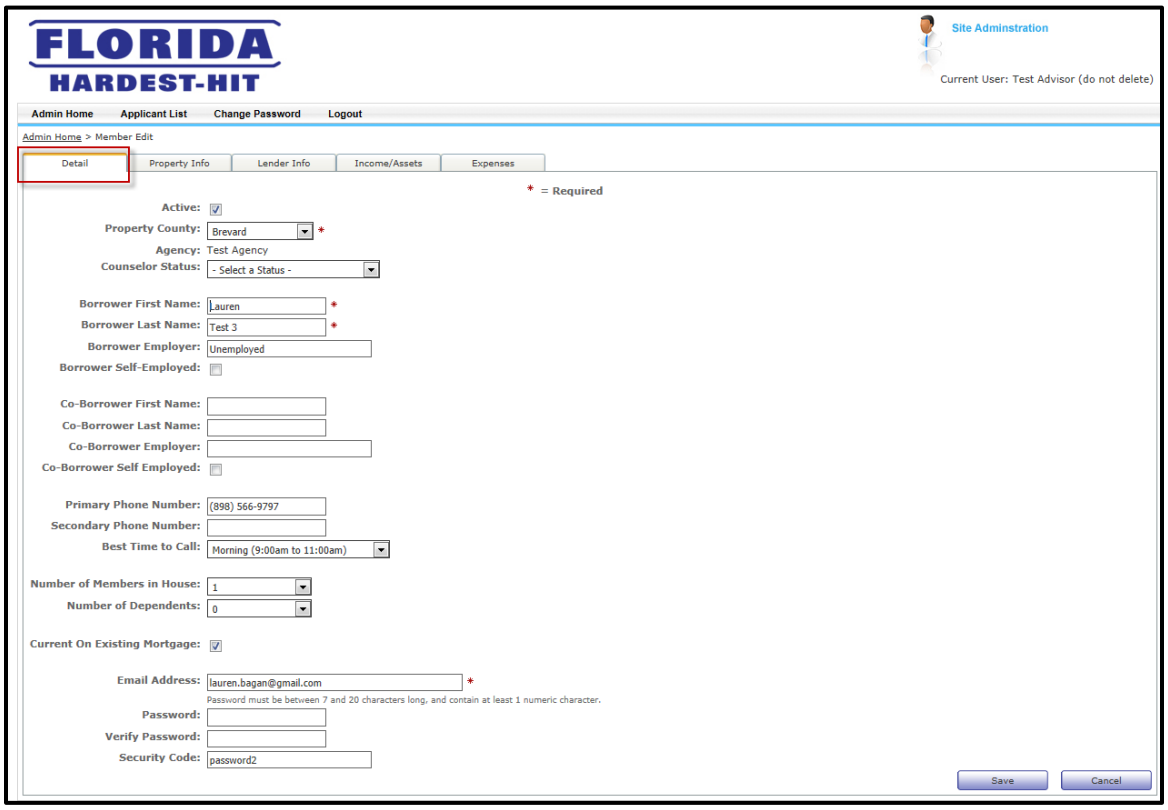
Editing Records

Once the verification process has started, the Advisor may need to update information that was initially entered by the homeowner erroneously. This is the tool to utilize for those edits. Each tab within the Member Detail section provides the ability to make modifications.

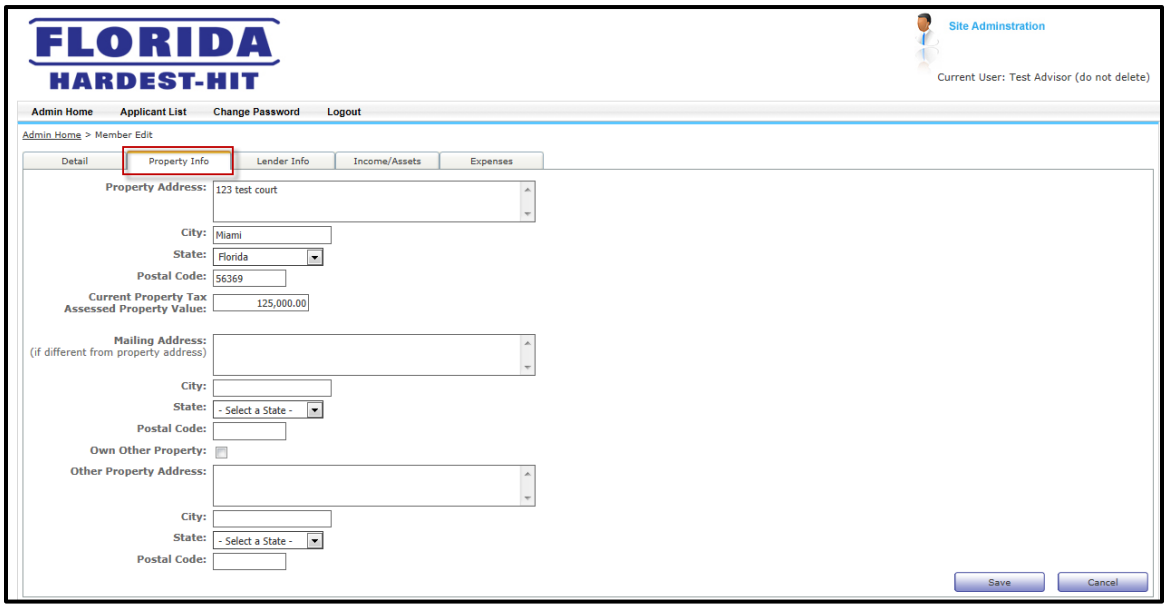


To make changes to information within these tabs, press the edit tool (looks like a pencil), and the fields will open in order for corrections to be made. Information would be changed when the Advisor has determined that the homeowner has entered information incorrectly. Do not use the Impersonate feature to update information listed one any of the tabs below.

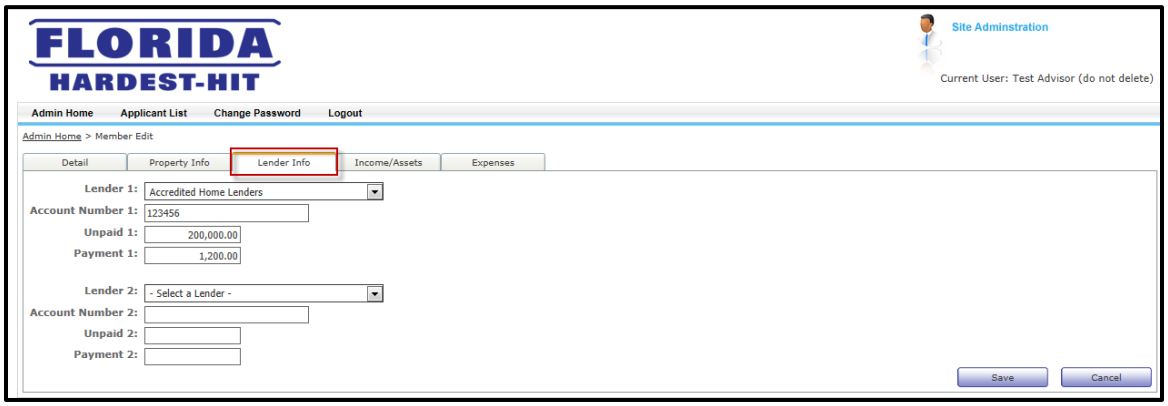
Detail tab (Member Edit)



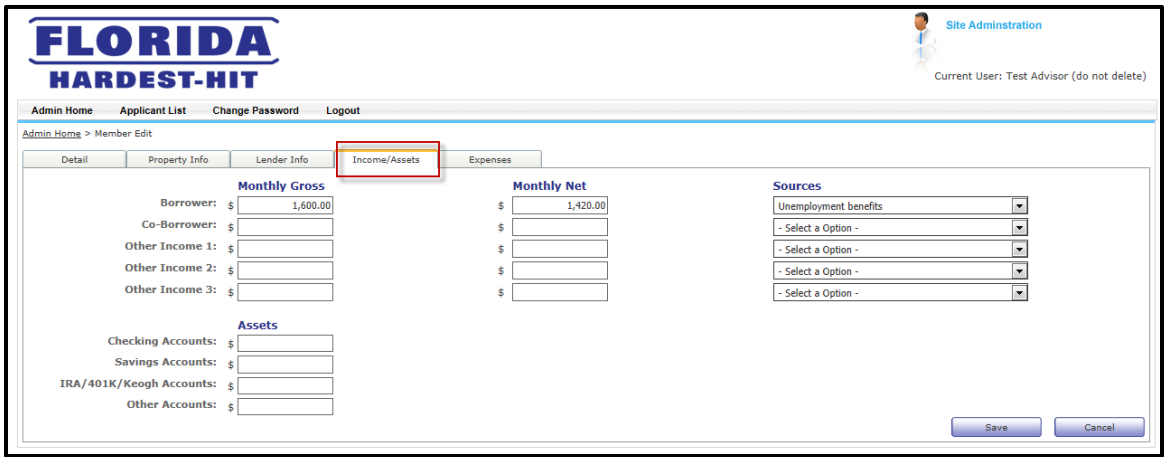
Property Info Tab (Member Edit)



Lender Info Tab (Member Edit)

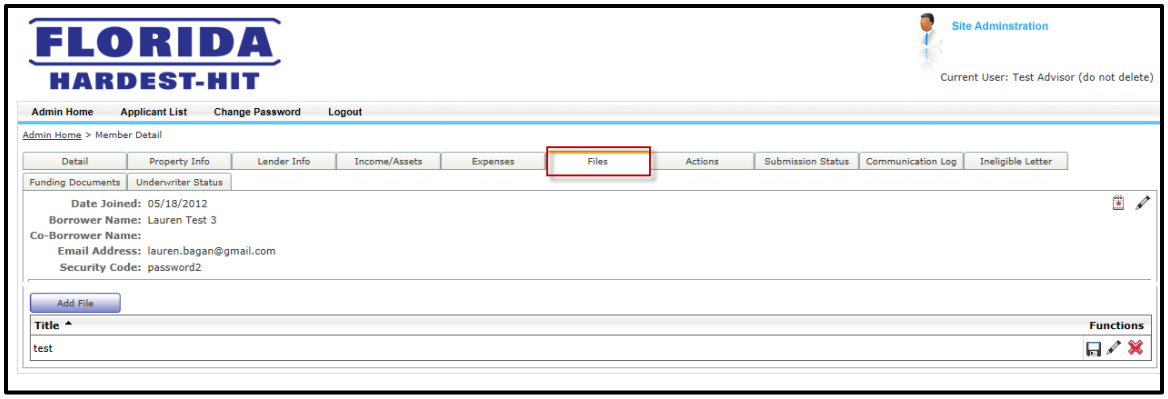


Income Tab (Member Edit)

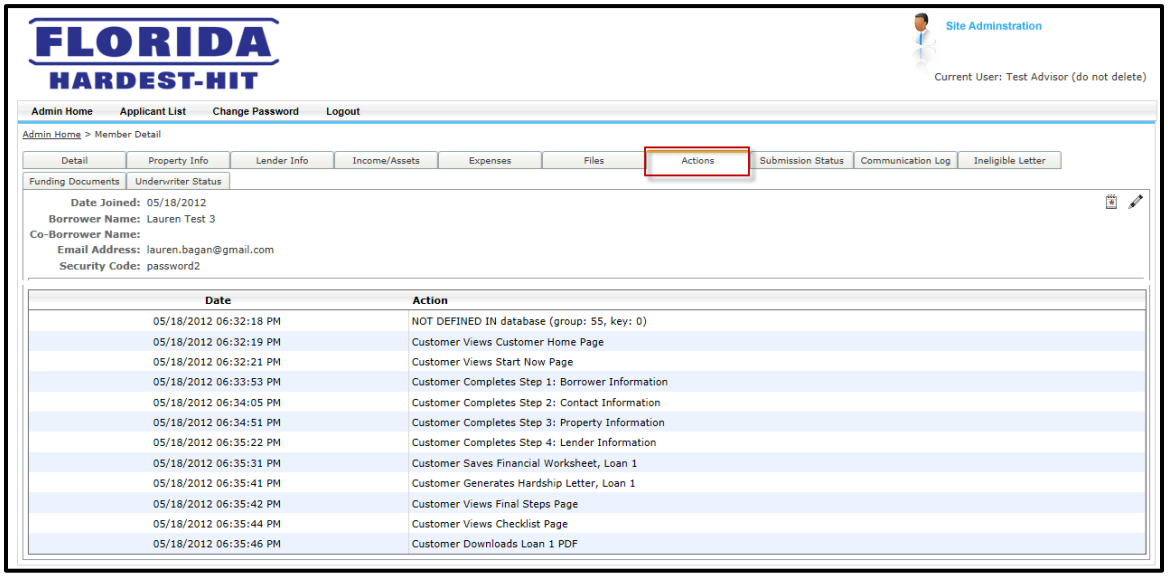


Expenses Tab (Member Edit)

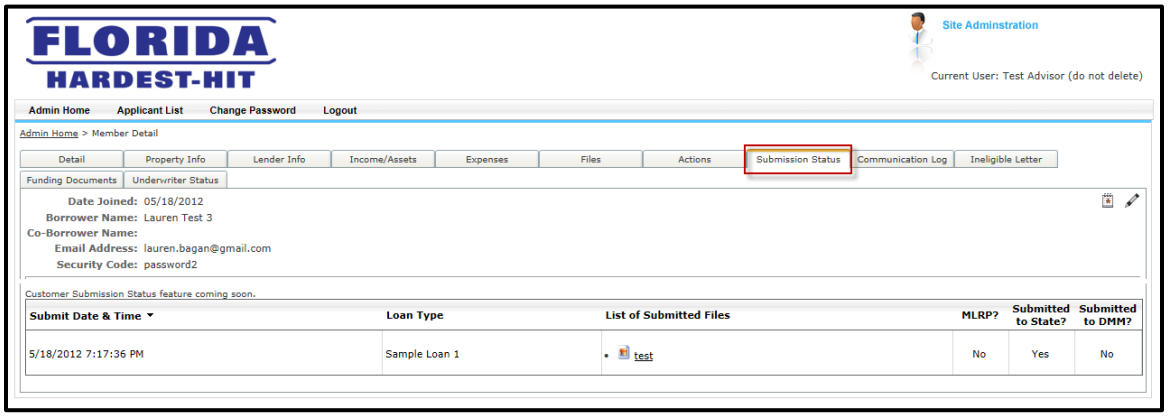
Files Tab (Member Detail)



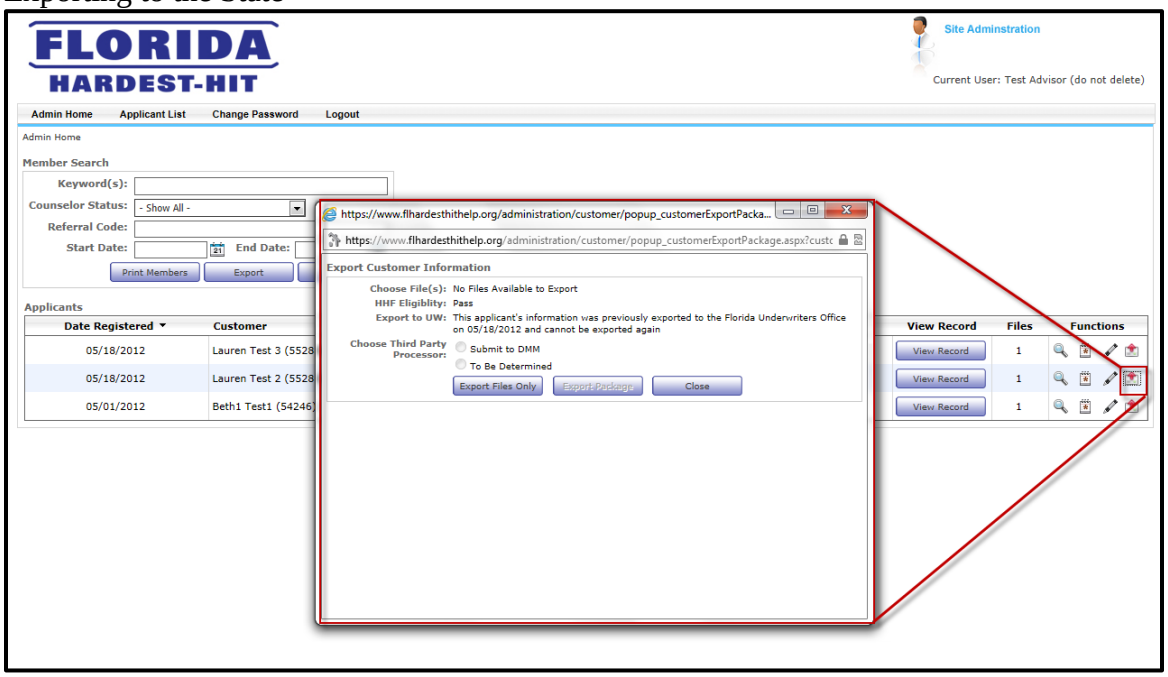
Actions Tab (Member Detail)

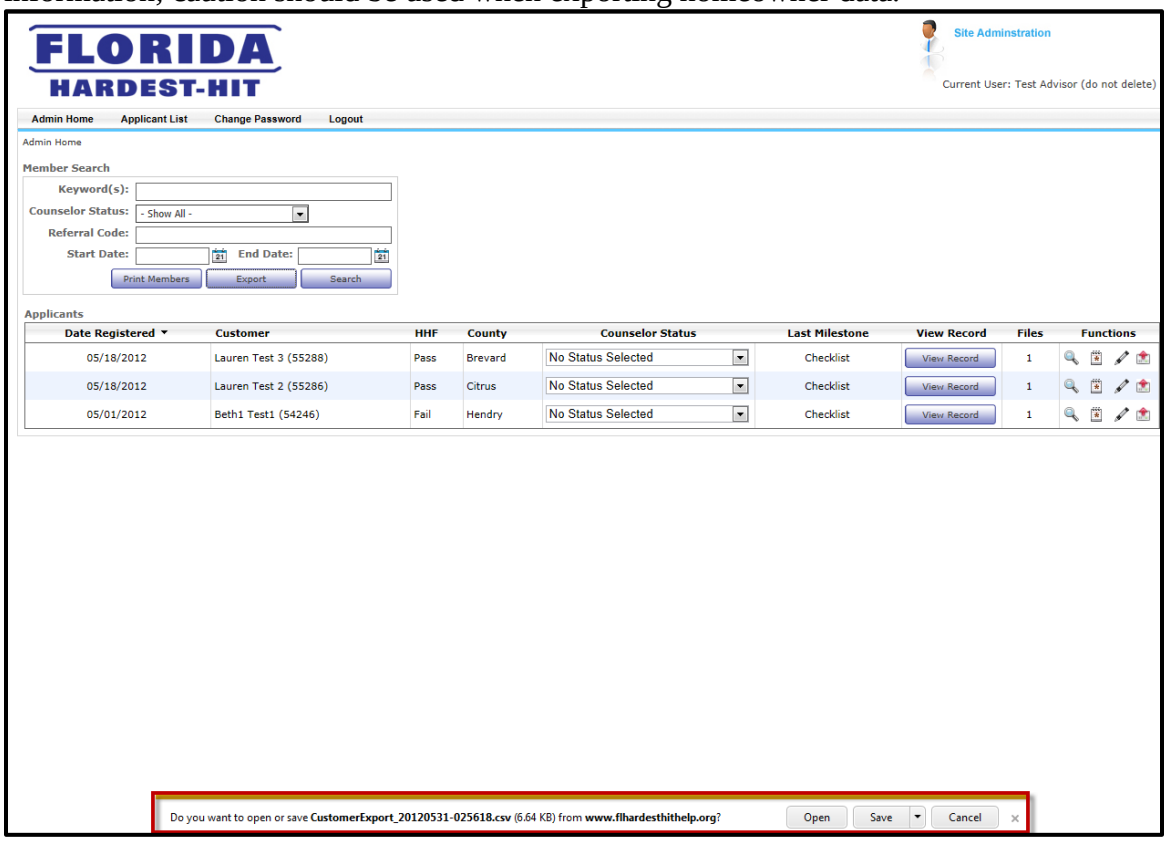


Submission Status Tab



Exporting to the State



Exporting Customer Data

The export function allows all customer records to be exported from the database into a CSV or comma delimited file. Advisors must recognize that this is confidential information; caution should be used when exporting homeowner data.