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Servicer Operational Bulletin

How to Work Cases for Homeowners Affected by the Recent Natural Disasters

Overview. Hope LoanPort (HLP) has made significant changes to its platform in response to the recent events surrounding Hurricane Harvey, Hurricane Irma and the wildfires in the western United States.

HLP - the de facto industry standard for managing data and documents – has **implemented new solutions to handle losses generated by this disaster**. This bulletin will provide you with information about the steps you need to take to accept information and workout packages from homeowners who have been affected by these and future disasters.

What Do I Need to Know? HLP has added new solutions to help homeowners communicate with their mortgage company while recovering from the hurricanes or other natural disasters.

1. **New Disaster Assistance Form and Case Type.**

Many borrowers affected by a disaster don't need to submit a full package to request a forbearance or may not have access to the documents required to submit a loan modification package. HLP has developed a streamlined Disaster Assistance Form that will allow homeowners to submit information about their situation and the condition of their home through a single, short informational form that does not require any documents. The procedure is simple:

A. Borrower Registers via Homeowner Connect. The borrower will go to www.homeownerconnect.org to fill out the Disaster Assistance Form. This form requires the borrower to provide this basic information:

- Servicer;
- Borrower Name;
- Last 4 digits of Social Security number;
- Property Address;
- Contact email or phone number; and
- Brief description of how this disaster has impacted your home.

Servicers can and should promote this simple option to all their borrowers. Registration via HLP assures the borrower that there is a permanent record of their request at a neutral site. It also provides servicers with a primary or supplementary channel for connecting with affected borrowers.



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- B. HLP Delivers the Form to Servicer.** Once the borrower submits the required information, HLP will deliver this information directly to the designated Servicer.
- **Interim Procedures.** Until 09/23, HLP will send a compilation of Forms submitted to the Servicer each day. Servicers will process these manually until the new Disaster Assistance case type is live in HLP. The Disaster Assistance file will contain information required and pertinent to the homeowner's case.
 - **New Case Type Effective 09/23.** This new case type will be live in HLP effective September 23rd. Data from the Disaster Assistance Form will be delivered to the Servicer in the HLP portal as a Disaster Assistance case.
 - **Case Statuses.** There are a limited number of statuses for this case type:
 - For the Homeowner: Created; Submitted.
 - For the Servicer: Received; Accepted or Rejected.

For most borrowers, the case will be closed in HLP once the Servicer posts an Accepted status.

- C. (Optional) Convert to a Home Retention Case with a Full Workout Package.** Should a Servicer need a more traditional workout solution, HLP allows for a conversion of a Disaster Assistance case into a Home Retention case that requires a full package.

2. Update to Home Retention Case Type – Additional Sub-Status for Disasters

For Home Retention cases submitted through HLP or Disaster Assistance cases converted into a Home Retention case, HLP has added a sub-status called "HHAP" to all the statuses that have existing program sub-statuses today.

Loan modification cases submitted from any channel will be reviewed by the Servicer and the Servicer will be able to select the HHAP sub-status as a part of their determination of the path where that loan modification will go in the decision path.



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Following are the case statuses where the HHAP sub-status is available:

Case Status	Sub-Status
Pending-missing Required Information	HHAP
Under Review	HHAP
Approved for Final	HHAP
Alternative Solution - Approved	HHAP
Alternative Solution – Trial in Progress	HHAP
Denied for Trial	HHAP
Denied for Trial, Reviewing Alternative Solution	HHAP
Denied for Final	HHAP

Questions or Requests? We appreciate your use of HLP and we look forward to meeting your needs into 2017 and beyond. If you have any questions, please contact HLP support at support@HLP.org.

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