

Change all 40 percent to 33 percent, no change in cost

NAHAC and credit.org, SOW #2
 Conversion and Triage/Application support to NMAS system

Term: July 3, 2017 to October, 31, 2017

General understanding between parties:

1. The new NMAS operating systems and processes very closely align with the existing Keep Your Home California CMAC system.
2. Programs and term sheets are fixed for the duration of this engagement. If changes occur during this engagement, amendment to this proposal will be required.
3. Contractor's focus is limited to client Intake (Triage and Application) and basic customer service Monday – Friday, 8am to 5pm except company holidays.
4. NAHAC will have designated personnel to assist with non-basic client inquiries and escalations readily available.
5. Credit.org will timely collect all required documents for the files already in Credit.org's pipeline as of July 3, 2017 that are identified and deemed to have 40 percent or more initial documents collected. On July 3, 2017 Credit.org files with less than 40 percent initial documents collected will be turned over to NAHAC for processing. No Document Collection and Processing fees will be collected by Credit.org for files with less than 40 percent documents collected after July 3, 2017.
6. No later than July 21, 2017, Credit.org will provide all remaining client documents. NAHAC will pay Credit.org for all files with 75 percent or more documents collected (as outlined in Schedule A-1). Credit.org will not charge NAHAC for files with less than 75 percent documents collected.
7. Out of scope services include outbound calls and document collection including follow up effort and/or any other related post application processes, with the exception of files in the Credit.org pipeline that have more than 40 percent documents received as outlined in #5 above.
8. No early termination of Agreement without written mutual party agreement. Agreement to automatically renew in one (1) month intervals upon written agreement by both parties. After initial four (4) month term, termination by either party (a) upon thirty days notice or (b) immediately upon a party's material breach of the Agreement.

Services	Description	Rates
Call Center Support and Triage Processing	<ol style="list-style-type: none"> 1. Contractor will answer all incoming calls to the NAHAC designated 800# from 8a to 5p PST Monday through Friday excluding all Contractor Holiday's and weekends. 2. Contractor will, as applicable and to the extent information to contractor is available, answer general caller inquiries and for all others, as needed, coordinate with NAHAC personnel transfer of inquiry. 	<ol style="list-style-type: none"> 1. Monthly, \$5.50 per call

	<p>3. For new homeowners calling for NAHAC program eligibility, Contractor will perform Triage Services, collecting Homeowner responses to the general criteria questions (promulgated by and through NAHAC) for the express purpose of determining general NAHAC program eligibility utilizing the NAHAC designated workflow system, NMAS. Using the system provided results and agreed upon scripting, if the Homeowner does not meet the general eligibility criteria Contractor will verbally advise them of this fact including the reason(s) they do not meet program criteria. If the Homeowner meets the general NAHAC Program eligibility, Contractor will invite the homeowner to complete the application session, either on-demand or alternative time.</p>	
<p>Application /Counseling</p>	<p>1. Homeowners that have been determined generally eligible and qualified for a NAHAC Program will be invited to complete the application session. Contractor shall obtain general and program specific information from the Homeowner as required in determining NAHAC Program eligibility. Contractor shall perform a NAHAC Program application within NAHAC's operational system. Once the system application is completed, contractor will advise homeowner of system generated program eligibility and provide Homeowner with results and if eligible, provide general overview of next steps.</p> <ul style="list-style-type: none"> o Once the application process is completed, contractor's role is considered complete and the NAHAC system and or direct personnel are responsible for all next steps with the homeowner. o Credit.org will perform outreach process for unsuccessful application outreach (incomplete counseling sessions) as outlined in "Schedule B" 	<p>1. \$85.00 Per completed application 2. Direct reimbursement for any mail related charges</p>
<p>Document Collection and Processing</p>	<p>1. Facilitate receipt of NAHAC's initial required client document package (Exhibit A) for files in process with 40 percent or more documents collected.</p> <ul style="list-style-type: none"> o Answer client questions and perform, as needed, several client follow up telephone calls and email communications for incomplete, incorrect or outstanding documents. o For inactive or unresponsive clients, enable 	<p>1. \$150 per completed file. When the file is 75% completed, 75% of the fee in the amount of \$112.50 will be paid. The remainder of the fee, \$37.50, will be paid when 100% of requested documents and data are received. 2. A file is deemed 75% complete when the documents and data</p>

	<p>at least 3 out-bound calls and/or email follow up attempts per client within 15 days of application complete date.</p> <ul style="list-style-type: none"> o Initiate file closure as incomplete or withdraw status in NMAS at: <ul style="list-style-type: none"> a. Clients verbal or written request; b. No contact, response or client activity within 7 business days of requests and/or messages to submit documentation. <p>2. Update NMAS notes relative to work performed.</p> <p>3. Ensure packet is completed in NMAS Initiate file</p>	<p>identified on "Schedule A-1" to this Exhibit A are received and in the file.</p>
Program Management Services.	<p>1. Management oversight and administration by Contractor in overseeing, directing and supporting assigned work under this SOW.</p>	<p>1. Supervisor/Manager at a rate of \$35 per hour and Director/Executive, \$75 per hour</p> <ul style="list-style-type: none"> o Any amounts/hours exceeding below require prior NAHAC written approval <ul style="list-style-type: none"> 1. July, \$3,500 2. August-October, not to exceed a total of 20 Hours (not to exceed up to 15 hours for Supervisor/Manager, not to exceed 5 hours for Director/Executive) Hours will be tracked and a written report provided monthly.
Training	<p>1. Coordinate the training and change management for all program and term sheet changes.</p>	<p>1. Training session of \$1,500 for current changes or system change, up to 12 hours of training, including manager and staff time.</p>