



NAHAC Servicer Webinar

April 24, 2018

10:00am – 11:30am Pacific Time

Webinar Information



Please join the meeting from your computer, tablet or smartphone.

<https://global.gotomeeting.com/join/488585397>

You can also dial in using your phone.

United States: +1 (669) 224-3412

Access Code: 488-585-397



Agenda



- **Welcome**
- **NVHHF Update**
- **Down Payment Assistance (DPA) Program**
- **NAHAC Servicer Secure File Transfer Protocol (SFTP) Site**
- **Common Data File (CDF) Records**



NVHHF Update



- **Program Performance**
- **Marketing**
- **Co-Branding**

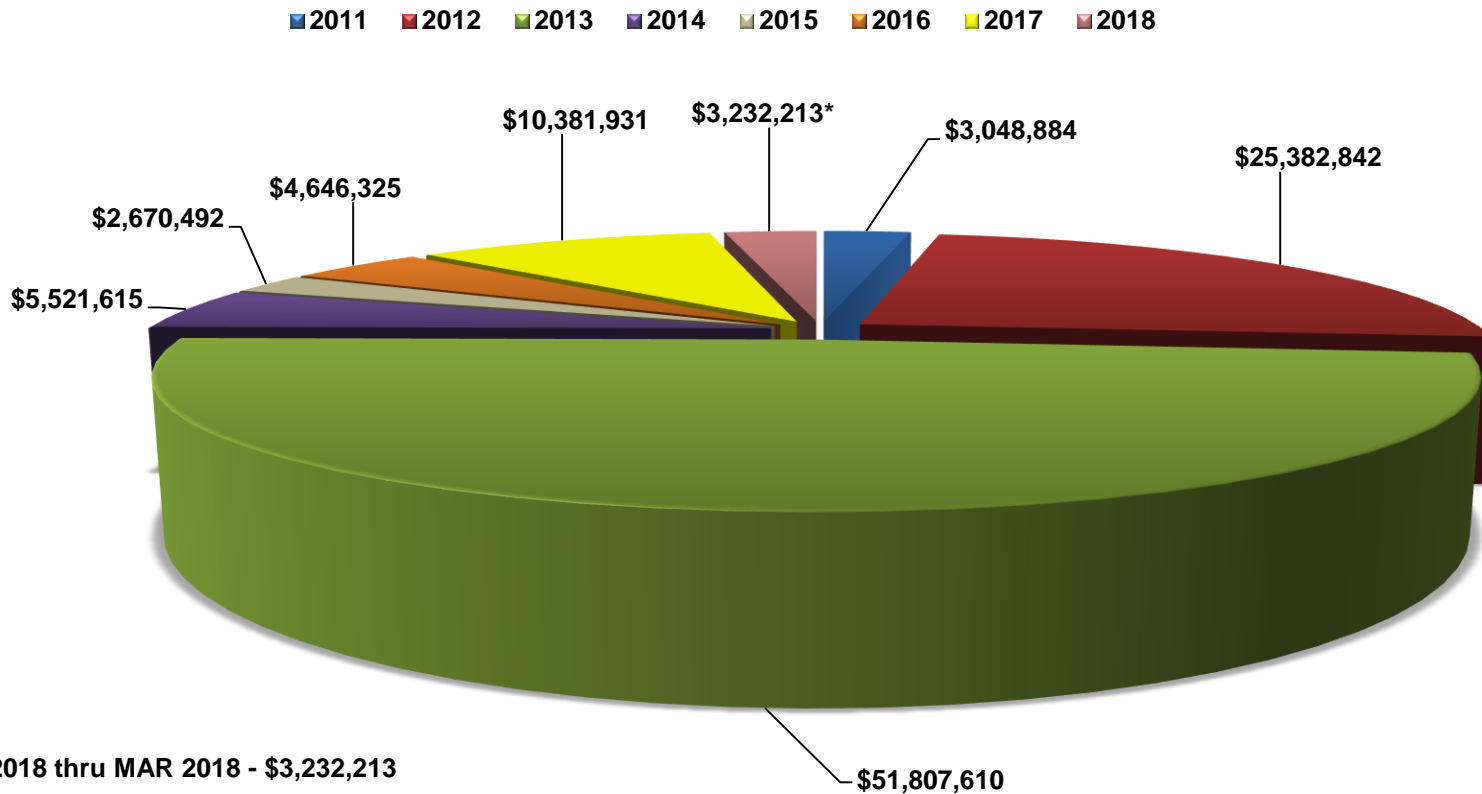


Total Funds Disbursed



Total Disbursed to Date: \$106,691,912 (through March 31, 2018)

Total Remaining: \$64,308,062 (available until funds are exhausted or through program end – December 2020, whichever occurs first)

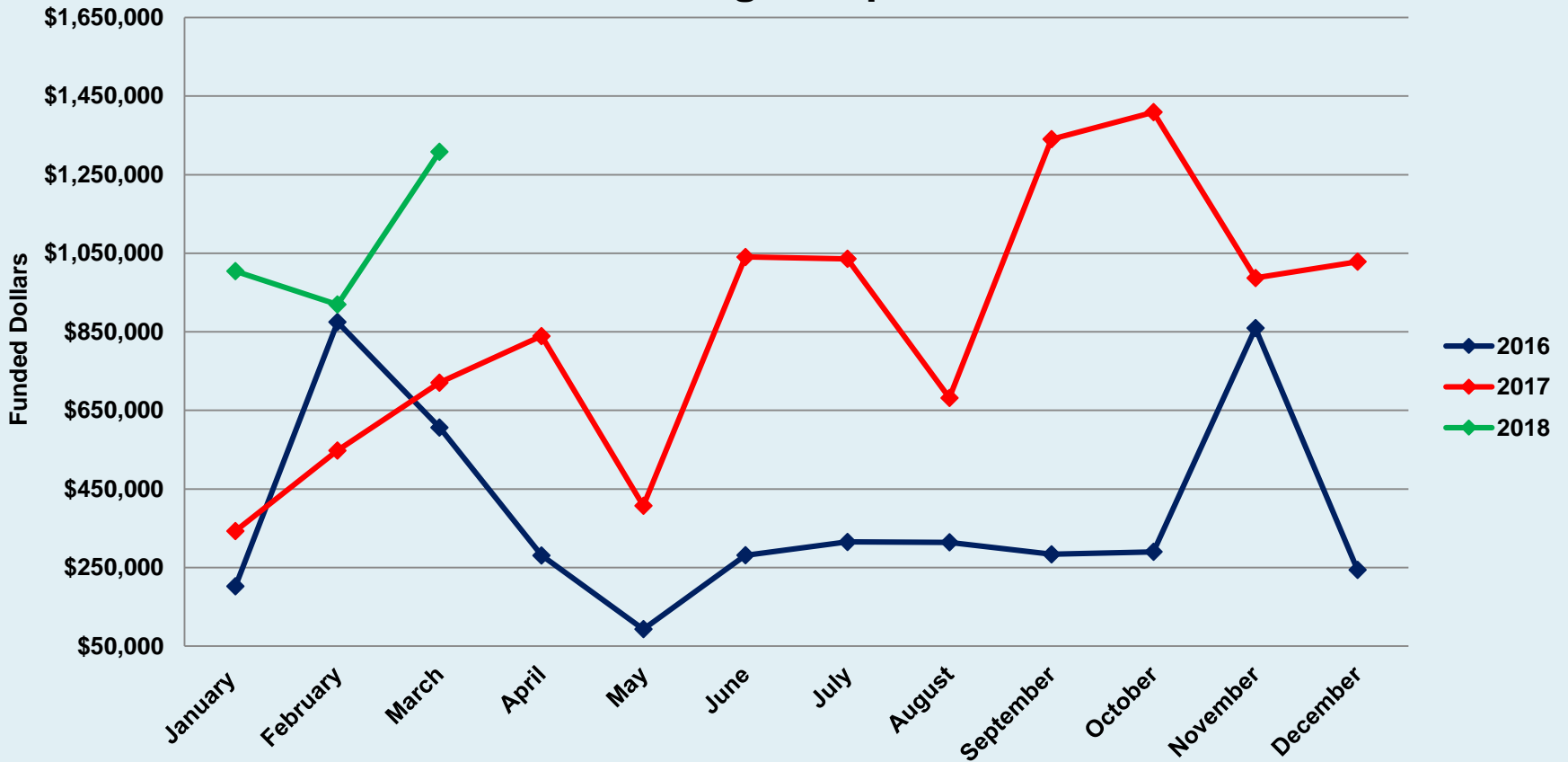


*JAN 2018 thru MAR 2018 - \$3,232,213

Funding: 2016-2018



Funding Comparison



Current Programs



- **Unemployment Mortgage Assistance Program (UMAP)**
- **Mortgage Reinstatement Assistance Program (MRAP)**
- **Principal Reduction Program (PRP)**
- **Second Mortgage Reduction Program (SMRP)**



Down Payment Assistance (DPA) Program – Effective **April 23, 2018**



- **Assistance Amount – 10% Purchase price, up to \$20,000**
- **Income Limit - \$98,500**
- **Purchase Price Limit - \$400,000**
- **Eligible Loans – 30 year fixed rate with FHA, VA, USDA-RD, Fannie Mae Preferred loan type**
- **Available to select ZIP Codes – Refer to Program Guidelines**
- **Reservations and Program Guidelines will be available through eHousingPlus portal under Home Is Possible Program**



Servicer Secure File Transfer Protocol (SFTP) Site



- **NAHAC's Servicer SFTP Site overview**
- **Obtaining a password**
- **Accessing the SFTP Site**
- **SFTP Site settings**
- **SFTP Site navigation**
- **Uploading files**
- **Downloading files**



Common Data File (CDF) Records



- **Introduction**

- **NAHAC internal CDF process**
 - **All manual – issuing and receiving**
 - **Final process, if approved**
 - ❖ **Issuing “A” and “B” records**
 - ❖ **Receiving “P” and “F” records in a timely manner**



Common Data File (CDF) Records - continued



- **Obstacles**
 - **Missing information on returned CDF**
 - ❖ **Taxes and Insurance**
 - ❖ **Deferred Balances**
 - ❖ **Active Bankruptcy**
 - ❖ **Good Thru Date**
 - ❖ **Correct PITIA**
 - **Turnaround time**



Common Data File (CDF) Records - continued



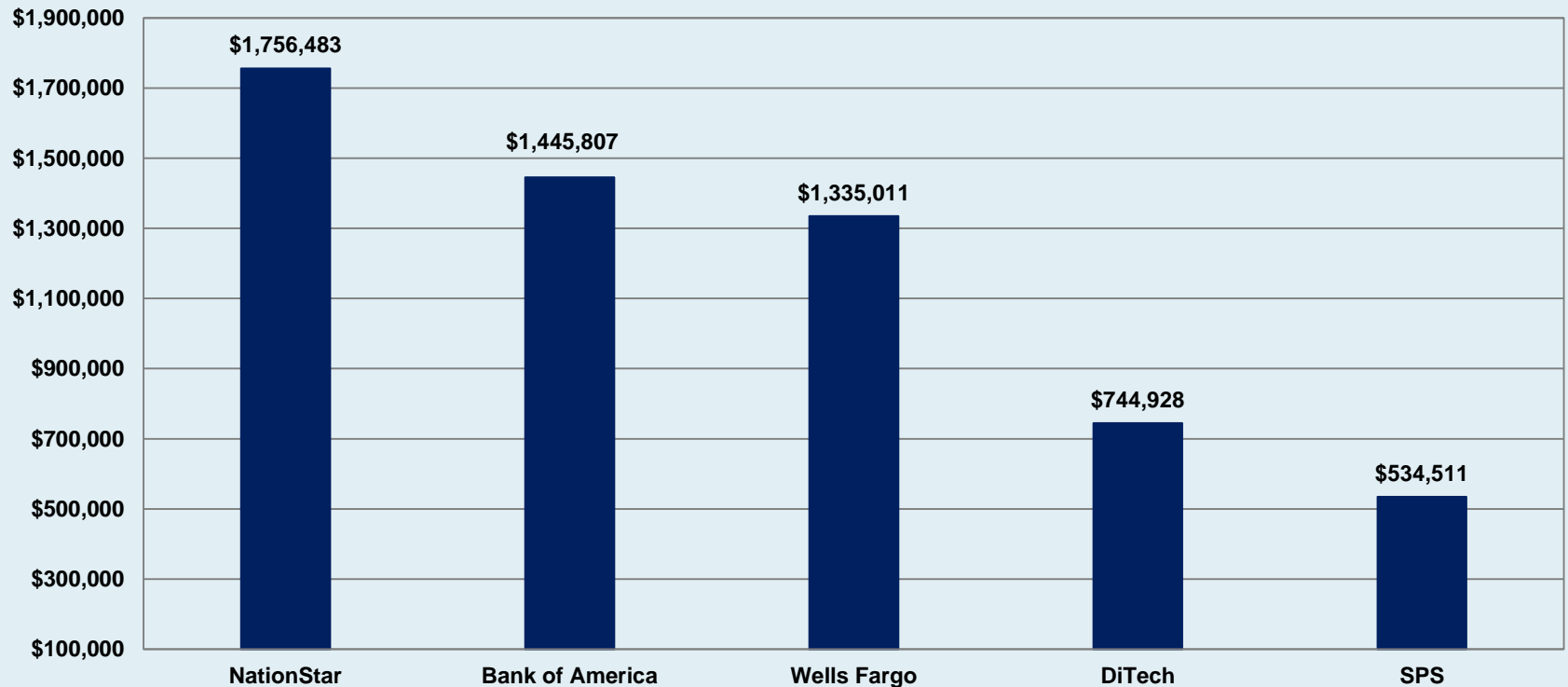
- **Information requested by NAHAC and reason for request**
 - **Modifications**
 - **Statements**
 - **Past Due amounts**
 - **HUD Partial Claims, etc.**
 - **Payment History (when mortgage is not showing on credit report)**
- **Questions**



Servicer Scorecard



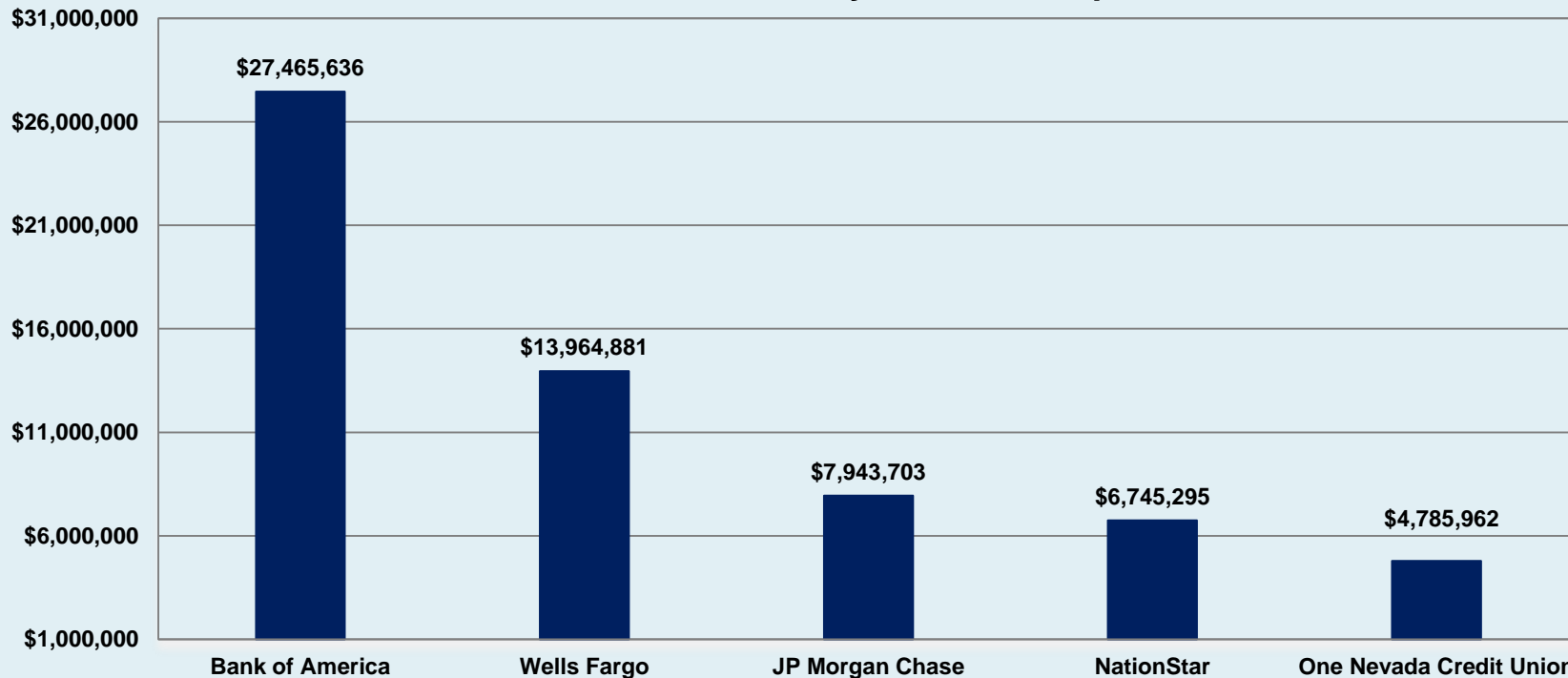
2017 Funds by Servicer – Top 5



Servicer Scorecard



2010-2017 Funds by Servicer - Top 5



Q & A



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