

AMENDMENT TO SERVICE AGREEMENT

This Amendment to the Service Agreement (the "Amendment") is entered into this 22nd day of June, 2018, by and between Homeowner Toolbox, Inc. d/b/a/ CounselorDirect ("CounselorDirect"), with its principal office located at 540 Wald, Irvine CA 92618, and Florida Housing Finance Corporation ("Client" or "FHFC"), with its principal office located at 227 N. Bronough Street, Suite 5000, Tallahassee, FL 32301 (together the "Parties").

Recitals:

WHEREAS, CounselorDirect and FHFC entered into a Service Agreement (the "Agreement") dated as of July 20, 2010 concerning certain services, resources and rights CounselorDirect was to provide to FHFC regarding FHFC's Hardest Hit Fund ("HHF") program (the "Program"); and

WHEREAS, FHFC is preparing to close their Program and the Parties wish to modify certain sections of the Agreement that shall constitute as the complete agreement between the parties and supersedes any prior agreements, oral or written relating to its subject matter.

NOW THEREFORE, the Parties agree as follows:

1. Maintenance License Refund. In exchange for the cancelation of the existing Maintenance License for the remaining Maintenance Term, CounselorDirect shall credit Client for \$794,140.00.
2. Purchase Option. CounselorDirect shall grant Client an option to purchase the compiled software code for their HHFS (the "Software Code") for a one-time payment of \$1,200,000.00 (the "Purchase Option Fee"). Such Purchase Option Fee shall be due and payable upon execution of this Amendment.

If Client elects to exercise the Purchase Option, CounselorDirect shall grant Client a Site License and deliver a server that contains all the necessary specifications, operating systems and other software components necessary to operate the Software Code (as outlined in Exhibit A attached hereto). CounselorDirect shall load each of the client's HHF Portals and corresponding application data so that Client can access their Program Data following the termination of their program.

CounselorDirect shall continue to host existing software until installation is complete. Client shall have up to 24 months from the date of execution of this Amendment to complete the installation.


The purchase of the Software Code shall contain limited use provisions whereby Client would be unable to license or sell the Software Code to other parties or to utilize the Software Code for other programs not currently contemplated under this Agreement as outlined in the following terms and conditions:

- Under this Agreement, CounselorDirect hereby grants Client a non-exclusive and non-transferable copy of the HHFS Software Code and Clients HHF Portals to be used solely for FHFC's participation in the U.S. Treasury's Hardest Hit Fund.
 - Title, copyright, intellectual property rights and distribution rights of the Software remain exclusively with CounselorDirect.
 - The Software shall be loaded onto a server by CounselorDirect and delivered to Client. A single copy may be made for backup purposes only.
 - The Software may not be modified, reverse-engineered, or de-compiled in any manner through current or future available technologies.
3. Relationship to Service Agreement. All terms, conditions, covenants and agreements contained in the Agreement and not amended by this Amendment remain in full force and effect.
4. Amount owed.

Software and Hardware Purchase	\$1,200,000.00
Maintenance License Refund	(\$794,140.00)
Total Owed	\$405,860.00

5. Effective Date. The Effective Date of this Amendment is June 22, 2018.

Florida Housing Finance Corporation

By: 
 Name: Hugh R. Brown
 Title: General Counsel
 Date: June 20, 2018

CounselorDirect


By: 
 Name: Jason S. Connolly
 Title: President
 Date: 6/22/18

Exhibit A: Purchase Option

	Purchase Option
Hardware & Setup	
Server Specification	
Dell PowerEdge T330 Server	Included
Processor	
Intel® Xeon® E3-1240 v5 3.5GHz, 8M cache, 4C/8T, turbo (80W)	Included
Memory DIMM Type and Speed	
2400MT/s UDIMMs	Included
Memory Capacity	
16GB (1x16GB) 2400MT/s DDR4 ECC UDIMM	Included
RAID Configuration	
RAID 1, S130	Included
RAID Controller	
S130, Software RAID (for Microsoft OS Only)	Included
Hard Drives and Solid State Drives	
(2) 4TB 7.2K RPM SATA 6Gbps 3.5in Hot-plug Hard Drive	Included
Operating System	
Windows Server® 2016, Standard, 16CORE, Factory Installed	Included
OS Media Kits	
Windows Server® 2016, Standard, 16CORE, Media Kit	Included
MS SQL License	
Microsoft SQL Server 2008 R2 Standard 5 Client License	Included
<p>All the sites listed below along with their corresponding databases will be loaded onto the server. Each site will have a quick link located on the desktop for easy access.</p>	
HHF PROCESSING MODULE (currently hosted at https://www.flhardesthithelp.org/)	
Access Existing Applications, File Notes, File Attachments & Comm Logs	Included
Transfer of all applications and corresponding file attachments (currently 1,141.64 GB)	Included
UNDERWRITING MODULE (currently hosted at https://uw.flhardesthithelp.org/)	
Access Existing Applications, File Notes, File Attachments & Comm Logs	Included
Transfer of all applications and corresponding file attachments (currently 865.25 GB)	Included
HHF REPORTING MODULE (currently hosted at https://www.flhardesthithelp.org/hhf_reports)	
Access all existing reports and exports related to HHF and UW sites above	Included
PR PROCESSING MODULE (currently hosted at https://www.principalreductionflhhf.org/)	
Access Existing Applications, File Notes, File Attachments & Comm Logs	Included
Transfer of all applications and corresponding file attachments (currently 280.07 GB)	Included
PR UNDERWRITING MODULE (currently hosted at https://uw.principalreductionflhhf.org/)	
Access Existing Applications, File Notes, File Attachments & Comm Logs	Included
Transfer of all applications and corresponding file attachments (currently 194.04 GB)	Included
PR REPORTING MODULE (currently hosted at https://www.principalreductionflhhf.org/hhf_reports)	
Access all existing reports and exports related to HHF and UW sites above	Included



CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida HHF Program Enhancements	PR 006

Date Created:	December 18, 2017
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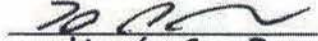
Purpose
This SOW provides the initial estimate for enhancing the Florida HHF PR Program website.
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF PR website: <ul style="list-style-type: none"> 1. Create Static Homepage. Price: \$3,000.00 2. Disable Start Now page and control buttons. Price: \$3,000.00 3. Restrict Login Access and create new URL for the login page. Price: \$3,000.00 4. Query and Mass email: Price: \$3,500.00


Cost	Start	End
\$12,500.00	Upon Execution of SOW	Approximately 8-10 weeks after payment is received

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE AGENCY HAVE EXECUTED THIS SOW.

FLORIDA HOUSING FINANCE AGENCY

COUNSELORDIRECT

By: 
Print Name: Hugh R. Brown
Title: General Counsel
Date: 12-20-17

By: 
Print Name: Jason Connolly
Title: President
Date: 12/20/2017

Choose Lender: *

If your lender is not listed, [click here](#)

Property County: *

Referral Code:

Email Address:

Verify Email Address:

Password: *

Password must be between 7 and 20 characters long, and contain at least 1 numeric character.

Verify Password: *

Security Code: *

The "Security Code" is a word or phrase to be used to help confirm the identity of the HHF Advisor who contacts you. Please remember your word/phrase, or write it down in a safe place; you should ask the advisor to repeat your Security Code upon first contact with you, either via phone or e-mail.

Confirmation Code: *

I agree to the [Terms of Service](#) *

safe place when complete your H online. Also, please only create one Password. If you back into your a Password" button homepage www.principalreductionflhhf.org your password Assigned HHF / resetting your password a new application

[Terms of Use](#) | [Privacy & Security](#)

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For questions, please call the Florida Hardest-Hit Fund Information Line at 1-(877) 863-5244.

3. Beginning 2/01/2018 the URL www.principalreductionflhhf.org will have the public ability for login removed. Counselor Direct will create a new URL that will provide Advisors and State Housing Associates the ability to login.

4. A query will be run to filter for all applicants that have a status of Ineligible or Withdrawn for No Contact after a certain date. A mass email will be sent to these applicants. FL Housing to provide the specifics of the query and content for the email to be sent.

SOWs #PR 004 and 005 were not executed.



CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida PR Program Enhancements	PR 003

Date Created: April 30, 2014


Purpose
This SOW provides the initial estimate for enhancing the Florida HHF PR Program website.
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF PR website:
<ol style="list-style-type: none"> 1. <u>Support 10,000 concurrent users</u> – CounselorDirect will configure the system to support 10,000 concurrent connections to the site. Anyone in excess of 10,000 will be redirected to a static landing page informing them that the site has currently reached its maximum number of users and to try back later. Price: \$16,500.00

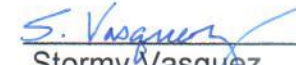
Cost	Start	End
\$16,500.00	Upon Execution of SOW	May 15, 2014

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE AGENCY HAVE EXECUTED THIS SOW.

FLORIDA HOUSING FINANCE AGENCY

COUNSELORDIRECT

By: 
 Print Name: Stephen P. Auger, Executive Director
 Title: _____
 Date: 5/7/14

By: 
 Print Name: Stormy Vasquez
 Title: Vice President
 Date: 05/08/2014



1. Additional hardware will be added to ensure a successful re-launch of the Florida PR Module on May 15, 2014 at 9 a.m. EST. To accommodate an anticipated increase in the number of PR Applicants on the CounselorDirect servers, additional hardware will be added to ensure that an increased amount of traffic will not cause site resources to fail.

Support 10,000 concurrent users – CounselorDirect will configure the system to support 10,000 concurrent connections to the site. Anyone in excess of 10,000 will be redirected to a static landing page informing them that the site has currently reached its maximum number of users and to try back later.

CounselorDirect expects to have the hardware infrastructure, as outlined in Exhibit A, to be in place for 90-days following the site Re-Launch. We will evaluate the system volume prior to making any reduction or scale back in hardware infrastructure.

Please see *Exhibit A: System Architecture*, *Exhibit B: Project Documentation* and *Exhibit C: Load Test Results* for further information.

Exhibit A: System Architecture

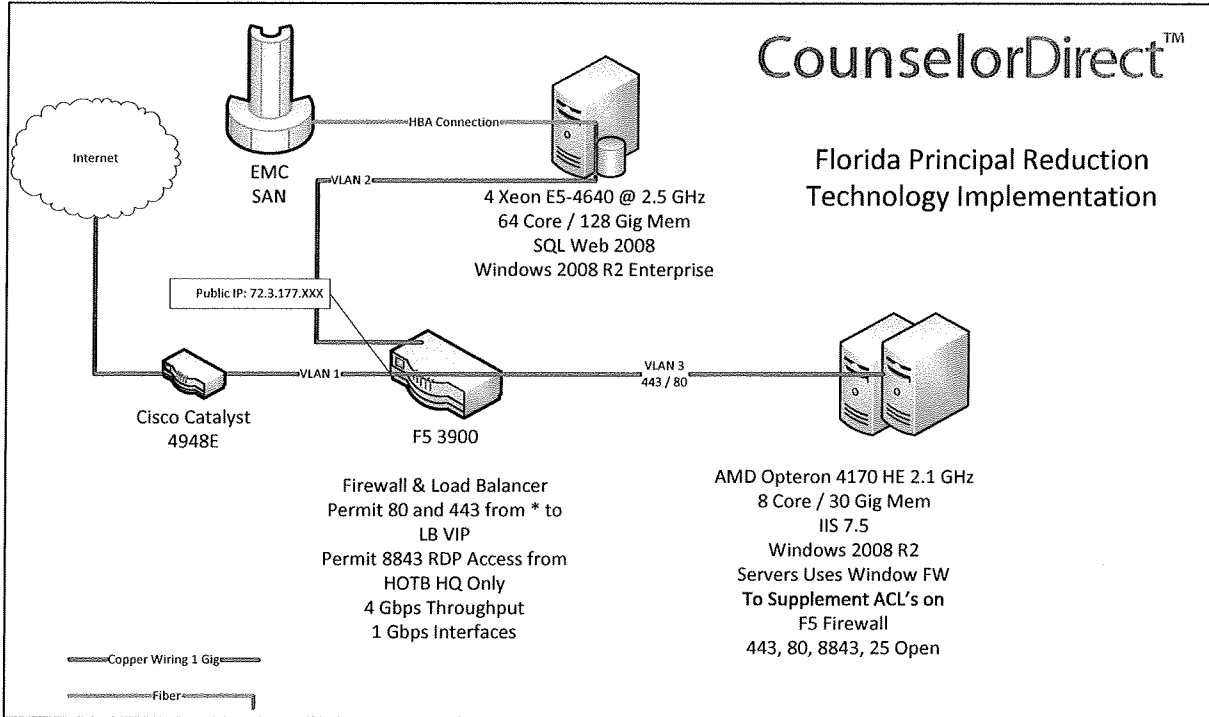




Exhibit B: Project Documentation

SSL Certs – SSL Certs are issued by Thawte SSL CA and is a Wildcard certificate. We have installed it on each of the individual servers, so SSL is maintained throughout the HTTPS session.

F5 Load Balancer Access – CounselorDirect does not have direct access to the F5 Load Balancer. Rackspace engineers have direct access to the device. There are some auto-rules that are generated when we setup new servers to allow certain access, but generally we work directly with Rackspace to manage that device.

Web Server NIC's – Each web server has 2 virtual NIC's. One provides connectivity to the Internet, the other backend connectivity for Rackspace management and backup. Each web server is virtual sitting on top of a hypervisor host. The hardware host itself has multiple Gigabit Ethernet connection into the switch to accommodate the network traffic from the virtual servers. Between the web servers (virtual) connecting to the Internet, we must traverse the interface of the F5 which is running at 1 Gigbit per second. Therefore, that single interface represents the largest bottleneck to traffic on the network. However, load testing has demonstrated that this bottleneck is not a problem for the planned load capacity.

DB4 Server RAID Configuration – Partition C RAID 1, Partition D RAID 1, Partition S (SAN) RAID 10. OS on partition C, Log files on Partition D, DB Data on Partition S.

DB4 Backup Schedule – DB does a full back-up on Friday morning at 00:01 AM CT and then Differential Backups every other night of the week. This will be the schedule during launch, too. There should be minimal activity in Florida from 11 PM to 1 or 2 AM Florida time.

IIS Log Configuration – New IIS W3C Logs are generated daily. They are not overwritten.

IIS Application Pools – There is one application pool per website instance. So the FL PR site has one application pool. The FL PR UW site has a separate application pool.

F5 Ports – The F5 has four network ports on it. Each port supports 1 Gigabit of throughput. All the web servers connect through one of these ports via a switched Gigabit network.

SAN Configuration – The storage area network is an EMC VMax Disk Array. It is running at the Rackspace Gold Level which means it is using 15k RPM SAS disks in a RAID 10 configuration. The database server is connected to the SAN via redundant 8 Gbps HBA cables.



Exhibit C: Load Test Results

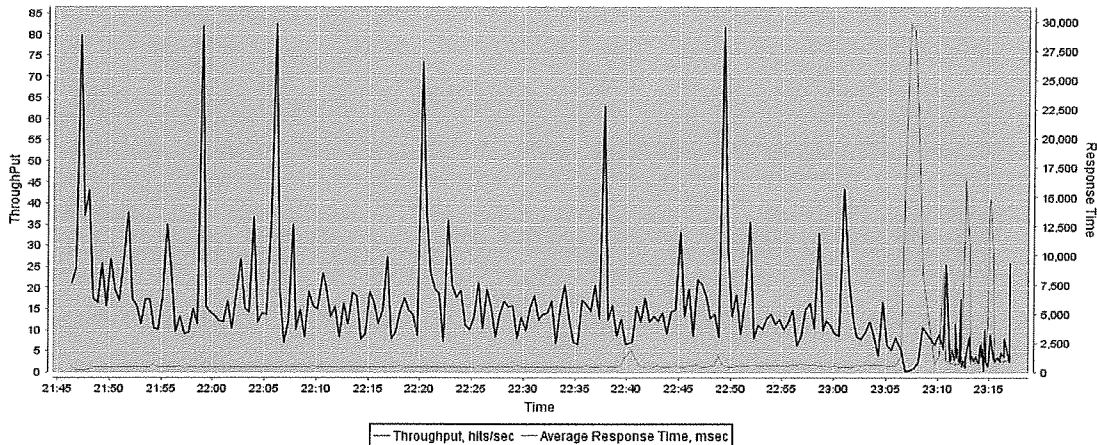
CounselorDirect executed a series of load tests against the planned environment to determine the peak load capability of the setup.

The test scenario leveraged 2 servers running at a Rackspace datacenter generating 10,000 concurrent user sessions. Each user session consisted of executing a series of steps that started with landing on the home page of the website and continued through with the entire registration process except for printing the package of information the consumer had submitted. Our testing assumed it would take the average person fifteen minutes to step through all the screens and assumed that same amount of time was spent on each screen.

We ran this 10,000 load scenario against the planned Day 1 environment of 2 - 30 Gig Memory web servers with an 8 core processor on each server. Additionally, we also ran individual tests against single server instances ranging from a 2 core – 4 gig memory web server to the 8 core – 30 gig memory web server.

Our results demonstrated that using the 15 minute process load of stepping through the items identified above we could sustain just over 2,000 users on the smallest 2 core – 4 gig memory server. Meanwhile, when scaling up to the 8 core – 30 gig memory server we could achieve over 7,000 concurrent users with ease.

This chart shows the response time (in blue) of one of the load generation servers throughout the load test against the 8 core – 30 gig host. At the tail end, one can observe that response time slowed down as we approached 10,000 concurrent users on the host (well in excess of our goal).



During our full 10,000 user load test we found that sufficient bandwidth existed to accommodate the network load in all network segments for the 10,000 concurrent user requirement. The eventual bottleneck on the network bandwidth, in this scenario, will be between the cloud Web Servers and the Database server.

To distribute the web request load evenly, we will be using Least Connection routing for new sessions, but maintaining sticky session IP configuration on the Load balancer such that visitors will maintain a session with a single web server throughout their visit.



CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida HHF Program Enhancements	PR 002

Date Created: Revised: June 17, 2014

Purpose

This SOW provides the initial estimate for enhancing the Florida HHF PR Program website.

Description of Enhancements

CounselorDirect shall make the following enhancements to the Florida HHF PR website:

1. Add fields for W-record, Column CX to HHF Intake Page. **Price: \$1,850.00**
2. Addition of New Billing Milestone for Ineligible Billing worth \$35.00. **Price: \$2,150.00**
3. Create New CDF Upload to support Excel File format with no data validation. **Price: \$8,200.00**
4. Add fields for the F-record (all required) to the HHF Intake Page. **Price: \$5,100.00**
5. Add new field for "Deferred Balance" (Uploaded with V or Y records) in the Program Entry and Program Impact sections of the HHF Intake Page. **Price: \$1,450.00**
6. Add new fields for "UPB Post Assistance" and "PITI Payment Post Assistance" (Uploaded with F records) in the Program Impact Section of the HHF Intake Page. **Price: \$1,450.00**

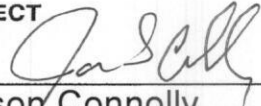
Cost	Start	End
\$20,200.00	Upon Execution of SOW	Within 8 Weeks of Payment

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE AGENCY HAVE EXECUTED THIS SOW.

FLORIDA HOUSING FINANCE AGENCY

By: _____
 Print Name: _____
 Title: _____
 Date: 6/27/14

COUNSELORDIRECT

By: 
 Print Name: Jason Connolly
 Title: President
 Date: 06/30/2014



CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida HHF Program Enhancements	PR 001

Date Created:	August 12, 2013
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Purpose
This SOW provides the initial estimate for launching the Florida HHF PR Program website.
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF PR Program infrastructure: <ol style="list-style-type: none"> 1. <u>Limit the number of concurrent users to 50,000</u> – CounselorDirect will configure the load balancer to only allow 50,000 concurrent connections to the site. Anyone in excess of 50,000 will be redirected to a static landing page informing them that the site has currently reached its maximum number of users and to try back later. 2. <u>Turn off the application process with a database trigger</u> – CounselorDirect will change the Start Now page instantaneously across all web servers by setting a trigger at the database level. Once changed, every web server will automatically update. This shut down process will be manual once the System has reached 25,000 records. 3. <u>Turn off the ability to generate the intake package at PDF1</u> – CounselorDirect will disable the print PDF function for the program launch. This functionality will be turned back on once the system returns to normal volume levels. This is expected to be within the first five (5) days of the launch.

Cost	Start	End
\$75,000.00	Upon Payment Receipt	Soft Launch (no applications) – September 20, 2013 Full Launch (live applications) – September 25, 2013 9:00am Eastern Standard Time

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION AUTHORITY HAVE EXECUTED THIS SOW.

FLORIDA HOUSING FINANCE CORPORATION

COUNSELORDIRECT

By: _____
 Print Name: Stephen P. Auger
 Title: Executive Director
 Date: 9/11/13

By: _____
 Print Name: JASON CONNOLLY
 Title: PRESIDENT
 Date: 9/12/2013



1. Limit the number of concurrent users to 50,000 – CounselorDirect will configure the load balancer to only allow 50,000 concurrent connections to the site. Anyone in excess of 50,000 will be redirected to a static landing page informing them that the site has currently reached its maximum number of users and to try back later.
2. Turn off the application process with a database trigger – CounselorDirect will change the Start Now page instantaneously across all web servers by setting a trigger at the database level. Once changed, every web server will automatically update. This shut down process will be manual once the System has reached 25,000 records.
3. Turn off the ability to generate the intake package at PDF1 – CounselorDirect will disable the print PDF function for the program launch. This functionality will be turned back on once the system returns to normal volume levels. This is expected to be within the first five (5) days of the launch.

CounselorDirect expects to have the hardware infrastructure, as outlined in Exhibit A, to be in place for 90-days following the Soft Launch. We will evaluate the system volume prior to making any reduction or scale back in hardware infrastructure.

Please see *Exhibit A: System Architecture*, *Exhibit B: Project Documentation* and *Exhibit C: Load Test Results* for further information.

CounselorDirect™

Exhibit A: System Architecture

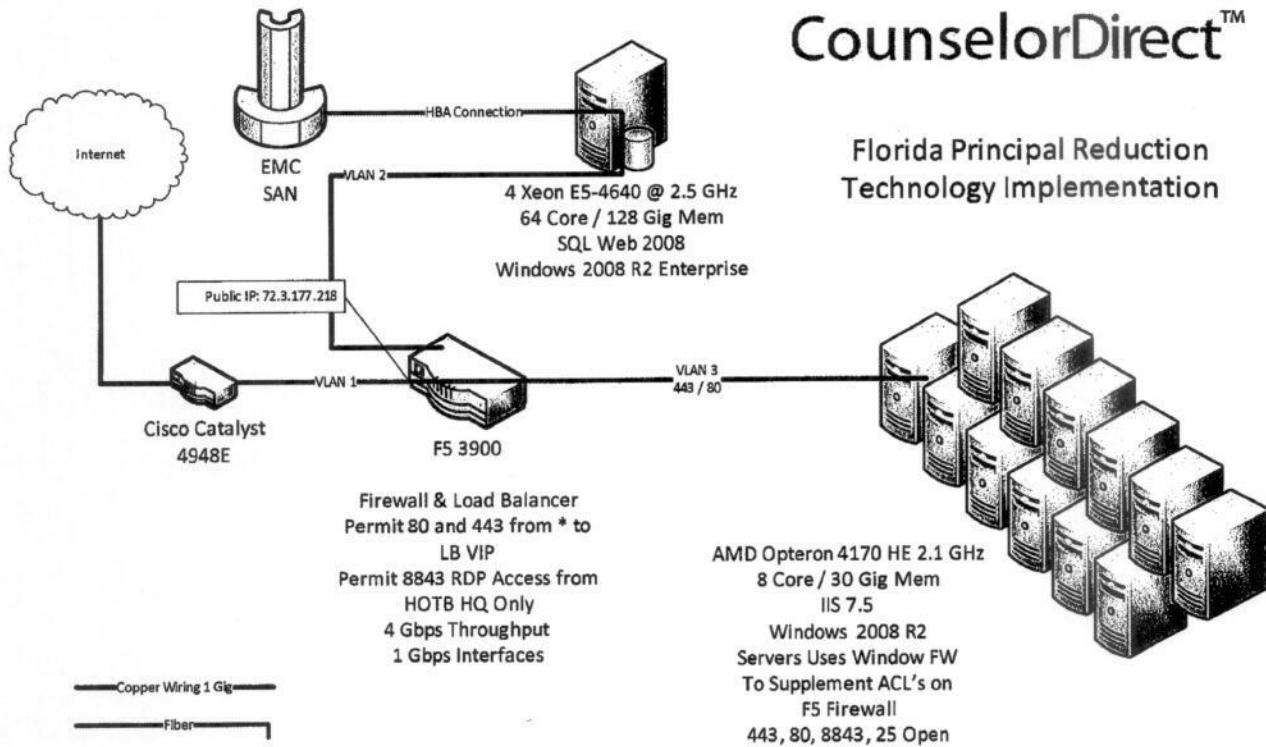




Exhibit B: Project Documentation

SSL Certs – SSL Certs are issued by Thawte SSL CA and is a Wildcard certificate. We have installed it on each of the individual servers, so SSL is maintained throughout the HTTPS session.

F5 Load Balancer Access – CounselorDirect does not have direct access to the F5 Load Balancer. Rackspace engineers have direct access to the device. There are some auto-rules that are generated when we setup new servers to allow certain access, but generally we work directly with Rackspace to manage that device.

Web Server NIC's – Each web server has 2 virtual NIC's. One provides connectivity to the Internet, the other backend connectivity for Rackspace management and backup. Each web server is virtual sitting on top of a hypervisor host. The hardware host itself has multiple Gigabit Ethernet connection into the switch to accommodate the network traffic from the virtual servers. Between the web servers (virtual) connecting to the Internet, we must traverse the interface of the F5 which is running at 1 Gigbit per second. Therefore, that single interface represents the largest bottleneck to traffic on the network. However, load testing has demonstrated that this bottleneck is not a problem for the planned load capacity.

DB4 Server RAID Configuration – Partition C RAID 1, Partition D RAID 1, Partition S (SAN) RAID 10. OS on partition C, Log files on Partition D, DB Data on Partition S.

DB4 Backup Schedule – DB does a full back-up on Friday morning at 00:01 AM CT and then Differential Backups every other night of the week. This will be the schedule during launch, too. There should be minimal activity in Florida from 11 PM to 1 or 2 AM Florida time.

IIS Log Configuration – New IIS W3C Logs are generated daily. They are not overwritten.

IIS Application Pools – There is one application pool per website instance. So the FL PR site has one application pool. The FL PR UW site has a separate application pool.

Geo-Blocking – The F5 can support geo-blocking of China and Syria. However, Rackspace does not recommend this implementation as it can create heavy load on the ACL enforcement device and that can hurt throughput.

F5 Ports – The F5 has four network ports on it. Each port supports 1 Gigabit of throughput. All the web servers connect through one of these ports via a switched Gigabit network.

SAN Configuration – The storage area network is an EMC VMax Disk Array. It is running at the Rackspace Gold Level which means it is using 15k RPM SAS disks in a RAID 10 configuration. The database server is connected to the SAN via redundant 8 Gbps HBA cables.



Exhibit C: Load Test Results

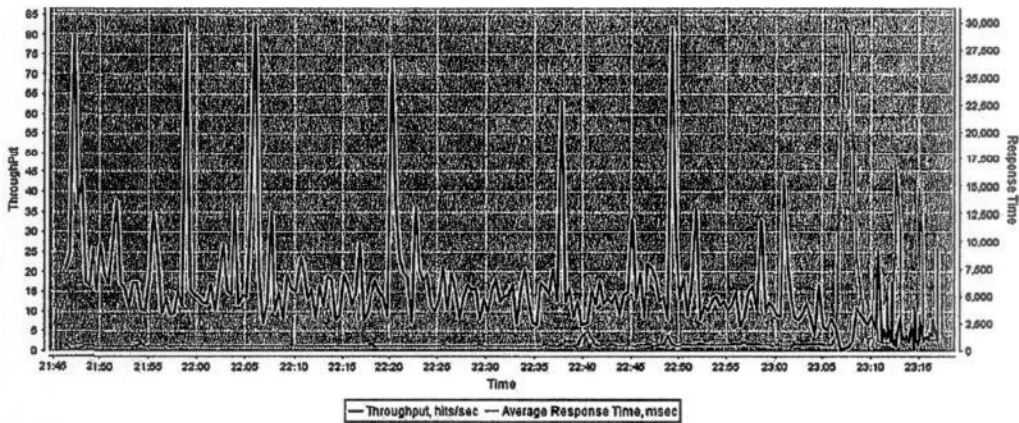
CounselorDirect executed a series of load tests against the planned environment to determine the peak load capability of the setup.

The test scenario leveraged 12 servers running at a Rackspace datacenter generating 50,000 concurrent user sessions. Each user session consisted of executing a series of steps that started with landing on the home page of the website and continued through with the entire registration process except for printing the package of information the consumer had submitted. Our testing assumed it would take the average person fifteen minutes to step through all the screens and assumed that same amount of time was spent on each screen.

We ran this 50,000 load scenario against the planned Day 1 environment of 12 - 30 Gig Memory web servers with an 8 core processor on each server. Additionally, we also ran individual tests against single server instances ranging from a 2 core - 4 gig memory web server to the 8 core - 30 gig memory web server.

Our results demonstrated that using the 15 minute process load of stepping through the items identified above we could sustain just over 2,000 users on the smallest 2 core - 4 gig memory server. Meanwhile, when scaling up to the 8 core - 30 gig memory server we could achieve over 7,000 concurrent users with ease.

This chart shows the response time (in blue) of one of the load generation servers throughout the load test against the 8 core - 30 gig host. At the tail end, one can observe that response time slowed down as we approached 10,000 concurrent users on the host (well in excess of our goal).



During our full 50,000 user load test we found that sufficient bandwidth existed to accommodate the network load in all network segments for the 50,000 concurrent user requirement. The eventual bottleneck on the network bandwidth, in this scenario, will be between the cloud Web Servers and the Database server.

To distribute the web request load evenly, we will be using Least Connection routing for new sessions, but maintaining sticky session IP configuration on the Load balancer such that visitors will maintain a session with a single web server throughout their visit.



CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida HHF Program Enhancements	033

Date Created: December 18, 2017
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Purpose
This SOW provides the initial estimate for enhancing the Florida HHF Program website.
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida UMPAL/MLRP HHF website: <ul style="list-style-type: none"> 1. Create Static Homepage. Price: \$3,000.00 2. Disable Start Now page and Control buttons. Price: \$3,000.00 3. Restrict Login Access and create new URL for the login page. Price: \$3,000.00 4. Query and Mass email: Price: \$3,500.00

Cost	Start	End
\$12,500.00	Upon Execution of SOW	Approximately 8-10 weeks after payment is received.

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

FLORIDA HOUSING FINANCE CORPORATION

COUNSELORDIRECT

By: 
 Print Name: Hugh R. Brown
 Title: General Counsel
 Date: 12-20-17

By: 
 Print Name: Jason Connolly
 Title: President
 Date: 12/20/2017

1. Beginning 2/01/2018 www.flhardesthithelp.org will be a static page with the Email, Password, Login User Control Button and Forgot Password link and Start Now Graphic removed.



FLORIDA HARDEST-HIT

Thank you for visiting the official Florida Hardest-Hit Fund (HHF) Website!

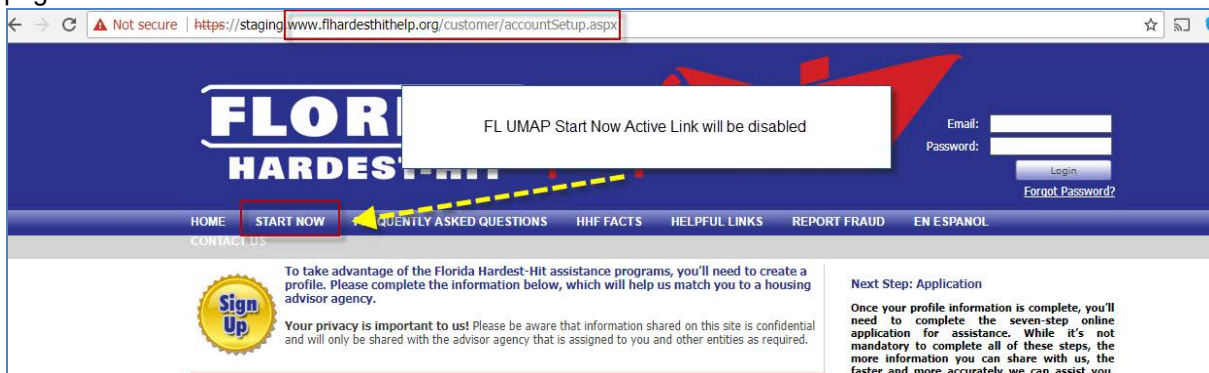
ATTENTION HOMEOWNERS IMPORTANT PROGRAM UPDATE

Applications for Florida Hardest-Hit Fund Programs has closed. If you are already in the application process, please contact your assigned advisor for additional information. If you need further assistance please call the toll-free HHF Information Line at 1-877-863-5244.
Thank you.

To report allegations of waste, fraud, abuse, misconduct or other misconduct abuses, you may file a complaint by clicking the link below.

Make this a button or hyperlink below the text above:
<https://apps.floridahousing.org/StandAlone/OIGFWAForm/>

2. Beginning 2/01/2018 Counselor Direct will remove the Start Now active header and the Continue and Cancel user control buttons will be disabled on the www.flhardesthithelp.org/customer/accountSetup.aspx page



Not secure | <https://staging.www.flhardesthithelp.org/customer/accountSetup.aspx>

FLORIDA HARDEST-HIT

FL UMAP Start Now Active Link will be disabled

Email:
Password:
Login
Forgot Password?

HOME **START NOW** FREQUENTLY ASKED QUESTIONS HHF FACTS HELPFUL LINKS REPORT FRAUD EN ESPAÑOL

Sign Up

To take advantage of the Florida Hardest-Hit assistance programs, you'll need to create a profile. Please complete the information below, which will help us match you to a housing advisor agency.

Your privacy is important to us! Please be aware that information shared on this site is confidential and will only be shared with the advisor agency that is assigned to you and other entities as required.

Next Step: Application

Once your profile information is complete, you'll need to complete the seven-step online application for assistance. While it's not mandatory to complete all of these steps, the more information you can share with us, the faster and more accurately we can assist you.

Not secure | <https://staging.www.flhardesthithelp.org/customer/accountSetup.aspx>

an eligibility determination, you do not need to start a new application. To see if you qualify for assistance under the revised eligibility requirements or to see if you are eligible to receive extended program benefits, **CONTACT YOUR PREVIOUSLY ASSIGNED ADVISOR AGENCY** to update your information and have your application re-evaluated to determine if you qualify.

If you are having problems getting back to your original application for any reason, click the "Contact Us" tab at the top of this webpage and send us an email, or call the toll-free HHF Information Line at 1-(877) 863-5244; we will ensure you are assisted as soon as possible

FL UMAP Account Setup.aspx Continue and Cancel user control buttons will be removed or disabled

First Name: _____
 Last Name: _____
 Phone: _____

Choose Lender:
If your lender is not listed, [click here](#)

Property County: *
 Referral Code:

Email Address: * [Don't have E-Mail?](#)
 Verify Email Address: *
Password must be between 7 and 20 characters long, and contain at least 1 numeric character.

Password: *
 Verify Password: *

Security Code: *

[Reload Confirmation Code](#)

Confirmation Code: *

I agree to the [Terms of Service](#) *

ATTENTION HOMEOWNERS: The email address you use in your account is your "Username" and should be a safe place where you can receive mail. Please log into your account and update your email address. You must complete your Hardship Letter online. Also, please only create one (1) account. Do not create more than one account. If you are back into your account, please click the "Password" button on the account homepage at www.flhardesthithelp.org to have your password reset. Assigned HHF Advisors will be resetting your password for a new application.

Online Application process:
 Step 1: Homeowner information
 Step 2: Contact information
 Step 3: Property information
 Step 4: Lender information
 Step 5: Financial Worksheet
 Step 6: Hardship Letter
 Step 7: Other Required Documents

3. Beginning 2/01/2018 the URL www.flhardesthithelp.org will have the public ability for login removed. Counselor Direct will create a new URL that will provide Advisors and State Housing Associates the ability to login.

4. A query will be run to filter for all applicants that have a status of Ineligible or Withdrawn for No Contact after a certain date. A mass email will be sent to these applicants. FL Housing will provide the specifics of the query and content for the email to be sent.

SOW #32 was not executed.



CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida HHF Program Enhancements	031

Date Created: April 27, 20167


Purpose
This SOW provides the initial estimate for enhancing the Florida HHF Program website.
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida UMPAL/MLRP HHF website:
1. Q1 2017 QPR Template changes

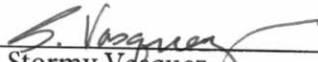
Cost	Start	End
\$2,295.00	Upon Execution of SOW	Approximately 8-10 weeks after payment is received.

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

FLORIDA HOUSING FINANCE CORPORATION

COUNSELORDIRECT

By: 
 Print Name: Hugh R. Brown
 Title: General Counsel
 Date: 4-28-17

By: 
 Print Name: Stormy Vasquez
 Title: Vice President
 Date: 05/02/2017



1. Q1 2017 QPR Template changes – CounselorDirect will add the highlighted additions to the new Florida HHF Treasury Reports. See Exhibit A.

EXHIBIT A

Florida			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
1	Unique Borrower Count		
2	Number of Unique Borrowers Receiving Assistance		
3	Number of Unique Borrowers Denied Assistance		
4	Number of Unique Borrowers Withdrawn from Program		
5	Number of Unique Borrowers in Process	N/A	
6	Total Number of Unique Borrower Applicants	N/A	
7	Program Expenditures (\$)		
8	Total Assistance Provided to Date		
9	Total Spent on Administrative Support, Outreach, and Counseling		
10	Geographic Breakdown (by county)		
11	Alachua		
12	Baker		
13	Bay		
14	Bradford		
15	Brevard		
16	Broward		
17	Calhoun		
18	Charlotte		
19	Citrus		
20	Clay		
21	Collier		
22	Columbia		
23	DeSoto		
24	Dixie		
25	Duval		
26	Escambia		
27	Flagler		
28	Franklin		
29	Gadsden		
30	Gilchrist		
31	Glades		
32	Gulf		
33	Hamilton		
34	Hardee		
35	Hendry		
36	Hernando		
37	Highlands		
38	Hillsborough		
39	Holmes		
40	Indian River		
41	Jackson		
42	Jefferson		
43	Lafayette		
44	Lake		
45	Lee		
46	Leon		
47	Levy		

EXHIBIT A

Florida			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
48	Liberty		
49	Madison		
50	Manatee		
51	Marion		
52	Martin		
53	Miami-Dade		
54	Monroe		
55	Nassau		
56	Okaloosa		
57	Okeechobee		
58	Orange		
59	Osceola		
60	Palm Beach		
61	Pasco		
62	Pinellas		
63	Polk		
64	Putnam		
65	Santa Rosa		
66	Sarasota		
67	Seminole		
68	St. Johns		
69	St. Lucie		
70	Sumter		
71	Suwannee		
72	Taylor		
73	Union		
74	Volusia		
75	Wakulla		
76	Walton		
77	Washington		
78	Home Mortgage Disclosure Act (HMDA)		
79	<i>Borrower</i>		
80	Race		
81	American Indian or Alaskan Native		
82	Asian		
83	Black or African American		
84	Native Hawaiian or other Pacific Islander		
85	White		
86	Information not provided by borrower		
87	Ethnicity		
88	Hispanic or Latino		
89	Not Hispanic or Latino		
90	Information not provided by borrower		
91	Sex		
92	Male		
93	Female		
94	Information not provided by borrower		
95	<i>Co-Borrower</i>		
96	Race		
97	American Indian or Alaskan Native		
98	Asian		
99	Black or African American		
100	Native Hawaiian or other Pacific Islander		
101	White		
102	Information not provided by borrower		
103	Ethnicity		
104	Hispanic or Latino		
105	Not Hispanic or Latino		
106	Information not provided by borrower		

EXHIBIT A

Florida			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
107	Sex		
108	Male		
109	Female		
110	Information not provided by borrower		
<p>Line 1 - Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.</p> <p>Line 2 - This does not include X number of borrowers receiving assistance under the Down Payment Assistance program. The total number of unique borrowers assisted including Down Payment Assistance is X QTD and X cumulative</p> <p>Line 3 Cumulative is less than the sum of previous quarter cumulative plus QTD because X declined applicants were reopened for eligibility review.</p> <p>Line 4 Cumulative is less than the sum of previous quarter cumulative plus QTD because X withdrawn applicants were reopened for eligibility review.</p> <p>Line 58,72,74, and 81, Cumulative for each county is less/greater than the sum of the previous quarter and QTD after using a Corelogic report to verify addresses, with zero change in the overall cumulative value (line 2).</p> <p>Line 95,97,100,101,104,105,113,117,121,124,129, and 147-151 Cumulative is less/greater than the sum of the previous quarter and QTD after reopening some applications to evaluate for additional funding.</p>			

EXHIBIT A

Florida			
HFA Performance Data Reporting- Program Performance Mortgage Loan Reinstatement Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance		
4	% of Total Number of Applications	N/A	
5	<i>Denied</i>		
6	Number of Borrowers Denied		
7	% of Total Number of Applications	N/A	
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn		
10	% of Total Number of Applications	N/A	
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	
13	% of Total Number of Applications	N/A	
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components		
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount		
20	Assistance Characteristics		
21	Assistance Provided to Date		
22	Other Characteristics		
23	<i>Current</i>		
24	Number		
25	%		
26	<i>Delinquent (30+)</i>		
27	Number		
28	%		
29	<i>Delinquent (60+)</i>		
30	Number		
31	%		
32	<i>Delinquent (90+)</i>		
33	Number		
34	%		
35	Borrower Income (\$)		
36	Above \$90,000		
37	\$70,000- \$89,000		
38	\$50,000- \$69,000		
39	Below \$50,000		
40	Hardship		
41	Unemployment		
42	Underemployment		
43	Divorce		
44	Medical Condition		
45	Death		
46	Other		

EXHIBIT A

Florida			
HFA Performance Data Reporting- Program Performance Mortgage Loan Reinstatement Program			
		QTD	Cumulative
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number		
52	%		
53	<i>Cancelled</i>		
54	Number		
55	%		
56	<i>Deed in Lieu</i>		
57	Number		
58	%		
59	<i>Short Sale</i>		
60	Number		
61	%		
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number		
65	%		
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number		
68	%		
69	<i>Reinstatement/Current/Payoff</i>		
70	Number		
71	%		
72	<i>Other - Borrower Still Owns Home</i>		
73	Number		
74	%		

EXHIBIT A

Florida		
HFA Performance Data Reporting- Program Performance Mortgage Loan Reinstatement Program		
	QTD	Cumulative
<p>Line 3 Cumulative is greater than the sum of previous quarter cumulative plus QTD because the servicer requested funds to be sent back on X previously funded applicant(s) that was/were later denied by the servicer.</p>		
<p>Line 6 Cumulative is less than the sum of previous quarter cumulative plus QTD because X previously denied applicants have been reopened for a new eligibility review</p>		
<p>Line 9 Cumulative is less than the sum of previous quarter cumulative plus QTD because X previously withdrawn applicants have been reopened for a new eligibility review</p>		
<p>Line 16 Cumulative is greater than the sum of previous quarter cumulative plus QTD because X applicants were funded in other programs.</p>		
<p>Line 44 Cumulative is less than the sum of previous quarter cumulative plus QTD because X applications were reopened after experiencing a new hardship.</p>		
<p>Line 47 Cumulative is greater than the sum of previous quarter cumulative plus QTD because X applications were reopened due to a new hardship. Additionally, the servicer requested funds to be returned on X applications after objection.</p>		
<p>Line 50 Cumulative is less than the sum of previous quarter cumulative plus QTD because X previously closed out files were reclassified based upon guidance provided by Treasury clarifying close out parameters for DIL, foreclosure or short sale, and/or the files were reopened to make additional funding.</p>		

EXHIBIT A

Florida			
HFA Performance Data Reporting- Program Performance Modification Enabling Pilot Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance		
4	% of Total Number of Applications	N/A	
5	<i>Denied</i>		
6	Number of Borrowers Denied		
7	% of Total Number of Applications	N/A	
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn		
10	% of Total Number of Applications	N/A	
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	
13	% of Total Number of Applications	N/A	
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components		
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance		
20	Median 1st Lien Housing Payment After Assistance		
21	Median 2nd Lien Housing Payment Before Assistance		
22	Median 2nd Lien Housing Payment After Assistance		
23	Median 1st Lien UPB Before Program Entry		
24	Median 1st Lien UPB After Program Entry		
25	Median 2nd Lien UPB Before Program Entry		
26	Median 2nd Lien UPB After Program Entry		
27	Median Principal Forgiveness		
28	Median Assistance Amount		
29	Assistance Characteristics		
30	Assistance Provided to Date		
31	Other Characteristics		
32	<i>Current</i>		
33	Number		
34	%		
35	<i>Delinquent (30+)</i>		
36	Number		
37	%		
38	<i>Delinquent (60+)</i>		
39	Number		
40	%		
41	<i>Delinquent (90+)</i>		
42	Number		
43	%		
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%		
46	100%-119%		
47	120%-139%		
48	140%-159%		
49	>=160%		

EXHIBIT A

50	Borrower Income (\$)		
51	Above \$90,000		
52	\$70,000- \$89,000		
53	\$50,000- \$69,000		
54	Below \$50,000		
55	Hardship		
56	Unemployment		
57	Underemployment		
58	Divorce		
59	Medical Condition		
60	Death		
61	Other		

EXHIBIT A

62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number		
67	%		
68	<i>Cancelled</i>		
69	Number		
70	%		
71	<i>Deed in Lieu</i>		
72	Number		
73	%		
74	<i>Short Sale</i>		
75	Number		
76	%		
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number		
80	%		
81	<i>Reinstatement/Current/Payoff</i>		
82	Number		
83	%		
84	<i>Other - Borrower Still Owns Home</i>		
85	Number		
86	%		
Line 32 Cumulative is greater than the sum of previous quarter cumulative plus QTD because of an input error of \$X.			

EXHIBIT A

Florida			
HFA Performance Data Reporting- Program Performance Unemployment Mortgage Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance		
4	% of Total Number of Applications	N/A	
5	<i>Denied</i>		
6	Number of Borrowers Denied		
7	% of Total Number of Applications	N/A	
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn		
10	% of Total Number of Applications	N/A	
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	
13	% of Total Number of Applications	N/A	
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components		
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance		
20	Median 1st Lien Housing Payment After Assistance		
21	Median Length of Time Borrower Receives Assistance	N/A	
22	Median Assistance Amount		
23	Assistance Characteristics		
24	Assistance Provided to Date		
25	Other Characteristics		
26	<i>Current</i>		
27	Number		
28	%		
29	<i>Delinquent (30+)</i>		
30	Number		
31	%		
32	<i>Delinquent (60+)</i>		
33	Number		
34	%		
35	<i>Delinquent (90+)</i>		
36	Number		
37	%		
38	Borrower Income (\$)		
39	Above \$90,000		
40	\$70,000- \$89,000		
41	\$50,000- \$69,000		
42	Below \$50,000		
43	Hardship		
44	Unemployment		
45	Underemployment		
46	Divorce		
47	Medical Condition		
48	Death		
49	Other		

EXHIBIT A

Florida			
HFA Performance Data Reporting- Program Performance Unemployment Mortgage Assistance			
		QTD	Cumulative
50	Program Outcomes		
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		
52	Alternative Outcomes		
53	<i>Foreclosure Sale</i>		
54	Number		
55	%		
56	<i>Cancelled</i>		
57	Number		
58	%		
59	<i>Deed in Lieu</i>		
60	Number		
61	%		
62	<i>Short Sale</i>		
63	Number		
64	%		
65	Program Completion/ Transition		
66	<i>Loan Modification Program</i>		
67	Number		
68	%		
69	<i>Re-employed/ Regain Appropriate Employment Level</i>		
70	Number		
71	%		
72	<i>Reinstatement/Current/Payoff</i>		
73	Number		
74	%		
75	<i>Other - Borrower Still Owns Home</i>		
76	Number		
77	%		
<p>Line 3 Cumulative is greater than the sum of previous quarter cumulative plus QTD because the servicer requested funds to be sent back on X previously funded applicant(s) that was/were later denied by the servicer.</p> <p>Line 6 Cumulative is less than the sum of previous quarter cumulative plus QTD because X previously denied applicants have been reopened for a new eligibility review</p> <p>Line 9 Cumulative is less than the sum of previous quarter cumulative plus QTD because X previously withdrawn applicants have been reopened for a new eligibility review</p> <p>Line 16 Cumulative is greater than the sum of previous quarter cumulative plus QTD because X applicants were funded in other programs.</p> <p>Line 38 Cumulative is greater than the sum of previous quarter cumulative plus QTD because X the servicer declined X applicant(s) and returned funds.</p> <p>Line 41 Cumulative is less than the sum of previous quarter cumulative plus QTD because X applications were reopened after having experienced a new hardship.</p> <p>Line 44 Cumulative is less than the sum of previous quarter cumulative plus QTD because X applications were reopened due to a new hardship and the data were updated.</p> <p>Line 47 Cumulative is greater than the sum of previous quarter cumulative plus QTD because X applications were reopened due to a new hardship. Additionally, the servicer requested funds to be returned on X applications after objection.</p> <p>Line 50 Cumulative is less than the sum of previous quarter cumulative plus QTD because X previously closed out files were reclassified based upon guidance provided by Treasury clarifying close out parameters for DIL, foreclosure or short sale, and/or the files were reopened to make additional funding.</p>			

EXHIBIT A

Florida		
HFA Performance Data Reporting- Program Performance Unemployment Mortgage Assistance		
	QTD	Cumulative

EXHIBIT A

Florida			
HFA Performance Data Reporting- Program Performance Principal Reduction (PR) Program			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance		
4	% of Total Number of Applications	N/A	
5	<i>Denied</i>		
6	Number of Borrowers Denied		
7	% of Total Number of Applications	N/A	
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn		
10	% of Total Number of Applications	N/A	
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	
13	% of Total Number of Applications	N/A	
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components		
17	Program Characteristics		
18	General Characteristics		
19	Median 1st Lien Housing Payment Before Assistance		
20	Median 1st Lien Housing Payment After Assistance		
21	Median 2nd Lien Housing Payment Before Assistance	N/A	N/A
22	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
23	Median 1st Lien UPB Before Program Entry		
24	Median 1st Lien UPB After Program Entry		
25	Median 2nd Lien UPB Before Program Entry	N/A	N/A
26	Median 2nd Lien UPB After Program Entry	N/A	N/A
27	Median Principal Forgiveness		
28	Median Assistance Amount		
29	Assistance Characteristics		
30	Assistance Provided to Date		
31	Other Characteristics		
32	<i>Current</i>		
33	Number		
34	%		
35	<i>Delinquent (30+)</i>		
36	Number		
37	%		
38	<i>Delinquent (60+)</i>		
39	Number		
40	%		
41	<i>Delinquent (90+)</i>		
42	Number		
43	%		
44	Current Combined Loan to Value Ratio (CLTV)		
45	<100%		
46	100%-119%		
47	120%-139%		
48	140%-159%		
49	>=160%		
50	Borrower Income (\$)		

EXHIBIT A

Florida			
HFA Performance Data Reporting- Program Performance Principal Reduction (PR) Program			
		QTD	Cumulative
51	Above \$90,000		
52	\$70,000- \$89,000		
53	\$50,000- \$69,000		
54	Below \$50,000		
55	Hardship		
56	Unemployment		
57	Underemployment		
58	Divorce		
59	Medical Condition		
60	Death		
61	Other		

EXHIBIT A

Florida			
HFA Performance Data Reporting- Program Performance Principal Reduction (PR) Program			
		QTD	Cumulative
62	Program Outcomes		
63	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		
64	Alternative Outcomes		
65	<i>Foreclosure Sale</i>		
66	Number		
67	%		
68	<i>Cancelled</i>		
69	Number		
70	%		
71	<i>Deed in Lieu</i>		
72	Number		
73	%		
74	<i>Short Sale</i>		
75	Number		
76	%		
77	Program Completion/ Transition		
78	<i>Loan Modification Program</i>		
79	Number		
80	%		
81	<i>Reinstatement/Current/Payoff</i>		
82	Number	N/A	N/A
83	%	N/A	N/A
84	<i>Other - Borrower Still Owns Home</i>		
85	Number		
86	%		

Line 3 Cumulative is greater than the sum of previous quarter cumulative plus QTD because the servicer requested funds to be sent back on **X** previously funded applicant(s) that was/were later denied by the servicer.

Line 6 Cumulative is less than the sum of previous quarter cumulative plus QTD because **X** previously denied applicants have been reopened for a new eligibility review

Line 9 Cumulative is less than the sum of previous quarter cumulative plus QTD because **X** previously withdrawn applicants have been reopened for a new eligibility review

Line 37 Cumulative is greater than the sum of previous quarter cumulative plus QTD because the servicer returned funds that were already disbursed to **X** applicant(s).

Line 50 Cumulative is less than the sum of previous quarter cumulative plus QTD because **X** previously closed out files were reclassified based upon guidance provided by Treasury clarifying close out parameters for DIL, foreclosure or short sale, and/or the files were reopened to make additional funding.

EXHIBIT A

Florida			
HFA Performance Data Reporting- Program Performance Elderly Mortgage Assistance Program (Elmore)			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance		
4	% of Total Number of Applications	N/A	
5	<i>Denied</i>		
6	Number of Borrowers Denied		
7	% of Total Number of Applications	N/A	
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn		
10	% of Total Number of Applications	N/A	
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	
13	% of Total Number of Applications	N/A	
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components		
17	Program Characteristics		
18	General Characteristics		
19	Median Assistance Amount		
20	Assistance Characteristics		
21	Assistance Provided to Date		
22	Other Characteristics		
23	<i>Current</i>		
24	Number		
25	%		
26	<i>Delinquent (30+)</i>		
27	Number		
28	%		
29	<i>Delinquent (60+)</i>		
30	Number		
31	%		
32	<i>Delinquent (90+)</i>		
33	Number		
34	%		
35	Borrower Income (\$)		
36	Above \$90,000		
37	\$70,000- \$89,000		
38	\$50,000- \$69,000		
39	Below \$50,000		
40	Hardship		
41	Unemployment		
42	Underemployment		
43	Divorce		
44	Medical Condition		
45	Death		
46	Other		

EXHIBIT A

Florida			
HFA Performance Data Reporting- Program Performance Elderly Mortgage Assistance Program (Elmore)			
		QTD	Cumulative
47	Program Outcomes		
48	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)		
49	Alternative Outcomes		
50	<i>Foreclosure Sale</i>		
51	Number		
52	%		
53	<i>Cancelled</i>		
54	Number		
55	%		
56	<i>Deed in Lieu</i>		
57	Number		
58	%		
59	<i>Short Sale</i>		
60	Number		
61	%		
62	Program Completion/ Transition		
63	<i>Loan Modification Program</i>		
64	Number	N/A	N/A
65	%	N/A	N/A
66	<i>Re-employed/ Regain Appropriate Employment Level</i>		
67	Number		
68	%		
69	<i>Reinstatement/Current/Payoff</i>		
70	Number	N/A	N/A
71	%	N/A	N/A
72	<i>Other - Borrower Still Owns Home</i>		
73	Number		
74	%		
<p>Line 6 Cumulative is less than the sum of previous quarter cumulative plus QTD because X previously denied applicants have been reopened for a new eligibility review</p> <p>Line 36: Median application processing times may be affected by applicants reapplying for assistance or the fact that Florida does not have a prescreening process.</p> <p>Line 9 Cumulative is less than the sum of previous quarter cumulative plus QTD because X previously withdrawn applicants have been reopened for a new eligibility review</p> <p>Line 50 Cumulative is less than the sum of previous quarter cumulative plus QTD because X applicant files have been reopened and received additional funds (mostly due to raising the cap to \$50,000).</p>			

EXHIBIT A

Florida			
HFA Performance Data Reporting- Program Performance Down Payment Assistance			
		QTD	Cumulative
1	Program Intake/Evaluation		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance		
4	% of Total Number of Submissions	N/A	
5	<i>Denied</i>		
6	Number of Borrowers Denied		
7	% of Total Number of Submissions	N/A	
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn		
10	% of Total Number of Submissions	N/A	
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	
13	% of Total Number of Submissions	N/A	
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	
16	Number of Borrowers that Previously Participated in Other HFA HHP Programs		
17	Program Characteristics		
18	Loan Characteristics at Origination		
19	Median Purchase Price		
20	Median Credit Score		
21	Median DTI		
22	Assistance Characteristics		
23	Assistance Provided to Date		
24	Borrower Characteristics		
25	Borrower Income (\$)		
26	Above \$90,000		
27	\$70,000- \$89,000		
28	\$50,000- \$69,000		
29	Below \$50,000		
30	Home Mortgage Disclosure Act (HMDA)		

Not a CounselorDirect Report

EXHIBIT A

Florida			
HFA Performance Data Reporting- Program Performance Down Payment Assistance			
		QTD	Cumulative
	Borrower		
	Race		
31	American Indian or Alaskan Native		
32	Asian		
33	Black or African American		
34	Native Hawaiian or other Pacific Islander		
35	White		
36	Information not provided by borrower		
37	Ethnicity		
38	Hispanic or Latino		
39	Not Hispanic or Latino		
40	Information not provided by borrower		
41	Sex		
42	Male		
43	Female		
44	Information not provided by borrower		
45	Co-Borrower		
46	Race		
47	American Indian or Alaskan Native		
48	Asian		
49	Black or African American		
50	Native Hawaiian or other Pacific Islander		
51	White		
52	Information not provided by borrower		
53	Ethnicity		
54	Hispanic or Latino		
55	Not Hispanic or Latino		
56	Information not provided by borrower		
57	Sex		
58	Male		
59	Female		
60	Information not provided by borrower		
61	Geographic Breakdown (by Targeted Area)		
62	Brevard		
63	Clay		
64	Duval		
65	Hillsborough		
66	Orange		
67	Osceola		
68	Pasco		
69	Pinellas		
70	Polk		
71	St. Lucie		
72	Volusia		

Not a Counselor Direct Report

SOW #30 was not executed.



CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida HHF Program Enhancements	029

Date Created:	Revised: August 25, 2016
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Purpose
This SOW provides the initial estimate for enhancing the Florida HHF Program website.

Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida UMPAL/MLRP HHF website:

1. FHFC Loan Closed Date will be changed to UMAP/MLRP Loan Closed Date. **Price: \$1,275.00**
2. Existing Data will be moved with newly positioned fields. **Price: \$1,275.00**
3. Modify Field Position Order. **Price: \$650.00**
4. Payment Table Set-up Window will be altered. **Price: \$1,275.00**
5. Other Income Re-Labeling / modifying of text. **Price: Included**

Cost	Start	End
\$4,475.00	Upon Execution of SOW	Approximately 8-10 weeks after payment is received.

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

FLORIDA HOUSING FINANCE CORPORATION

COUNSELORDIRECT

By: _____
 Print Name: Stephen R. Auger
 Title: Executive Director
 Date: 9/8/16

By: _____
 Print Name: Jason Connolly
 Title: President
 Date: 09/08/2016



1. FHFC Loan Closed Date will be changed to UMAP/MLRP Loan Closed Date.
2. Existing Data will be moved with newly positioned fields.
3. Fields will be positioned in the following order:
 - Date UMAP/MLRP Loan Closed - Mortgage Recording Date
 - Modification Loan Closing Date – Modification Recording Date
 - MEP/Recast Loan Closing Date – MEP/Recast Recording Date
 - Elmore Loan Closing Date – Elmore Recording Date
4. Payment Table Set-up Window will be altered to read: “Please enter loan closing date for the appropriate program in the Program Impact Section before Auto-populating the payment tables.”

1st Lien payment amount before assistance: \$ 800.00 (PITIA) V-Record: Next Contract

1st Lien reinstatement amount:

2nd Lien unpaid balance:

2nd Lien payment amount:

2nd Lien reinstatement amount:

Investor: (Select One)

Verified property value:

Source of property value:

Other Liens(s) unpaid balance:

CLTV: 100.100% (Save to recalculate)

FL UW HHF Intake Program Impact Section Program Name Changes and Additions

1. Change the name of Date FHFC Loan Closed to Date UMAP/MLRP Loan Closed
2. Existing Data will move with newly positioned fields

Program Impact

1st Lien unpaid balance after program entry: \$ UPB Post Assistance (F-Record)

1st Lien payment amount after assistance: \$ (PITIA) PITI Payment Post Assistance (F-Record)

2nd Lien unpaid balance after program entry: \$

2nd Lien payment amount after assistance: \$

Assistance amount matched by servicer/lender: \$

Date UMAP/MLRP Loan Closed	<input type="text"/>	Mortgage Recording Date	<input type="text"/>
Modification Loan Closing Date	<input type="text"/>	Modification Recording Date	<input type="text"/>
MEP/Recast Loan Closing Date	<input type="text"/>	MEP/Recast Recording Date	<input type="text"/>
Elmore Loan Closing Date	<input type="text"/>	ELMORE Recording Date	<input type="text"/>

Payment Table Set-Up Windows Message will need to be altered to read: Please enter Date UMAP/MLRP loan closed in the Program Impact section before auto-populating the payment tables

staging.uw.flhardesthithelp.org says:

Please enter Date FHFC loan closed in Program Impact section before auto-populating the payment tables.

- Other Income Re-Labeling. Modify the text on the financial worksheet and income tab to read "Borrower/Co-Borrower" vs "Other Income". This change is to be completed on both counselor modules (UMAP and Principal Reduction). Text changes will be on the only modification for this item.

INCOME

Which Loan: 9700546923

Pre-Hardship Income: \$ 25,000.00

	Monthly Gross	Monthly Net	Sources
Borrower:	\$ 1,200.00	\$ 1,000.00	Salaried Employee/ Wage Earner
Co Borrower:	\$	\$	- Select a Option -
Other Income 1:	\$	\$	- Select a Option -
Other Income 2:	\$	\$	- Select a Option -
Other Income 3:	\$	\$	- Select a Option -

ASSETS

Borrower / Co-Borrower

HARDEST-HIT v1.2 (Build 0.0) 09/24/2015 3:54 PM
Current User: Stormy Vasqu

Admin Home Content Business Data Newsletters Custom

Admin Home > Member Detail > Member Edit

Detail Property Info Lender Info **Income/Assets** Expenses

	Monthly Gross	Monthly Net	Sources
Borrower:	\$ 1,200.00	\$ 1,000.00	Salaried Employee/ Wage Earner
Co Borrower:	\$	\$	- Select a Option -
Other Income 1:	\$	\$	- Select a Option -
Other Income 2:	\$	\$	- Select a Option -
Other Income 3:	\$	\$	- Select a Option -

Assets

Checking \$ 3.00

Borrower / Co-Borrower



CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida HHF Program Enhancements	028

Date Created: Revised: May 17, 2016
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Purpose
This SOW provides the initial estimate for enhancing the Florida HHF Program website.

Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida UMPAL/MLRP HHF website:
1. Create Static MEP Program Website for FL. Price: Done As Courtesy (No Charge)

Cost	Start	End
	Upon Execution of SOW	Approximately 8 weeks after payment is received.

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

FLORIDA HOUSING FINANCE CORPORATION


COUNSELORDIRECT

By: _____
 Print Name: Stephen P. Auger
 Title: Executive Director
 Date: 9/9/16

By: _____
 Print Name: Jason Connolly
 Title: President
 Date: 09/12/2016



1. A new static page for FL's Modification Enabling Program (MEP) will be created for the FL Hardest Hit fund program. This page will resemble the page previously created for the Elmore program, which is located at <http://www.floridaelmore.org/>. The FL HHF team will be responsible for purchasing the URL for this new site, supplying the banner image, and any other creative direction for the site.



ELMORE
ELDERLY MORTGAGE ASSISTANCE PROGRAM
FLORIDA HARDEST-HIT FUND

Program Facts Frequently Asked Questions Apply Now Contact Us Report Fraud

Thank you for using the official Florida Elderly Mortgage Assistance (ELMORE) Program Website!

This site contains all the information you will need to learn how to apply for the Florida ELMORE program. You may [download facts about the program \(En Español\)](#), answers to [frequently asked questions \(FAQs\) \(En Español\)](#) and other information that may be helpful to you.

Once you review this information, if you have further questions and/or want to apply, please call the **toll-free ELMORE Application and Information Line at 1-(800) 601-3534**. This application/information line is open and staffed with live certified ELMORE advisors on Monday – Friday, 9:00 a.m. – 7:00 p.m., closed on Saturday & Sunday.

The federal government has allocated funding to assist senior homeowners with a reverse mortgage remain in their homes by providing eligible borrowers up to \$50,000 to bring their property taxes, homeowner's insurance, flood insurance and/or homeowners/condo association dues (property charges) current, to the extent that these property charges have been paid on behalf of the senior homeowner by the servicer of their reverse mortgage. The senior homeowner may also be eligible to have up to 12 months of future property charges paid on their behalf, as well. The program is available in all 67 counties in the State.

Eligibility requirements include, but are not limited to, the following:

- Must be a Florida resident and a legal US resident/legal alien;
- Must occupy property as primary residence;
- Total household income (including all persons living in the home age 18 years and older) must be less than 140% of the area median income (AMI) as provided by the US Department of Housing and Urban Development (HUD);
- If there has been a bankruptcy, it must be discharged or dismissed; and
- Must have suffered a hardship that has resulted in the inability to repay the amounts advanced on their behalf by their mortgage loan servicer to pay property charges (see the FAQs for examples of acceptable hardships).



CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida HHF Program Enhancements	027

Date Created:	Revised: March 30, 2016
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Purpose
This SOW provides the initial estimate for enhancing the Florida HHF Program website.

Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida UMPAL/MLRP HHF website:

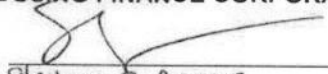
1. Update reservation validation to allow a total of \$92,000.00 across all UMAP programs. **Price: \$1,650.00**
2. Add ability to Generate I-Records for the K-Program on the Underwriting Tab in UMAP. **Price: \$1,650.00**
3. Add F-record fields to the UMAP Underwriting Module HHF Intake Page, and allow CDF upload to the new fields. **Price: \$2,450.00**
4. Add ability to Generate A, D, T, and G-Records for the K-Program in the MEP Program Funding Section in the HHF Intake Page of the UMAP Underwriting Module. **Price: \$1,650.00**
5. A new Hardship Reason will be added to the Underwriting Module and be Mapped to Treasury Reporting. **Price: \$1,650.00**

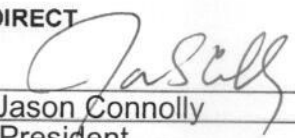
Cost	Start	End
\$9,050.00	Upon Execution of SOW	Approximately 8 weeks after payment is received.

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

FLORIDA HOUSING FINANCE CORPORATION

COUNSELORDIRECT

By: 
 Print Name: Stephen P. Auger
 Title: Executive Director
 Date: 3/30/16

By: 
 Print Name: Jason Connolly
 Title: President
 Date: 03/31/2016



1. The reservation validation on the UMAP Intake Page (in the Underwriting Module) will be updated to allow a total of \$92,000.00 to be reserved across all UMAP programs.. The existing program-specific reservation maximums will not be adjusted with this change.

Funding

Existing UMAP/MLRP Max reservation amount: \$
There is \$1,396,966.64 remaining available for reservation

UMAP

Amount of UMAP reservation currently in use: \$ 0.00
Max reservation amount: \$
Program Begin Date
Expected End Payment Date
Actual Program End Date (For "T" Record)
Reason for Denial or Termination (For "T" Record, "D" Record)
Remaining Available HHF Balance (For "T" Record)

MLRP

Amount of MLRP reservation currently in use: \$
Max reservation amount: \$
Program Begin Date
Expected End Payment Date
Actual Program End Date (For "T" Record)
Reason for Denial or Termination (For "T" Record, "D" Record)
Remaining Available HHF Balance (For "T" Record)

MLRP Only

Amount of MLRP ONLY reservation currently in use: \$
Max reservation amount: \$
Program Begin Date
Expected End Payment Date
Actual Program End Date (For "T" Record)
Reason for Denial or Termination (For "T" Record, "D" Record)
Remaining Available HHF Balance (For "T" Record)

Modification Enabling Program

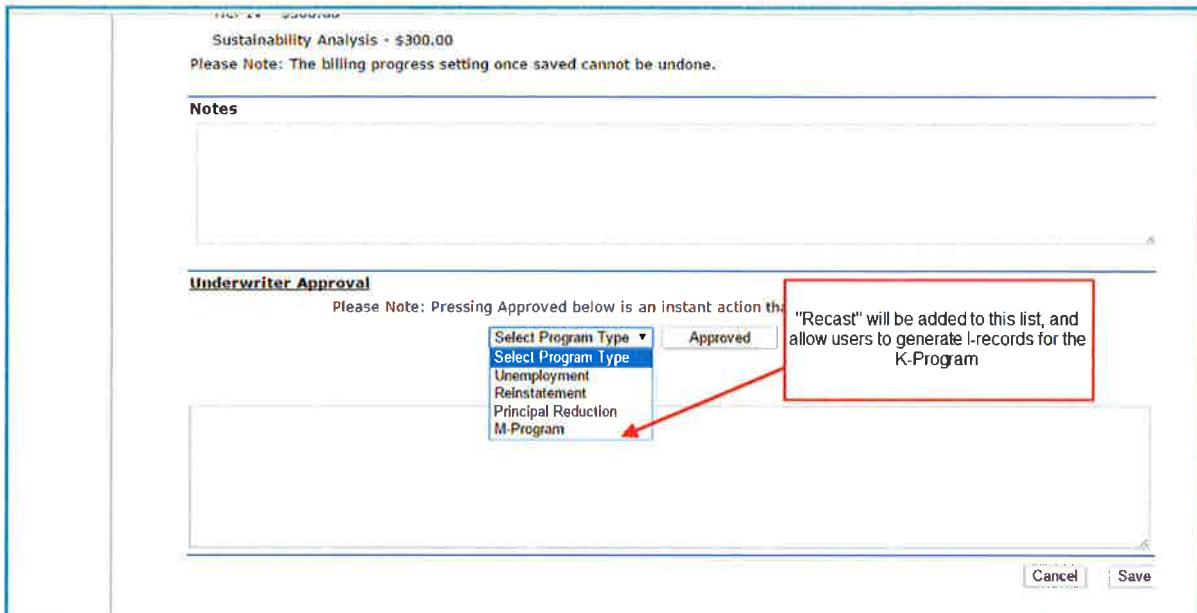
Amount of Modification Enabling Program reservation currently in use: \$ 0.00
Max reservation amount: \$
Program Begin Date
Expected End Payment Date
Actual Program End Date (For "T" Record)
Reason for Denial or Termination (For "T" Record, "D" Record)
Remaining Available HHF Balance (For "T" Record)

Elmore Reverse Mortgage Program

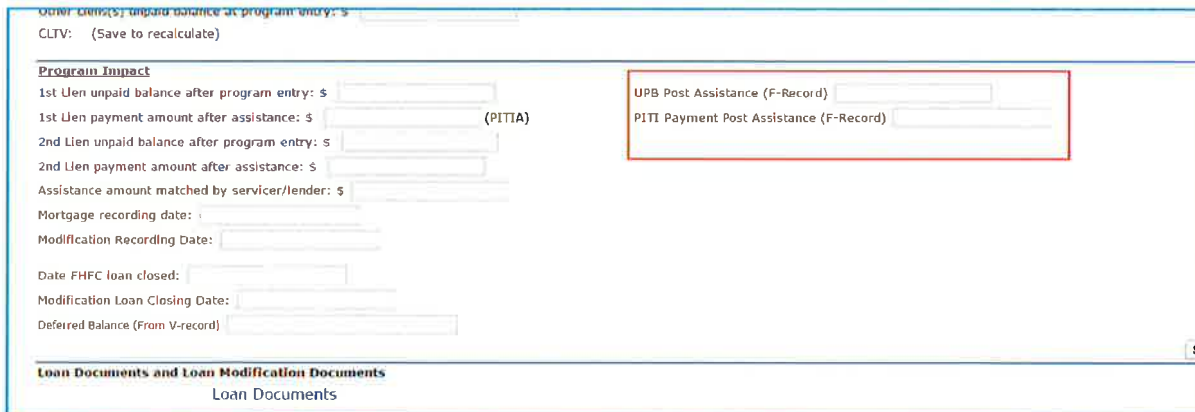
Amount of Elmore Reverse Mortgage Program reservation currently in use: \$ 0.00
Max reservation amount: \$
Program Begin Date
Expected End Payment Date
Actual Program End Date (For "T" Record)
Reason for Denial or Termination (For "T" Record, "D" Record)
Remaining Available HHF Balance (For "T" Record)

Reservation Logic will be updated so that the total of all reservations will not be able to exceed \$92,000. The individual program maximums will not be changed.

2. Add ability to generate I-records for the K-Program (Recast) on the Underwriting Tab, in the UMAP Underwriting Module.



3. Add F-record Fields to the UMAP HHF Intake Page, and allow CDF Uploads of F-records to these new fields. The fields will consist of:
 - a. UPB After Modification Trial – Column CG
 - b. Interest Rate After Modification Trial – Column CH
 - c. Amortization Term After Modification Trial – Column CI
 - d. PITI Payment After Modification Trial – Column CJ
 - e. UPB Post Assistance – Column CO – This data point will also map to a newly created field in the Program Impact Section of the HHF Intake Page:



- f. Interest Rate After Modification Perm – Column CP
 - g. Amortization Term Post Assistance - CQ
 - h. PITI Payment Post Assistance – Column CR -This data point will also map to a newly created field in the Program Impact Section of the HHF Intake Page (see screenshot above)
 - i. Principal Forbearance Amount Perm – Column CS



- j. Principal Forgiveness Amount (Perm) – Column CT
- k. Permanent Modification Date Perm (next payment due date) – Column CU
- l. Modification Program name for calculator input – Column DH
- m. Unpaid Principal Balance Before Modification – Column DI
- n. Capitalized Amount (model input) at time of trial – Column DJ
- o. Remaining Term (# of Payment Months Remaining) – Column DK
- p. Monthly Taxes, Insurance, HOA model input at time of trial – Column DL
- q. Interest Rate before HHF Assistance – Column DM
- r. Principal and Interest Payment Before Modification – Column DN
- s. Freddie Mac PMMS 30 yr FRM input rate @NPV Model Run Date at time of Trial – Column DO
- t. Freddie Mac PMMS 30 yr FRM input rate @ NPV Model Run Date at time of Perm – Column DR
- u. Lien Position At Origination – Column AN
- v. Principal Forbearance Amount Trial – Column CK
- w. Principal Forgiveness Amount Trial – Column CL
- x. First Trial Payment Due Date – Column CM
- y. Estimated HFA PR Contribution Trial – Column CN
- z. Final HFA/State PR Contribution Perm – Column CV
- aa. Maximum PR Assistance Available – Column CW
- bb. HHF Withdrawn – Column CX
- cc. Principal Reduction Schedule – Column CY
- dd. Capitalized Amount (model input) at time of perm – Column DP
- ee. Monthly Taxes, Insurance, HOA model input at time of perm – Column DQ

Modification Detail (F-Record)		
Program Type	<input type="text"/>	Lien Position At Origination
Trial Modification Terms		
UPB After Modification Trial	<input type="text"/>	Principal Forbearance Amount Trial
Interest Rate After Modification Trial	<input type="text"/>	Principal Forgiveness Amount Trial
Amortization Term After Modification Trial	<input type="text"/>	First Trial Payment Due Date Trial
PITI Payment After Modification Trial	<input type="text"/>	Estimated HFA PR Contribution Trial
Final Modification Terms		
UPB Post Assistance	<input type="text"/>	Final HFA/State PR Contribution Perm
Interest Rate After Modification Perm	<input type="text"/>	Maximum PR Assistance Available
Amortization Term Post Assistance	<input type="text"/>	HHF Withdrawn
PITI Payment Post Assistance	<input type="text"/>	Principal Reduction Schedule
Principal Forbearance Amount Perm	<input type="text"/>	Capitalized Amount at time of Perm
Principal Forgiveness Amount Perm	<input type="text"/>	Monthly Taxes, Insurance, HOA Input at Time of Perm
Permanent Modification Date Perm	<input type="text"/>	
Principal Reduction Additional Details		
Modification Program Name for Calculator Input	<input type="text"/>	
Unpaid Principal Balance Before Modification	<input type="text"/>	
Capitalized Amount At Time of Trial	<input type="text"/>	
Remaining Term	<input type="text"/>	
Monthly Taxes Insurance, HOA Model Input at Time of Trial	<input type="text"/>	
Interest Rate Before Modification	<input type="text"/>	
Principal and Interest Payment Before Modification	<input type="text"/>	
Freddie Mac PMMS 30yr FRM Input Rate @NPV Model Run Date at Time of Trial	<input type="text"/>	
Freddie Mac PMMS 30yr FRM Input Rate @NPV Model Run Date at Time of Perm	<input type="text"/>	

- In the MEP Program Funding section, the ability to generate records for the K-Program (Recast) will be added. Users will now be able to generate A, D, T, and G records for the K-Program.

Modification Enabling Program

Amount of Modification Enabling Program reservation currently in use: \$ 0.00

Max reservation amount: \$

Program Begin Date

Expected End Payment Date <<

Actual Program End Date (For "T" Record)

Reason for Denial or Termination Select One (For "T" Record, "D" Record)

Remaining Available HHF Balance (For "T" Record, "D" Record)

Select Record Type M Submit Record

- A-Record
- D-Record
- T-Record
- G-Record

Reverse Mortgage Program reservation currently in use: \$ 0.00

Max reservation amount: \$

The K-Program (Recast) will be added to the MEP Funding Section

- Add new Hardship Reason of "LTV Greater Than 115%" to the FL UMAP Intake Page. This new reason will be tied to the Treasury Report, as the other reasons currently are.

Borrower's Hardship: - Select One -

Program Entry Valid

- Other Involuntary Loss or Reduction in Income
- Unemployment
- Death of Spouse
- Disability
- Illness
- Significant Medical Expenses
- No Hardship at current time
- Underemployment
- Divorce
- Home Repair – ELMORE Only

1st Lien unpaid balance 90+

1st Lien payment amount (PIT)

1st Lien reinstatement

2nd Lien unpaid balance

2nd Lien payment amount before assistance: \$

AMENDMENT TO SERVICE AGREEMENT

This Amendment to the Service Agreement (the "Amendment") is entered into this 1st day of January, 2016, by and between Homeowner Toolbox, Inc. d/b/a/ CounselorDirect ("CounselorDirect"), with its principal office located at 540 Wald, Irvine CA 92618, and Florida Housing Finance Corporation ("Client" or "FHFC"), with its principal office located at 227 N. Bronough Street, Suite 5000, Tallahassee, FL 32301 (together the "Parties").

Recitals:

WHEREAS, CounselorDirect and FHFC entered into a Service Agreement (the "Agreement") dated as of July 20, 2010 concerning certain services, resources and rights CounselorDirect was to provide to FHFC regarding FHFC's Hardest Hit Fund ("HHF") program (the "Program"); and

WHEREAS, FHFC is preparing to enter into long-term maintenance of the Program and the Parties wish to modify certain sections of the Agreement.

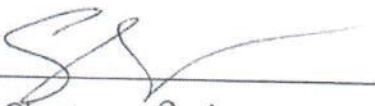
NOW THEREFORE, the Parties agree as follows:

1. Transaction Fees. There shall be no Transaction Fees charged during the Maintenance Term or any subsequent Maintenance Extension Term.
2. Term (Exhibit A. Terms & Conditions, Section 1. Term). The original term of this Agreement shall be seven (7) years from the Effective Date of this Amendment and run from January 1, 2016 through December 31, 2022 (the "Maintenance Term"). Upon termination of this Agreement, Client's and Counseling Agencies' access to LMPS and all account user names and passwords shall immediately expire. Notwithstanding the foregoing, within twelve (12) months following the Effective Date of this Amendment Client may elect to extend the term of this Amendment for an additional three (3) years (the "Maintenance Extension Term") by paying the Maintenance Extension Fee outlined below. The Maintenance Extension Term shall run from January 1, 2023 through December 31, 2025.
3. Storage Space & Data Access (Exhibit A. Terms & Conditions, Section 4. Storage Space & Data Access). CounselorDirect shall grant Client and its Counseling Agencies a Maintenance License to continue to access and utilize the LMPS for the duration of the Maintenance Term or any subsequent Maintenance Extension Term as further outlined in Exhibit B: Maintenance License attached hereto. CounselorDirect shall retain Homeowner Data for the duration of the Maintenance Term or any subsequent Maintenance Extension Term.
4. Maintenance Fees (New section). For performing the services required by this Amendment and set forth in the Agreement, CounselorDirect shall be paid according to the following fee schedule.

SERVICE	FEE	PAYABLE
Maintenance Fee	\$ 2,779,495.49	One-time payment within fifteen (15) days after execution of this Agreement.
Maintenance Extension Fee	\$1,191,212.35	One-time payment within fifteen (15) days after election of the Maintenance Extension Term.

5. Relationship to Service Agreement. All terms, conditions, covenants and agreements contained in the Agreement and not amended by this Amendment remain in full force and effect.
6. Effective Date. The Effective Date of this Amendment is January 1, 2016.

Florida Housing Finance Corporation

By: 
Name: Stephen P. Auger
Title: Executive Director
Date: 1/6/16

CounselorDirect

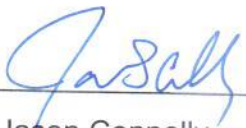
By: 
Name: Jason Connolly
Title: President
Date: 01/06/2013

Exhibit B: Maintenance License

Florida Maintenance License

	Special Maintenance License
CUSTOMER ACCOUNT SERVICES	
Telephone Technical Assistance Support	Included
Data Auditing & Reconciliation (i.e. missing Treasury data)	Included
Database Changes (i.e. Payment Table Changes/Corrections)	Included
Database Administrator	Included
Source code escrow with Iron Mountain	Included
Cyber security & data breach insurance through HOTB	Included
HOSTING & SECURITY	
SSAE 16 SOC 3 Hosting Facility	Included
Disaster Recovery Site	Included
Database Encryption	Included
SSL Encryption	Included
IDS Intrusion Detection Services	Included
Event Monitoring Devices	Included
Proactice 24/7 Network Security Monitoring by 3 RS NetSec Engineers	Included
Data backup on tapes stored at Iron Mountain	Included
HOMEOWNER MODULE	
Collect & Process New Applications	Included
Homeowner Access	Included
HHF PROCESSING MODULE	
Agency Access	Included
Export Files to UW	Included
Access Existing Applications, File Notes & Comm Logs	Included
COMMON DATA FILE (CDF)	
Generate & Export All Outgoing Record Types	Included
Accept & Import All Incoming Record Types	Included
Support New CDF Versions	Included
UNDERWRITING MODULE	
Review, Process & Underwrite All Files	Included
Approve & Reserve Funds	Included
Setup Payment Tables	Included
Close-out Files	Included
Withdraw Files	Included
Decline Files	Included
STATE HOUSING / REPORTING MODULE	
View Homeowner Module Data	Included
View HHF Sponsor Data	Included
View Underwriting Data	Included
Process Payments	Included
Pool Management	Included
All Reports on Report Module	Included



CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida HHF Program Enhancements	026

Date Created: October 8, 2015

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF Program website.
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida UMPAL/MLRP HHF website:
<ol style="list-style-type: none"> 1. Update Elmore Reservation Maximum to \$50,000.00. Price: \$2,850.00 2. Update Hardship Reason dropdown in PR. Price: \$900.00

Cost	Start	End
\$3,750.00	Upon Execution of SOW	Approximately 8 weeks after payment is received.

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

FLORIDA HOUSING FINANCE CORPORATION

COUNSELORDIRECT

By: _____
 Print Name: Stephen P. Ayer
 Title: Executive Director
 Date: 10/13/15

By: _____
 Print Name: JASON S. CONWELL
 Title: PRESIDENT
 Date: 10-15-15



1. The Reservation Maximum will be updated for the Elmore Program to \$50,000. If a customer has a reservation for the Elmore Program of \$50,000, they will not be eligible to receive any other HHF Funding, since the total maximum reservation across all programs in the UMAP system is also \$50,000. The automated payment tables will also be updated to allow the population of a \$50,000.00 Elmore Payment.

Elmore Reverse Mortgage Program

Amount of Elmore Reverse Mortgage Program reservation currently in use: \$ 0.00

Max reservation amount: \$

Program Begin Date

Expected End Payment Date <<

Actual Program End Date (For "T" Record)

Reason for Denial or Termination Select One (For "T" Record, "D" Record)

Remaining Available HHF Balance << (For "T" Record)

Select Record Type Select Program Type Submit Record

Save/Continue

Allow up to \$50,000 to be reserved for the Elmore Program.

2. The "Hardship Reason" dropdown in the PR UW Module will be updated so the reason that reads "LTV greater than 125%" is changed to "LTV greater than 115%." The Treasury Report logic will continue to count this hardship under the "Other" category on the PR and Borrower Characteristics Reports.

Verified annual gross income: \$

Borrower income as percent of AMI: (Save to recalculate)

Borrower's Hardship: Select One

Program Entry Valid

Delinquency at program

1st Lien unpaid balance

1st Lien payment amount (PITIA)

1st Lien reinstatement

2nd Lien unpaid balance

2nd Lien payment amount before assistance: \$

V-Record:
V-Record:
V-Record:
V-Record:
Deferred Balance (\$)

Update "LTV Greater than 125%" to "LTV Greater than 115%"



CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida HHF Program Enhancements	025

Date Created:	Revised: February 17, 2015
----------------------	----------------------------

Purpose

This SOW provides the initial estimate for enhancing the Florida HHF Program website.

Description of Enhancements

- CounselorDirect shall make the following enhancements to the Florida UMPAL/MLRP HHF website:
1. Credit – SOW 19 - #5 was determined not necessary, so a credit of \$2,450.00 is being applied to this SOW. **Price: \$-2,450.00**
 2. Creation of monthly job that will convert files in Underwriting from "Ineligible" Status to either Declined or Withdrawn status based on the completed data fields. **Price: \$5,800.00**
 3. Addition of Social Security Number to Member Detail in the Underwriting Module. **Price: \$1,200.00**
 4. Addition of language to the Ineligible Letter tab in the Advisor Module to inform the Advisors of documentation requirements, and site validation for Ineligible File export requirements. **Price: \$2,800.00**
 5. Only show the previous month's date in the Payment Table Setup field when compared to the server date. **Price: \$2,450.00**
 6. Removal of the HHF Eligibility Fail related to selected Hardship in the application. **Price: \$1,850.00**
 7. Updated Advisor Billing Milestones. **Price: \$2,900.00**


Cost	Start	End
\$14,550.00	Upon Execution of SOW	Approximately 8 weeks after payment is received.

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE AGENCY HAVE EXECUTED THIS SOW.

FLORIDA HOUSING FINANCE AGENCY

By: _____
 Print Name: _____
 Title: _____
 Date: 2/18/15

COUNSELORDIRECT

By: 
 Print Name: Jason Connolly
 Title: President
 Date: 02/18/2015



1. Credit – SOW 19 - #5 was determined not necessary, so a credit of \$2,450.00 is being applied to this SOW.
2. Creation of monthly job that will convert files in Underwriting from “Ineligible” Status to either Declined or Withdrawn status, based on the completed data fields. This will only update the files that are already in the Underwriting Module and meet the following criteria:
 - a. UMAP & PR UW Side:
 - 1.) Files must be in the status of Ineligible
 - 2.) Must have a date on the ineligible letter from the Counseling Module. The Ineligible Letter date from the Counseling/Advisor side will be set as the Declined or Withdrawn Date.
 - 3.) Must have been paid for “Ineligible” billing invoice on the Underwriting Tab in the Underwriting Module (has been paid = yes)
 - 4.) Move to withdrawn or declined status, depending on the Ineligible Reason, which was marked on the Ineligible Letter (see Exhibit 1, attached).
3. The Borrower and Co-Borrower’s Social Security Number will be added to the Member Detail section of the Underwriting Module. The social security numbers will only be visible when the user clicks the Pencil Tool from the member list, and users will also be able to edit the Social Security number in this screen.

https://uw.fihardesthithelp.org/administration/customer/customerEdit.aspx

Sharepoint Microsoft Lync Web...

Detail Property Info Lender Info Income/Assets Expenses Credit Cards

Active: * = Required

Urgency: Received Forclosure Notice Sheriff Sale Program Update Underwrite Ineligible Reinstatement Only

Property County: Broward *

Agency: City of Pompano Beach

Assigned Underwriter: - Select a Counselor -

Underwriter Status: - Select a Status -

Borrower First Name: *

Borrower Last Name: *

Borrower Social Security Number: *

Borrower Employer:

Borrower Self-Employed:

Co-Borrower First Name:

Co-Borrower Last Name:

Co-Borrower Social Security Number: *

Co-Borrower Employer:

Co-Borrower Self Employed:

Primary Phone Number:

Secondary Phone Number:

Best Time to Call: Late Afternoon (3:00pm to 5:00pm)

Number of Members in House: 4

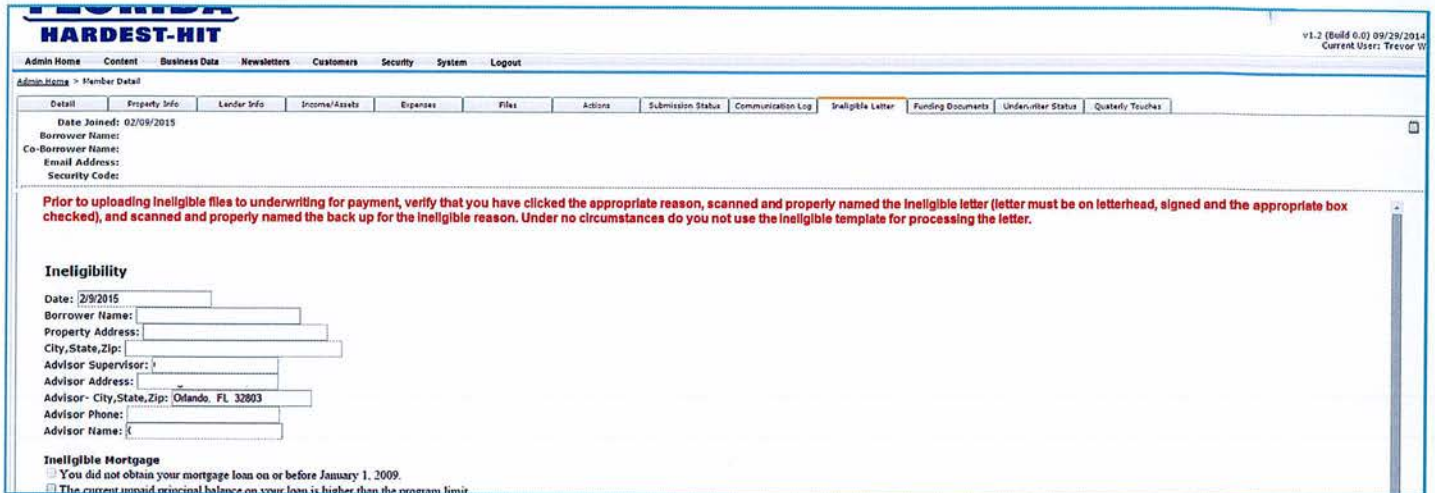
Number of Dependents: 4

Current On Existing Mortgage:

Save Cancel

When allowing data entry into the SSN fields, the number will be autoformated to XXX-XX-XXXX, and if 9 digits aren't entered, the user will be prompted to correct the SSN

- Language will be added to the Ineligible Letter tab in the Advisor Module to inform the Advisors of documentation requirements. This language will read "Prior to uploading ineligible files to underwriting for payment, verify that you have clicked the appropriate reason, scanned and properly named the ineligible letter (letter must be on letterhead, signed and the appropriate box checked), and scanned and properly named the back up for the ineligible reason. Under no circumstances do you not use the ineligible template for processing the letter."



HARDEST-HIT v1.2 (Build 6.0) 09/29/2014
Current User: Trevor W

Admin Home Content Business Data Newsletters Customers Security System Logout

Admin Home > Member Detail

Detail Property Info Lender Info Income/Assets Expenses Files Actions Submission Status Communication Log **Ineligible Letter** Funding Documents Underwriter Status Quarterly Touches

Date Joined: 02/09/2015
Borrower Name:
Co-Borrower Name:
Email Address:
Security Code:

Prior to uploading ineligible files to underwriting for payment, verify that you have clicked the appropriate reason, scanned and properly named the ineligible letter (letter must be on letterhead, signed and the appropriate box checked), and scanned and properly named the back up for the ineligible reason. Under no circumstances do you not use the ineligible template for processing the letter.

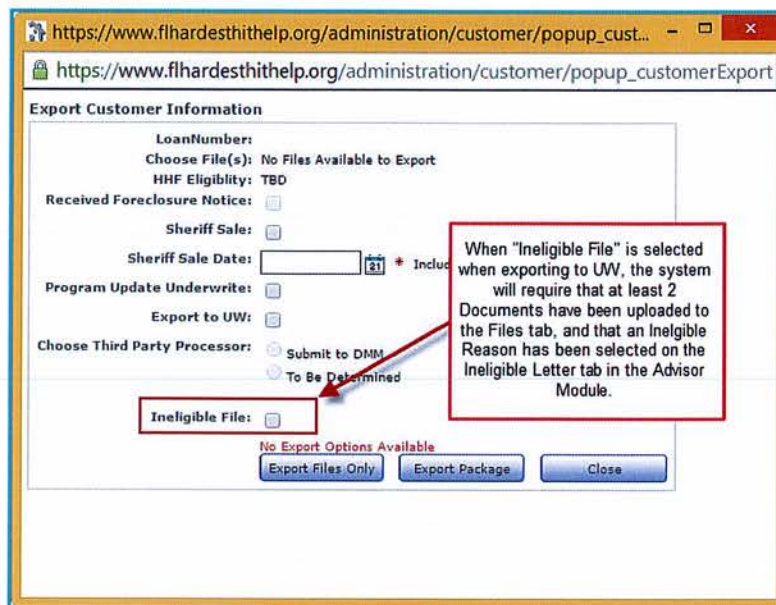
Ineligibility

Date: 2/9/2015
Borrower Name:
Property Address:
City, State, Zip:
Advisor Supervisor:
Advisor Address:
Advisor - City, State, Zip: Orlando, FL 32803
Advisor Phone:
Advisor Name:

Ineligible Mortgage

You did not obtain your mortgage loan on or before January 1, 2009.
 The current unpaid principal balance on your loan is higher than the program limit.

Additionally, if the Advisor is attempting to export an Ineligible File to the Underwriting Module, the system will check to ensure that at least 2 file attachments have been uploaded to the Files tab, and selected on the File Export screen (see below), and that the Advisor has selected an Ineligible reason from the Ineligible Letter tab. If both of these criteria aren't met, the user will receive a message that reads "Unable to Export – Please check that you have selected an Ineligible Reason on the Ineligible Letter tab, and that you are submitting a minimum of 2 files to the Underwriting Module."



https://www.flhardesthithelp.org/administration/customer/popup_cust...
https://www.flhardesthithelp.org/administration/customer/popup_customerExport

Export Customer Information

Loan Number:
Choose File(s): No Files Available to Export
HHF Eligibility: TBD
Received Foreclosure Notice:
Sheriff Sale:
Sheriff Sale Date: * Include
Program Update Underwrite:
Export to UW:
Choose Third Party Processor: Submit to DMM
 To Be Determined

Ineligible File:

No Export Options Available

Export Files Only Export Package Close

When "Ineligible File" is selected when exporting to UW, the system will require that at least 2 Documents have been uploaded to the Files tab, and that an Ineligible Reason has been selected on the Ineligible Letter tab in the Advisor Module.

Ineligibility

Date: 2/9/2015
 Borrower Name: ELIZABETH WILLIAMS
 Property Address: [Redacted]
 City, State, Zip: [Redacted]
 Advisor Supervisor: ClearPoint CCS-ELMORE
 Advisor Address: 3191 Maguire Boulevard, Suite [Redacted]
 Advisor - City, State, Zip: Ocala, FL 32803
 Advisor Phone: (800) 864-9481
 Advisor Name: ClearPoint CCS-ELMORE

At least one of these reasons must be selected prior to submitting the file to UW

Ineligible Mortgage

- You did not obtain your mortgage loan on or before January 1, 2009.
- The current unpaid principal balance on your loan is higher than the program limit.
- There is current pending legal action against the property not initiated by your first mortgage lender.
- Servicer ineligible due to Servicer not participating in the HHF Program, investor declined participation or you do not make your mortgage payments to an eligible regulated institution.
- Your first mortgage payment is more than 180 days past due.
- Your combined loan to value exceeds 200%.

Ineligible Borrower

- Your current monthly housing expenses, which include monthly principal and interest payments on all mortgages plus property taxes, hazard insurance and homeowner's dues (if any) is less than 31% of your gross monthly income and you do not have an arrearage.
- Your total income is higher than 140% of the area median income (AMI).
- Your unencumbered assets total more than \$5,000 OR three times your PITIA payment, whichever is greater.
- You do not have a qualifying hardship (unemployment or underemployment) through no fault of your own.
- You have filed for bankruptcy protection and the case has not been discharged or dismissed.
- You are not a legal US and Florida Resident.
- You have been convicted of a mortgage related felony within the past 10 years.
- You have more than one property other than your primary residence.

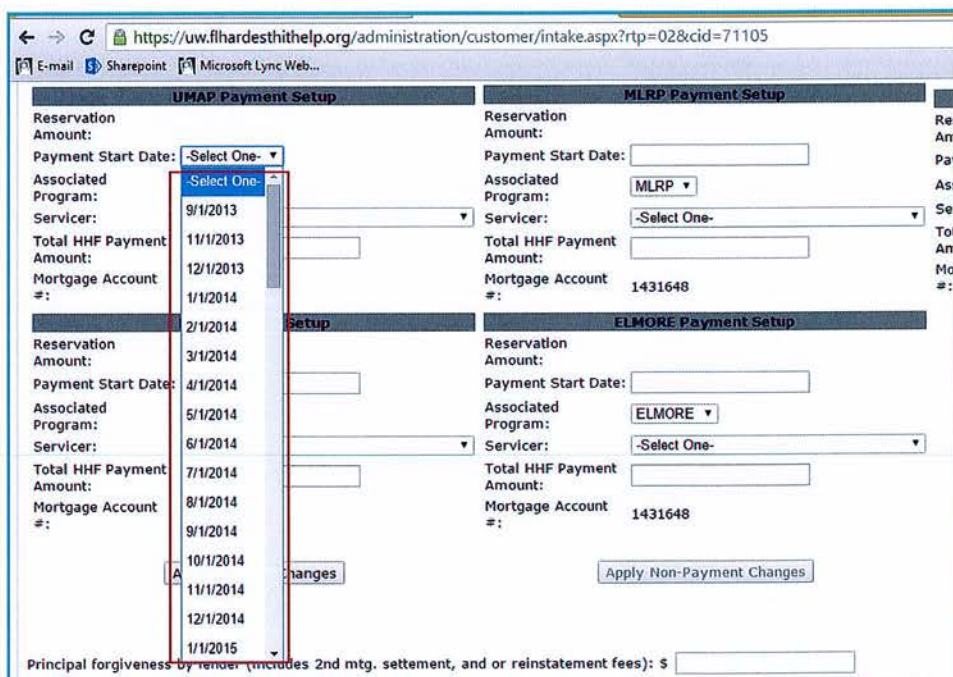
Ineligible Property

- Is not your primary residence.
- Is vacant or abandoned.
- Has been condemned.
- Has more than four dwelling units.
- Is not an approved condo
- Is a manufactured or mobile home not on a foundation permanently affixed to your real estate or is not considered real property.

Reasons for Cancellation

- You cancelled your application on [Redacted]
- There has been no activity on the application for a period of 30 days or more, or because the following information necessary to process your application which we first requested from you more than 30 days ago has not been provided:

5. In the UMAP Payment Setup area on the HHF Intake page, the Payment Start Date field will be updated so that it only shows the previous month's date as a possible Start date (when compared to the server date). For example, if they were completing new payment tables on February 15, 2015 the first available date in the Payment Start Date dropdown would be January 1, 2015 (see screen shot below).



The screenshot shows the 'UMAP Payment Setup' section of a web application. A dropdown menu for 'Payment Start Date' is open, displaying a list of dates from 9/1/2013 to 1/1/2015. The dates are: 9/1/2013, 11/1/2013, 12/1/2013, 1/1/2014, 2/1/2014, 3/1/2014, 4/1/2014, 5/1/2014, 6/1/2014, 7/1/2014, 8/1/2014, 9/1/2014, 10/1/2014, 11/1/2014, 12/1/2014, and 1/1/2015. The '1/1/2015' date is highlighted, indicating it is the first available date shown. Other fields in the form include 'Reservation Amount', 'Associated Program', 'Servicer', 'Total HHF Payment Amount', and 'Mortgage Account #'. The URL in the browser address bar is https://uw.flhardesthithelp.org/administration/customer/intake.aspx?rtp=02&cid=71105.

6. Currently, applicants have to select that their Hardship is due to "Unemployment" to be eligible for the FL HHF Program. With this change "Death of Spouse," "Divorce," and "Disability" will all become allowable Hardship Reasons for the HHF Program. Applicants will remain ineligible if they select a hardship reason of "Illness," "Significant Medical Expense," "Other Involuntary Loss or Reduction in Income," or "No Hardship at Current Time," as their Hardship Reason on Step 1 of the HHF Application.

Additionally, a one-time query will be run to inform the advisors all of the applications that were previously ineligible because of their selected hardship reason. This report will show the Customer ID Number from the Counseling Module, the Customer's first and last name, their selected Hardship Reason, the Assigned Advisor (Counseling) Agency, and their Assigned Advisor (Counselor).

- Select a Option -	
Unemployment	
Death of Spouse	
Divorce	
Disability	
Illness	
Significant Medical Expenses	<div data-bbox="818 747 1208 974" style="border: 1px solid red; padding: 5px;">All of these hardship reasons will continue to trigger an HHF Fail when selected by the applicant.</div>
Other Involuntary Loss or Reduction in Income	
No Hardship at current time	



- 7. The Advisor (Counseling) billing milestones will be updated as follows:
 - a. The dollar amount for the "New Determined Eligible" milestone will be updated to \$200.00
 - b. The following will be added as new billing milestones to the Underwriting Tab in the Underwriting Module:
 - i. Tier I – This milestone will be worth \$300.00, and will only be available once "New Determined Eligible", "Ineligible Determined Eligible," or "Previous \$50 Ineligible Determined Eligible" has been selected.
 - ii. Tier II – This milestone will be worth \$200.00, and will only be available once "New Determined Eligible", "Ineligible Determined Eligible," or "Previous \$50 Ineligible Determined Eligible" has been selected.
 - iii. Tier III - This milestone will be worth \$100.00, and will only be available once "New Determined Eligible", "Ineligible Determined Eligible," or "Previous \$50 Ineligible Determined Eligible" has been selected.
 - iv. Sustainability Analysis – This milestone will be worth \$300.00, and will only be available once "New Determined Eligible", "Ineligible Determined Eligible," or "Previous \$50 Ineligible Determined Eligible" has been selected.
 - c. The existing "Monthly Case Management" milestone will be deactivated so that it is no longer able to be selected. This milestone will remain visible for historical billing visibility.
 - d. The dollar amount for the "Ineligible" milestone will be updated to \$75.00.

Official records book page: [] t number: []

Update Dollar Amounts

Billing

- New - Determined Eligible
- Monthly Case Management (Verified homeowner continued eligibility as required for contract this month)
- Quaterly Case Management
- Ineligible
- Ineligible Determined Eligible
- Previous \$50 Ineligible Determined Eligible
- Ineligible Re-Submission
- Tier I - \$300.00
- Tier II - \$200.00
- Tier III - \$100.00
- Sustainability Analysis

Deactivate so no longer able to be selected.

New Milestones

Please Note: The billing progress setting once saved cannot be undone.

SOW #24 was not executed.



CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida HHF Program Enhancements	023

Date Created:	Revised: July 16, 2014
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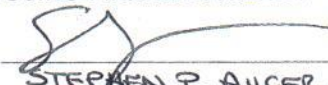
Purpose
This SOW provides the initial estimate for enhancing the Florida HHF Program website.
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida UMPAL/MLRP HHF website: <ol style="list-style-type: none"> 1. Creation of New role in the Advisor Module called "Fannie Mae Read Only". Price: \$3,100.00 2. Addition of new check box to flag files that should be viewable by new Fannie Mae Read Only users. Price: \$1,150.00 3. Addition of new check box to select agencies that will be allowed to mark files as viewable by Fannie Mae. Price: \$2,150.00

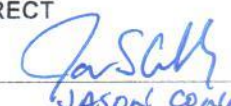
Cost	Start	End
\$6,400.00	Upon Execution of SOW	September 2, 2014

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE AGENCY HAVE EXECUTED THIS SOW.

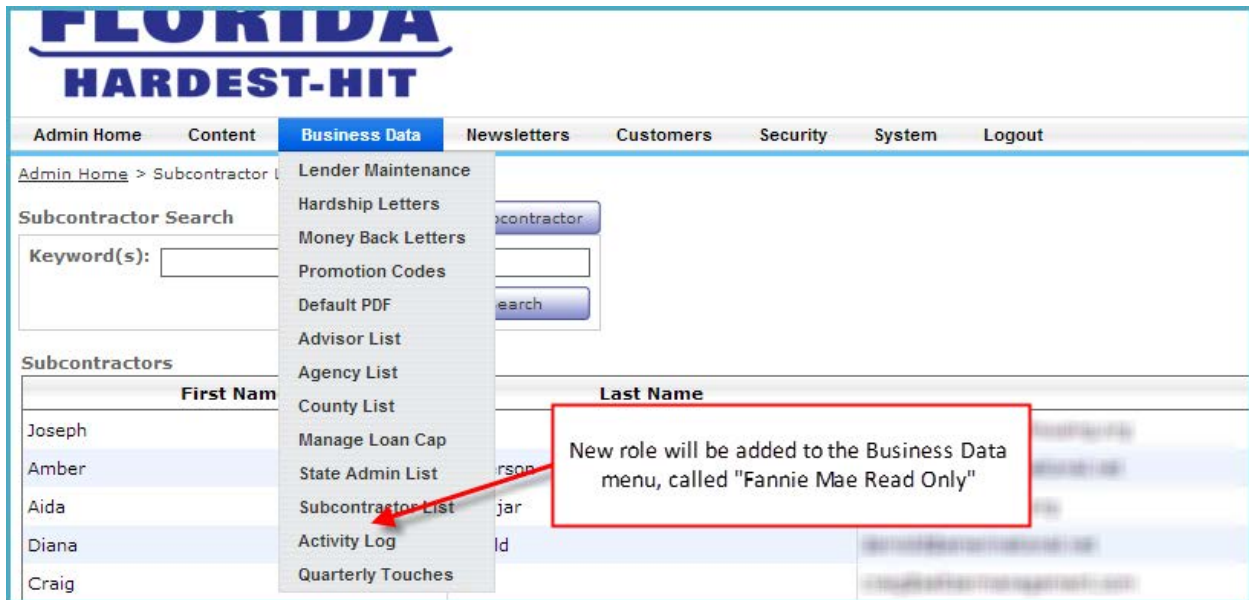
FLORIDA HOUSING FINANCE AGENCY

COUNSELORDIRECT

By: 
 Print Name: STEPHEN P. AUGER
 Title: EXECUTIVE DIRECTOR
 Date: 7/21/14

By: 
 Print Name: JASON CONNOLLY
 Title: PRESIDENT
 Date: 7/23/2014

1. CounselorDirect will build a new Read-Only role for Fannie Mae users, which will allow them to view a pipeline of records that had been flagged by the advisors as Fannie Mae loans (See #2 of this SOW). This new role will not have any ability to change information, similar to the existing subcontractor role, and will only see the files that have been checked as Fannie Mae loans. These users will also be able to utilize the customer export feature (to .csv), but will only see the subset of files that are marked as Fannie Mae loans. Only State Admin users and Site Admin users will be able to create the new Fannie Mae users.



FLORIDA HARDEST-HIT

Admin Home Content **Business Data** Newsletters Customers Security System Logout

Admin Home > Subcontractor List

Subcontractor Search

Keyword(s):

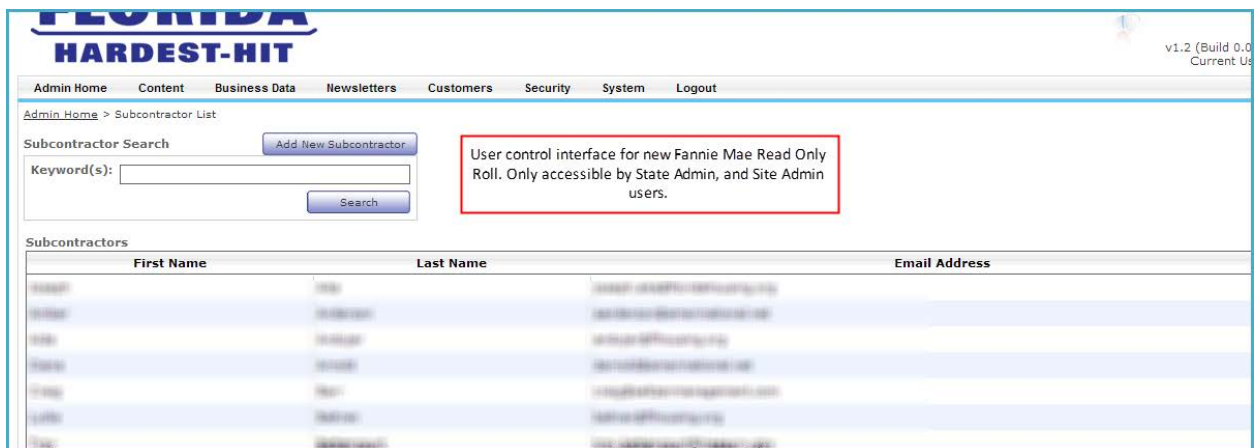
Subcontractors

First Name	Last Name
Joseph	
Amber	
Aida	
Diana	
Craig	

Business Data menu items:

- Lender Maintenance
- Hardship Letters
- Money Back Letters
- Promotion Codes
- Default PDF
- Advisor List
- Agency List
- County List
- Manage Loan Cap
- State Admin List
- Subcontractor List
- Activity Log
- Quarterly Touches

New role will be added to the Business Data menu, called "Fannie Mae Read Only"



FLORIDA HARDEST-HIT

Admin Home Content Business Data Newsletters Customers Security System Logout

Admin Home > Subcontractor List

Subcontractor Search

Keyword(s):

Subcontractors

First Name	Last Name	Email Address
Joseph		
Amber		
Aida		
Diana		
Craig		

User control interface for new Fannie Mae Read Only Roll. Only accessible by State Admin, and Site Admin users.

HARDEST-HIT

[Admin Home](#) [Content](#) [Business Data](#) [Newsletters](#) [Customers](#) [Security](#) [System](#) [Logout](#)

[Admin Home](#) >

Detail

Account Active:

First Name: *

Last Name: *

Email Address: *

Password must be between 7 and 20 characters long, and contain at least 1 numeric character.

Password:

Verify Password:

Fields required for new Fannie Mae Read Only users.

2. A new Fannie Mae check box will be added on the lender tab within the member detail section for each record in the system. Once this check box is selected the record will appear in the pipeline for anyone that had Fannie Mae Read-Only access (See #1 of this SOW). This would virtually eliminate Florida HHF staff involvement, provide Fannie Mae with real-time access to file level data and statuses and avoid the need to house non-relevant Fannie Mae data.

The new check box will also have a note next to it, which reads “I attest that I have received and uploaded an Authorization to Release Information and have verified that this is a Fannie Mae loan.”

Developer Note: The new Fannie Mae Loan check box will be enabled for editing by using the Pencil Tool. This field will be visible, but not editable when viewing the file by utilizing the Magnifying Glass Tool.

[Detail](#) [Property Info](#) **[Lender Info](#)** [Income/Assets](#) [Expenses](#)

Fannie Mae Loan

Lender 1:

Account Number 1:

Unpaid 1:

Payment 1:

Lender 2:

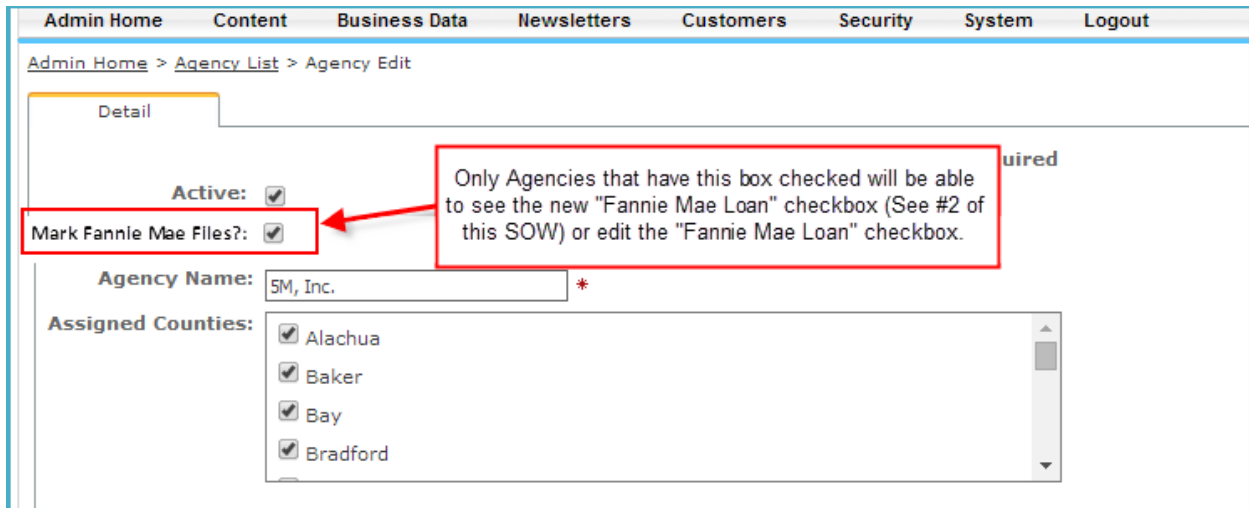
Account Number 2:

Unpaid 2:

Payment 2:

New checkbox. The new Fannie Mae Read only role will only be able to see files where this is checked.

3. A new field will be added to the Agency Setup Table called "Mark Fannie Mae Files". Only the Agency Administrators and Advisors that belong to these selected Agencies will the ability to see or edit the "Mark Fannie Mae Files" checkbox (See #2 of this SOW). If this new field isn't checked in the Agency Setup table, the "Fannie Mae Loan" field will not be visible or editable to the Advisors or Agency Administrators of that agency.



Admin Home Content Business Data Newsletters Customers Security System Logout

Admin Home > Agency List > Agency Edit

Detail

Active:

Mark Fannie Mae Files?: Required

Only Agencies that have this box checked will be able to see the new "Fannie Mae Loan" checkbox (See #2 of this SOW) or edit the "Fannie Mae Loan" checkbox.

Agency Name: SM, Inc. *

Assigned Counties:

- Alachua
- Baker
- Bay
- Bradford



CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida HHF Program Enhancements	022

Date Created: Revised: June 17, 2014


Purpose
This SOW provides the initial estimate for enhancing the Florida HHF Program website.
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida UMPAL/MLRP and PR HHF websites:
<ol style="list-style-type: none"> 1. Add fields for W-record, Column CX to HHF Intake Page. Price: \$1,850.00 2. Changes to Quarterly Touch Work Flow. Price: \$4,450.00 3. Addition of New Billing Milestone for Ineligible Billing worth \$35.00. Price: \$2,200.00 4. Reduce Reservation Amount to actual amount utilized upon Closeout (Manual or Automated). Price: \$3,850.00 5. Update T-Record Report Export and Report fields. Price: \$3,200.00 6. Add new field for "Deferred Balance" (Uploaded with V or Y records) in the Program Entry section of the HHF Intake Page. Price: \$1,450.00

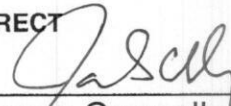
Cost	Start	End
\$17,000.00	Upon Execution of SOW	Within 8 Weeks of Receipt of Signed SOW.

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE AGENCY HAVE EXECUTED THIS SOW.

FLORIDA HOUSING FINANCE AGENCY

COUNSELORDIRECT

By: 
 Print Name: STEPHEN P. AUZER
 Title: EXECUTIVE DIRECTOR
 Date: 6/27/14

By: 
 Print Name: Jason Connolly
 Title: President
 Date: 06/30/2014



CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	021


Date Created:	Revised: October 14, 2013
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website.
<ol style="list-style-type: none"> 1. Creation of New Funding Section for Reservations for New ELMORE Program, and addition of ability to generate all out going CDF record types for the ELMORE program. Price: \$5,150.00 2. Pool Management Report will be updated to track use of funding for new ELMORE program. Price: \$2,250.00 3. Addition of New Program Allocation to the Reports Module. Price: \$2,700.00 4. Update of Loan Docs for ELMORE Program. Price: \$2,200.00. 5. Addition of New ELMORE Program to the Treasury Report. Price: \$3,600.00 6. Addition of New Associated Program to the Payment Setup fields, and incorporation of the ELMORE Program to the Payment Table Automation. Price: \$4,700.00 7. Add filter to Servicer Batch Payment which allows filtering by program. Price: \$2,500.00


Cost	Start	End
\$23,100.00	Upon payment receipt	Approximately 8 weeks from the date payment is received

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: 
 Print Name: Stephen P. Auger, Executive Director
 Title: _____
 Date: 10/16/13

COUNSELORDIRECT

By: 
 Print Name: Jason S. Connolly
 Title: President
 Date: 10/18/2013

1. Creation of New Funding Section for the newly created ELMORE Reverse Mortgage Program. This new funding section on the HHF Intake page in Underwriting will allow reservations for the new ELMORE program. The new funding section will be placed directly below the MEP Program Fields. The new program will have a Reservation Max of \$25,000. The system will not allow a user to make a reservation that exceeds \$25,000 AND the system will not allow the user to set up payments in the payment tables if they exceed the Reservation Max as entered by the Underwriter.

The ability to generate outgoing CDF records for the new ELMORE program. Records will be generated for the R program. The A,D, and T records will be generated from the Funding section and be exportable from the CDF Export report. The ability to create I-records and Q-records already have the ability to create records for the R-program, and will not need to be modified.

Modification Enabling Program
 Amount of Modification Enabling Program reservation currently in use: \$ 0.00
 Max reservation amount: \$
 Program Begin Date
 Expected End Payment Date
 Actual Program End Date (For "T" Record)
 Reason for Denial or Termination (For "T" Record, "D" Record)
 Remaining Available HHF Balance (For "T" Record)

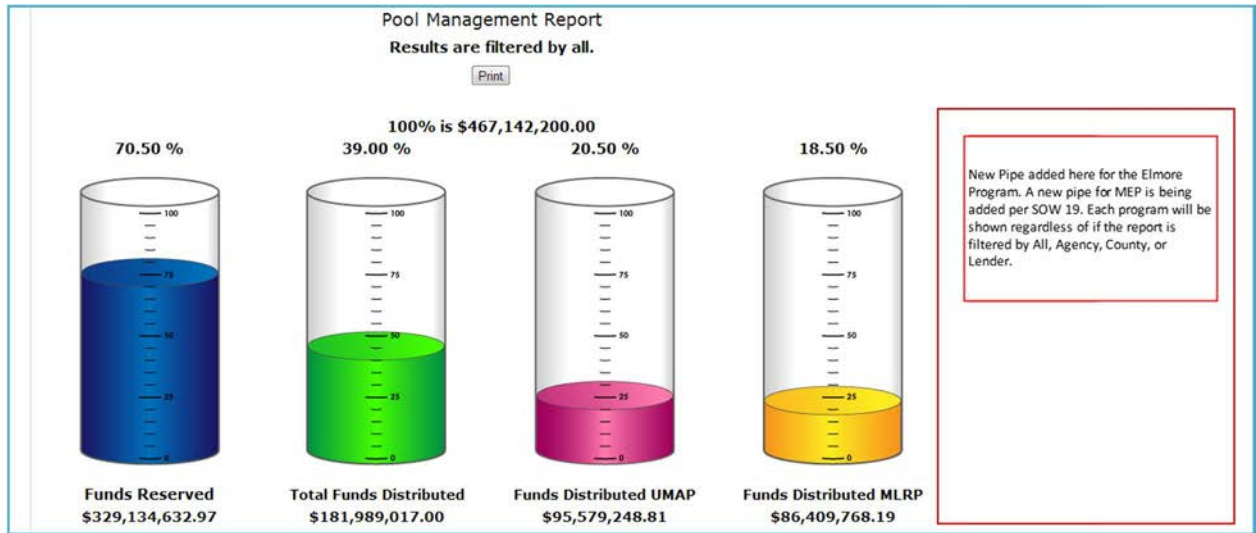
Elmore Reverse Mortgage Program
 Amount of Modification Enabling Program reservation currently in use: \$ 0.00
 Max reservation amount: \$
 Program Begin Date
 Expected End Payment Date
 Actual Program End Date (For "T" Record)
 Reason for Denial or Termination (For "T" Record, "D" Record)
 Remaining Available HHF Balance (For "T" Record)

Record Types will be A,D, and T

Program Type will be R

Total Reservation: 0.00

- The Pool Management report will be updated so it shows the new ELMORE Program, the funds currently reserved (total), and the funds in use. There will now be a total of 6 pipes displayed on this report (one is being added for MEP per SOW 19). All 6 pipes will be displayed for each way the report is filtered (All, Agency, County, or Lender). The total, shown next to the text that reads "100% is \$467,142,200.00" will also need to be updated to account for the new Program Allocation as set up in the Fund Allocation Report.



- A new program allocation will be added to the Fund Allocation Report in the Reports Module. This new allocation will be tied directly to the new ELMORE Program, and the new Funding Section of the HHF Intake Page. The total of all Reservations for the new ELMORE Program will not be able to exceed the amount in the Fund Allocation Report.



[Home](#) | [Change Password](#) | [Log Out](#)

Administration Home

<ul style="list-style-type: none"> <input type="radio"/> Application Milestone Report <input checked="" type="radio"/> Fund Allocation <input type="radio"/> Administrative Expense Allocation <input type="radio"/> Pool Management <input type="radio"/> Treasury Report 	<ul style="list-style-type: none"> <input type="radio"/> CDF Correction Record Report <input type="radio"/> 1098 Report <input type="radio"/> CDF Upload Record Report <input type="radio"/> Customer Payment Export <input type="radio"/> Customer Export (Underwriting)
---	--

Fund Allocation

Maximum total allocation \$

Total allocated below \$ 417,142,200.00

Maximum Modification Enabling Program \$

Elmore Reverse Mortgage Program \$

Monies still needing allocation \$ 0.00

Note: Your changes will not take effect until you press save.

Alachua \$ <input type="text" value="2,039,000.00"/>	Lee \$ <input type="text" value="25,509,819.00"/>
Baker \$ <input type="text" value="1,144,000.00"/>	Leon \$ <input type="text" value="5,471,000.00"/>
Bay \$ <input type="text" value="2,520,000.00"/>	Levy \$ <input type="text" value="1,057,564.00"/>
Bradford \$ <input type="text" value="322,000.00"/>	Liberty \$ <input type="text" value="136,000.00"/>
Brevard \$ <input type="text" value="14,283,379.00"/>	Madison \$ <input type="text" value="512,048.00"/>

- The loan documents will be updated based upon the newly submitted documents from the Florida HHF Staff. The new program will appear as "ELMORE" on the drop-down. New loan documents will be required to be submitted upon execution of this SOW.

Loan Documents and Loan Modification Documents

Loan Documents

Original mortgage date:

Original principal amount:

Legal description: Please upload legal description to files tab.

Official records book:

Official records book page:

Under clerk's instrument number:

FHFC Payment:

HO Partial Payment:

Original Lender:

Arrearage Amount:

Partial Payment Start Month and Year: Select One Select One

Partial Payment End Month and Year: Select One Select One

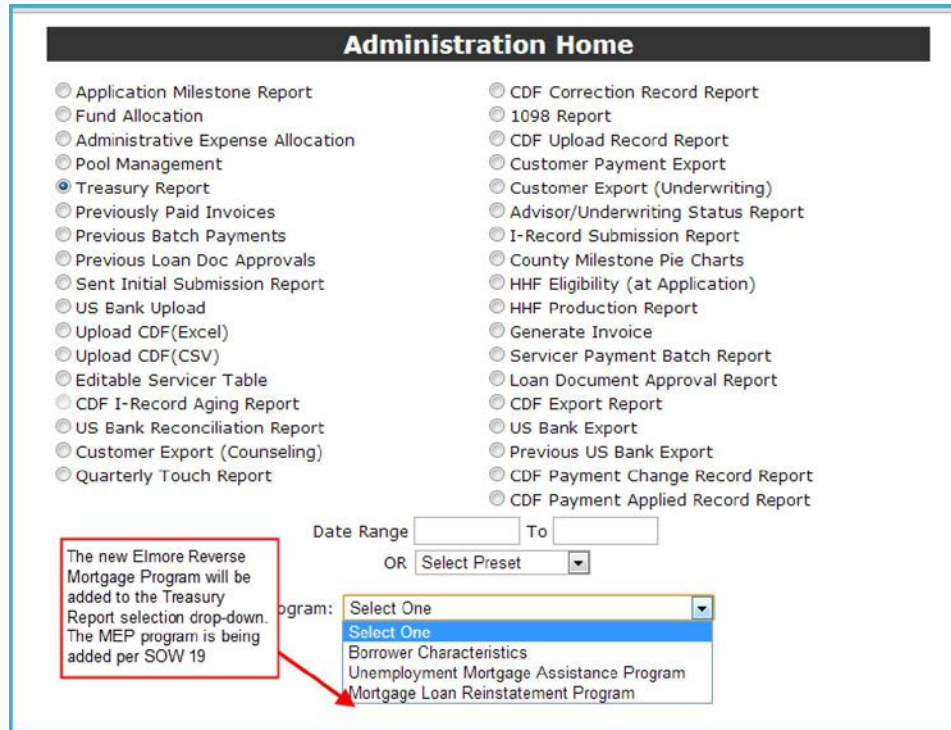
Loan Document Program: Select One

Loan Document Date: Select One

Send loan document request for approval

Elmore Reverse Mortgage Program will be added to this list. Per SOW 19 MEP is also being added to this list

5. Addition of the ELMORE Reverse Mortgage Program to the Treasury Report. The new Treasury Report will be set up to match the current Approval Logic of the other existing reports, and all fields will match the current Treasury Template with the new programs added. The new program will appear as “ELMORE Program” on the drop-down menu.



6. A new Associated Program will be added to the Payment Setup fields in the Underwriting Module to process payments for the new ELMORE Program. The new associated program will be used to indicate which Allocation Pool the HHF Funds are to come from for each payment made.

The new ELMORE Reverse Mortgage Program will consist of only one time payments. The Payment table automation (from SOW 19) will be set up so that when the newly created Payment Setup area for the ELMORE Program is completed, one payment will be set up in the payment tables. The due date of the new payment will be selected by the Underwriter that sets up the payment for this program.

The Setup area will contain the Payment Start Date (calendar tool), the Associated Program (only ELMORE will be available in new section), Servicer, and total HHF Payment Amount. The Mortgage Account Number will be auto-populated into the payment tables based on the information contained in that file’s member detail section. The new program (ELMORE) will have a maximum reservation of \$25,000. The payment tables will map the maximum reservation amount from the Funding Section on the HHF Intake Page.

Once these fields are completed, they will click the “Auto-Fill Payments” button, which will complete all of the payments in the grid with the information they just completed. The Set-Up fields will show default Associated Programs of UMAP, MLRP, MEP, and ELMORE in their respective Set-up fields. Once this button is clicked, the system will determine how many payments will be made based on the Payment Start Date, Reservation Amount, and Monthly



Payment Amount. ELMORE payment automation will only set up one payment, for the exact date selected.

The payment tables will not auto-populate unless the Underwriter has entered the Date FHFC Loan Closed Date field on the HHF Intake Page.

Modification Recording Date:

Date FHFC loan closed:

Modification Loan Closing Date:

Payment Schedule and Tracking

Do Not Count as Approval For Treasury Reporting - Payment Returned (Only use if Net of Payments = \$0.00)

1st Lien Servicer: OCVEN 1st Lien Servicer Account Number: 0705683795

UMAP Payment Setup		MLRP Payment Setup		MLRP Only Payment Setup		MEP Payment Setup	
Reservation Amount:	24,000.00	Reservation Amount:	10,000.00	Reservation Amount:		Reservation Amount:	10,000.00
Payment Start Date:	-Select One -	Payment Start Date:	10/1/2013	Payment Start Date:		Payment Start Date:	11/1/2013
Associated Program:	UMAP	Associated Program:	MLRP	Associated Program:	MLRP	Associated Program:	MEP
Servicer:	21st Mortgage Corp.	Servicer:	BB & T Retail	Servicer:	-Select One-	Servicer:	ASC
Total HHF Payment Amount:	2,312.23	Total HHF Payment Amount:	5,000.00	Total HHF Payment Amount:		Total HHF Payment Amount:	123.23
Mortgage Account #:	0705683795	Mortgage Account #:	0705683795	Mortgage Account #:	0705683795	Mortgage Account #:	0705683795

Auto Fill Payments Apply Changes Apply Non-Payment Changes

ELMORE Payment Setup

Reservation Amount: 24,000.00

Payment Start Date: -Select One -

Associated Program: UMAP

Servicer: 21st Mortgage Corp.

Total HHF Payment Amount: 2,312.23

Mortgage Account #: 0705683795

New payment setup area

Month #	Total HHF Payment Due Date	Total HHF Payment Amount	Description	Associated Program	Servicer	Mortgage Account #	Payment Made Date	Batch #	Verified Payment Amount	Verified Payment Date	
3	10/1/2012	\$2,312.23	UMAP	UMAP	21st Mortgage Corp.	0705683795					Edit Clear
4	11/1/2012	\$2,312.23	UMAP	UMAP	21st Mortgage Corp.	0705683795					Edit Clear
5	12/1/2012	\$2,312.23	UMAP	UMAP	21st Mortgage Corp.	0705683795					Edit Clear
6	1/1/2013	\$2,312.23	UMAP	UMAP	21st Mortgage Corp.	0705683795					Edit Clear
7	2/1/2013	\$2,312.23	UMAP	UMAP	21st Mortgage Corp.	0705683795					Edit Clear
8	3/1/2013	\$2,312.23	UMAP	UMAP	21st Mortgage Corp.	0705683795					Edit Clear
9	4/1/2013	\$2,312.23	UMAP	UMAP	21st Mortgage Corp.	0705683795					Edit Clear
1	10/1/2013	\$5,000.00	MLRP	MLRP	BB & T Retail	0705683795					Edit Clear
2	11/1/2013	\$123.23	MEP	MEP	ASC	0705683795					Edit Clear
			-Select One -		0014511299						Add New

Principal forgiveness by lender (includes 2nd mtg. settlement, and/or reinstatement fees): \$

Amount of Unemployment Mortgage Assistance Program reservation currently in use: \$ 0.00
 Amount of Mortgage Loan Reinstatement Program reservation currently in use: \$ 0.00
 Amount of Modification Enabling Program reservation currently in use: \$ 0.00
 Total Amount of reservation currently in use: \$ 0.00

Save

All automation around E and P records will function exactly the same way as the automation currently works for the MEP and MLRP programs.

The new ELMORE program will also need fields added to the Payment Schedule Report in the Reports Module.



- 7. The Servicer Payment Batch Report will be updated to include a filter that will display Payments scheduled by the Associated Program. These filters will be checkboxes so multiple Programs can be displayed at once if needed. Only selected Associated Programs will be returned on the Servicer Payment Batch Report when submitted.

<input type="radio"/> Treasury Report	<input type="radio"/> Customer Export (Underwriting)
<input type="radio"/> Previously Paid Invoices	<input type="radio"/> Advisor/Underwriting Status Report
<input type="radio"/> Previous Batch Payments	<input type="radio"/> I-Record Submission Report
<input type="radio"/> Previous Loan Doc Approvals	<input type="radio"/> County Milestone Pie Charts
<input type="radio"/> Sent Initial Submission Report	<input type="radio"/> HHF Eligibility (at Application)
<input type="radio"/> US Bank Upload	<input type="radio"/> HHF Production Report
<input type="radio"/> Upload CDF(Excel)	<input type="radio"/> Generate Invoice
<input type="radio"/> Upload CDF(CSV)	<input checked="" type="radio"/> Servicer Payment Batch Report
<input type="radio"/> Editable Servicer Table	<input type="radio"/> Loan Document Approval Report
<input type="radio"/> CDF I-Record Aging Report	<input type="radio"/> CDF Export Report
<input type="radio"/> US Bank Reconciliation Report	<input type="radio"/> US Bank Export
<input type="radio"/> Customer Export (Counseling)	<input type="radio"/> Previous US Bank Export
<input type="radio"/> Quarterly Touch Report	<input type="radio"/> CDF Payment Change Record Report
	<input type="radio"/> CDF Payment Applied Record Report

Batch Date

Associated Program

- UMAP
- MLRP
- MEP
- ELMORE



CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	020

Date Created:	Revised: May 16, 2013
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website.
1. Creation of new Principal Reduction Module. Price: \$65,000.00


Cost	Start	End
\$65,000.00	Upon payment receipt	Approximately 8 weeks from payment receipt.

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: 
 Print Name: _____
 Title: _____
 Date: 5/17/13

COUNSELORDIRECT

By: 
 Print Name: JASON CATHOLLY
 Title: PRESIDENT
 Date: 5/17/2013



A new portal will be created to receive applications for Florida's new Principal Reduction Program. This new portal will not be connected to the existing Modules that were created in 2011 to receive applications for the Hardest Hit Fund (HHF) Programs. The new Principal Reduction Module will be branded separately based on the images and style sheets submitted by the team at Florida Housing.

The new module will reside at the following URL: www.principalreductionFLHHF.org. CounselorDirect will purchase the necessary SSL Certificates and IP Addresses, and when launching the new PR Module, Florida Housing will redirect their URL to our servers. Additionally, www.principalreductionFLHHF.com, www.principalreductionFLHHF.net, www.principlereductionFLHHF.org, www.principlereductionFLHHF.com, and www.principlereductionFLHHF.net will also redirect to www.principalreductionFLHHF.org.

The new Principal Reduction Module will have 3 modules, an Advisor/Application Module, an Underwriting Module, and a Reports Module. Each module's access roles will mirror the existing HHF module's roles:

Advisor/Application Module:

- State Admin– This role has the ability to see, access, and edit all files that exist in the Advisor/Application Module. State Admins are able to add new Counseling Agencies, Counselors, and Subcontractors to the Advisor/Application module.
- Advisor Agency Admin Role – This role is designated specifically to Advisor Agencies, and can see, access, and edit all files assigned to a particular advisor agency, and assign files to the agency's advisor staff. . This role will NOT have the ability to set up new advisors in the system (see role description below).
- Advisor Role – This role is able to see, access, and edit all files assigned directly to them in the Advisor Module.
- Subcontractor (View-Only) – This role can see all files in the system, but does not have the ability to edit any information.
- Site Admin Role – This role is used solely by the CounselorDirect team and is able to see all information in the module.

Underwriter Module:

- Underwriter Admin – This role has the ability to see, access, and edit all files that exist within the Underwriting Module. They also have the ability to add new Underwriters to the system (see role definition below).
- Underwriter – This role is able to see, access, and edit all files assigned directly to them in the Underwriting Module.
- Subcontractor - This role can see all files in the system, but does not have the ability to edit any information.
- Site Admin Role - This role is used solely by the CounselorDirect team and is able to see all information in the module.

The **Reporting Module** currently has 1 role that is available for users of the system. This role has access to all of the reports that have been created for the Florida HHF Programs. Additional roles will be able to be added as need (per SOW 19)



Within the new Principal Reduction module, the application will be significantly changed, and will appear as follows:

1. Start Now:

The following questions will be asked on Step 1 of the application:

- a. First Name: Required Field. Text Field. This field will contain validation that will not allow a comma to be entered.
- b. Last Name: Required Field. Text Field. This field will contain validation that will not allow a comma to be entered.
- c. Phone: Required Field. Numeric Text Field. Auto-format to phone number (XXX) XXX-XXXX.
- a. Choose Lender: Required Field. Drop-down. Will display all lenders set up in the Lender Maintenance Table (accessible by Site Admin). FL staff will supply a list of the lenders to be displayed initially. New lenders will be able to be added by the Site Admin (CounselorDirect) upon request.
- b. Property County: Required Field. Drop-down. Required Field. Drop-down. Will display all Counties set up in the County Maintenance Table (accessible by Site Admin).
- d. Referral Code: Not required. Alpha-numeric field. Functionality to work the same way it currently works in the FL HHF Module, and assign to specific Advisor Agency when the Referral Code is entered. Requires valid code, currently assigned to Agency when entered.
- e. Email Address: Required field. Text field. Must be in email address format. System will check for duplicate email addresses, and not allow a new application to be created if the email address entered already exists in the database.
- f. Verify email address: Required field. Text field. Must be in email address format. Must match previous Email address field
- g. Password: Required field. Alphanumeric Text Field. Case-sensitive.
- h. Verify Password: Required field. Alphanumeric Text Field. Case-sensitive. Password must match password as entered in the previous Password field.
- i. Security Code: Required field. Free form text field.
- j. Confirmation Code: Required Field. Entered code must match confirmation code as displayed on the screen.
- k. I agree to the Terms of Service: Required Field. Checkbox. Must be checked to create an application.

(See Mock-up on following Page)



To take advantage of the Florida Hardest-Hit assistance programs, you'll need to create a profile. Please complete the information below, which will help us match you to a housing advisor agency.

Your privacy is important to us! Please be aware that information shared on this site is confidential and will only be shared with the advisor agency that is assigned to you and other entities as required.

If you have previously started or completed an application for the Florida HHF Program, **DO NOT ATTEMPT TO RE-APPLY OR START A NEW ONLINE APPLICATION.** Even if your application is incomplete or if you have received an eligibility determination, you do not need to start a new application. To see if you qualify for assistance under the revised eligibility requirements or to see if you are eligible to receive extended program benefits, **CONTACT YOUR PREVIOUSLY ASSIGNED ADVISOR AGENCY** to update your information and have your application re-evaluated to determine if you qualify.

If you are having problems getting back to your original application for any reason, click the "Contact Us" tab at the top of this webpage and send us an email, or call the toll-free HHF Information Line at 1-(877) 863-5244; we will ensure you are assisted as soon as possible.

* = Required

First Name: *

Last Name: *

Phone: *

Choose Lender: *
If your lender is not listed, [click here](#)

Property County: *

Referral Code: (Optional)

Email Address: * [Don't have E-Mail?](#)

Verify Email Address: *

Password must be between 7 and 20 characters long, and contain at least 1 numeric character.

Password: *

Verify Password: *

Security Phrase: * The "Security Phrase" is a word or phrase to be used to help confirm the identity of the HHF Advisor who contacts you. Please remember your word/phrase, or write it down in a safe place; you should ask the advisor to repeat your Security Phrase upon first contact with you, either via phone or e-mail.

[Reload Confirmation Code](#)

Confirmation Code: * (Enter confirmation code above)

I agree to the [Terms of Service](#) *

Next Step: Application

Once your profile information is complete, you will need to complete the seven-step application for assistance. While it is mandatory to complete all of the steps, the more information you can share, the faster and more accurately we can process your application. The first four steps will register you in the system and connect you with your assigned counseling agency, while the remaining steps contain critical information that is needed to help you.

Online Application process:

- Step 1: Homeowner information
- Step 2: Contact information
- Step 3: Property information
- Step 4: Lender information
- Step 5: Financial Worksheet
- Step 6: Hardship Letter
- Step 7: Other Required Documents

ATTENTION HOMEOWNERS!!! The email address you use in your application is your "Username" and should be used to log into your account. Please use a unique username and password in a safe place where you can find it. Complete your Hardest-Hit Fund application online. Also, please remember to only create one (1) application; do not create more than one Username/Password. If you are having trouble logging back into your account, click on the "Forgot Password" button at the top of the homepage at www.flhardesthit.com to have your password sent to your Assigned HHF Advisor to assist you with resetting your password to start a new application.



2. Applicant Homepage:

Once an applicant has completed the Start Now page, they will be logged into the system and directed to the Applicant Homepage, which will list all of the steps of the Application. This page will indicate whether each step of the application has been completed. This page will also have fields which will allow the user to reset their email or password if they choose to do so.

APPLICANT HOME LOGOUT

Welcome, **John Doe**

Please use the password fields only if you would like to reset your password. Otherwise please leave the password fields blank and continue with your application.

Email Address:

Verify Email Address:

Password:

Verify Password:

Password must be between 7 and 20 characters long, and contain at least 1 numeric character.

Your Information is Safe and Secure!

We realize you are sharing very personal information with us. Please be aware that information shared on this site is confidential and will only be shared with the housing advising agency that is assigned to you and other entities as required.

These details allow us to determine more quickly the best solution for your situation.

Thank you for creating a profile. Next, we'll ask you a series of questions about you, your home, your lending situation and your employment status, so we can determine the best way to help you. Then the system will connect you with a housing advising agency, and a housing advisor will work with you to determine your next steps. The more information you share with us, the faster and more accurately we can serve you.

If necessary, you may save and exit your application and return later to complete it. This is helpful if you need time to locate documents or other specific details. Simply click "Edit" to add or change information in each step of the application.

■ Step 1: Borrower Info	✔	Completed	Edit
■ Step 2: Property Info	✔	Completed	Edit
■ Step 3: Lender Info	✔	Completed	Edit
■ Step 4: Financial Worksheet	✔	Completed	Edit
■ Step 5: Print Application	✔	Completed	Edit

3. Step 1:

The following questions will be asked on Step 1 of the application:

- a. First Name – Free form text. Required Field. This field will contain validation that will not allow a comma to be entered. Field will auto-populate based on the value entered on the Start Now Page of the application.
- b. Middle Initial – Free form text. Not Required. This field will contain validation that will not allow a comma to be entered.
- c. Last Name – Free form text. Required Field. This field will contain validation that will not allow a comma to be entered. Field will auto-populate based on the value entered on the Start Now Page of the application.
- d. Suffix – Drop-down menu. Optional Field. Options to be:
 - i. Jr.
 - ii. Sr.
 - iii. III
 - iv. IV



- v. V
- vi. VI
- e. Social Security Number – Free form text, which auto-formats to XXX-XX-XXXX format. Required Field. System will cross-check to ensure another that this Social Security Number doesn't already exist in the PR database. If it does exist in the PR database, the applicant will not be able to continue their application. The system will also cross-reference the existing HHF database, and if the PR Applicant's Social Security Number exists in the HHF database, they will be allowed to continue their PR application, but the application will be marked with an Urgency flag of Multiple (M).
- f. Date of Birth – Free form text. Auto-format to Date and use Date Selection tool. Required Field.
- g. Place of Birth – Free form text. Required Field.
- h. Are you a US Citizen or Legal Alien – Required field. Drop-down menu. Options in the drop-down menu will be:
 - i. Yes
 - ii. No**Eligibility Question - If the applicant answers "No" the file will Fail PR eligibility. The fail message in the notepad will read "Fail – Applicant is not a US Citizen or Legal Alien."**
- i. Are you Hispanic – Required field. Drop-down menu. Options will be:
 - i. Yes
 - ii. No
 - iii. I Do Not Wish to Furnish This Information
- j. Race – Required field. Drop-down menu. Options will be:
 - i. American Indian or Alaska Native
 - ii. Asian
 - iii. Black or African American
 - iv. Native Hawaiian or Other Pacific Islander
 - v. White
 - vi. Other
 - vii. I Do Not Wish to Furnish This Information
- k. Other (race) – Free form text. Dynamic field. Only required when "Other" is selected in the Race question above for the primary borrower.
- l. Marital Status – Required field. Drop-down menu. Options will be:
 - i. Single
 - ii. Married
 - iii. Divorced
 - iv. Separated
 - v. Widowed
- m. Head of Household– Required field. Drop-down menu. Options will be:
 - i. Yes
 - ii. No
- n. Gender– Required field. Drop-down menu. Options will be:
 - i. Male
 - ii. Female
 - iii. I Do Not Wish to Furnish This Information
- o. Self Employed– Required field. Radio buttons. Options will be:
 - i. Yes
 - ii. No
- p. Is there a co-borrower? – Required field. Dynamic field. When "yes" is selected the additional Co-borrower fields will be displayed on Step 1. Radio buttons. Options will be:
 - i. Yes
 - ii. No



- q. Total Co-Applicants? – Required Field. Drop-down Menu. Only displayed/required when “Yes” is selected for “Is There a Co-Borrower?”. Options will be:
 - i. 1
 - ii. 2
 - iii. 3
 - iv. 4
 - v. 5
- r. Co-Borrower First Name – Free form text. Required Field. Only displayed/required when “Yes” is selected for “Is There a Co-Borrower?”
- s. Co-Borrower Last Name – Free form text. Required Field. Only displayed/required when “Yes” is selected for “Is There a Co-Borrower?”
- t. Suffix – Drop-down manu. Optional Field. Options to be:
 - i. Jr.
 - ii. Sr.
 - iii. III
 - iv. IV
 - v. V
 - vi. VI
- u. Co-Borrower Phone number – Auto-format for Phone Number. Required Field. Only displayed/required when “Yes” is selected for “Is There a Co-Borrower?”
- v. Co-Borrower Alt Phone number - Auto-format for Phone Number. Not a Required Field. Only displayed when “Yes” is selected for “Is There a Co-Borrower?”
- w. Co-Borrower Relationship - Required field. Drop-down menu. Only displayed/required when “Yes” is selected for “Is There a Co-Borrower?” Options will be:
 - i. Spouse
 - ii. Daughter
 - iii. Son
 - iv. Sister
 - v. Brother
 - vi. Girlfriend
 - vii. Boyfriend
 - viii. Mother
 - ix. Father
 - x. Other
- x. Co-Borrower Relationship – Other - Free form text. Dynamic field. Only required when “Other” is selected in the Relationship question above for the primary borrower and when “Yes” is selected for “Is There a Co-Borrower?”
- y. Co-Borrower Social Security Number – Free form text, which auto-formats to XXX-XX-XXXX format. Required Field. Only displayed/required when “Yes” is selected for “Is There a Co-Borrower?” System will cross-check to ensure another that this Social Security Number doesn’t already exist in the database.
- z. Co-Borrower Date of Birth – Free form text. Auto-format to Date and use Date Selection tool. Required Field. Only displayed/required when “Yes” is selected for “Is There a Co-Borrower?”
- aa. Co-Borrower Place of Birth – Free form text. Required Field. Only displayed/required when “Yes” is selected for “Is There a Co-Borrower?”
- bb. Is the Co-borrower a US Citizen or Legal Alien – Required field. Only displayed/required when “Yes” is selected for “Is There a Co-Borrower?”. Drop-down menu. Options will be:
 - i. Yes
 - ii. No

Eligibility Question - If the co-applicant answers “No” the file will Fail PR eligibility. The fail message in the notepad will read “Fail – Co-Applicant is not a US Citizen or Legal Alien.”



- cc. Is the Co-Borrower Hispanic? – Required field. Only displayed/required when “Yes” is selected for “Is There a Co-Borrower?”. Drop-down menu. Options will be:
 - i. Yes
 - ii. No
 - iii. I Do Not Wish to Furnish This Information
- dd. Co-Borrower Race – Required field. Only displayed/required when “Yes” is selected for “Is There a Co-Borrower?”. Drop-down menu. Options will be:
 - i. American Indian or Alaska Native
 - ii. Asian
 - iii. Black or African American
 - iv. Native Hawaiian or Other Pacific Islander
 - v. White
 - vi. Other
 - vii. I Do Not Wish to Furnish This Information
- ee. Other (race) – Free form text. Dynamic field. Only displayed/required when “Yes” is selected for “Is There a Co-Borrower?” and when “Other” is selected in the Co-Borrower Race question above for the primary borrower.
- ff. Co-Borrower Gender – Only displayed/required when “Yes” is selected for “Is There a Co-Borrower?”. Drop-down menu. Options will be:
 - i. Male
 - ii. Female
 - iii. I Do Not Wish to Furnish This Information
- gg. Co-Borrower Self Employed – Only displayed/required when “Yes” is selected for “Is There a Co-Borrower?”. Radio buttons. Options will be:
 - i. Yes
 - ii. No
- hh. Have you been more than 60 days late on your mortgage within the last two years?: Required Field. Radio Buttons. Options will be:
 - i. Yes
 - ii. No

Eligibility Question - If Applicant answers “Yes”, this will trigger an HHF Fail, with a Fail Message (in the notepad) of “Applicant was more than 60 days late on their mortgage in the last two years.”
- ii. Have You filed for Bankruptcy? – Required field. Radio buttons. Options will be:
 - i. Yes
 - ii. No
- jj. Bankruptcy Discharge Date? – Not required. Text field, with Data Selection Tool. Must be formatted as a date.

Eligibility Question - Files that have indicated that they have filed for bankruptcy (as described above in “gg”) and have not entered a Bankruptcy Discharge Date will be marked as a Fail. The fail message in the notepad will read “Fail - Client has a bankruptcy, which has not yet been discharged”
- kk. Has your loan been refinanced in the last 3 years? – Required field. Drop-down. Options will be:
 - i. Yes
 - ii. No
- ll. If you have applied for Mortgage Payment Assistance, or Reinstatement Assistance from the Florida Hardest Hit Programs, and you are currently working with an Advisor Agency, please enter the name of that agency. Free-form text field. 50 Characters allowed. Not required field.
- mm. How did you hear about us? – Required field. Drop-down. Options to be:
 - i. Billboard
 - ii. Bus
 - iii. Direct Mail



- iv. Event
 - v. Lender/Service
 - vi. Library
 - vii. Newspaper
 - viii. Radio
 - ix. Television
 - x. Unemployment Office / One Stop
 - xi. Web
 - xii. Worth of Mouth
 - xiii. Other
- nn. Primary Phone Number – Required Field. Text Field. Auto-format to telephone number, ie (XXX) XXX-XXXX. This field will pull the data entered on the Start Now page of the application.
- oo. Secondary Phone Number – Not Required field. Text Field. Auto-format to telephone number, ie (XXX) XXX-XXXX.
- pp. Best Time for Advisor to Call: - Required Field. Drop-down. Options to be:
- i. Morning (9 a.m. to 12 a.m.)
 - ii. Afternoon (12 p.m. to 3 p.m.)
 - iii. Late Afternoon (3 p.m. to 6 p.m.)
 - iv. Evening (6 p.m. to 8 p.m.)
 - v. Anytime
- qq. Household Type: - Required field. Drop-down. Options to be:
- i. Single Adult
 - ii. Female headed single parent household
 - iii. Male headed single parent household
 - iv. Married without dependents
 - v. Married with dependents
 - vi. Two or more unrelated adults
 - vii. Other
- rr. Number of Members in House: Required Field. Drop-down. Options to be:
- i. 1
 - ii. 2
 - iii. 3
 - iv. 4
 - v. 5
 - vi. 6
 - vii. 7
 - viii. 8
 - ix. 9
 - x. 10
 - xi. 10+
- ss. Number of Dependents: Required Field. Drop-down. Options to be:
- i. 0
 - ii. 1
 - iii. 2
 - iv. 3
 - v. 4
 - vi. 5
 - vii. 6
 - viii. 7
 - ix. 8
 - x. 9
 - xi. 10



- tt. Age of Dependent 1,2,3,etc. – Dynamic fields. Will display an “Age of Dependent ___” field for the dependents shown in the previous question. For example “Age of Dependent 1,” “Age of Dependent 2” etc.
(SEE MOCK-UP ON FOLLOWING PAGE)

Step 1: Homeowner Information

Please tell us about yourself, your employment status and mortgage situation.

If you are having difficulties with Step 1 of 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.

Refinance may no longer be an option!

A slower real estate market can translate into falling prices and home values. As a result, homeowners who opted for adjustable rate mortgages may now find that as their mortgage rate adjusts higher, their home value is lower and therefore refinancing is no longer an option.

* = Required

First Name: *

Middle Initial:

Last Name: *

Suffix:

Social Security Number: * 111 22-3333

Date of Birth: * MM/DD/YYYY

Place of Birth: *

Are you a US Citizen or Legal Alien?: *

Are You Hispanic?: *

Race: *
 Other:

Marital Status: *

Head of Household: *

Gender: *

Employer Name: * If Unemployed, enter Unemployed

Self Employed? Yes No *

Is There a Co-Borrower? Yes No *

Total Co-Applicants: *

Are You Current on Your Mortgage? Yes No *

How Delinquent Are You? *

Have you filed for Bankruptcy? Yes No *

Bankruptcy Discharge Date:

Has your loan been modified in the past 6 months?: *

Has your loan been refinanced in the last 3 years?: *

Change Question - "Has your loan been modified in the past 3 years?"

New Question

If you have applied for Mortgage Payment Assistance, or Reinstatement Assistance from the Florida Hardest Hit Programs, and you are currently working with an Advisor Agency, please enter the agency's name:

How did you hear about us?: *

Primary Phone Number: *

Secondary Phone Number:

Best Time for Advisor to Call: *

Household Type: *

Number of Members in House: *

Number of Dependents: *

Age of Dependent 1: *

Age of Dependent 2: *

Questions will be copied from Step 2 of the FL HHF Portal, and moved to Step 1 of the PR Portal.



4. Step 2 (Will match Step 3 from Existing HHF Portal):

The following questions will be asked on Step 2 of the application:

- a. Property Address: Required Field. Text field. This field will contain validation that will not allow a comma to be entered.
- b. City: Required Field. Text field. This field will contain validation that will not allow a comma to be entered.
- c. State: Required field. Drop-down. Options will be all 50 States and the District of Columbia in alphabetical order.

Eligibility Question - If the applicant answers any state other than FL, the file will Fail PR eligibility. The fail message in the notepad will read “Fail – Applicant is not a Florida Resident.”

- d. Postal Code: Required field. Format allowed will be XXXXX or XXXXX-XXXX
- e. Owner Occupied?: Required field. Drop-down. Values will be:
 - i. Owner Occupied
 - ii. Renter Occupied
 - iii. Vacant

- f. Occupancy Type: Required field. Drop-down. Values will be:
 - i. Primary
 - ii. Vacation
 - iii. Investment

Eligibility Question - If the Occupancy Type is answered “Vacation” or “Investment” the file will be a “Fail” and will trigger a Fail message in the notepad of “Fail – Property is not Primary Residence”

- g. Property Type: Required Field. Drop-down. Values will be:
 - i. 1 Unit (Single Family Residence)
 - ii. 2 Units
 - iii. 3 Units
 - iv. 4 Units
 - v. 5 or more Units

Eligibility Question - If the Property type of 5 or more units is selected, the file will be a “Fail” and will trigger a Fail message in the notepad of “Fail – Property is 5 or more units”

- h. Mailing Address: (if different from property address). Required Field. Text field. This field will contain validation that will not allow a comma to be entered.
- i. City: Required Field. Text field. This field will contain validation that will not allow a comma to be entered.
- j. State: Required field. Drop-down. Options will be all 50 States and the District of Columbia in alphabetical order.
- k. Postal Code: Required field. Format allowed will be XXXXX or XXXXX-XXXX

(See Mock-up on following page)

when you

Step 2 2 Property Information

This information helps us determine who is and isn't eligible for Florida Hardest Hit Fund assistance. Please note: Your property can be up to 4 units, but you must live in one of the units. This provision does not apply to condominiums.

If you are having difficulties with Step 3 of 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.

* = Required

Property Address: *

City: *

State: *

Postal Code: *

Current Property Tax Assessed Property Value: \$ * [Look Up Your Assessed Property Value](#)

Owner Occupied? *

Occupancy Type: *

Property Type: *

Mailing Address:
(if different from property address)

City:

State:

Postal Code:

FL to provide URL for link to look up current value

5. Step 3 (Will match Step 4 from Existing HHF Portal):

The following questions will be asked on Step 3 of the application:

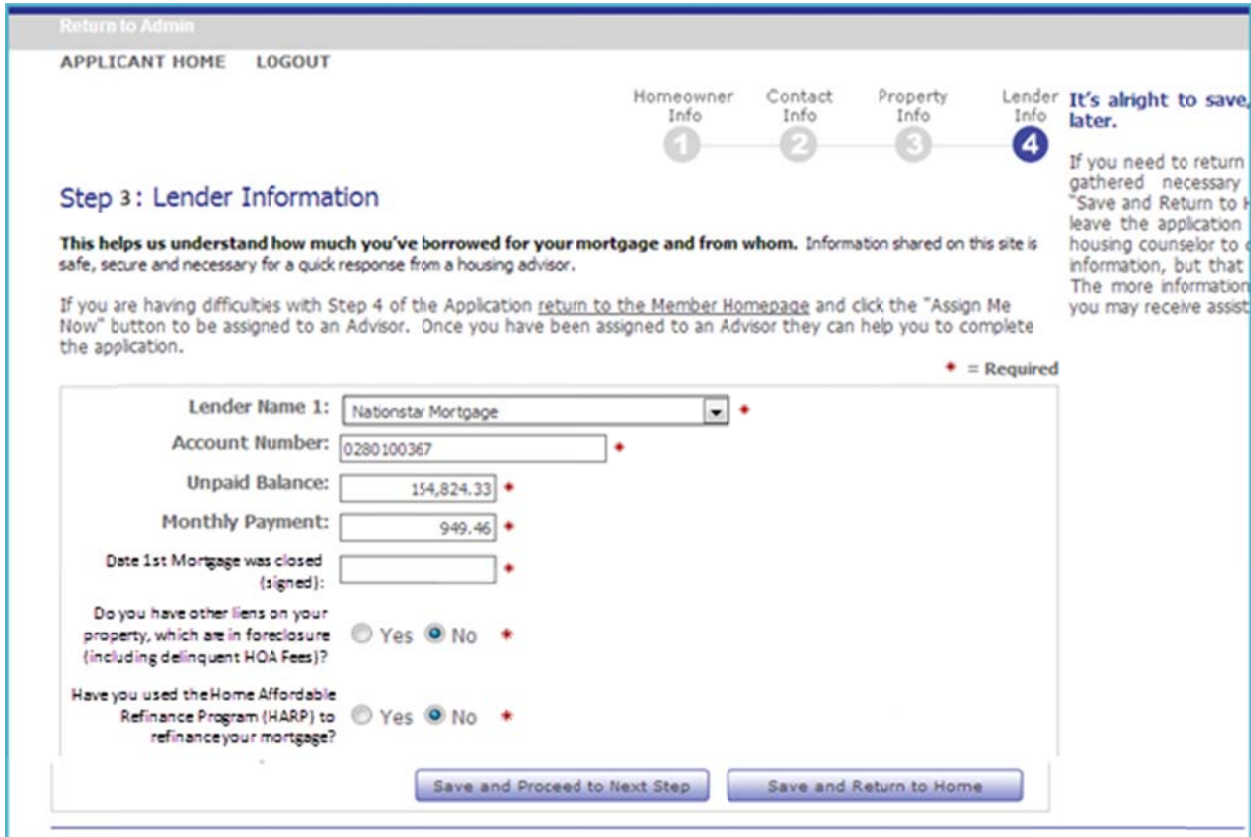
- c. Lender Name 1: Required Field. Drop-down. Will display all lenders set up in the Lender Maintenance Table (accessible by Site Admin). This field will populate with information entered on Start Now page of Application.
- d. Account Number: Required Field. Text field.
- e. Unpaid Balance: Required Field. Numeric Text Field.

Eligibility Question - This question will trigger a Fail if the Unpaid Balance for Lender 1 exceeds \$350,000.00. In the notepad, a fail message will be displayed, which reads "Fail - 1st Lien Loan balance exceeds \$350,000.00"

- f. Monthly Payment: Required Field. Numeric Text Field.
- g. Date 1st Mortgage was Closed: Required field. Date formatted (no calendar tool).
Eligibility Question - If the applicant answers any date after 1-1-2010 the file will Fail PR eligibility. The fail message in the notepad will read "Fail – Applicant Loan Origination." If the borrower selects "Yes" in question "I" listed below, the file will NOT be a fail.

- h. Do you have other liens on your property, which are in foreclosure? (including HOA Fees): Required field. Radio buttons. Options to be:
 - i. Yes

- ii. No
- Eligibility Question - If the applicant answers “Yes” the file will Fail PR eligibility. The fail message in the notepad will read “Fail – Applicant has other liens or HOA fees which are in foreclosure.”**
- i. Have you used the Home Affordable Refinance Program (HARP) to refinance your mortgage? Required field. Radio buttons. Options to be:
 - i. Yes
 - ii. No



Return to Admin

APPLICANT HOME LOGOUT

Homeowner Info 1 Contact Info 2 Property Info 3 Lender Info 4

Step 3: Lender Information

This helps us understand how much you've borrowed for your mortgage and from whom. Information shared on this site is safe, secure and necessary for a quick response from a housing advisor.

If you are having difficulties with Step 4 of 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.

* = Required

Lender Name 1: *

Account Number: *

Unpaid Balance: *

Monthly Payment: *

Date 1st Mortgage was closed (signed): *

Do you have other liens on your property, which are in foreclosure (including delinquent HOA Fees)? Yes No *

Have you used the Home Affordable Refinance Program (HARP) to refinance your mortgage? Yes No *

It's alright to save later.
If you need to return gathered necessary Save and Return to Home leave the application housing counselor to get information, but that The more information you may receive assist

6. Step 4 (Will match Step 5 from Existing HHF Portal):

The following questions will be asked on Step 4 of the application:

- a. Borrower Income Fields, required fields, which will include:
 - i. Monthly Gross Income
 - ii. Income Source
- b. Co-Borrower Income Fields, not required fields, which will include:
 - i. Monthly Gross Income
 - ii. Income Source (Sources will be the same as currently found on Step 5 of the HHF Module)
- c. Other Income 1 fields, not required fields, which will include:
 - i. Monthly Gross Income
 - ii. Income Source (Sources will be the same as currently found on Step 5 of the HHF Module)
- d. Other Income 2 fields, not required fields, which will include:
 - i. Monthly Gross Income



- ii. Income Source (Sources will be the same as currently found on Step 5 of the HHF Module)
- e. Other Income 3 fields, not required fields, which will include:
 - i. Monthly Gross Income
 - ii. Income Source (Sources will be the same as currently found on Step 5 of the HHF Module)

System will calculate eligibility based upon the total Gross Monthly Income Annualized and compare against the Income Tables, which reside in the County Tables. State Admin and Site Admin users will have ability to enter the 100% of AMI values for each family size, in each County, and the system will calculate eligibility based upon 120% of AMI. For example, if a county's value for 100% AMI for a family of 4 is \$100,000, The system will show that the file is a Fail for eligibility if a family of 4 in that county has gross income exceeding \$120,000. The fail message displayed in the notepad should match the current fail message in the HHF Portal, and say "Failed, Household Income greater than Area Median Income: \$121,000 (Applicant Income) > \$120,000.00 (120% of AMI)". The formula to calculate this would be 1.2 * The 100% AMI Cap for that County and Family size.

- f. Summary Section. Calculations will include:
 - i. Total Monthly Income: Total of all Monthly Gross income from Borrower Income Section
 - ii. Total Annual Income: Total Monthly Income x 12

(See Mock-up On Next Page)

Step 5: Financial Worksheet

This worksheet gives us an understanding of your expenses and the cash you have available for future mortgage payments. We realize this information is very personal and that you may be reluctant to share it. It's important to know that you're not alone – with the recent economic downturn, many people have struggled to balance income with expenses. Please complete this worksheet as honestly as possible. The more detail you share, the more effectively your housing advisor can help you.

If you are having difficulties with Step 5 of 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.

[Need help calculating income?](#)

INCOME

Which Loan: 0280100367

Pre-Hardship Income: \$

Monthly Gross

Borrower: \$

Co-Borrower: \$

Other Income 1: \$

Other Income 2: \$

Other Income 3: \$

Sources

SUMMARY

Total Monthly Income: \$2,709.00

Total Annual Income: \$32,508.00

[Save and Proceed to Next Step](#)

[Save and Return to Home](#)

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For questions, please call the Florida Hardest-Hit Fund Information Line at 1-(877)863-5777

- Step 5 (Will match last page of Step 7 from Existing HHF Portal):** The application will no longer contain a Hardship Writing Tool, or the first two pages of Step 7. The remaining page will allow an applicant to print off an application, which they will use to formally apply for the program, as shown below.

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: 0280100367

Note: To view and print documents, you must have a recent version of Adobe Reader. You can download the software [here](#).



Print
Package

NOTE: All removed fields from each step of the application, will also be hidden within the member detail section for each client, which is accessed by the Magnifying Glass or Pencil Tool (in both the Advisor and Underwriting Module).

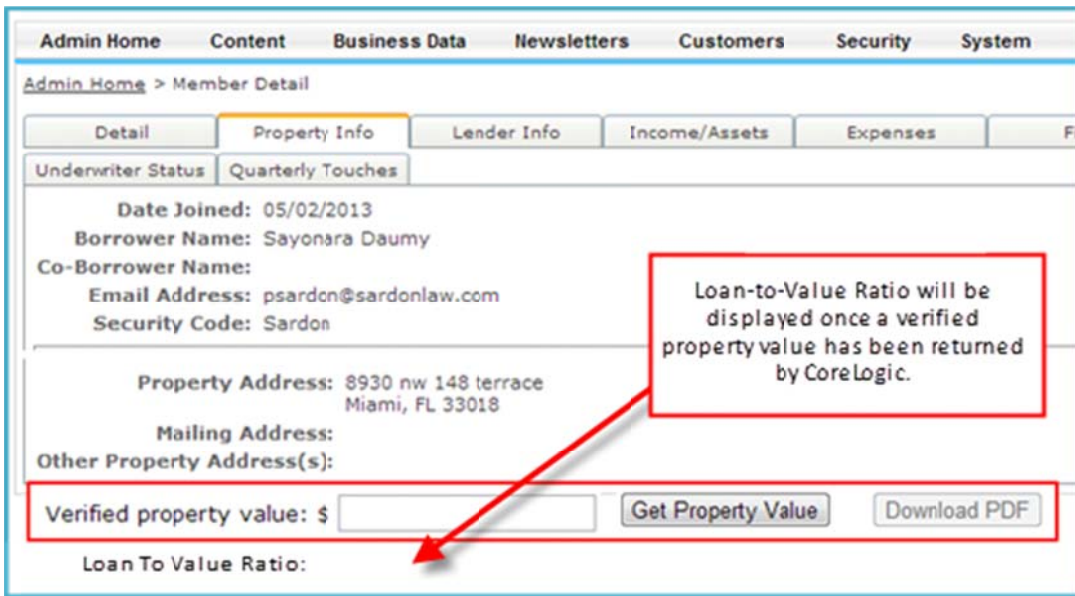
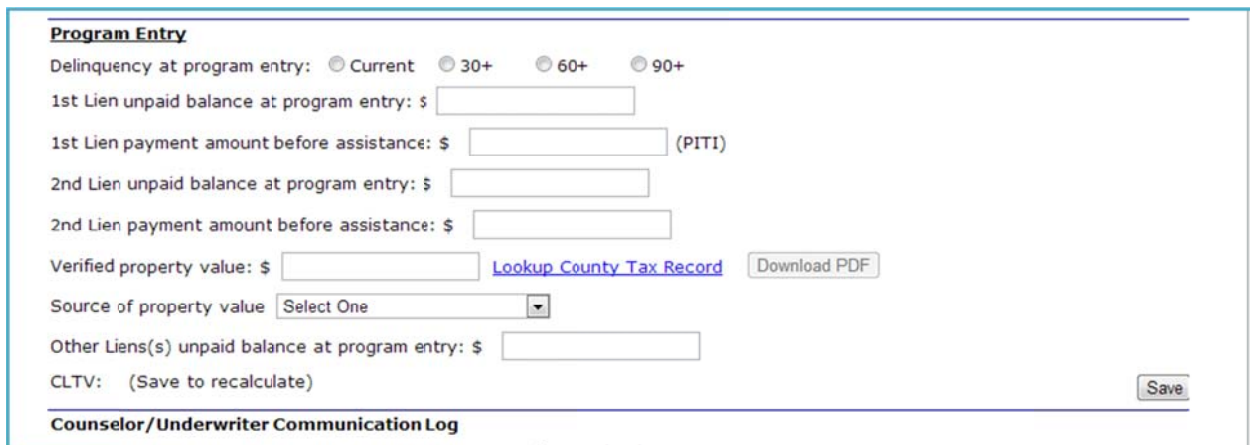
8. The Intake Package will also be updated for the new Principal Reduction Module (Portal). This document package will populate to a .pdf document and be printable after the applicant completes all of the steps of the Application. The new Intake Package will need to be submitted once this SOW has been executed.
9. In the Underwriting Module, the Underwriting Tab Will be the same as it currently is on the HHF Underwriting Module. No changes needed at this time.
10. In the Advisor Module, the Advisors will have the ability to request a CoreLogic Property Valuation report, which will be delivered by XML file directly to the Advisor Module. This report will show the current property value for the advisor that is currently working with the application. When the report is returned from CoreLogic, the information will be viewable on the Property Info Tab. The property value will populate directly to the "Verified Property Value" field, and a button will also be available to display the PDF document with the full detail from the Property Valuation Report. The report received in the Advisor Module will also be visible on the Underwriting Tab in the Underwriting Module. In the UW Module, the Source of Property Value Field will default to CoreLogic when the value is delivered by the CoreLogic service.

Florida will need to establish a CoreLogic account for this service (if one does not already exist) and provide CounselorDirect with the login credentials to establish this connection.

(See Mock-ups on following page)

Advisor Module:

An LTV calculation will be displayed beneath the “Verified Property Value” field once a value has been returned by CoreLogic. This calculation will take the Loan Amount from the Application (Unpaid Balance Field from Step 3 of the application) divided by the Verified Property Value once returned by CoreLogic. This field will be read only, and will not show a percentage until a Verified Property Value has been returned.

11. The ineligible letter in the Advisor Module will be update, along with the ineligible reasons. Florida will be required to deliver the new Ineligible Letter document, and Ineligible reasons prior to the deployment of this feature.
12. The Quarterly Touches Tab will be removed from the Advisor Module, and the Quarterly Case Management, Monthly Case management, and Previous \$50 Ineligible Determined Eligible Billing Milestone checkboxes will be removed from the Underwriting Tab in the Underwriting Module.

Billing

New - Determined Eligible

Monthly Case Management (verified homeowner continued eligibility as required for contract this month)

Quarterly Case Management

Ineligible

Ineligible Determined Eligible

Previous \$50 Ineligible Determined Eligible

Please Note: The billing progress setting once saved cannot be undone.

UW TAB

Admin Home Content Business Data Newsletters Customers Security System Logout

Admin Home > Member Detail

Detail	Property Info	Lender Info	Income/Assets	Expenses	Files	Ac
--------	---------------	-------------	---------------	----------	-------	----

Underwriter Status Quarterly Touches

Date Joined: 05/02/2013
 Borrower Name: Norma Camoes
 Co-Borrower Name:
 Email Address: na.canoes@hotmail.com
 Security Code: virgin islands

Tab to be removed

13. The Urgency Flags (set upon submission to Underwriting or in Member Detail in the Underwriting Module) will also exist on the PR Module, but the Urgency Flags will be different. Initially the only Urgency Flags will be for Ineligible files (I), and Multiple Files (M).

Developer’s Note: The ability so submit Ineligible files to UW as currently set up in the HHF Modules needs to be mimicked on the new PR Module as well.

14. The billing milestones on the Intake Page in the Underwriting Module will be updated as well. The only available milestone will be:
 - a. Closing

Billing

Closing

~~Modification Closing~~

15. In the Underwriting Module, the HHF Intake Page will be the same as it currently is on the HHF Underwriting Module, with the following exceptions:
 - a. Loan Documents Section will only show the “Loan Document Section” and not the “Loan Modification Agreement Section”. Additional fields may be needed for mapping to the Loan Document Section. A list of new fields, and the final documents will be submitted upon execution of this SOW.

Loan Documents and Loan Modification Documents

Loan Documents

~~Original mortgage date:~~

Original principal amount:

Legal description: Please upload legal description to files tab.

Official records book:

Official records book page:

Under clerk's instrument number:

Original Lender: Change to Principal Reduction Amount

Arrearage Amount:

Loan Document Date:

Send loan document request for approval

Only one set of loan docs will be available (PR)

Loan Modification Agreement

Official records book:

Official records book page:

Under clerk's instrument number:

FHFC Payment:

HO Partial Payment:

Arrearage Amount:

Partial Payment Start Month and Year:

Partial Payment End Month and Year:

Loan Modification Document Date:

Will not be displayed

- b. There will only be one funding section for PR, and the maximum reservation will be \$50,000. (Payment tables will not allow payments exceeding reservation amount to be saved)

Funding

PR

Amount of PR reservation currently in use: \$ 0.00

Max reservation amount: \$

Program Begin Date:

Expected End Payment Date:

Actual Program End Date: (For "T" Record)

Reason for Denial or Termination: (For "T" Record, "D" Record)

Remaining Available HHF Balance: (For "T" Record)

- c. US Bank Boarding Section will be removed from the Intake Page

US Bank Boarding

Partial Payment Start Date:

Number of Months: Remove Section

- d. Only PR will be available as an associated Program in the Payment Tables. The following fields will be removed from the Payment Tables:
- i. Payment to be Made by Borrower
 - ii. Borrower Payment Date
 - iii. US Bank Verified Payment Amount

iv. US Bank Verified Payment Date

	<input type="button" value="Clear"/>
Payment Due Date	<input type="text"/>
HHF Payment Amount \$	<input type="text"/>
Description	<input type="text"/>
Associated Program	Select One
Servicer	Select One
Mortgage Account #	PR
Payment Made Date	<input type="text"/>
Batch #	<input type="text"/>
Pymt. to be Made by Borrower \$	<input type="text"/>
Borrower Payment Date	<input type="text"/>
US Bank Verified Pymt. Amount \$	0.00
US Bank Verified Pymt. Date	<input type="text"/>

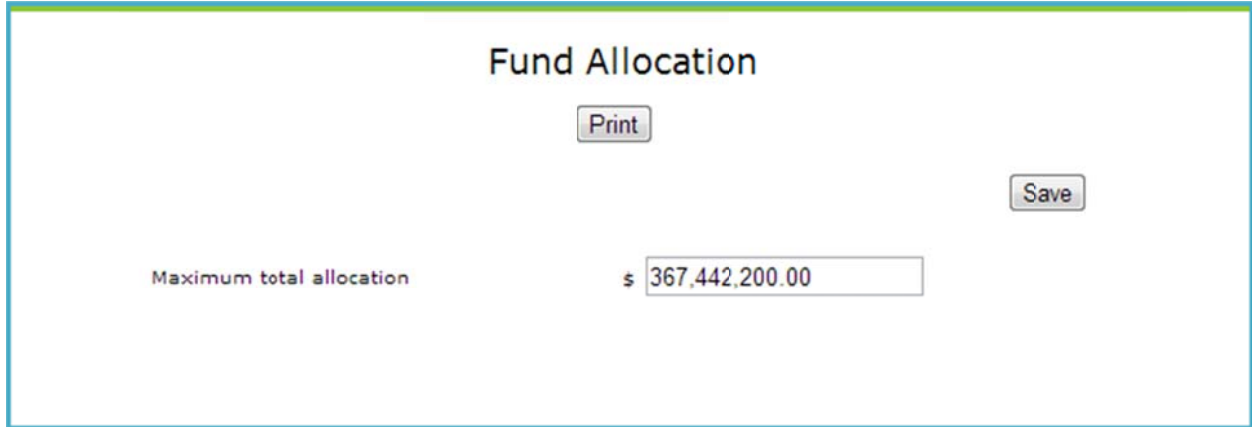
Note: A red box highlights the 'Batch #' and 'Pymt. to be Made by Borrower \$' fields, with an arrow pointing to the 'Batch #' field. A red box labeled 'Removed' is positioned above the 'Batch #' field.

16. In the reports Module, the following Reports will be removed:
- Loan Document Approval
 - Previous Loan Document Approvals
 - Ineligible Agency Fee
 - CDF Payment Change Report
 - CDF Payment Applied Report
 - Quarterly Touch Report
 - US Bank Export
 - Previous USB Export
 - US Bank Reconciliation Report
 - US Bank Upload
 - Upload CDF (CSV)
 - CDF Upload Record Report (1st one listed)

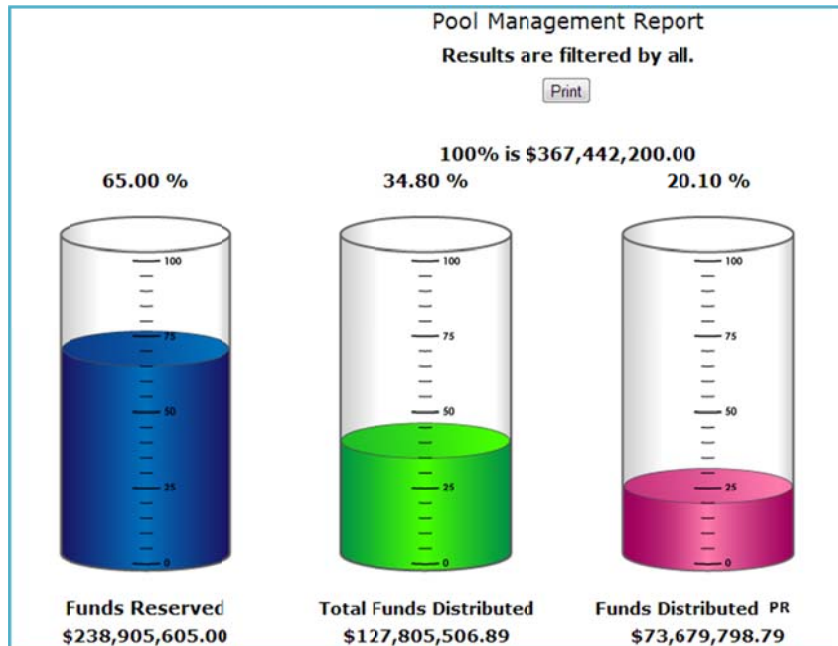
Administration Home

<ul style="list-style-type: none"> <input type="radio"/> Application Milestone Report <input type="radio"/> County Milestone Pie Charts <input type="radio"/> HHF Eligibility (at Application) <input type="radio"/> HHF Production Report <input type="radio"/> Generate Invoice <input type="radio"/> Servicer Payment Batch Report <input type="radio"/> Loan Document Approval Report <input type="radio"/> CDF Export Report: <input type="radio"/> Ineligible Agency Fee <input type="radio"/> US Bank Export <input type="radio"/> Previous US Bank Export <input type="radio"/> CDF Payment Change Record Report <input type="radio"/> CDF Payment Applied Record Report <input type="radio"/> Editable Servicer Table <input type="radio"/> CDF I-Record Aging Report <input type="radio"/> US Bank Reconciliation Report <input type="radio"/> Customer Export (Counseling) <input type="radio"/> Quarterly Touch Report 	<ul style="list-style-type: none"> <input type="radio"/> Fund Allocation <input type="radio"/> Administrative Expense Allocation <input type="radio"/> Pool Management <input type="radio"/> Treasury Report <input type="radio"/> Previously Paid Invoices <input type="radio"/> Previous Batch Payments <input type="radio"/> Previous Loan Doc Approvals <input type="radio"/> Sent Initial Submission Report <input type="radio"/> US Bank Upload <input type="radio"/> Upload CDF (Excel) <input type="radio"/> Upload CDF (CSV) <input type="radio"/> CDF Upload Record Report <input type="radio"/> CDF Correction Record Report <input type="radio"/> 1098 Report <input type="radio"/> CDF Upload Record Report <input type="radio"/> Customer Payment Export <input type="radio"/> Customer Export (Underwriting)
--	--

17. In Reports module only PR program will be displayed. All references to HHF programs will be removed as described below:
- Fund Allocation will only display a maximum program allocation, as all PR funds will be distributed on a first come-first served basis.



- Pool Management Reports Will display funds for PR Only. Any reference to UMAP and MLRP will be removed.





- c. Treasury Report will be created based upon Template Provided by FL Housing, and only program options will be Borrower Characteristics and PR

HHF Production Report

Generate Invoice

Servicer Payment Batch Report

Loan Document Approval Report

CDF Export Report

Ineligible Agency Fee

US Bank Export

Previous US Bank Export

CDF Payment Change Record Report

CDF Payment Applied Record Report

Editable Servicer Table

CDF I-Record Aging Report

US Bank Reconciliation Report

Customer Export (Counseling)

Quarterly Touch Report

Treasury Report

Previously Paid Invoices

Previous Batch Payments

Previous Loan Doc Approvals

Sent Initial Submission Report

US Bank Upload

Upload CDF(Excel)

Upload CDF(CSV)

CDF Upload Record Report

CDF Correction Record Report

1098 Report

CDF Upload Record Report

Customer Payment Export

Customer Export (Underwriting)

Date Range To

OR

Program:

- Select One
- Borrower Characteristics
- Principal Reduction Program



CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	019

Date Created:	Revised: May 2, 2013
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website. <ol style="list-style-type: none"> 1. Creation of New Funding Section for Reservations and creation of A,D, and T Records for the CDF, for New MEP Program. Price: \$2,700.00 2. Addition of new Associated Programs to the Payment Tables to process payments for new MEP Program. Price: \$1,800.00 3. Pool Management Report will be updated to track use of funding for new MEP program. Price: \$1,800.00 4. Ability to generate all out going CDF record types for the M program. Price: \$1,800.00 5. Ability to receive F and G Program Type CDF Files for the MEP Program. Price: \$2,450.00 6. Update of Loan Docs for MEP Program. Price: \$2,200.00. 7. Addition of New MEP Program to the Treasury Report. Price: \$3,600.00 8. Redesign and Automation of Payment Tables. Price: \$10,200.00 9. Creation of Payment Schedule Report. Price: \$2,650.00 10. Automation of payment tables when uploading E and P CDF records, and the creation of T Records from the Reports module. Price: \$8,340.00 11. Addition of Status Change Tracking to the Underwriting Module. Price: \$4,950.00 12. Creation of "Unassigned Files Report" which allows mass re-assignments and mass status updates. Price: \$2,650.00

Cost	Start	End
\$45,140.00	Upon payment receipt	Planning for SOW 19 will begin once SOW 18 has been deployed to production.

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

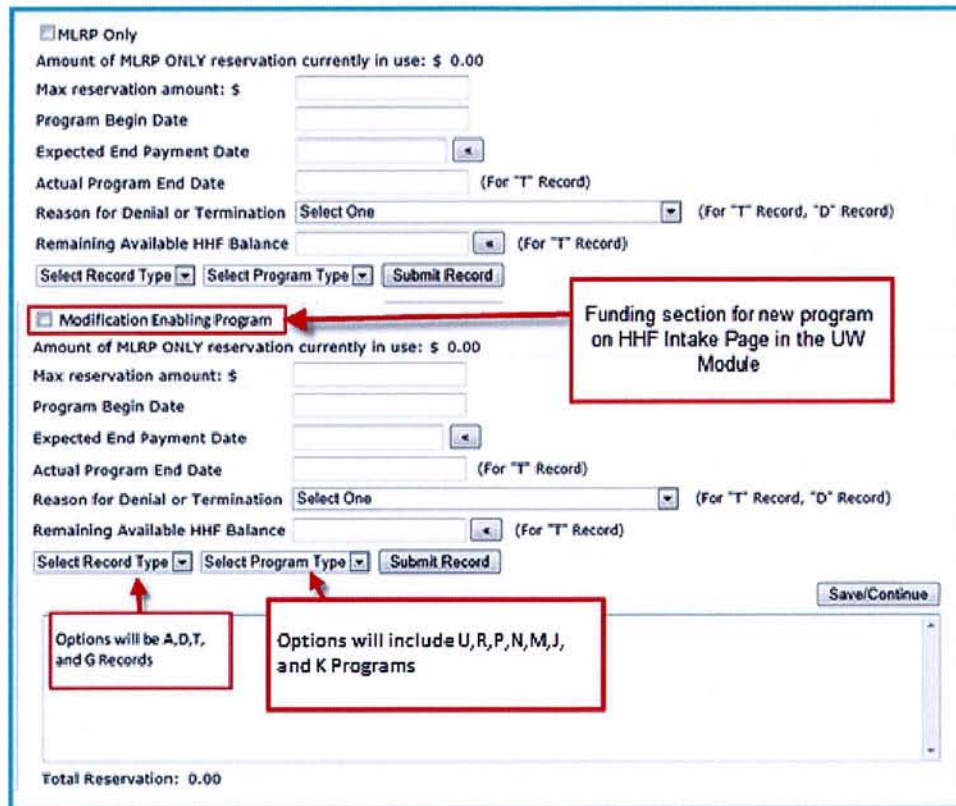
CLIENT

COUNSELORDIRECT

By: _____
 Print Name: _____
 Title: _____
 Date: 5/15/13

By: Jason S. Connolly
 Print Name: Jason S. Connolly
 Title: President
 Date: 05/15/2013

1. Creation of New Funding Section for the newly Modification Enabling Program (MEP). This new funding section on the HHF Intake page in Underwriting will allow reservations for the new MEP program, and also creation of A,D, and T files for the CDF (M Programs). The new funding section will be placed directly below the MLRP Only program in the current Funding Section. The new program will have a Reservation Max of \$50,000. The system will not allow a user to make a reservation that exceeds \$50,000 AND the system will not allow the user to set up payments in the payment tables if they exceed the Reservation Max as entered by the Underwriter.



MLRP Only
Amount of MLRP ONLY reservation currently in use: \$ 0.00
Max reservation amount: \$
Program Begin Date
Expected End Payment Date
Actual Program End Date (For "T" Record)
Reason for Denial or Termination Select One (For "T" Record, "D" Record)
Remaining Available HHF Balance (For "T" Record)
Select Record Type Select Program Type Submit Record

Modification Enabling Program
Amount of MLRP ONLY reservation currently in use: \$ 0.00
Max reservation amount: \$
Program Begin Date
Expected End Payment Date
Actual Program End Date (For "T" Record)
Reason for Denial or Termination Select One (For "T" Record, "D" Record)
Remaining Available HHF Balance (For "T" Record)
Select Record Type Select Program Type Submit Record

Options will be A,D,T, and G Records

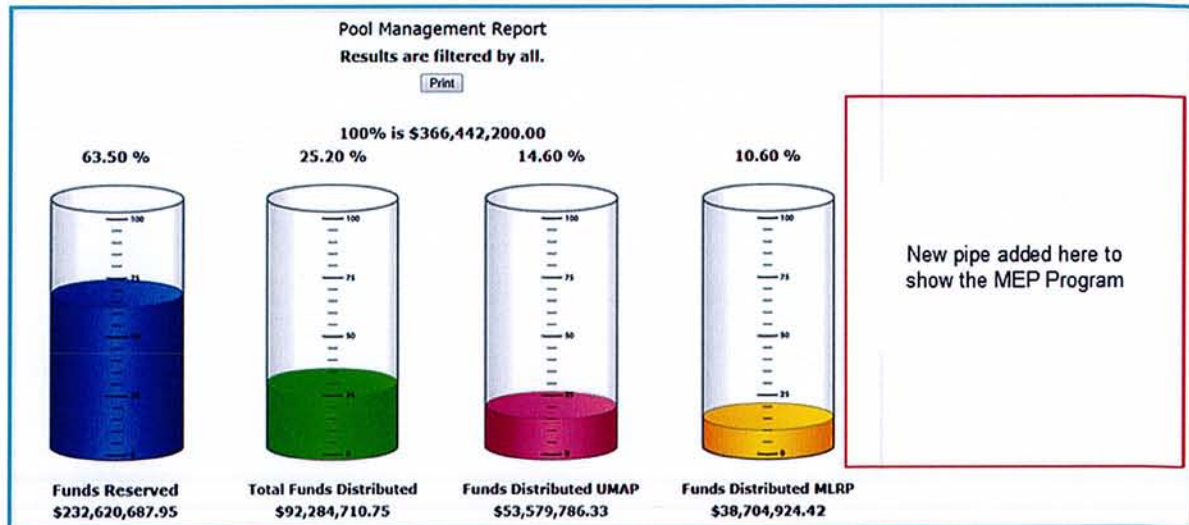
Options will include U,R,P,N,M,J, and K Programs

Save/Continue

Total Reservation: 0.00

2. A new Associated Program will be added to the Payment Tables in the Underwriting Module to process payments for the new Modification Enabling Program (MEP). The new associated program will be used to indicate which Allocation Pool the HHF Funds are to come from for each payment made. Please see # 8 of this SOW for a screenshot of what the payment tables will look like after this change is implemented.

- The Pool Management report will be updated so it shows the new Modification Enabling Program, the funds currently reserved (total), and the funds in use.



- Ability to generate outgoing CDF G-records for the M program (For MEP Program). These G-records will be generated from the Funding section to the CDF Export report, similarly to the A, D, and T records. All available CDF Program Types will be available when the user generates A,D,T, and G Records for the Modification Enabling Program. This includes the U,R,P,N,M,J, and K. No new data points are needed for creating the G-Record.

(See Screen Shot with #1 above for description of ability to generate new CDF record types.)

- After the State User sends the G-record to the Servicer, the Servicer will respond to the State with an F-Record. The information from the F-Records uploaded to the reports module will be displayed beneath the CDF Upload Log on the HHF Intake page in the Underwriting Module. The new fields shown on the HHF Intake Page will be mapped as shown below:
 - UPB After Modification Perm – Column CO from the Uploaded CDF
 - Interest Rate after Modification Perm – Column CP from the Uploaded CDF
 - Amortization Term after Modification Perm – Column CQ from the Uploaded CDF
 - PI Payment After Modification Perm – Column CR from the Uploaded CDF
 - Principal Forbearance Amount Perm – Column CS from the Uploaded CDF
 - Principal Forgiveness Amount Perm – Column CT from the Uploaded CDF
 - Permanent Modification Date Perm – Column CU from the Uploaded CDF
 - Final HFA / State PR Contribution Perm – Column CV from the Uploaded CDF
 - Please Note: The Principal Reduction Fields from Column CW will not be needed, as the Modification Program does not offer a Principal Reduction as a part of the program.

CDF Upload Log

New section will be added to display the information from the incoming F-Records from the Servicer for the M-Program. These records will be uploaded in the Upload CDF Report.

F-Record

UPB After Modification Perm <input type="text"/>	Principal Forbearance Amount Perm <input type="text"/>
Interest Rate After Modification Perm <input type="text"/>	Principal Forgiveness Amount Perm <input type="text"/>
Amortization After Modification Perm <input type="text"/>	Permanent Modification Date Perm <input type="text"/>
PI Payment After Modification Perm <input type="text"/>	Final HFA / State PR Contribution Perm <input type="text"/>

6. The loan documents will be updated based upon the newly submitted documents from the Florida HHF Staff. New loan documents will be required to be submitted upon execution of this SOW.
7. Addition of the Modification Enabling Program (MEP) to the Treasury Report. The new Treasury Report will be set up to match the current Approval Logic of the other 2 existing reports, and all fields will match the current Treasury Template with the new programs added.

<ul style="list-style-type: none"> <input type="radio"/> HHF Eligibility (at Application) <input type="radio"/> HHF Production Report <input type="radio"/> Generate Invoice <input type="radio"/> Servicer Payment Batch Report <input type="radio"/> Loan Document Approval Report <input type="radio"/> CDF Export Report <input type="radio"/> Ineligible Agency Fee <input type="radio"/> US Bank Export <input type="radio"/> Previous US Bank Export <input type="radio"/> CDF Payment Change Record Report <input type="radio"/> CDF Payment Applied Record Report <input type="radio"/> Editable Servicer Table <input type="radio"/> CDF I-Record Aging Report <input type="radio"/> US Bank Reconciliation Report 	<ul style="list-style-type: none"> <input type="radio"/> Pool Management <input checked="" type="radio"/> Treasury Report <input type="radio"/> Previously Paid Invoices <input type="radio"/> Previous Batch Payments <input type="radio"/> Previous Loan Doc Approvals <input type="radio"/> Sent Initial Submission Report <input type="radio"/> Previous Ineligible Agency Invoices <input type="radio"/> US Bank Upload <input type="radio"/> Upload CDF(Excel) <input type="radio"/> Upload CDF(CSV) <input type="radio"/> CDF Upload Record Report <input type="radio"/> CDF Correction Record Report <input type="radio"/> 1098 Report <input type="radio"/> CDF Upload Record Report <input type="radio"/> Customer Payment Export <input type="radio"/> Customer Export (Underwriting)
--	--

Treasury Report for the Modification Enabling Program will be added to the Reports Module.

Date Range To

OR Select Preset

Select One

Select One

Borrower Characteristics

Unemployment Mortgage Assistance Program

Mortgage Loan Reinstatement Program



8. Florida's Payment tables will be overhauled to allow for automatic completion based on a few basic fields.

The UW User will complete the UMAP Payment Setup, MLRP Payment Setup, MLRP Only Payment Setup, or MEP Payment setup fields to complete the newly configured payment tables below. (MLRP and MLRP only have different maximum reservation amounts and must have separate setup areas because of this). Payments will not be able to be set up for both MLRP and MLRP Only. The Setup area will contain the Payment Start Date, the Associated Program (based upon whichever section they are setting up payments in), Servicer, and total HHF Payment Amount. The Mortgage Account Number will be auto-populated into the payment tables based on the information contained in that file's member detail section. A new program (MEP) will have a maximum reservation of \$50,000. The payment tables will map the maximum reservation amount from the Funding Section on the HHF Intake Page.

Once these fields are completed, they will click the "Auto-Fill Payments" button, which will complete all of the payments in the grid with the information they just completed. The Set-Up fields will show default Associated Programs of UMAP, MLRP, and MEP in their respective Set-up fields. Once this button is clicked, the system will determine how many payments will be made based on the Payment Start Date, Reservation Amount, and Monthly Payment Amount. Payments will be set up based on the Payment Schedule Report, which will be editable by Reports Module Users (see #2 of this SOW). Payments will be limited to a max of the reservation amount or 12 UMAP Payments (system will allow 1 Reinstatement Payment to be set up as shown in the screen shot on next page).

For example: with a reservation amount of \$25,000, a Total Payment Amount of \$3,000.00, and a payment start date of April 5, 2013 the system will complete 8 rows of payments for the 1st of each month. Once payments are made by state users, they will gray-out and no longer be editable. The plus sign in the far right column of the payment tables will add additional rows to the payment tables if needed, but will only appear next to the last row of payments. Additional payments will not be able to be added if it will result in exceeding the reservation amount (also see E/P Record Automation Description below).

User will not enter any expected Borrower Payment Dates or Expected Borrower Payment Amounts. The payment tables will only display any previously uploaded Verified Borrower Payment Dates for historical purposes (borrower payments are no longer collected).

An "Apply Non-Payment Changes" button will appear next to the "Apply Changes" button. This button will only apply changes to all fields except:

- Due Date
- Payment Amount

All payments in the payment tables will be ordered based upon the Due Date. That way, if E or P-records are applied, or if the user creates a one-off payment in the tables, once the HHF Intake Page is saved, the payments will re-order based upon the Payment Due Date (regardless of the number of the payment shown in the far left column).

The payment tables will not auto-populate unless the Underwriter has entered the Date FHFC Loan Closed Date field on the HHF Intake Page.

Modification Recording Date:

Date FHFC loan closed:

Modification Loan Closing Date:

Payment Schedule and Tracking

UMAP Payment Setup		MIRP Payment Setup		MLRP Only Payment Setup	
Reservation Amount:	25,000.00	Reservation Amount:	25,000.00	Reservation Amount:	25,000.00
Payment Start Date:	02/01/2013	Payment Start Date:		Payment Start Date:	
Associated Program:	MMPA	Associated Program:	Reinstatement	Associated Program:	Reinstatement
Servicer:	Colonial Savings F.A.	Servicer:	Select one	Servicer:	Select one
Total HHF Payment Amount \$:	1,019.96	Total HHF Payment Amount:		Total HHF Payment Amount:	
Mortgage Account #:	441943	Mortgage Account #:		Mortgage Account #:	

PR Payment Setup	
Reservation Amount:	25,000.00
Payment Start Date:	
Associated Program:	Reinstatement
Servicer:	Select one
Total HHF Payment Amount \$:	
Mortgage Account #:	

The Mortgage Act # will autopopulate here from UAW Member Detail (All Programs)

Auto Fill Payments Apply Changes Apply Non-Payment Changes

Month #	Reinstatement Only	Total HHF Payment Due Date	Total HHF Payment Amount	Description	Associated Program	Servicer	Mortgage Account #	Payment Made Date	Batch #	Verified Payment Amount	Verified Payment Date	
1	<input type="checkbox"/>	02/01/2013	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
2		03/01/2013	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
3		04/01/2013	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
4		05/01/2013	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
5		06/03/2013	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
6		07/01/2013	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
7		08/01/2013	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
8		09/03/2013	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
9		10/01/2013	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
10		11/01/2013	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
11		12/02/2013	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
12		01/02/2014	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
13		02/03/2014	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
14		03/03/2014	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
15		04/01/2014	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
16		05/01/2014	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
17		06/02/2014	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
18		07/01/2014	1019.96		MMPA	Colonial Savings F.A.	441943					Edit Clear
					Select One	Select one						Add New

Total Amount of reservation currently in use: \$0.00
 Total Amount to be Paid to Servicer: \$18,359.28
 Total Amount to be Collected from Borrower: \$0.00
 Allocated Funds Remaining: \$6,640.72

In the example illustrated above, once payments have been made, if the user needs to make changes to all remaining unpaid payments, they will be able to do so by adjusting either the UMAP Payment Setup or Reinstatement Pmt Setup, and clicking "Apply Changes" button. Doing so, will cascade any changes made through all of the UNPAID payments in the payment tables. Once an E-Record or P-Record Change has been applied from the reports module, the user will only be able to use the "Apply Non-Payment Changes" button.

Additional one-time payments will be able to be created by completing empty rows in the payment tables, or by clicking the "+" button at the bottom of the tables to set up a new row and add new payments. New payments will not be able to be added if they would result in the total of all payments exceeding the Maximum Reservation amount.

- To be used with the new payment table automation, a Payment Schedule Report will be created. Initially the report will be set up based on the data received from Florida HHF Staff. This report



will show the payment schedule for the UMAP Program, MLRP Program (Used for MLRP and MLRP Only Payment Setup), and MEP Program. This report will drive the dates of all future payments in the payment schedule. When the payment table set up fields are completed above the payment tables, including Payment Start Date, the system will reference the Payment Schedule Report, and set up all following payments based upon the Start Date. The system will use the Day and Year of the Payment Start Date to determine the dates of all remaining payments based on the schedule in the Payment Schedule Report.

Payment Table Setup

[Print](#)

Month-Year	UMAP Program	MLRP Program(s)	MEP Payments
October-2012	10/01/2012 Edit	10/15/2012 Edit	10/15/2012 Edit
November-2012	11/01/2012 Edit	11/15/2012 Edit	10/22/2012 Edit
December-2012	12/03/2012 Edit	12/15/2012 Edit	10/29/2012 Edit
January-2013	01/02/2013 Edit	01/15/2013 Edit	11/05/2012 Edit
February-2013	02/01/2013 Edit	02/15/2013 Edit	11/13/2012 Edit
March-2013	03/01/2013 Edit	03/15/2013 Edit	11/19/2012 Edit
April-2013	04/01/2013 Edit	04/15/2013 Edit	11/26/2012 Edit
May-2013	05/01/2013 Edit	05/15/2013 Edit	11/29/2012 Edit
June-2013	06/03/2013 Edit	06/15/2013 Edit	12/04/2012 Edit
July-2013	07/01/2013 Edit	07/15/2013 Edit	12/10/2012 Edit
August-2013	08/01/2013 Edit	08/15/2013 Edit	12/17/2012 Edit
September-2013	09/03/2013 Edit	09/15/2013 Edit	12/24/2012 Edit
October-2013	10/01/2013 Edit	10/15/2013 Edit	12/31/2012 Edit
November-2013	11/01/2013 Edit	11/15/2013 Edit	01/07/2013 Edit
December-2013	12/02/2013 Edit	12/15/2013 Edit	01/14/2013 Edit
January-2014	01/02/2014 Edit	01/15/2014 Edit	01/22/2013 Edit
February-2014	02/03/2014 Edit	02/15/2014 Edit	01/28/2013 Edit
March-2014	03/03/2014 Edit	03/15/2014 Edit	02/04/2013 Edit
April-2014	04/01/2014 Edit	04/15/2014 Edit	02/12/2013 Edit
May-2014	05/01/2014 Edit	05/15/2014 Edit	02/19/2013 Edit
June-2014	06/02/2014 Edit	06/15/2014 Edit	02/25/2013 Edit
July-2014	07/01/2014 Edit	07/15/2014 Edit	03/04/2013 Edit
August-2014	08/01/2014 Edit	08/15/2014 Edit	03/11/2013 Edit
September-2014	09/02/2014 Edit	09/15/2014 Edit	03/18/2013 Edit
October-2014	10/01/2014 Edit	10/15/2014 Edit	03/25/2013 Edit
November-2014	11/03/2014 Edit	11/15/2014 Edit	03/28/2013 Edit
December-2014	12/01/2014 Edit	12/15/2014 Edit	04/02/2013 Edit
January-2015	01/02/2015 Edit	01/15/2015 Edit	04/08/2013 Edit
February-2015	02/02/2015 Edit	02/15/2015 Edit	04/15/2013 Edit

The "Payment Start Date" field in the Payment Setup Section will be shown as follows:

- The UMAP Setup area will use a drop-down list, which will display all of the UMAP dates as entered into the Payment Setup report in the Reports Module. The user will select the date from this list that they want the borrower to begin having payments made on their behalf.
- The MLRP, MLRP Only, and MEP Setup areas will use a calendar date selection tool to help pick the start date of the payment to be made (one-time payment). If the user selects January 1, 2013 from the calendar tool the system will reference the Payment Setup Report and find the next date that has not yet occurred, after January 1, 2013.

Payment Schedule and Tracking

Payment Setup		Payment Setup	
Reservation Amount:		Reservation Amount:	
Payment Start Date:	Select one	Payment Start Date:	
Associated Program:	Select one	Associated Program:	
Servicer:	Select	Servicer:	S
Total HHF Payment Amount \$:		Total HHF Payment Amount:	
Mortgage Account #:		Mortgage Account #:	
Payment to be Made by Borrower \$:			
Borrower Payment Date:			

The UMAP "Payment Start Date" field will utilize a drop-down list, that will display all dates that exist within the Payment Table Setup Report in the Reports Module.

All other Program Payment Setup areas will use a Calendar tool, which will cross reference the Payment Setup Report to determine the next payment date, based on the date selected by the user. When a date is selected, the set up will cross reference the Payment setup report to determine the next payment date (for MLRP or MLRP Only) that has not yet occurred.

10. Updates to the newly redesigned payment tables will be automated based upon the uploading CDF records (E and P). When these record types are uploaded to the Reports Module, the following will occur:

- E-Records: When a Reports Module user uploads an E-record, and views the CDF Payment Change report, they will have an option to "Apply" the change. A checkbox will be added next to each uploaded E-record, and a button will be added to the report which will allow them to apply the changes indicated in the uploaded CDF record to ALL remaining unpaid payments (based on the column that shows Next Payment Amount).
- An additional column will be added to this report, which will show the native name of the CDF record that was uploaded to the Reports Module. This column will appear between the Last Name of the Borrower and the "Next Payment Due Date" field.
- A "Remove all Selected" button will be added to both the E-record and P-record reports. When this button is pushed, all checked files will be removed from the report. This will allow the reports module user to remove uploaded records that they will not be processing.
- The E-Record and P-Record reports will also include a column showing the Program Type from the uploaded CDF file. This column will appear immediately after the "Servicer Column"

New Check Boxes and "Apply All Payment Changes" button will be added to CDF Payment Change Report

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CDF Payment Change Report

	Date	Customer ID	First Name	Last Name	Next Payment Due Date	Total Past Due Less Fees	Reinstatement Good Through	Current PF Amount	Next Payment Amount	Servicer
<input checked="" type="checkbox"/>	1/24/2012 5:56:07 PM	4584	Test	Cdf6.8	8/1/2011 12:00:00 AM			376.3000	583.8500	BAC
<input checked="" type="checkbox"/>	1/24/2012 5:50:48 PM	4584	Test	Cdf6.8	8/1/2011 12:00:00 AM			376.3000	583.8500	BAC
<input checked="" type="checkbox"/>	1/23/2012 7:01:17 PM	4584	Test	Cdf6.8	8/1/2011 12:00:00 AM			376.3000	583.8500	BAC
<input checked="" type="checkbox"/>	1/23/2012 6:24:07 PM	4584	Test	Cdf6.8	8/1/2011 12:00:00 AM			376.3000	583.8500	BAC
<input checked="" type="checkbox"/>	9/29/2011 7:39:31 PM	1475	Test	Prodr rollout2	8/1/2011 12:00:00 AM			376.3000	583.8500	BAC
<input checked="" type="checkbox"/>	9/29/2011 6:21:35 PM	1475	Test	Prodr rollout2	8/1/2011 12:00:00 AM			376.3000	583.8500	BAC
<input checked="" type="checkbox"/>	8/24/2011 7:06:58 PM	544	Test	Cdf record	8/1/2011 12:00:00 AM			376.3000	583.8500	BAC
<input checked="" type="checkbox"/>	7/19/2011 7:25:40 PM	16	Todd	Intake1	7/1/2011 12:00:00 AM	2475.0000	9/15/2011 12:00:00 AM	875.0000	875.0000	BAC

When these changes occur it may impact the number of payments that are able to be made based on the reservation amount.

For example if a borrower has a Total HHF Payment amount of \$1,700 a month, and a total reservation amount of \$15,000 they would be able to receive 8 months of payment assistance.

If their monthly payment amount were to increase by \$300 for the final 4 months of assistance, they could not receive all payments as originally scheduled as it would exceed the Reservation amount. When the Reports Module user clicked the button to "Apply" this payment change for this file the system would update their payment tables by eliminating the last month of assistance.

- The process for updating the payment tables based upon the CDF P-records that are uploaded to the system will work very similarly to the E record functionality explained in part a. above. The primary difference between the new P-record Automation and the E-record automation described above is that when a P-record is uploaded to the system it is applied as a one-time change. E-record changes are made for all remaining payments to be made. When a user views the CDF Payment Applied Report, they will have an option to "Apply" the change. A checkbox will be added next to each uploaded P-record, and an "Apply All Changes" button will be added to the report which will allow them to



apply the changes indicated in the uploaded CDF record based on the Discrepancy Status as follows:

- Overage Returned – No change to payment tables
- Overage Applied to PRINCIPAL – No change to payment tables
- Overage Applied to ESCROW – No change to payment tables
- Overage Applied to Corp Advance – No change to payment tables
- Full Payment Forwarded – No change to payment tables
- Shortage - Full Payment Suspended – Create a new payment in the payment tables using the amount in Column BU (Amount of Shortage or Overage) as the payment amount. Payment due date should be the date the user selects the "Apply All Changes" button from the P-record report. (note: absolute value should be applied to value in BU when Full Payment Suspended is status)
- Shortage - Full Payment Applied – No change to payment tables – Create a new payment in the payment tables using the amount in Column BU (Amount of Shortage or Overage) as the payment amount. Payment due date should be the date the user selects the "Apply All Changes" button from the P-record report. (note: absolute value should be applied to value in BU when Full Payment Suspended is status)
- Shortage - Partial Payment Applied - Create a new negative payment for the amount in Column BU (Amount of Shortage or Overage) when the amount in column BU is greater than \$100.00 (overage). If less than \$100.00 no payment changes will be made. If the Amount in column BU is a negative number (shortage) a new payment will be created with the amount in BU being used as the amount to send to the Servicer (Amount). Payment due date will be the date the user selects the "Apply All Changes" button from the P-record report.
- Shortage pulled from Escrow – No change to payment tables
- Full Payment Returned – Negative payment created for the amount in Column BQ (Amount Paid by State this Month). Payment date should be the date the user selects the "Apply All Changes" button from the P-record report.

The amount of the negative payment will be from the "Amount of Shortage/Overage" column of the uploaded record. A positive amount in the Shortage/Overage means that too much money was sent to the servicer. Therefore, a NEGATIVE payment will be created in the payment tables with the same date as the HHF Payment Due Date, which is the first column on this report.

CDF Payment Applied Report

New Check Boxes and "Apply All Payment Changes" button will be added to CDF Payment Change Report

Select All Clear All Print Apply All Changes

	Date	Customer ID	First Name	Last Name	Next Payment Due Date	Total Past Due Less Fees	Reinstatement Good Through	Current PI Amount	Next Payment Amount	Servicer	Payment Applied	Amount of Shortage/Overage	Discrepancy Status
<input checked="" type="checkbox"/>	1/23/2012 6:59:03 PM	4584	Test	Cdf6.8	11/1/2011 12:00:00 AM	0.0000	11/1/2011 12:00:00 AM	685.1700	854.3600	BBT	-652.03	-652.03	Suspense
<input checked="" type="checkbox"/>	1/23/2012 6:59:54 PM	4584	Test	Cdf6.8	11/1/2011 12:00:00 AM	0.0000	11/1/2011 12:00:00 AM	685.1700	854.3600	BBT	4322.25	322.25	Applied to Principle
<input checked="" type="checkbox"/>	1/23/2012 6:59:40 PM	4584	Test	Cdf6.8	11/1/2011 12:00:00 AM	0.0000	11/1/2011 12:00:00 AM	685.1700	854.3600	BBT	-652.03	-652.03	Suspense
<input checked="" type="checkbox"/>	1/23/2012 6:58:33 PM	4584	Test	Cdf6.8	11/1/2011 12:00:00 AM	0.0000	11/1/2011 12:00:00 AM	685.1700	854.3600	BBT	4322.25	322.25	Applied to Principle
<input checked="" type="checkbox"/>	1/23/2012 6:11:21 PM	4584	Test	Cdf6.8	11/1/2011 12:00:00 AM	0.0000	11/1/2011 12:00:00 AM	685.1700	854.3600	BBT	-652.03	-652.03	Suspense
<input checked="" type="checkbox"/>	1/23/2012 6:11:10 PM	4584	Test	Cdf6.8	11/1/2011 12:00:00 AM	0.0000	11/1/2011 12:00:00 AM	685.1700	854.3600	BBT	4322.25	322.25	Applied to Principle
<input checked="" type="checkbox"/>	1/23/2012 6:10:37 PM	4584	Test	Cdf6.8	11/1/2011 12:00:00 AM	0.0000	11/1/2011 12:00:00 AM	685.1700	854.3600	BBT	-652.03	-652.03	Suspense
<input checked="" type="checkbox"/>	1/23/2012 6:10:12 PM	4584	Test	Cdf6.8	11/1/2011 12:00:00 AM	0.0000	11/1/2011 12:00:00 AM	685.1700	854.3600	BBT	4322.25	322.25	Applied to Principle

When these changes occur it may impact the number of payments that are able to be made based on the reservation amount. For example see below. This borrower has a Total HHF Payment amount of \$1,700 a month. Based on their total reservation amount of \$15,000 they would be able to receive 8 months of payment assistance.

HHF Payment Due Date	Total Pmt Amount	Description	Associated Program	Servicer	Mortgage Account #	Payment Made Date	Batch #	Borrower Payment	Borrower Pmt Date	Verified Pmt. Amount	Verified Pmt Date
1/1/2012	\$1,700.00	MPA	MPA	BOA	123456789	12/25/2011	1011	\$300.00	1/5/2012	\$300.00	1/5/2012
2/1/2012	\$1,700.00	MPA	MPA	BOA	123456789	1/25/2012	1013	\$300.00	2/5/2012	\$300.00	2/5/2012
3/1/2012	\$1,700.00	MPA	MPA	BOA	123456789	2/25/2012	1017	\$300.00	3/5/2012	\$300.00	3/5/2012
4/1/2012	\$1,700.00	MPA	MPA	BOA	123456789			\$300.00	4/5/2012		
5/1/2012	\$1,700.00	MPA	MPA	BOA	123456789			\$300.00	5/5/2012		
6/1/2012	\$1,700.00	MPA	MPA	BOA	123456789			\$300.00	6/5/2012		
7/1/2012	\$1,700.00	MPA	MPA	BOA	123456789			\$300.00	7/5/2012		
8/1/2012	\$1,700.00	MPA	MPA	BOA	123456789			\$300.00	8/5/2012		
9/1/2012	\$1,700.00	MPA	MPA	BOA	123456789			\$300.00	9/5/2012		
10/1/2012	\$1,700.00	MPA	MPA	BOA	123456789			\$300.00	10/5/2012		
11/1/2012	\$1,700.00	MPA	MPA	BOA	123456789			\$300.00	11/5/2012		
12/1/2012	\$1,700.00	MPA	MPA	BOA	123456789			\$300.00	12/5/2012		
1/1/2013	\$1,700.00	MPA	MPA	BOA	123456789			\$300.00	1/5/2013		
2/1/2013	\$1,700.00	MPA	MPA	BOA	123456789			\$300.00	2/5/2013		
3/1/2013	\$1,700.00	MPA	MPA	BOA	123456789			\$300.00	3/5/2013		
4/1/2013	\$1,700.00	MPA	MPA	BOA	123456789			\$300.00	4/5/2013		
5/1/2013	\$1,700.00	MPA	MPA	BOA	123456789			\$300.00	5/5/2013		

If their monthly payment amount was short by \$1,700 (the amount of one payment in this example) a new payment would be created for \$1,700. Because of this, they could not receive all payments as originally scheduled as it would exceed the Reservation amount. When the Reports Module user clicked the button to "Apply" this payment change for this file the system would update their payment tables by eliminating the last month of assistance.

- The T (Termination) record report will also be updated to stream-line the process of creating and sending these records to the Servicer. This report will show the following items:
 - Borrower Name
 - UW Client ID Number



- Date of last paid HHF Payment Due Date from Payment Tables in Underwriting (only should appear on report when at least 1 payment has been made and no future payments are scheduled). Files with a status of HHF Closeout (from the UW Module) will not be displayed in this report as they have already been closed out.
- Actual Program End Date Field, which defaults to the last payment made date from payment tables (will populate to the Funding section of HHF Page once T-Record is created from the new report)
- Reason for Denial or Termination, which will show the same values as the drop-down menu from Funding section of HHF Page called "Reason For Denial or Termination." This will populate to the Funding section of the HHF page once T-Record is Created from the new report. If the file already has a Reason for Denial or Termination (which is rare since the report will not pull in any files with an UW Status of HHF Closeout) the report will show the existing value. If the Reason for Denial or Termination is "NULL" then the report will show "Borrower Exhausted Available Assistance Without an Outcome Otherwise Reportable Terminated (Program Completed)". This new Denial reason will not be saved in the Funding section on the HHF Intake Page unless the user selects the "Create T-records" button.
- Remaining Available HHF Balance field, which will default to the remaining HHF Reservation amount, and populate to the "Remaining Available HHF Balance field in the Funding section of HHF Page once the T-record is created from the new report.
- Associated Program for final payment to be made (applicant will only appear on report when final payment due date falls within the date range that the Reports Module user filters for).

This report will also have checkboxes, a select all button, a clear all button, and a "Create T-Records" button. This new report will allow data entry to populate the Funding Section of the HHF page and also creation of a new T-record and send it to the CDF Export Report.

The report will be called "Termination Record Report" and will be filtered by the date of the Last Unpaid Scheduled HHF Payment from the payment tables. Files with an Underwriting Status of "HHF Closeout" will not be pulled into the report.

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Administration Home

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- Benedict Export
- Benedict Upload Report
- Editable Servicer Table
- 1098 Report
- Termination Record Report

Date Range To
OR

The report will be displayed as shown below.

Termination Record Report

Search:

Show entries

Borrower Name	Borrower ID	Last Scheduled Pmt Date	Actual Program End Date	Reason for Denial or Termination	Remaining HHF Balance
<input checked="" type="checkbox"/>	36	4/2/2012			
<input checked="" type="checkbox"/>	37	4/2/2012			
<input checked="" type="checkbox"/>	40	4/2/2012			
<input checked="" type="checkbox"/>	49	4/2/2012			
<input checked="" type="checkbox"/>	53	11/1/2011			
<input checked="" type="checkbox"/>	55	4/2/2012			
<input checked="" type="checkbox"/>	39	4/2/2012			
<input checked="" type="checkbox"/>	64	4/2/2012			
<input checked="" type="checkbox"/>	69	4/2/2012			
<input checked="" type="checkbox"/>	68	4/2/2012			
<input checked="" type="checkbox"/>	94	4/2/2012			
<input checked="" type="checkbox"/>	86	4/2/2012			
<input checked="" type="checkbox"/>	108	4/2/2012			
<input checked="" type="checkbox"/>	146	1/30/2012			

The 3 columns shown here will be the fields as shown on the HHF Page. Selections here will determine the information shown on the HHF Page for the client, and the T-record that is created and put into the CDF Export Report. Actual Program End Date is a Date field, Reason for Denial or Termination is a Drop-Down, Remaining HHF Balance is a text field (numeric only)

Once completed and the T-records have been created, an outgoing record will be created in the CDF Export Report (exactly as they do now when generated from the HHF Page) and the T-record data will also be populated directly to the HHF Page's Funding Section shown below, and creation of the T-record will be shown in the Record Log for the funding section, and show the user's login for the Reports Module:

Funding

Program Name
 Benedict Loan Number: Benedict Loan Number not yet generated
 Amount of Reservation Currently in use: \$ 0.00

Program Begin Date

Expected End Payment Date

Actual Program End Date (For "T" Record)

Reason for Denial or Termination (For "T" Record, "D" Record)

Remaining Available HHF Balance (For "T" Record)

Total Funds Paid

Select Record Type

Additionally, when a T-record is created the file will automatically be converted to an HHF Closeout file. To accomplish this, the following will occur:

- I. Once a T-Record is created in the Termination Record Report, the homeowner's file will have the Underwriter Status changed to "HHF Closeout".
- II. Since HHF Closeout is a Treasury Reporting related field, once the status is changed we need to also collect the Closeout Date and Reason. The closeout Date will also be populated with the "Actual Program End Date" being used for the creation of the T-Record. This date is also the same as the Payment Made Date of the last approved payment (based on date of payment).
- III. Once the status is changed, we will also need to select an HHF Closeout Reason for Treasury Reporting. All files that are closed out using the T-Record automation, will have a closeout reason of "Other – Borrower Still owns home."

11. CounselorDirect will create a tool that will track the changes made to Underwriter Status within the UW site. From the applicant (customer) list page, the status of an applicant can be altered merely by choosing a new status from the pull down menu adjacent to each applicant name as shown below:

Date Registered	Customer	HHF	Agency	Assigned Underwriter	CDF Status	Underwriter Status	Files	Functions
12/10/2012	Test KS Eligibility 12/4 (14104)	Pass	Test Agency	No Counselor Selected	Q Sent	No Status Selected	3	[Icons]
11/13/2012	test kg propadd (13455)	Pass	Test Agency	Underwriter, Test	Q Sent	No Status Selected	3	[Icons]
11/01/2012	Test Lak Selenium Test 11/1 (13159)	Pass	Test Agency	No Counselor Selected		Under UW Review	2	[Icons]
10/17/2012	test kg emailtest (12772)	Pass	Consumer Debt Counselors	No Counselor Selected		Pending Advisor Update	0	[Icons]
10/11/2012	Test KS Eligibility	Pass	Test Agency	Underwriter, Test		Ineligible	8	[Icons]

Event Logging: When an Underwriting Status is changed, this new feature will log the change by recording the following information:

1. Date
2. Time

3. First Name of User (that changed the UW Status)
4. Last Name of User (that changed the UW Status)
5. Applicant First Name
6. Applicant Last Name
7. Applicant Number (UW Customer ID)
8. Old Status
9. New Status

Navigation: A new report generation feature will be added to the main "Business Data" Tab as shown below. This tab is only available to State Administrators. Users with an "Underwriter" access level will not have access to this report.



The screenshot shows the Florida Hardest-Hit application interface. The main navigation bar includes: Admin Home, Content, **Business Data**, Mailing Lists, Customers, Security, System, Change Password, and Logout. Below the navigation bar, there is a breadcrumb trail: Admin Home > Member List. A search form is visible with fields for Keyword(s), Customer ID #, Agency, Assigned Underwriter, Underwriter Status, Promo Code, and Start Date. A dropdown menu is open from the Business Data tab, listing various report options: Lender Maintenance, Hardship Letters, Money Back Letters, Promotion Codes, Default PDF, Underwriter List, Agency List, County List, Manage Loan Cap, Subcontractor List, and Activity Log. The 'Status Change Report' option is highlighted with a red box. There are also 'Print' and 'Search' buttons at the bottom of the search form.

Status Change Report Page. At the top of the page where the user generates the Status Change Report, there will be a tool to generate the report consisting of the following:

1. Start Date - Date field
2. End Date - Date field
3. Underwriter Name – Which will be a drop-down list consisting of all Florida Underwriters
4. Generate Report Button

The report format will be as shown at the top of the next page. The user will also have the ability to export the report as a .csv (Excel) file.

The column headings will include a re-sort list feature

Search options will be:

- Keyword (search by Applicant Name only)
- Start Date
- End Date
- User Name – Select UW or UW Admin that changed the status
- Old Status
- New Status



- Assigned Advisor Agency

The report will only show the most recent 25 status changes to ensure that the report runs as quickly as possible (copy current Michigan Report setup)

Status Change Log Search

Keyword: (NOTE: Because of data encryption, keyword must be an exact match to the value you are looking for)

Start Date: End Date:

UW Name:

Old Status: New Status:

Agency:

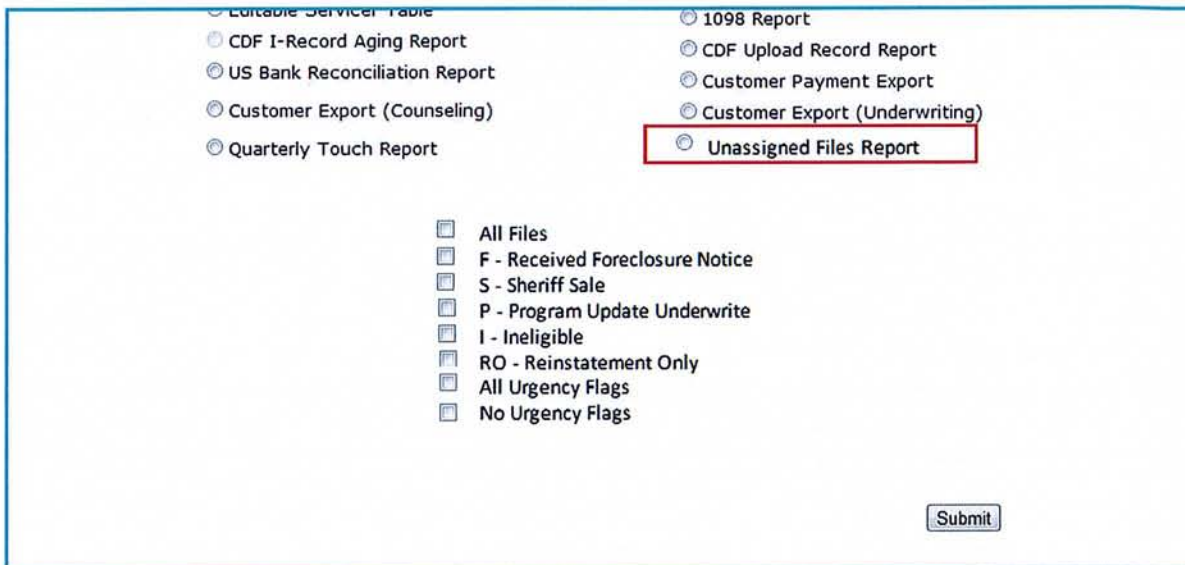
Status Change Logs

Date/Time	User Name	Old Status	New Status	Applicant Name	Applicant #	Days Since Changed
01/04/2013 4:37PM	Jessica Deshane	U - Incomplete Lender Initial	U - Incomplete Lender Record	Brandy Norton	19124	30
01/04/2013 4:31PM	D_ADVISOR RJF	U - Approved/Trans to Final Docs	D - Pending	Kathy Vonins	18765	12
01/04/2013 4:18PM	D_ADVISOR RSC	D - Pending	D - Sent to Homeowner	Erin Begovac	17667	30
01/04/2013 4:17PM	D_ADVISOR RSC	D - Pending	D - Sent to Homeowner	Sonja Thomas	5952	12
01/04/2013 4:17PM	Joseph Polasek	U - Incomplete Lender Initial	U - Record Received	Kevin Ready	18787	8
01/04/2013 4:13PM	D_ADVISOR KJL	U - Approved/Trans to Final Docs	D - Pending	Gordon T. Given	17372	3
01/04/2013 4:08PM	D_ADVISOR KJL	D - Pending	D - Sent to Homeowner	Dennis Woods	16626	8
01/04/2013 4:06PM	D_ADVISOR RJF	U - Approved/Trans to Final Docs	D - Pending	Ronica Hurt	18759	3
01/04/2013 4:05PM	U_Advisor KSW	U - Pending Approval Call	U - Pending Second Review	Rebecca Cochran	19085	8
01/04/2013 3:58PM	D_ADVISOR RJF	D - Pending	D - Sent to Homeowner	Richard P. Thompson	18680	3
01/04/2013 3:54PM	U_Advisor KSW		U - Incomplete Lender Initial	Danielle Lott	19196	30
01/04/2013 3:53PM	U_ADVISOR T1H	U - Record Received	U - Incomplete Lender Record	Linda Hahn	18210	3

12. An “Unassigned Files Report” will be created, which will allow mass assignments for the Underwriter Portal. This report will have a filter where the Reports Module user can begin by filtering by the Urgency Flags that exist within the Underwriting Module. This filter will have all of the following options to filter by:

- All - Selection of this filter will show all files in UW
- F – Received Foreclosure Notice – Selection of this filter will show all files in UW that currently have this Urgency flag in the Underwriting Module.
- S – Sheriff Sale - Selection of this filter will show all files in UW that currently have this Urgency flag in the Underwriting Module.
- P – Program Update Underwrite - Selection of this filter will show all files in UW that currently have this Urgency flag in the Underwriting Module.
- I – Ineligible - Selection of this filter will show all files in UW that currently have this Urgency flag in the Underwriting Module.
- RO – Reinstatement Only - Selection of this filter will show all files in UW that currently have this Urgency flag in the Underwriting Module.
- All Urgency Flags - Selection of this filter will show all files in UW that currently has any Urgency flag in the Underwriting Module.
- No Urgency Flags - Selection of this filter will show all files in UW that currently do not have an Urgency flag in the Underwriting Module.

The user will be able to check multiple filters at once (with the exception of All Urgency Flags, No Urgency Flags, and All Files).




Editable Services Table
 CDF I-Record Aging Report
 US Bank Reconciliation Report
 Customer Export (Counseling)
 Quarterly Touch Report
 1098 Report
 CDF Upload Record Report
 Customer Payment Export
 Customer Export (Underwriting)
 Unassigned Files Report

All Files
 F - Received Foreclosure Notice
 S - Sheriff Sale
 P - Program Update Underwrite
 I - Ineligible
 RO - Reinstatement Only
 All Urgency Flags
 No Urgency Flags

Once the user has selected the filter for this report (as described above) this report (in the Reports Module) will allow the user to mass-assign any file in the Underwriting Module that currently does not have an Assigned UW. This report will work similarly to the Invoicing Reports (to pay Advisors), and will display 50 files per page of the report. The Reports Module user will be able to run the report, and select all (or some) of the files on the page, and assign them directly to one of their current, active Underwriters from the Underwriting Module. Once the user has selected the Underwriter they would like to assign all selected files to, they will select the “Assign Now” button, and all checked files will be assigned to the selected Underwriter.

Once this occurs, all of the assigned files will be cleared from the report, and the user will be able to assign the next 50 files in the report. This report will display the following fields on the User Interface (Reports Module) and the Export:

- Assign Checkbox (not shown in .csv export)
- Date Submitted to Underwriting
- Borrower Name
- Customer ID #
- Current Assigned Underwriter
- Urgency Status (export will show a column for each of the Urgency Statuses)
- Number of File Attachments in the Underwriting Module (from Files Tab)



[Home](#) | [Log Out](#)

Unassigned Files Report

Assign Checked To: - Show All -

- Show All -

Underwriter, Test Phillips, Donna

Carson-Poston, Blake

Lowery, Lainie

Franklin, Amanda

Warren, Leslie

Walker, Lisa

Gibson, Nicole

Monthly, Touch

Bailey, Kathleen

Woodward, David

Rivera, Shannon

Westcott, David

Quarterly, Touch

Close, Out

Brady, Lynn

Thibodeaux, Leslie

Barr, Craig

Assign	Date Submitted to UW	Borrower	Customer ID	Underwriting Status
<input type="checkbox"/>	3/13/2013	Robert Elliott		No Status Selected
<input type="checkbox"/>	3/13/2013	Todd Waldrip		No Status Selected
<input type="checkbox"/>	3/15/2013	JACK PURCEL		No Status Selected
<input type="checkbox"/>	3/18/2013	krystale mas		No Status Selected
<input type="checkbox"/>	3/13/2013	donald vezea		No Status Selected
<input type="checkbox"/>	3/18/2013	jacqueline wh		No Status Selected
<input type="checkbox"/>	3/20/2013	Martha Noblitt	23461	No Status Selected
<input type="checkbox"/>	3/21/2013	Chris Myers	3955	No Status Selected
<input type="checkbox"/>	3/25/2013	Susan Haiflich	25511	No Status Selected
<input type="checkbox"/>	3/8/2013	Shirley Shidler	6063	No Status Selected
<input type="checkbox"/>	3/13/2013	Michele Raub	25591	No Status Selected



CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	018


Date Created:	Revised: January 16, 2013
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website.
<ol style="list-style-type: none"> 1. Allow ineligible files to be submitted to Underwriting Module. Price: \$2,350.00 2. Add Ineligible Billing Milestones to the Underwriting Tab. Price: \$2,700.00 3. Incorporate the Quarterly Touch Form into a new Quarterly Touch Tab. Price: \$4,950.00 4. Creation of I-Record Submission Report. Price: \$1,800.00 5. Creation of Role Based Reports Module Access. Price: \$5,400.00 6. Creation of Custom Report. Price: Free Custom Report 1 of 3. 7. Update CDF Upload Record Report to filter by Record Type or Servicer. Price: \$1,350.00 8. Addition of Urgency Flagging to Counseling and Underwriting Modules. Price: \$4,050.00 9. Redesign of Member Search Fields on Both Modules: Price: \$4,500.00

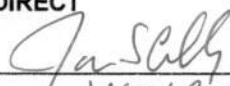
Cost	Start	End
\$27,100.00	Upon payment receipt	8 weeks from payment received

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: 
 Print Name: Stephen P. Auger, Executive Director
 Title: _____
 Date: 1/29/13

COUNSELORDIRECT

By: 
 Print Name: JASON CONNOLLY
 Title: PRESIDENT
 Date: 2-1-13



1. A new option will be created on the Export Tool from the Advisor (Counselor) module, which will allow the user to submit files to the Underwriting Module (UW) if "Ineligible Application" is selected on the Export Tool. User will be able to submit Ineligible files to UW even if their last milestone is not yet PDF1 or PDF2. Any file not marked as "Ineligible" upon export will be required to have reached the PDF1 or PDF2 milestone.

Counselor Status	Last Milestone	View Record	Files	Functions
▼ No Status Selected ▼		View Record	0	🔍 📄 ✎ ✕ 📁
▼ No Status Selected ▼	Start	View Record	0	🔍 📄 ✎ ✕ 📁
▼ Message left with Borrower ▼	PDF 1	View Record	0	🔍 📄 ✎ ✕ 📁
▼ No Status Selected ▼	Start	View Record	0	🔍 📄 ✎ ✕ 📁
▼ No Status Selected ▼	Sheet 1	View Record	0	🔍 📄 ✎ ✕ 📁

An additional check will also be added that will prevent ANY application from being submitted to Underwriting if there are no files selected upon initial export.

Finally, both of the Ineligible Billing Milestones on the Ineligible Tab within the Advising (Counseling) Module will be grayed out so that neither of these options will be able to be selected on any files, since all of these milestones will now be selected by the user in the UW module.

Billing

Legacy Ineligible Agency Fee
Please Note: Once you bill for an item you cannot undo this action, or uncheck a previously checked billing item.

Ineligible Agency Fee as of 06/01/2012
By clicking the Ineligible Agency Fee button, the Advisor certifies that the client file has been fully reviewed and the client is Ineligible. The client file has been completely documented with the reasons for Ineligibility and all the documentation received in regards to the file has been uploaded into the CounselorDirect system. This file is eligible for billing as outlined in the contract.



2. New ineligible billing milestones will be added to the Underwriting Module on the Underwriting Tab. Once selected, these billing milestones will all be displayed for approval in the Ineligible Agency Fee Report in the reporting module. These new milestones will be:
 - a. The existing milestone in UW named "Eligibility Determination" will be renamed "New – Determined Eligible" and will continue to be worth \$300. If this item is selected and saved, no other eligibility related milestones (Ineligible, Ineligible Determined Eligible, and Previous \$50 ineligible Determined Eligible) will be able to be selected.
 - b. "Ineligible" – Worth \$50. If this is selected and saved, only "Previous \$50 Ineligible Determined Eligible" will be able to be selected. All others will be grayed out.
 - c. "Ineligible Determined Eligible" – Worth \$150. No other eligibility related milestones (New – Determined Eligible, Ineligible, or Previous \$50 Ineligible Determined Eligible) will be able to be selected.
 - d. "Previous \$50 Ineligible Determined Eligible" – Worth \$250. If billed first, no other eligibility related milestones (New – Determined Eligible, Ineligible, Ineligible Determined Eligible) will be able to be billed.
 - e. With this change, Advisors will no longer be able to submit any Invoices for approval, so all Billing Milestones will be generated to and approved from the Generate Invoice Report in the Reports Module. The Ineligible Agency Fee Report and Previous Ineligible Agency Fee report will be removed from the list of reports in the Reporting Module, and all Previous Ineligible Agency Fee's will be displayed in the "Previously Paid Invoices" report.

Billing

- Eligibility Determination ← Rename "New - Determined Eligible" - Worth \$300
- Monthly Case Management (Verified homeowner continued eligibility as required for contract this month)
- Quaterly Case Management ← Worth \$50
- Ineligible ← Worth \$150
- Ineligible Determined Eligible ← Worth \$250
- Previous \$50 Ineligible Determined Eligible

Please Note: The billing progress setting once saved cannot be undone.

Ineligible Agency Fee

Show 25 entries

Pay	Reset	Agency	Borrower Name	Email	Services Performed	Date Performed	Payment Amount
<input type="checkbox"/>	<input type="button" value="Reset"/>	SM, Inc.	[REDACTED]	N/A	Ineligible Agency Fee	1/2/2013	\$50.00
<input type="checkbox"/>	<input type="button" value="Reset"/>	SM, Inc.	[REDACTED]	N/A	Ineligible Agency Fee	1/2/2013	\$50.00
<input type="checkbox"/>	<input type="button" value="Reset"/>	SM, Inc.	[REDACTED]	N/A	Ineligible Agency Fee	1/3/2013	\$50.00
<input type="checkbox"/>	<input type="button" value="Reset"/>	SM, Inc.	[REDACTED]	N/A	Ineligible Agency Fee	1/3/2013	\$50.00
<input type="checkbox"/>	<input type="button" value="Reset"/>	SM, Inc.	[REDACTED]	N/A	Ineligible Agency Fee	1/3/2013	\$50.00
<input type="checkbox"/>	<input type="button" value="Reset"/>	SM, Inc.	[REDACTED]	N/A	Ineligible Agency Fee	1/3/2013	\$50.00



3. Incorporate the Quarterly Touch Eligibility Calculation Form into the new Quarterly Touch Tab. The Excel spreadsheet that Florida Advisors are currently using to determine the applicant's eligibility will be incorporated into the Quarterly Touch Tab as shown in the mock-up below. Once the Advisor has completed their Eligibility Calculation Forms, they will then enter this information into the Quarterly Touch Tab. This information will be used in the new Quarterly Touch Tab (described below) which will let the user know Which Applicants have submitted their Quarterly Touches, the status of their Quarterly Touch, and their DTI Ration based on calculation on Quarterly Touch Tab. Each time the Quarterly Touch information is submitted, the status of the Quarterly touch radio field will be automatically changed back to "Quarterly Touch Not Submitted". Date range on this report will be based on the Quarterly due date, to ensure that all records are displayed.

HARDEST-HIT

Admin Home Content Business Data Newsletters Customers Security System Logout

Admin Home > Member Detail

Detail	Property Info	Lender Info	Income/Assets	Expenses	Files	Actions	Submission Status	Communication Log	Ineligible Le
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Quarterly Touches

Date Joined: **New tab to display Quarterly Touch Dates and info at the Customer Level**

Borrower Name:

Co-Borrower Name:

Email Address:

Security Code:

New checkboxes to indicate when the Counselor is submitting the Quarterly Touch info

FHFC loan Closing Date:

Loan Modification Closing Date:

Quarterly Touch Dates:

Quarter 1:

Quarter 2:

Quarter 3:

Box will hold Legal Verbiage to warn the counselor that "By submitting the Quarterly Touch....."

Set as radio buttons. Only 1 of these fields may be selected at a time.

Please Indicate the Status of This Quarterly Touch:

Quarterly Touch Due and Submitted Quarterly Touch Done - Passed DTI Quarterly Touch Done - Failed DTI Quarterly Touch Not Submitted

Submit Quarterly Touch **When the "Submit" button is clicked, it will record the information above and date/time stamp the submission.**

Income Calculation

Household Member Name	<input type="text"/>	Household Member Name	<input type="text"/>
Member's Monthly Income	<input type="text"/>	Member's Monthly Income	<input type="text"/>
Household Member Name	<input type="text"/>	Household Member Name	<input type="text"/>
Member's Monthly Income	<input type="text"/>	Member's Monthly Income	<input type="text"/>
Household Member Name	<input type="text"/>	Household Member Name	<input type="text"/>
Member's Monthly Income	<input type="text"/>	Member's Monthly Income	<input type="text"/>
Total Household Income:	<input type="text"/>	Will be calculation of Total Monthly Income for all 6 income fields above. Not an editable field.	

Asset Calculation

Family Member:	Asset Description	End Balance of Asset:	Interest Rate (Monthly)	Income from Assets:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

All "Income from Assets" fields will not allow data entry and will calculate the Interest Rate x End Balance of Asset

Total Cash Value of All Assets: **Total of "End Balance of Asset" column**

Total Actual Asset Income: **Total of "Income from Assets" column**

Total Household Income: **Total of Income Section Above, Plus "Total Actual Asset Income"**

DTI Test

1st Mortgage Payment	<input type="text"/>
Insurance	<input type="text"/>
Taxes	<input type="text"/>
Homeowner Assoc.	<input type="text"/>
Subordinate Mortgages	<input type="text"/>
Total PITIA	<input type="text"/>
Total DTI:	<input type="text"/>

Calculation of household's total Debt to Income Ratio. Calculated by taking Total PITIA from DTI Test section (above) and dividing by "Total Household Income", which was calculated in the "Asset Calculation" section.



A report will also be created to show the submitted information as described above. This report will be sortable by a date filter. This date filter will be driven by the Quarterly Touch Due Date, and will display any files that require a Quarterly Touch (regardless if it is the Closing, 1st Quarter, 2nd Quarter, or 3rd Quarter touch. This report will collect (and display) the following information submitted for each Quarterly Touch:

- Customer ID Counselor Module
 - Customer ID UW Module
 - Customer First Name
 - Customer Last Name
 - Quarterly Touch that was submitted (Closing Touch, 1st Quarter Touch, 2nd Quarter Touch or 3rd Quarter Touch) as indicated by checkboxes at the top of the Quarterly Touch Tab.
 - Status of Quarterly Touch Columns (4). 1 column will be displayed on the report for each of the following Quarterly Touch Options:
 - Quarterly Touch Due and Submitted
 - Quarterly Touch Done – Passed DTI
 - Quarterly Touch Done – Failed DTI
 - Quarterly Touch Not Submitted
 - Date Quarterly Touch Was submitted (based upon the Date and Time the Submit button was selected on the Quarterly Touch Tab)
4. Creation of I-Record Submission Report. Creation of Report that shows all "I" record submissions. Within the Reports module, CounselorDirect will create a report called "I-Record Submission Report." This report will be filtered by "Date," and have the following headers:
- a. I-Record Submission Date – This is the date the "Servicer Submit" Button is clicked by the Ohio UW.
 - b. Record Received – This field will indicate whether a V-Record has been received back from the Servicer and uploaded to the system.

I - Record Submissions						
		<input type="button" value="Print"/>		<input type="button" value="Export CSV"/>		
		Servicers: All <input type="button" value="v"/>				
Show <input type="button" value="All"/> entries		Search:				
Borrower ID	Servicer	I Program Type	I Record Submission Date	Record Type	V Record Received Date	
1405	Chase Bank (JP Morgan)	R	12/18/2012	O	12/27/2012	
1405	Chase Bank (JP Morgan)	U	12/18/2012	V	12/27/2012	
1553	Third Federal	R	12/9/2012	V	12/17/2012	
1553	Third Federal	U	12/9/2012	V	12/17/2012	
1655	US Bank	N	12/7/2012	O	12/24/2012	
1802	Citi Mortgage	R	12/19/2012	V	12/24/2012	
1802	Citi Mortgage	U	12/18/2012	V	12/24/2012	
2226	Schmidts Mortgage	R	12/18/2012			
2380	US Bank	R	12/7/2012	V	12/24/2012	
2380	US Bank	U	12/7/2012	V	12/11/2012	
2937	Wells Fargo Home Mortgage	R	12/4/2012	V	1/2/2013	
4232	OCWEN	M	12/19/2012			
4333	PNC Bank National Association	R	12/19/2012	V	1/3/2013	
4439	Green Tree Servicing LLC	R	12/3/2012	O	12/13/2012	
4439	Green Tree Servicing LLC	U	12/3/2012	O	12/13/2012	
4477	Huntington Mortgage	R	12/5/2012			



5. Create ability to define unique Reports Module User Roles for the Florida Reports Module. Initially only an Administrator Role will be created, until FL HHF Staff has determined the additional roles that are needed. Site Admin Users (CounselorDirect) of the reports module will have the ability to create and define new user roles when requested by the client. These additional roles will be created at no additional charge. Initially the 1 distinct user roles for all the Florida Reporting Module will be called:

- Administrator – This role will display all current reports

Each user role will have specific reports that they are able to access. Reports that are not defined as available to that user role will not be visible when the user accesses the reports module. Any new reports that are added to the system will need to define which user roles can access the report.

Developer Note: An additional Role will be created for the launch of this feature, called Test Role, and will include only the Pool Management Report. This will allow testing to be done on this new feature, and visibility for the client that the work has been completed.

6. Creation of Custom Report called Advisor/Underwriting Status Report. This report will show the following fields:
 - a. Applicant First Name
 - b. Applicant Last Name
 - c. Applicant's email address
 - d. Date Joined from Advisor (Counseling) Module – Date the application was started
 - e. Customer ID # from Advisor (Counseling) Module
 - f. County
 - g. Assigned Advisor Agency (Counseling Agency)
 - h. Assigned Advisor (Counselor)
 - i. Referral Code (if Applicable)
 - j. Ineligible Reason Marked on Ineligible Tab in the Advisor Module – Multiple selected Ineligible Reasons will be combined into one field on this report.
 - k. Date Submitted to UW Module
 - l. Customer ID # from Underwriting Module
 - m. Assigned UW
 - n. Current Underwriter Status



7. Update CDF Upload Record Report to filter by Record Type. Currently there are 2 "CDF Upload Record Report". We will remove the first report listed on the reports module. The second listed "CDF Upload Record Report" currently allows the user to filter by the Servicer. In addition a filter will be added that will allow the user to filter by the Record type that has been uploaded to the Reports module.

Previous US Bank Export Upload CDF(CSV)
 CDF Payment Change Record Report CDF Upload Record Report
 CDF Payment Applied Record Report CDF Correction Record Report
 Editable Servicer Table 1098 Report
 CDF I-Record Aging Report CDF Upload Record Report
 US Bank Reconciliation Report Customer Payment Export
 Customer Export (Counseling) Customer Export (Underwriting)

CDF Record Types

V O E P C F S W Y All

Date Range To

OR Select Preset

Servicers Select One

CDF Upload Record Report

Date	Customer ID	First Name	Last Name	Record	Program	Servicer
12/17/2012 4:54:10 PM				V	R	Central Mortgage Company
12/17/2012 4:54:10 PM				V	U	Central Mortgage Company
12/17/2012 4:54:10 PM				V	R	Central Mortgage Company
12/17/2012 4:54:10 PM				V	U	Central Mortgage Company
12/17/2012 4:54:10 PM				V	R	Central Mortgage Company
12/17/2012 4:53:41 PM				V	U	Central Mortgage Company
12/17/2012 4:53:41 PM				V	R	Central Mortgage Company

8. When Florida's Advisors export applicant files to the Underwriter Website, they will have a new feature to identify selected applicants as "Urgent". When applicant files of this nature are received by the Underwriter Website, they will be displayed on the customer list with special annotation to draw them to the attention of underwriters.

Changes to the Florida Advisor/Counseling Module

Within the Counselor/Processing Module, The Florida HHF export feature will be expanded to include new options on the export page to flag urgency conditions. The three possible urgency conditions are:

1. Received Foreclosure Notice (**F**) – This will be grayed out initially so Advisors will not be able to select.
2. Sheriff Sale (**S**) – An additional date field will be added to collect the Sheriff Sale. This date field will be displayed in the member detail section, where they will be able to view and edit the Date of the Sheriff Sale that is scheduled.



- 3. Program Update Underwrite (P)
- 4. Ineligible – (I) – This urgency flag is only triggered by the new Ineligible File checkbox as described in #1 of this SOW.
- 5. Reinstatement Only – (RO) – This urgency flag is only triggered by the “MLRP Exception” checkbox being selected upon submission to UW.

It will be possible for an applicant to have multiple urgency conditions at the same time. The new fields will be added as shown below:

These new fields will be added to the XML export file that is received by the Underwriters Website. They will become new fields in the customer record.

Currently if an Advisor is working with a file that is an HHF Fail, they are able to submit that file to UW. If/when these files are submitted to UW, they will automatically trigger an Urgency Flag of “RO”. There will not be an additional option for the Advisor to trigger the “IO” flag (see screen shot above).

Changes to the Florida Underwriting Site

A new filter function will be added to the Florida Underwriter website customer list page. With it, urgent applicant record can be filtered out for inspection/action. The new filter will be added as shown in the following diagram:

Admin Home Content Business Data Forums Events Mailing Lists

Admin Home > Member List

Applicant Search Add New Member

Keyword(s):

Agency:

Assigned Underwriter:

Underwriter Status:

Start Date: End Date:

New Member List Filter:
 Label: Urgency
 Type: Pull-Down
 Choices: "Show All", "All Urgent",
 "Received Foreclosure Notice,"
 "Sheriff Sale," and "Program Update
 Underwrite"

Applicants

Filter options will be:

1. Show All
2. Show All Urgency
3. Received Foreclosure Notice
4. Sheriff Sale
5. Program Update Underwrite

The display of the customer list will be amended to include a new column that will highlight records with an Urgent status as shown below. If a record has urgency status, the urgency codes for that record will be shown comma delimited. If the record does not have urgency status, the table cell will remain empty.

New Column

Records without urgency will be empty

Urgency	Date Registered	Customer Name	Customer #	HHF	Assigned Agency	Assigned Underwriter
	01/25/2011	kent markham	3123	Pass	Ohio Housing Finance Agency	No Counselor Selected
P, S	01/25/2011	Inda feskann	3122	Pass	Neighborhood Development Services	No Counselor Selected
	01/25/2011	tamme tucker	3121	Pass	Ohio Housing Finance Agency	No Counselor Selected
	01/25/2011	Theresa Da	3120	Pass	Helping Hands	No Counselor Selected
S	01/25/2011	Shelda Gilspie	3119	Pass	Home Repair Resource Center	No Counselor Selected
P, S	01/25/2011	Tanos Nohra	3118	Pass	Ohio Housing Finance Agency	No Counselor Selected
F	01/25/2011	Tanya Austin	3117	Pass	Ohio Housing Finance Agency	No Counselor Selected

Urgency Codes Comma Delimited

9. Redesign of Member Search Fields on Both Modules to include the following Member Search fields:
 - a. Customer ID # (both Modules)



- b. First Name (separated from "Keyword" search field)
- c. Last Name (separated from "Keyword" search field)
- d. Servicer
- e. E-mail Address (separated from "Keyword" search field)
- f. CDF Status

Advisor Module

Search Filters

First Name: Last Name:

Customer ID:

Email:

Agency:

Assigned Counselor:

Counselor Status:

Servicer:

Start Date: End Date:

Underwriting Module

Search Filters

First Name: Last Name:

Customer ID:

Email:

Agency:

Assigned Underwriter:

Underwriter Status:

Urgency:

CDF Status:

Servicer:

Start Date: End Date:



CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	017

Date Created:	July 27, 2012
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website.
<ol style="list-style-type: none"> 1. Add new field: "Modification Loan Closing Date" put this below the FHFC Loan Closing Date. Price: \$1,350.00 2. Update US Bank Mapping: pull Borrower's Partial Mortgage Payment from "1st Lien payment amount after assistance" in the Program Impact section. Price: \$1,350.00 3. Add new fields called "Partial Payment Start Date" and "Number of Months" to the US Bank Boarding section. This should also update the mapping in the boarding file. Price: \$1,350.00 4. Update US Bank export function to pull the new US Bank loan number for the Modification Loans. Price: \$1,800.00

Cost	Start	End
\$5,850.00	Upon payment receipt	8 weeks from payment received

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: _____
 Print Name: _____
 Title: _____
 Date: 8/1/12

COUNSELORDIRECT

By: S. Vasquez
 Print Name: Stormy Vasquez
 Title: Vice President
 Date: 08/02/2012



1. A new field called "Modification Loan Closing Date" will be used to facilitate the USB Boarding process, when setting up a new Modification File. This field is located in the Program Impact section of the Intake Page in the Underwriting Module. A field named "Modification Recording Date" will also be added. This field will not be used for mapping to the USB process, but instead will be saved in the database and displayed on the HHF Intake page for informational purposes.

Program Impact

1st Lien unpaid balance after program entry: \$

1st Lien payment amount after assistance: \$ (PITIA)

2nd Lien unpaid balance after program entry: \$

2nd Lien payment amount after assistance: \$

Assistance amount matched by servicer/lender: \$

Mortgage recording date:

Modification Recording Date:

Date FHFC loan closed:

Modification Loan Closing Date

New field to collect Modification Recording Date. This field will NOT be mapped to any loan documents, but will be saved in database for informational purposes

New Field used for USB Boarding

2. The USB Boarding process will be updated to pull the Borrower's Partial Mortgage Payment amount from the "1st Lien payment amount after assistance" in the Program Impact section of the Intake Page in the Underwriting Module.

Program Impact

1st Lien unpaid balance after program entry: \$

1st Lien payment amount after assistance: \$ (P)

2nd Lien unpaid balance after program entry: \$

2nd Lien payment amount after assistance: \$

Assistance amount matched by servicer/lender: \$

Mortgage recording date:

Date FHFC loan closed:

Pull the borrower's Partial Mortgage Payment Amount from here for the USB Boarding file

3. Add new fields called "Partial Payment Start Date" and "Number of Months" to the US Bank Boarding section. This should also update the mapping in the boarding file.

US Bank Boarding

Partial Payment Start Date:

Number of Months:

Loan Number: 9999033766

New fields to be used for setting up new loans for US Bank, and appear in the Boarding File exported from the system

4. Update US Bank export from the reporting module will be updated to pull the new US Bank loan number generated for Florida's Modification Loans. This will only occur for those files where the Modification Loan Closing Date **is not** equal to NULL. It should pull the new US Bank loan number, and not the 1st created USB Loan number.

- Loan Document Approval Report
- CDF Export Report
- Ineligible Agency Fee
- US Bank Export**
- Previous US Bank Export

Loan Documents and Loan Modification Documents

Loan Documents

Original mortgage date:

Original principal amount:

Legal description: Please upload legal description to files tab.

Official records book:

Official records book page:

Under clerk's instrument number:

FHFC Payment:

HO Partial Payment:

Original Lender:

Arrearage Amount:

Partial Payment Start Month and Year:

Partial Payment End Month and Year:

Loan Document Program:

Loan Document Date:

Send loan document request for approval

Loan Modification Agreement

Official records book:

Official records book page:

Under clerk's instrument number:

FHFC Payment:

HO Partial Payment:

Arrearage Amount:

Partial Payment Start Month and Year:

Partial Payment End Month and Year:

Loan Modification Document Date:

Pull USB number from the newly generated 2nd USB loan number when the number created here does not equal NULL



CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	016

Date Created:	Revised August 26, 2012
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website

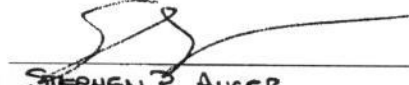
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website.

1. Remove ability for Agency Admins to Add New Advisors. **Price: \$1,650.00**
2. Application changes to Step 1. **Price: \$1,200.00**
3. Application changes to Step 3. **Price: \$1,800.00**
4. Application changes to Step 4. **Price: \$1,200.00**
5. Application changes to Step 5. **Price: \$1,800.00**
6. Application changes to Step 6. **Price: \$4,050.00**
7. Remove ability to submit information for Second Loans in the Submission (to Underwriting) feature. **Price: \$1,200.00**
8. Update Invoicing so when an Invoice is Marked in the Underwriting Module, the associated Invoice on the Advisor Module grays out and is not able to be selected. **Price: No Charge**
9. Correct T-Record Calculations to account for Verified Borrower Payments (USB). **Price: No Charge**
10. Add new Hardship question to HHF Intake Page in UW and use these fields for Treasury Reporting. **Price: \$2,250.00**
11. Creation of new Quarterly Touch functionality on Advisor Module, and Reports Module. **Price: \$5,400.00**

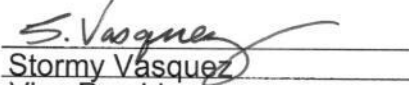
Cost	Start	End
\$20,550.00	Upon payment receipt	8 weeks from payment received

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: 
 Print Name: STEPHEN P. AUGER
 Title: EXECUTIVE DIRECTOR
 Date: 9/4/12

COUNSELORDIRECT

By: 
 Print Name: Stormy Vasquez
 Title: Vice President
 Date: 09/05/2012

1. Remove ability for Agency Admin role to add new Advisors. Only Site Admin and State Admin will have the ability to add new Advisors.

HARDEST-HIT

Admin Home
Applicant List
Advisor List
Change Password
Logout

Admin Home > Advisor Maintenance

Advisor Search

Keyword(s):

Add New Advisor

Search

Advisors

First Name	Last Name
Test	Advisor (do not delete)
TestTestTestTest	Counselor
Test	Counselor.hotb

Remove the "Add New Member" button for Agency Admin Role.

2. Update Step 1 of the Application as follows:
 - a. Remove "Veteran" question for Borrower and Co-borrower
 - b. Remove "Are You Disabled" question for Borrower and Co-borrower
 - c. Remove "Disabled Dependent" question for Borrower and Co-borrower
 - d. Remove "Education" question for Borrower and Co-borrower

(See mock-up on next page)

Step 1: Homeowner Information

Please tell us about yourself, your employment status and mortgage situation.

If you are having difficulties with Step 1 of 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.

* = Required

First Name:	<input type="text" value="Beth1"/>	*
Middle Initial:	<input type="text"/>	
Last Name:	<input type="text" value="Test1"/>	*
Social Security Number:	<input type="text" value="222-55-1212"/>	* 111-22-3333
Date of Birth:	<input type="text" value="01/28/1989"/>	* MM/DD/YYYY
Place of Birth:	<input type="text" value="CA"/>	*
Are you a US Citizen or Legal Alien?:	<input type="text" value="Yes"/>	*
Are You Hispanic?:	<input type="text" value="No"/>	*
Race:	<input type="text" value="White"/>	*
Other:	<input type="text"/>	
Marital Status:	<input type="text" value="Single"/>	*
Head of Household:	<input type="text" value="Yes"/>	*
Gender:	<input type="text" value="Female"/>	*
Veteran:	<input type="text" value="No"/>	*
Are You Disabled?:	<input type="radio"/> Yes <input checked="" type="radio"/> No	*
Disabled Dependent:	<input type="text" value="No"/>	*
Education:	<input type="text" value="Bachelors Degree"/>	*
Employer Name:	<input type="text" value="Test"/>	* If Unemployed, enter Unemployed

Remove Questions From Step 1 of Application.

3. Update Step 3 of the Application as follows:
 - a. Change Property Address and Mailing Address fields so they are one line and does not allow commas. Validation will be added to not allow page to save if a comma is entered (field may also be wrapped with quotations to ensure that .csv exports aren't affected by entered commas).
 - b. Remove "Current Property Tax Assessed Property Value" question
 - c. Remove "Purchase Date" question
 - d. Change the "Do you own Other Property" question from a check-box to a radial Yes/No question. This field will also be required before the applicant can continue the application. A yes answer will result in the same dynamic fields that the previously used check-box resulted in.

Step 3: Property Information

This information helps us determine who is and isn't eligible for Florida Hardest Hit Fund assistance. Please note: Your property can be up to 4 units, but you must live in one of the units. This provision does not apply to condominiums.

If you are having difficulties with Step 3 of 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.

* = Required

Property Address: *

City: +

State: +

Postal Code: +

~~Current Property Tax Assessed Property Value: \$~~

~~Purchase Price: \$~~ +

~~Purchase Date:~~

Owner Occupied? +

Occupancy Type: +

Property Type: +

Is the property currently listed for sale? Yes No *

Mailing Address: (if different from property address)

City:

State:

Postal Code:

Do You Own Other Property?

Shorten field to 1 line, and do not allow commas

Remove Questions from Step 3 of the Application

Shorten field to 1 line, and do not allow commas

Change to Radial Buttons asking "Yes" or "No"

4. Update Step 4 of the Application as follows:
 - a. Remove "Interest Rate" question from Lender 1 and Lender 2 fields
 - b. Remove "Adjustable Loan" question from Lender 1 and Lender 2 fields
 - c. Remove "Amortization Type" question from Lender 1 and Lender 2 fields
 - d. Remove "Date of Adjustment" question from Lender 1 and Lender 2 fields

Step 4: Lender Information

This helps us understand how much you've borrowed for your mortgage and from whom. Information shared on this site is safe, secure and necessary for a quick response from a housing advisor.

If you are having difficulties with Step 4 of 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.

* = Required

Lender Name 1: *

Account Number: *

Unpaid Balance: *

Monthly Payment: *

~~**Interest Rate:** *~~

~~**Adjustable Loan:** Yes No *~~

~~**Amortization Type:** *~~

~~**Date of Adjustment:**~~

Lender name 2:

Account Number:

Unpaid Balance:

Monthly Payment:

~~**Interest Rate:**~~

~~**Adjustable Loan:** Yes No *~~

~~**Amortization Type:**~~

~~**Date of Adjustment:**~~

Are there any additional liens on the property? Yes No *

Remove questions from Step 4 of the Application

Remove questions from Step 4 of the Application

5. Update Step 5 of the Application as follows:
 - a. Add fields from the "Other Mortgage Debt" fields on Step 4 to the Housing Debt Section of the Financial Worksheet on Step 5.
 - b. Include these fields in the Total Housing Debt, and Total Housing Debt Ratio calculations in the Summary Section
 - c. Remove ability to fill out Worksheet for 2nd Loans

Step 5: Financial Worksheet

This worksheet gives us an understanding of your expenses and the cash you have available for future mortgage payments. We realize this information is very personal and that you may be reluctant to share it. It's important to know that you're not alone – with the recent economic downturn, many people have struggled to balance income with expenses. Please complete this worksheet as honestly as possible. The more detail you share, the more effectively your housing advisor can help you.

If you are having difficulties with Step 5 of 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.

[Need help calculating income?](#)

INCOME

Which Loan: 11365489

	Monthly Gross	Monthly Net	Sources
Borrower:	\$ 12,000.00	\$ 11,900.00	Alimony
Co-Borrower:	\$	\$	- Select a Option -
Other Income 1:	\$	\$	- Select a Option -
Other Income 2:	\$	\$	- Select a Option -
Other Income 3:	\$	\$	- Select a Option -

ASSETS

Checking Accounts: \$

Savings Accounts: \$

IRA/401K/Keogh Accounts: \$

Other: \$

HOUSING DEBT

	Monthly
Mortgage Payment:	\$ 1,200.00
Monthly Property Taxes: <small>(if not escrowed)</small>	\$
Homeowners Insurance Payments: <small>(if not escrowed)</small>	\$
HOA Fee:	\$
Total Balance of Additional Liens:	\$
Additional Liens Monthly Payment:	\$

Populate answers from questions on Step 4 of Application. Include in Total Housing Debt and Total Housing Debt Ratio calculations below

SUMMARY

Total Monthly Income: \$12,000.00	Total Housing Debt: \$1,200.00
Total Annual Income: \$144,000.00	Total Housing Debt Ratio: 10.00%



6. Update Step 6 of the Application as follows:
 - a. Change name of this step to "Hardship Information"
 - b. Remove the ability to generate Hardship Information for 2nd loans.
 - c. Change the Hardship Letter to 1 page, with form questions instead of a letter generating tool. The following questions will be asked:
 - i. Date Hardship Occurred (Required Field, date formatted)
 - ii. Explanation of how the Hardship(s) occurred: laid off, terminated, hours or pay cut, or loss of business income. (Required text field)
 - iii. Are you unemployed? – Yes or No (Required field)
 - iv. Do You or Have you received unemployment benefits? - Yes or No (Required Field)
 - v. If no, please explain: (Required if previous question answered No)
 - vi. Has Your Pay or Hours Decreased, or was there a significant loss of business income? – Yes or No (Required Field)
 - vii. If yes, please provide an explanation including duration of loss of income. (Text field, required if previous question answered "Yes").
 - viii. Are you in Foreclosure? - Yes or No (Required Field)
 - ix. If yes, what is the Scheduled Foreclosure Sale Date? (Date field, required if previous question answered "Yes".

See next page for mock-up of this new Step of the Application

Step 6: Hardship Information



Any loan assistance from a lender or other agency will require a statement of hardship. This one-page template makes it easy. Simply select a Hardship Letter that best fits your situation.

If needed, there is a free-form template available that allows for specific customization.

If you are having difficulties with Step 6 of 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.

Date Hardship Occurred: *

Explanation of how the Hardship(s) Occurred:

 *

Are you unemployed?: Yes No *

Do you or have you received unemployment benefits? Yes No *

If "no", please explain:

Has your pay or Hours decreased, or was there a significant loss of business income? Yes No *

If yes, please provide an explanation including duration of loss of income.

Are you in Foreclosure? Yes No *

If yes, what is the Scheduled Foreclosure Sale Date?

- Remove ability to submit information for Second Loans in the Submission (to Underwriting) feature.

Export Customer Information

Choose Loan: - Select Loan - * ← Default to 1st lien number, and do not allow selection of second loan number when a second exists

Choose File(s): No Files Available to Export

HHF Eligibility: TBD

Export to UW: Unable to export to UW

Choose Third Party Processor: Submit to DMM
 To Be Determined

No Export Options Available Export Files Only Export Package

Close

- Update Invoicing so when the Eligibility Determination Milestone is selected on the Underwriting Tab in the UW Module, the Ineligible Agency Billing Milestone Check box will gray out and not be available for selection on the Advisor Module. This will also work the other way, if the Ineligible Agency Billing Milestone is checked on the Advisor Module first, the Eligibility Determination Milestone will gray out on the Underwriting Tab.

Billing

Eligibility Determination ← Milestone is located on Underwriting Tab in UW Module. Should not be available if Ineligible Agency Billing Milestone has been selected on the Advisor Module

Monthly case management (Verified homeowner continued eligibility as required for contract this month)

Please Note: The billing progress setting once saved cannot be undone.

Billing

Ineligible Agency Fee ← Milestone is located on Ineligible Letter tab in Advisor Module. Should not be available if Eligibility Determination Milestone has been selected on the Underwriting Module.

Please Note: Once you bill for an item you cannot undo this action, or uncheck a previously checked billing item.

Print & Save

An additional Billing Milestone will also be created called "UP Eligibility Determination" and will be worth \$150.00. Users will process this milestone in the same report the current Eligibility Determination is processed in (Generate Invoice Report). This milestone will only be able to be checked if the "Ineligible Agency Fee" milestone has already been checked. Please see below:

Billing

Eligibility Determination

UP Eligibility Determination ← New Billing Milestone, generated from UW Tab in UW Module, and worth \$150. UP Eligibility Determination should only be able to be checked if "Ineligible Agency Fee" has already been checked

Monthly Case Management (Verified homeowner continued eligibility as required for contract this month)

Quarterly Case Management

Please Note: The billing progress setting once saved cannot be undone.



9. The Amount of Reservation Currently in Use and Remaining Available HHF Balance calculations will be adjusted to account for Verified (received) borrower payments. These calculations need to be corrected for outgoing T-Records. See calculations and examples in screen shots below.

Funding

Program Name
 UMAP/MLRP Max reservation amount: \$18,000.00
 Amount of Monthly Payment Assistance Program reservation currently in use: \$ 8,180.70
 Program Begin Date 12/01/2011
 Expected End Payment Date 05/01/2012
 Actual Program End Date 05/01/2012 (For "T" Record)
 Reason for Denial or Termination Borrower exhausted available assistance without an out (For "T" Record, "D" Record)
 Remaining Available HHF Balance 9,819.30 (For "T" Record)
 Select Record Type Select Program Type Submit Record
 Save/Continue

Payment Schedule and Tracking

1st Lien servicer: Select Portfolio Servicing 1st Lien Servicer Account Number: 0012817334

	Clear	Copy	Clear	Copy	Clear	Copy	Clear	Copy	Clear	Copy	Clear
Payment Due Date	12/01/2011	01/01/2012	02/01/2012	03/01/2012	04/01/2012	05/01/2012					
HHF Payment Amount \$	1,363.45	1,363.45	1,363.45	1,363.45	1,363.45	1,363.45					
Description	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment	Monthly Payment					
Associated Program	UMAP	UMAP	UMAP	UMAP	UMAP	UMAP					
Servicer	Bank of America	Bank of America	Bank of America	Select Portfolio Servicing	Select Portfolio Servicing	UMAP					
Mortgage Account #	131699604	131699604	131699604	0012817334	0012817334	0012817334					
Payment Made Date	11/29/2011	12/28/2011	The amount of reservation in use in this case should be \$7,950.70. (\$1,363.45 + \$1,363.45 + \$1,363.45 + \$1,363.45 + \$1,363.45 + \$1,363.45 - \$230.00)				03/28/2012	04/26/2012			
Batch #	1138	1150	The remaining reservation amount in this case should be \$10,049.30. (\$18,000.00 - \$7,950.70 from calculation above)				1195	1207			
Pymt. to be Made by Borrower \$	230.00	230.00					230.00	230.00			
Borrower Payment Date	12/01/2011	01/01/2012					04/01/2012	05/01/2012			
US Bank Verified Pymt. Amount \$	230										
US Bank Verified Pymt. Date	12/05/2011										



10. Add new Hardship question to HHF Intake Page in UW and use these fields for Treasury Reporting.

Date Joined: 06/04/2012

Date Submitted to Underwriting: 06/04/2012

Date Cleared from Underwriting:

Borrower name: Beth Test-File

County: Bay

HHF status:

Is homeowner participating in other HFA or HHF programs:

Verified household size:

Verified annual gross income: \$

Borrower income as percent of AMI: (Save to recalculate)

Borrower's Hardship:

- Unemployment
- Underemployment

New field to be used for showing Hardship on Treasury Report

11. The Quarterly Touch functionality will be updated to allow the Advisors to run reports showing all of the Quarterly Touches due for a specified date range for only their assigned Borrowers. A report will also be added to the FL Reports module to allow the FL HHF Admin Staff to monitor the Quarterly Touches that are due for any given month.

The dates for the Quarterly Touches will be driven from either the FHFC Loan Modification Date or the Modification Loan Closing Date. Once this date is completed the logic for the Quarterly Touch Dates will match the logic that currently maps to the FL HHF Loan Documents (see below).

Date FHFC loan closed:

Modification Loan Closing Date:

All Recertification Dates will be based upon these dates. Use Date FHFC Loan Closed unless Modification Loan Closing Date is Present, than use that date.

2. On or before the following dates:

<u>At Closing</u>	<u>1st Quarter due date</u>	<u>2nd Quarter due date</u>	<u>3rd Quarter due date</u>
12/21/2011	3/21/2012	6/21/2012	9/21/2012

The quarterly touch dates will be programmed just like they currently are in the Loan Docs. They must occur each 3 months after the Loan Closing Date



These dates will need to be stored in the database, so Florida's Advisors (Counselors) will be able to search the system for all Quarterly Touches that are due for any given month. So the Advisors can view these Quarterly Touch dates for any of their clients, a new tab will be created on the Advisor Module, that shows all Quarterly Touch Dates.

HARDEST-HIT v1.2 (Build 0.0) 08/13/2012 3:05 PM
Current User: Trevor Winterowd

Admin Home Content Business Data Newsletters Customers Security System Logout

Admin Home > Member Detail

Detail Property Info Lender Info Income/Assets Expenses Files Actions Submission Status Communication Log Ineligible Letter Funding Documents

Underscriber Status **Quarterly Touches**

Date Joined: 08/21/2012
Borrower Name: Jon Q. Public
Co-Borrower Name:
Email Address:
Security Code:

FHFC Loan Closing Date:
Loan Modification Closing Date: 12/21/2012

Quarterly Touch Dates:

Quarter 1: 3/21/2013
Quarter 2: 6/21/2013
Quarter 3: 9/21/2013

New tab to display Quarterly Touch Dates at the Customer Level

The Quarterly Touch dates will be driven by either the FHFC Loan Closing Date or the Loan Modification Closing Date. If there are dates in both fields, always use the Loan Modification Closing Date to set the Quarterly Touch Dates. The Quarterly Touch Dates will occur 3, 6, and 9 months after the FHFC Loan Closing Date or Loan Modification Closing Date

A new report will be created and added to the Advisor (Counselor) module, which will allow FL's Advisors and Agency Admins to pull a list of all of the Quarterly Touches that are due during any given time period. This report will be driven by the Quarterly Touch Dates shown in the screen shot above. This report will have a Date Filter, which will allow the Advisor or Agency Admin to pull a list of clients that require a Quarterly Touch during the selected Date Range. Advisors and Agency Admins will only see the files assigned to their Agency when running this report. Please note: if the user searches for a period longer than 1 quarter (3 months) they should see multiple Quarterly Touch Requirements for the same borrower. For example, if the user selects a period of 6 months in their date filter for this report, most files will appear on the list twice.

HARDEST-HIT

Admin Home Applicant List Advisor List Change Password Logout **Quarterly Touches**

Admin Home >

Welcome to the Florida Hardest-Hit System!

QUICK TIPS

07/09/2012 REPOST FROM:06/29/11 - If you are receiving an error when trying to print an application package, there could be a problem with the hardship letter. There are now required fields within the letter. If they are not complete the package will not print. I have asked CD to come up with a better error message. For the time being just go back into the application, Step 6 and finish the letter. If you try to save within the letter, there will be a more detailed error message.

06/27/2012 - REMINDER - We do not monitor the comm. log once the email address for Florida Housing has changed to UNDERWRITERS@FLORIDAHOUSING.COM. If you place any notice in the comm. log, with this email address listed as the UW, then you HAVE TO email Lainie and Nicole.

06/18/2012 - Counselor Direct has been updated to remove the fails from the criteria that has been removed from the program. In order for that fail to go back as pass you will need to open the file and go to Step 5(five) and hit save and return home. This should fix the fail.

Helpful Videos To watch our vid

Resources:

New Quarterly Touch Report will be located in the primary site navigation



This report will show:

- Borrower First Name
- Borrower Last Name
- E-mail Address
- Customer ID # from Advisor (Counselor) Module
- Quarterly Touch Date

HARDEST-HIT

Admin Home
Applicant List
Advisor List
Change Password
Logout
Quarterly Touches

[Admin Home >](#)

Quarterly Touch Report

Keyword(s):

Start Date: End Date:

Will allow user to search for individuals by name if needed

Start Date and End Date will be required for this report to pull any data

Customer ID#	Borrower First Name	Borrower Last Name	E-mail Address	Quarterly Touch
1234	John	Thompson	test@e-mail.com	03/01/2013
5678	Jim	Smith	test@e-mail.com	03/23/2013
9012	Frank	Williams	test@e-mail.com	03/14/2013
3456	Bill	Franklin	test@e-mail.com	03/17/2013
7890	Scott	Kramer	test@e-mail.com	03/04/2013
1345	Ted	Novak	test@e-mail.com	03/05/2013
6789	Mike	Johnson	test@e-mail.com	03/11/2013
0123	Terry	Kennedy	test@e-mail.com	03/09/2013
4567	William	Thomas	test@e-mail.com	03/10/2013
8901	Joseph	Clinton	test@e-mail.com	03/01/2013
2345	Marcus	Bush	test@e-mail.com	03/06/2013
0987	Kevin	Willis	test@e-mail.com	03/08/2013
6543	Eric	Simpson	test@e-mail.com	03/02/2013



Reports Module users will have access to a similar report from the Reports Module. One this report will show ALL required Quarterly Touches that are due during the filtered timeframe, regardless of the Agency the client is assigned to. The report format will be similar, and will display as shown in the mock-ups below. This report will be for informational purposes only, but will have an Export function available (to .csv and XML) and a Print Button.

- Previous US Bank Export
- CDF Payment Change Record Report
- CDF Payment Applied Record Report
- Editable Servicer Table
- CDF I-Record Aging Report
- US Bank Reconciliation Report
- Customer Export (Counseling)
- Quarterly Touch Report
- Customer Export (Underwriting)

Date range will pull based on the Recertification Dates in the System. For example, if the month of March 2012 was used in the date filter, only the Quarterly Touches due in March 2012 would be shown when the report is displayed

Date Range To

OR

Please note: if the user searches for a period longer than 1 quarter (3 months) they should see multiple Quarterly Touch Requirements for the same borrower. For example, if the user selects a period of 6 months in their date filter for this report, most files will appear on the list twice.

Quarterly Touch Report						
<input type="button" value="Print"/> <input type="button" value="Export CSV"/> <input type="button" value="Export XML"/>						
Customer ID#	Agency Name	Advisor Name	Borrower First Name	Borrower Last Name	E-mail Address	Quarterly Touch Due
1234	Agency Name1	Advisor Name1	John	Thompson	test@e-mail.com	03/01/2013
5678	Agency Name2	Advisor Name2	Jim	Smith	test@e-mail.com	03/23/2013
9012	Agency Name1	Advisor Name1	Frank	Williams	test@e-mail.com	03/14/2013
3456	Agency Name2	Advisor Name2	Bill	Franklin	test@e-mail.com	03/17/2013
7890	Agency Name3	Advisor Name3	Scott	Kramer	test@e-mail.com	03/04/2013
1345	Agency Name 3	Advisor Name 3	Ted	Novak	test@e-mail.com	03/05/2013
6789	Agency Name4	Advisor Name4	Mike	Johnson	test@e-mail.com	03/11/2013
0123	Agency Name4	Advisor Name4	Terry	Kennedy	test@e-mail.com	03/09/2013
4567	Agency Name5	Advisor Name5	William	Thomas	test@e-mail.com	03/10/2013
8901	Agency Name5	Advisor Name5	Joseph	Clinton	test@e-mail.com	03/01/2013
2345	Agency Name6	Advisor Name6	Marcus	Bush	test@e-mail.com	03/06/2013
0987	Agency Name1	Advisor Name1	Kevin	Willis	test@e-mail.com	03/08/2013
6543	Agency Name2	Advisor Name2	Eric	Simpson	test@e-mail.com	03/02/2013



CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	015

Date Created:	May 8, 2012
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website.
<ol style="list-style-type: none"> 1. Addition of Headers to All Outgoing CDF Records. Price: \$1,800.00 2. Update Eligibility to show an HHF Fail when Applicant states that they own 2 or more properties on Step 3 of the Application. Price: \$1,200.00 3. Add the Reports Module login to the CDF upload log so the log shows the login information of the person that uploaded the CDF File. Price: \$2,800.00

Cost	Start	End
\$5,800.00	Upon payment receipt	8 weeks from payment received

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: *Barbara E. Goltz*
 Print Name: BARBARA GOLTZ FOR STEVE ALPER
 Title: _____
 Date: 23 MAY 12

COUNSELORDIRECT

By: *Jason Connolly*
 Print Name: Jason Connolly
 Title: President
 Date: 05/23/2012



1. Add 3 header rows (minus color and formatting) in .csv format to ALL exports for CDF files. This will help them to identify all data as they look at the records. Change CDF Upload report, so it begins reading the data at line 4, which will allow user to upload .csv files with 3 header rows as well. This change only needs to be made for the .csv upload. The Excel upload currently allows headers.
2. The HHF Eligibility determination done by the system will be updated to include an additional question from Step 3 of the Application. If the borrower selects the checkbox on Step 3 that indicates that they own other property, they will be marked as a Fail in regards to HHF Eligibility.

Step 3: Property Information

This information helps us determine who is and isn't eligible for Florida Hardest Hit Fund assistance. Please note: Your property can be up to 4 units, but you must live in one of the units. This provision does not apply to condominiums.

If you are having difficulties with Step 3 of 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.

* = Required

Property Address: 540 Wald *

City: Irvine *

State: Florida *

Postal Code: 92653 *

Current Property Tax Assessed Property Value: \$ 160,000 * [Look Up Your Assessed Property Value](#)

Purchase Price: \$ 170,000 *

Purchase Date: 10/10/2005 *

Owner Occupied?: Owner Occupied *

Occupancy Type: Primary *

Property Type: 1 Unit (Single Family Residence) *

Is the property currently listed for sale? Yes No *

Mailing Address: (if different from property address)

City:

State: -Select a State -

Postal Code:

Do You Own Other Property?

If So, How Many?
 None
 1
 2
 3
 4
 5

If the applicant selects the checkbox indicating that they own other property, this will result in an HHF Fail. Applicant can only own 1 property to be eligible for FL HHF Assistance.

Save and Proceed to Next Step Save and Return to Home

05/04/2012	LIZ TEST4 (54513)	Fail	Bay	Counselor.hotb, Test
05/01/2012	Beth1 Test1 (54246)	Fail	Hendry	Advisor (do not delete), Test

The fail message for this question will read "Fail: Borrower owns 2 or more properties."



- In the UW Module, on the HHF Intake Page, add the name of the user that uploaded CDF Files to the CDF Upload Log. This will be the name as they were setup in the Reports Module.

V and O Record Data							
Origination Date	1/15/2008	Lien Position at Origination	1				
Loan Type	Fixed	Scheduled Foreclosure Sale	No				
Loan Escrowed	No	Scheduled Foreclosure Sale Date					
Investor Code	Fannie Mae	Active Bankruptcy	No				
Next Payment Change Date		Original Term	360				
Next Payment Due Date	6/1/2011	Remaining Term	-41				
Delinquency Calculation	10/29/2011	Maturity Date	1/15/2038				
Next Contractual Due PI Amount	709.00	3rd Party Authorization on File	No				
Next Contractual Due Tax Amount	50.00	Client Designation					
Next Contractual Due Insurance Amount	50.00	Corporate Advances for Reinstatement	0.00				
Next Contractual Due HOA and Misc Amount	0.00	Total Escrow Advances for Reinstatement	0.00				
Next Contractual Due Escrow Overage Underage	0.00	Escrow Advances for Reinstatement Delinquent Taxes	0.00				
Current Scheduled PITIA	800.00	Escrow Advances for Reinstatement Delinquent Insurance	0.00				
MHA Program	Select One	Escrow Advances for Reinstatement Forced Place Insurance	0.00				
PayOff Amount	\$	PayOff Good Through Date					
PayOff Per Diem Amount	\$	PayOff Late Fee Amount	\$				
Lien Indicator		State Contribution	\$				
Payoff Prepayment Penalty Amount	\$	Objection	No				
MHA Status	Trial	Objection Reason					
PDF Record ID	C3PO	Free Form Text					
Reinstatement Good Through Date							
CDF Upload Log	<table border="1"> <thead> <tr> <th>Log</th> <th>CDF</th> </tr> </thead> <tbody> <tr> <td>On May 8 2012 11:24PM a V record of version 6.3 was uploaded for this file.</td> <td> <div style="border: 1px solid black; padding: 2px;"> Add the users name that uploaded the CDF record to the Reports Module. </div> </td> </tr> </tbody> </table>			Log	CDF	On May 8 2012 11:24PM a V record of version 6.3 was uploaded for this file.	<div style="border: 1px solid black; padding: 2px;"> Add the users name that uploaded the CDF record to the Reports Module. </div>
Log	CDF						
On May 8 2012 11:24PM a V record of version 6.3 was uploaded for this file.	<div style="border: 1px solid black; padding: 2px;"> Add the users name that uploaded the CDF record to the Reports Module. </div>						



CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	014

Date Created:	Revised: May 17, 2012
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website.
<ol style="list-style-type: none"> 1. Update Funding Section of the HHF Page to allow for Reservations to be editable and program-specific. Price: \$3,600.00 2. Update Program Eligibility (HHF Eligibility) in the Advisor Module. Price: \$2,150.00 3. Update closing documents to meet new Program Guidelines. Price: \$3,800.00 4. Addition of New Advisor Agency Billing Milestone. Price: \$2,950.00 5. CounselorDirect will assist in generating Outgoing CDF Records for all files being considered for Eligibility based on new guidelines. Price: No Charge. 6. Add County Member Search Filter to Advisor Portal. Price: \$2,600.00 7. Add Member ID # Search Field to UW Portal. Price: \$2,600.00

Cost	Start	End
\$17,700.00	Upon payment receipt	8 weeks from payment received

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: *Barbara E. Gault*
 Print Name: BARBARA GALT FOR STEVEN GALT
 Title: _____
 Date: 23 MAY 12

COUNSELORDIRECT

By: *Jason Connolly*
 Print Name: Jason Connolly
 Title: President
 Date: 05/23/2012



1. The Funding Section will be updated to allow for Program Reservations to be Editable Amounts, and to be Program-Specific. There will now be 3 sections which will allow reservations, and will include:
 - UMAP: Reservation maximum for Homeowners receiving monthly Unemployment Assistance will be \$24,000.00.
 - MLRP: Reservation maximum for Homeowners receiving Reinstatement Assistance will be \$18,000.00 (can be used in unison with UMAP assistance)
 - MLRP Only: Reservation maximum for Homeowners receiving ONLY Reinstatement Assistance will be \$25,000.00

(See next page of this document for complete mock-up of how the Funding Section will be Re-designed)

Because of the existing reservations that exist within the system, we will need to remap existing reservations to the newly created fields.

Next, for all applicants with an existing reservation in the system and payments made for UMAP and MLRP we will use the total of all MLRP payments as the Reservation Amount in the newly created MLRP Reservation field. Next we will take their maximum reservation amount (\$18,000) minus all payments made for MLRP and use that amount as the Reservation Amount in the newly created UMAP Reservation field.

For program participants with only MLRP Payments, we will need to move existing reservation amounts (\$18,000 for all Reservations) to the new Funding fields created.

The files that were part of the Pilot will also need to be remapped. The reservation amounts for the Pilot Program participants were also different, but can be mapped in the same manner as described above.

The ability to generate T-Records will be removed from MLRP (2nd Funding Section listed). The T will be removed from the Program Type drop-down.

Funding

UMAP

Amount of Reservation Currently in use: \$

Max Reservation Amount \$ Maximum Reservation = \$24,000

Program Begin Date

Expected End Payment Date

Actual Program End Date (For "T" Record)

Reason for Denial or Termination (For "T" Record, "D" Record)

Remaining Available HHF Balance \$ << (For "T" Record)

Total Funds Paid \$ <<

MLRP

Amount of Reservation Currently in use: \$

Max Reservation Amount \$ Maximum Reservation = \$18,000

Program Begin Date

Expected End Payment Date

Actual Program End Date (For "T" Record)

Reason for Denial or Termination (For "T" Record, "D" Record)

Remaining Available HHF Balance \$ << (For "T" Record)

Total Funds Paid \$ <<

MLRP Only

Amount of Reservation Currently in use: \$

Max Reservation Amount \$ Maximum Reservation = \$25,000

Program Begin Date

Expected End Payment Date

Actual Program End Date (For "T" Record)

Reason for Denial or Termination (For "T" Record, "D" Record)

Remaining Available HHF Balance \$ << (For "T" Record)

Total Funds Paid \$ <<

Funding CDF Log

Total Reservation: \$



2. This Question will be removed from Step 1 of the Application (eligibility will also be removed since there is existing information in the database):

Was your current mortgage originated before January 1, 2009? Yes No *

The HHF Eligibility will be removed from this question from Step 1 of the Application (question will remain in application):

Are You Current on Your Mortgage? Yes No *

How Delinquent Are You? 31 to 60 Days Delinquent *

A new eligibility calculation will be added to the Financial Worksheet. This new calculation will determine if the borrower experienced at least a 10% reduction in income (used to determine that a hardship was experienced). The calculation to determine if there was a 10% Decrease in income will be: $1 - (\text{Total of All Borrower and Co-Borrower Income Fields} / \text{Pre-Hardship Income Field})$. If the result of this equation is less than .10 (10%) the file will fail Eligibility (as shown in HHF column on the Applicant List).

INCOME			
Which Loan:	131464646		
Pre-Hardship Income:	\$ 1,400.00		
	Monthly Gross	Monthly Net	Sources
Borrower:	\$ 1,500.00	\$ 1,400.00	Salaried Employee/ Wage Earner
Co-Borrower:	\$ 400.00	\$ 400.00	Second Job
Other Income 1:	\$ 300.00	\$ 300.00	Alimony
Other Income 2:	\$ 200.00	\$ 200.00	Child Support
Other Income 3:	\$ 100.00	\$ 100.00	Social Security/ Disability

New "Pre-Hardship Income" field will be added to calculate if there was a 10% reduction in income

A new field will be added to the Summary section of the Financial Worksheet (Step 5) to calculate the loss of income (%).

SUMMARY	
Total Monthly Income:	\$2,500.00
Total Annual Income:	\$30,000.00
Total Housing Debt Ratio:	115.00%

New calculation will be shown in the "Summary" section of the Financial Worksheet (Step 5) to show the decrease in income



3. The closing documents generated from the system will be updated to account for the new program guidelines. FHFC will provide updated loan documents in Microsoft Word format, and a document showing all of the mapping for data that will be mapped to the documents. Additional fields will be added to the loan document section for mapping purposes once the final versions of all Loan Documents (with Mapping) are received by CounselorDirect.
4. To allow the Advisor Agencies to bill for Ineligible files that are eligible to be re-evaluated for program eligibility based upon the new Program Guidelines the existing "Ineligible Agency Fee" will be grayed out and no longer eligible for selection. It will continue to be shown on the Ineligible Letter tab for historical purposes. The existing "Ineligible Agency Fee" will be renamed "Legacy Ineligible Agency Fee".

The new Ineligible Agency Fee will be called "Ineligible Agency Fee as of 06/01/2012" and will be for \$50 (Legacy was \$250), and will be processed in the existing Ineligible Agency Fee Report in the Reports Module.

If the Legacy Ineligible Agency Fee has been billed, then the Ineligible Agency Fee as of 06/01/2012 will be grayed out and not available for selection by the advisors.

Billing

Legacy Ineligible Agency Fee ← Gray out so cannot be selected and rename "Legacy Ineligible Agency Fee".

Please Note: Once you bill for an item you cannot undo this action, or uncheck a previously checked billing item.

Ineligible Agency Fee 2 ← New Ineligible Agency Fee Milestone will be for \$50 and be processed in same report as the Legacy Ineligible Agency Fee.

The Ineligible reasons will be modified as shown on the following page. A "Re-verification Date" will also be added to this letter for use in Treasury Reporting. This new date will be used to group Declines from the Advisor Module when present instead of using the date the Ineligible Billing Occurred. This will only be used for Treasury Reporting when the file meets all the current Advisor Module decline criteria.

Detail	Property Info	Lender Info	Income/Assets	Expenses	Files	Actions	Submission Status
Communication Log Ineligible Letter Funding Documents Underwriter Status							
Date Joined: 05/01/2012 Borrower Name: Beth1 Test1 Co-Borrower Name: Email Address: twinterowd@counselordirect.com Security Code: test							
Ineligibility Date: 5/17/2012 Borrower Name: Beth1 Test1 Property Address: 540 Wald City,State,Zip: Irvine, FL 92653 Advisor Supervisor: Test Agency Advisor Address: 123 Any St Advisor- City,State,Zip: test, FL 90231 Advisor Phone: (123) 456-7890 Advisor Name: Test Agency							
Ineligible Mortgage <input type="checkbox"/> You did not obtain your mortgage loan on or before January 1, 2009. <input type="checkbox"/> The current unpaid principal balance on your loan is higher than the program limit. <input type="checkbox"/> Your Loan Servicer is not participating in the HHF program. <input type="checkbox"/> Your first mortgage payment is more than 180 days past due. <input type="checkbox"/> Your combined loan to value exceeds 200%.							
Ineligible Borrower <input type="checkbox"/> Your current monthly housing expenses, which include monthly principal and interest payments on your first mortgage plus property taxes, hazard insurance and homeowner's dues (if any) is less than 31% of your gross monthly income. <input type="checkbox"/> Your total income is higher than 140% of the area median income (AMI). <input type="checkbox"/> Your unencumbered assets total more than \$5,000 OR three times your PITIA payment, whichever is greater. <input type="checkbox"/> You do not have a qualifying hardship (unemployment or underemployment) through no fault of your own. <input type="checkbox"/> You have filed for bankruptcy protection and the case has not been discharged or dismissed. <input type="checkbox"/> You are not a legal US and Florida Resident. <input type="checkbox"/> You have been convicted of a mortgage related felony within the past 10 years. <input type="checkbox"/> You have more than one property other than your primary residence.							
Ineligible Property <input type="checkbox"/> Is not your primary residence. <input type="checkbox"/> Is vacant or abandoned. <input type="checkbox"/> Has been condemned. <input type="checkbox"/> Has more than four dwelling units. <input type="checkbox"/> Is a condo and is not on the FNMA/FHA approved list. <input type="checkbox"/> Is a manufactured or mobile home not on a foundation permanently affixed to your real estate.							
Reasons for Cancellation <input type="checkbox"/> You cancelled your application on [] <input type="checkbox"/> There has been no activity on the application for a period of 30 days or more, or because the following information necessary to process your application which we first requested from you more than 30 days ago has not been provided: <div style="border: 1px solid gray; height: 30px; width: 100%;"></div>							
Re-verification Date [] Billing <input type="checkbox"/> Ineligible Agency Fee Please Note: Once you bill for an item you cannot undo this action, or uncheck a previously checked billing item.							
<input type="button" value="Print & Save"/>							

Gray out all questions that are lined out below, and they will no longer be available for selection

Change to: "Servicer ineligible due to Servicer not participating in the HHF Program, or Seller Financed"

Change to "on all mortgages"

Change to: "Is not an approved condo."

Re-verification Date will be used for Treasury reporting if Re-verification date is present.



- 5. CounselorDirect will assist in generating Outgoing CDF Records for all files being considered for Eligibility based on new guidelines.
- 6. An additional search field will be added to the Member Search Area of the Advisor Portal to allow searching by County. This search field will be a drop down, and show all Counties set up for FL. The search will return no results if a county with no applications is selected.

Admin Home

Member Search

Keyword(s):

Agency:

Assigned Counselor:

Counselor Status:

County:

Referral Code:

Start Date: End Date:

- 7. An additional search field will be added to the Member Search Area of the Underwriting Portal to allow searching by the Client's ID Number in the UW Module. This will be a text-field.

Member Search

Keyword(s):

Customer ID #:

Agency:

Assigned Underwriter:

Underwriter Status:

Promo Code:

Start Date: End Date:



CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	013


Date Created:	Revised: March 19, 2012
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website.
<ol style="list-style-type: none"> 1. Addition of E-mail Campaign Feature. Price: \$2,100.00 2. Addition of Record Filter on CDF Export Report. Price: \$2,295.00 3. Addition of an "Are You Sure" button to Batch Payment Report, which will prevent accidental approval of payments in Reports Module, and Add totals of all Debits and Credits in the Batch Payment Report so users can see all the negative and positive payments prior to processing.: Price: \$2,475.00 4. Update HHF Page and Treasury Report for counting Approvals when money goes out and was returned by the servicer. Price: \$1,950.00 5. Addition of new CDF Drop-down in Applicant List, and automation based upon most recent file sent/uploaded. Price: \$3,950.00 6. Add new Member Search field to UW Portal to allow searching by UW ID Number. Price: \$2,600.00 7. Change functionality of "Recycled Funds" to Reallocate Remaining Reservation to the Total Pool of Available Funds. Price: \$2,650.00 8. Update Activity Log to include more Details Regarding All File Activity. Price: \$11,950.00


Cost	Start	End
\$29,970.00	Upon payment receipt	8 weeks from payment received

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

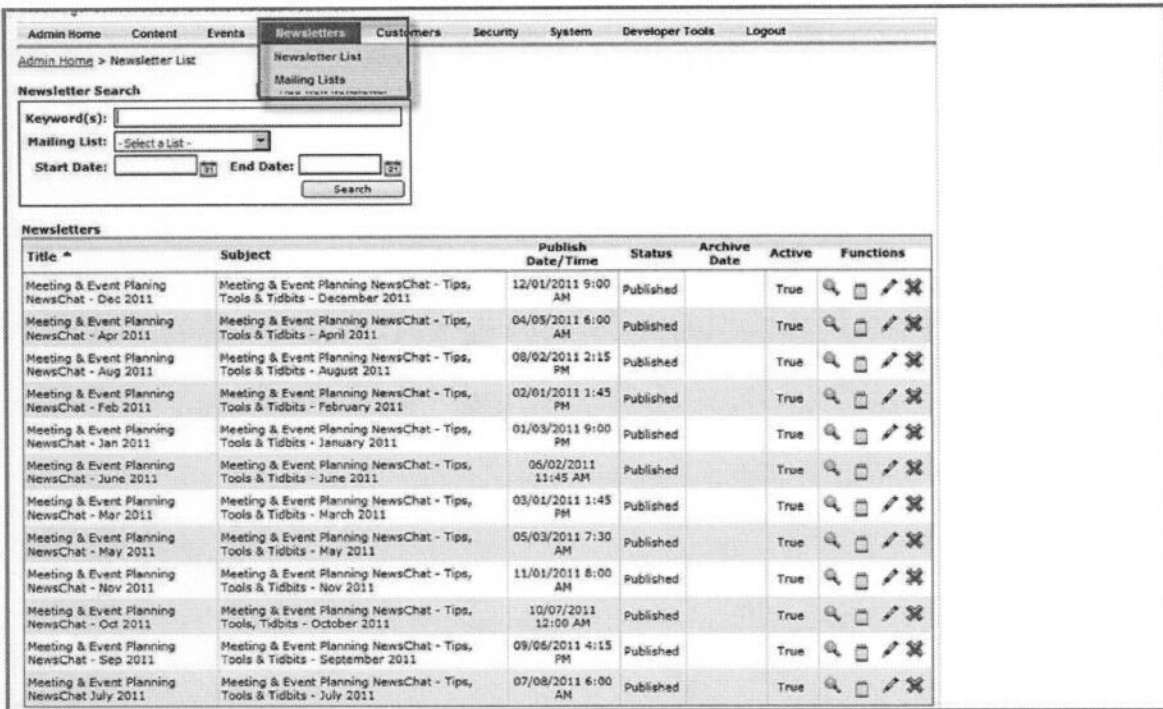
CLIENT

By: 
 Print Name: Stephen P. Auger, Executive Director
 Title: _____
 Date: 3/29/12

COUNSELORDIRECT

By: 
 Print Name: Jason Connolly
 Title: President
 Date: 03/30/2012

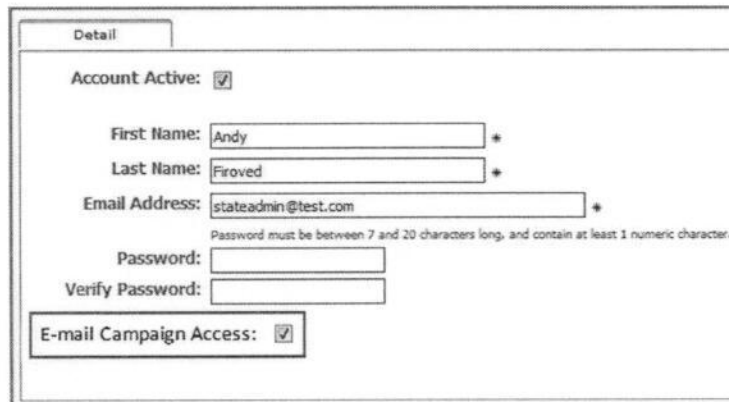
1. CounselorDirect will add a Newsletter/E-mail Campaign feature to the Advisor (Counselor) Module of FL's Hardest Hit site. This new feature will allow the client to create Newsletters/E-mail Campaigns that can be saved and also regenerated at a later time if needed. The Newsletter feature will allow the creation of Mailing Lists, which also can be stored for later use. Access to created Newsletters and Mailing Lists will be accessed under the newly created "Newsletter" menu, which will be added to the Admin Navigational toolbar.



The screenshot shows the 'Newsletters' section of the admin interface. It includes a search form with fields for 'Keyword(s)', 'Mailing List' (a dropdown menu), 'Start Date', and 'End Date', along with a 'Search' button. Below the search form is a table of newsletters with the following columns: Title, Subject, Publish Date/Time, Status, Archive Date, Active, and Functions.

Title	Subject	Publish Date/Time	Status	Archive Date	Active	Functions
Meeting & Event Planning NewsChat - Dec 2011	Meeting & Event Planning NewsChat - Tips, Tools & Tidbits - December 2011	12/01/2011 9:00 AM	Published		True	[Icons]
Meeting & Event Planning NewsChat - Apr 2011	Meeting & Event Planning NewsChat - Tips, Tools & Tidbits - April 2011	04/05/2011 6:00 AM	Published		True	[Icons]
Meeting & Event Planning NewsChat - Aug 2011	Meeting & Event Planning NewsChat - Tips, Tools & Tidbits - August 2011	08/02/2011 2:15 PM	Published		True	[Icons]
Meeting & Event Planning NewsChat - Feb 2011	Meeting & Event Planning NewsChat - Tips, Tools & Tidbits - February 2011	02/01/2011 1:45 PM	Published		True	[Icons]
Meeting & Event Planning NewsChat - Jan 2011	Meeting & Event Planning NewsChat - Tips, Tools & Tidbits - January 2011	01/03/2011 9:00 PM	Published		True	[Icons]
Meeting & Event Planning NewsChat - June 2011	Meeting & Event Planning NewsChat - Tips, Tools & Tidbits - June 2011	06/02/2011 11:45 AM	Published		True	[Icons]
Meeting & Event Planning NewsChat - Mar 2011	Meeting & Event Planning NewsChat - Tips, Tools & Tidbits - March 2011	03/01/2011 1:45 PM	Published		True	[Icons]
Meeting & Event Planning NewsChat - May 2011	Meeting & Event Planning NewsChat - Tips, Tools & Tidbits - May 2011	05/03/2011 7:30 AM	Published		True	[Icons]
Meeting & Event Planning NewsChat - Nov 2011	Meeting & Event Planning NewsChat - Tips, Tools & Tidbits - Nov 2011	11/01/2011 8:00 AM	Published		True	[Icons]
Meeting & Event Planning NewsChat - Oct 2011	Meeting & Event Planning NewsChat - Tips, Tools, Tidbits - October 2011	10/07/2011 12:00 AM	Published		True	[Icons]
Meeting & Event Planning NewsChat - Sep 2011	Meeting & Event Planning NewsChat - Tips, Tools & Tidbits - September 2011	09/05/2011 4:15 PM	Published		True	[Icons]
Meeting & Event Planning NewsChat July 2011	Meeting & Event Planning NewsChat - Tips, Tools & Tidbits - July 2011	07/08/2011 6:00 AM	Published		True	[Icons]

Initially access to the e-mail campaign feature will only be available to Site Admin Access Levels (CounselorDirect staff) to ensure that the HHF Site is not declared a spammer, which would ruin the usefulness of this enhancement. Once State users have control of the e-mail tool, Site admins will be able to specifically select which users have access to this tool within the State Admin List.



The screenshot shows a 'Detail' form for a user account. It includes the following fields and options:

- Account Active:**
- First Name:**
- Last Name:**
- Email Address:**
- Password:**
- Verify Password:**
- E-mail Campaign Access:**

Below the email address field, there is a note: "Password must be between 7 and 20 characters long, and contain at least 1 numeric character."



When creating a Newsletter, you can select which of the created Mailing lists to send the newly created Newsletter to, as well as adjust settings on who the Newsletter is being sent by, e-mail address to send from, and title.

* = Required

Active:

Mailing List: Planning Helper Newsletter *

From Name: Sharron Campbell *

From Email Address: NoReply@PlanningHelper.com *

Title: Meeting & Event Planing NewsChat - Dec 2011 *

Lead In:

Apply CSS Cl... B I U [List Icons] [Text Icons]

In this issue
-What meeting planners can now expect when negotiating
-Corporate travel (and expense) expected to increase
-What you need to know before going paperless

Replacement Codes: These replacement codes can be used in the subject and both body sections.

- @@FIRST_NAME@@ First name of the Contact receiving the newsletter
- @@LAST_NAME@@ Last name of the Contact receiving the newsletter
- @@EMAIL@@ Email Address of the Contact receiving the newsletter
- @@NEWSLETTER_URL@@ URL generated to link to the newsletter



When creating the Newsletter/E-mail, the creator can generate the body of the newsletter in a Plain Text or HTML format.

Subject: Meeting & Event Planning NewsChat - Tips, Tools & Tidbits - December 2011

Plain Body:

Meeting & Event Planning NewsChat - Tips, Tools & Tidbits

Welcome @@FIRST_NAME@@

Happy Holidays!

Changes in the hotel industry and what it means to you –
Reports about the status of the economy and the hotel industry continue to change every day. One day we hear that things are looking up and the next day we hear more warnings of doom. So what can meeting planners do to ensure some degree of confidence in booking function space and overnight sleeping room accommodations months in advance for an upcoming meeting or event?

HTML Body:

Apply CSS Cl - B I U [List Icons] [Link Icon] [Image Icon] [Table Icon] [Code Icon] [Undo] [Redo] [Print] [Close] [Help]

PlanningHelper
Meetings-Conferences-Events-Social Functions

Meeting & Event Planning NewsChat - Tips, Tools & Tidbits

Welcome @@FIRST_NAME@@,

Happy Holidays!

[Text Area]

Expire Date: [Date Picker]

Save Cancel



Once a Newsletter has been sent the system will track statistics on each e-mail sent. Administrators will be able to see how many e-mails were successfully sent, how many failed (or were undeliverable, how many recipients opened the e-mail, and if there were links in the Newsletter the system will not only count how many recipients clicked the contained links, but also count how many recipients clicked each of the links contained.

Admin Home > Newsletter List > Newsletter Detail

Detail | SEO | Publish Detail

Mailing List: Planning Helper Newsletter
Title: Meeting & Event Planning NewsChat - Dec 2011

Send Test / Re-Publish

Total to Send: 58
Total Sent: 58
Total Success: 58
Total Failed: 0
Bounced (Soft): 0
Bounced (Hard): 0

Open Count: 26
Total Links Clicked: 19
Link Click Detail:

- /newsletters/trackLink.aspx?url=http%3a%2f%2fwww.linkedin.com%2fin%2fsharroncampbell&newsletterID=22&mailingListEntryID=0 / 4
- /signup.aspx 1
- /spv-174.aspx 5
- /spv-3.aspx 1
- http://blog.cvent.com/blog/las-vegas-insider/corporate-travel-prices-to-go-up-in-2012 4
- http://www.event-solutions.com/breaking_news/going_paperless 3

When sending a Newsletter, there is also a test feature, that will allow the Administrator to send a test Newsletter to a designated address.

Newsletter Publish - Windows Internet Explorer

http://www.planninghelper.com/administration/newsletters/popup_newsletterPublish.aspx

Send Test

First Name: Developer
Last Name: Account
Email Address: nayt@readyflexgo.com

Send Test

Publish

Publish Date: 12/01/2011
Publish Time: 9 : 00 AM

Publish Cancel

Close Window



2. Add new filter to the CDF Export Report to allow the user to filter the report by the type of record to be exported. The record types will be shown as check boxes so multiple items can be selected at once. The options available will be I, A, D, T, Q, and All.

A second filter to be added will be a Date Filter. This filter will allow the user to filter for outgoing CDF record types based on when they were created in the system. This will not be a required field, and if a date range is not entered the report will return all available outgoing records.

<input type="radio"/> Servicer Payment Batch Report	<input type="radio"/> Previous Batch Payments
<input type="radio"/> Loan Document Approval Report	<input type="radio"/> Previous Loan Doc Approvals
<input checked="" type="radio"/> CDF Export Report	<input type="radio"/> Sent Initial Submission Report
<input type="radio"/> Ineligible Agency Fee	<input type="radio"/> Previous Ineligible Agency Invoices
<input type="radio"/> US Bank Export	<input type="radio"/> US Bank Upload
<input type="radio"/> Previous US Bank Export	<input type="radio"/> Upload CDF
<input type="radio"/> CDF Payment Change Record Report	<input type="radio"/> CDF Upload Record Report
<input type="radio"/> CDF Payment Applied Record Report	<input type="radio"/> CDF Correction Record Report
<input type="radio"/> Editable Servicer Table	<input type="radio"/> 1098 Report

3. An "Are you Sure" button will be added as a pop-up button that the user will see on the Servicer Payment Batch Report when they click "Save Checked As Paid" to process payments. Currently the user selects the payments they are paying, and clicks "Save Checked As Paid," which approves all selected payments, assigns the payment to a Batch (with batch number) and subsequently lists the borrower on the "Previous Batch Payment Report". With this enhancement after clicking "Save Checked As Paid" a message will pop up that reads "You have selected \$XXX,XXX.XX in payments to approve. Are you sure you want to approve these payments? Click OK to Approve All Selected Payments." In this message the "\$XXX,XXX.XX" will be the total dollar amount of all selected payments, and the message below in red is the total of all Positive Payments (Debits) and Negative Payments (Credits). This new message will also identify any files (By UW Client ID Number) that do not have data entered into the "Closing Date field in the UW Module:

Program Impact	
1st Lien unpaid balance after program entry: \$	<input type="text" value="115,000.00"/>
1st Lien payment amount after assistance: \$	<input type="text" value="1,155.00"/> (PITIA)
2nd Lien unpaid balance after program entry: \$	<input type="text" value="25,000.00"/>
2nd Lien payment amount after assistance: \$	<input type="text" value="250.00"/>
Assistance amount matched by servicer/lender: \$	<input type="text" value="15,000.00"/>
Mortgage recording date:	<input type="text" value="03/14/2012"/>
Date FHFC loan closed:	<input type="text" value="03/13/2012"/>

Any file without a date here will be listed in the "Are you Sure Message"



The message will look like this:

You have selected \$456,789.00 in payments to approve. Are you sure you want to approve these payments?
 (\$460,000.00 in Debits and -\$3,211.00 in Credits)

The following files do not have an FHFC Closing Date entered on the HHF Page in the Underwriting Module. Please correct before clicking "ok" below:

1123
 1193
 3480

OK Cancel

- CounselorDirect will modify the way that files are counted when money is sent out, and returned by the servicer, or not applied to the account and the State does not want to report the applicant as an approval (since approvals are based solely on money being sent to the servicer on behalf of the client). To ensure that these files (along with any other test files in the system) are not counted for treasury, a checkbox will be added above the Payment Tables, which will read "Do Not Count For Treasury Purposes – Payment Returned". When this checkbox is selected, the associated record will not be counted as an approval for Treasury Reporting.

A new field will also be added to the Treasury Report Export File so the user will be able to reconcile their approval numbers.

If net payments do not equal exactly \$0.00, and the "Do Not Count" box is checked the site will return an error message when the user attempts to save the HHF page. The user will be required to correct prior to being able to save.

We will also include this checkbox as a field on the Payment Export Report, which will be added to the Treasury Report for reconciliation purposes.

Payment Schedule and Tracking

Do Not Count as Approval For Treasury Reporting - Payment Returned (Only use if Net of Payments = \$0.00)

1st Lien servicer: MetLife 1st Lien Servicer Account Number: 00213

	Clear	Copy	Clear	Copy	Clear	Copy
Payment Due Date						
HHF Payment Amount \$						
Description						



5. Addition of a new column on the UW Applicant Pipeline to track the status of Common Data File Status. This column will be called "CDF." Within this new column will be drop-downs to track status of each record of the Common Data File. The contents of this drop down need to be editable by Site Admins, but to begin this drop-down should contain the following items:
 - a. I Sent
 - b. V Received
 - c. O Received
 - d. A Sent
 - e. D Sent
 - f. E Received
 - g. C Received
 - h. T Sent
 - i. Q Sent
 - j. B Sent
 - k. P Received
 - l. W Received

Exported files will show in the CDF Status only after they are exported from the Reports Module, not when the files are created in the UW Module.

Urgency	Date Registered	Cus	Assigned Underwriter	CDF Status	Underwriter Status	Files	Functions
S	01/31/2012	TES LIZ	NOT DELETE, Test	V Received	Counselor Update Required	2	[Icons]
F	01/31/2012	TES LIZ (9107)	Test	O Received	Counselor Update Required	0	[Icons]
F	01/31/2012	test_cdf2 (9107)	123 Test Agency (Do Not Delete)	O Received	Pending Servicer Approval	0	[Icons]
	01/15/2012	Cdf6.8, Test (9106)	123 Test Agency (Do Not Delete)	O Received	No Status Selected	0	[Icons]
	01/15/2012	Cdf6.5, Test (9105)	123 Test Agency (Do Not Delete)	O Received	Under HHF Review	0	[Icons]
H	12/29/2011	test_abc (9104)	123 Test Agency (Do Not Delete)	O Received	Under HHF Review	2	[Icons]
H	12/20/2011	TEST1220, LIZ (9103)	123 Test Agency (Do Not Delete)	O Received	Pending Servicer Approval	2	[Icons]

6. Add new field to the Underwriting Module in the Member Search area which will allow the user to search by the Underwriting Module Customer ID Number.

Member Search Add New Member

Keyword(s):

Customer ID #: New Search Field

Agency:

Assigned Underwriter:

Underwriter Status:

Promo Code:

Start Date: End Date:



- Change functionality of "Recycled Funds" to Reallocate Remaining Reservation to the Total Pool of Available Funds. Currently any reservation is made for \$18,000.00. The logic behind recycling funds (unused reservation amounts) will be removed, so any unused funds of an application will be automatically reallocated to the overall Program Allocation if the Underwriting Status is changed to HHF Closeout. Once a file is moved to HHF Closeout, a message will appear near the Dynamic Closeout fields, which will show the total amount of funds returned to the total allocation.

Funding

Program Name: UMAP/MLRP

Amount of Monthly Payment Assistance Program reservation currently in use: \$ 0.00

Program Begin Date:

Expected End Payment Date:

Actual Program End Date: (For "T" Record)

Reason for Denial or Termination: (For "T" Record, "D" Record)

Remaining Available HHF Balance: (For "T" Record)

HHF status: HHF Closeout

Close-out

Closeout Date:

Program completion/Transition

- Loan Modification Program
- Re-employed/Regain appropriate employment level
- Reinstatement/Current/Payoff
- Short sale
- Deed in Lieu
- Other-Borrower Still Owns Home

Alternative outcomes

- Foreclosure sale
- Cancelled
- Deed in lieu
- Short sale

Amount returned to overall allocation will be:
Reservation Amount -
Payments Made.

Previously Reserved \$18,000 Returned to Program Allocation

In the event that a file is closed out, and funds are returned to the Total Allocation, but the file is reopened for any reason, the remainder of the applicant's reservation will be reallocated to their file (unless the remaining reservation amount exceeds the allocation remaining).

CounselorDirect will do a database update once this functionality is deployed to update all files that were previously Reserved/Closed Out.



- The Activity Log will be rebuilt to include more Details Regarding All File Activity. The Activity Logging will be relocated to a new tab on both the Advising and Underwriting Portals. This New Activity Log Tab will detail all activity within a file, and will only be visible by State Admins (in Advising Module) or Underwriter Admin (in UW Module). The new field in the activity log called "Field Changed" will show exactly which data was updated (multiple changes on a file in one page visit will be logged in one Activity Log Entry). The information will also be exportable to .CSV for further filtering and analysis.

Activity Log


Date Joined: 03/16/2012
 Borrower Name: LIZ TEST9
 Co-Borrower Name:
 Email Address: liztester@hotmail.com
 Security Code: winter

Export to CSV

Date/Time	Activity Type	Changed By	Page Title	Customer	Field Changed
01/24/2012 12:12PM	Page Load	Underwriter, Test underwriter@counselordirect.com	Member Detail	test, abc (7425)	This section will show the name of the field that was changed for each logged activity. The name will be the exact name from the database.
01/23/2012 4:49PM	Page Load	Underwriter, Test underwriter@counselordirect.com	Member Detail	test, abc (7425)	
01/23/2012 4:49PM	Alter Data	Underwriter, Test underwriter@counselordirect.com	Customer File Edit	test, abc (7425)	
01/23/2012 4:49PM	Page Load	Underwriter, Test underwriter@counselordirect.com	Customer File Edit	test, abc (7425)	
01/23/2012 4:49PM	Page Load	Underwriter, Test underwriter@counselordirect.com	Member Detail	test, abc (7425)	
01/20/2012 12:32PM	Page Load	Underwriter, Test underwriter@counselordirect.com	Member Detail	test, abc (7425)	
01/20/2012 12:32PM	Alter Data	Underwriter, Test underwriter@counselordirect.com	Customer File Edit	test, abc (7425)	
01/20/2012 12:32PM	Page Load	Underwriter, Test	Customer File Edit	test, abc (7425)	
01/20/2012 12:32PM	Page Load	Underwriter, Test	Customer File Edit	test, abc (7425)	



In conjunction with the restructuring of the Activity Log, a new report called Activity Log Report, will be added to the Reports Module. This report will allow Florida Housing Users to search for activity on specific client files, if they have questions on what changes were made to that file. This report will have a Date filter, and a filter for "Module," which will allow the user to specify which module they want to search for activity in. The report will also provide the ability to track changes made by a specific user across multiple files. Search results will be exportable to .CSV for further filtering and analysis.



[Home](#) | [Change Password](#) | [Log Out](#)

Administration Home

- Application Milestone Report
- County Milestone Pie Charts
- HHF Eligibility (at Application)
- HHF Production Report
- Generate Invoice
- Servicer Payment Batch Report
- Loan Document Approval Report
- CDF Export Report
- Ineligible Agency Fee
- US Bank Export
- Previous US Bank Export
- CDF Payment Change Record Report
- CDF Payment Applied Record Report
- Editable Servicer Table
- CDF I-Record Aging Report
- Activity Log Report

- Fund Allocation
- Administrative Expense Allocation
- Pool Management
- Treasury Report
- Previously Paid Invoices
- Previous Batch Payments
- Previous Loan Doc Approvals
- Sent Initial Submission Report
- Previous Ineligible Agency Invoices
- US Bank Upload
- Upload CDF
- CDF Upload Record Report
- CDF Correction Record Report
- 1098 Report
- CDF Upload Record Report

Date Range To

OR


Module:

Select One

Advisor Module

Underwriting Module

Report Layout:



Home | [Log Out](#)

Fund Allocation

Search:

Activity Logs					
Date/Time ▼	Activity Type	Changed By	Page Title	Customer	Field Changed
01/24/2012 12:12PM	Page Load	Underwriter, Test underwriter@counselordirect.com	Member Detail	test, abc (7425)	This section will show the name of the field that was changed for each logged activity. The name will be the exact name from the database.
01/23/2012 4:49PM	Page Load	Underwriter, Test underwriter@counselordirect.com	Member Detail	test, abc (7425)	
01/23/2012 4:49PM	Alter Data	Underwriter, Test underwriter@counselordirect.com	Customer File Edit	test, abc (7425)	
01/23/2012 4:49PM	Page Load	Underwriter, Test underwriter@counselordirect.com	Customer File Edit	test, abc (7425)	
01/23/2012 4:49PM	Page Load	Underwriter, Test underwriter@counselordirect.com	Member Detail	test, abc (7425)	
01/20/2012 12:32PM	Page Load	Underwriter, Test underwriter@counselordirect.com	Member Detail	test, abc (7425)	
01/20/2012 12:32PM	Alter Data	Underwriter, Test underwriter@counselordirect.com	Customer File Edit	test, abc (7425)	
01/20/2012 12:32PM	Page Load	Underwriter, Test underwriter@counselordirect.com	Customer File Edit	test, abc (7425)	
01/20/2012 12:32PM	Page Load	Underwriter, Test underwriter@counselordirect.com	Customer File Edit	test, abc (7425)	



CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	012


Date Created:	November 28, 2011
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website.
<ol style="list-style-type: none"> 1. Create New CDF Upload to support Excel File format with no data validation. Price: \$7,200.00 2. Create CDF Upload Record Report with an Excel Icon next to each entry to allow the user to render the original file uploaded. Price: \$2,600.00 3. Create Excel Log at the bottom of each Intake Page (HHF Page) that when selected will pull up each record uploaded to the system for that specific file. Price: \$3,300.00 4. Create an I-record aging report to identify loans that have had I-records submitted but no V-records returned. Price: \$2,600.00 5. Update Delinquency calculation field to calculate based on the date the application is started. Price: No Charge 6. Combine Steps 1-7 of the Application onto one page, and eliminate separate "Mortgage Assistance Tools" page. Price: \$1,200.00 7. Remove all Dynamic Status fields from the UW tab. Price: \$650.00

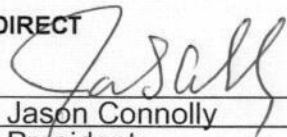
Cost	Start	End
\$17,550.00	Upon payment receipt	TBD

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: 
 Print Name: Stephen Auger
 Title: Executive Director
 Date: 12/19/11

COUNSELORDIRECT

By: 
 Print Name: Jason Connolly
 Title: President
 Date: 12/19/2011



1. CounselorDirect will create a new feature in Florida's Report module, which will allow the user to upload CDF files in a Microsoft Excel file format. This new upload feature will not perform the data validation that is currently used on the "Upload CDF" report. Instead this new feature will accept any data that is provided by the Servicer, and place that data in the fields that currently exist for uploaded records and also in reports already in existence to display uploaded information.

Florida Housing
Finance Corporation

[Home](#) [Change Password](#) [Log Out](#)

Administration Home

<input type="radio"/> Application Milestone Report	<input type="radio"/> Fund Allocation
<input type="radio"/> County Milestone Pie Charts	<input type="radio"/> Administrative Expense Allocation
<input type="radio"/> HHF Eligibility (at Application)	<input type="radio"/> Pool Management
<input type="radio"/> HHF Production Report	<input type="radio"/> Treasury Report
<input type="radio"/> Generate Invoice	<input type="radio"/> Previously Paid Invoices
<input type="radio"/> Servicer Payment Batch Report	<input type="radio"/> Previous Batch Payments
<input type="radio"/> Loan Document Approval Report	<input type="radio"/> Previous Loan Doc Approvals
<input type="radio"/> CDF Export	<input type="radio"/> Sent Initial Submission Report
<input type="radio"/> Ineligible Agency	<input type="radio"/> Previous Ineligible Agency Invoices
<input type="radio"/> US Bank Exp	<input type="radio"/> US Bank Upload
<input type="radio"/> Previous US	<input type="radio"/> Upload CDF
<input type="radio"/> CDF Payment Change Record Report	<input type="radio"/> CDF Upload Record Report
<input type="radio"/> CDF Payment Applied Record Report	<input type="radio"/> CDF Correction Record Report
<input type="radio"/> Editable Servicer Table	

New report will be added called "Excel File Upload (No Data Validation)"



2. CounselorDirect will create a new CDF Upload Record Report in Florida's Reports module, which will show a list of all files that have been uploaded to the system. This report will be filtered by:
 - a. Date Range
 - b. Record Type (allowing user to show all Record Types) – Not required to produce report
 - c. Servicer (allowing user to show all Servicers) – Not required to produce report

The headers in this report will be:

- a. Date
- b. Customer ID (UW)
- c. First Name (Borrower)
- d. Last Name (Borrower)
- e. Underwriter First Name
- f. Underwriter Last Name
- g. Record Type
- h. Program Type
- i. Servicer
- j. CDF (This column will show Excel Icons, which will allow user to generate the uploaded PDF when clicked)

CDF Upload Record Report									
Print									
Date	Customer ID	First Name	Last Name	Underwriter First Name	Underwriter Last Name	Record	Program	Servicer	CDF
11/28/2011 11:09:13 AM	188					Y	R	JP Morgan Chase - EMC Mortgage	
11/22/2011 9:31:37 AM	826					Y	R	GMAC Mortgage	
11/22/2011 9:31:37 AM	870					Y	R	GMAC Mortgage	
11/22/2011 9:31:37 AM	917					Y	R	GMAC Mortgage	
11/22/2011 9:31:37 AM	707					V	R	Neighborhood Lending Services	
11/22/2011 9:31:37 AM	707					V	U	Neighborhood Lending Services	
11/22/2011 9:31:37 AM	1331					V	R	GMAC Mortgage	
11/22/2011 9:31:37 AM	1146					V	R	Neighborhood Lending Services	
11/22/2011 9:31:37 AM	1750					V	U	Neighborhood Lending Services	
11/22/2011 9:31:36 AM	2023					V	U	GMAC Mortgage	
11/22/2011 9:31:36 AM	2023					V	R	GMAC Mortgage	

3. Upload Log on the HHF Intake Page (viewable only by Underwriter Admins), will be updated to show a log of all records that have been uploaded and have a Microsoft Excel Icon there to allow the user to produce the file that was uploaded to the reports module for that borrower.

PDF Record ID	134-5	Objection Reason
Reinstatement Good Through Date	11/26/2011	objections
CDF Upload Log	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> <p>This log will be updated to allow the user to reproduce the actual CDF files that were uploaded to the system at a File Level.</p> </div>	
Funding		
Program Name		
<input type="checkbox"/> UMAP/MLRP	Max reservation amount: \$	
Amount of Monthly Payment Assistance Program reservation currently in use: \$ 0.00		
Program Begin Date	12/01/2011	



4. Create a new report called "I-record Aging Report," which will show all files in the system that an I-Record has been created for, but no V or O records have been uploaded. This report will show:
 - a. Borrower's Name
 - b. Borrower's UW ID Number
 - c. Servicer Name
 - d. Date I-Record Was Created
 - e. Program Type of I-record

5. Currently there is a field on the HHF Page in Underwriting that calculates a Delinquency date based upon a date 180 days prior to the date submitted to Underwriting. This calculation needs to be updated to be 180 days prior to the date the Application is started in the Advisor Module.

V and O Record Data	
Origination Date	<input type="text"/>
Loan Type	<input type="text"/>
Loan Escrowed	No <input type="text"/>
Investor Code	Select One <input type="text"/>
Next Payment Char	<input type="text"/>
Next Payment Due Date	<input type="text"/>
Delinquency Calculation	5/8/2011 <input type="text"/>
Next Contractual Due PI Amount	<input type="text"/>
Next Contractual Due Tax Amount	<input type="text"/>
	Lien Position at Origination
	Scheduled Foreclosure Sale
	Scheduled Foreclosure Sale
	Active Bankruptcy
	Original Term
	Remaining Term
	Maturity Date
	3rd Party Authorization on P
	Client Designation

Change the Delinquency calculation to be based on the date the application is started in the Counseling Module, instead of date submitted to UW Module.

6. CounselorDirect will expand the existing Applicant Home Page to include all 7 intake steps as illustrated below :

Step Names Linked to Edit Step Page	Identical Functionality to Existing
■ Step 1: Borrower Info	✓ Complete Edit
■ Step 2: Contact Info	✓ Complete Edit
■ Step 3: Property Info	✓ Complete Edit
■ Step 4: Lender Info	✓ Complete Edit
■ Step 5: Financial Worksheet	✗ Incomplete Edit
■ Step 6: Generate Hardship Letters	✗ Incomplete Edit
■ Step 7: Other Required Documents	✗ Incomplete Edit

The existing "Mortgage Assistance Tools" page will be eliminated, and Step 5 and Step 6 will have a new "Save and Proceed To Next Step" button added to the bottom of each.



7. CounselorDirect will remove all dynamic fields from the Underwriting Tab in the Underwriting Module. This will make it so only those with Underwriter Admin Access can update any information when HHF Closeout, Declined, or Withdrawn are selected as the Underwriting Status since these fields are tied directly to Treasury Reporting.

Detail	Property Info	Lender Info	Income/Assets	Expenses	Credit Cards	Hardship Let
Underwriting						
<p>Date Joined: 11/04/2011 Borrower Name: LIZ TESTPROMO Co-Borrower Name: Email Address: info@counselordirect.com Security Code: winter22</p>						
<p>Date Submitted to Underwriting: 11/04/2011 Date Cleared from Underwriting: 11/11/2011</p>						
<p>County: Lee HHF status: Withdrawn</p>						
<p>Withdrawn Withdrawn Date: <input type="checkbox"/> Borrower Withdrawn <input type="checkbox"/> Communication from borrower has ceased <input type="checkbox"/> Borrower has failed to provide necessary documentation <input type="checkbox"/> Request was not complete <input type="checkbox"/> Offer not accepted by borrower</p> <p>Withdrawn For: <input type="checkbox"/> Unemployed Mortgage Payment Assistance <input type="checkbox"/> Mortgage Loan Reinstatement Additional Comments</p>						
<p>These dynamic fields should not appear on the UW Tab, only on the HHF Page when a dynamic status is selected</p>					<p>File number: 65 Agency: Test A</p>	



CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	011

Date Created:	September 19, 2011
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website.
1. Addition of Promo Code functionality for the Advisor Module. Price: \$1,860.00.

Cost	Start	End
\$1,860.00	Upon payment receipt	TBD

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: [Signature]
 Print Name: _____
 Title: _____
 Date: 9/21/11

COUNSELORDIRECT

By: [Signature]
 Print Name: Jason Connolly
 Title: President
 Date: 09/29/2011



1. In the website admin, on the agency record, add a new field for "Promo Code"
 - a. Input field will be a multi-line input box.
 - i. The user can add promo codes separated by a line break.
 - b. The field is not required

Postal Code: *

Phone Number: * Ext:

Fax Number:

Email Address: *

Weight:

Promo Code:

User Name: *

Passwords must be between 7 and 20 characters long, and contain at least 1 numeric charac

Password:

Verify Password:

Figure 1

2. Changes to the Start Now page
 - a. Add a new input field called "Promo Code" for applicants to enter a code
 - i. The input for this will be a single line input box.
 - ii. This field is not required.
 - b. When the form is submitted
 - i. If the promo code does not match a record that belongs to an Agency within the County the applicant has selected on the registration form then return an error message.
 - ii. If the promo code does match a promo code of an Agency in the county then assign the applicant to the Agency that the promo code belongs to.
 - iii. This assignment will supersede the assignment by the "Assign Me Now" button.

Phone: *

Choose Lender: *
If your lender is not listed, [click here](#)

Property County: *

Promo Code:

Email Address: * [Don't have E-Mail?](#)

Verify Email Address: *

Passwords must be between 7 and 20 characters long, and contain at least 1 numeric charac

SOW #10 was not executed.



CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	009

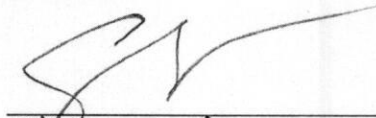
Date Created:	July 8, 2011
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website.
1. Reconfigure flash player to allow posting of FL's training videos.

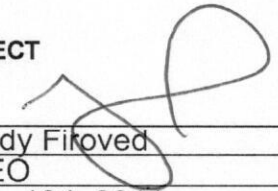
Cost	Start	End
\$995.00	Upon payment receipt	TBD

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: 
 Print Name: Stephen Auger
 Title: Executive Director
 Date: 7/14/2011

COUNSELORDIRECT

By: 
 Print Name: Andy Fikoved
 Title: CEO
 Date: July 19th 2011



1. CounselorDirect will reconfigure the flash player that currently resides on Florida's Hardest Hit Help site. This reconfiguration is necessary to allow training videos to be posted to the Advisor's Administration Home Page.



Amendment A-8

CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	008

Date Created:	June 7, 2011
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website.
<ol style="list-style-type: none"> 1. Create new mechanism to facilitate a new Partial Payment Program, and functionality with US Bank.

Cost	Start	End
\$6,500.00	Completed	Completed

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: _____
 Print Name: _____
 Title: _____
 Date: _____

COUNSELORDIRECT

By: S. Vasquez
 Print Name: Stormy Vasquez
 Title: Vice President
 Date: 06/07/2011



Amendment A-7

CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	007


Date Created:	May 12, 2011
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website.
1. Create new "Forgot Password" function.

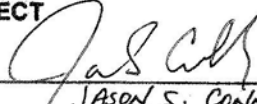
Cost	Start	End
\$2,380.00	Upon payment receipt	TBD

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: 
 Print Name: STEPHEN P. AUGER
 Title: EXECUTIVE DIRECTOR
 Date: 5/17/11

COUNSELORDIRECT

By: 
 Print Name: JASON S. CONNOLLY
 Title: PRESIDENT
 Date: 5/19/2011

This change order addresses requested changes to the original contract and agreement executed by and Between CounselorDirect and Florida Housing Finance Corporation.

For improved security, it is understood that the Florida customer wishes change the existing Change Password feature to eliminate communication of sensitive password information by email.

With this change order, a new Forgot Password feature will be implemented as shown in **Figure 1**.

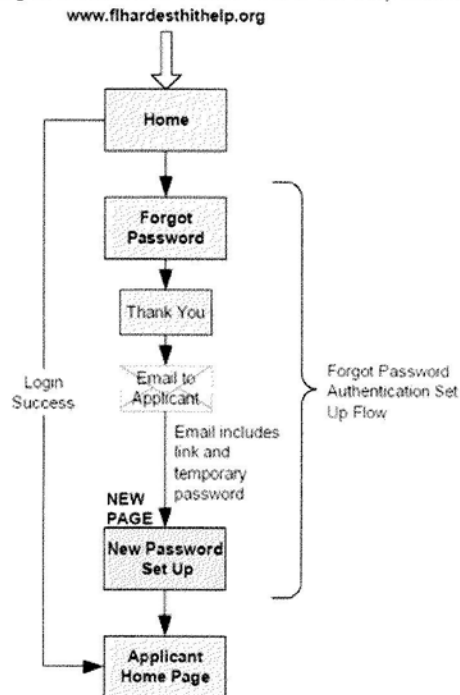


Figure 1. New Forgot Password Workflow



The new flow will be as follows:

1. Applicants who forget their password will select the "Forgot Password" link in the top bar under the login tool.
2. On the Forgot Password page, applicants will complete and submit their email address as they presently do. The Thank You page will explain they will be receiving an email and they must follow the link in the email to establish a new password.
3. The received email will contain 1) a system generated password with a validity of N hours (N will be a new system parameter) and 2) a link to the new Authentication Set Up Page.
4. Following an instructional content block at the page top, the New Password Up Page will request the entry of three fields as follows:

Enter Temporary Password from Email: *

Enter New Password: *

Verify New Password: *

5. On submit, the user will be presented with the Applicant Home Page and the temporary password will be voided provided all of the following conditions are met:
 - a. The temporary password has not expired
 - b. The new password is between 7 and 20 characters and must contain 1 numeric character (same standard HHF password validation)
 - c. Both entered permanent passwords match.
6. Otherwise, appropriate error messages will be presented.
7. Thereafter, when the applicant returns to the site, they will use their new password and email address to gain access to the member area where they will have the option of modifying their password can modify their password with existing features.



Amendment A-6

CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	006


Date Created:	May 4, 2011
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website. <ol style="list-style-type: none"> 1. Add security question to borrower application and carry through to Advisor side. 2. Change maximum loan cap eligibility


Cost	Start	End
\$1,750.00	Upon payment receipt	TBD

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: 
 Print Name: Stephen Auger
 Title: Executive Director
 Date: 5/5/11

COUNSELORDIRECT

By: 
 Print Name: Jason Connolly
 Title: President
 Date: May 5th, 2011



This change order addresses requested changes to the original contract and agreement executed by and Between CounselorDirect and Florida Housing Finance Corporation.

It has been discovered that an additional security feature is needed to prevent spamming activities. It will consist of adding a new "Security Code" field that applicants must complete on the Start Now page. Advisors will have easy access to an applicant's security code and will use it to positively identify applicants when communicating with them and vice-versa.

Change to Start Now Page

As shown in **Figure 1**, a new required "Security Code" field will be added.

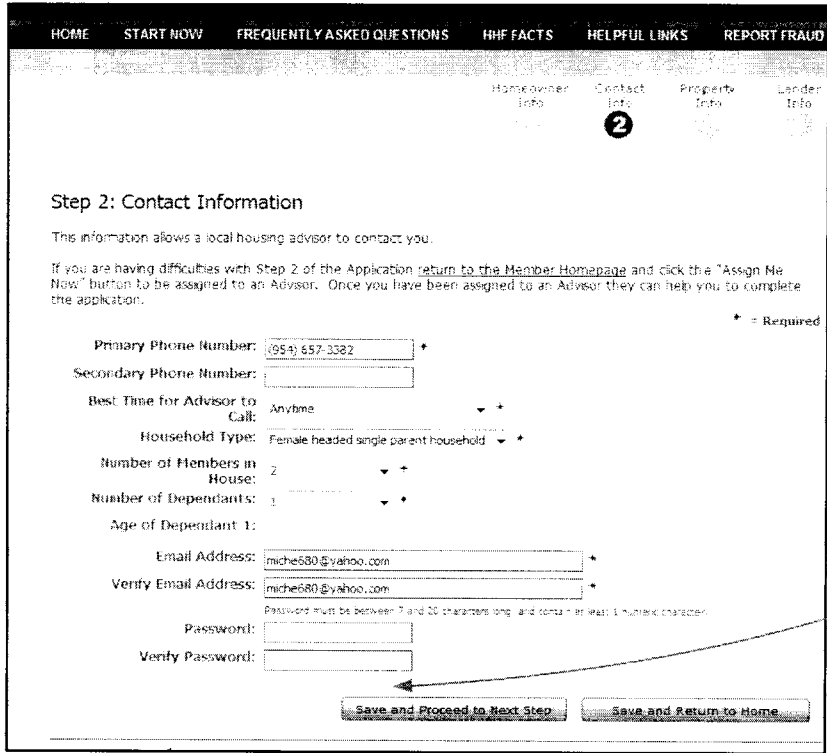
The screenshot shows the 'HARDEST-HIT' registration page. The form includes fields for First Name, Last Name, Phone, Choose Lender, Property County, Email Address, Verify Email Address, Password, Verify Password, and Confirmation Code. A new field, 'Security Code', is highlighted with a callout box. The callout box contains the following information:

- New Field :
- Label: "Security Code."
- Type: Text box
- Validation: Required
- Explanation Text: Positioned directly under field will be a TBD explanation statement

Figure 1. Change to Start Now Page

Change to Step 2 Page

As shown in **Figure 2**, an applicant's security code can be edited.



Step 2: Contact Information

This information allows a local housing advisor to contact you.

If you are having difficulties with Step 2 of 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.

* = Required

Primary Phone Number: (954) 657-3382 *

Secondary Phone Number: *

Best Time for Advisor to Call: Anytime *

Household Type: Female headed single parent household *

Number of Members in House: 2 *

Number of Dependants: 1 *

Age of Dependant 1: *

Email Address: miche680@yahoo.com *

Verify Email Address: miche680@yahoo.com *

Password: *

Verify Password: *

Passwords must be between 7 and 20 characters long, and contain at least 1 numeric character.

Save and Proceed to Next Step Save and Return to Home

New Field :
 Label: "Security Code"
 Type: Text box
 Validation: Required
 Explanation Text: Positioned directly under field will be a TBD explanation statement.

Figure 2. Change to Start Step 2 Page

Change to Administrative View Customer Info Page (Main HHF Site)

As shown in **Figure 3**, the new security code will be added to the page top to give advisors convenient access to an applicant's security code.

FLORIDA HARDEST-HIT

[Admin Home](#) [Content](#) [Business Data](#) [Forums](#) [Events](#)

Admin Home > Member Detail

Detail	Property Info	Lender Info	Income/As
Communication Log	Ineligible Letter		

Date Joined: 04/27/2011

Borrower Name: Jan Pattishall

Co-Borrower Name:

Email Address: jantammy@netzero.net

Active: True

Step 1 Completed: True

Step 2 Completed: True

Step 3 Completed: True

Step 4 Completed: True

New Field Displayed:
Label: "Security Code:"
Layout Example:
Security Code: Lakers

Figure 3. Change to View Customer Info Page

Change to Administrative Customer Info Edit Page (Main HHF Site)

As shown in **Figure 4**, advisors will have a means to edit an applicant's security code. The edit function will be added to the page bottom to give advisors convenient access

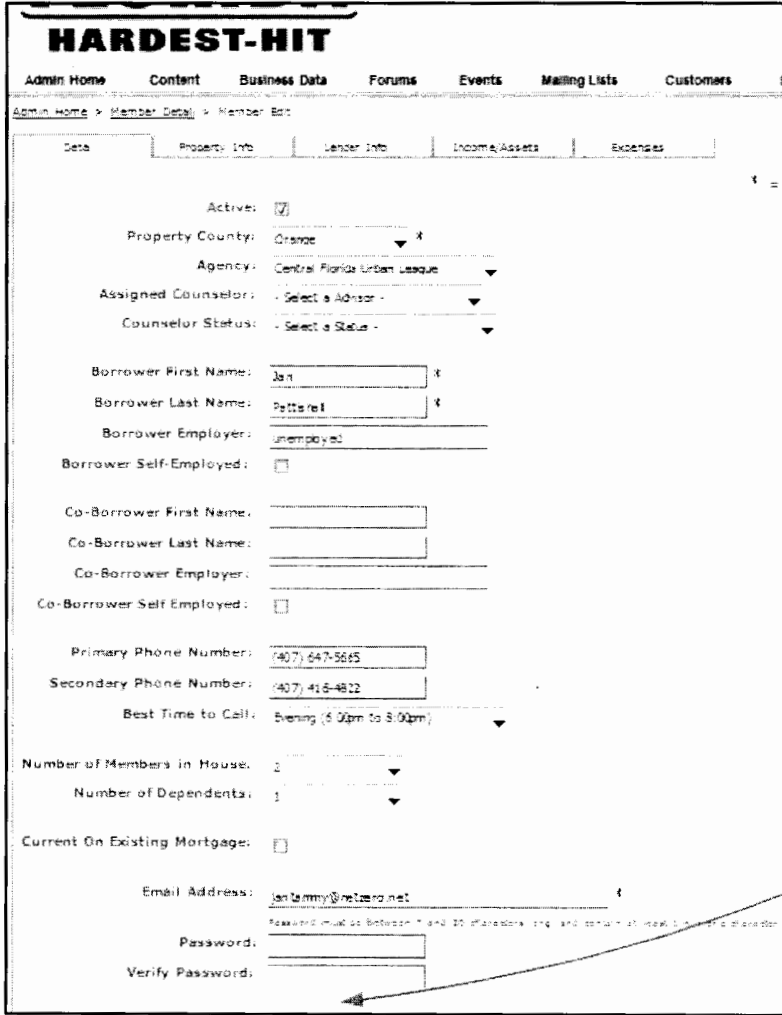


Figure 4. Change to Edit Customer Info Page



Change to Eligibility

Condition 2: Loan Balance Cap

FirstLoanBalance < MaxBalance

Where

FirstLoanBalance = the value of this field entered by applicant

MaxBalance = the maximum allowable balance for the current property type. This is an existing database entity. Property types are 1 Unit (SFR), 2 Units, 3 Units, 4 Units, 5 or More Units.



Amendment A-5

CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	005

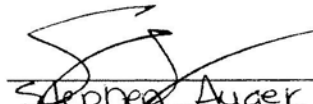
Date Created:	March 30, 2011
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website.
<ol style="list-style-type: none"> 1. Manual process to export certain records associated to the Common Data File 2. Manual process to upload certain records associated to the Common Date File.

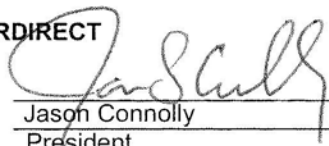
Cost	Start	End
\$50,000.00	Upon payment receipt	TBD

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: 
 Print Name: Stephen Auger
 Title: Executive Director
 Date: April 15, 2011

COUNSELORDIRECT

By: 
 Print Name: Jason Connolly
 Title: President
 Date: April 15th, 2011

This change order addresses requested changes to the original contract and agreement executed by and Between CounselorDirect and Florida Housing Finance Corporation.

1. Manual process to export certain records associated to the Common Data File – CounselorDirect will provide a manual process that will allow the State HFA to create a record (which conforms to CDF version 6.1) for multiple record types to be submitted to an Applicants first lien servicer.

CounselorDirect will undertake the following work tasks:

- An "I" record button will be made available that will trigger the data corresponding to that file to be sent to an Administrator report. At that point, an Administrator will be able to export by servicer name.



- An "A" record button will be made available that will trigger the data corresponding to that file to be sent to an Administrator report. At that point, an Administrator will be able to export by servicer name.
- An "D" record button will be made available that will trigger the data corresponding to that file to be sent to an Administrator report. At that point, an Administrator will be able to export by servicer name.
- An "C" record button will be made available that will trigger the data corresponding to that file to be sent to an Administrator report. At that point, an Administrator will be able to export by servicer name.
- An "T" record button will be made available that will trigger the data corresponding to that file to be sent to an Administrator report. At that point, an Administrator will be able to export by servicer name.
- An "Q" record button will be made available that will trigger the data corresponding to that file to be sent to an Administrator report. At that point, an Administrator will be able to export by servicer name.
- Within the "Servicer Payment Batch Report" available through the Report Portal, an additional function will be available to allow a "B" record to be created.
- Given the necessity to create additional intake fields in order to properly populate all the data required for the CDF, CounselorDirect will create all necessary fields.

2. Manual process to upload certain records associated to the Common Data File – CounselorDirect will provide a manual process that will allow the State HFA to upload a .CSV record (which conforms to the CDF version 6.1) for multiple record types received from an Applicants first lien servicer.

CounselorDirect will undertake the following work tasks:

- An area will be made available to view data uploaded from the "V" record.
- An area will be made available to view data uploaded from the "O" record.
- An area will be made available to view data uploaded from the "S" record.
- Within a new report called the "CDF Change Report" that will be made available through the existing Report Portal, all data associated to the "E" record will be viewable.
- Within a new report called the "CDF Change Report" that will be made available through the existing Report Portal, all data associated to the "C" record will be viewable.
- Within a new report called the "CDF Change Report" that will be made available through the existing Report Portal, all data associated to the "T" record will be viewable.
- Within a new report called the "Payments Received" that will be made available through the existing Report Portal, all data associated to the "P" record will be viewable.
- Within a new report called the "Payments Expected" that will be made available through the existing Report Portal, all data associated to the "X" record will be viewable.
- Given the necessity to create additional intake fields in order to properly populate all the data required for the CDF, CounselorDirect will create all necessary fields.



Amendment A-4

CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	004

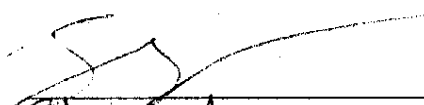
Date Created:	March 30, 2011
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website. <ol style="list-style-type: none"> 1. User Activity Level Logging 2. Add Re-calculate button to advisors details tab 3. Add assets to advisors income tab 4. Auto-assign certain agencies based on chosen lenders 5. Remove Agency selection at sign up 6. Remove Hardship letter tab 7. Create tab on advisor portal that will allow for loan document pickup 8. Create tab on advisor portal that will show monies paid to date at file level 9. Create a function within existing "Pool Management" Report to show file level data


Cost	Start	End
\$13,950.00	Upon payment receipt	TBD

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: 
 Print Name: Stephen Auger
 Title: Executive Director
 Date: 4/4/11

COUNSELORDIRECT

By: 
 Print Name: Jason Connolly
 Title: President
 Date: April 5th, 2011

This change order addresses requested changes to the original contract and agreement executed by and between CounselorDirect and Florida Housing Finance Corporation.



User Activity log— This change order will add a user activity logging and reporting feature to the existing Florida HHF and Florida Underwriters websites. "Users" in this context will be any one of the following:

1. State Administrators
2. Agency Administrators
3. Counselors

The global site administrators/developers consisting of Homeowner Tool Box will be exempt from this logging feature.

After a user has logged into either website, their activities will be logged until they logout. Two types of events will be logged:

Type 1 – Page Load Event. Each time a user views a page, information will be logged.

Type 2 – Alter Data Event. Each time a user takes an action to change stored information such as clicking a save button on an edit page, information will be logged.

For each logged event, the following information will be recorded:

1. Current Date
2. Current Time
3. User First Name
4. User Last Name
5. User Email Address
6. Page URL
7. Page Title
8. Applicant First Name (if one applies to current event)
9. Applicant Last Name (if one applies to current event)
10. Applicant Internal Number (if one applies to current event)

Logging will apply when the "impersonate" feature is in use. There will be an administrative feature capable of generating reports from the log files. This administrative feature will be available only to HOT administrators/developers. It will have these filters:

1. Start Date
2. End Date
3. Keyword

The keyword filter will be applied to all the logged fields listed above. Reports will be presented in a tabular format and it will be possible to download a CSV file of any report created.

New Recalculate Eligibility Button

A new action button will be added to the customer detail page that will recalculate eligibility as shown in **Figure 6**. This change will be applied to BOTH THE MAIN HHF AND UNDERWRITERS SITES.

HARDEST-HIT

[Admin Home](#) [Content](#) [Business Data](#) [Forums](#) [Events](#) [Mailing Lists](#) [Customers](#) [Secu](#)

[Admin Home](#) > [Member List](#) > Member Detail

Detail	Property Info	Lender Info	Income	Expenses	Hardship Le
Submission Status	Communication Log	Ineligible Letter			

Date Joined: 03/18/2011

Borrower Name: ELLEN STANFORTH

Co-Borrower Name:

Email Address: STORNYDAZE@EMBARQMAIL.COM

Active: True

Step 1 Completed: True

Step 2 Completed: True

Step 3 Completed: True

Step 4 Completed: True

Assigned Advisor: DRUMHELLER, CRYSTAL

Advisor Status:

Borrower Employer: SCHOOL DISTRICT OF LEE COUNTY

Borrower Self-Employed: False

Co-Borrower Employer:

Co-Borrower Self Employed:

Main Number: (239) 693-7220

Cell Number: (239) 626-2262

Best Time to Call: Anytime

Number of Members in House: 1

Number of Dependents: 0

Current On Existing Mortgage: False

Recalculate Eligibility
← New Action Button

Figure 6. New Recalculate Eligibility Button



Add Assets View and Edit to Backend

Applicant asset information will be made available to view and edit in the backend. This will be applied to both the main HHF and underwriters websites.

The asset information will be added to the view and edit income tabs as illustrated in Figures 1 and 2 respectively

To the View Income Tab/Page, the following changes will be made"

1. Change name of tab from "Income" to "Income/Assets"
2. Add "Assets" label to new information section
3. Add "Checking Accounts" label and amount pulled from applicant record
4. Add "Savings Accounts" label and amount pulled from applicant record
5. Add "IRA/401K/Keogh Accounts" label and amount pulled from applicant record
6. Add "Other" label and amount pulled from applicant record

To the Edit Income Tab/Page, the following changes will be made

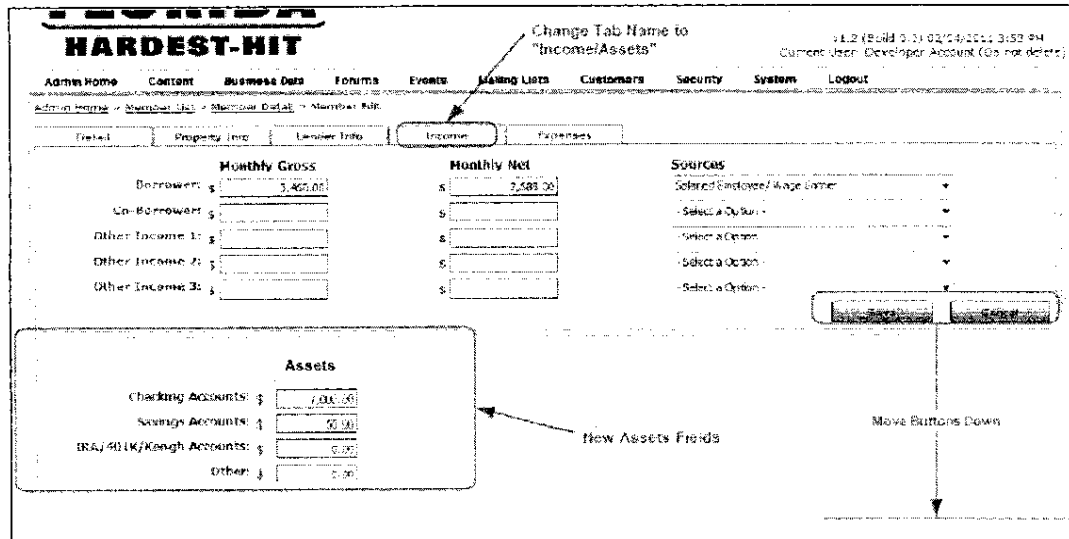
1. Change name of tab from "Income" to "Income/Assets"
2. Add "Assets" label to new information section
3. Add "Checking Accounts" label and prefilled text entry box
4. Add "Savings Accounts" label and prefilled text entry box
5. Add "IRA/401K/Keogh Accounts" label and prefilled text entry box
6. Add "Other" label and prefilled text entry box

The screenshot shows the HARDEST-HIT member view interface. At the top, there are navigation tabs: Admin Home, Content, Business Data, Forums, Events, Making Lists, Customers, Security, System, and Logout. Below these is a breadcrumb trail: Admin Home > Member List > Member Data. A sub-menu is open for 'Income', with an arrow pointing to it from the text 'Change Tab Name to "Income/Assets"'. Other sub-menu items include Property Info, Lender Info, Payments, Partnership Letters, Files, and Actions. The main content area displays borrower information: Date Issued: 10/25/2010, Borrower Name: KEVIN ROBBINS, Co-Borrower Name: SUZANNE ROBBINS, and Email Address: CKROBB@HOTMAIL.COM. Below this is a table with columns for Monthly Gross, Monthly Net, and Sources. The Sources column is labeled 'Salaried Employee/Wage Earner'. At the bottom, there is a section titled 'Assets' with a box around it and an arrow pointing to it from the text 'New Assets Information'. The Assets section lists: Checking Accounts: \$ 2,000, Savings Accounts: \$ 50, IRA/401K/Keogh Accounts: \$, and Other: \$.

	Monthly Gross	Monthly Net	Sources
Borrower:	\$ 2,450	\$ 2,450	Salaried Employee/ Wage Earner
Co-Borrower:	\$	\$	
Other Income 1:	\$	\$	
Other Income 2:	\$	\$	
Other Income 3:	\$	\$	

Assets	
Checking Accounts:	\$ 2,000
Savings Accounts:	\$ 50
IRA/401K/Keogh Accounts:	\$
Other:	\$

Figure 1. Changes to Member View Income Tab



HARDEST-HIT

Admin Home | Content | Business Data | Forums | Events | **Waiting Lists** | Customers | Security | System | Logout

Admin Home > Member List > Member Detail > Member Edit

Details | Property Info | Lender Info | **Income** | Expenses

Monthly Gross		Monthly Net		Sources	
Borrower:	\$ 2,401.00	\$ 2,401.00		Selected Employee / Wage Earner	
Co-Borrower:	\$	\$		Select a Option	
Other Income 1:	\$	\$		Select a Option	
Other Income 2:	\$	\$		Select a Option	
Other Income 3:	\$	\$		Select a Option	

Assets	
Checking Accounts:	\$ 1,000.00
Savings Accounts:	\$ 50.00
IRA/401K/Keogh Accounts:	\$ 0.00
Other:	\$ 0.00

Annotations:

- Change Tab Name to "Income/Assets"
- Move Buttons Down
- Now Assets Fields

Figure 2. Changes to Member Edit Income Tab

Auto Assign Applicants Based on Lender Choice

The rules for assigning applicants to agencies will be amended. A new feature will be added that will enable a lender to be associated with a particular state agency. When an association between a lender and an agency has been established and an applicant specifies that same lender on the Start Now page, the applicant will be automatically assigned to the associated agency.

Remove Agency Field From Start Now

The Agency Field on the Start Now page will be removed as shown by **Figure 4**. After removal, applicants will be assigned to agencies in the normal randomized way or by the special lender assignment as discussed above.

HOME HELPFUL LINKS REPORT FRAUD CONTACT US

Sign Up

To take advantage of the Florida Hardest-Hit assistance programs, you'll need to create a profile. Please complete the information below, which will help us match you to a counseling agency. If you're already working with a housing counseling agency, that's alright. Simply indicate the agency name from the menu below.

Your privacy is important to us! Please be aware that information shared on this site is confidential and will only be shared with the housing counseling agency that is assigned to you or other entities as required.

* = Required

First Name: *

Last Name: *

Phone: *

Choose Lender: - Select a Lender - *
If your lender is not listed, [click here](#)

Property County: - Choose County - * *

Agency: - Choose Agency - * ← Remove Field

Figure 4. Removal of Agency Field from Start Now Page

Remove Hardship Tab from Customer Detail

As illustrated in **Figure 5**, the Hardship Tab will be removed from the backend view customer detail page. This change will be applied to BOTH THE MAIN HHF AND UNDERWRITERS SITES.

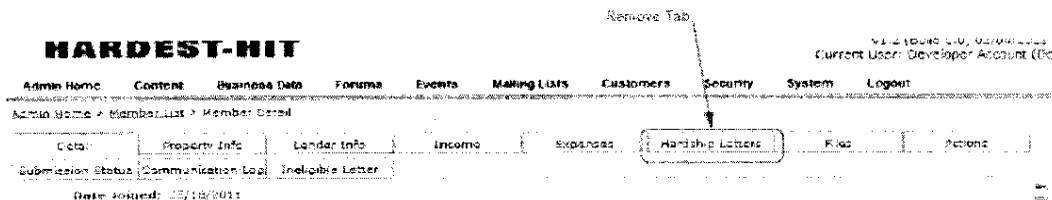


Figure 5. Removal of Hardship Tab

Create tab on advisor portal that will allow for loan document pickup – CounselorDirect will provide the ability for advisors to print loan documents through the existing HHF Portal within a new tab labeled “Funding Documents & Status”.

CounselorDirect will undertake the following work tasks:



1. A new tab will be created within the Advisor HHF Portal that will be labeled "Funding Documents & Status"
2. Once an Underwriter has set the loan document parameters within the site, the loan documents will then be accessible to the Advisor. Prior to the parameters being set by the Underwriter/ Administrator, no viewable document will be available to the Advisor

Create tab on advisor portal that will show monies paid to date at file level – CounselorDirect will provide the ability for advisors to view current funds paid and the date paid to the servicers on behalf of the borrower from the HFA through the existing HHF Portal within a new tab labeled "Funding Documents & Status".

CounselorDirect will undertake the following work tasks:

1. A new tab will be created within the Advisor HHF Portal that will be labeled "Funding Documents & Status"
2. Once payments have been paid within the HHF button payment tables, the amounts paid will then be accessible to the Advisor. Prior to the payment information being entered and the actual payment made, no updated data will be available to the Advisor

Create a function within existing "Pool Management" Report to show file level data – CounselorDirect will provide the ability for an Administrator to export a report within the "Pool Management" Report that will provide loan level data that correlates to the "Pool Management" cylinders.

CounselorDirect will undertake the following work tasks:

1. A .CSV export will be created with file level data associated to reservation, funding, and recycled monies.
2. This .CSV export will be located within the existing "Pool Management" Report currently available within the existing Reports Portal



Amendment A-3

CounselorDirect Statement of Work (SOW)

Title	SOW Number
Florida HHF Program Enhancements	003

Date Created:	March 16, 2011
Client:	Florida Housing Finance Corporation

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website
Description of Enhancements
CounselorDirect shall make the following enhancements to the Florida HHF website. <ol style="list-style-type: none"> 1. Ability to export additional documents and MLRP exception 2. Move Counselor Assignment and create request for assignment button 3. Adding additional liens

Cost	Start	End
\$18,120.00	Upon payment receipt	TBD

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

CLIENT

By: *Barbara E. Goltz*
 Print Name: BARBARA E. GOLTZ
 Title: CHIEF FINANCIAL OFFICER
 Date: 3.22.2011

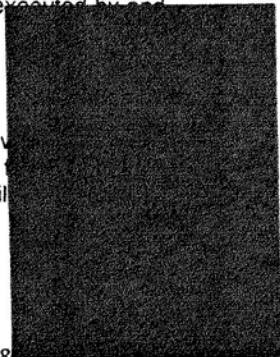
COUNSELORDIRECT

By: *Andy Firoved*
 Print Name: Andy Firoved
 Title: CEO
 Date: 03/28/2011

This change order addresses requested changes to the original contract and agreement executed by and between CounselorDirect and Florida Housing Finance Corporation.

1. Ability to export additional documents and MLRP exception— CounselorDirect will provide the ability for advisors to send additional documents through the existing export after a request has been submitted to the HFA. In addition, advisors will now be able to submit files through the existing export for MLRP exception.

CounselorDirect will undertake the following work tasks:



Export Customer Information

Choose Loan: - Select Loan - ▾ * File List Limited to Files Not Originally Exported

Choose File:

ASSET ACCOUNT HISTORY
 AUTHORIZATION TO RELEASE INFORMATION
 HHF CHECKLIST
 DEATH CERTIFICATE - MIRIAN COSTNER
 LEGAL DESCRIPTION
 MORTGAGE STATEMENT
 PROPERTY DEED
 RECORDED MORTGAGE
 TAX ASSESSMENT
 VALUE DETERMINATION
 VERIFICATION OF INCOME
 INITIAL INTAKE PACKAGE
 CLOSING DOCUMENTS AND PAYMENT AGREEMENT

HHF Eligibility: Pass
 Export to UW: This applicant's information was previously exported to the Georgia Underwriters Office on 02/03/2011 and cannot be exported again

Choose Third Party Processor: Submit to DMM
 To Be Determined

No Export Options Available

Remove Warning Message if Original Package Sent New Action Button

Disable Ineligibility Block for MLRP Exception Cases

There is a new requirement to enable counselors to export a package to underwriters when the applicant is not HHF eligible. Florida refers to this condition as "MLRP Exception". A new checkbox field will be added to the export package pop-up page. When checked, the package will be exported to underwriters regardless of whether the application is HHF eligible.

This new MLRP Exception field will be added to the following:

1. Customer Data CSV Export
2. XML File Export to Underwriters



This change order will move the assignment of applicants to counselors within the workflow.

Presently, at the time an applicant submits the Start Now form, the system automatically assigns the applicant to a counselor using custom business rules. These rules will be moved to the end of the process and will be triggered when the applicant reaches the "Download Your Mortgage Assistance Package" page.



On selection of the Print Package button, for the first time (same as status="PDF1"), the applicant will be assigned to a counselor.

In addition, applicants will be given the option of manually assigning a counselor to their account. On the Member Home Page as shown in Figure 1, a new action button and supporting text will be added. On selection of the button, the applicant will be automatically assigned to a counselor with the aforementioned assignment rules. If the applicant has already been assigned to a counselor, an appropriate error message will be displayed.

HOME START NOW TAKE THE TOUR FAQ BRIEF FACTS HELPFUL LINKS REPORT FRAUD EN ESPAÑOL CONTACT

Welcome,

New Members Start Here

Thank you for creating a profile. Next, we'll ask you a series of questions about you, your home, your lending situation and your employment status, so we can determine the best way to help you. Then the system will connect you with a housing advising agency, and a housing advisor will work with you to determine your next steps. The more information you share with us, the faster and more accurately we can serve you.

If necessary, you may save and exit your application and return later to complete it. This is helpful if you need time to create documents or other specific details. Simply click "Edit" to add or change information in each step of the application.

Step 1: Borrower Info	✓	Completed	Edit
Step 2: Contact Info	✓	Completed	Edit
Step 3: Property Info	✓	Completed	Edit
Step 4: Lender Info	✓	Completed	Edit

Your Information is Safe and Secure!

You realize you are sharing very personal information with us. Please be aware that information shared on this site is confidential and will only be shared with the housing advising agency that is assigned to you and other entities as required.

These details allow us to determine more quickly the best solution for your situation.

Assign Counselor

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aliquam convallis sagittis mi, sit amet lobortis justo euismod nec. Ut fringilla bibendum tortor, quis volutpat neque mattis quis. Aliquam et ante in purus faucibus fringilla. Ut aliquet imperdiet ante.

Assign Me Now

You're almost done! Please proceed to the Mortgage Assistance Tools to complete the final steps of your application.

You now have access to the [Mortgage Assistance Tools](#) section.

New Instructional Content

New Action Button

Figure 1. Change Page

3. Adding additional liens– CounselorDirect database to accommodate the ability to intake fields, eligibility rules, and liens to the existing application.

CounselorDirect will undertake the following



Changes to Financial Worksheet Page

A new Additional Liens Payment field will be added to the Housing Debt section of the Financial Worksheet as shown in **Figure 2**. Also the formula that calculates the Total Housing Debt will be altered to include a liens payment as highlighted below.

$$\text{TotalHousingDebt} = \text{1stMortgagePayment} + \text{2ndMortgagePayment} + \text{AdditionalLiensPayment} + \text{MonthlyPropertyTaxes} + \text{HomeownersInsurance} + \text{HOAFees}$$

The screenshot shows a 'HOUSING DEBT' section with the following fields:

- Unit: \$ []
- Monthly Mortgage Payment: \$ 2,077.50
- 2nd Mortgage Payment: \$ 55.74
- Monthly Property Taxes: \$ [] (If not escrowed)
- Homeowners Insurance Payments: \$ [] (If not escrowed)
- HOA Fee: \$ []

A new field, 'Additional Liens Payment', is indicated by an arrow pointing to the empty input box next to the 2nd Mortgage Payment field. The annotation for this field is: Label: "Additional Liens Payment", Type: Text box, Validation: None, Autofill with existing data.

The 'SUMMARY' section shows:

- Total Monthly Income: \$5,382.93
- Total Annual Income: \$64,595.16
- Total Housing Debt: \$2,133.24
- Total Housing Debt Ratio: 40.00%

An arrow points from the 'Total Housing Debt' value to the annotation: 'Change formula to include Additional Liens Payment amount'.

Buttons for 'Recalculate' and 'Save Financial Data' are visible at the bottom.

Figure 2. Changes to Financial Worksheet Page

Changes to HHF Eligibility Calculations

Changes (highlighted) will be made to Condition 2 of the Eligibility calculations as follows:

Condition 2: Combined Loan Balance Cap

$$(\text{FirstLoanBalance} + \text{SecondLoanBalance} + \text{AdditionalLiensBalance}) < \text{MaxBalance}$$

Where

FirstLoanBalance = the value of this field entered by applicant

SecondLoanBalance = the value of this field entered by applicant

AdditionalLiensBalance = the value of this field entered by applicant

MaxBalance = the maximum allowable balance for the current property type. This information will come from a existing database entity. Property types are 1 Unit (SFR), 2 Units, 3 Units, 4 Units, 5 or More Units.



Amendment A-2

CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida HHF Program Enhancements	002

Date Created:	December 27, 2010	
Date Changed	Changed by	Changes

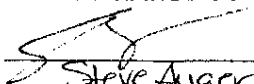
Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website based on customizations and requests approved by Florida Housing Finance Corporation
Description of Enhancements
CounselorDirect shall make the following enhancements to the HHF website. <ol style="list-style-type: none"> 1. Administrator Website Upgrade (Additional Portal) 2. New "Own Other Property" Fields 3. New Tab "Ineligible Letter" that will generate letters, reports, and billing mechanisms.

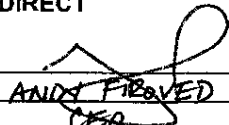
Cost	Start	End
\$28,750.00	Upon payment receipt	Estimated completion is to be 2/1/2011 providing receipt of payment is by 1/7/2011

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

FLORIDA HOUSING FINANCE CORPORATION

COUNSELORDIRECT

By: 
 Print Name: Steve Auger
 Title: Executive Director
 Date: 1/4/11

By: 
 Print Name: ANDY FIROVED
 Title: CEO
 Date: 01/04/2011

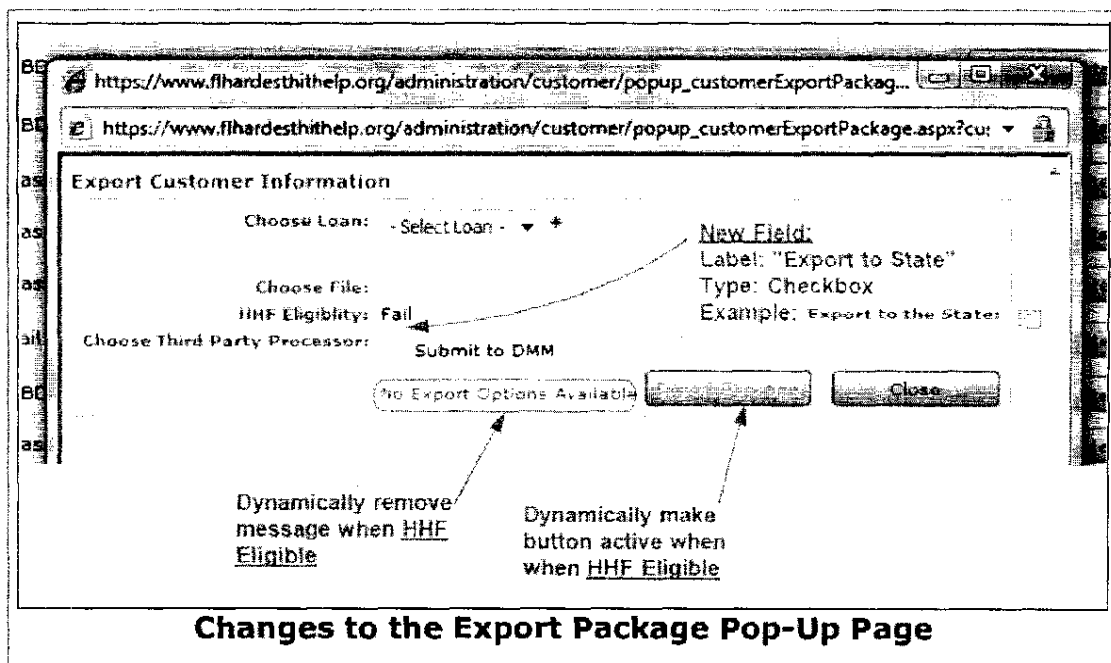
This change order addresses requested changes to the original contract and agreement executed by and Between CounselorDirect and Florida Housing Finance Corporation.

Administrator Website Upgrade (Additional Portal)- This change order will upgrade the existing Florida HHF website to include a separate Administrators Website similar to the other HHF state applications. The work tasks will be as follows:

1. Create a code base for the new Florida website.



2. Apply the existing Florida graphical design template to the new Florida website.
3. Apply Florida SOW #1 to the Florida Administrator website. That change order was taken live in mid-December. It added a "Subcontractor User Management Feature".
4. Modify the existing Florida HHF applicant export feature as follows and as shown in the diagram below:
 - a. Add a new checkbox field to select "Export to the State". When checked, the current applicant's information will be exported to the new Website when the Export Package button is invoked.
 - b. Make the existing text message "No Export Options Available" a dynamic message that appears when the applicant is HHF eligible and is omitted when the applicant is ineligible.
 - c. Make the "Export Package" button an active button when the applicant is HHF eligible and inactive otherwise.



5. A communication tool called "Communication Log" will be added as an additional tab to the existing tabs available through the magnifying glass tool. Within this tab, the Administrator will be able to leave notes for the Advisor directly within this tab by entering notes within the new HHF button available within the new Florida Administrator website.
6. A communication tool called "Submission Status" will be added as an additional tab to the existing tabs available through the magnifying glass tool. Within this tab, the Advisor will be able to confirm that their submission of file was received at the Administrator site, on a specific date and time.

New "Own Other Property" Fields- This change order will add a group of new fields that will capture information when an applicant owns another property other than the one pertaining to the loan modification application. The five new fields will be added to the "Step 3: Property Information" page as follows:

1. Do You Own Other Property? (checkbox, default unchecked)
2. Other Property Street Address (multi-line text box)



- 3. Other Property City (text box)
- 4. Other Property State (pull-down)
- 5. Other Property Postal Code (text box)

Fields 2-5 will be dynamically presented depending of the state of the "Do You Own Your Own Property?" checkbox. If unchecked, they will not appear. If checked, they will dropdown in an accordion fashion.

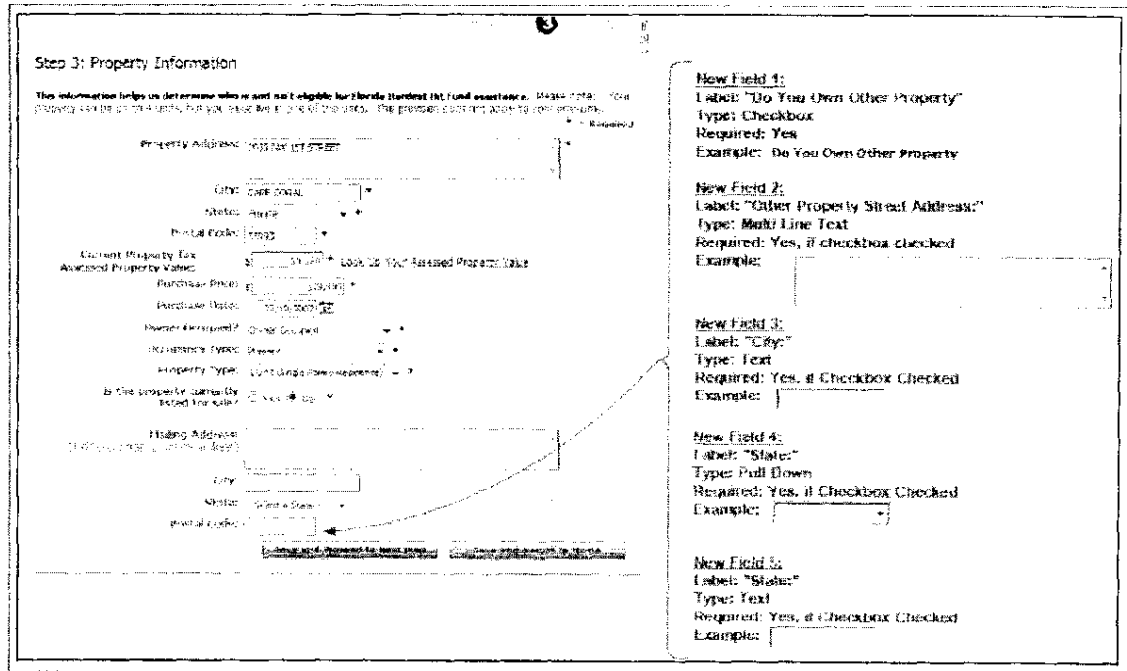


Figure 1 shows the placement of the new fields on the Step 3 page.

The five new fields will be added to the following components:

1. Applicant Database Record
2. PDF file generated by application
3. CSV export file generated by application
4. XML export file exported to the Underwriter's Website

New Tab "Ineligible Letter" that will generate letters, reports, and billing mechanisms- This change order will add an additional tab to the existing tabs available through the magnifying glass tool. Within this tab, the following functions will be added:

1. Several check boxes will be available to Advisors (customized by Client) that will auto-populate a PDF document ("Ineligible letter" that will be provided by Client) which will be available for print by the Advisor.



Admin Home Applicant List Logout

Admin Home > Member List > Member Data

Title	Property Info	Lender Info	Income	Expenses	Credit Cards	Hardship Letters	Files
actions	Action Plan	Submission Status	Communication Log	Ineligible Letter			

Date Joined: 10/18/2010
Borrower Name: Samplefile Test
Co-Borrower Name:
Email Address: samplefilethe@yahoo.com

Ineligibility

- First Loan Balance must be less than the FHA maximum limit of \$432,500 for a single family home
- Liquid Assets must be less than three months of mortgage payments (principal, interest, taxes, insurance and association fees)
- Household Income must be less than 115% of the median income for your county.
- Residence must be owner-occupied
- Hardship must be due to involuntary unemployment or loss or reduction in income, divorce, disability, or illness resulting in a loss of income or significant medical expenses documented by a financial hardship affidavit signed by the homeowner and supporting documents
- Property must have four units or less
- Homeowner may not be in active bankruptcy
- Homeowner has not reaffirmed the mortgage after a bankruptcy which resulted in mortgage debt being discharged
- Sheriff's sale is scheduled in 21 days or less from date of application
- Homeowner may not be participating in a HAMP Trial Modification
- Borrower or co-borrower must not have been convicted within the last ten years of any one of the following: felony larceny, theft, fraud, money laundering, or tax evasion

Billing

- Ineligible Agency Fee

Please Note: Once you bill for an item you cannot undo this action, or uncheck a previously checked billing item.

(Note: This is just an example and content is to be specified by Client)

2. A new customized report will be available within the existing "Reports Portal" that will detail each Homeowner's name, and the associated check boxes selected for each applicable file.
3. Agencies will be provided an additional check box that will allow for the Advisor to request payment for "Ineligible Letter" milestone achievement. Once this is selected, the existing "Invoice Report" within the existing "Reports Portal" will now itemize this new request. Furthermore, an additional new feature will be added allowing the Administrator to decline for payments within the existing "Invoice Report" within the existing "Reports Portal"



Amendment A-1

CounselorDirect Statement of Work (SOW)

Title	Work Order No.
Florida HHF Program Enhancements	001

Date Created:	November 11, 2010	
Date Changed	Changed by	Changes

Purpose
This SOW provides the initial estimate for enhancing the Florida HHF website based on customizations and requests approved by Florida Housing Finance Corporation
Description of Enhancements
CounselorDirect shall make the following enhancements to the HHF website.
1. User Management changes to base code as described below

Cost	Start	End
\$5,000.00	Upon payment receipt	TBD

WHEREFORE, COUNSELORDIRECT AND FLORIDA HOUSING FINANCE CORPORATION HAVE EXECUTED THIS SOW.

<p>FLORIDA HOUSING FINANCE CORPORATION</p> <p>By: <u>[Signature]</u></p> <p>Print Name: <u>Steve Auger</u></p> <p>Title: <u>Executive Director</u></p> <p>Date: <u>11/17/10</u></p>	<p>COUNSELORDIRECT</p> <p>By: <u>[Signature]</u></p> <p>Print Name: <u>Andy Finley</u></p> <p>Title: <u>CEO</u></p> <p>Date: <u>11/22/2010</u></p>
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This change order addresses requested changes to the original contract and agreement executed by and Between CounselorDirect and Florida Housing Finance Corporation.

User Management changes to existing code- This change order will provide a new user type called "Subcontractor". Subcontractors are understood to be private agencies the state plans to engage to assist with processing applicant files. They will be able to access applicant information but be blocked from altering any of it. The new feature will be characterized by the following properties:

1. A new administrative entity will be created to manage Subcontractor accounts. A subcontractor account will consist of the following information:
 - a. Subcontractor Name
 - b. Subcontractor Email Address



c. Subcontractor Password

2. Management of Subcontractor accounts will be limited to State Administrators. Agency Administrators and Counselors will not have access to Subcontractor account management features.

3. After a Subcontractor account has been created, a Subcontractor can freely login to view applicant information. Once logged in, they will be restricted to following actions:

- a. View-only any applicant's information, no editing or alternation of any applicant information will be possible
- b. Download files associated with any applicant's account
- c. Impersonate any applicant, but without the capability of altering any information in the impersonate mode, i.e. view-only.
- d. Edit Subcontractor account login information: email address and password (this is the only data alteration feature Subcontractors will have)



THIS SERVICE AGREEMENT (the "Agreement"), incorporating Exhibits A, B, C and D hereto, is effective as of July 19, 2010 (the "Effective Date"), by and between Homeowner Toolbox, Inc. d/b/a/ CounselorDirect ("CounselorDirect"), with its principal office located at 8835 Research Drive, Irvine CA 92618, and Florida Housing Finance Corporation ("FHFC" or "Client"), with its principal office located at 227 N. Bronough Street, Suite 5000, Tallahassee, FL 32301 (together the "Parties"). Commencing on the Effective Date, CounselorDirect shall provide Client and participating, HUD and Client approved non-profit housing counseling agencies ("Counseling Agencies") with automated homeowner intake services ("Automated Intake Services") through its Loan Modification Pre-qualification System ("LMPS") to assist with homeowner outreach. Access to LMPS and homeowner intake data ("Homeowner Data") shall be granted in accordance with terms and conditions of this Agreement.

TRANSACTION FEES

CounselorDirect shall grant Client and its Counseling Agencies an annual license to process up to 10,000 Transactions (defined below) for a lump sum payment of \$220,000.00 ("Annual License Fee"). A Transaction shall consist of a unique Homeowner Data record that contains the necessary data to determine eligibility for the Home Affordable Modification Program ("HAMP") which occurs after the homeowner completes step seven (7) of the Milestone Reporting as outlined in Exhibit B Any Transactions processed in excess of 10,000 shall be billed at a rate of \$22.00 per transaction ("Transaction Fee"). The Annual License Fee shall be due and payable upon execution of this Agreement. Transaction Fees, if any, shall be billed at net 30 terms.

PRIVATE-LABEL WEB PORTAL

Client shall receive a Private-Label Portal to conform to its corporate branding requirements. The portal will be based on a design template defined by the Client and billed in accordance with the fees indicated in the schedule below:

Custom Deployment

Standard Private-Label Web Portal

Setup Fee Per Portal*

\$40,000.00

*includes hosting, SSL security, and storage

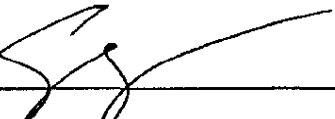
The \$40,000.00 Setup Fee associated with the Private-Label Portal shall be due upon execution of this Agreement.

CONTACT INFORMATION

	<i>Primary Contact</i>	<i>Billing Contact</i>
Name:	Linda Arredondo	Nicole Gibson
Address:	227 N. Bronough St. Ste 5000	227 N. Bronough St. Ste 5000
City/ST/Zip:	Tallahassee, FL 32301	Tallahassee, FL 32301
Phone Number:	(850) 488-4197	(850) 488-4197
Fax Number:	(850) 488-9809	(850) 488-9809
E-Mail Address:	Linda.Arredondo@floridahousing.org	Nicole.Gibson@floridahousing.org

If the terms and conditions in this Agreement are acceptable to Client, kindly signify by executing and dating both originals of this Agreement and returning one such original to CounselorDirect.

CLIENT

By: 
 Name: Stephen P. Auger, Executive Director
 Title: _____
 Date: 7/20/10

CounselorDirect

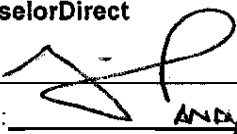
By: 
 Name: ANDY FILOWED
 Title: CEO
 Date: 7/20/2010

EXHIBIT A: TERMS AND CONDITIONS

1. Term. The original term of this Agreement shall be two (2) years following the Effective Date and shall automatically renew for one (1) year terms unless terminated by either party in writing thirty (30) days prior to the next renewal date. Upon termination of this Agreement, Client's and Counseling Agencies' access to LMPS and all account user names and passwords shall immediately expire.
2. Resources. Client and its Counseling Agencies shall be responsible for providing Internet access and copies of Internet Explorer and Adobe Acrobat software as required for use of LMPS.
3. Training and Support. CounselorDirect shall provide Client and its Counseling Agencies with web-based training to be conducted in accordance with a mutually-agreed upon training schedule. CounselorDirect shall also provide an in depth training and tutorial for an individual identified by Client as a designated trainer ("Train the Trainer Program"). CounselorDirect shall operate and maintain telephone technical assistance support from 9:00 a.m. PST until 5:00 p.m. PST Monday through Friday (excluding designated holidays) for authorized Client representatives.
4. Storage Space & Data Access. CounselorDirect shall retain Homeowner Data for a period of three (3) years following the initial record creation. In the event of termination or a period of non-use or inactivity by the Client that exceeds 120 days ("The Inactivity Period"), CounselorDirect may archive Homeowner Data to an easily accessible storage device.
5. Custom Services. The Private-Label Portal shall conform to the operational workflow outlined in Exhibit B and shall be delivered in phases based on the priority levels ("Project Deliverables") defined in Exhibit D.

In addition, Client may from time to time request CounselorDirect to provide additional services not otherwise set forth herein, including implementing additional Private-Label Web Portals, custom development, assistance in creating custom batch files or system interfaces, and preparing custom reports or forms. All details regarding such Custom Services, including scope, fees and payment terms, shall be set forth in a written statement of work that, upon execution by both parties, shall be deemed to be a part of this Agreement and subject to the terms and conditions herein ("Custom Services SOW").

6. Licensed Rights. Subject to the terms and conditions of this Agreement, CounselorDirect hereby grants to Client, during the Term (as defined above), a personal, non-exclusive, non-transferable license (without the right to sublicense) to access and use the Private-Label Portal to the extent necessary for Client and its Counseling Agencies to receive and process Homeowner Data files in connection with its foreclosure prevention and housing counseling activities. Client acknowledges that the software, interfaces, databases, processes, documents, logos, graphics, sounds, images and CounselorDirect provided data included in the Private-Label Portal contain valuable trade secrets of CounselorDirect. Accordingly, Client shall not (i) de-compile, disassemble, reverse engineer or otherwise reduce to human perceivable form the Private-Label Portal, or any portion thereof, or attempt to determine the algorithms of such software; or (ii) copy, distribute, modify, or create derivative works of the Private-Label Portal.
7. Ownership of Software. Client acknowledges and agrees that, as between CounselorDirect and Client, CounselorDirect shall retain all right, title and interest in and to all of the Private-Label Portal, including all intellectual property rights therein, and CounselorDirect grants no licenses to Client other than those expressly set forth in Section 6.
8. Payment. CounselorDirect shall invoice Client on a monthly basis for all applicable fees due under this Agreement, including any Storage Space Fees and Custom Services SOW. All fees are exclusive of taxes, and Client will pay all sales, use, excise and similar taxes levied upon the use of LMPS. Payments should be sent to Homeowner Toolbox, Inc., Attn: Stormy Vasquez, 8835 Research Drive, Irvine, CA 92618. Every payment obligation of the Client under this Agreement is conditioned upon the availability of funds allocated for the administration of the Hardest Hit Funds (HHF) Program. If funds are not allocated and available for the continuance of the HHF Program, this Agreement may be terminated by the Client or any other agency of the State of Florida at the end of the period for which funds are available. No liability shall accrue to the Client or any other agency of the State of Florida in the event this provision is exercised, and neither the Client nor any other agency of the State of Florida shall be obligated or liable for any future payments or for any damages as a result of termination under this paragraph.

9. Payment Default. In the event that CounselorDirect has not received payment for any fees within thirty (30) days of due date, CounselorDirect may impose a late fee accruing at the rate of 1.5 % per month or the maximum permitted by law on the unpaid balance. In the event of 60 or more days delinquency, Client may be restricted access to LMPS, homeowner intake data, and any use of the private label website until all balances are paid in full. CounselorDirect will not be responsible for any data retention after 120 days of delinquency.
10. Privacy. CounselorDirect shall maintain reasonable security measures intended to provide protection against foreseeable threats or hazards to the security, integrity and confidentiality of any non-public personal information ("NPI") provided by the homeowner, Client or its Counseling Agencies. CounselorDirect, and its employees and agents, shall not disclose such NPI to third parties without homeowner and/or Client's prior consent except as permitted by applicable law.
11. Maintenance. Client acknowledges that, from time to time, CounselorDirect will have to disable LMPS in order to provide preventative and corrective maintenance services for such resources. The primary maintenance window for such activities is between 8:00 p.m. and 12:00 a.m. Pacific Time Monday through Saturday and 12:01 a.m. to 11:59 p.m. Pacific Time Sundays. Prior to any scheduled maintenance, CounselorDirect shall post notice of such maintenance on the Private-Label Portal forty-eight (48) hours prior to commencement. Notwithstanding the foregoing, CounselorDirect reserves the right to perform any required maintenance services outside the primary maintenance window; however, CounselorDirect will use its commercially reasonable efforts to limit maintenance outside the primary window to a minimum. During any maintenance window, homeowners shall be re-directed to a temporary site informing them of such maintenance.

CounselorDirect shall provide Client with the same Service Level Commitments currently provided by its hosting provider, Rackspace Hosting. Service Level Commitments include; 100% network availability and a one (1) hour commitment to replace and/or repair damaged hardware. CounselorDirect reserves the right to modify the Service Level Commitments as they are modified by its then current hosting provider.

12. Confidentiality. "Confidential Information" shall mean all information provided or disclosed, intentionally or unintentionally, by a party (the "Disclosing Party") to the other party (the "Recipient") in connection with this Agreement, including without limitation: all technical and non-technical data; formulae; patterns; compilations; programs; software; devices; methods; techniques; designs; drawings; processes; business practices; plans or proposals; trade secrets; financial information; names and non-public information of employees and consultants; sales and marketing information; training and operations materials; and pricing and other financial information relating to the business or affairs of the Disclosing Party and which is so defined as information that may not be disclosed under law. Confidential Information shall not include any information that: (a) enters the public domain through no fault of the Recipient; (b) was in Recipient's possession or known by it prior to receipt from Discloser, (c) was rightfully disclosed to it by a third party without restriction, or which is a public record and may not be held confidential under applicable law. All Confidential Information shall be held in the strictest confidence and will not be disclosed by the Recipient, except as specifically permitted by the terms hereof or as may be required to be released by law. Recipient will use the other party's Confidential Information solely for the purpose of performing under and in compliance with the terms of this Agreement, will not use the other party's Confidential Information for any other purpose, and will not disclose or communicate the other party's Confidential Information, directly or indirectly, to any third party, except that Client may disclose Confidential Information to its auditors or regulators, consultants or agents who are subject to written confidentiality agreements at least as restrictive as the terms of this Agreement or as may be required to be released under law. All Confidential Information shall remain the exclusive property of the Disclosing Party. At any time upon request by the Disclosing Party, and promptly without request upon termination of this Agreement, the Recipient shall promptly surrender to the Disclosing Party all of the Disclosing Party's Confidential Information in the Recipient's possession, or at the Disclosing Party's request completely and permanently destroy all copies thereof. If the Disclosing Party requests that the Recipient destroy such Confidential Information, then Recipient shall provide the Disclosing Party with information regarding Recipient's procedures and processes for destruction, and shall give written assurances, acceptable to the Disclosing Party, that the Confidential Information was properly and securely destroyed.

Recipient acknowledges and agrees that due to the nature of Discloser's Confidential Information, there may be no adequate remedy at law for any breach of its obligations hereunder, that any such breach or any unauthorized use or release of any Confidential Information may result in irreparable harm to Discloser and therefore, that upon any such breach or any threat thereof, Discloser shall be entitled to seek appropriate equitable relief in addition to whatever remedies it might have at law. Recipient will notify Discloser immediately upon learning of the occurrence of any such unauthorized release, use or other breach, and will assist Discloser in remedying such breach. Recipient may make disclosures required by applicable law or regulation provided Recipient promptly notifies Discloser, gives Discloser an opportunity to limit disclosure and to obtain confidential treatment or a protective order and, to the extent permitted by law, allows Discloser to participate in the proceeding. Notwithstanding the provisions set forth above, Client must act in all cases in accordance with the laws that apply to the production of public records.

13. Disclaimer. The services are provided "as is," and Counselordirect makes no representations or warranties, whether express, statutory, or implied regarding the services, including without limitation, any implied warranties of merchantability or fitness for a particular purpose, any warranty that the services will result in client receiving an acceptable loan modification offer, that the services will operate uninterrupted or error free, or that the services will meet the requirements of the client. Client acknowledges that the services do not include, and Counselordirect is not providing, legal services or legal advice to client under this agreement.
14. Limitation of Liability. Neither party will be liable to the other for any incidental, consequential, indirect, punitive, or exemplary damages arising from or related to this agreement, regardless of the type of claim, whether in contract, tort, negligence, strict liability or otherwise, and regardless of the cause of such damages. Client agrees to hold harmless and indemnify CounselorDirect for any and claims related to the use of this web portal. CounselorDirect's aggregate liability under this agreement shall not exceed the Transaction Fees actually paid by the client under the terms of this agreement.
15. Restrictions. Client agrees that the Private-Label Portal is for the use of homeowners and its Counseling Agencies, and that Client and its Counseling Agencies are restricted from charging any fees for the use of the Private-Label Portal to any homeowner seeking foreclosure prevention assistance.
16. General. This Agreement will be governed in accordance with the laws of the State of Florida without regard to its conflicts of laws provisions, with venue for any action on this agreement to be Leon County, Florida. In the event that any provision of this Agreement conflicts with the law under which this Agreement is to be construed or if any such provision is held invalid, void or unenforceable by a court with jurisdiction over the parties, such provision shall be deemed to be restated to reflect as nearly as possible the original intention of the parties in accordance with applicable law, and the remainder of this Agreement shall remain in full force and effect. This Agreement is the complete agreement between the parties and supersedes any prior agreements, oral or written, relating to its subject matter. This Agreement may not be assigned by either party in whole or in part without the express written consent of the other party. Notwithstanding the foregoing, CounselorDirect may assign this Agreement without the consent of Client to any of its affiliates or to any successor in interest as a result of a sale of all or substantially all of its business or assets, whether by merger, sale of assets, sale of stock, or otherwise, provided such affiliate or successor in interest agrees to assume all of the obligations applicable to CounselorDirect as set forth herein. Any waivers or amendments to this Agreement or to the services provided hereunder must be agreed upon in writing by both parties. Either party may terminate this Agreement for material breach by the other party that is not cured within thirty (30) days of notice thereof. The rights and obligations of the parties which by their nature survive termination or completion of this Agreement, including but not limited to Sections 7, 10, 12 and 14 shall survive the expiration or termination of this Agreement for any reason. Neither party shall be liable for any delays or failures in performance due to causes beyond such party's reasonable control. There are no third party beneficiaries to this Agreement. The relationship between CounselorDirect and Client established by this Agreement is solely that of independent contractors, and nothing in this Agreement shall be construed to make any party (or its agents or employees) the representative of the other, and no party has the authority to make any binding commitments on behalf of the other including without limitation any oral representation or warranty except as expressly set forth herein. The parties represent and warrant that this Agreement has been executed by their duly authorized representatives, and that this Agreement is a legal, valid and binding obligation of such party. This Agreement may be executed and delivered by facsimile transmission and in one or more counterparts, each of which shall be deemed to be an original

and all of which taken together shall be deemed one and the same Agreement.

EXHIBIT B: STANDARD PRIVATE-LABEL CONFIGURATION OPTIONS

Terminology

Members: Homeowners that register and use the online loan modification tools of a Private Label Website to create loan modification packages (also known as “Customers”)

Counselors: Individuals associated with a given Private Label Website responsible for assisting customers to complete loan modification transactions. Counselors will gain access to and manage customer information through Administrative Access.

Counselor Managers: There will be individuals associated with a Private Label Website that will be responsible for assigning Customers to Counselors. When Counselor Managers login through Administrative Access, they can manage the accounts of Counselors as well as assign Customers to Counselors.

Operational Concept

As a service to its clients, CounselorDirect will offer stand-alone private label websites featuring the existing CounselorDirect online loan modification tools. A graphical design theme will be applied based on Client’s selection. It will be possible to alter a canned theme by altering images with the existing image repository feature and/or uploading an alternative style sheet. The new private label websites will be published on the CounselorDirect dedicated Rack Space web server at a unique domain name provided by Client. Administrative Access provides Counselors a tool to manage Member accounts. CounselorDirect designers will design the Client site based on several basic formats and color schemes to match Client organization’s logo and brand. The following tools and pages will be included within the Standard Private Label site:

Note: Client will be responsible for providing content and specific graphic images. Some graphics and images are available upon request as seen on www.CounselorDirect.com and www.homeownertoolbox.com

Member Navigation Pages

1. Member Home Area will be in a general format as seen in www.CounselorDirect.com
2. The available member area navigational links are “Loan Modification Tool”, “Other Tools”, “Homeowner Options” and “Success Tips” upon request. All of these links are available for custom content, graphics, and titles based on necessity
3. Within “Loan Modification Tool”, access to the Probability Meter™, Hardship Letter Engine, and Document Download Engine, will be available.

Intake Data Fields

Exhibit C attached hereto details which data fields will be included within the current intake as requested within the member application steps.

Document Packaging

Custom forms will be implemented to conform to existing format that the Counselor would normally collect. These forms will be available to be printed and signed by the customer, including a return fax cover sheet. Packages must conform to the existing data fields listed within “Exhibit C” attached hereto.

Lender Specific Loan Modification Packages Feature

When a file requires a unique form that is associated with a lender, the printable loan mod package for that lender will be in accordance with the layout of the PDF file. If a lender does not have an associated custom file, the system will default the generic package provided at set-up. It will be the responsibility of Client to identify and provide these lender-specific forms so they can be implemented into the Private-Label Portal.

Exporting Reports

The existing administrative feature enables all customer inputted information to be exported to Microsoft Excel for sorting and reporting purposes. A customized Excel report generator will be provided to accept the .CSV file exported from the Private-Label Portal.

Milestone Reporting

A milestone reporting feature will track the actions of customers as they progress through the data entry and loan modification steps. For each customer, the following events will be tracked:

1. Customer Views Start Now Page
2. Customer Views Customer Home Page
3. Customer Completes Step 1: Borrower Information
4. Customer Completes Step 2: Contact Information
5. Customer Completes Step 3: Property Information
6. Customer Completes Step 4: Lender Information
7. Customer Saves Financial Worksheet, Loan 1
8. Customer Saves Financial Worksheet, Loan 2
9. Customer Generates Hardship Letter, Loan 1
10. Customer Generates Hardship Letter, Loan 2
11. Customer Views Final Steps Page
12. Customer Views Checklist Page
13. Customer Downloads Loan 1 PDF
14. Customer Downloads Loan 2 PDF

Milestones will be recorded the first time they happen. Repetitions of the same event will not be recorded, only the first one. The following information will be recorded:

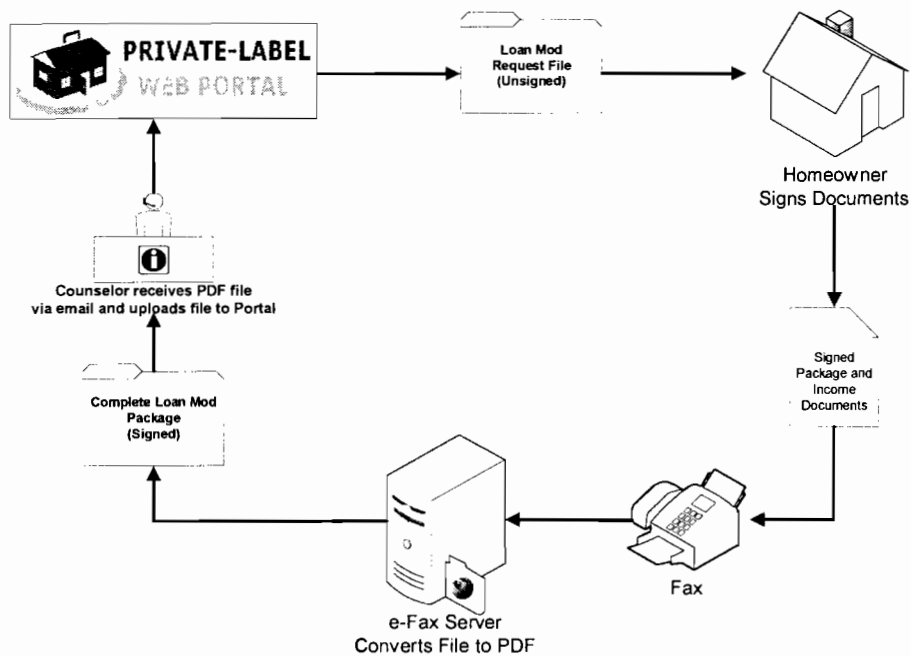
1. Event Type
2. Date
3. Time

Fax Document Attachment Feature

This feature allows for the faxed in loan modification packages completed and signed by customers to be collected and associated with their respective customer records.

The general concept of operations will be for the homeowner to fax their completed package to a fax number that corresponds to their assigned Counseling Agency. Each Counseling Agency shall provide their own fax number. CounselorDirect recommends the use of an e-fax number so the documents will be converted to a PDF file and then emailed to the Counseling Agency. If the Counseling Agency does not use an e-fax number then it shall be responsible for converting the fax documents to a PDF file. Once received, the Counseling Agency shall upload the PDF to the Private-Label Portal and associate it with the existing customer record.

The figure below depicts the flow of the loan modification package as it leaves a private label website through to its return as an executed document from the e-fax solution.



Process steps:

1. From the Private Label Website, a customer completes all data entry and downloads load modification document as PDF file. The cover page includes a Counseling Agency specific e-fax number.
2. Customer prints document, adds additional supplementary required materials, and signs documents.
3. Customer faxes the document to a centralized e-fax server.
4. e-Fax receives fax, and converts faxed document to PDF format and emails the file to the Counseling Agency.
5. Counselors will retrieve the PDF files from their email and manually upload them to the customer record through the Manage Files Page described below.

Administrator Rights

Counselor Home Page. This page will be presented when a Counselor successfully logs into the Portal. There will be a content block at the page top with introductory information followed by the following information:

1. "Add New Customer" Button will be linked to the Add/Edit Customer Info Page
2. Customer List Filter Function with these filters:
 - a. Keyword
 - b. Date Registered (Start and End)
 - c. Counselor Name
3. Export Functionality
4. List of Customers

List Format for Counselors

Date Registered	Customer Name	Counselor Status	Last Milestone	Impersonate	Notes	View	Files
10/5/2009	Robert Kenny	<input type="text"/>	Step 2	<input type="button" value="Impersonate"/>			(2)
10/5/2009	Ken Roberts	<input type="text"/>	FW1	<input type="button" value="Impersonate"/>			(6)
10/5/2009	Will Clinton	<input type="text"/>	DL1	<input type="button" value="Impersonate"/>			(0)
•	•	•	•	•	•	•	•
•	•	•	•	•	•	•	•
•	•	•	•	•	•	•	•

Column Definitions:

Date Registered- Date that customer completes and submits new member form.

Customer Name- Concatenation of the first and last name fields in member record.

Counselor Status- This will be status of the customer’s transaction as assigned by their Counselor. It will be entered from a pull-down and the pull-down choices will be managed with the administrative look up table feature.


Last Milestone- This will be an abbreviation or acronym for the customer event most recently completed. A discussion of customer events appears above under the heading “Customer Event Recording/Reporting Feature”. These will be presented as links such as “[Step2](#)” and when selected, will display a pop-up that shows all of the milestones completed by the customer.


Impersonate- Buttons in this column will enable a Counselor or Counselor Manager to impersonate any customer.

Notes- Icons in this column will be linked to the Manage Notes page.

View- Icons in this column will be linked to the View Customer Info Page

File- Icons in this column will be linked to the Manage Files Page. Adjacent to the icon image will be the number of files “(n)” that have been associated with the customer.

View Customer Info Page. This page will be presented when a Counselor chooses the view information icon, , for a particular customer. The presentation will be in a tabbed layout.

Manage Files Page. Files attached to customer records will be managed from this page. It will be displayed when a Counselor chooses the Manage Files icon, , for a particular customer. There will be an “Add New File” button linked to the Add/Edit File followed by a list of associated files. The list information will include:

1. Name of File
2. Short Description
3. File Size
4. File Type Icon
5. “Download/View” Button
6. “Edit File” Link/Button
7. Delete File Icon, 

Add/Edit File Page. This page will permit a new file to be associated with a customer’s record or an existing file to be edited. Form Fields:

1. Name of File
2. Short Description
3. File Upload Tool

Manage Notes Page. Notes associated with a customer record will be managed from this page.

Hosting & Security

1. Your private label site shall be hosted at CounselorDirect's hosting provider. CounselorDirect's servers are housed in the managed hosting division of a SAS 70 Level II facility with complete security, redundancy and failover. All encrypted fields mentioned within "Exhibit C" attached hereto will be encrypted using SSL123 thawte's entry level certificate. This certificate provides validation that your domain is registered and that you have authorized the purchase of the certificate. Through SSL encryption, the certificate assures that information is kept private between your web server and your clients' web browsers. Certificate costs are included for life of contract.

EXHIBIT C: INTAKE DATA FIELDS

Intake Data Elements	Encrypted Field
Date Joined	No
Promotion Code	No
Latest Action	No
First Name	Yes
Last Name	Yes
Email Address	Yes
Ssn	Yes
Date Of Birth	Yes
Place Of Birth	Yes
Foreign Born	No
Hispanic	No
Race	No
Race Other	No
Marital Status	No
Head of Household	No
Gender	No
Veteran	No
Disabled	No
Disabled Dependent	No
Education	No
Employer	Yes
Self Employed	No
Years in Profession	No
Position	Yes
Date Hired	Yes
Screen Name	Yes
Total Co-Applicants	No
Co Borrower First Name	Yes
Co Borrower Last Name	Yes
Co Borrower Ssn	Yes
Co Borrower Date Of Birth	Yes
Co Borrower Place Of Birth	Yes
Co Borrower Hispanic	No
Co Borrower Race	No
Co Borrower Race Other	No
Co Borrower Marital Status	No
Co Borrower Gender	No
Co Borrower Disabled	No
Co Borrower Education	No
Co Borrower Employer	Yes
Co Borrower Self Employed	No
Co Borrower Position	Yes
Co Borrower Date Hired	Yes
Co Borrower Relationship	No
Co Borrower Relationship Other	No
Co-borrower Phone Number	No
Co-borrower Alt. Phone Number	No
Current On Mortgage	No

Intake Data Elements	Encrypted Field
Filed For Bankruptcy	No
Bankruptcy Discharge Date	Yes
Received Foreclosure Notice	No
Loan Mod In Last6 Months	No
Primary Hardship Reason	No
Hear About Us	No
Which program are you interested in?	No
Primary Phone	Yes
Secondary Phone	Yes
Best Time To Call	No
Household Type	No
Members In House	No
Dependants	No
Dependant Ages	No
Property Address	Yes
Property City	Yes
Property State	No
Property Zip	No
Current Assessed Property Value	No
Purchase Price	No
Purchase Date	Yes
Owner Occupied	No
Occupancy Type	No
Property Type	No
Property For Sale	No
Real Estate Agent Name	No
Real Estate Agent Phone Number	No
Mailing Address	Yes
Mailing City	Yes
Mailing State	No
Mailing Zip	Yes
Loan1 Account Number	Yes
Loan1 Lender	No
Loan1 Unpaid Balance	No
Loan1 Monthly Payment	No
Loan1 Interest Rate	No
Loan1 Adjustable	No
Loan1 Amortization Type	No
Loan1 Date Of Adjustment	No
Loan1 Pdf Created	No
Loan2 Account Number	Yes
Loan2 Lender	No
Loan2 Unpaid Balance	No
Loan2 Monthly Payment	No
Loan2 Interest Rate	No
Loan2 Adjustable	No
Loan2 Amortization Type	No
Loan2 Date Of Adjustment	No
Loan2 Pdf Created	No
Monthly Gross Income	No
Monthly Net Income	No

Intake Data Elements	Encrypted Field
Monthly Source	No
Co Borrower Monthly Gross Income	No
Co Borrower Monthly Net Income	No
Co Borrower Monthly Source	No
Other Income 1 Gross	No
Other Income 1 Net	No
Other Income 1 Source	No
Other Income 2 Gross	No
Other Income 2 Net	No
Other Income 2 Source	No
Other Income 3 Gross	No
Other Income 3 Net	No
Other Income 3 Source	No
Total Annual Income	No
Total Gross Income	No
Total Net Income	No
Asset Checking	No
Asset Savings	No
Asset401k	No
Asset Other	No
Total Assests	No
Mortgage Payment	No
2nd Mortgage Payment	No
Monthly Property Taxes	No
Homeowners Insurance Payments	No
HOA Fee	No
Cell Phone Payment	No
Home Phone Payment	No
Cable/Internet Payment	No
Electric Payment	No
Trash Payment	No
Gas Payment	No
Water Payment	No
Monthly Food Costs	No
Car Insurance Payment	No
Car Payment	No
Vehicle Gas	No
Daycare / Childcare	No
Child Support	No
Health Insurance	No
Medical / Dental Costs	No
Monthly Perscriptions	No
Life Insurance Payments	No
Other Expense Name 1	No
Other Payment 1	No
Other Expense Name 2	No
Other Payment 2	No
Other Expense Name 3	No
Other Payment 3	No
Other Expense Name 4	No
Other Payment 4	No

Intake Data Elements	Encrypted Field
Other Expense Name 5	No
Other Payment 5	No
Credit Card Name 1	No
Monthly Payment 1 Net	No
Unpaid Balance 1	No
Credit Card Name 2	No
Monthly Payment 2 Net	No
Unpaid Balance 2	No
Credit Card Name 3	No
Monthly Payment 3 Net	No
Unpaid Balance 3	No
Credit Card Name 4	No
Monthly Payment 4 Net	No
Unpaid Balance 4	No
Credit Card Name 5	No
Monthly Payment 5 Net	No
Unpaid Balance 5	No
Credit Card Name 6	No
Monthly Payment 6 Net	No
Unpaid Balance 6	No
Credit Card Name 7	No
Monthly Payment 7 Net	No
Unpaid Balance 7	No
Total Balances	No
Total Expenses	No
Surplus Gross Income	No
Surplus Net Income	No
Step1 Completed	No
Step2 Completed	No
Step3 Completed	No
Step4 Completed	No
Active	No
Status	No
Counselor First Name	No
Counselor Last Name	No
Counselor Status	No
CustomerID Additional Fields to be Included 1. Area Median Income (AMI) – from counselor 2. County – from homeowner 3. Delinquency Status (current, 30, 60, 90+ days late) – from homeowner	Yes

EXHIBIT D: PROJECT DELIVERABLES

Level 1: Pilot Program (Lee County)

Delivered 6 weeks following receipt of Annual License Fee and Setup Fees

1. Intake Assignment – Allows basic level hierarchy
 - a. Auto counselor assignment based on promo code
 - b. Auto counselor assignment based on zip code
 - c. Auto e-mail to counselor when assigned a file
2. Intake fields – All field collected in accordance with Exhibit C
3. Counselor Portal Functions
 - a. Can create files manually and/or upload an appropriately mapped .CSV file
 - b. Can attach files and PDF documents at homeowner file level
 - c. Can report status and update notes at homeowner file level
 - d. Action Plan worksheet that specifies NFMC or HHF
 - I. If HHF additional intake fields will be required
 1. Date mortgage package sent to FHFC
 2. Date to begin mortgage payments
 3. Max reservation amount
 4. Appraised Value and Source, based on counselor's assessment
 5. Some indication of true value of home (i.e. BPO/Fannie/Freddie, Property Appraiser website)
 - II. Latest Status drop down from customer list available here
 - e. Client Closeout Function
 - I. Closeout Date
 - II. Outcome Reason – HFA Performance Report - Program Characteristics detail
 - III. Mortgage Characteristics – HFA Performance Report - Program Outcomes detail
4. FHFC Portal Functions
 - a. Invoice Report
 - b. Can access all counselor files and view activity
 - c. Can export data for other reporting purposes (temporarily excel/CSV)
 - d. Can view loan level notes and status

Level 2: Statewide Roll-out

Delivered 90 days following launch of Level 1: Pilot Program

1. Intake Assignment upgrade – Allows for Agency and Counselor hierarchy
 - a. Allows homeowner to choose Agency based on availability within selected county
 - b. Allows homeowner to enter Promo Code that will correspond to Agency/Counselor
 - c. If no Agency assigned auto distribution is based on allocated priority distribution formula chosen at FHFC Admin level
 - d. E-mail notification sent to Agency, homeowner and Counselor
2. Automated HHF eligibility
 - a. Each homeowner file will reviewed for eligibility
 - b. Additional HHF intake questions will be added to intake
 - c. If file is HHF eligible, corresponding paperwork will print within initial homeowner package.
 - d. Additional flag will appear in Counselor pipeline.
3. Export Functions-
4. Counselor Portal Functions
 - a. Monthly Updates – Can modify PITI Payment Program Info
5. FHFC Portal Functions-
 - a. Treasury Report – HFA Performance Reporting
 - b. Custom Production Report within Private label
 - c. Mortgage Payment Report
 - d. Pool Maintenance

Level 3 Advanced Tools & Reporting

Delivered 60 days following launch of Level 2: Statewide Roll-out

1. Counselor Portal Functions
 - a. Principal write-down / Second Lien Reduction

2. FHFC Portal Functions
 - a. Client record updates
 1. Mortgage recorded date
 2. Date of monthly payments made to servicer
 3. Batch number of monthly payments to servicer
 4. Homeownership retention after six months (Y/N)
 - b. FHFC quarterly administrative expenses
 - c. Counseling agency quarterly program related support payments

AMENDMENT TO SERVICE AGREEMENT

This Amendment to the Service Agreement (the "Amendment") is entered into this 22nd day of June, 2018, by and between Homeowner Toolbox, Inc. d/b/a/ CounselorDirect ("CounselorDirect"), with its principal office located at 540 Wald, Irvine CA 92618, and Florida Housing Finance Corporation ("Client" or "FHFC"), with its principal office located at 227 N. Bronough Street, Suite 5000, Tallahassee, FL 32301 (together the "Parties").

Recitals:

WHEREAS, CounselorDirect and FHFC entered into a Service Agreement (the "Agreement") dated as of July 20, 2010 concerning certain services, resources and rights CounselorDirect was to provide to FHFC regarding FHFC's Hardest Hit Fund ("HHF") program (the "Program"); and

WHEREAS, FHFC is preparing to close their Program and the Parties wish to modify certain sections of the Agreement that shall constitute as the complete agreement between the parties and supersedes any prior agreements, oral or written relating to its subject matter.

NOW THEREFORE, the Parties agree as follows:

1. Maintenance License Refund. In exchange for the cancelation of the existing Maintenance License for the remaining Maintenance Term, CounselorDirect shall credit Client for \$794,140.00.
2. Purchase Option. CounselorDirect shall grant Client an option to purchase the compiled software code for their HHFS (the "Software Code") for a one-time payment of \$1,200,000.00 (the "Purchase Option Fee"). Such Purchase Option Fee shall be due and payable upon execution of this Amendment.

If Client elects to exercise the Purchase Option, CounselorDirect shall grant Client a Site License and deliver a server that contains all the necessary specifications, operating systems and other software components necessary to operate the Software Code (as outlined in Exhibit A attached hereto). CounselorDirect shall load each of the client's HHF Portals and corresponding application data so that Client can access their Program Data following the termination of their program.

CounselorDirect shall continue to host existing software until installation is complete. Client shall have up to 24 months from the date of execution of this Amendment to complete the installation.


The purchase of the Software Code shall contain limited use provisions whereby Client would be unable to license or sell the Software Code to other parties or to utilize the Software Code for other programs not currently contemplated under this Agreement as outlined in the following terms and conditions:

- Under this Agreement, CounselorDirect hereby grants Client a non-exclusive and non-transferable copy of the HHFS Software Code and Clients HHF Portals to be used solely for FHFC's participation in the U.S. Treasury's Hardest Hit Fund.
 - Title, copyright, intellectual property rights and distribution rights of the Software remain exclusively with CounselorDirect.
 - The Software shall be loaded onto a server by CounselorDirect and delivered to Client. A single copy may be made for backup purposes only.
 - The Software may not be modified, reverse-engineered, or de-compiled in any manner through current or future available technologies.
3. Relationship to Service Agreement. All terms, conditions, covenants and agreements contained in the Agreement and not amended by this Amendment remain in full force and effect.
4. Amount owed.

Software and Hardware Purchase	\$1,200,000.00
Maintenance License Refund	(\$794,140.00)
Total Owed	\$405,860.00

5. Effective Date. The Effective Date of this Amendment is June 22, 2018.

Florida Housing Finance Corporation

By: 
 Name: Hugh R. Brown
 Title: General Counsel
 Date: June 20, 2018

CounselorDirect


By: 
 Name: Jason S. Connolly
 Title: President
 Date: 6/22/18

Exhibit A: Purchase Option

	Purchase Option
Hardware & Setup	
Server Specification	
Dell PowerEdge T330 Server	Included
Processor	
Intel® Xeon® E3-1240 v5 3.5GHz, 8M cache, 4C/8T, turbo (80W)	Included
Memory DIMM Type and Speed	
2400MT/s UDIMMs	Included
Memory Capacity	
16GB (1x16GB) 2400MT/s DDR4 ECC UDIMM	Included
RAID Configuration	
RAID 1, S130	Included
RAID Controller	
S130, Software RAID (for Microsoft OS Only)	Included
Hard Drives and Solid State Drives	
(2) 4TB 7.2K RPM SATA 6Gbps 3.5in Hot-plug Hard Drive	Included
Operating System	
Windows Server® 2016, Standard, 16CORE, Factory Installed	Included
OS Media Kits	
Windows Server® 2016, Standard, 16CORE, Media Kit	Included
MS SQL License	
Microsoft SQL Server 2008 R2 Standard 5 Client License	Included
<p>All the sites listed below along with their corresponding databases will be loaded onto the server. Each site will have a quick link located on the desktop for easy access.</p>	
HHF PROCESSING MODULE (currently hosted at https://www.flhardesthithelp.org/)	
Access Existing Applications, File Notes, File Attachments & Comm Logs	Included
Transfer of all applications and corresponding file attachments (currently 1,141.64 GB)	Included
UNDERWRITING MODULE (currently hosted at https://uw.flhardesthithelp.org/)	
Access Existing Applications, File Notes, File Attachments & Comm Logs	Included
Transfer of all applications and corresponding file attachments (currently 865.25 GB)	Included
HHF REPORTING MODULE (currently hosted at https://www.flhardesthithelp.org/hhf_reports)	
Access all existing reports and exports related to HHF and UW sites above	Included
PR PROCESSING MODULE (currently hosted at https://www.principalreductionflhhf.org/)	
Access Existing Applications, File Notes, File Attachments & Comm Logs	Included
Transfer of all applications and corresponding file attachments (currently 280.07 GB)	Included
PR UNDERWRITING MODULE (currently hosted at https://uw.principalreductionflhhf.org/)	
Access Existing Applications, File Notes, File Attachments & Comm Logs	Included
Transfer of all applications and corresponding file attachments (currently 194.04 GB)	Included
PR REPORTING MODULE (currently hosted at https://www.principalreductionflhhf.org/hhf_reports)	
Access all existing reports and exports related to HHF and UW sites above	Included