

# The Homeowner Assistance Fund Common Data File Toolkit for CDF v7.4 and Training Guide (Released August 30, 2022)

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## Preface

The Homeowner Assistance Fund (“HAF”), established under the American Rescue Plan Act of 2021, provides up to \$9.961 billion for states, the District of Columbia, U.S. territories and Tribes or Tribal entities to mitigate financial hardships associated with the coronavirus pandemic for America’s most vulnerable homeowners. Funds are intended to prevent homeowner displacement, property foreclosure, and disruption in property-related services and may cover a wide variety of qualified expenses related to mortgages and housing.

The National Council of State Housing Agencies (“NCSHA”) and the Housing Policy Council (“HPC”), working with states and the District of Columbia HAF Administering Agencies (“States”) and mortgage loan Servicers (“Servicers”), developed a template Common Data File (“CDF”) to facilitate standardized and efficient information exchanges between States and Servicers collaborating to serve Covid-19-impacted homeowners. The HAF CDF communication protocols enable States and Servicers to exchange homeowner, program, loan, and payment information – including confidential or personal identifiable information -- in bulk. It is not intended for communication with other payors to whom a HAF Agency may make payments, such as utility companies or homeowners associations. It also may not be suitable for use by smaller mortgage loan Servicers with fewer HAF cases to manage.

This toolkit and training guide is intended to serve as a core, foundational document for State and Servicer staff who will use CDF records on a daily basis, as well as State vendor and contractor partners.

The HAF CDF is based substantially on materials and protocols developed by the U.S. Treasury Department (“Treasury”) for the Great Recession-era Hardest Hit Fund (HHF) program. NCSHA and HPC wish to thank the Treasury HHF staff who provided their HHF materials to us, the State Administering Agency volunteers, their contractors, and mortgage loan servicing professionals who worked with NCSHA, HPC and our joint consultant to modify and tailor the original HHF Toolkit materials for use with the HAF Program, including this most current version. The HAF Program States and mortgage loan Servicers collaborated during all steps of this process by contributing their insight, mortgage loan servicing expertise, and years of CDF experience to this effort.

CDF Version 7.4 (“v7.4”) will go live at 12:00 am on Monday, August 29, 2022, after which no other version of the CDF will be sent or received by a State or Servicer. This CDF v7.4 Toolkit corresponds to this most-current version of the CDF.

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## I. HAF Program Operational Overview

Treasury issued HAF Program Guidance (“Guidance”) on April 14, 2021 (subsequently revised and expanded) to define key program features, including Qualified Expenses such as mortgage-related assistance. State HAF Plans, submitted to Treasury for approval, describe the various HAF mortgage-related programs and CDF v7.4 incorporates revisions that support these programs.

The CDF is critical for HAF, given the magnitude and scope of the program. Many participating Servicers are managing government-backed mortgages (including those serviced to the standards established by the Federal Housing Administration, U.S. Department of Agriculture, Veterans Administration, Fannie Mae and Freddie Mac) and operate nationally or regionally. Given the number of Servicers and States all working to coordinate activities across broad geographies, the CDF provides a standardized, common “language” and common protocols with which to share critical homeowner information necessary to deliver mortgage-related assistance to Covid-19-affected homeowners.

While HAF Program terms vary across States (for example, the maximum benefit amount), there are five, common mortgage-related programs that States are offering, as reflected in CDF v7.4. Although each State’s HAF Plan determines their Program’s details, the following is a brief high-level summary of each HAF mortgage loan program-type:

- Mortgage Reinstatement Program (the “R Program” in the CDF) provides HAF benefits to eliminate or reduce past due payments and other mortgage loan-related arrearages, including Servicer advances, to cure the default. It may be used to cure defaults related to primary mortgages, subordinate liens, and reverse mortgages. In cases where the maximum HAF benefit is less than the arrearage, the homeowner may pay the difference or obtain other forms of assistance, as applicable.
- Monthly Payment Assistance – Unemployment Program (the “U Program” in the CDF) provides HAF benefits to pay a homeowner’s monthly mortgage payment for a period of time. It often follows the R Program and provides the homeowner with ongoing financial support until their hardship is resolved.
- Principal Reduction – Recast Program (the “K Program” in the CDF) provides HAF benefits to reduce the mortgage loan’s unpaid principal balance. The reduction may occur in conjunction with a re-amortization (recast) or a curtailment to help the homeowner achieve an affordable payment or reduce the total mortgage debt without modifying the mortgage note.
- Lien Extinguishment Program (the “J Program” in the CDF) provides HAF benefits to pay off and therefore extinguish a first and/or subordinate lien<sup>1</sup> serviced by that Servicer and help the homeowner achieve an appropriate level of debt. States that desire to extinguish a first and subordinate lien when the liens are managed by two different servicers will be required to process two, unique CDF exchanges with each servicer.

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<sup>1</sup> The Federal Housing Administration’s (FHA’s) Servicer of Partial Claims is not using the CDF and should a State want to reduce or pay-off a homeowner’s partial claim obligation, the State must follow the protocols established by FHA. See FHA’s HAF FAQs available at [https://www.hud.gov/sites/dfiles/SFH/documents/SFH\\_FHA\\_INFO\\_2022-46.pdf](https://www.hud.gov/sites/dfiles/SFH/documents/SFH_FHA_INFO_2022-46.pdf).

- Loss Mitigation with State Contribution Program (the “P Program” in the CDF) provides HAF benefits to complement an available loss mitigation option that results in an affordable payment for the homeowner.

Finally, it is important to note that HAF mortgage-related programs do not operate in a vacuum. They complement existing loan servicing activities and loss mitigation options that regulators, loan insurers, guarantors, or investors require Servicers to offer Covid-19-affected homeowners. The effectiveness of the HAF assistance and loss mitigation programs not only depends upon close coordination and communication between States and Servicers, but also on the larger, macro-economic environment, which, at the time of this writing, is a rising-interest rate environment.

## **II. CDF Program and Record Summary (See Appendix A)**

HAF assistance is most effective when it provides the exact amount of money needed and/or required to assist the homeowner, and the CDF provides a uniform way to communicate such information. For example, in order for a State to administer an effective Reinstatement Program, the State must obtain an accurate “total amount past due” figure. This amount must include outstanding arrearages and any amounts the Servicer has advanced on behalf of the homeowner. Used properly, the CDF offers a reliable and consistent way for States to communicate that a homeowner has been pre-qualified to receive assistance, for Servicers to validate the loan and provide the amounts owed (using the industry-agreed-upon convention of 30-day “good-through” date quotes), and for States to approve and transmit a specific amount of funds for a specific homeowner’s account.

Each communication between a State and a Servicer is called a “record,” (“Record”) and each Record-type has a name that helps distinguish where in the process the communication stands between a State and a Servicer. The relationship between CDF Programs and CDF Records is summarized in the following chart:

CDF v7.4	Record Owner		CDF Program Types				
	State	Servicer	Reinstatement	Monthly Payment Assistance- Unemployment	Principal Reduction- Recast	Loss Mitigation with State Contribution	Lien Extinguishment
<b>CDF Program Type (Column E) →</b>			R	U	K	P	J
<b>CDF Record Type (Column F) ↓</b>							
A - Approval	X		X	X	X	X	X
B - Bulk Payment Transfer	X		X	X	X	X	X
C - Change		X	X	X			X
D - State Decline	X		X	X	X	X	X
E - Expected change in payment		X		X			
F - Final terms		X			X	X	
G - Guaranteed funds	X				X	X	
I - Initial Submission (Request)	X		X	X	X	X	X
O - Obstacle by Servicer		X	X	X	X	X	X
P - Payments applied		X	X	X	X	X	X
R - Return funds to State		X	X	X	X	X	X
Q - Re-Quote	X		X		X		X
T- Termination	X		X	X	X	X	X
V - Validation (Response)		X	X	X	X	X	X
W - Withdrawn from Program		X	X	X	X	X	X
X - Expected Payment		X				X	
Y - Re-Validation after Q record		X	X		X		X

The remainder of the CDF Toolkit v7.4 provides detailed explanations of the protocols established by States and Servicers for the exchange of CDF Records for each of the key HAF Programs, as well as other conventions to facilitate communication between States and Servicers.



### III. Recommendations for Communication and Records Exchange

#### HAF Master Contact Lists

All States (and Servicers) should maintain a master list of their HAF partner contacts. This may include contacts at Servicers for all departments or teams that interact with CDF processes, such as Accounting/Funding, Information Technology, Operations, and Escalations. Because HAF partner contacts are subject to change, States and Servicers should develop a process by which their master contact list is maintained.

**Best Practice:** States have access to the **HAF Mortgage Servicer Contact List**, made available to HAF Administering Agency staff in NCSHA's HAF Document Library<sup>2</sup> and can use the Servicer Contact information that is included in the **Servicer Collaboration Agreement** (Exhibit #1) to gather information and build their own master contact list.

#### Master CDF (see Appendix C)

States and Servicers are responsible for maintaining all information sent and received in the CDF record exchanges for all homeowner applicants for whom a CDF record exchange has been initiated. States and Servicers who have manual or partially automated CDF records systems may choose to maintain a Master CDF in a spreadsheet. For example, a State could maintain a different tab for each Servicer and copy all records that are exchanged between the State and Servicer. States and Servicers with semi- or fully-automated CDF record systems may use a database to accumulate and store CDF record data. *Regardless of the processing method a State employs, preservation of all CDF data is essential for HAF Program compliance and future program audits.* Historically, with the HHF program, all CDF record data were required to be preserved for Treasury-related quality control and compliance purposes.

**Best Practice:** States should develop internal processes to securely store and preserve all CDF data and records related to their HAF programs.

States and Servicers should embrace the CDF business tool and assign (at least) one person within their organization to become their CDF guru. The CDF utilizes its own language and it takes time and effort to become fluent. The more comfortable staff are with the CDF, the easier it will be to navigate the process flows and use CDF materials and information.

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<sup>2</sup> This is a password protected site. HAF Administering Agency staff may obtain password credentials by contacting NCSHA directly.

## File and Document Naming Conventions (see Appendix D)

To ensure that all CDF files are processed correctly - with manual or automated methods - it is essential that all records conform to a stakeholder agreed-upon naming convention before exchanging files. Shown below is the common naming convention that States and Servicers confirmed should be for HAF. Committing to a uniform approach creates efficiencies for all parties and ensures the same naming convention is accepted across all Servicers and States as they exchange CDF files.

- When sending a file from State to Servicer: StateID\_HAF\_ServicerName\_**FromState**\_YYYYMMDD\_01
- When sending a file from Servicer to State: StateID\_HAF\_ServicerName\_**ToState**\_YYYYMMDD\_01
  - The StateID is the two-letter abbreviation commonly used for that State (See CDF v7.4 Data Dictionary for more information)
  - The next three characters identify the Homeowner Assistance Fund (HAF)
  - The next three characters identify the Servicer (SER).

**Best Practice:** Obtain the Servicer’s preference during the HAF on-boarding process. Servicers who participated in the HHF program already have a preferred naming convention for themselves and States should obtain that information from them.

When States begin the HAF CDF process with a Servicer, they will send an “I” Record that must include a Third-Party Authorization (“TPA”) to document the homeowner’s authorization for the Servicer to share information about their loan. This TPA has a naming convention as follows:

- When sending the TPA from State to Servicer: **Loan123456789\_ST\_SVR\_H.pdf**
- The loan number is the mortgage loan number (obtained by the State from the homeowner)
- Use the same State and Servicer ID characters as contained in the CDF file. (e.g., State = two-letter abbreviation, Servicer = three-letter abbreviation for Servicer).
- The **H = Third Party Authorization document**

Additional documents may be sent from a State to a Servicer based on program criteria, borrower conditions, and agreed upon processes with a participating Servicer. Shown below is a list of common naming conventions for shared documents.

Document Naming Conventions	
Third Party Authorization	Loan1234_ST_SVR_H
Acceptance Letter	Loan1234_ST_SVR_A
Decline Letter	Loan1234_ST_SVR_D
Termination Letter	Loan1234_ST_SVR_T
Bankruptcy Consent Letter	Loan1234_ST_SVR_Y
Lien Extinguishment Documents	Loan1234_ST_SVR_J
Loss Mitigation Documents	Loan1234_ST_SVR_M

## IV. CDF Data Dictionary and Record Definitions

The CDF Data Dictionary tab of the CDF Excel file includes all information and instructions related to the completion and exchange of CDF v7.4 records.

The Data Dictionary includes a Column ID (in alpha format) that is associated with each data point. Each data point has a Description, Calculation (if applicable), Conditions Under Which Data is Required, Data Type and Length (text/numeric/date), Allowable Values, Rule Details, and Rule Type. Each data point represents information that can be associated with one or more HAF programs (See Section II, CDF Program and Record Summary above or **Appendix A** for HAF Programs).

Columns E through X of the Data Dictionary provide a detailed description of each Record Type. Record Types are uniquely assigned for use by a Servicer or State administering agency, depending on the applicable program. Each record type is designed to support the exchange of information regarding the borrower, loan, and/or the HAF program.

In addition, data points are designated as Mandatory, Conditional, or Optional in relation to Record Types. When reading the CDF Data Dictionary, pay close attention to the Conditions Under Which Data is Required and Rule Details columns as they often provide important information regarding how and when a data field may or may not be applied to a Program (Appendix A).

**Example:** some data points may indicate they are Mandatory for a certain Record Type; however, the Condition Under Which Data is Required field will specify if the Mandatory assignment includes some or all HAF programs (e.g., a “Reinstatement” but not a “Loss Mitigation with State Contribution” program).

States and Servicers should become familiar with all of the CDF data Records and fields associated with the HAF Program(s) they intend to administer for the homeowners of their state. Each State and Servicer user is responsible for retaining/using the most current version of the CDF Data Dictionary when processing HAF transactions. *CDF v7.4 goes into effect on Monday, August 29 at 12:00 am, after which no other version of the CDF may be sent or received.*

The table that follows is a snapshot of the CDF Dictionary v7.4, rows A1 through F.

A1 (Major Version) and A2 (Minor Version) fields are used to designate the CDF v7.4.

A (State) two letter abbreviation, B (Servicer) three letter abbreviation, C (Date) current date of transmission

D (Unique ID) is the State’s unique homeowner file number (not a Servicer’s loan number – there is another CDF field for this information)

E (Program Type) is for Reinstatement, Monthly Payment Assistance/Unemployment, Principal Reduction Recast, Lien Extinguishment, and Loss Mitigation with State Contribution, and F (Record Type) indicates the CDF Record being processed.

CDF Data Dictionary v7.4 – Rows A1 through F (see Appendix E)

Common Data File Data Dictionary																													
M=Mandatory; C=Conditional; O=Optional																													
CDF Column ID	Name of Data Point	Description	Calculation	I - State Initial Submission State to Servicer	V - Validation Servicer to State	V - Validation Reverse Mortgage Servicer to State	O - Obstacle Record Servicer to State	D - State Decline State to Servicer	A - Approval State to servicer	G - Guaranteeing funds State to servicer	B - Payment Disbursement (breakdown) State to Servicer	P - Payments applied Servicer to State	R - record - Subsequent refund due to state after P record is sent.	E - Change of Payment Servicer to State	X - Expected Payment Servicer to State	T - Termination State to Servicer	S - Record - DISCONTINUED	Q - Request for validation record after Reinstatement Date has expired. Acts like a 'I' record State to Servicer	Y - Re-Validation Servicer to State used after receiving the Q record from State	Y - Re-Validation Reverse Mortgage Servicer to state used after receiving Q record from state	C - Change record - only populate the fields you wish to communicate a change is needed from a previous record. Servicer to State	W - Withdrawn Servicer to state	F - Final Modification. For PRA program only.	Condition Under Which Data Is Required	Data Type/Data Length	Allowable Values	Rule Details	Rule Type	
A1	Major Version Number	Contains the Major version number the file was published under. Always to occupy cell A1.	H	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	Numeric(2)	99	Major Version indicator helps the state and servicer determine which record layout and what changes are applicable to any given version.	
B1	Minor Version Number	Contains the Minor version number the file was published under. Always to occupy cell B1.	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	Numeric(2)	99	Minor Version indicator helps the state and servicer determine which record layout and what changes are applicable to any given version.	
A	State	Two digit abbreviation of the state	N/A	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	part of Key	text (2)	States use your state abbreviation.	E.g. SC (South Carolina), NC (North Carolina), CA (California) etc.	
B	Servicer	Servicer name	N/A	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	part of Key	Text (100)	Agreed servicer abbreviations or full servicer name	Valid abbreviations: Bank of America (BAC), Wells Fargo (WFB), GMAC, Citi, CHASE, plus other servicer abbreviations.	
C	Date	Date of Transmission	N/A	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	part of Key	Date (MM/DD/CCYY)			
D	Unique ID	Numbering sequence for file, that combined with the state abbreviation becomes a unique ID. Placing the letters AG in the first two characters will indicate this is a loan being funded by the AG settlement	N/A	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	part of Key	Text (50)	Any Text value.	Placing the letters AG in the first two characters will indicate this is a loan being funded by the AG settlement	
E	Program Type	Program type name	N/A	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	part of Key	text (1)	Agreed Program abbreviations	U - Monthly Assistance R - Reinstatement P - Loss Mit with State Contribution J - Lien Extinguishment K - Recast	
F	Record Type	Record type being transmitted as part of the data file	N/A	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	part of Key	text (1)	Agreed Record Type abbreviations	E - Change in payment (Servicer to State) P - Payments applied (Servicer to State) A - Approval (State to Servicer) T - Termination (State to servicer) I - State Initial Submission (Request)( State to Servicer) V - Validation (Response) (Servicer to State) D - State Decline ( State to Servicer) O - Servicer Obstacle (Servicer to State) C - Change (servicer to State only) B - Bulk Payment Transfer (State to Servicer) X - Expected Payment (Servicer to State) Q - Re-Quote sent when Reinstatement good through date has expired (State to Servicer) Y - Re-Validation sent after receiving Q record (Servicer to State) F - Final Terms (Servicer to State) W - Withdrawal (Servicer to State) G - Guarantee (State to Servicer) R - Overage returned to state (supplemental P) Servicer to state	

# New HAF and Reverse Mortgage Data Fields in CDF version 7.4 (see Exhibit 2A)

Common Data File Data Dictionary																													
CDF Column ID	Name of Data Point	Description	Calculation	State Initial Submission State to Servicer	Validation - Servicer to State	Reverse Mortgage Servicer to State	Reverse Mortgage Servicer to State	State Decline State to Servicer	Approval State to Servicer	Guaranteeing funds state to servicer	Payment Disbursement (breakdown) State to Servicer	Payments applied Servicer to State	Record - Subsequent refund due to state after P record is sent.	Change of Payment Servicer to State	Requested Payment Servicer to State	Termination State to Servicer	DISCONTINUED	Request for validation - servicer to state. Data has expired. Acts as a T record - state to servicer	Re-Validation - servicer to state used after receiving the Q record from state	Re-Validation - Reverse Mortgage Servicer to state used after receiving Q record from state	Change record - only populate the fields you wish to communicate a change is needed from a previous record.	Withdrawn Servicer to State	Final Modification - For PRA program only - Servicer to state	Condition Under Which Data is Required	Data Type/Data Length	Allowable Values	Rule Details	Rule Type	
M=Mandatory; C=Conditional; O=Optional																													
V7.4																													
EM	COVID 19 FB - YN	Set to Y if loan has ever been on a COVID 19 Forbearance		O	M	NULL as this does not apply Optional	O	O	O	O	O	O	O	O	O	O	O	O	O	M	NULL as this does not apply Optional	O	O	O	Mandatory on V and Y records types all programs. Null if reverse mortgage	Drop down field: Y - N	Y - Yes N - No	Set to Y if loan was ever on a C19 FB plan otherwise set to N	
EN	Start Date of COVID 19 FB	Date the customer started a C19 FB plan (most current if multiple)		O	M	NULL as this does not apply Optional	O	O	O	O	O	O	O	O	O	O	O	O	O	M	NULL as this does not apply Optional	O	O	O	Mandatory on V and Y records types all programs. Null if reverse mortgage	Date (MMDDCCYY)		Date the customer started a C19 FB plan (most current if multiple)	
EO	End Date of COVID 19 FB	Date customer ended C19 FB plan (most recent if multiple) (Expected C19 end date if not completed)		O	M	NULL as this does not apply Optional	O	O	O	O	O	O	O	O	O	O	O	O	O	M	NULL as this does not apply Optional	O	O	O	Mandatory on V and Y records types all programs. Null if reverse mortgage	Date (MMDDCCYY)		Date customer ended C19 FB plan (most recent if multiple) (Expected C19 end date if not completed)	
EP	Post COVID 19 FB Workout	Servicer sets this field for customers that have been on a C19 FB came off and received a workout		O	M	NULL as this does not apply Optional	O	O	O	O	O	O	O	O	O	O	O	O	O	M	NULL as this does not apply Optional	O	O	O	Mandatory on V and Y records types all programs. Null if reverse mortgage	Text (20)	Drop Down Fields 1. None 2. Under Review 3. Workout Completed 4. RPO 5. Partial Claim 6. Deferral 7. Mod 8. SS 9. DIL	Servicers may use Workout Completed if unable to determine exact workout completed or if workout given does not match this list. Under Review is active in Loss Mitigation but no workout finalized this would include workouts with Trials	
EQ	COVID 19 Deferred Balance	Any identified COVID 19 deferred balance provided after 1/2020. This would include a COVID 19 Partial Claim		O	O	NULL as this does not apply Optional	O	O	O	O	O	O	O	O	O	O	O	O	O	O	NULL as this does not apply Optional	O	O	O	Optional on V and Y records from Servicer to state. Null if Reverse Mortgage	Currency(20.2)		Any identified COVID 19 deferred balance provided after 1/2020. This field may not be readily reportable by servicers therefore it is optional. If servicer can provide this amount then they should do so.	
ER	Loan Type2	Loan type2 - actual loan type not just investor, Insurer or Portfolio 1. Fannie Mae 2. Freddie Mac 3. FHA 4. USDA 5. VA 6. Other 7. Reverse Mortgage		O	M	M	O	O	O	O	O	O	O	O	O	O	O	O	O	M	M	O	O	O	Mandatory on V and Y records types all programs	Text (20)	Loan type2 - actual loan type not just investor, Insurer or Portfolio 1. Fannie Mae 2. Freddie Mac 3. FHA 4. USDA 5. VA 6. Other 7. Reverse Mortgage		
ES	Original Loan Amount	Original amount of loan		O	M	M	O	O	O	O	O	O	O	O	O	O	O	O	O	M	M	O	O	O	Mandatory on V and Y records types all programs	Currency(20.2)			
ET	Sub Servicer Name	Sub Servicer name if it is sub serviced		O	O	C	O	O	O	O	O	O	O	O	O	O	O	O	O	O	O	O	O	O	Conditional on O record if block reason equals Loan is being Sub Serviced then this field is mandatory else leave blank.	Text (100)		Populate this field with the servicer name that is doing the servicing if the loan is sub serviced on V and Y records. If loan is not sub serviced leave Blank.	
EU	Initial Delinquency Date	Use Last Paid Installment date for Forward mortgages. For Reverse mortgages use the date servicer initially advanced funds to pay property charges on behalf of the borrower.		O	M	M	O	O	O	O	O	O	O	O	O	O	O	O	O	M	M	O	O	O	Mandatory on V and Y records types all programs	Date (MMDDCCYY)		This is the date the loan went delinquent	
EV	Number of Units	Number of Units - Text(10) (1,2,3,NA) Drop down		O	M	M	O	O	O	O	O	O	O	O	O	O	O	O	O	M	M	O	O	O	Mandatory on V and Y records types all programs	Text(10) Drop down		This is the date the loan went delinquent	
EW	Property Type	Property Type - Text(20) (Primary, Second, Investment, N/A) Drop down		O	M	M	O	O	O	O	O	O	O	O	O	O	O	O	O	M	M	O	O	O	Mandatory on V and Y records types all programs	Text(20) Drop down		This is the date the loan went delinquent	

CDF v7.4 includes eleven (11) HAF-specific data fields. There are five (5) new fields (ES - EW), and one (1) modified field (ER) to support Reverse Mortgage processing. This view also shows the new Reverse Mortgage V (Validation) and Y (Updated Reinstatement) records and highlights which data are not applicable to Reverse Mortgage processing.

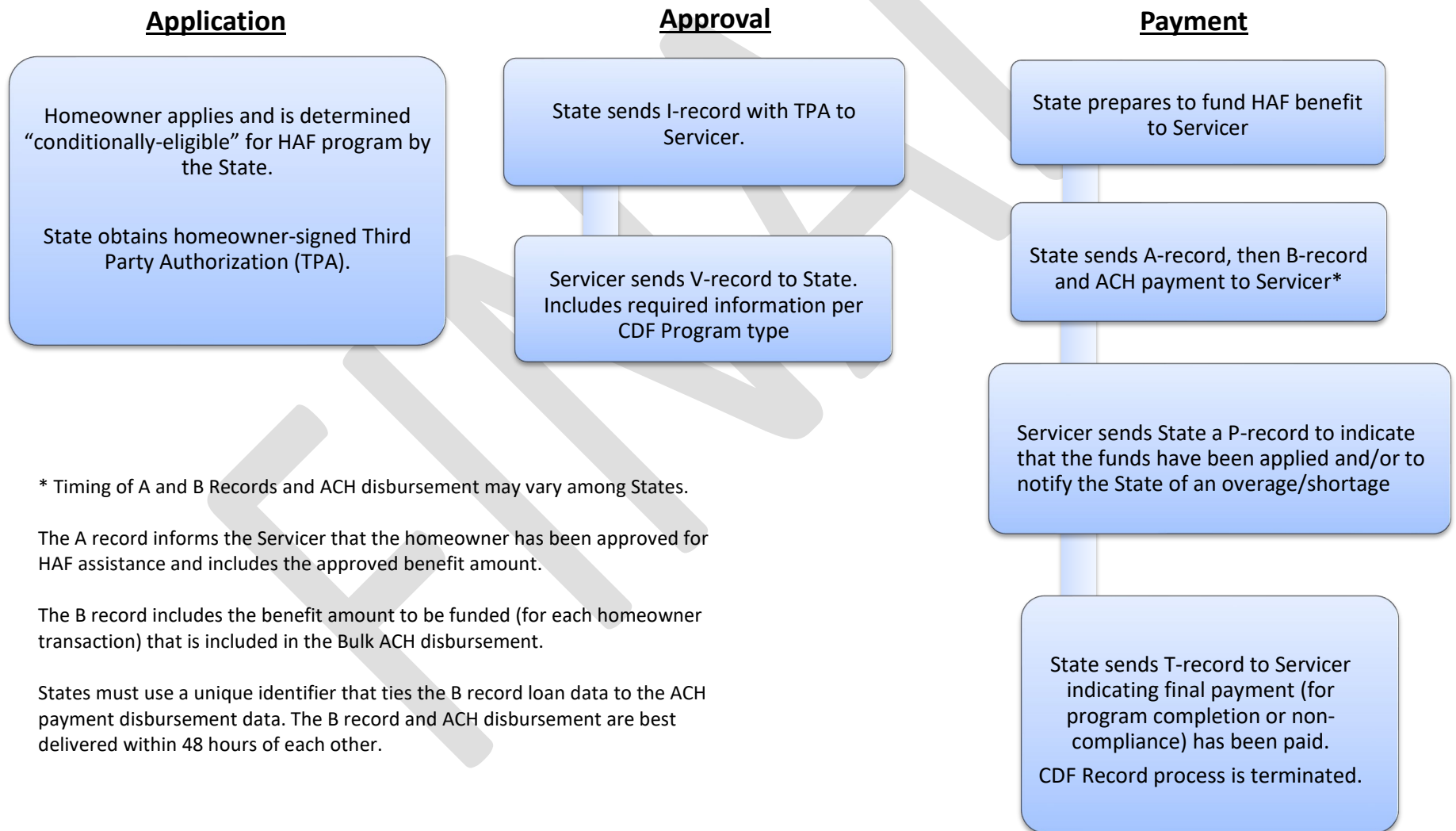
## Detail and Summary of New Fields in CDF v7.4 – (see Exhibit 2B)

Version	CDF Column ID	HAF Fields V and Y records Servicer to State	
v.7.3	EM	COVID 19 FB - Y/N	Set to Y if loan has ever been on a COVID 19 Forbearance
v.7.3	EN	Start Date of COVID 19 FB	Date the customer started a C19 FB plan (most current if multiple)
v.7.3	EO	End Date of COVID 19 FB	Date customer ended C19 FB plan (most recent if multiple) (Expected C19 end date if not completed)
v.7.3	EP	Post COVID 19 FB Workout	Servicer sets this field for customers that have been on a C19 FB came off and received a workout
v.7.3	EQ	COVID 19 Deferred Balance	Any identified COVID 19 deferred balance provided after 1/20/20. This would include a COVID 19 Partial Claim
v.7.3 modified	ER	Loan Type2	Loan type2 - actual loan type not just investor, insurer or portfolio 1. Fannie Mae 2. Freddie Mac 3. FHA 4. USDA 5. VA 6. Other 7. Reverse Mortgage
v.7.4	ES	Original Loan Amount	Original amount of loan
v.7.4	ET	Sub Servicer Name	Sub Servicer name if it is sub serviced
v.7.4	EU	Initial Delinquency Date	This is the Last Paid Installment date for <b>Forward mortgages</b> .  For <b>Reverse Mortgages</b> this would be the initial date the servicer advanced funds to pay property charges on behalf of the borrower.
v.7.4	EV	Number of Units	Number of Units - Text(10) (1,2,3,4,N/A) Drop down
v.7.4	EW	Property Type	Property Type - Text(20) (Primary, Second, Investment, N/A) Drop down

CDF v7.4 was modified to remove HHF references and discontinued programs. Inactive data fields were “greyed out” to evidence their NULL condition. The Objection (O) record was renamed to an Obstacle record, and obstacle reasons were modified to provide curable and permanent/non-curable conditions. The Correction (C) record was renamed to a Change record, and new change reasons were added to support the Reinstatement and Lien Extinguishment programs. The HAF Revision History Tab included in the CDF v7.4 contains a comprehensive list of all CDF v7.4 changes, and the Data Dictionary provides complete definitions and instructions for the use of all fields.

## CDF Record Overview – General Approval Process (see Exhibit 3)

States are responsible for ensuring that a homeowner who has applied to their HAF Program is determined “conditionally-eligible” for their HAF program before initiating the CDF records exchange process with a Servicer (i.e., conditional eligibility means the homeowner meets basic HAF qualifying criteria such as income, hardship, conforming loan, etc.). The chart below provides a high-level overview of the CDF approval process flow:



## Obstacle Record Reasons – Permanent/Non- Curable and Curable (see Appendix F)

Based on the loan condition or stage of loss mitigation at the time the I record is received, the Servicer may notify the State about an obstacle that could affect the HAF benefit. Based on the obstacle reason, permanent/non-curable and curable, the State will review the information to determine if the obstacle can be overcome and how to proceed with the HAF program, (e.g., obtain a valid TPA, send a new I record with the corrected TPA attached). Otherwise, if the obstacle is non-curable, the HAF Administrator must notify the homeowner that the State is unable to proceed with the HAF benefit.

<b>Obstacle Record Reasons</b>
<b>Permanent / Non-curable</b>
Servicing transferred
Borrower paid off
Investor determination HAF insufficient/non-participating Investor
Property sold at foreclosure sale
Short sale or DIL - borrower has signed docs
Permanent loss mitigation completed/documents sent to homeowner
Loan is being Sub-Serviced
Other - enter clear description of the obstacle
<b>Curable</b>
Active Bankruptcy
Loan not found (may be an error)
Third Party Authorization (TPA) missing signature or invalid name
Potentially over State's HAF program amounts
Foreclosure sale imminent within 7 days – expedited State-Servicer communication required
Homeowner failed to provide required mod documents
Late-stage permanent loss mitigation review – documents sent to homeowner
Non-delegated loss mitigation; need investor approval
Recast not permissible – need alternative HAF program
Mature Loan
Legal Action – possible fraud
Other – expedited State-Servicer communication required



## Change Record Reasons (see Appendix G)

The Change (C) Record reasons shown below are designed for use with the Reinstatement (R) and Lien Extinguishment (J) Programs. The Servicer will send a Change (C) Record to notify the State when a loan condition change occurs after the Validation (V) Record has been sent. The State will review the Change (C) Record and determine how and if the change will affect the customer's HAF transaction.

Change Record Reasons
1. Customer accepted loss mitigation option. Servicer to include loss mitigation option type (e.g., loan modification, partial claim, deferral, etc.)
2. Customer has been approved for a loss mitigation option. Approved documents sent to customer. Servicer to include loss mitigation option type (e.g., loan modification, partial claim, deferral, etc.)
3. Customer has entered Foreclosure process
4. Other - enter clear description of change (Example: Received copy of customer death certificate)
Servicer may use a Change (C) Record with any HAF Program. The change reason information will be included in the Obstacle Reason Field (Field AS).

Refer to **Appendix T** - Early Loss Mitigation – Reinstatement Sequence Flow diagram for an example of how the Servicer uses the Change (C) Record to notify the State Administering Agency when a customer is offered/accepted a loss mitigation option after the Validation (V) Record was sent to the State. The diagram includes the steps a State will take when the customer elects to accept HAF in lieu of loss mitigation.

## Record Type Detailed Definitions (see Appendix H)

Each CDF record serves a specific communication function in the exchange between States and Servicers. The table below is a comprehensive list of all CDF record types and explains how, when, and who is responsible for sending the record.

CDF Record Types and Owners		Description / How is the Record Used in the CDF Exchange
A	A - Approval (State to Servicer)	The A record is sent to Servicer to indicate program benefit is approved and will be funded. Sent before sending any B payment records. An "A" in response to an "O" will require resolution & re-submission of "I" from the State or a "V" from the servicer once resolved.
B	B - Bulk Payment Transfer (State to Servicer)	The B record is sent to Servicer to indicate payment amount. B records must reconcile with ACH bulk Payment sent. Sent after A record and following an ACH payment.
C	C - Change (Servicer to State)	The C record can be sent any time after the V record is sent to provide notice of a change that may impact HAF program.
D	D - State Decline (State to Servicer)	The D record is sent by State after receiving the V record and in place of the A record. D record means the borrower has been declined by the State. A 'D' record cannot be sent after sending an 'A' record. If an 'A' record has been sent a 'T' record is required to terminate the HAF process.
E	E - Change in payment (Servicer to State)	The E record is sent to communicate a change in payment that is not yet contractually due. Servicers should endeavor to send the E record 30 days in advance of a change in payment. E records can also be sent along with the V record to indicate a change in payment in a past due amount. HELOC loans are an example of a type of loan in which the E record cannot be sent 30 days in advance.
F	F - Final Terms (Servicer to State)	The F record is sent to the State with the Final Loss Mitigation Terms (following a successful trial period, as applicable OR when the loss mitigation option has been finalized).
G	G – Guarantee funds (State to Servicer)	The G record is sent to Servicer from State to guarantee HAF benefits for the borrower. Used in conjunction with Principal Reduction Recast and Loss Mitigation with State Contribution programs.
I	I - Initial Request/Submission (State to Servicer)	The I record is the initial request/submission record from the State. It launches the HAF Program CDF exchange process. The State sends the I record to the Servicer along with the Third-Party Agreement (TPA) and may include other documents, such as the Bankruptcy Consent Order, as applicable.

O	O- Servicer Obstacle (Servicer to State)	The O record is sent from the Servicer to the State to provide notice of a loan and/or document a condition that may impact the HAF file. There are two types of obstacles: permanent/non-curable and curable. Servicers must include an Obstacle Reason with the O record. The State will review the obstacle reason to determine next steps. If the obstacle is overcome, the State will re-send an "I" record to re-launch the HAF CDF process.
P	P-Payment(s) Applied (Servicer to State)	The P record is sent from the Servicer to the State to indicate payment has been applied to the loan. As applicable, P record is used to communicate payment shortage/overage, and returned funds.
		Procedure clarification:
		<ul style="list-style-type: none"> <li>• Servicer is required to return all P records within 14 days of receipt of State's B record and/or ACH/Wire.</li> <li>• When sending a P record, use fields BT-BX to address shortage/overage and returned funds, as applicable.</li> </ul>
		The P Record guidelines for return of funds:
		1) Servicer to isolate P records to a specific P-Return of Funds list/file (separate file)
		2) Prior to submitting to State, add the following fields on the P record
		<ul style="list-style-type: none"> <li>• BW- Expansion 4 = Servicer to enter ACH/Wire Number for the return of funds</li> <li>• BX- Expansion 5 = Servicer to Enter Date of ACH/Wire</li> </ul>
		3) Send file to State.
		4) Process ACH/Wire within 2 business days of submission to State.
		Q
R	R - Return funds (Servicer to State)	The R record may be used by Servicers to indicate a refund or return of funds to the State after the P record was sent to the State.
T	T- Termination (State to Servicer)	The T record is sent by the State to indicate the program processing has completed. All programs for each loan must be sent a T record including the Reinstatement program records. If a Reinstatement is followed by Mortgage Payment Assistance/Unemployment, no T record is required for the Reinstatement program. State must send T record when monthly assistance has completed.

V	V-Validation (Servicer to State)	The Servicer sends a V record to the State - with the validation information for the loan - in response to the State's I record. <i>If a Servicer does not send a V record, they will send an O record.</i>
W	W - Withdrawn (Servicer to State)	The Servicer will send a W record to the State to indicate the borrower is being withdrawn. The W record may only be sent after Servicer has sent the State a V record.
X	X - Expected Payment (Servicer to State)	The Servicer will send the X record to the State to indicate they are ready for the guaranteed payment. This record follows a State's G record. The X record is only used with the Loss Mitigation with State Contribution program to indicate the borrower has completed their trial payments (as applicable) and they need payment to finalize the transaction.
Y	Y - Re-Validation sent after receiving Q record (Servicer to State)	The Servicer will send a Y record in response to a State's Q record which requests a "requote of reinstatement and good thru date". If State does not wish to move forward after receiving a Y record, State must send Servicer a T record to terminate the process.

## Record Assignments for States and Servicers (see Appendix I)

States and Servicers are each responsible for completing different CDF records when processing a HAF transaction. Below is a high-level summary of the CDF record exchange records.

Record Activity	Record Type	State	Servicer	State	Servicer
Initial Information	I	X		Sends to servicer with initial data and Third-Party Authorization (TPA)	Receives file, validates TPA includes all mortgagors, and provides in response (V/O Record)
Servicer Validation	V		X	Receives, validates information and determines final eligibility	Sends file back to State with Mandatory Information (per V-record)
Servicer Obstacle	O		X	Receives, validates information and determines final eligibility	Sends file to notify State of obstacle, includes obstacle reason(s). Includes complete borrower, loan and payment data, as long as TPA is valid.
Request New Quote	Q	X		Sends file for a new reinstatement quote and/or good thru date (as applicable)	Receives file and sends State new quote/good thru date (per Y-record)
Returns New Quote	Y		X	Obtains new quote, continues processing file	Sends back Y-record with new reinstatement quote/good thru date
State Approves	A	X		Sends files to Servicer - notice of approved assistance	Receives the A-record file
State Declines	D	X		Sends files to Servicer - indicate declined for assistance	Receives the D-record file
Bulk Payment Transfer	B	X		Sends file notating payment amount that will be included in Bulk ACH/Wire	Receives the file and posts HAF benefits to homeowner loan when ACH is received
State Termination	T	X		Sends file to Servicer - indicated HAF processing has ended - Termination	Receives the T-record file
Change	C		X	Reviews change to determine impact to HAF and next step	Notifies State of change that may impact HAF
Change in Payment	E		X	Makes changes to payment, as applicable	Sends notice of change in payment amount (only for U Program)
Expected Payment	X		X	Receives record and prepares to approve and disburse HAF monies	Notifies State it is time to send guaranteed HAF monies for Recast or Loss Mitigation with State Contribution programs
Guarantee Funds	G	X		Guarantees HAF money for Recast and Loss Mitigation with State Contribution Programs	Receives record to guarantee funds for Recast and Loss Mitigation with State Contribution Programs
Payment Applied	P		X	Receives the file. Reviews how payment(s) were applied to loan, uses next due date and PITI to fund next monthly payment, as applicable	Sends the file to show how funds were applied to loan, includes next due date and PITI amount
Final Terms	F		X	Reviews final loan terms for Recast and Loss Mitigation with State Contribution programs	Sends final loan terms for Recast and Loss Mitigation with State Contribution programs
Return Funds	R		X	Receives the file. Prepares to receive returned funds in ACH/Wire	Sends the file to inform State that HAF monies will be returned
Withdrawn	W		X	State receives file to withdraw borrower. Reviews withdrawal reason. State required to send T record, if W is received if after A-record/Approval	Servicer sends record to indicate borrower has been withdrawn from the program. Sent after V-record. Reason for withdrawal must be included in the "Withdrawn" field.

## CDF Record Timelines and Expectations

The CDF supports the smooth and timely exchange of information for HAF programs because it provides a standardized way to communicate information for batches of loans (bulk communication). States and Servicers agree to maintain consistent usage of columns, records, and fields. Because time is of the essence for HAF applicants, CDF record timeline best practices create a reliable process that enables both parties to effectively help homeowners, manage their CDF processes, and meet program expectations.

- **Pre-Qualification** - States agree to pre-qualify a customer for HAF eligibility before sending an I Record to the Servicer. While the pre-qualification stage will vary based on the HAF program and customer condition, States strive to complete the pre-qualification process within 15 business days from receipt of a completed HAF application.
- **Servicer Responses:** Servicers agree to target 10 business days for the return of a Validation (V) or Obstacle (O) record from receipt of a complete Initial (I) record. The same target is set for the return of a Re-validation (Y) record in response to a State's request for Re-quote (Q) record.
  - Loss Mitigation with State Contribution (P) and Principal Reduction Recast (K) Programs, which involve a Servicer receiving signed documents from a homeowner, may take longer to process than the Reinstatement (R), Monthly Payment Assistance – Unemployment (U), and Lien Extinguishment (J) Programs.
  - Escalated cases, such as loans in foreclosure or other legal actions (e.g., bankruptcy) could extend the timeline to return a V Record.
  - Servicers who process CDF Records manually, rather than with full or partial automation, may have extended response timelines. These Servicers agree to inform States when longer timelines may occur due to manual processing.
- **Other Common CDF Record timelines for States include:**
  - Send notice of Approval (A) or Decline (D) Record 10 business days from receipt of an V Record. In States where a signed agreement is required from the homeowner, meeting this timeline is dependent upon timely homeowner return of documents.
  - Send notice of Bulk Payment (B) Record 2-3 business days from the Approval (A) Record.
  - The ACH payment should either be sent with the (Bulk Payment) B record, or within no more than 1-2 days from (Bulk Payment) B Record submission.
  - Send notice of HAF Termination (T) Record 5 business days from receipt of Servicer's final Record (Payment Applied (P), Refund (R) Record, or Final Terms (F) Record), as applicable.
  - Send notice of Guarantee Funds (G) Record <30 days from receipt of a Validation (V) Record.
- **Other Common CDF Record timelines for Servicers include:**
  - Send notice of Payment Applied (P) Record 10 business days from receipt of Bulk Payment (B) Record and ACH disbursement.
  - Send notice of Final Terms (F) Record <10 days from issuance of Payment Applied (P) Record.
  - Send notice of Expected Payment (X) Record <30 days from receipt of Guarantee Funds (G) Record unless the customer is making trial modification payments in connection the Loss Mitigation with State Contribution (P) program, when <60 days.

## V. Program Overviews

This section provides a summary of the five common HAF programs that are supported by CDF v7.4. It includes a general description of each program and purpose, and how the Program may be used to provide financial assistance to eligible homeowners. State HAF Plans and term sheets include program-specific details such as the maximum benefit amount, number of monthly payments available, and other conditions under which the assistance is provided. States use specific CDF records to share this vital information with the Servicer, which allows them to help administer and direct application of HAF program benefits to a homeowner's mortgage loan obligation.

### Reinstatement (R) Program

The Reinstatement (R) Program provides HAF benefits to eliminate or reduce past due payments and other loan-related arrearages, including Servicer advances, as necessary to cure the default. This program may be used to cure loan defaults related to forward mortgages, subordinate liens, and reverse mortgages. In cases where the maximum benefit is less than the arrearage, the homeowner may pay the difference or obtain other forms of assistance, as applicable.

- Full reinstatement is provided when the homeowner has emerged from their hardship and is able to resume making their regular mortgage payments or property expenses (taxes and insurance) when reinstatement assistance is provided in conjunction with a forward, subordinate, or reverse mortgage, respectively.
  - Loans in foreclosure are eligible for consideration.
  - May be used subsequent to HAF Monthly Payment Assistance/Unemployment Program, if the loan was not current when monthly benefit payments began but not in default.
  - May be combined with Monthly Payment Assistance, when the homeowner's hardship has not been resolved.
- Partial reinstatement may be provided when the loan arrearage exceeds the maximum HAF benefit established by the State to reduce the arrearage before a deferral, partial claim, or loan modification is complete.
  - Partial reinstatement is subject to the State Program term sheet criteria and investor/insurer guidelines.
  - Loans in foreclosure are ineligible for partial reinstatement consideration because the partial reinstatement (on its own) does not bring a loan current.

## Monthly Payment Assistance – Unemployment (U) Program

The Monthly Payment Assistance –Unemployment (U) Program provides HAF benefits to pay a homeowner’s monthly mortgage payment for a period of time, as determined by a State’s HAF Plan.

- May follow the HAF Reinstatement Program to ensure timely mortgage payments until the homeowner hardship has been resolved, (e.g., regains employment, etc.).
- Prevents default until the homeowner is able to resume payments and/or work with their Servicer on a loss mitigation option that results in payment affordability.
- Based on loan type and/or stage of delinquency, and may be permitted to follow Treasury-approved, investor-permitted, partial reinstatement.
- Loans in foreclosure are ineligible for consideration unless loan has been fully reinstated.

## Principal Reduction – Recast (K) Program

The Principal Reduction – Recast (K) Program provides HAF benefits to bring a delinquent loan current (as applicable) before principal is applied to reduce the interest-bearing unpaid principal balance; the loan may or may not be re-amortized (recast), depending on investor rules. The Principal Reduction – Recast Program is used to help the homeowner achieve an affordable payment without a loan modification. The Principal Reduction -Recast Program may also provide HAF benefits to reduce the unpaid principal balance without a re-amortization (e.g., principal curtailment) to provide the homeowner with a reduced level of debt, per the State’s HAF program.

- The mortgage loan must be current or paid current before re-amortization (recast) can be performed by the Servicer.
- Application of funds to principal with re-amortization (recast) will help the homeowner achieve an affordable payment.
- Application of funds to principal as a curtailment (without re-amortization) can reduce the debt associated with forbore payments.
- When a loan is re-amortized (recast) there are no changes to the existing loan terms (e.g., interest rate, remaining term, etc.).
- Not all investors/insurers support or permit re-amortization (recast) of their loans.
  - When a recast is not permitted, the State may use the Loss Mitigation with State Contribution (P) Program to provide the homeowner with HAF benefits that reduce the amount of principal owed.
- Loans in foreclosure are eligible for consideration provided there are sufficient funds available to fully reinstate a delinquent loan and apply amounts remaining under a state’s cap to principal and achieve an affordable payment or reduction of debt, as applicable per the State’s HAF Plan.



## Lien Extinguishment (J) Program

The Lien Extinguishment (J) Program provides HAF benefits to pay off a first and/or subordinate lien to help the homeowner achieve an appropriate level of debt that results in an affordable payment.

- Lien extinguishment of a first and subordinate lien may occur when both loans are serviced by the single entity to which the CDF is sent.
  - States that desire to extinguish a first and subordinate lien when the liens are managed by two different servicers will be required to process two, unique CDF exchanges with each Servicer.
- In general, first mortgages, HELOCs, and Downpayment Assistance loans permit lien extinguishment.
- GSE loan deferrals may permit lien extinguishment when HAF monies are used to extinguish both the first and deferred loan balances associated with the subject property.
- Not all investor/insurers support extinguishment of their liens using the CDF.
  - FHA's partial claim liens must be settled with FHA's servicer, ISN<sup>3</sup>, VA or USDA partial claims have lien extinguishment restrictions, Direct USDA mortgage loans may also have restrictions.
- States must exercise caution when processing the Lien Extinguishment Program as the full payoff of some mortgage loan balances may trigger all amounts becoming immediately due and payable. (e.g., extinguishment of a first mortgage loan may trigger full payment of a deferred or balloon balance that the homeowner is not able to pay).

## Loss Mitigation with State Contribution (P) Program

The Loss Mitigation with State Contribution (P) Program provides HAF benefits to complement loss mitigation options available through the homeowner's Servicer and help the homeowner achieve an affordable payment. The (P) Program may be used when the loan's total past due amount exceeds the State's maximum program amount.

- Provides assistance to homeowners who experienced a permanent reduction of household income associated with the Coronavirus pandemic and who are unable to resume payments without reduction of their monthly loan payment.
- Available to eligible homeowners with loans that do not permit Principal Reduction – Recast (refer to K Program overview) above.
- Funds may be used to effect principal reductions, reduce or offset the rate of interest, repay funds advanced by the Servicer, reduce or eliminate past due payments as appropriate to ensure the assistance, when leveraged with available loss mitigation options, results in an affordable payment.

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<sup>3</sup> See Footnote 2 above.

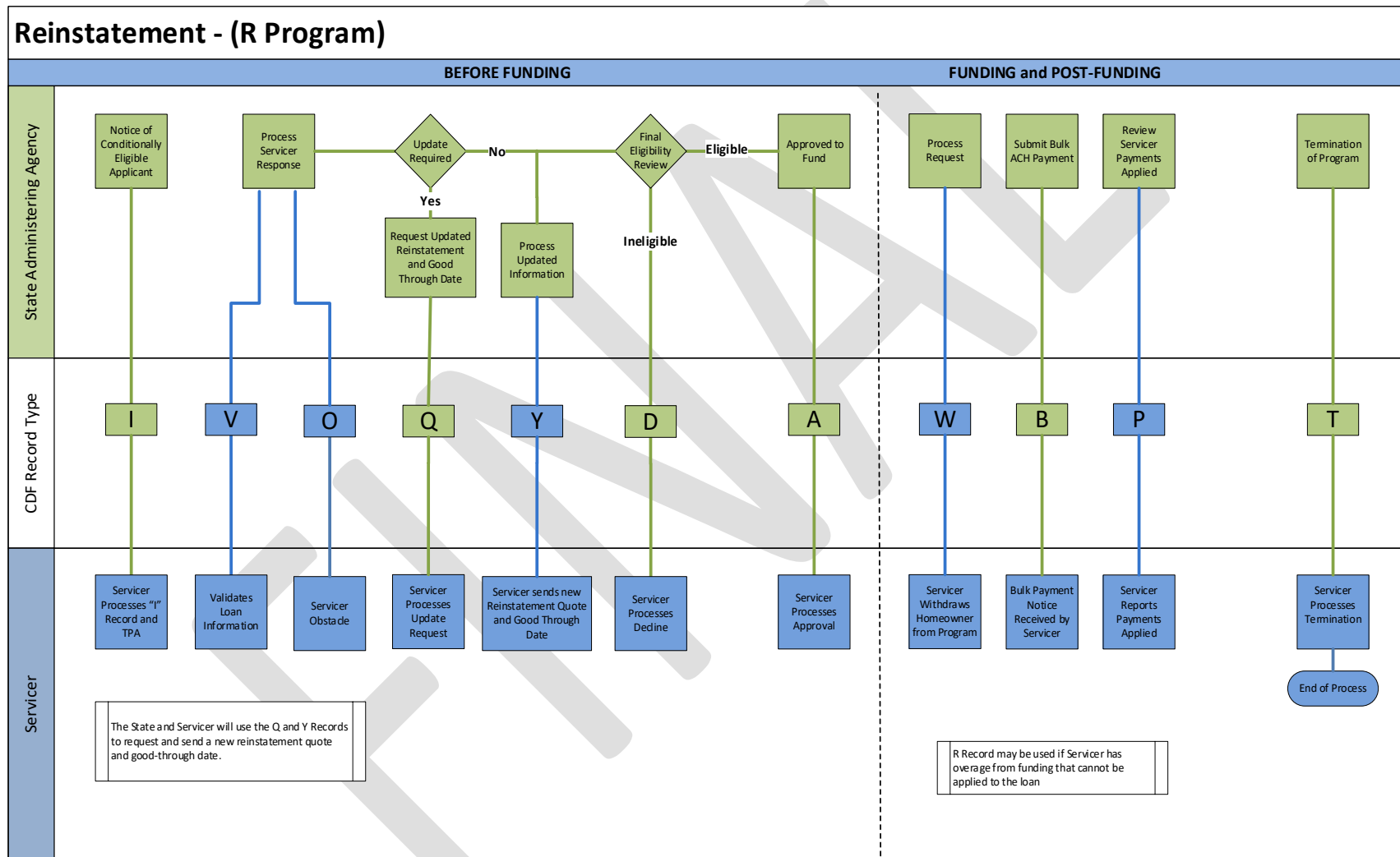
## Record Exchange by Program and Record Type (see Appendix J)

The table below identifies which record types are exchanged based on Program-type, including: the Reinstatement (R), Mortgage Payment Assistance/Unemployment (U), Principal Reduction Recast (K), Lien Extinguishment (J), and Loss Mitigation with State Contribution (P) Programs.

CDF v7.4	Record Owner		CDF Program Types				
	State	Servicer	Reinstatement	Monthly Payment Assistance- Unemployment	Principal Reduction- Recast	Loss Mitigation with State Contribution	Lien Extinguishment
<b>CDF Program Type (Column E) →</b>			R	U	K	P	J
<b>CDF Record Type (Column F) ↓</b>							
A - Approval	X		X	X	X	X	X
B - Bulk Payment Transfer	X		X	X	X	X	X
C - Change		X	X	X			X
D - State Decline	X		X	X	X	X	X
E - Expected Change in Payment		X		X			
F - Final Terms		X			X	X	
G - Guaranteed Funds	X				X	X	
I - Initial Submission (Request)	X		X	X	X	X	X
O - Obstacle by Servicer		X	X	X	X	X	X
P - Payments Applied		X	X	X	X	X	X
R - Return Funds to State		X	X	X	X	X	X
Q - Re-Quote	X		X		X		X
T- Termination	X		X	X	X	X	X
V - Validation (Response)		X	X	X	X	X	X
W - Withdrawn from Program		X	X	X	X	X	X
X - Expected Payment						X	
Y - Re-Validation after Q record		X	X		X		X

## VI. Homeowner Assistance Fund CDF Record Exchange Sequences and Activities by Program Type

### Reinstatement Program (R) Sequence – (see Appendix K)



If the Servicer sends an Obstacle (O) record to the State (instead of a V), the State may send another I record if the obstacle reason has been cured. (e.g., TPA was corrected). The Q/Y records are only used if the good through date provided in the V record has expired.

**Best Practice:** Servicer should provide a good-through date that is no less than 30 days from the date the V record was sent.

## CDF Exchange Process and Activities – Reinstatement Program (R) (see Appendix L)

This process outlines the file exchange points between the States and Servicers including record types being transmitted.

HAF Reinstatement Program		
HAF Process steps	State	Servicer
I - State Initial Submission	State sends file to Servicer with initial request along with a PDF of the Third-Party Authorization (TPA).	Servicer receives file and TPA and conducts review to validate information.
V - Servicer Validation	State receives file and uses information to determine program eligibility.	Servicer returns the data file along with additional borrower, loan and payment information.
O - Servicer Obstacle	State receives file and reviews obstacle. If the State wishes to approve the borrower, obstacle reason from the Servicer needs to be resolved and a new I record sent. The State can decline the borrower following receipt of an obstacle from the Servicer, but this is not required.	Servicer sends obstacle file with data along with reason(s) for obstacle. Includes complete borrower, loan and payment data, as long as the TPA was valid.
A - State Approval	State sends file to Servicer with notice of approval and program details.	Servicer receives file, updates system of record to reflect loan is approved to fund.
D - State Decline	State sends file Servicer with decline and decline reason.	Servicer receives file, updates system of record. Normal servicing activities are resumed.
B - State Bulk Payment	State sends file with payment details to Servicer. Separately disburses funds within 48 hours of sending a B record. The B record must contain applicable transaction reference number to match disbursement detail.	Servicer receives file and ensures payments are applied correctly. Discrepancies are resolved in communication with the State using P Record or direct contact, as applicable.
P - Payments Applied	State receives payment application information from Servicer. Determines amount applied, next due date, and overage/shortage, as applicable.	Servicer sends file to indicate payments have been received, how they were applied and status of any discrepancies (overage/shortage), as applicable.
R - Return funds	State receives file and prepares to receive returned funds.	Servicer sends file to indicated overage or full refund is being returned to State.
T - State Termination	State sends file with termination notice to Servicer.	Servicer receives termination notice and updates systems. At program completion, Servicer understands the State will inform the borrower of program termination. Normal servicing will resume.
Q - Re-Quote	State sends file to request updated reinstatement quote and good through date.	Servicer receives file and provides updated reinstatement quote and good through date.
Y - Re-Validation	State receives file. If approval (A record) has not yet been sent, State conducts re-underwrite to approve or decline. If already approved, State can proceed with transferring funds or terminate the borrower's participation.	Servicer sends updated reinstatement quote and good through date in response to a Q record request from the State.
W- Withdrawn	State receives file to withdraw borrower. Reviews withdrawal reason. State required to send T record, if W is received if after A record/Approval.	Servicer sends record to indicate borrower has been withdrawn from the program. Sent after V record. Reason for withdrawal indicated in the "HAF Withdrawn" Field.
C - Change	State receives file and reviews change reason. Determines if change will impact HAF, takes next steps based on conclusion. Refer to Early Loss Mitigation CDF flow diagram (Appendix N).	Servicer sends file with change reason. Change file commonly used to notify State of Early Loss Mitigation activity with borrower that may impact HAF.

## Data Fields by Record Type – Reinstatement Program (R) (see Appendix M)

Required CDF Fields by CDF Record Type		State Initial Submission State to Servicer	Validation Servicer to State	Obstacle Record Servicer to State
HAF Reinstatement (R Program)				
M = Mandatory C = Conditional O = Optional				
Effective Date: <b>CDF Version 7.4</b>		I	V	O
<i>Blue font indicates a field name update from prior version</i>				
CDF Column ID	Data Field			
A1	Major Version Number	H	M	M
B1	Minor Version Number	M	M	M
A	State	M	M	M
B	Servicer	M	M	M
C	Date	M	M	M
D	Unique ID	M	M	M
E	Program Type	M	M	M
F	Record Type	M	M	M
<b>Data Needed for New Submissions From State to Servicer</b>				
G	Loan Number	M	M	M
H	Borrower First Name	M	M	M
I	Borrower Middle Name	O	O	O
J	Borrower Last Name	M	M	M
K	Co-Borrower First Name	O	C	O
L	Co-Borrower middle name	O	O	O
M	Co-Borrower Last Name	O	C	O
N	Borrower Last 4 SSN	O	C	O
O	Co-Borrower Last 4 SSN	O	C	O
P	Property Street Address	M	M	M
Q	Property City	M	M	M
R	Property State	M	M	M
S	Property Zip Code	M	M	M
T	Property County	O	O	O
<b>New Submission data from Servicer to State</b>				
U	Origination date	O	M	O
V	Loan Type	O	M	O
W	Loan Escrowed	O	M	O
X	Investor Code	O	M	O
Y	Next Payment Change Date	O	C	O
Z	Loan Unpaid Principal Balance Amount	O	M	O
AA	Next Payment Due Date	O	M	O
AB	Total Past Due	O	C	O
AC	Reinstatement Good Through Date	O	C	O
AD	Next Contractual Due PI Amount	O	C	O
AE	Next Contractual Due Tax Amount	O	C	O
AF	Next Contractual Due Insurance Amount	O	C	O
AG	Next Contractual Due HOA and Misc. Amount	O	C	O
AH	Next Contractual Due Escrow Overage Underage	O	C	O
AI	Next Contractual Due PITIA	O	C	O
AJ	Current Scheduled PITIA	O	M	O
AK	MHA Program (Retired)			
AL	MHA Status (Retired)			
AM	Performance Status	O	M	O
AN	Lien Position at origination	O	M	C
AO	Scheduled Foreclosure Sale	O	O	O
AP	Scheduled Foreclosure Sale Date	O	C	O
AQ	Active Bankruptcy	O	M	O
AR	Obstacle	O	M	M
AS	Obstacle Reason	O	O	C
AT	Original Term	O	M	O
AU	Remaining Term	O	C	O
AV	Maturity Date	O	M	O
AW	3rd Party Authorization on file	O	M	O
AX	Client Designation	O	C	O
AY	Corporate Advances for Reinstatement	O	C	O
AZ	Total Escrow Advances for Reinstatement	O	O	O
BA	Escrow Advances for Reinstatement Delinquent Taxes	O	O	O
BB	Escrow Advances for Reinstatement Delinquent Insurance	O	O	O
BC	Escrow Advances for Reinstatement Forced Place Insurance	O	O	O
BD	PDF Record ID	O	O	O

The CDF Toolkit v7.4 includes a **Required CDF Fields by CDF Record Type** reference tool for each unique program.

Key for this chart and other Program-specific charts in this Toolkit:

- M = Mandatory
- O = Optional
- C = Conditional

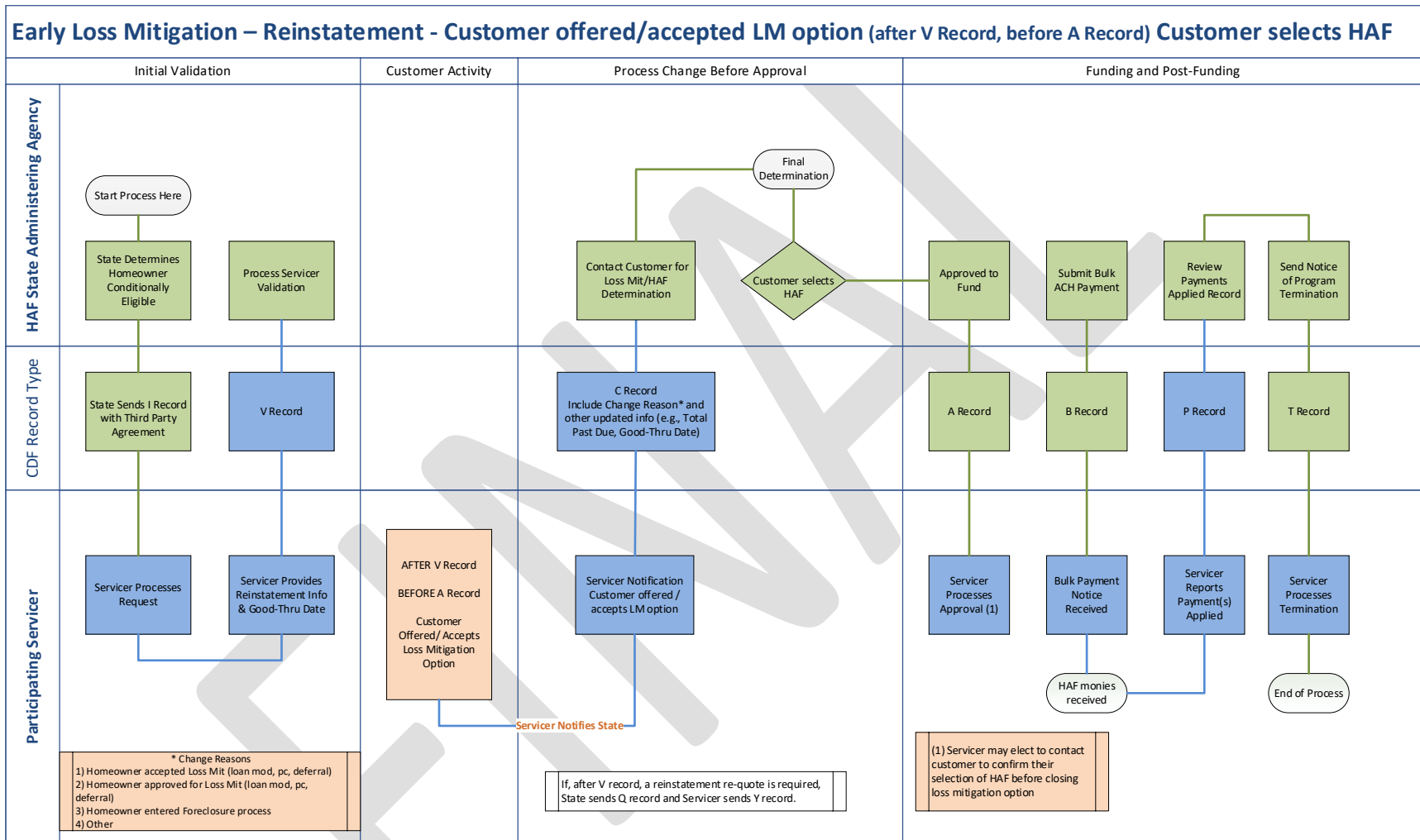
This chart shows (a limited view) of the Mandatory, Optional, and Conditional data fields associated with I, V and O records for the Reinstatement program.

Green-shaded lines (lines G-T) denote data for a new submission from State to Servicer that will be included in the I Record.

Dark Blue-shaded lines (lines U-BD) denote data for new submission from a Servicer to State that will be contained in the V or O Record.

The actual business tool includes all columns, data fields, and records associated with the Reinstatement program.

## Early Loss Mitigation with Reinstatement Program Sequence (see Appendix N)

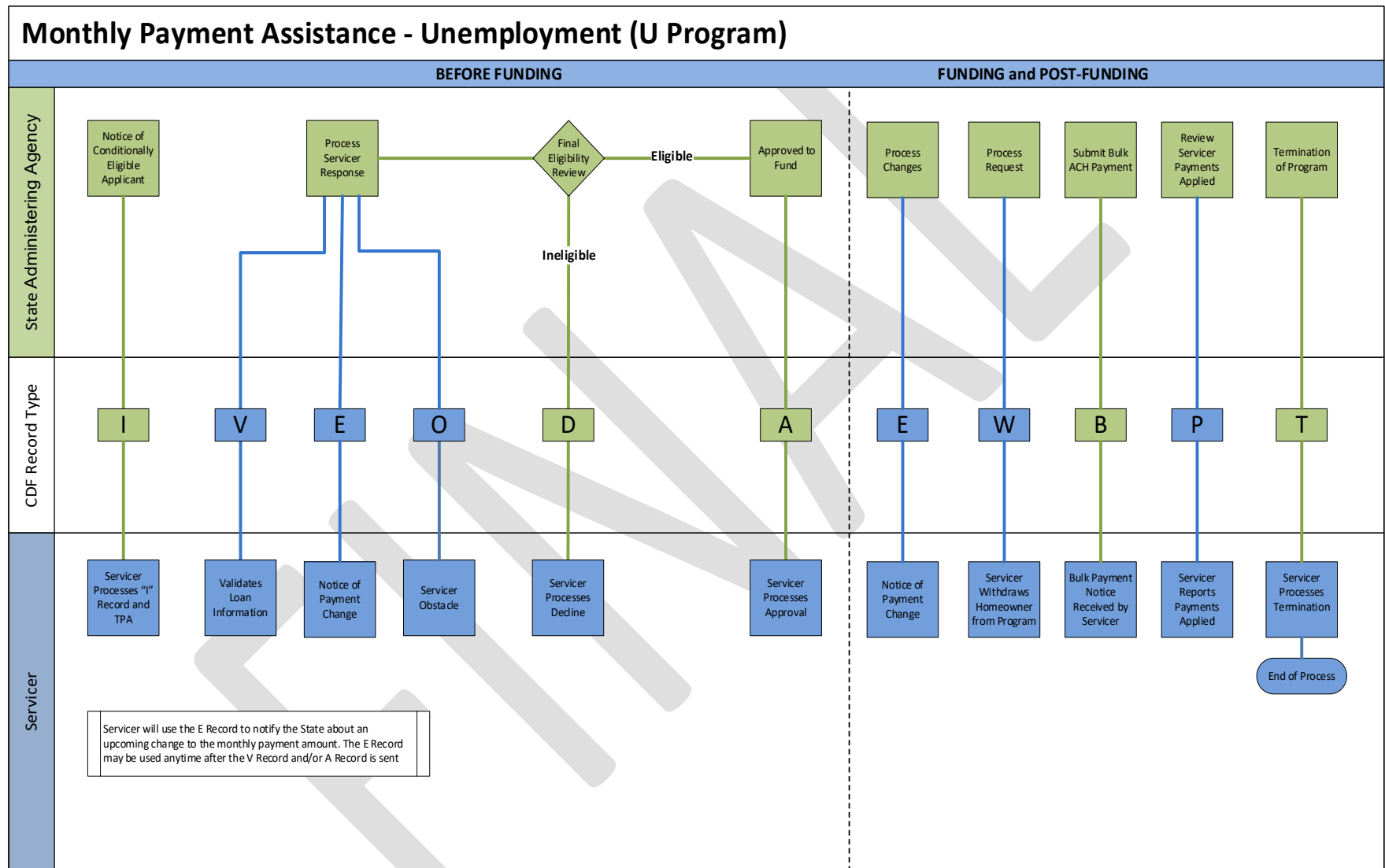


## CDF Process and Activity for Early Loss Mitigation with Reinstatement Program (R) (see Appendix O)

This process outlines the file exchange points between the States and Servicers including record types being transmitted.

Early Loss Mitigation Change File with HAF Reinstatement Program (when customer selects HAF)		
HAF Process steps	State	Servicer
I - State Initial Submission	State sends file to Servicer with initial request along with a PDF of the Third-Party Authorization (TPA).	Servicer receives file and TPA and conducts review to validate information.
V - Servicer Validation	State receives file and uses information to determine program eligibility.	Servicer returns the data file along with additional borrower, loan and payment information.
O - Servicer Obstacle	State receives file and reviews obstacle. If the State wishes to approve the borrower, obstacle reason from the Servicer needs to be resolved and a new I record sent. The state can decline the borrower following receipt of an obstacle from the Servicer, but this is not required.	Servicer sends obstacle file with data along with reason(s) for obstacle. Includes complete borrower, loan and payment data, as long as the TPA was valid.
C - Change	State receives file and reviews Loss Mitigation Change reason. Contacts customer to determine if they want loss mitigation or HAF Reinstatement. If customer selects HAF, State proceeds with Approval and Funding. <i>Refer to Early Loss Mitigation CDF flow diagram (Appendix T)</i> If customer selects loss mit, State sends D record to Servicer.	Servicer sends file to notify State that customer was offered/accepted loss mitigation and includes any changed information (e.g., reinstatement and good-through date), as applicable.
A - State Approval	When customer selects HAF in lieu of loss mitigation, State sends file to Servicer with notice of approval and program details (e.g., total approved amount).	Servicer receives file, updates system of record to reflect customer's selection of HAF benefits in lieu of loss mitigation option. (Servicer may contact customer to confirm their selection of HAF benefits).
D - State Decline	State sends file Servicer with decline and decline reason.	Servicer receives file, updates system of record. Normal servicing activities are resumed.
B - State Bulk Payment	State sends file with payment details to Servicer. Separately disburses funds within 48 hours of sending a B record. The B record must contain applicable transaction reference number to match disbursement detail.	Servicer receives file and ensures payments are applied correctly. Discrepancies are resolved in communication with the state using P Record or direct contact, as applicable.
P - Payments Applied	State receives payment application information from Servicer. Determines amount applied, next due date, and overage/shortage, as applicable.	Servicer sends file to indicate payments have been received, how they were applied and status of any discrepancies (overage/shortage), as applicable.
R - Return funds	State receives file and prepares to receive returned funds.	Servicer sends file to indicated overage or full refund is being returned to State.
T - State Termination	State sends file with termination notice to Servicer.	Servicer receives termination notice and updates systems. At program completion, Servicer understands the State will inform the borrower of program termination. <b>Normal servicing will resume.</b>
Q - Re-Quote	State sends file to request updated reinstatement quote and good through date.	Servicer receives file and provides updated reinstatement quote and good through date.
Y - Re-Validation	State receives file. If approval (A record) has not yet been sent, state conducts underwrite to approve or decline. If already approved, state can proceed with transferring funds or terminate the borrower's participation.	Servicer sends updated reinstatement quote and good through date in response to a Q record request from the state.
W- Withdrawn	State receives file to withdraw borrower. Reviews withdrawal reason. State required to send T record, if W is received if after A record/Approval.	Servicer sends record to indicate borrower has been withdrawn from the program. Sent after V record. Reason for withdrawal indicated in the "HAF Withdrawn" Field.

## Monthly Payment Assistance-Unemployment Program (U) Sequence (see Appendix P)



The State's Approval (A) record includes information such as total funds allocated (e.g., total of all monthly payments) and the monthly payment begin date and expected end date.



**Example:** Field BL/Total Funds Allocated= \$15,000, Field BI/Begin Date: 9/1/22, Field BJ/Expected End Date: 8/1/23. Total benefit period is 12 months. The Bulk Payment (B) record includes the dollar amount paid that month and the number of monthly payments included in the corresponding ACH disbursement. Field BQ/\$ Amount Paid: \$2,000, Field BR/ No of Payments: 1. The State does not send an A record for each monthly disbursement; however, they must send a B record for each corresponding ACH and include a unique identifier in the B Record that matches the ACH disbursement detail.

EXAMPLE

## CDF Exchange Process and Activities–Mortgage Payment Assistance/Unemployment Program(U) (see Appendix Q)

This process outlines the file exchange points between the States and Servicers including record types being transmitted.

HAF Monthly Payment Assistance - Unemployment Program		
HAF Process steps	State	Servicer
I - State Initial Submission	State sends file to Servicer with initial request along with a PDF of the Third-Party Authorization (TPA).	Servicer receives file and TPA and conducts review to validate information.
V - Servicer Validation	State receives file and uses information to determine program eligibility.	Servicer returns the data file along with additional borrower, loan and payment information.
O - Servicer Obstacle	State receives file and reviews obstacle. If the State wishes to approve the borrower, obstacle reason from the Servicer must be resolved and a new I record sent. The State can decline the borrower following receipt of an obstacle from the Servicer, but this is not required.	Servicer sends obstacle file with data along with reason(s) for obstacle. Includes complete borrower, loan and payment data, as long as the TPA was valid.
D - State Decline	State sends file to the Servicer with decline and decline reason.	Servicer receives file, updates system of record. Normal servicing activities are resumed.
A - State Approval	State sends file to Servicer with notice of approval and program details.	Servicer receives file, updates system of record to reflect loan is approved to fund.
B - State Bulk Payment	State sends file with payment details to Servicer. Separately disburses funds within 48 hours of sending a B record. The B record must contain applicable transaction reference number to match disbursement detail.	Servicer receives file and ensures payments are applied correctly. Discrepancies are resolved in communication with the State using P Record or direct contact, as applicable.
P - Payments Applied	State receives payment application information from Servicer. Determines amount applied, next due date, and overage/shortage, as applicable.	Servicer indicates payments have been received and how they were applied to loan, provides status of any discrepancies (overage/shortage). The B/P record flow continues until all monthly benefit payments have been exhausted.
E - Change in Payment	State receives file and changes the next monthly payment amount to reflect new payment information.	Servicer sends file to notify State of upcoming change to monthly payment amount.
T - State Termination	State sends file with termination notice to Servicer.	Servicer receives termination notice and updates systems. At program completion, Servicer understands the state will inform the borrower of program termination. Normal servicing will resume.
W- Withdrawn	State receives records of withdrawn borrowers detailing withdrawn reason for each borrower. (State required to send T if after Approval).	Servicer sends record to indicate borrower has been withdrawn from the program. Sent after V record. Reason for withdrawal indicated in the "HAF Withdrawn" Field.
C - Change	State receives file and reviews change reason. Determines if change will impact HAF and takes next steps based on conclusion.	Servicer sends file with change reason. Not commonly used with U Program. Servicer uses E record to notify State of change to payment amount.

## Data Fields by Record Type – Mortgage Payment Assistance/Unemployment Program (U) (see Appendix R)

<u>Required CDF Fields by CDF Record Type</u>		State Initial Submission State to Servicer	Validation Servicer to State	Obstacle Record Servicer to State
<b>HAF Monthly Payment Assistance - Unemployment (U Program)</b>				
M = Mandatory C = Conditional O = Optional				
Effective Date: <b>CDF Version 7.4</b> <i>Blue font indicates a field name update from prior version</i>		<b>I</b>	<b>V</b>	<b>O</b>
CDF Column	Data Field			
A1	Major Version Number	H	M	M
B1	Minor Version Number	M	M	M
A	State	M	M	M
B	Servicer	M	M	M
C	Date	M	M	M
D	Unique ID	M	M	M
E	Program Type	M	M	M
F	Record Type	M	M	M
<b>Data Needed for New Submissions From State to Servicer</b>				
G	Loan Number	M	M	M
H	Borrower First Name	M	M	M
I	Borrower Middle Name	O	O	O
J	Borrower Last Name	M	M	M
K	Co-Borrower First Name	O	C	O
L	Co-Borrower middle name	O	O	O
M	Co-Borrower Last Name	O	C	O
N	Borrower Last 4 SSN	O	C	O
O	Co-Borrower Last 4 SSN	O	C	O
P	Property Street Address	M	M	M
Q	Property City	M	M	M
R	Property State	M	M	M
S	Property Zip Code	M	M	M
T	Property County	O	O	O
<b>New Submission data from Servicer to State</b>				
U	Origination date	O	M	O
V	Loan Type	O	M	O
W	Loan Escrowed	O	M	O
X	Investor Code	O	M	O
Y	Next Payment Change Date	O	C	O
Z	Loan Unpaid Principal Balance Amount	O	M	O
AA	Next Payment Due Date	O	M	O
AB	Total Past Due	O	C	O
AC	Reinstatement Good Through Date	O	C	O
AD	Next Contractual Due PI Amount	O	C	O
AE	Next Contractual Due Tax Amount	O	C	O
AF	Next Contractual Due Insurance Amount	O	C	O
AG	Next Contractual Due HOA and Misc. Amount	O	C	O
AH	Next Contractual Due Escrow Overage Underage	O	O	O
AI	Next Contractual Due PITIA	O	C	O
AJ	Current Scheduled PITIA	O	M	O
AK	MHA Program (Retired)			
AL	MHA Status (Retired)			
AM	Performance Status	O	M	O
AN	Lien Position at origination	O	M	C
AO	Scheduled Foreclosure Sale	O	O	O
AP	Scheduled Foreclosure Sale Date	O	C	O
AQ	Active Bankruptcy	O	M	O
AR	Obstacle	O	M	M
AS	Obstacle Reason	O	O	C
AT	Original Term	O	M	O
AU	Remaining Term	O	C	O
AV	Maturity Date	O	M	O
AW	3rd Party Authorization on file	O	M	O
AX	Client Designation	O	C	O
AY	Corporate Advances for Reinstatement	O	C	O
AZ	Total Escrow Advances for Reinstatement	O	O	O
BA	Escrow Advances for Reinstatement Delinquent Taxes	O	O	O
BB	Escrow Advances for Reinstatement Delinquent Insurance	O	O	O
BC	Escrow Advances for Reinstatement Forced Place Insurance	O	O	O
BD	PDF Record ID	O	O	O

The CDF Toolkit v7.4 includes a **Required CDF Fields by CDF Record Type** reference tool for each unique program.

Key for this chart and other Program-specific charts in this Toolkit:

- M = Mandatory
- O = Optional
- C = Conditional

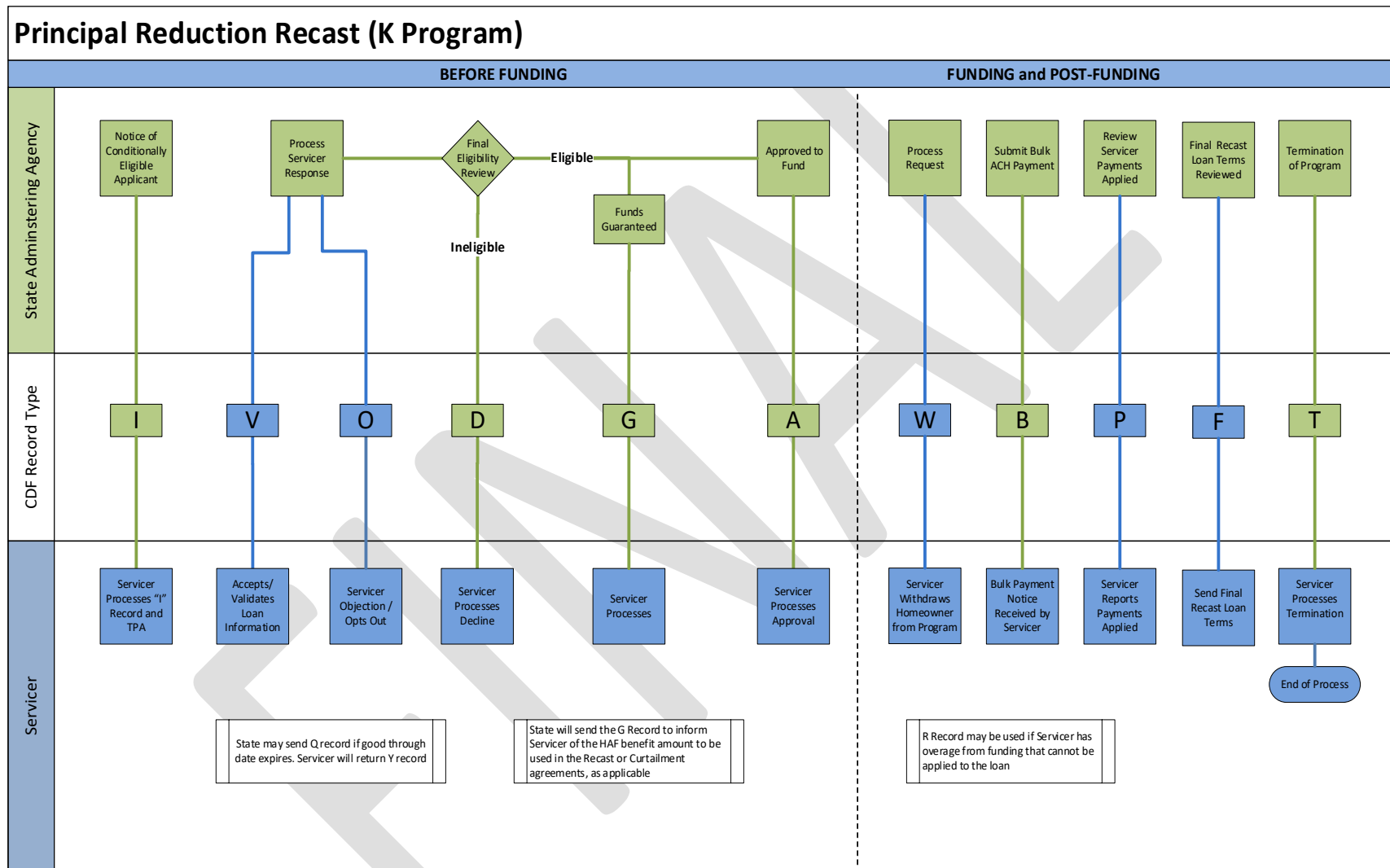
This chart shows (a limited view) of the Mandatory, Optional, and Conditional data fields associated with I, V and O records for the Monthly Payment Assistance/Unemployment program.

Green-shaded lines (lines G-T) denote data for a new submission from State to Servicer that will be included in the I Record.

Dark Blue-shaded lines (lines U-BD) denote data for new submission from a Servicer to State that will be contained in the V or O Record.

The actual business tool includes all columns, data fields, and records associated with the Monthly Payment Assistance - Unemployment program.

## Principal Reduction-Recast Program (K) Sequence (see Appendix S)



The State will use the information provided in the Servicer’s Validation (V) record to determine final eligibility. If approved, they will send the Guarantee (G) record to inform the Servicer of the HAF dollar amount that is forthcoming. The Servicer will use this information to complete the recast or curtailment, including any agreement, as applicable. If the Servicer sends a O record because the loan’s investor/insurer does not permit a recast or curtailment, the State may elect to send an I record for the Loss Mitigation with State Contribution (P) program as another means of providing the homeowner with HAF principal assistance benefits.

## CDF Exchange Process and Activities – Principal Reduction Recast Program (K) (see Appendix T)

This process outlines the file exchange points between the States and Servicers including record types being transmitted.

<b>HAF Principal Reduction - Recast Program</b>		
<b>HAF Process steps</b>	<b>State</b>	<b>Servicer</b>
I - State Initial Submission	State sends file to Servicer with initial request along with a PDF of the Third-Party Authorization (TPA).	Servicer receives file and TPA and conducts review to validate information.
V - Servicer Validation	State receives file and uses information to determine program eligibility.	Servicer returns the data file along with additional borrower, loan and payment information.
O - Servicer Obstacle	State receives file and reviews obstacle. If the State wishes to approve the borrower, obstacle reason from the Servicer needs to be resolved and a new I record sent. The state can decline the borrower following receipt of an obstacle from the Servicer, but this is not required.	Servicer sends obstacle file with data along with reason(s) for obstacle. Includes complete borrower, loan and payment data, as long as the TPA was valid.
G – Guarantee Funds	State sends file and includes guaranteed funding amount.	Servicer receives file and uses funding amount to create borrower's recast document and prepare to re-amortize loan.
A - State Approval	State sends file to Servicer with notice of approval and program details.	Servicer receives file, updates system of record to reflect loan is approved to fund.
D - State Decline	State sends file Servicer with decline and decline reason.	Servicer receives file, updates system of record. Normal servicing activities are resumed.
B - State Bulk Payment	State sends file with payment details to Servicer. Separately disburses funds within 48 hours of sending a B record. The B record must contain applicable transaction reference number to match disbursement detail.	Servicer receives file and ensures payments are applied correctly. Discrepancies are resolved in communication with the state using P Record or direct contact, as applicable.
P - Payments Applied	State receives payment application information from Servicer. Determines amount applied, next due date, and overage/shortage, as applicable.	Servicer sends file to indicate payments have been received, how they were applied and status of any discrepancies (overage/shortage), as applicable.
R - Return funds	State receives file and prepares to receive returned funds.	Servicer sends file to indicated overage or full refund is being returned to State.
F – Final Terms	State receives file with borrower's post-assistance loan information.	Servicer sends file with borrower's post-assistance loan information - unpaid principal balance, new monthly payment, next due date.
T - State Termination	State sends file with termination notice to Servicer.	Servicer receives termination notice and updates systems. At program completion, Servicer understands the state will inform the borrower of program termination. Normal servicing will resume.
W- Withdrawn	State receives file to withdraw borrower. Reviews withdrawal reason. State required to send T record, if W is received after A record/Approval.	Servicer sends record to indicate borrower has been withdrawn from the program. Sent after V record. Reason for withdrawal indicated in the "HAF Withdrawn" Field.

## Data Fields by Record Type – Principal Reduction Recast Program (K) (see Appendix U)

Required CDF Fields by CDF Record Type		State Initial Submission State to Servicer	Validation Servicer to State	Obstacle Record Servicer to State
HAF Principal Reduction Recast (K Program)				
M = Mandatory    C = Conditional    O = Optional				
Effective Date: CDF Version 7.4 <i>Blue font indicates a field name update from prior version</i>		I	V	O
CDF Column ID	Data Field			
A1	Major Version Number	H	M	M
B1	Minor Version Number	M	M	M
A	State	M	M	M
B	Servicer	M	M	M
C	Date	M	M	M
D	Unique ID	M	M	M
E	Program Type	M	M	M
F	Record Type	M	M	M
<b>Data Needed for New Submissions From State to Servicer</b>				
G	Loan Number	M	M	M
H	Borrower First Name	M	M	M
I	Borrower Middle Name	O	O	O
J	Borrower Last Name	M	M	M
K	Co-Borrower First Name	O	C	O
L	Co-Borrower middle name	O	O	O
M	Co-Borrower Last Name	O	C	O
N	Borrower Last 4 SSN	O	C	O
O	Co-Borrower Last 4 SSN	O	C	O
P	Property Street Address	M	M	M
Q	Property City	M	M	M
R	Property State	M	M	M
S	Property Zip Code	M	M	M
T	Property County	O	O	O
<b>New Submission data from Servicer to State</b>				
U	Origination date	O	M	O
V	Loan Type	O	M	O
W	Loan Escrowed	O	M	O
X	Investor Code	O	M	O
Y	Next Payment Change Date	O	C	O
Z	Loan Unpaid Principal Balance Amount	O	M	O
AA	Next Payment Due Date	O	M	O
AB	Total Past Due	O	C	O
AC	Reinstatement Good Through Date	O	C	O
AD	Next Contractual Due PI Amount	O	C	O
AE	Next Contractual Due Tax Amount	O	C	O
AF	Next Contractual Due Insurance Amount	O	C	O
AG	Next Contractual Due HOA and Misc. Amount	O	C	O
AH	Next Contractual Due Escrow Overage Underage	O	O	O
AI	Next Contractual Due PITIA	O	C	O
AJ	Current Scheduled PITIA	O	M	O
AK	MHA Program (Retired)			
AL	MHA Status (Retired)			
AM	Performance Status	O	M	O
AN	Lien Position at origination	O	M	C
AO	Scheduled Foreclosure Sale	O	O	O
AP	Scheduled Foreclosure Sale Date	O	C	O
AQ	Active Bankruptcy	O	M	O
AR	Obstacle	O	M	M
AS	Obstacle Reason	O	O	C
AT	Original Term	O	M	O
AU	Remaining Term	O	C	O
AV	Maturity Date	O	M	O
AW	3rd Party Authorization on file	O	M	O
AX	Client Designation	O	C	O
AY	Corporate Advances for Reinstatement	O	C	O
AZ	Total Escrow Advances for Reinstatement	O	O	O
BA	Escrow Advances for Reinstatement Delinquent Taxes	O	O	O
BB	Escrow Advances for Reinstatement Delinquent Insurance	O	O	O
BC	Escrow Advances for Reinstatement Forced Place Insurance	O	O	O
BD	PDF Record ID	O	O	O

The CDF Toolkit v7.4 includes a **Required CDF Fields by CDF Record Type** reference tool for each unique program.

Key for this chart and other Program-specific charts in this Toolkit:

M = Mandatory  
O = Optional  
C = Conditional

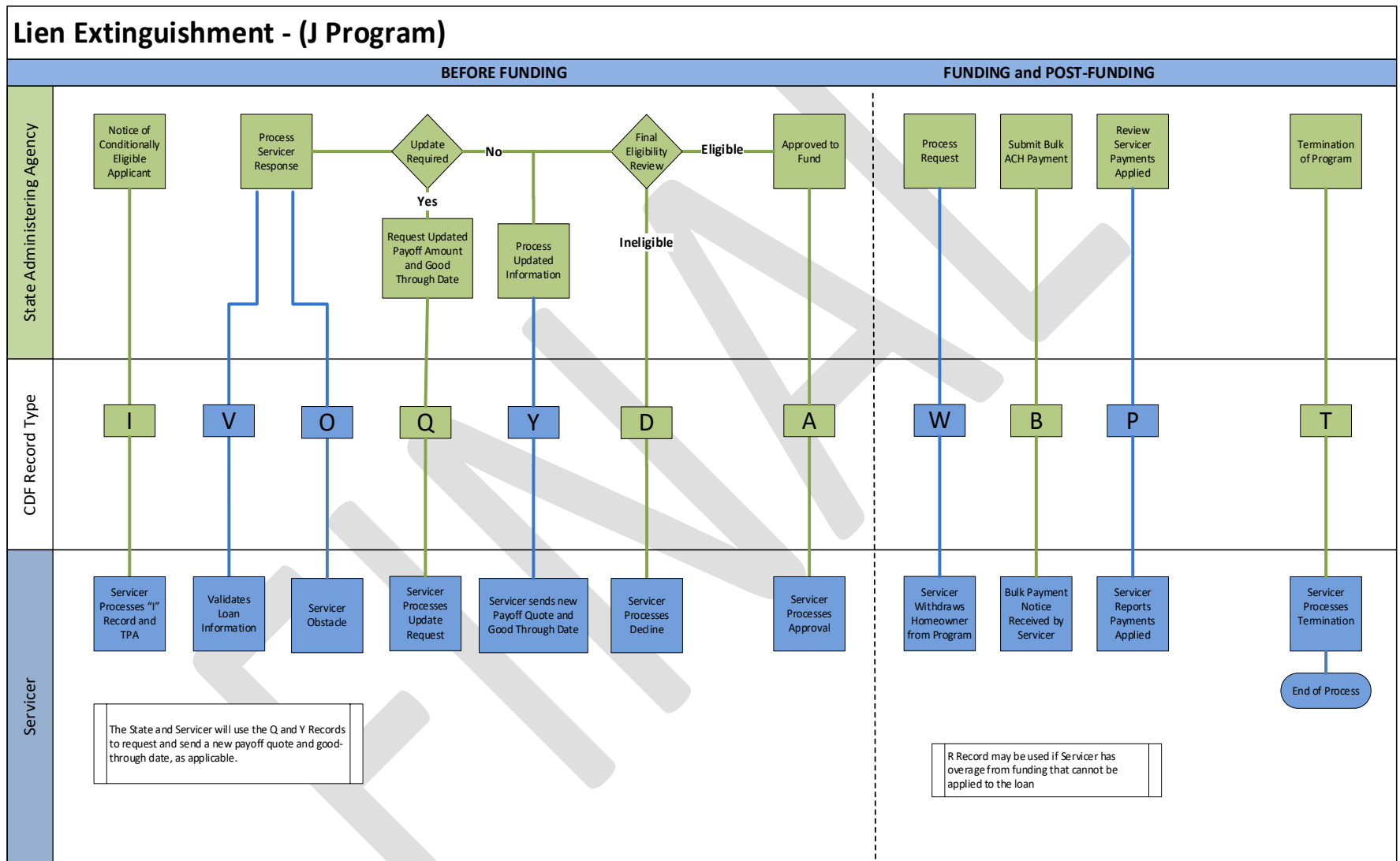
This chart shows (a limited view) of the Mandatory, Optional, and Conditional data fields associated with I, V and O records for the Principal Reduction Recast program.

Green-shaded lines (lines G-T) denote data for a new submission from State to Servicer that will be included in the I Record.

Dark Blue-shaded lines (lines U-BD) denote data for new submission from a Servicer to State that will be contained in the V or O Record.

The actual business tool includes all columns, data fields, and records associated with the Principal Reduction Recast program.

Lien Extinguishment Program (J) CDF Sequence (see Appendix V)



## CDF Process and Activity for Lien Extinguishment Program (J) (see Appendix W)

This process outlines the file exchange points between the States and Servicers including record types being transmitted.

Lien Extinguishment Program		
HAF Process steps	State	Servicer
I - State Initial Submission	State sends file to Servicer with initial request along with a PDF of the Third-Party Authorization (TPA).	Servicer receives file and TPA and conducts review to validate information.
V - Servicer Validation	State receives file and uses information to determine program eligibility.	Servicer returns the data file along with additional borrower, loan and payment information.
O - Servicer Obstacle	State receives file and reviews obstacle. If the state wishes to approve the borrower, obstacle reason from the Servicer needs to be resolved and a new I record sent. The state can decline the borrower following receipt of an obstacle from the Servicer, but this is not required.	Servicer sends obstacle file with data along with reason(s) for obstacle. Includes complete borrower, loan and payment data, as long as the TPA was valid.
A - State Approval	State sends file to Servicer with notice of approval and program details.	Servicer receives file, updates system of record to reflect loan is approved to fund.
D - State Decline	State sends file to Servicer with decline and decline reason.	Servicer receives file, updates system of record. Normal servicing activities are resumed.
B - State Bulk Payment	State sends file with payment details to Servicer. Separately disburses funds within 48 hours of sending a B record. The B record must contain applicable transaction reference number to match disbursement detail.	Servicer receives file and ensures payments are applied correctly. Discrepancies are resolved in communication with the state using P Record or direct contact, as applicable.
P - Payments Applied	State receives payment application information from Servicer. Determines amount applied, next due date, and overage/shortage, as applicable.	Servicer sends file to indicate payments have been received, how they were applied and status of any discrepancies (overage/shortage), as applicable.
R - Return funds	State receives file and prepares to receive returned funds.	Servicer sends file to indicated overage or full refund is being returned to State.
T - State Termination	State sends file with termination notice to Servicer.	Servicer receives termination notice and updates systems. At program completion, Servicer understands the state will inform the borrower of program termination. Normal servicing will resume.
Q - Re-Quote	State sends file to request updated payoff quote and good through date.	Servicer receives file and provides updated payoff quote and good through date.
Y - Re-Validation	State receives file. If approval (A record) has not yet been sent, State conducts re-underwrite to approve or decline. If already approved, State can proceed with transferring funds or terminate the borrower's participation.	Servicer sends updated payoff quote and good through date in response to a Q record request from the state.
W- Withdrawn	State receives file to withdraw borrower. Reviews withdrawal reason. State required to send T record, if W is received after A record/Approval.	Servicer sends record to indicate borrower has been withdrawn from the program. Sent after V record. Reason for withdrawal indicated in the "HAF Withdrawn" Field.
C - Change	State receives file and reviews change reason. Determines if change will impact HAF, takes next steps based on conclusion.	Servicer sends file with change reason.



## Data Fields by Record Type – Lien Extinguishment Program (J) (see Appendix X)

<b>Required CDF Fields by CDF Record Type</b>				
<b>HAF Lien Extinguishment (J Program)</b>				
M = Mandatory    C = Conditional    O = Optional		State Initial Submission State to Servicer	Validation Servicer to State	Obstacle Record Servicer to State
Effective Date: <b>CDF Version 7.4</b> <i>Blue font indicates a field name update from prior version</i>		I	V	O
CDF Column ID	Data Field			
A1	Major Version Number	H	M	M
B1	Minor Version Number	M	M	M
A	State	M	M	M
B	Servicer	M	M	M
C	Date	M	M	M
D	Unique ID	M	M	M
E	Program Type	M	M	M
F	Record Type	M	M	M
<b>Data Needed for New Submissions From State to Servicer</b>				
G	Loan Number	M	M	M
H	Borrower First Name	M	M	M
I	Borrower Middle Name	O	O	O
J	Borrower Last Name	M	M	M
K	Co-Borrower First Name	O	C	O
L	Co-Borrower middle name	O	O	O
M	Co-Borrower Last Name	O	C	O
N	Borrower Last 4 SSN	O	C	O
O	Co-Borrower Last 4 SSN	O	C	O
P	Property Street Address	M	M	M
Q	Property City	M	M	M
R	Property State	M	M	M
S	Property Zip Code	M	M	M
T	Property County	O	O	O
<b>New Submission data from Servicer to State</b>				
U	Origination date	O	M	O
V	Loan Type	O	M	O
W	Loan Escrowed	O	M	O
X	Investor Code	O	M	O
Y	Next Payment Change Date	O	C	O
Z	Loan Unpaid Principal Balance Amount	O	M	O
AA	Next Payment Due Date	O	M	O
AB	Total Past Due	O	C	O
AC	Reinstatement Good Through Date	O	C	O
AD	Next Contractual Due PI Amount	O	C	O
AE	Next Contractual Due Tax Amount	O	C	O
AF	Next Contractual Due Insurance Amount	O	C	O
AG	Next Contractual Due HOA and Misc. Amount	O	C	O
AH	Next Contractual Due Escrow Overage Underage	O	O	O
AI	Next Contractual Due PITIA	O	C	O
AJ	Current Scheduled PITIA	O	M	O
AK	MHA Program (Reinst)			
AL	MHA Status (Reinst)			
AM	Performance Status	O	M	O
AN	Lien Position at origination	O	M	C
AO	Scheduled Foreclosure Sale	O	O	O
AP	Scheduled Foreclosure Sale Date	O	C	O
AQ	Active Bankruptcy	O	M	O
AR	Obstacle	O	M	M
AS	Obstacle Reason	O	O	C
AT	Original Term	O	M	O
AU	Remaining Term	O	C	O
AV	Maturity Date	O	M	O
AW	3rd Party Authorization on file	O	M	O
AX	Client Designation	O	C	O
AY	Corporate Advances for Reinstatement	O	C	O
AZ	Total Escrow Advances for Reinstatement	O	O	O
BA	Escrow Advances for Reinstatement Delinquent Taxes	O	O	O
BB	Escrow Advances for Reinstatement Delinquent Insurance	O	O	O
BC	Escrow Advances for Reinstatement Forced Place Insurance	O	O	O
BD	PDF Record ID	O	O	O

The CDF Toolkit v7.4 includes a **Required CDF Fields by CDF Record Type** reference tool for each unique program.

Key for this chart and other Program-specific charts in this Toolkit:

M = Mandatory  
O = Optional  
C = Conditional

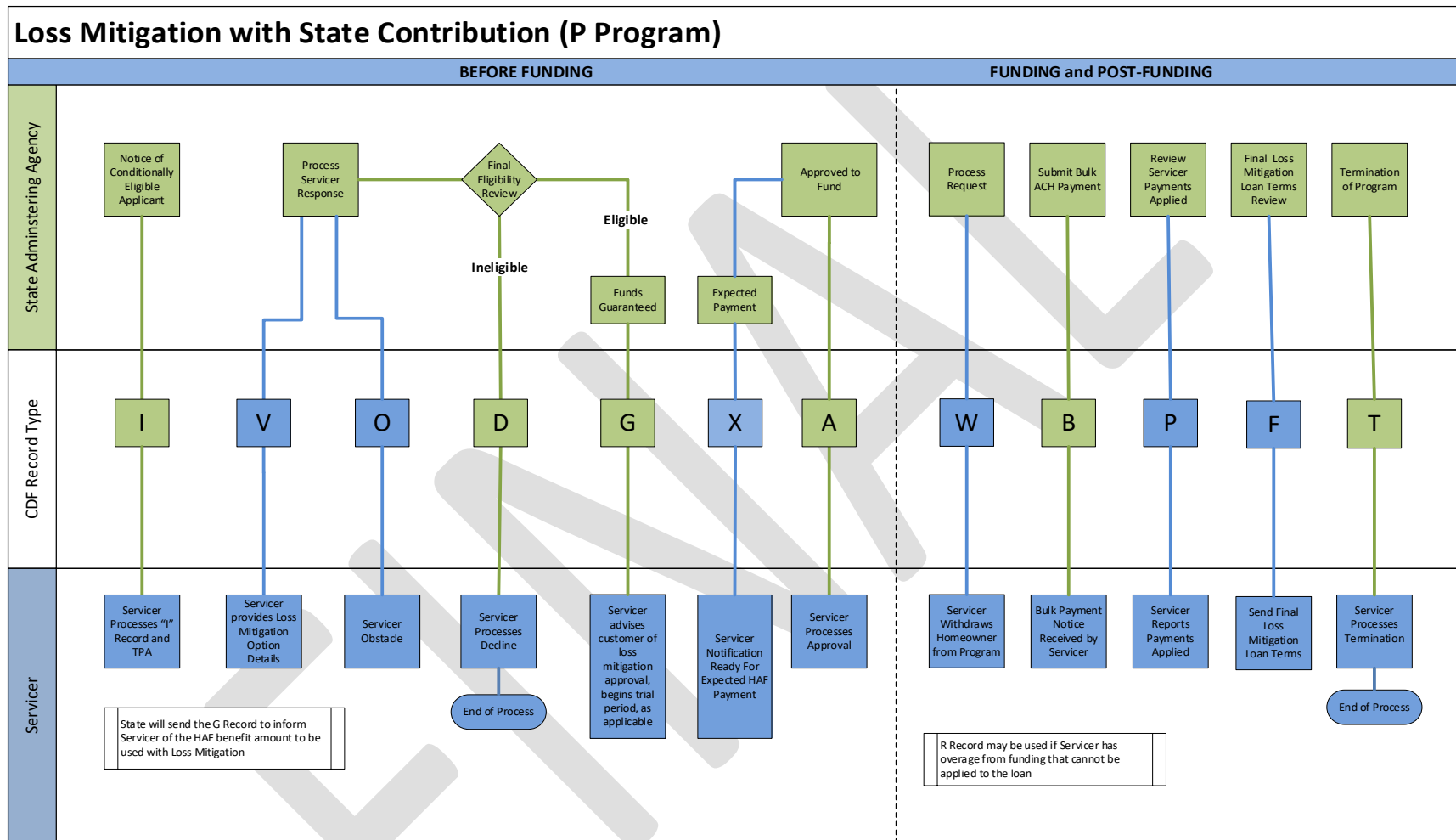
This chart shows (a limited view) of the Mandatory, Optional, and Conditional data fields associated with I, V and O records for the Lien Extinguishment program.

Green-shaded lines (lines G-T) denote data for a new submission from State to Servicer that will be included in the I Record.

Dark Blue-shaded lines (lines U-BD) denote data for new submission from a Servicer to State that will be contained in the V or O Record.

The actual business tool includes all columns, data fields, and records associated with the Lien Extinguishment program.

## Loss Mitigation with State Contribution Program (P) Sequence (see Appendix Y)



When the State sends an Initial Request/Submission record to the Servicer for the P Program, they must populate the CDF field BL/Total Funds Allocated with the conditionally eligible approved benefit amount. The State will utilize the information provided in the Servicer's Validation (V) record to determine final eligibility. If approved, they will send Guarantee (G) record to inform the Servicer of the HAF dollar amount that is forthcoming. The G record must contain the same Total Funds Allocated amount as provided in the I record and amount to be provided in A record. Servicer will use this information to complete the loss mitigation activity and agreement, as applicable.

## CDF Process and Activity for Loss Mitigation with State Contribution Program (P) Sequence (see Appendix Z)

*This process outlines the file exchange points between the States and Servicers including record types being transmitted.*

<b>HAF Loss Mitigation with State Contribution Program</b>		
<b>HAF Process steps</b>	<b>State</b>	<b>Servicer</b>
I - State Initial Submission	State sends file to Servicer with initial request along with a PDF of the Third-Party Authorization (TPA). Total Funds Allocated (BL field) must contain contribution amount.	Servicer receives file and TPA and conducts review to validate information. Servicer will use Total Funds Allocated (BL) field in loss mitigation review.
V - Servicer Validation	State receives file and uses information to determine program eligibility.	Servicer returns the data file along with additional borrower, loan and payment information. Servicer populates HAF Principal Reduction Contribution Amount (CN) field. The amount is equal to Total Funds Allocated amount provide in (BL) field.
O - Servicer Obstacle	State receives file and reviews obstacle. If the State wishes to approve the borrower, obstacle reason from the Servicer must be resolved and a new I record sent. The state can decline the borrower following receipt of an obstacle from the Servicer, but this is not required.	Servicer sends obstacle file with data along with reason(s) for obstacle. Includes complete borrower, loan and payment data, as long as the TPA was valid.
D - State Decline	State sends file Servicer with decline and decline reason.	Servicer receives file, updates system of record. Normal servicing activities are resumed.
G – Guarantee Funds	State sends file and includes guaranteed funding amount. Equal to Total Funds Allocated amount as provided in (BL) field from I record.	Servicer receives file and uses guaranteed funding amount to support loss mitigation agreements, as applicable.
X - Expected Payment	State processes file and prepares to approve and disburse funds.	Servicer notifies State it is time to send guaranteed HAF monies.
A - State Approval	State sends file to Servicer with notice of approval and program details. Total Funds Allocated (BL) field populated with amount as provided in I and G records.	Servicer receives file, updates system of record to reflect loan is approved to fund.
B - State Bulk Payment	State sends file with payment details to Servicer. Separately disburses funds within 48 hours of sending a B record. The B record must contain applicable transaction reference number to match disbursement detail.	Servicer receives file and ensures payments are applied correctly. Discrepancies are resolved in communication with the State using P Record or direct contact, as applicable.
P - Payments Applied	State receives payment application information from Servicer. Determines amount applied, next due date, and overage/shortage, as applicable.	Servicer sends file to indicate payments have been received, how they were applied and status of any discrepancies (overage/shortage), as applicable.
R - Return funds	State receives file and prepares to receive returned funds.	Servicer sends file to indicated overage or full refund is being returned to State.
F – Final Terms	State receives file with borrower's post-assistance loan information.	Servicer sends file with borrower's post-assistance loan information - unpaid principal balance, new monthly payment, next due date.
T - State Termination	State sends file with termination notice to Servicer.	Servicer receives termination notice and updates systems. At program completion, Servicer understands the state will inform the borrower of program termination. Normal servicing will resume.
W- Withdrawn	State receives file to withdraw borrower. Reviews withdrawal reason. State required to send T record, if W is received after A record/Approval.	Servicer sends record to indicate borrower has been withdrawn from the program. Sent after V record. Reason for withdrawal indicated in the "HAF Withdrawn" Field.

## Data Fields by Record Type – Loss Mitigation with State Contribution (P) (see Appendix A1)

<u>Required CDF Fields by CDF Record Type</u>				
<b>HAF Loss Mitigation with State Contribution (P Program)</b>				
M = Mandatory    C = Conditional    O = Optional		State Initial Submission State to Servicer	Validation Servicer to State	Obstacle Record Servicer to State
Effective Date: <b>CDF Version 7.4</b> <i>Blue font indicates a field name update from prior version</i>		I	V	O
CDF Column ID	Data Field			
A1	Major Version Number	H	M	M
B1	Minor Version Number	M	M	M
A	State	M	M	M
B	Servicer	M	M	M
C	Date	M	M	M
D	Unique ID	M	M	M
E	Program Type	M	M	M
F	Record Type	M	M	M
<b>Data Needed for New Submissions From State to Servicer</b>				
G	Loan Number	M	M	M
H	Borrower First Name	M	M	M
I	Borrower Middle Name	O	O	O
J	Borrower Last Name	M	M	M
K	Co-Borrower First Name	O	C	O
L	Co-Borrower middle name	O	O	O
M	Co-Borrower Last Name	O	C	O
N	Borrower Last 4 SSN	O	C	O
O	Co-Borrower Last 4 SSN	O	C	O
P	Property Street Address	M	M	M
Q	Property City	M	M	M
R	Property State	M	M	M
S	Property Zip Code	M	M	M
T	Property County	O	O	O
<b>New Submission data from Servicer to State</b>				
U	Origination date	O	M	O
V	Loan Type	O	M	O
W	Loan Escrowed	O	M	O
X	Investor Code	O	M	O
Y	Next Payment Change Date	O	C	O
Z	Loan Unpaid Principal Balance Amount	O	M	O
AA	Next Payment Due Date	O	M	O
AB	Total Past Due	O	C	O
AC	Reinstatement Good Through Date	O	C	O
AD	Next Contractual Due PI Amount	O	C	O
AE	Next Contractual Due Tax Amount	O	C	O
AF	Next Contractual Due Insurance Amount	O	C	O
AG	Next Contractual Due HOA and Misc. Amount	O	C	O
AH	Next Contractual Due Escrow Overage Underage	O	O	O
AI	Next Contractual Due PITIA	O	C	O
AJ	Current Scheduled PITIA	O	M	O
AK	MHA Program: (Retired)			
AL	MHA Status: (Retired)			
AM	Performance Status	O	M	O
AN	Lien Position at origination	O	M	C
AO	Scheduled Foreclosure Sale	O	O	O
AP	Scheduled Foreclosure Sale Date	O	C	O
AQ	Active Bankruptcy	O	M	O
AR	Obstacle	O	M	M
AS	Obstacle Reason	O	O	C
AT	Original Term	O	M	O
AU	Remaining Term	O	C	O
AV	Maturity Date	O	M	O
AW	3rd Party Authorization on file	O	M	O
AX	Client Designation	O	C	O
AY	Corporate Advances for Reinstatement	O	C	O
AZ	Total Escrow Advances for Reinstatement	O	O	O
BA	Escrow Advances for Reinstatement Delinquent Taxes	O	O	O
BB	Escrow Advances for Reinstatement Delinquent Insurance	O	O	O
BC	Escrow Advances for Reinstatement Forced Place Insurance	O	O	O
BD	PDF Record ID	O	O	O

The CDF Toolkit v7.4 includes a **Required CDF Fields by CDF Record Type** reference tool for each unique program.

Key for this chart and other Program-specific charts in this Toolkit:

M = Mandatory  
O = Optional  
C = Conditional

This chart shows (a limited view) of the Mandatory, Optional, and Conditional data fields associated with I, V and O records for the Loss Mitigation with State Contribution program.

Green-shaded lines (lines G-T) denote data for a new submission from State to Servicer that will be included in the I Record.

Dark Blue-shaded lines (lines U-BD) denote data for new submission from a Servicer to State that will be contained in the V or O Record.

The actual business tool includes all columns, data fields, and records associated with the Loss Mitigation with State Contribution program.

## VII. CDF Protocols

To account for operational procedures that fall outside of the normal CDF sequences and flows, the original HHF CDF Committee developed protocols to provide common guidelines for transactions. For HAF, States and Servicers met (and continue to meet) to review protocols to determine or re-evaluate the applicability of HHF protocols for the HAF Programs. **Below are the protocols that apply to the HAF Program and which are current as of August 30, 2022. These may be updated from time-to-time subsequent to the date of this Toolkit update.**

### HAF Loan Servicing Transfer Protocol

This document represents best practices for servicers participating in HAF programs when Active HAF Loans<sup>1</sup> will be service-transferred to a new mortgage servicer. Servicers should make best efforts to follow the protocol outlined below—or to develop a functionally equivalent process that provides substantially similar notice and information to state HAF administrators. Servicers may wish to take steps to avoid transferring Active HAF Loans when possible.

#### Notifying HAF Administrators of Pending Transfers

Servicers should make best efforts to notify state HAF administrators that an Active HAF Loan will transfer to a new mortgage servicer at least 30 days prior to the scheduled transfer date.

Servicers may provide this notification to state HAF administrators via a 1) Bulk Transfer Notice or 2) Loan-Level CDF Transfer Notice.

#### Bulk Transfer Notice

The transferor servicer may notify state HAF administrators of pending transfers of multiple Active HAF Loans by providing a single notice that includes the following for each loan:

- The transferor loan number;
- The borrower's name;
- The property address;
- The anticipated transfer date;
- The transferee servicer's name; and
- Contact information for the transferee servicer (name, phone number, and/or email address, as available).

Servicers should consult with state HAF administrators as to whether a Loan-Level CDF Transfer Notice should also be sent for loans included in a Bulk Notice.

## Loan-Level CDF Transfer Notice

The transferor servicer may notify state HAF administrators of pending transfers of Active HAF Loans on a loan-by-loan basis by submitting an O-Record or W-Record (depending on the loan's current status in the CDF process). In addition to the information normally provided, the servicer should include the following information in the appropriate field<sup>2</sup>:

- A statement that the loan is scheduled for transfer to another servicer;
- The anticipated transfer date;
- The transferee servicer's name; and
- Contact information for the transferee servicer (name, phone number, and/or email address, as available).

If the state HAF administrator and the transferor servicer agree that HAF relief can be expedited and completed sufficiently in advance of the transfer date for a specific loan, they may continue the standard CDF process.

### **Loan Transfer Process**

When transferring an Active HAF Loan, servicers should make best efforts to inform transferee servicers that the customer has applied for HAF relief with the state HAF administrator.

### **Receipt of HAF Payments**

After notifying a state HAF administrator of an upcoming transfer for a loan, servicers may apply HAF payments (including all relevant CDF exchanges) if they can do so before the loan transfer date. Otherwise, the servicer should return the funds to the state HAF administrator or forward the funds to the new servicer.

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<sup>1</sup> An "Active HAF Loan" is a loan for which a servicer 1) has received an I-Record, 2) has not sent an O-Record or W-Record to the state HAF administrator, and 3) has not yet received a T-Record or a D-Record from the state HAF administrator.

<sup>2</sup> For an O-Record, Column AS—for a W-Record, Column CX (as of CDF v7.4).

## Active Bankruptcy Protocols for HAF

In order to “mainstream” HAF processes for homeowner files with active bankruptcy cases and avoid unnecessary CDF record exchanges (and time), the following best practice is recommended for States and Servicers.

As part of the State’s HAF application:

- Inquire about the active bankruptcy status of the homeowner,
- Determine the bankruptcy chapter information, and
- If the homeowner in an active bankruptcy, proceed as follows:
  - *Active Chapter 13 (CH13)*, the HAF agency should ask the homeowner to provide a Trustee “Consent” (or other such document as may be required by the courts in their state) as part of their HAF qualification process.
    - If the homeowner in an active CH13 is unable to provide documentation, then the HAF agency will either undertake direct communication with the BK trustee itself, or will refer the homeowner to a housing counselor or legal aid organization for assistance.
  - *Active Chapter 7 (CH7)*, no additional documentation may be needed from the homeowner at HAF application other than the contact information where post-petition notifications are to be sent should Trustee notification be required.
    - Should a homeowner have filed for CH7, and the State be providing on-going mortgage payment assistance (U Program), HAF in conjunction with a Servicer-provided loan modification (P Program), or lien extinguishment (J Program), Trustee notification may be needed and collected by either the Servicer or the State.

States should provide Servicers with a copy of the Trustee “Consent”/notification with the I record (and Third-Party Authorization), or a written notification to indicate that Trustee Consent is not required, as in the case with CH7 BK and a Reinstatement Program.

In return, the Servicer should:

- Return a V record, which, in addition to validating the homeowner is in active BK via CDF data field “AQ,” provide other information the State can use to determine if the HAF program type indicated on the I record is appropriate for that homeowner, as well as the amount owed by the homeowner.
- Not return an O record, as the State has proactively removed the Active Bankruptcy obstacle by sending the Trustee “Consent”/notification with the I record.

States that do not provide a copy of the Trustee “Consent”/notification for homeowners in active bankruptcy CH13 cases may receive an O record from the Servicer, which will delay HAF processing. To avoid unnecessary CDF record exchanges and homeowner confusion, States that offer HAF Program assistance to homeowners in active bankruptcy are encouraged to proactively discuss how to process these files with Servicers.

## HAF Overage Matrix – See Supplemental Materials – CDF Protocols Library, Item 3

Homeowner Assistance Fund - Overage Information				
This document represents the common overage instructions. Servicers may have negotiated different overage amounts.				
Entity Name	State	HAF Overage	If overage funds are equal to or less than...	Apply to ...
AHFC Alaska Housing Finance Corporation	AK	No collaboration agreement - do not have instructions		
Alabama Housing Finance Authority	AL	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$100), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
ADFA Arkansas Development Finance Authority	AR	Should Servicer receive more funds than needed from Program Administrator for the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$750.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$750	Principal
ADOH Arizona Department of Housing	AZ	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$100.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
CALHFA California Housing Finance Agency	CA	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$100.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
CO DOLA Colorado Department of Local Affairs	CO	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$200), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$200	Principal
CHFA Connecticut Housing Finance Agency	CT	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. Notwithstanding the foregoing, Program Administrator reserves the right in the event that the surplus funds are equal to or less than \$100 to authorize Servicer to instead apply those funds to reduce the borrower's outstanding loan principal instead of remitting such funds to the Program Administrator.	\$100	Principal
DHCD DC Department of Housing and Community Development	DC	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$100.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
Delaware State Housing Authority	DE	Should Servicer receive more funds than needed from Program Administrator on the account of any particular borrower, Servicer will utilize the Program Platform to remit the surplus funds back to Program Platform Provider account for Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than \$100, Servicer does not need to remit the funds but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal



Entity Name	State	HAF Overage	If overage funds are equal to or less than...	Apply to ...
Florida Department of Economic Opportunities	FL	<p>Reinstatements: Should there be funds remaining after the mortgage loan is reinstated, apply additional monies to reduce the principal balance of the loan. Do not apply additional FL HAF monies to escrow</p> <p>Payment Assistance: After a full mortgage payment has been applied to advance the loan's due date, apply additional monies to reduce the principal balance of the loan.</p> <p><b>Language is not yet approved by Florida DEO</b></p>		
Georgia Department of Community Affairs	GA	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds (over and above three monthly payments in a onetime payment to pay the mortgage forward when applicable) back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than one mortgage payment, Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	one month's payment	Principal
Guam Housing Corporation	GU	do not have instructions		
The Council for Native Hawaiian Advancement (CNHA) - Homeowners Assistance Fund Program for Oahu	HI	Should Lending Service receive more funds than needed from CNHA or the account of any particular borrower, Lending Service will remit the surplus funds back to CNHA within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$100.00), Lending Service does not need to remit the funds back to the CNHA, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
Hawaii - County of Kauai and County of Hawaii (Big Island)	HI	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$100.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
Hawaii - Maui County	HI	do not have instructions		
Iowa Finance Authority	IA	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$500), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$500	Principal
Idaho Housing and Finance Association	ID	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$500), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$500	Principal
IHDA Illinois Housing Development Authority	IL	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$1,000.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$1,000	Principal
IHCDA Indiana Housing & Community Development Authority	IN	<p>R - Reinstatement (Allowed Overage up to \$1,500.00)</p> <p>How to Apply 1st - apply to escrow if short, 2nd apply to UPB, last - return to state</p> <p>U - Monthly Assistance (Allowed Overage up to \$250.00)</p> <p>How to Apply 1st - apply to escrow if short, 2nd apply to UPB, last - return to state</p> <p>Link to Overage Matrix for IN: <a href="http://teamsites.teamworks.wellsfargo.net/sites/clg-hlserv-104/stateandlocalprograms/Shared%20Documents/HAF%20Documentation/States/Indiana/HAF%20return%20of%20funds%20policy%20for%20lenders.pdf">http://teamsites.teamworks.wellsfargo.net/sites/clg-hlserv-104/stateandlocalprograms/Shared%20Documents/HAF%20Documentation/States/Indiana/HAF%20return%20of%20funds%20policy%20for%20lenders.pdf</a></p>	Refer to matrix	
Kansas Housing	KS	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$10), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$10	Principal
KHC Kentucky Housing Corporation	KY	Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$100.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal

Entity Name	State	HAF Overage	If overage funds are equal to or less than...	Apply to ...
Louisiana Housing Corporation	LA	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$500.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$500	Principal
Massachusetts Executive Office of Housing and Economic Development	MA	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$100.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
Maryland Department of Housing and Community Development	MD	Should the Servicer receive more funds than needed from HFA, Servicer shall remit the surplus funds back to HFA within 30 days of receiving the funds. If the surplus funds are equal to or less than \$500.00, Servicer does not need to remit the funds back to the HFA, but instead, shall apply those funds to reduce the borrower's outstanding loan principal.	\$500	Principal
Maine	ME	Should Servicer receive more funds than needed from Program Administrator for the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$250), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$250	Principal
MSHDA Michigan State Housing Development Authority	MI	Should Servicer receive more funds than needed from Program Administrator on the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$100.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
Minnesota Housing	MN	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than \$100.00, Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
Missouri Housing Development Commission - State Assistance for Housing Relief (SAFHR) for Homeowners	MO	Any amount greater than \$500 should be returned within 30 days to state, otherwise anything less than or equal to \$500 should be applied to borrower's outstanding principal,	\$500	Principal
MHC Mississippi Home Corporation	MS	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$499.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$499	Principal
Montana Housing	MT	Should Servicer receive more funds than owed by Borrower from Program Administrator or the account of any particular borrower, Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	any amount	Principal
NCHFA North Carolina Housing Finance Agency	NC	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$100.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
North Dakota Housing Finance Agency	ND	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty(30) days of receiving the funds. If the surplus funds are equal to or less than \$50, Servicer does not need to remit the funds back to teh Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$50	Principal

Entity Name	State	HAF Overage	If overage funds are equal to or less than...	Apply to ...
NIFA Nebraska Investment Finance Authority	NE	Any excess funds should be returned.	\$0	n/a
New Hampshire Housing	NH	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than five hundred dollars (\$500), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$500	Principal
NJHMFA New Jersey Housing & Mortgage Finance Agency	NJ	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$500.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$500	Principal
NMMFA New Mexico Mortgage Finance Authority	NM	Should Servicer receive more funds than needed from Program Administrator for the account of any particular borrower, Servicer will remit the surplus funds back to the Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$500.00), Servicer does not need to remit the funds back to the Program Administrator, but instead will apply those funds to reduce that borrower's outstanding loan principal.	\$500	Principal
NAHAC Nevada Affordable Housing Assistance Corporation	NV	<p>Link to NV Overage Matrix  <a href="http://teamsites.teamworks.wellsfargo.net/sites/clg-hlserv-104/stateandlocalprograms/Shared%20Documents/HAF%20Documentation/States/Nevada/NAHAC_Overage_Matrix_Rev.2.23.22.pdf">http://teamsites.teamworks.wellsfargo.net/sites/clg-hlserv-104/stateandlocalprograms/Shared%20Documents/HAF%20Documentation/States/Nevada/NAHAC_Overage_Matrix_Rev.2.23.22.pdf</a></p> <p><b>Excess Funds</b> = Funds which the servicer is prohibited from applying <b>due to a delinquency</b>; excess funds have no relationship to the designated overage amounts defined by the state and are quantified as the funds remaining after full contractual payment has been received and applied to a <b>delinquent account</b>. The servicer is prohibited from applying excess funds unless NAHAC is able to submit within 30 days the shortage (i.e., the difference between the excess funds and the total amount required to cure the delinquency).</p> <p><b>Overage</b> = Funds remaining after full contractual payment has been received and applied to a <b>current account</b>; overages should be applied according to NAHAC preferences identified above.</p> <p><b>Overestimated Foreclosure Fees/Costs</b> = Funds servicers may be able to apply or refund when actual attorneys' fees and other foreclosure fees and costs are not as high as initially anticipated. Servicer will return the amount of overestimated foreclosure fees and costs.</p> <p><b>* Hold</b> = For delinquent accounts, NAHAC will cure the difference between the excess funds and the reinstatement amount up to their program cap; servicers should hold the excess funds for up to 30 days.</p> <p><b>**Thresholds</b> - The overage threshold is set to \$100 or less. In a scenario where the overage is \$100 or less, you keep the funds and apply the overage as listed under preference. If you receive \$101 or more, you return the funds to NAHAC.</p>	Refer to matrix	
New York Sustainable Neighborhoods	NY	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$1.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$1	Principal
OHFA Ohio Housing Finance Authority	OH	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$500), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$500	Principal
Oklahoma Housing Finance Agency	OK	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than \$100.00, Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal

Entity Name	State	HAF Overage	If overage funds are equal to or less than...	Apply to ...
OHSI Oregon Housing Stabilization Initiative	OR	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than \$100.00, Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
PHFA Pennsylvania Housing Finance Authority	PA	Should Servicer receive more funds than needed from Program Administrator on the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than \$100, Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
Puerto Rico	PR	Should Servicer receive more funds than needed from the PRHAP or the account of any particular borrower, Servicer will notify the PRHAP of receipt of overpayment and remit the surplus funds back to the PRHAP within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than the borrower's one month's payment, Servicer does not need to remit the funds back to the PRHAP, but instead, will apply those funds to the borrower's account to pay for principal, interest, taxes, and/or insurance as may be applicable to the specific account.	one month's payment	principal, interest, taxes, and/or insurance as may be applicable
RIH Rhode Island Housing	RI	Should Servicer receive more funds than needed from Program Administrator for the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$100.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
South Carolina State Housing Finance and Development Authority - SC Housing	SC	Should Servicer receive funds in excess of \$100.00 more than the intended award amount for any particular borrower (either the (i) mortgage reinstatement amount plus one month of prospective payment or (ii) one month of prospective mortgage payment assistance), Servicer must remit the surplus funds back to SC Housing within thirty (30) days of receiving the funds. Any overages up to \$100.00 must be applied to the borrower's principal amount.	\$100	Principal
South Dakota Housing Finance Agency	SD	No collaboration agreement - do not have overage instructions		
THDA Tennessee Housing Development Agency	TN	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$200.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$200	Principal
TDHCA Texas Development Housing and Community Affairs	TX	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than \$100, Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
Utah Department of Workforce Services Housing & Community Development - Utah HAF	UT	State has not implemented - no agreement available		
Virginia Housing Development Authority	VA	Should Servicer receive more funds than needed from Program Administrator or the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than the borrower's one month's payment, Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	one month's payment	Principal
U. S. Virgin Islands	VI	do not have instructions		

Entity Name	State	HAF Overage	If overage funds are equal to or less than...	Apply to ...
VHFA Vermont Housing Finance Agency	VT	Should Servicer receive more funds than needed from Program Administrator on the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$500.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$500	Principal
Washington	WA	In servicing the Loans, the Servicer will remit any surplus of HAF funds exceeding \$100.00 received for any eligible borrower back to the Program Administrator within thirty (30) days of receiving the funds	\$100	not specified
Wisconsin	WI	Should Servicer receive more funds than needed from Program Administrator on the account of any particular borrower, Servicer will remit the surplus funds back to the State within thirty (30) days of receiving the funds.	\$0	n/a
West Virginia Housing Development Fund - West Virginia Homeowner Rescue Program	WV	Should Servicer receive more funds than needed from Program Administrator on the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$100.00), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	\$100	Principal
Wyoming Department of Family Services	WY	Should Servicer receive funds from DFS in excess of the delinquent amount on the account of any particular borrower, Servicer will remit the surplus funds back to DFS within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than one month's mortgage installment, Servicer does not need to remit the funds back to DFS, but instead, will apply those funds to reduce that borrower's outstanding loan principal.	one month's payment	Principal

## **VIII. Appendix Guide: HAF Best Practices and Additional Resources**

**Appendix A – CDF Program and Record Summary**

**Appendix B – [RESERVED]**

**Appendix C – Master CDF version 7.4**

**Appendix D – File and Document Naming Conventions**

**Appendix E - Data Dictionary for Homeowner Assistance Fund**

**Appendix F – Obstacle Record Reasons**

**Appendix G – Change Record Reasons**

**Appendix H – Record Type Detailed Definitions**

**Appendix I – Record Assignments for States and Servicers**

**Appendix J – Record Exchange by Program and Record Type**

**Appendix - K - Reinstatement Sequence Flow – R Program**

**Appendix L - File Exchange Process and Activities – R Program**

**Appendix M – Data Field by Record Type – R Program**

**Appendix N – Early Loss Mitigation Sequence Flow - R Program**

**Appendix O – Early Loss Mitigation Process and Activity/R Program**

**Appendix P – Monthly Payment Assistance - Unemployment Sequence Flow – U Program**

**Appendix Q - File Exchange Process and Activities – U Program**

**Appendix R – Data Field by Record Type – U Program**

**Appendix S – Principal Reduction Recast Sequence Flow – K Program**

**Appendix T - File Exchange Process and Activities – K Program**

**Appendix U – Data Field by Record Type – K Program**

**Appendix V – Lien Extinguishment Sequence Flow – J Program**

**Appendix W – File Exchange Process and Activities – J Program**

**Appendix X – Data Field by Record Type – J Program**

**Appendix Y – Loss Mitigation with State Contribution – P Program**

**Appendix Z – File Exchange Process and Activities – P Program**

**Appendix A1 – Data Field by Record Type – P Program**

**Appendix A2 – The Overage Matrix (dated August 26, 2022)**

**IX. CDF Toolkit Exhibits:**

- 1. Servicer Collaboration Agreement**
- 2. New CDF Homeowner Assistance Fund fields** (pages 13 and 14)
- 3. Basic CDF Exchange Flow** (page 15)
- 4. CDF v7.3 Toolkit – Archived**