

Florida Hardest-Hit Fund (HHF) Advisor Procedures Manual



HHFM-01
HHF Fund Procedures Manual
Rev 6/12
Rule Chapter 67-59.020, 67-59.030, 67-59.210

Florida Housing Finance Corporation

June 2012

Procedure Guide Tabs

- Tab 1: Advisor Guide
- Tab 2: Counselor Direct Handbook
- Tab 3: Intake Package
- Tab 4: FHFC HHF Checklist/Eligibility Determination and Monthly Evaluation Checklist
- Tab 5: Closing Documents
- Tab 6: Area Median Income Chart
- Tab 7: Marketing and Outreach
- Tab 8: Frequently Asked Questions

Table of Contents

History	2
Unemployment Mortgage Assistance Program (UMAP)	2
Mortgage Loan Reinstatement Payment Program (MLRP).....	3
Assistance Will Be Provided in the Form of a Loan	3
Eligibility Determination	4
• Homeowner	4
• Property	10
• Mortgage	11
• Other Considerations	13
Eligible Applications	14
Ineligible Applications.....	15
Declined Applications	15
Monthly Eligibility Review.....	15
Stand Alone MLRP Assistance	17

History

In January 2010, US Treasury (Treasury) created the "Housing Finance Agency (HFA) Innovation Fund for the Hardest-Hit Housing Markets" (HFA Hardest-Hit Fund) and allocated funds under the Emergency Economic Stabilization Act of 2008 (EESA) to five states: Arizona, California, Florida, Michigan and Nevada. The funds were allocated to these states because of their excessive housing market depreciation and to assist in foreclosure prevention efforts. In March 2010, Treasury allocated a second disbursement of \$600 million to an additional five state HFAs based on high unemployment rates. On August 11, US Treasury again expanded the HFA Hardest-Hit Fund to include a total of 18 states and the District of Columbia, and added an additional \$2 billion. Florida received another allocation of funds, \$236.8 million, from the third round of funding, which added to the initial allocation of \$418 million, this brought Florida's total funding to \$656.8 million. Finally, on September 29, 2010, Treasury announced a fourth round of funding, awarding Florida an additional \$401 million, bringing Florida's total award amount to over \$1 billion.

Florida Housing Finance Corporation (Florida Housing) was directed by Treasury to create and administer foreclosure prevention assistance programs that address the unique issues of our state. Treasury requires that Florida use a portion of these funds specifically for targeted unemployment programs that provide temporary assistance to eligible homeowners.

Florida Housing's two programs under the HFA Hardest Hit Funds are:

Unemployment Mortgage Assistance Program (UMAP)

Loan funds can be used to pay monthly mortgage and escrowed mortgage-related expenses (i.e., property taxes, homeowner insurance, and mortgage insurance) until the homeowner can resume payments or for up to 12 months whichever occurs first.

Population to be served:

At least one borrower (a person who is legally obligated for the payment of the mortgage note) must be able to document that he or she is unemployed or substantially underemployed and must provide a financial hardship affidavit. A borrower and/or co-borrower who suffers a hardship that has resulted in a loss of income of at least 10% will be considered "substantially underemployed".

Use of funds:

Pay the monthly first mortgage payment.

Mortgage Loan Reinstatement Payment Program (MLRP)

Loan funds can be used to help bring the past-due first mortgage current.

Population to be served:

At least one borrower (a person who has is legally obligated for the payment of the mortgage note) must be able to document that he or she is unemployed or substantially underemployed and must provide a financial hardship affidavit. A borrower and/or co-borrower who suffers a hardship that has resulted in a loss of income of at least 10% will be considered "substantially underemployed".

MLRP can be used with UMAP or as a standalone MLRP-only payment. MLRP-only will be used to help bring a delinquent mortgage current for a homeowner who has returned to work or recovered from underemployment and can now resume the monthly mortgage payment(s) based on his/her new income, meaning that the total housing expense is less than 31% of the current gross monthly income. This type of assistance is appropriate when the homeowner needs help only to bring the mortgage and/or mortgage-related expenses current.

Such hardship must have resulted in the total housing expense (PITIA) exceeding 31% of the total gross income of the household, leading to the arrearage. Verification that homeowners will be able to make their payments will be required. Homeowner must meet eligibility and program underwriting guidelines and must complete a hardship affidavit.

Use of funds:

Loan funds can be used to help bring the past-due first mortgage current.

Assistance Will Be Provided in the Form of a Loan

A maximum of \$42,000 is available to eligible homeowners who use both the UMAP and MLRP programs together, up to \$24,000 in UMAP and \$18,000 in MLRP. A homeowner who uses MLRP-only can receive up to \$25,000.

Homeowners will be required to pay 25% of their monthly income towards their monthly mortgage payment with a minimum payment requirement of \$70 per month. This will provide a reasonable period of time for homeowners to become re-employed at a salary that is sufficient for them to either resume making full mortgage payments or qualify for a mortgage modification that will lower the payments and terms of the mortgage to an affordable level.

The funds are used to pay the monthly first mortgage payment or the first mortgage arrearage and will be disbursed by Florida Housing directly to the loan servicer on behalf of the homeowner.

The funds will be in the form of a 0% interest, non-recourse, and deferred-payment forgivable loan which will subordinate to current mortgages.

The loan will be forgiven over a 5 year period starting at month 18, at a rate of 20% per year.

The loan must be paid back if the home is sold or refinanced prior to the maturity date. Florida Housing will agree to subordinate the UMAP/MLRP Loan for homeowners who refinance their first mortgage to receive more favorable loan terms. If a homeowner refinances their loan to consolidate debt or receives cash out, the homeowner would be required to repay the UMAP/MLRP Loan according to the loan terms.

Definitions:

PITI – Principal, Interest, Taxes and Insurance

PITIA – PITI + Homeowner Association Dues

Eligibility Determination

If the HHF Advisor believes that the homeowner may be eligible for the Unemployment Mortgage Assistance Program and Mortgage Loan Reinstatement Program, the Advisor will be required to verify that all information entered into CounselorDirect, by the homeowner, is accurate. The Advisor will be required to gather and assemble the following information, if applicable to the homeowner's specific situation, which will be used to make eligibility determinations:

The eligibility determinations can be broken down into three separate areas. There are specific criteria related to the homeowner, the property and the mortgage.

Unless otherwise noted, all documentation used to determine eligibility must be uploaded into the CounselorDirect system. Each document must be uploaded separately; with the exception of items of the same type (i.e. pay stubs can be placed in the same file, bank statements for each account at a financial institution can be uploaded together). Files must be named as directed in the HHF Document Checklist.

Eligibility Determination – Homeowner

1. Is the client a Legal US resident/Legal Alien?

- a. The Advisor will need to confirm legal residency status of a homeowner requesting assistance. Appropriate documentation includes a social security card or an INS green card. A copy of the document does not need to be uploaded into the CounselorDirect System.
2. Is the client a Florida resident?
 - a. The Advisor will need to confirm identity and residency status of a homeowner requesting assistance. Confirm homeowner identity using photo identification from a government agency (e.g. Florida Driver's License or Photo Identification Card) or employer (e.g. Employee Identification Card). A copy of the document does not need to be uploaded into the CounselorDirect System.
 3. Does the client occupy the property as their primary residence?
 - a. Proof of Homestead will suffice to ensure the property is the primary residence.
 - b. If Homestead documentation unavailable, an application for Homestead, a Drivers License with the property address listed plus three months of utility bills in the name of the borrower or co-borrower may be used for primary residence verification.
 4. Is the total household income below 140% AMI adjusted for household size?
 - a. Income from the borrower, co-borrower, borrower's spouse, and other adult household members must be included in the calculation of total household income. The unearned income (e.g. Social Security) of minor children will be counted in the calculation of total household income. The earned income of all minor household members is excluded from total household income. If there is a co-borrower that is not residing in the home currently their income will also need to be included.
 - i. Income documentation for a homeowner who receives a salary or wage:
 1. Copies the last 60 days of paystubs.
 - ii. Income documentation for unemployed homeowners:
 1. Copy of the unemployment determination.
 2. Copy of monthly benefit statement.
 3. Copy of bank statement indicating deposits from unemployment division.
 - iii. Income documentation for homeowners who are self-employed:

1. Current profit and loss statement prepared by an independent third party.
 2. Two months of personal and business bank statements.
 3. Last two years federal income tax filings, including IRS Form 1040, Schedule C.
 - a. If the homeowner has not filed taxes, they will be required to prior to being eligible for participation.
- iv. Income documentation for a homeowner who receives social security, disability or death benefits, pension, adoption assistance, public assistance, or unemployment;
1. Obtain a copy of benefits statement or letter from the provider that states the net amount, frequency, and duration of the benefit, and two most recent bank statements showing receipt of such payment.
 2. Unemployment can be confirmed with a homeowner's last two unemployment compensation benefit pay stubs, 1099s, or a notice of determination.
- v. Income documentation for homeowner receiving alimony or child support;
1. Obtain copy of divorce or other court decree, or separation agreement, or other written agreement filed with the court that states the amount and period of time over which it will be received, or two most recent bank statements showing receipt of such payment, or documentation from a child support enforcement agency or other administrator.
- vi. Income documentation for odd jobs performed by the homeowner outside of salary or wage employment:
1. Copies of checks, most recent two bank statements with deposits highlighted and a statement from the homeowner describing source of deposits and frequency of payments.
- vii. Examples of other income and required documentation include:
1. Regular, scheduled, periodic payments from trusts, annuities, inheritance, insurance policies, pensions, retirement funds, and lotteries. Copy of statement supplied from the source of the income, copies of checks or two most recent bank statements showing receipt of such payment.
 2. All public assistance payments in lieu of earnings, including social security, unemployment benefits, workers compensation, severance pay, disability or death benefits, excluding Veteran's Administration educational benefits, and

Medicaid. (Food stamps are excluded in the calculation of household income.) Copy of statement supplied from the source of the income, copies of checks or two most recent bank statements showing receipt of such payment.

3. Income from partnerships. Copy of statement supplied from the source of the income, copies of checks or two most recent bank statements showing receipt of such payment.
4. Undisbursed profits from business owned by homeowner(s) in whole or in part. If part owner, include the homeowner's pro rata share of undisbursed profits.
5. Regular cash contributions received from persons not living in household. Copies of the most recent two bank statements; and a statement from the homeowners will need to accompany this calculation describing the nature of the income.
6. The amount, if any, by which educational grants, scholarships, and/or Veterans Administration educational benefits exceed expenses for tuition, fees, books, and equipment (for all students) and reasonable rent and utility costs for a student living away from home. Copy of statement supplied from the source of the income, copies of checks or two most recent bank statements showing receipt of such payment.
7. Rental income from no more than one other property owned by the homeowner. Copy of the current rent or lease agreement.
8. Recurring Investment Gain Income. Does not pertain to gains on one time sales or gains from the sale of the homeowner's prior residence. Copy of statement supplied from the source of the income, copies of checks or two most recent bank statements showing receipt of such payments.

b. Annualizing income:

i. To compute the income from a salary or wage:

1. Add together the gross pay from each pay stub supplied; divide this total by the number of pay stubs and then multiply by the number of pay periods within a year (i.e. if paid biweekly multiply by 26, if paid bimonthly, multiply by 24).
2. For seasonal employees or those working for commission take the year to date gross amount; divide by the number of pay periods the homeowner has been paid; and multiply by the number of pay periods within a year.

ii. To compute the income for unemployed homeowners

1. Multiply the benefit amounts by 26.
 - iii. To compute the income for self-employed homeowners (who do not pay themselves a salary)
 1. Take the net income from profit and loss statement; divide it by the number of months included in the statement; and multiply by 12.
 - iv. To compute annual income from social security, disability or death benefits, pension, adoption assistance, public assistance, or unemployment
 1. Multiply the gross amount paid monthly by 12.
 - v. To compute the annual income from child support or alimony;
 1. If homeowner is receiving court ordered amount multiply the amount received by the number of payment periods in the year.
 2. If the homeowner is not receiving the court ordered amount; provide documentation (bank statements, checks, and/or statement from homeowner) indicating amount being paid and annualize based upon the amount and frequency of payments.
 3. If payments are not made on a consistent basis do not include in income calculation.
 - vi. To compute annual income for odd jobs and other type of income sources;
 1. Take the average amount received over the 60 day period and multiply by 12.
 2. Income from assets is computed by taking the average balance from the most recent two statements and multiplying by the interest rate currently being applied.
 - vii. To compute rental income
 1. Use the most recent income tax returns to document income from a rental property that is being reported to the IRS. If the homeowner is renting a room of the home use 100% as rental income.
5. Is the total amount of assets lower than \$5,000 or 3 times PITIA (whichever is greater)?
- a. Assets include, but are not limited to, all savings, checking, and money market accounts, certificates of deposits, taxable investment accounts,

savings bonds, and cash. All such accounts must be in the name of the borrower and/or co-borrower or for the benefit of the borrower or co-borrower.

i. Assets must be verified using bank statements, investment statements, and other third party documentation (the previous two months worth of statements). The amount of cash on hand may be accepted as disclosed by the homeowner.

ii. If at time of application the statements indicate that there is more than the allowed amount, the homeowner has the opportunity to provide most current balance verification from their financial institution. This will need to be either on the financial institutions letterhead and signed or a balance inquiry transaction teller stamped and signed by the financial institutions employee.

b. Retirement accounts such as IRA, 401(k), 403(b), 457, or Keogh accounts are not considered assets. Education accounts such as Florida Prepaid College Plans, 529 accounts or Coverdell Education Saving Accounts are not considered assets. Additionally, personal property such as automobiles, collectibles, antiques, and related items are not considered assets.

6. Is the total monthly housing debt greater than 31% of gross monthly income?

a. If the homeowner discloses there are additional mortgages on the property, a copy of the most recent payment statement will be required.

b. If the taxes, insurance and homeowner's association dues are not included in the first mortgage payment, documentation for these expenses is required for the calculation.

i. Using the first mortgage statement, additional lien statements, and any other required documentation; add up all required payments for PITIA. Divide the PITIA by the calculated monthly income. If the homeowner has a "pick a payment" loan, use the fully amortized payment with escrow.

c. For MLRP-only – The total housing expense (PITIA) must currently be less than 31% of the total gross income of the household.

7. Has the client experienced a qualifying hardship (unemployment / underemployment)?

- a. Homeowners will only be eligible for the program if they are unemployed or substantially underemployed, through no fault of their own. Divorce, permanent disability or death of a borrower or co-borrower is not a qualifying hardship.
 - b. The client with the hardship has to have a financial responsibility for the payment of the mortgage.
 - i. A financial responsibility for the payment of the mortgage can be evidenced by a Note and may be able to be verified if the client's name appears on the mortgage statement.
 - c. Homeowner in all instances will need to certify the qualifying hardship via the Hardship Letter and the Hardship Affidavit.
 - i. A homeowner will meet this criterion if receiving unemployment and no other documentation contains evidence that the job loss was the fault of the borrower or co-borrower. Unemployment can be confirmed with a homeowner's last two unemployment compensation benefit pay stubs, 1099s, notice of determination or receipt of unemployment compensation verified on bank statements.
 - 1. Applicants who have voluntarily left work without good cause attributable to his or her employing unit or has been discharged by the employing unit for misconduct connected with his or her work, based on a finding by the Department of Economic Opportunity are not eligible for assistance.
 - ii. For substantial underemployment, the homeowner, through no fault of his/her own, must have a qualifying hardship and meets the 31% test.
8. Does the homeowner have a bankruptcy that has not been discharged or dismissed?
- a. If the homeowner has declared bankruptcy, a copy of the proof of discharge or dismissal must be provided.
 - b. If the homeowner files bankruptcy during participation in the program, the homeowner will be deemed ineligible and participation terminated.
9. Has the client been convicted of a mortgage related felony in the last 10 years?
- a. The homeowner will certify their compliance with this regulation via the Dodd/Frank Certification.

10. To be considered “substantially underemployed” there must be at least a 10% reduction in income for either a borrower or co-borrower in order to qualify for underemployment and through no fault of the borrower or co-borrower.

a. If the borrower has worked at the same employer and hours or wages are reduced:

i. Verify using past paystubs or W2 statements that income is reduced

ii. Gather letter from employer to verify that the resulting loss in income was not the fault of the employees.

b. If the borrower or co-borrower is working at a new employer:

i. If the borrower collected Unemployment Benefits

1. Verify and document the receipt of Unemployment Benefits

2. Verify and document that the income at the previous employer was greater than current income by at least 10% utilizing past pay stubs or W2 statements.

ii. If the borrower or co-borrower did not collect Unemployment Benefits:

1. Verify and document that the job loss at the previous employer was through no fault of the borrower or co-borrower via third party verification.

2. Verify and document that the income at the previous employer was greater than current income by at least 10% utilizing past pay stubs or W2 statements.

Eligibility Determination – Property

1. Is the property located in Florida?

a. The homeowner will supply a copy of the recorded mortgage and a copy of the deed. The Advisor will verify these two documents are for the same property and that the property is located in Florida.

2. Does the property qualify (single family, townhouse, condo where financial reporting for the condominium association, pursuant to s. 718.111(13), F.S., for the most recent two

years are provided by the Applicant, 1 to 4 family home where owner occupies one unit and mobile or manufactured home on permanent foundation)?

- a. Review the recorded mortgage for any pertinent riders to assist in determining eligibility.
 - i. If the homeowner resides in a 1 to 4 family home, are the other units rented and is the income from these units included in the income calculation?
- b. If homeowner resides in a condo, applicant must supply the most recent two years financial reporting pursuant to s. 718.111(13), F.S.
 - i. Florida Housing will maintain a listing of Condo Associations where the financial statements have been received and approved by the Corporation.

3. Does the homeowner own more than one other property?

- a. Review the application to see if the applicant disclosed multiple properties.
- b. Documentation from other portions of the eligibility determination can assist with this requirement.
 - i. Tax returns showing rental income.
 - ii. Deeds supplied by the homeowner when determining whose income to use for eligibility determination.

4. Is the property abandoned, vacant or condemned?

- a. Verify the response given in CounselorDirect with the homeowner.
- b. Florida Housing may receive further information regarding the condition of the property when exchanging data with the homeowner's mortgage servicer.

Eligibility Determination – Mortgage

1. Is the client's mortgage with a regulated financial institution, Habitat for Humanity or USDA or other servicing entity that is a regulated institution?

- a. Review recorded mortgage to verify that the loan was originated with a qualifying entity. No seller financing is allowed. If the loan has been sold, review the assignment of mortgage. The assignment of mortgages will need to be uploaded.
2. Is the current outstanding balance of the first mortgage \$400,000 or less?
 - a. Review the recorded mortgage. If original principal amount was \$400,000 or less then the criteria has been met.
 - b. If the original principal amount was more than \$400,000, review the current mortgage statement for the outstanding amount, if the homeowner is still receiving statement.
 - c. If the homeowner is not receiving a statement the homeowner will need to have proof of outstanding principal balance provided to them by their lender in written form. This amount does not include in arrearage or outstanding fees charged by the servicer.
 - d. Florida Housing may receive further information regarding the outstanding principal balance when exchanging data with the homeowner's mortgage servicer.
3. Is the current pending litigation on the property/mortgage?
 - a. Verify the response given in CounselorDirect with the homeowner. If foreclosure has been initiated on the property, have the homeowner supply the documentation received from their mortgage servicer and the attorney handling the foreclosure.
 - i. The homeowner will be ineligible for the program if any subordinate lender (other than the first mortgage lender) or other entity including Home Owners Associations has initiated a foreclosure claim on the property.
 - b. Florida Housing may receive further information regarding any litigation on the property when exchanging data with the homeowner's mortgage servicer.

Other Considerations – These items are not used for determination purposes.

1. All documents must be uploaded into Counselor Direct in the proper format and using the naming convention. All naming conventions start with the last name of the client, the first initial and the proper convention. The types of documents to be scanned and uploaded together and saved using the naming convention are:
 - a. Intake Application (INTAKE APPLICATION MMDDYYYY)
 - i. Intake Application: HHF Intake Form and Financial Worksheet
 - ii. Hardship Letter / Dodd Frank Certification
 - iii. 4506T (Submitted for self employed applicants)
 - iv. Homeowner / Advisement Contract
 - v. Hardship Affidavit
 - b. Authorization to Release Information (ATRI MMDDYYYY)
 - c. Supporting Documentation (ELIGIBILITY DOCS MMDDYYYY)
 - i. Eligibility Checklist (both pages)
 - ii. Eligibility Computation Form
 - d. Property (PROPERTY DOCS MMDDYYYY)
 - i. Deed
 - ii. Recorded Mortgage (for all liens disclosed)
 - iii. Proof of Homestead
 - e. Mortgage (MORTGAGE DOCS MMDDYYYY)
 - i. Recent Mortgage Statement and any correspondence from servicer / attorney (for all liens disclosed)
 - ii. Homeowners Insurance Statement (including flood, wind, hurricane, etc) if not escrowed
 - iii. Property Tax Statement if not escrowed
 - iv. Homeowners Association Dues Statement, if applicable
 - f. Condo Association two most recent financial statements, if applicable (CONDO DOCS MMDDYYYY)
 - g. Income (INCOME MMDDYYYY)
 - i. Pay Stubs (last 60 days)
 - ii. Self-Employed / Decreased Income
 1. Last two years tax returns (W-2 or 1099)

- 2. Year-to-date Profit and Loss (prepared by a third party)
 - iii. Unemployed: Copy of unemployment determination
 - iv. Underemployed: Verification of at least a 10% reduction in income
 - v. Other Income Sources: SSI, Child Support, Pensions
- h. Asset (ASSET MMDDYYYY)
- i. Last two months Bank Statements (Personal and businesses, if applicable)
 - ii. Letter of explanation (LOX) for all deposits over \$100 that do not tie to an income source
- i. Misc:
- i. Proof of Bankruptcy Discharge (BANKRUPTCY MMDDYYYY)
 - ii. Ineligible Letter (INELIGIBLE MMDDYYYY)
 - iii. Divorce Decree w/Settlement Agreement (DIVORCE DECREE MMDDYYYY)

Eligible Applications

Once the Advisor determines that the homeowner has met all eligibility criteria, the file should be submitted to their Agency Administrator. Each Agency will be required to have an active Administrator. The Administrators will be responsible for final review of the client's file prior to submission to Florida Housing.

Only files that have been cleared of all CounselorDirect system Fails will be eligible for submission to Florida Housing, unless the Fail is on a MLRP-only client where the only fail is the 31% DTI test. Staff at Florida Housing will review all information supplied in the CounselorDirect system. If the file is incomplete, or Florida Housing staff has questions regarding the submitted file, Florida Housing staff will contact the Advising agency for additional follow-up.

Once Florida Housing has determined the file to be complete and the homeowner is eligible for the program, Florida Housing will send the homeowner's information to their servicer. The servicer has a right to determine if they will accept payments on behalf of the homeowner.

If the servicer agrees to accept payments on behalf of the homeowner, Florida Housing will make available an approval letter with the required mortgage payment to be made each month by the homeowner, populate the HHF Mortgage and Note with the homeowner specific information and make the closing documents available to the Advisor Agency. The Advisor should verify that all the information in the closing documents is correct, including:

date, borrower and co-borrower name, address, first mortgage date, first mortgage lender name, amount of first mortgage loan, and first mortgage recording information.

The Advisor Agency is required to schedule the closing and facilitate the signing of the Mortgage and Note. A notary will be required at each closing. The closing documents will need to be signed by two witnesses that are not the borrower or co-borrower. Any questions, in regards to the closing documents, must be answered by Florida Housing's legal department. Once the closing documents are fully executed and correct, the Advisor Agency will overnight the closing documents to Florida Housing using the FedEx labels supplied by Florida Housing. Closing documents not supplied to Florida Housing timely may cause a need to re-execute closing documents as the cutoff for partial payment set-ups may be missed.

Florida Housing will notify the homeowner's servicer the timing and payment start date that the monthly mortgage payment will commence.

The Advisor Agency will need to instruct the homeowner to cease all mortgage payment debits from their account except for the new debit to be initiated by the HHF Master Servicer – U.S. Bank.

Ineligible Applications

If a homeowner has not met one or more of the established program criteria, they will be determined ineligible for the program. A standard letter has been created for Advisors to use when notifying a homeowner who is not eligible for the program. This is required to be mailed or e-mailed (if the primary communication with the homeowner was through e-mail) to the homeowner and a copy needs to be uploaded into the CounselorDirect system.

A homeowner has the right to appeal the Advisor's determination. Each Advisor agency should establish a method for addressing the initial appeal by the homeowner. This method may include the Senior Advisor reviewing the file or establishing a committee within the agency to review initial appeals. If the second review method concurs with the initial eligibility determination, a second letter has been provided by Florida Housing. This second Ineligible Determination letter gives the homeowner a chance to appeal the determination to the Florida Housing Coalition. The second Ineligible Determination letter must also be uploaded into CounselorDirect.

Declined Applications

If a homeowner is declined by the servicer or Florida Housing, the Advisor will need to send the standard letter to the homeowner notifying the homeowner the reason for the decline.

Quarterly Eligibility Review

At the time of closing and during each quarter of assistance the homeowner must supply necessary documentation to the Advisor for continued assistance under UMAP. The Advisor will need to recalculate each month the homeowners Income, the Asset Test and the 31% Test. The homeowner must remain within eligibility guidelines to continue receiving UMAP assistance. In order to recalculate these items, it is necessary for the Advisor to collect the following documentation:

1. Homeowner's Certification of Continuing Assistance
 - a. The homeowner will be required to certify each quarter that the information they supplied is true, correct, accurate and complete and that they are still in need of UMAP assistance.
2. The most recent mortgage statement and any correspondence from Servicer and the Servicer's attorney
 - a. If received, the mortgage statement should be reviewed for any changes to the monthly payment. Florida Housing may receive further information regarding changes to the monthly mortgage payment when exchanging data with the homeowner's mortgage servicer.
 - b. The homeowner should not be entered into foreclosure while receiving HHF assistance. Any new actions taken by the servicer should immediately be forwarded to Florida Housing.
3. Homeowner's Association Dues Statement, if applicable
4. Income Documentation
 - a. Last 30 days of pay stubs if underemployed
 - b. Copy of latest month's bank statements for both business and personal accounts if Self-Employed.
 - i. The Advisor should review the bank statements to ensure the partial payment was made.
 - c. Copy of unemployment eligibility or proof of unemployment deposits on bank statements if Unemployed

d. Other sources of income as applicable

- i. SSI
- ii. Child Support
- iii. Pensions

5. Asset Documentation

- a. Homeowner will need to supply the latest statements from all assets disclosed during the initial eligibility review plus any new assets.

6. Quarterly Review Checklist

If the homeowner is still eligible, the Advisor will send the file to Florida Housing for review and continued assistance payments.

The homeowner must complete each Quarterly Review on time when due in order to continue to be eligible to receive UMAP payments. Florida Housing will notify the servicer when assistance is being discontinued.

If a homeowner has regained substantial income they will need to start to resume making their mortgage payments. Florida Housing will make the next two payments, but not more than 12 months total, after determination has been made that the homeowner can resume making their mortgage payments.

Stand Alone MLRP Assistance – MLRP-only

A homeowner may be in a situation where they suffered a previous qualifying hardship and fell behind on their mortgage payments. They may be in a situation now where they can make the monthly payments but is in need of help to clear up the arrearage amount. MLRP funds can be used to pay arrearages plus any related expenses, up to \$25,000. The homeowner will still need to go through the eligibility determination. The difference with MLRP-only pertains to the 31% Test. Because the homeowner currently has the means to pay their mortgage, they would fail the 31% Test. The 31% test will need to be applied to when the qualifying hardship occurred and the income received during that time.



CounselorDirect
8835 Research Drive
Irvine, CA 92618
Phone: (800) 724-3080
Fax: (949) 892-1115
info@counselordirect.com

FHFC

USER MANUAL
Advisor Handbook
V1.0.2

TABLE OF CONTENTS

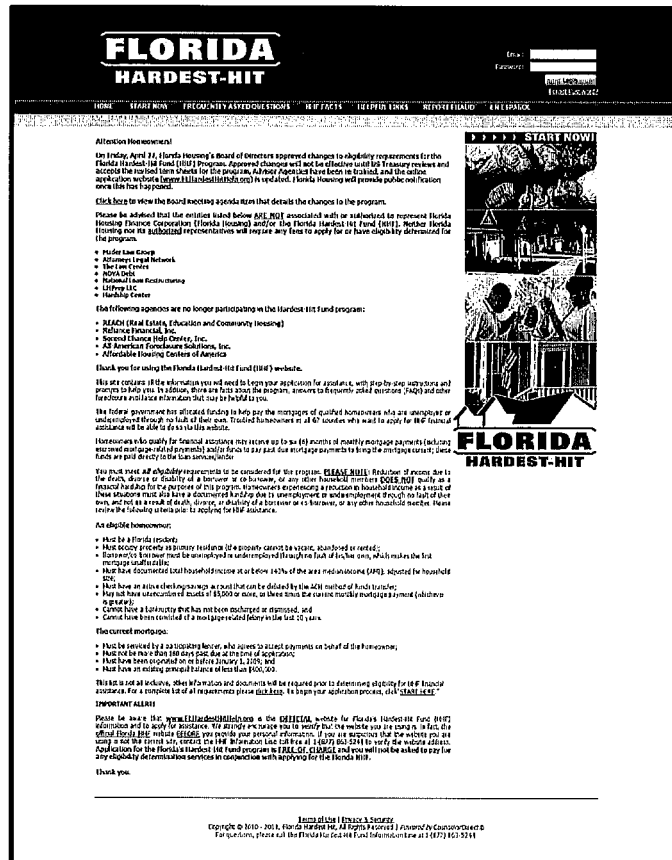
Key Contacts/Important Info	
Overview	3
Homeowner Intake.....	4
Member Home Section	4
Step 1: Borrower Info	6
Step 2: Contact Info	7
Step 3: Property Info.....	7
Step 4: Lender Info	8
Mortgage Assistance Tools.....	Error! Bookmark not defined.
Step 1: Financial Worksheet	9
Step 2: Hardship Letter	10
Step 3: Final Steps & Checklist	12
Advisor Access.....	14
Homepage	14
Customer List.....	14
Advisor Status	15
Filtering List.....	16
Last Milestone.....	17
Impersonate.....	18
Member Detail	18
Attaching Files	19
Advisor Notes	20
Editing Records.....	21
Filtering Customer List.....	22
Detail Tab.....	23
Property Info Tab.....	23
Lender Info Tab.....	23
Income Tab.....	24
Expenses Tab.....	24
Hardship Letters Tab.....	24
Files Tab.....	25
Actions Tab.....	25
Submission Status Tab.....	25
Exporting to the State.....	26
Exporting Customer Data	26

Overview

This user manual provides an in-depth overview of the operation of the CounselorDirect system for FHFC Hardest Hit program. This document is designed to provide Advisors with a strong working knowledge of both the front- and back-end systems.

The front-end system is designed to automate the homeowner intake process and is primarily used by the homeowner. The information provided on the front-end by the homeowner is intended to give the Advisor a foundation to begin the eligibility determination.

The back-end system provides a host of tools for both the Advisors and their assigned administrators. The pages that follow provide a detailed description of the primary back-end functions and tools.



The screenshot shows the Florida Hardest-Hit website interface. At the top, there is a navigation menu with links for HOME, ABOUT US, FREQUENTLY ASKED QUESTIONS, MY FILES, TELEPHONICS, REFINANCE/LOAN, and CONTACT. Below the navigation, there is a section titled "Attention Homeowner" with a date of Friday, April 24, 2010. The main content area contains several paragraphs of text and a list of participating lenders. On the right side, there is a "DON'T START NOW!" banner with a photo of a family. At the bottom, there is a "FLORIDA HARDEST-HIT" logo and a footer with copyright information.

FLORIDA HARDEST-HIT

Homeowner Login: [Email Address] [Password] [Forgot Password]

Attention Homeowner
 On Friday, April 24, Florida Housing's Board of Directors approved changes to eligibility requirements for the Florida Hardest Hit Fund (HHF) program. Approved changes will not be effective until the Treasury reviews and accepts the needed form sheets for the program. Advisor Agencies have been notified and the online application website (http://floridahardesthit.com) is available. Florida Housing will provide an e-mail notification once the list happens.

Click here to view the Board meeting agenda that details the changes to the program.

Please be advised that the entities listed below are not affiliated with or endorsed by the Florida Housing Finance Corporation (Florida Housing) and/or the Florida Hardest Hit Fund (HHF). Neither Florida Housing nor its authorized representatives will accept any fees to apply for or have eligibility determined for the program.

- Florida Law Group
- HomeSmart Real Estate
- The Home Depot
- HomeSmart Real Estate
- HomeSmart Real Estate
- HomeSmart Real Estate
- HomeSmart Real Estate
- HomeSmart Real Estate

The following agencies are no longer participating in the Hardest Hit Fund program:

- REACH (Real Estate, Education and Community Housing)
- Refinance Financial, Inc.
- Refinance Financial, Inc.
- All American Foreclosure Solutions, Inc.
- Affordable Housing Centers of America

Thank you for using the Florida Hardest Hit Fund (HHF) website.

This site contains the information you will need to begin your application for assistance, with step-by-step instructions and program details. In addition, there are links to the program, answers to frequently asked questions, FAQs and more resources and a contact information that may be helpful to you.

The federal government has allocated funding to help pay the mortgage of qualified homeowners who are unemployed or underemployed through no fault of their own. Qualified homeowners at all 67 counties who want to apply for HHF financial assistance will be able to do so via this website.

Homeowners who qualify for financial assistance may receive up to an \$8,000 amount of monthly mortgage payments (including second and third mortgages) until they reach the end of the mortgage payments to complete the mortgage. These funds are paid directly to the lender on their behalf.

You must meet all eligibility requirements to be considered for the program. **ELIGIBLE HOME:** Residence of owner due to the death, divorce or disability of a borrower or co-borrower, or any other borrower's financial distress (DOES NOT) qualify as a second residence for the purpose of the program. Homeowner's mortgage is a purchase money mortgage. In event of these situations must also have a documented hardship due to unemployment or underemployment through no fault of their own, and not a result of their divorce, bankruptcy or a borrower or co-borrower, or any other financial matter. There is no fee for the following criteria are applied for HHF assistance.

An eligible homeowner:

- Must be a Florida resident.
- Must occupy primary or primary residence of the property cannot be vacant, abandoned or rented.
- Homeowner's full name must be unemployed or underemployed through no fault of their own, which makes the total mortgage affordable.
- Must have a documented total household income at or below 140% of the area median income (AMI) reported for household size.
- Must have an active checking/savings account that can be debited by the HHF number of funds transfer.
- Must not have a delinquent credit of \$500 or more, or there must be a current monthly mortgage payment (subject to good faith).
- Cannot have a bankruptcy that has not been discharged or dismissed, and
- Cannot have been convicted of a mortgage-related felony in the last 10 years.

The current mortgage:

- Must be serviced by a participating lender, who agrees to accept payments on behalf of the homeowner.
- Must not be in arrears for 90 days past due at the end of application.
- Must not have been reported on as being delinquent in 2009 and
- Must have an existing principal balance of less than \$100,000.

This list is not all inclusive, other information and documents will be required prior to determine eligibility for HHF financial assistance for a complete list of requirements please visit the program website to begin the application process, the "DON'T START NOW!"

IMPORTANT ALERT!

Please be aware that the Florida Hardest Hit Fund (HHF) website is the OFFICIAL website for Florida Hardest Hit Fund (HHF) information and to apply for assistance. The HHF website is not to be used for any other purpose. If you are uncertain that the website you are using is the official HHF website, please contact Florida Housing at (888) 861-2214 to verify the website address. Application for the Florida Hardest Hit Fund program is FREE OF CHARGE, and you will not be asked to pay for any eligibility determination services in connection with applying for the Florida HHF.

Thank you.

Florida Housing Finance Corporation
 Copyright © 2010 - 2011, Florida Hardest Hit, All Rights Reserved | Powered by CounselorDirect
 For questions, please call the Florida Hardest Hit Fund Information line at (877) 912-2318

Homeowner Intake

Florida Hardest Hit Help Website Start

The homeowner will begin the application process by accessing www.flhardesthithelp.org and clicking the "Start Here" link at the bottom of the page or going to the two "Start Now" links (one in the header and one on the right side of the page). Once entering the sign up screen, the homeowner will be instructed to create a profile. The information provided at this initial step determines the homeowner's email address, password and the Advisor Agency assigned to that homeowner.

At the time of completion of this screen an email is sent to the client notifying them of who their Advisor Agency is and how to contact them. Simultaneously, the Advisor Agency's assigned Administrator receives an email notifying them that there is a new client in the queue.

FLORIDA HARDEST-HIT

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

Sign Up

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

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

First Name: *

Last Name: *

Phone: *

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

Property County: *

Referral Code: (Optional)

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

Verify Email Address: *

Password must be between 7 and 30 characters long, and contain at least 1 numeric character.

Password: *

Verify Password: *

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

PPCKU

[\(1\) Reload Confirmation Code](#)

Confirmation Code: * (Enter confirmation code above)

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

Next Step: Application

Once your profile information is complete, you'll need to complete the seven-step online application for assistance. While it's not mandatory to complete all of these steps, the more information you can share with us, the faster and more accurately we can assist you. The first four steps will register you in our system and connect you with a housing counseling agency, while the remaining three steps contain critical information for us to be able to help you.

Online Application process:

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

ATTENTION HOMEOWNERS!!! The email address you use in your application is your "Username" and should be used when you log into your account. Please keep your username and password information in a safe place where you can find it as you complete your Hardest-Hit Fund application online. Also, please remember that you can only create one (1) application; you should not create more than one Username and Password. If you are having trouble signing back into your account, click on the "Forgot Password" button at the top of the homepage at www.flhardesthithelp.org to have your password sent to you, or call your Assigned HHF Advisor to assist you with resetting your password. Do **NOT** try to start a new application.

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

Copyright © 2010 - 2011, Florida Hardest Hit. All Rights Reserved | Powered by CounselorDirect®

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

Member Home Section

Once the homeowner has created their profile they are directed to the “New Members Start Here” screen. This screen notifies the homeowner of the steps that they will be taking going forward. Each step is focused on a specific area of information – Borrower, Contact, Property and Lender info.

At the completion of each step, homeowners can save their information and either proceed to the next step or return to the member area where they can complete the application at a later time.

FLORIDA HARDEST-HIT

[HOME](#) | [START NOW](#) | [FREQUENTLY ASKED QUESTIONS](#) | [HIF FACTS](#) | [HELPFUL LINKS](#) | [REPORT FRAUD](#) | [EN ESPAÑOL](#)

[APPLICANT HOME](#) | [LOGOUT](#) | Welcome, Lauren Test 3

New Members Start Here

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

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

■ Step 1: Borrower Info	✓	Completed	Edit
■ Step 2: Contact Info	✓	Completed	Edit
■ Step 3: Property Info	✓	Completed	Edit
■ Step 4: Lender Info	✓	Completed	Edit
■ Step 5: Financial Worksheet	✓	Completed	Edit
■ Step 6: Generate Hardship Letters	✓	Completed	Edit
■ Step 7: Other Required Documents	✓	Completed	Edit

Your Information is Safe and Secure!

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

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

You're almost done! Please proceed to the Mortgage Assistance Tools to complete the final steps of your application.

[Continue Application Process](#)

[Terms of Use](#) | [Privacy & Security](#)
 Copyright © 2010 - 2011, Florida Hardest Hit, All Rights Reserved | Powered by CounselorDirect®
 For questions, please call the Florida Hardest-Hit Fund Information Line at 1-(877) 663-5244.

***Steps 1-7 of the homeowner intake process are detailed below.**

Step 1: Homeowner Information

The homeowner section captures basic demographic and employment information for the borrower and co-borrower, if applicable. The system was designed with a number of radio buttons and drop-down menus to support the efficient collection and capture of homeowner data.

Starting on this screen the system will start the eligibility determination for the homeowner based upon the responses entered and the requirements of the Hardest Hit Fund Programs. At the completion of all the steps the software will assign the file a "Pass" or "Fail" status; this can only be seen from the Advisor or Florida Housing's modules. The homeowner is not notified of their status.

FLORIDA

HARDEST-HIT

HOME
START NOW
FREQUENTLY ASKED QUESTIONS
HHF FACTS
HELPFUL LINKS
REPORT

APPLICANT HOME
LOGOUT

Homeowner Info **1**
Contact Info
Property Info
Lender Info

Step 1: Homeowner Information

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

If you are having difficulties with Step 1 of the Application [return to the Member Homepage](#) and click the "Assign Me Now" button to be assigned to an Advisor. Once you have been assigned to an Advisor they can help you to complete the application.

* = Required

First Name: *

Middle Initial:

Last Name: *

Social Security Number: * 111-22-3333

Date of Birth: (31) * MM/DD/YYYY

Place of Birth: *

Are you a US Citizen or Legal Alien?: Yes No *

Are You Hispanic?: Yes No *

Race: *

Other:

Marital Status: *

Head of Household: Yes No *

Gender: *

Veteran: Yes No *

Are You Disabled?: Yes No *

Disabled Dependent: Yes No *

Education: *

Employer Name: * If Unemployed, enter Unemployed

Hire Date: (31) * If Unemployed, enter last date of employment

Position/Title: * If Unemployed, enter Previous Position/Title

Years In Profession: *

Self Employed? Yes No *

Is There a Co-Borrower? Yes No *

Total Co-Applicants: *

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

Is one or more borrower listed on your mortgage unemployed or underemployed through no fault of their own? Yes No *

Are You Current on Your Mortgage? Yes No *

Have you filed for Bankruptcy? Yes No *

Bankruptcy Discharge Date: (31)

Have you received a Foreclosure Notice? Yes No *

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

What is the primary reason for your hardship and/or loan default?: *

Which Program are you interested in: *

How did you hear about us?: *

Step 2: Contact Info

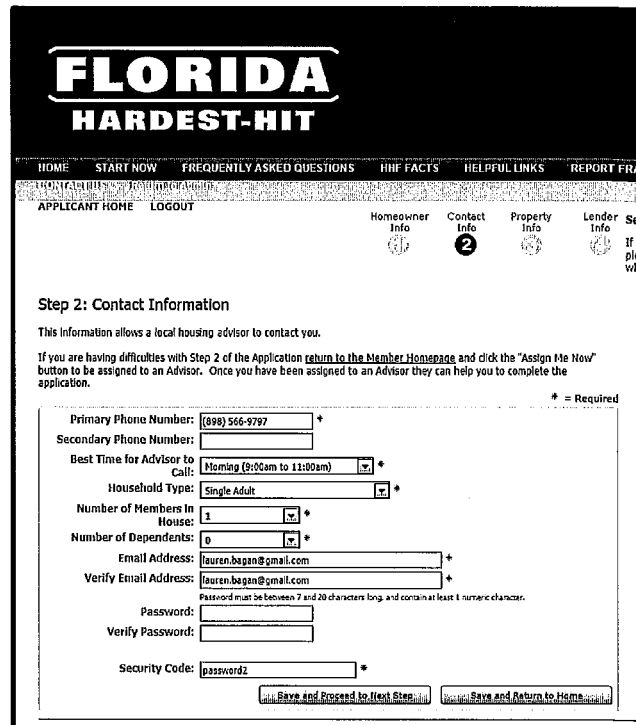
The contact information requested within this section is specific to when and how the homeowner wants to be contacted with any questions.

Advisors are not required to make contact at only this time. This is a preference by the homeowner.

Step 3: Property Info

The property section captures detailed information about the property location, assessed value and occupancy status.

The assessed value amount listed here may not be the value amount used when determining the combined loan to value. This is only an initial valuation. See the program guide for additional approved sources of value.



FLORIDA HARDEST-HIT

HOME | START NOW | FREQUENTLY ASKED QUESTIONS | HHF FACTS | HELPFUL LINKS | REPORT FRA

APPLICANT HOME | LOGOUT

Homeowner Info | Contact Info | Property Info | Lender Info

Step 2: Contact Information

This information allows a local housing advisor to contact you.

If you are having difficulties with Step 2 of the Application [return to the Member Homepage](#) and click the "Assign Me Now" button to be assigned to an Advisor. Once you have been assigned to an Advisor they can help you to complete the application.

* = Required

Primary Phone Number: (888) 566-9787

Secondary Phone Number:

Best Time for Advisor to Call: Morning (9:00am to 11:00am)

Household Type: Single Adult

Number of Members in House: 1

Number of Dependents: 0

Email Address: lauren.bagan@gmail.com

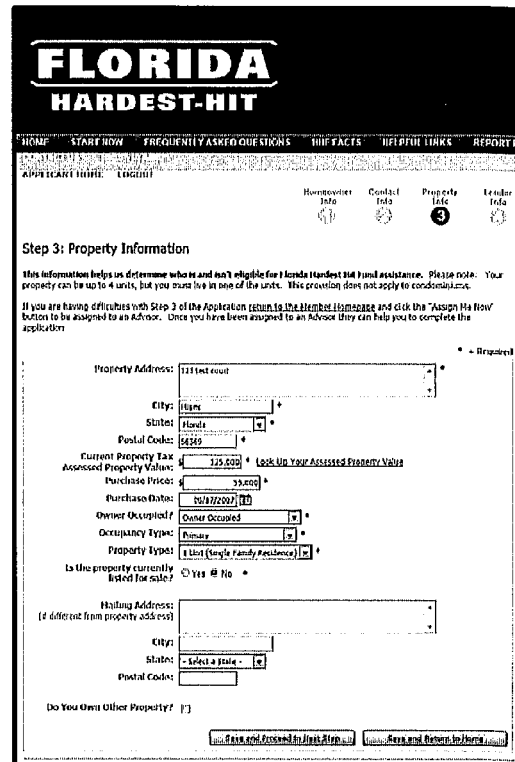
Verify Email Address: lauren.bagan@gmail.com

Password: [password]

Verify Password: [password]

Security Code: password

[Save and Proceed to Next Step](#) | [Save and Return to Home](#)



FLORIDA HARDEST-HIT

HOME | START NOW | FREQUENTLY ASKED QUESTIONS | HHF FACTS | HELPFUL LINKS | REPORT FRA

APPLICANT HOME | LOGOUT

Homeowner Info | Contact Info | Property Info | Lender Info

Step 3: Property Information

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

If you are having difficulties with Step 3 of the Application [return to the Member Homepage](#) and click the "Assign Me Now" button to be assigned to an Advisor. Once you have been assigned to an Advisor they can help you to complete the application.

* = Required

Property Address: 11111st court

City: Miami

State: Florida

Postal Code: 33139

Current Property Tax: 125,000 [Click to View Your Assessed Property Value](#)

Assessed Property Value: [blank]

Purchase Price: 35,000

Purchase Date: 01/12/2007

Owner Occupied? Owner Occupied

Occupancy Type: Primary

Property Type: 1 Unit (Single Family Residence)

Is this property currently listed for sale? Yes # No

Mailing Address: [blank]

City: [blank]

State: Select a State

Postal Code: [blank]

Do You Own Other Property? []

[Save and Proceed to Next Step](#) | [Save and Return to Home](#)

Step 4: Lender Info

The lender section collects loan level information for both the first and second liens. If the homeowner lists "Lender Unknown", notify Florida Housing and the lender can be added to the list.

FLORIDA HARDEST-HIT

HOME
START NOW
FREQUENTLY ASKED QUESTIONS
HELP FACTS
HELPFUL LINKS
REGISTER

APPLICANT INFO
LOAN INFO
ASSIGNMENT
CONTACT INFO
PROPERTY INFO
LENDER INFO

Step 4: Lender Information

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

If you are having difficulties with Step 4 of the Application return to the Florida Housing and click the "Assign Me/Item" button to be assigned to an advisor. Once you have been assigned to an Advisor they can help you to complete the application.

* = Required

Lender Name 1:

Account Number:

Unpaid Balance:

Monthly Payment:

Interest Rate:

Adjustable Loan: Yes No

Amortization Type:

Date of Adjustment:

Lender name 2:

Account Number:

Unpaid Balance:

Monthly Payment:

Interest Rate:

Adjustable Loan: Yes No

Amortization Type:

Date of Adjustment:

Are there any additional liens on the property? Yes No

Step 5: Financial Worksheet

The financial worksheet captures general homeowner income and expense information. If at any time the information has been changed or updated in the first four steps, they will not save unless you click "Recalculate" and then "Save Financial Data".

FLORIDA HARDEST-HIT

HOME
START NOW
FREQUENTLY ASKED QUESTIONS
FAQ FACTS
HELPFUL LINKS
REPORT

APPLICANT HOME
LOGOUT

Financial Worksheet
Hardship Letter
Final Steps

5

Step 5: Financial Worksheet

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

If you are having difficulties with Step 5 of the Application return to the Member Homepage and click the "Assign Me Now" button to be assigned to an Advisor. Once you have been assigned to an Advisor they can help you to complete the application.

[Need help calculating income?](#)

INCOME

Which loan: 123456
 Pre-Hardship Income:

	Monthly Gross	Monthly Net	Sources
Borrower:	\$ 1,000.00	\$ 1,000.00	Unemployment benefits
Co-Borrower:	\$ <input type="text"/>	\$ <input type="text"/>	Select a Option
Other Income 1:	\$ <input type="text"/>	\$ <input type="text"/>	Select a Option
Other Income 2:	\$ <input type="text"/>	\$ <input type="text"/>	Select a Option
Other Income 3:	\$ <input type="text"/>	\$ <input type="text"/>	Select a Option

ASSETS

Checking Accounts: \$

Savings Accounts: \$

IRA/401K/Roth Accounts: \$

Other: \$

HOUSING DEBT

Monthly

Mortgage Payment: \$ 1,200.00

Monthly Property Taxes: \$

Homeowners Insurance Premiums: \$

HOA Fee: \$

SUMMARY:

Total Monthly Income: \$1,000.00	Total Housing Debt: \$1,200.00
Total Annual Income: \$10,000.00	Total Housing Debt Ratio: 75.00%

Exit and Proceed to Next Step
Exit and Return to Home

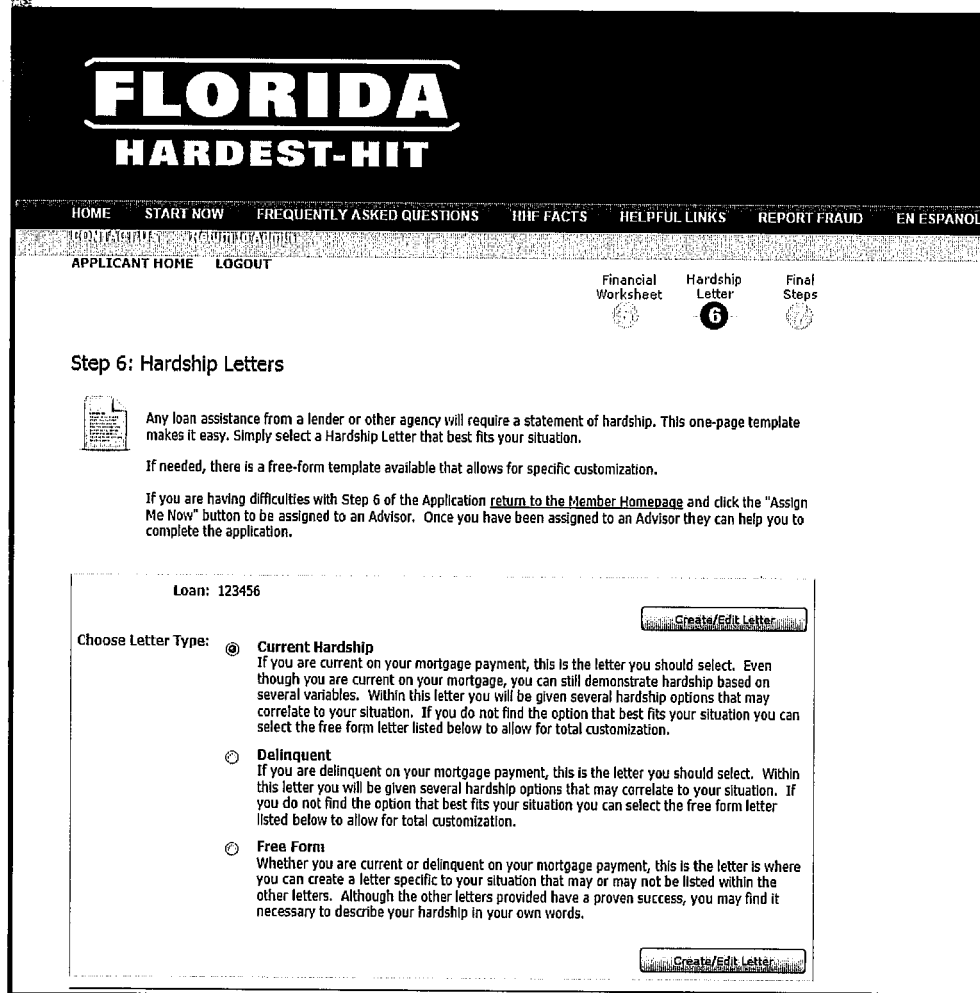
Terms of Use | Privacy & Security

Copyright © 2010 - 2011, Florida Hardest Hit. All Rights Reserved | Powered by CounselorDirect
 For assistance, please call the Florida Hardest Hit Post-Disaster Information Line at 1-877-730-0000

Step 6: Hardship Letters

The hardship letter engine assists the homeowner in drafting an acceptable hardship letter. Our proprietary Letter Engine provides split screen technology allowing them to view their final letter as they choose from different templates and enter custom information to complete the content of the letter.

Homeowners can select from three predefined hardship templates. The templates are based on whether the homeowner is current on their mortgage, delinquent, or would prefer to work from a blank template that allows them to draft their free form letter.




FLORIDA HARDEST-HIT

HOME START NOW FREQUENTLY ASKED QUESTIONS RHF FACTS HELPFUL LINKS REPORT FRAUD EN ESPANOL

APPLICANT HOME LOGOUT

Financial Worksheet **Hardship Letter** Final Steps

Step 6: Hardship Letters

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

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

If you are having difficulties with Step 6 of the Application [return to the Member Homepage](#) and click the "Assign Me Now" button to be assigned to an Advisor. Once you have been assigned to an Advisor they can help you to complete the application.

Loan: 123456

[Create/Edit Letter](#)

Choose Letter Type:

- Current Hardship**
If you are current on your mortgage payment, this is the letter you should select. Even though you are current on your mortgage, you can still demonstrate hardship based on several variables. Within this letter you will be given several hardship options that may correlate to your situation. If you do not find the option that best fits your situation you can select the free form letter listed below to allow for total customization.
- Delinquent**
If you are delinquent on your mortgage payment, this is the letter you should select. Within this letter you will be given several hardship options that may correlate to your situation. If you do not find the option that best fits your situation you can select the free form letter listed below to allow for total customization.
- Free Form**
Whether you are current or delinquent on your mortgage payment, this is the letter is where you can create a letter specific to your situation that may or may not be listed within the other letters. Although the other letters provided have a proven success, you may find it necessary to describe your hardship in your own words.

[Create/Edit Letter](#)

Once the initial template has been selected, the homeowner can select which introductory phrase best matches their situation. Homeowners can also provide supplemental information to support their hardship.

FLORIDA HARDEST-HIT

[HOME](#)
[START NOW](#)
[FREQUENTLY ASKED QUESTIONS](#)
[HIF FACTS](#)
[HELPFUL LINKS](#)
[REPORT FRAUD](#)
[EN ESPAÑOL](#)

[APPLICANT HOME](#)
[LOGOUT](#)

[Financial Worksheet](#)
[Hardship Letter](#)
[Final Steps](#)

Hardship Letter Writing Tool

Choose Phrase That Best Matches Your Situation: [Letter Preview](#)

LOAN NUMBER: 123456

- Due to the recent adjustment to the mortgage I currently have with your company, I am finding it very difficult to afford the new payment.
 Accredited Home Lenders
11 Main st
Any City, CA 99999
- Due to our overall income decreasing, we are having difficulty making payments, and may be delinquent soon.
 To whom it may concern,
- Our cash reserves have been depleted and we are no longer able to maintain our mortgage payment and cover basic living expenses.
 Due to our overall income decreasing, we are having difficulty making payments, and may be delinquent soon.
- Our monthly debt payments are excessive and we have overextended our credit and may have used credit cards or home equity loans to make our monthly mortgage payments.
 Considering my current income, there will be no way I can afford the mortgage payment moving forward. Hopefully there is a way to renegotiate the terms of my current mortgage to avoid default or foreclosure on my home.
- We can no longer afford our mortgage payment for the reasons described below.
 I would like to request to have my mortgage interest rate reduced at a fixed rate. If this is not possible, please provide me with any other solutions you may be able to provide.
- Our rate is adjusting soon and our house has depreciated too much to qualify for a new loan.
 I have had no problem making payments for the entire time now and do not want that to change. My mortgage was originally written by another company and bought by your company. When I originally financed my loan, I was assured by the Loan Officer that refinancing would be no problem, but that turned out not to be true due to the downturn of the housing industry.

Please take time to indicate specific financial conditions that explain your hardship story: +

testtt

We sincerely seek your assistance in order to maintain our account in good status and continue to have a great relationship.

Sincerely,

Borrower Signature
Lauren Test 3

Date: _____

Number of Characters Left: 2293

[Add Optional Comments](#)

[Save and Proceed to Next Step](#)

[Save Letter](#)

Step 7: Final Steps & Checklist

The final steps and checklist walk the homeowner through a final review of their application and inform them about the additional documentation that will be required to support their application.

Required Income Documents
 Your Advisor will require the following documents.. Please make sure your income matches the amount stated on the Financial Worksheet.
[Need help calculating income?](#)

Income Type	Proof of Income
Unemployment Income » » »	<ul style="list-style-type: none"> 1. Unemployment Eligibility Determination Letter
Salaried, Wage Earners, Retired, Fixed Income types need to provide items listed to the right of this column. » » »	<ul style="list-style-type: none"> 1. 2 months of current bank statements 2. 2 months of current pay stubs (if applicable) 3. Copy of Social Security Determination 4. Copy of Retirement/Pension Statement
Self Employed Income types need to provide the items listed to the right of this column. » » »	<ul style="list-style-type: none"> 1. 2 months of current bank statements 2. Current Profit & Loss Statement (prepared by a Third Party) 3. All pages of most recent 2 year's 1040 (tax return)
Additional Income received from family members, roommates, etc. need to provide the items listed to the right of this column. » » »	<ul style="list-style-type: none"> 1. Contributors of income will need to provide a notarized letter detailing the amount and frequency of income that is provided to the homeowner.

Please Note: You must list your loan number on the top right hand corner of each and every page of any required documents you send!

Additional documents may be required upon review of information submitted.

If you are having difficulties completing the Application [return to the Member Homepage](#) and click the "Assign Me Now" button to be assigned to an Advisor. Once you have been assigned to an Advisor they can help you to complete the application.

Final Review

Congratulations!! You are almost done. Within this section you will be given detailed instructions on how to complete this final process.

If you are having difficulties completing the Application [return to the Member Homepage](#) and click the "Assign Me Now" button to be assigned to an Advisor. Once you have been assigned to an Advisor they can help you to complete the application.

1. Verify that the income on your [Financial Worksheet](#) and the [Required Income Documents](#) you are providing match exactly.
2. Your "Submission Plan" and "Submission Checklist" will be printed together with your entire Mortgage Assistance Package. It is very important that you follow these instructions in order to maximize your success. This package will contain a fax transmittal sheet to submit your information to your assigned Housing Advisor.
3. Print your Mortgage Assistance Package within the next step by clicking the "Continue Review" button below.

Download Your Mortgage Assistance Package


Thank you for completing this documentation. You have a few choices at this point. You can:

1. Download and print this information, gather your other documentation (pay stubs, etc.) and prepare it for your meeting with a housing advisor.
Please note: You must list your loan number on the top right hand corner of each and every page of any required documents you send!
2. Download and print this information, gather your other documents (pay stubs, etc) and fax or scan and email to your housing advisor for review.


If you are having difficulties completing the Application [return to the Member Homepage](#) and click the "Assign Me Now" button to be assigned to an Advisor. Once you have been assigned to an Advisor they can help you to complete the application.

Loan:

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



Once completed, homeowners are able to download a complete package. Final instructions contain a welcome letter, action plan, document checklist, fax cover page and any specific forms that may be required. The homeowner is instructed to send the completed package to their Advisor Agency by the means provided by the agency's administrator.



Dear Homeowner,

Now that you have completed the online application process, you are prepared to meet with a Hardest Hit Fund (HHF) Advisor.

To assist us in providing the most effective and efficient service, please use the Submission Checklist provided to ensure you have copy to your location.

If you are unable to locate a printed package to begin the right. Do your best with it.


Before you send the package complete and accurate. It name, address, contact info package to fax or email at the

After submitting your complete conversation or face-to-face

Please contact your HHF Advisor have begun the process.

P
I

We look forward to working




Submission Checklist

Forms automatically printed from online application

- Fax Transmittal Page (please write the total number of pages in package)
- HHF Intake Form (Please verify that your information is accurate)
- Financial Worksheet (Please sign and date)
- Hardship Letter (Please sign and date)
- 450BT-EE Form (Please sign and date)
- Authorization for Release of Information (Please sign)
- Homeowner/Advisement Contract (Please sign)
- HHF Privacy Policy
- Hardship Affidavit (Please sign and date)

Supporting documentation you need to provide

- Copy of your Deed (if available)
- Any correspondence from your mortgage servicer
- Most recent mortgage statement (if available)
- Last 60 days of pay stubs for all employment (Military, ect)
- Last two months of all current bank statements
- Last one year of tax returns and W-2s/1099
- If unemployed, copy of unemployment eligibility
- If self employed, a copy of previous year's tax
- If self employed, 8 months current personal tax
- If self employed, year to date Profit and Loss statement
- Bankruptcy discharge / dismissal
- Homeowners Association dues statement
- Homeowners Insurance statement (including proof of insurance)
- Property Tax statement (if not recorded)



FAX TRANSMITTAL

Date: 10/18/2010	Qty. Pages (include covers):
Sent to: T&E Agency	From: Md Test2
Fax Number: (231) 999-9399	Phone Number: (404) 668-9338
Lead Number: 1234	Alt. Phone Number:
	Email: mdtest2@tandem.com

SUBJECT: REQUEST FOR RETAINED ASSISTANCE (RFA)

CLIENT NAME: Md Test2
ADDRESS: 123 My Street
CITY: My City
STATE: FL 32513

Please review the intake packet for receiving possible assistance through the Hardest Hit Fund. Your assistance with the process is greatly appreciated.

Thank you,

Md Test2

This transmittal contains confidential client information and is intended for the expressed recipient only. If you receive this transmittal in error, please notify the sender immediately.

Advisor Access

Homepage

FLORIDA HARDEST-HIT

[Site Administration](#)
 Current User: Test Advisor (do not delete)

Admin Home Applicant List Change Password Logout

Welcome to the Florida Hardest-Hit System!

quick tips

05/08/2012 - **DO NOT SUBMIT INELIGIBLE FILES TO UNDERWRITING.** The only files that should be uploaded to UW are the ones that are eligible under the CURRENT program term sheets. For those of you who are uploading ineligible files you are causing a great deal of work that is currently not necessary.

04/25/2012 - FHFC staff has completed a sampling of the Ineligible Files to verify that all information has been uploaded. We found files with missing documentation. We want to remind you the information that MUST be uploaded includes: documentation that supports the reason for ineligibility, the first ineligible letter from advisor, and where applicable the letter from advisor agency when the second review had to be completed, and the letter from Florida Housing Coalition after the third review. All letters must be signed and on letterhead.

Please take the time to review your files to ensure you have properly documented them. Any missing documentation will be a finding during your audit.

04/13/2012 - Wells Fargo has notified FHFC that all payments will be posted by COB today. They are going to backdate the payments to 03/30/2012. If by Tuesday your clients are still saying the payments have not posted or if they have been charged late fees, please email Laine Lowery and Nicole Gibson and we will take care of those issues.

04/10/2012 - GreenTree has sent us inaccurate data during the validation of their loans. GreenTree is to provide us new data by the first of next week. If your client's file was declined, let us process the new data and verify the decline. Thank you for your patience.

03/02/2012 - CLOSING DOCUMENTS - We have extended the deadline to March 8. PLEASE HAVE ALL OUTSTANDING CLOSING PACKAGES WITH AN APRIL START DATE TO FLORIDA HOUSING BY MARCH 8.

Helpful Videos

To watch our videos, click [here](#)

Resources:

- [Participating Servicers List](#) (as of 4/16/12)
- [Non-Participating Servicers List](#) (as of 3/12/12)
- [Advisor Procedure Manual](#)
- [Advisor Guide](#)
- [CounselorDirect Handbook](#)
- [Intake Package](#)
- [FHFC Eligibility Checklists/Eligibility Income Form](#)
- [FHFC Checklist Document](#)
- [Monthly Review Checklist](#)
- [Eligibility Computation](#)
- [Closing Documents - Pilot Package Currently Available](#)
- [Income Limits - 2012](#)
- [Customer Service Request Form](#)

The Advisor homepage is where Florida Housing will post program information and important updates. This is also where you can find the user manual and Advisor tips for best practices within your workflow.

Customer List

FLORIDA HARDEST-HIT

[Site Administration](#)
 Current User: Test Advisor (do not delete)

Admin Home Applicant List Change Password Logout

Member Search

Keyword(s):

Counselor Status:

Referral Code:

Start Date: End Date:

Applicants

Date Registered	Customer	HHP	County	Counselor Status	Last Milestone	View Record	Files	Functions
05/18/2012	Lauren Test 3 (55288)	Pass	Brevard	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="Print"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>
05/18/2012	Lauren Test 2 (55288)	Pass	Citrus	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="Print"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>
05/01/2012	Beth1 Test1 (54246)	Fail	Henry	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="Print"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>

The Customer List (also referred to as the Homeowner Pipeline) offers a comprehensive view of homeowner data and a multitude of functions to support efficient Advisor workflow. These functions are detailed below.

Advisor Status

Once an Advisor begins working on a homeowner case file, they can track the progress of the case with a status code. Selecting an appropriate status will enable Advisors and their administrators to generate reports and view the number of cases at each status. Advisors may select from the following statuses:

- **No Status Selected:** This is the status the client is placed in at time of application. Client should not be in this status more than 24 hours.
- **Message Left with Borrower:** Use this status when the Advisor has left a message or has emailed the client to assist in application completion and/or waiting on the documents to be submitted. The date and time of calls need to be placed in the notes. The email can be copied and placed in notes as well.
- **Homeowner Action Required:** Use this status when the client has not completed the application AND the Advisor has spoken to the client via phone/email/mail; when the client is sending in required documentation AND the Advisor has spoken to the client; or when sending documents to the client for signature. The date and time of calls need to be placed in the notes. The email can be copied and placed in notes as well.
- **Counselor Action Required:** Use this status when ALL required information has been submitted and the Advisor can complete the eligibility determination
- **Face to Face Scheduled:** Use this status when the client is coming in to review their docs/application or sign docs within the application
- **Under HHF UW Review:** Use this status when the Advisor has completed the eligibility determination and sent the package to FLORIDA HOUSING for review.
- **Lender Review:** Use this status when FLORIDA HOUSING has completed the eligibility determination and sent the package to the Lender for verification.
- **Approval Awaiting Signature:** Use this status when closing documents have been printed and the Advisor is waiting on the client to sign.
- **HHF Funded:** Use this status once the first payment has been made.
- **Ineligible:** Use this status when the client does not meet the eligibility requirements and a letter has been sent to the client. The letter is required to be uploaded into the client's folder along with any supporting documentation that confirms the decline.
- **Declined:** Use this status when the client does has been declined by the Servicer or Florida Housing and a letter has been sent to the client. The letter is required to be uploaded into the client's folder along with any supporting documentation that confirms the decline.
- **Cancelled – Homeowner Inactivity:** Use this status after 30 days of no contact from client. The advisor is required to make contact once a week. This can be done via phone/email/mail. Place all contact information in the notes. Upload any letters sent to the client. Copy emails and place in the notes.
- **Cancelled – By Borrower:** Use this status when the client has indicated that they do not wish to continue the application process. Upload letter stating that they are being removed from the program upon their request.

Site Administration
 Current User: Test Advisor (do not delete)

FLORIDA HARDEST-HIT

[Admin Home](#) [Applicant List](#) [Change Password](#) [Logout](#)

Admin Home

Member Search

Keyword(s):

Counselor Status:

Referral Code:

Start Date: End Date:

Applicants

Date Registered	Customer	HHF	County	Counselor Status	Last Milestone	View Record	Files	Functions
05/18/2012	Lauren Test 3 (55288)	Pass	Brevard	No Status Selected	Checklist	<input type="button" value="View Record"/>	1	
05/18/2012	Lauren Test 2 (55286)	Pass	Citrus	No Status Selected	Checklist	<input type="button" value="View Record"/>	1	
05/01/2012	Beth1 Test1 (54246)	Fail	Hendry	No Status Selected	Checklist	<input type="button" value="View Record"/>	1	

Filtering Customer List

The entire customer list can be filtered by Assigned Counselor and Counselor Status or queried by keyword. Once filtered or queried, the list will be reduced to only those records that match the selection criteria.

Site Administration
 Current User: Test Advisor (do not delete)

FLORIDA HARDEST-HIT

[Admin Home](#) [Applicant List](#) [Change Password](#) [Logout](#)

Admin Home

Member Search

Keyword(s):

Counselor Status:

Referral Code:

Start Date: End Date:

Applicants

Date Registered	Customer	HHF	County	Counselor Status	Last Milestone	View Record	Files	Functions
05/18/2012	Lauren Test 3 (55288)	Pass	Brevard	No Status Selected	Checklist	<input type="button" value="View Record"/>	1	
05/18/2012	Lauren Test 2 (55286)	Pass	Citrus	No Status Selected	Checklist	<input type="button" value="View Record"/>	1	
05/01/2012	Beth1 Test1 (54246)	Fail	Hendry	No Status Selected	Checklist	<input type="button" value="View Record"/>	1	

Site Administration
 Current User: Test Advisor (do not delete)

FLORIDA HARDEST-HIT

[Admin Home](#) [Applicant List](#) [Change Password](#) [Logout](#)

Admin Home

Member Search

Keyword(s):

Counselor Status:

Referral Code:

Start Date: End Date:

Applicants

Date Registered	Customer	HHF	County	Counselor Status	Last Milestone	View Record	Files	Functions
05/18/2012	Lauren Test 3 (55288)	Pass	Brevard	No Status Selected	Checklist	<input type="button" value="View Record"/>	1	
05/18/2012	Lauren Test 2 (55286)	Pass	Citrus	No Status Selected	Checklist	<input type="button" value="View Record"/>	1	
05/01/2012	Beth1 Test1 (54246)	Fail	Hendry	No Status Selected	Checklist	<input type="button" value="View Record"/>	1	

Last Milestone

Last milestone reflects the homeowner's most recent system activity. The milestone provides an indication of where the homeowner is within the application process. The system also supports aging reporting to identify those homeowners that have taken an excessive amount of time to complete a specific portion of the application or the application itself. Targeted marketing can be directed to those homeowners to encourage them to complete the process.

A list of system milestones and their definitions can be found below:

- Customer Views Start Now Page Start
- Customer Views Customer Home Page Home
- Customer Completes Step 1: Borrower Information Step 1
- Customer Completes Step 2: Contact Information Step 2
- Customer Completes Step 3: Property Information Step 3
- Customer Completes Step 4: Lender Information Step 4
- Customer Saves Financial Worksheet, Loan 1 Sheet 1
- Customer Saves Financial Worksheet, Loan 2 Sheet 2
- Customer Generates Hardship Letter, Loan 1 Letter 1
- Customer Generates Hardship Letter, Loan 2 Letter 2
- Customer Views Checklist Page Checklist
- Customer Views Final Steps Page Final
- Customer Downloads Loan 1 PDF PDF 1
- Customer Downloads Loan 2 PDF PDF 2

FLORIDA

HARDEST-HIT

[Site Administration](#)
 Current User: Test Advisor (do not delete)

[Admin Home](#) [Applicant List](#) [Change Password](#) [Logout](#)

Admin Home

Member Search

Keyword(s):

Counselor Status:

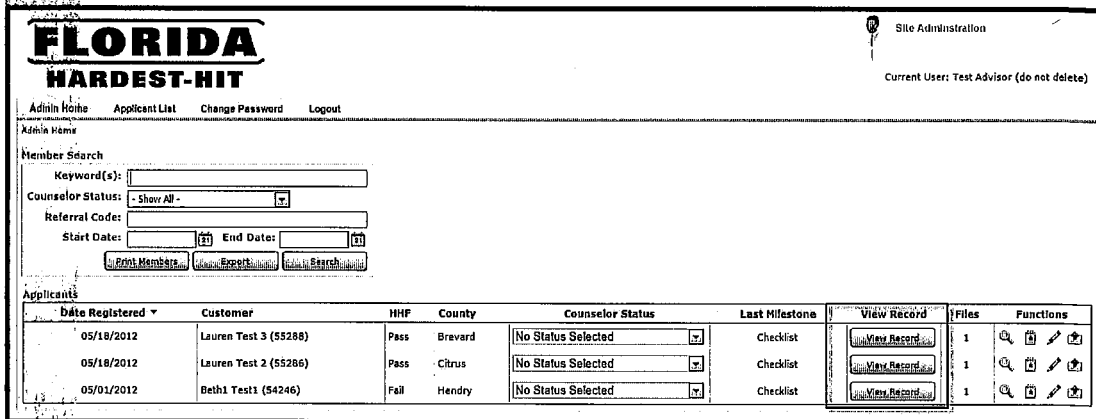
Referral Code:

Start Date: End Date:

Applicants	Date Registered	Customer	HHP	County	Counselor Status	Last Milestone	View Record	Files	Functions
	05/18/2012	Lauren Test 3 (55288)	Pass	Brevard	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="Print"/> <input type="button" value="Delete"/> <input type="button" value="Update"/>
	05/18/2012	Lauren Test 2 (55286)	Pass	Citrus	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="Print"/> <input type="button" value="Delete"/> <input type="button" value="Update"/>
	05/01/2012	Beth1 Test1 (54246)	Fail	Hendry	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="Print"/> <input type="button" value="Delete"/> <input type="button" value="Update"/>

Impersonate

The impersonate feature allows the Advisor to access the homeowner's record while impersonating the homeowner to view the homeowner's data entry screens. While under the impersonate mode, Advisors can make changes to the homeowner's application and reprint a complete package. This should be used when needing to change initial selections made by the homeowner, which once verified, is incorrect. The Advisor should not use this function to update lender, property, income or expenses.



FLORIDA HARDEST-HIT

Site Administration
Current User: Test Advisor (do not delete)

Admin Home Applicant List Change Password Logout

Admin Home

Member Search

Keyword(s):

Counselor Status:

Referral Code:

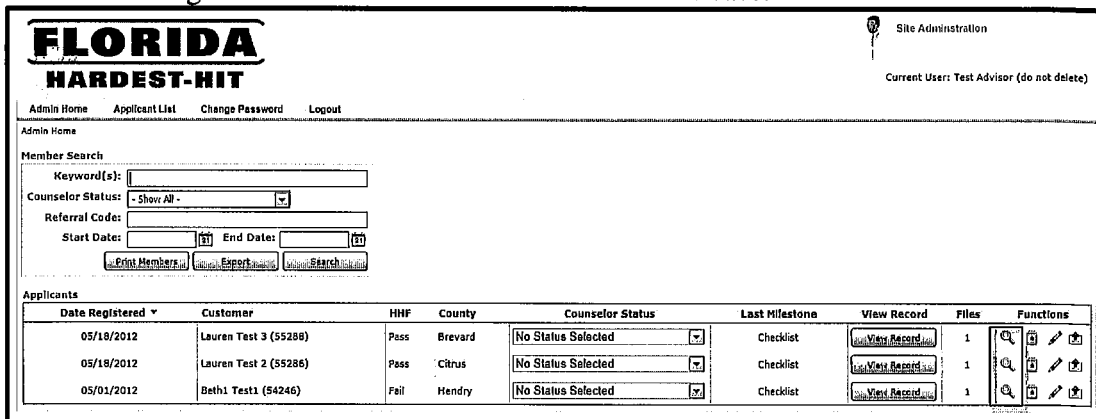
Start Date: End Date:

Applicants

Date Registered	Customer	HHF	County	Counselor Status	Last Milestone	View Record	Files	Functions
05/18/2012	Lauren Test 3 (55288)	Pass	Brevard	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View"/> <input type="button" value="Print"/> <input type="button" value="Edit"/>
05/18/2012	Lauren Test 2 (55286)	Pass	Citrus	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View"/> <input type="button" value="Print"/> <input type="button" value="Edit"/>
05/01/2012	Beth1 Test1 (54246)	Fail	Hendry	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View"/> <input type="button" value="Print"/> <input type="button" value="Edit"/>

Member Detail

Member detail provides view access to a homeowner record. The Advisor can also update lender, property, income and expense information and allows Advisors to upload and access imaged files associated with the homeowner's case.



FLORIDA HARDEST-HIT

Site Administration
Current User: Test Advisor (do not delete)

Admin Home Applicant List Change Password Logout

Admin Home

Member Search

Keyword(s):

Counselor Status:

Referral Code:

Start Date: End Date:

Applicants

Date Registered	Customer	HHF	County	Counselor Status	Last Milestone	View Record	Files	Functions
05/18/2012	Lauren Test 3 (55288)	Pass	Brevard	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View"/> <input type="button" value="Print"/> <input type="button" value="Edit"/>
05/18/2012	Lauren Test 2 (55286)	Pass	Citrus	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View"/> <input type="button" value="Print"/> <input type="button" value="Edit"/>
05/01/2012	Beth1 Test1 (54246)	Fail	Hendry	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View"/> <input type="button" value="Print"/> <input type="button" value="Edit"/>

Inside the Member Detail area, Advisors have access to each area of the application through the following separate tabs: Detail, Property Info, Lender Info, Income, Expenses, Hardship Letters, Files, and Submission Status.

[Site Administration](#)
 Current User: Test Advisor (do not delete)

FLORIDA HARDEST-HIT

[Admin Home](#) [Applicant List](#) [Change Password](#) [Logout](#)

Admin Home > Member Detail

Detail	Property Info	Lender Info	Income/Assets	Expenses	Files	Actions	Submission Status	Communication Log	Ineligible Letter
Funding Documents Underwriter Status									
Date Joined: 05/18/2012									
Borrower Name: Lauren Test 3 Co-Borrower Name: Email Address: lauren.bagan@gmail.com Security Code: password2									
Active: True Step 1 Completed: True Step 2 Completed: True Step 3 Completed: True Step 4 Completed: True									
Assigned Advisor: Advisor (do not delete), Test Advisor Status:									
Borrower Employer: Unemployed Borrower Self Employed: False Co-Borrower Employer: Co-Borrower Self Employed:									
Main Number: (888) 556-9797 Best Time to Call: Morning (9:00am to 11:00am)									
Number of Members in House: 1 Number of Dependents: 0 Current On Existing Mortgage: True									
<input type="button" value="Recalculate Eligibility"/>									

Attaching Files

Within the Member Detail, Advisors can upload and access attached imaged files under the tab marked Files. Adding files can be accomplished through a simple upload feature that allows the user to browse files stored on their local drive or network. Previously uploaded files can be viewed by clicking on the Save icon that corresponds to that specific file. Files will need to be titled as listed on the Florida Housing Checklist. Each file should be saved separately for easy access and retrieval.

[Site Administration](#)
 Current User: Test Advisor (do not delete)

FLORIDA HARDEST-HIT

[Admin Home](#) [Applicant List](#) [Change Password](#) [Logout](#)

Admin Home > Member Detail

Detail	Property Info	Lender Info	Income/Assets	Expenses	Files	Actions	Submission Status	Communication Log	Ineligible Letter
Funding Documents Underwriter Status									
Date Joined: 05/18/2012									
Borrower Name: Lauren Test 3 Co-Borrower Name: Email Address: lauren.bagan@gmail.com Security Code: password2									
<input type="button" value="Add File"/>									
Title * test					<input type="button" value="Save"/> <input type="button" value="Delete"/>				

Once files have been uploaded and associated with a particular record, the system will display the number of files under the file column on the Customer List screen.

FLORIDA
HARDEST-HIT

[Site Administration](#)
 Current User: Test Advisor (do not delete)

[Admin Home](#) [Applicant List](#) [Change Password](#) [Logout](#)

Member Search

Keyword(s):

Counselor Status:

Referral Code:

Start Date: End Date:

Date Registered	Customer	HHF	County	Counselor Status	Last Milestone	View Record	Files	Functions
05/18/2012	Lauren Test 3 (55288)	Pass	Brevard	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View Record"/> <input type="button" value="Print"/> <input type="button" value="Edit"/>
05/18/2012	Lauren Test 2 (55286)	Pass	Citrus	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View Record"/> <input type="button" value="Print"/> <input type="button" value="Edit"/>
05/01/2012	Beth1 Test1 (54246)	Fail	Hendry	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View Record"/> <input type="button" value="Print"/> <input type="button" value="Edit"/>

Advisor Notes

At any time, Advisors may add notes to any homeowner case file by selecting the notepad icon that corresponds to that record. Once notes have been entered, an asterisk will be added to the notepad icon to inform others of the existence of notes for the record. Notes are required for each point of communication with the homeowner.

FLORIDA
HARDEST-HIT

[Site Administration](#)
 Current User: Test Advisor (do not delete)

[Admin Home](#) [Applicant List](#) [Change Password](#) [Logout](#)

Member Search

Keyword(s):

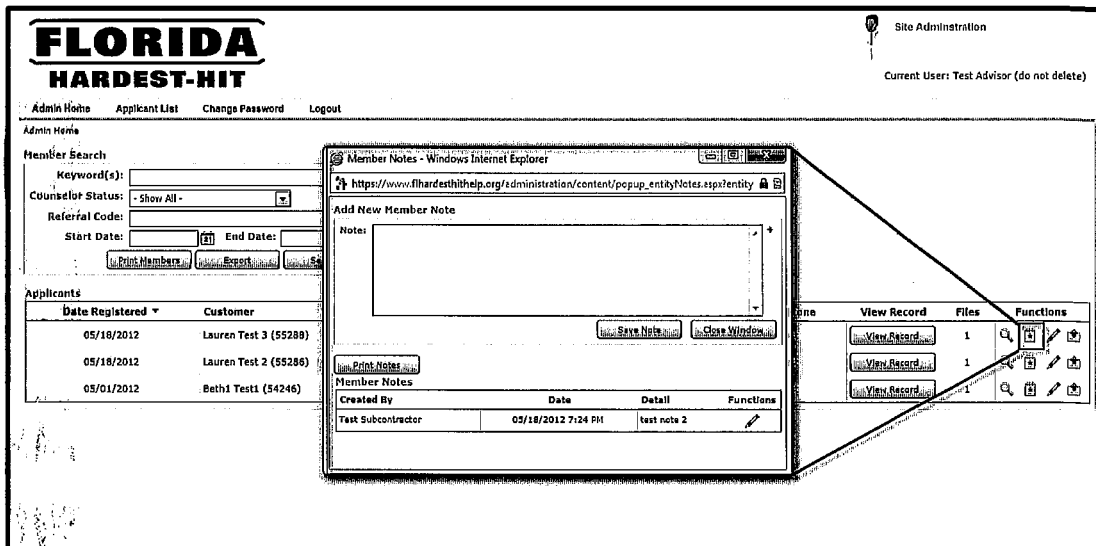
Counselor Status:

Referral Code:

Start Date: End Date:

Date Registered	Customer	HHF	County	Counselor Status	Last Milestone	View Record	Files	Functions
05/18/2012	Lauren Test 3 (55288)	Pass	Brevard	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View Record"/> <input type="button" value="Print"/> <input type="button" value="Edit"/>
05/18/2012	Lauren Test 2 (55286)	Pass	Citrus	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View Record"/> <input type="button" value="Print"/> <input type="button" value="Edit"/>
05/01/2012	Beth1 Test1 (54246)	Fail	Hendry	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View Record"/> <input type="button" value="Print"/> <input type="button" value="Edit"/>

The notes detail section contains a complete audit trail of all notes associated with a particular record and includes the name of the user who created the note, a date and time stamp and the detailed notes entered by the user. Also within the notes section, the system will state if the homeowner fails HHF eligibility, and details the reason behind it.



FLORIDA HARDEST-HIT

Site Administration
Current User: Test Advisor (do not delete)

Admin Home Applicant List Change Password Logout

Admin Home

Member Search
Keyword(s):
Counselor Status: - Show All -
Referral Code:
Start Date: End Date:
Print Members Export Search

Applicants

Date Registered	Customer
05/18/2012	Lauren Test 3 (55288)
05/18/2012	Lauren Test 2 (55286)
05/01/2012	Beth1 Test1 (54246)

Member Notes - Windows Internet Explorer
https://www.flhardesthitelp.org/administration/content/ppopup_entryNotes.asp?entity

Add New Member Note

Note:

Save Note Close Window

Print Notes

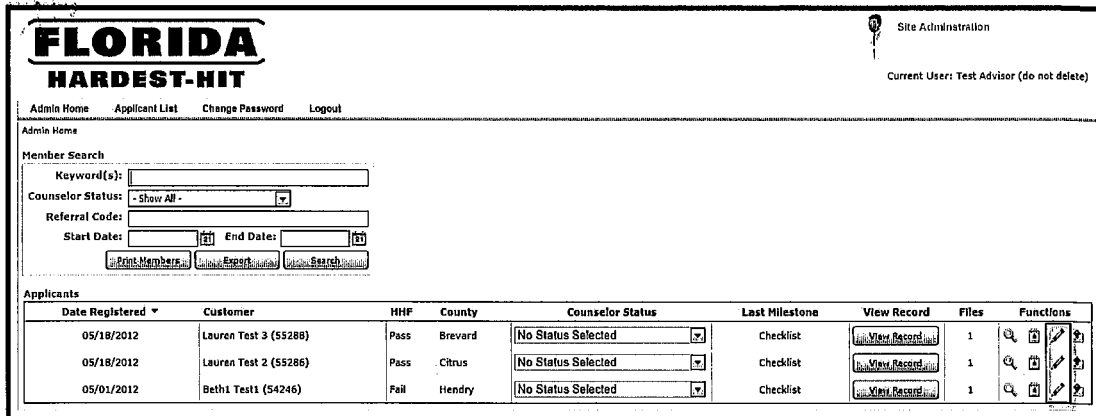
Created By	Date	Detail	Functions
Test Subcontractor	05/18/2012 7:24 PM	test note 2	

View Record Files Functions

View Record	Files	Functions
View Record	1	
View Record	1	
View Record	1	

Editing Records

Once the verification process has started, the Advisor may need to update information that was initially entered by the homeowner erroneously. This is the tool to utilize for those edits. Each tab within the Member Detail section provides the ability to make modifications.



FLORIDA HARDEST-HIT

Site Administration
Current User: Test Advisor (do not delete)

Admin Home Applicant List Change Password Logout

Admin Home

Member Search
Keyword(s):
Counselor Status: - Show All -
Referral Code:
Start Date: End Date:
Print Members Export Search

Applicants

Date Registered	Customer	HHF	County	Counselor Status	Last Milestone	View Record	Files	Functions
05/18/2012	Lauren Test 3 (55288)	Pass	Brevard	No Status Selected	Checklist	View Record	1	
05/18/2012	Lauren Test 2 (55286)	Pass	Citrus	No Status Selected	Checklist	View Record	1	
05/01/2012	Beth1 Test1 (54246)	Fail	Hendry	No Status Selected	Checklist	View Record	1	

To make changes to information within these tabs, press the edit tool (looks like a pencil), and the fields will open in order for corrections to be made. Information would be changed when the Advisor has determined that the homeowner has entered information incorrectly. Do not use the Impersonate feature to update information listed one any of the tabs below.

Detail tab (Member Edit)

FLORIDA HARDEST-HIT

Site Administration

Current User: Test Advisor (do not delete)

Admin Home Applicant List Change Password Logout

Admin Home > Member Edit

Detail

Property Info

Lender Info

Income/Assets

Expenses

* = Required

Active:

Property County: *

Agency:

Counselor Status:

Borrower First Name: *

Borrower Last Name: *

Borrower Employer:

Borrower Self-Employed:

Co-Borrower First Name:

Co-Borrower Last Name:

Co-Borrower Employer:

Co-Borrower Self Employed:

Primary Phone Number:

Secondary Phone Number:

Best Time to Call:

Number of Members in House:

Number of Dependents:

Current On Existing Mortgage:

Email Address: *

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

Password:

Verify Password:

Security Code:

Property Info Tab (Member Edit)

FLORIDA HARDEST-HIT

Site Administration

Current User: Test Advisor (do not delete)

Admin Home Applicant List Change Password Logout

Admin Home > Member Edit

Detail

Property Info

Lender Info

Income/Assets

Expenses

Property Address:

City:

State:

Postal Code:

Current Property Tax Assessed Property Value:

Mailing Address:

(if different from property address)

City:

State:

Postal Code:

Own Other Property:

Other Property Address:

City:

State:

Postal Code:

Lender Info Tab (Member Edit)

FLORIDA
HARDEST-HIT

Site Administration
 Current User: Test Advisor (do not delete)

Admin Home Applicant List Change Password Logout

Admin Home > Member Edit

Detail	Property Info	Lender Info	Income/Assets	Expenses
Lender 1: <input type="text" value="Accredited Home Lenders"/>				
Account Number 1: <input type="text" value="123456"/>				
Unpaid 1: <input type="text" value="200,000.00"/>				
Payment 1: <input type="text" value="1,200.00"/>				
Lender 2: <input type="text" value="- Select a Lender -"/>				
Account Number 2: <input type="text"/>				
Unpaid 2: <input type="text"/>				
Payment 2: <input type="text"/>				

Income Tab (Member Edit)

FLORIDA
HARDEST-HIT

Site Administration
 Current User: Test Advisor (do not delete)

Admin Home Applicant List Change Password Logout

Admin Home > Member Edit

Detail	Property Info	Income/Assets	Expenses
Monthly Gross			
Borrower:	\$	<input type="text" value="1,600.00"/>	
Co-Borrower:	\$	<input type="text"/>	
Other Income 1:	\$	<input type="text"/>	
Other Income 2:	\$	<input type="text"/>	
Other Income 3:	\$	<input type="text"/>	
Monthly Net			
	\$	<input type="text" value="1,420.00"/>	
	\$	<input type="text"/>	
	\$	<input type="text"/>	
	\$	<input type="text"/>	
	\$	<input type="text"/>	
Sources			
		<input type="text" value="Unemployment benefits"/>	
		<input type="text" value="- Select a Option -"/>	
		<input type="text" value="- Select a Option -"/>	
		<input type="text" value="- Select a Option -"/>	
		<input type="text" value="- Select a Option -"/>	
Assets			
Checking Accounts:	\$	<input type="text"/>	
Savings Accounts:	\$	<input type="text"/>	
IRA/401K/Keogh Accounts:	\$	<input type="text"/>	
Other Accounts:	\$	<input type="text"/>	

Expenses Tab (Member Edit)

FLORIDA HARDEST-HIT

Admin Home Applicant List Change Password Logout

Site Administration

Current User: Test Advisor (do not delete)

Admin Home > Member Edit

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

Monthly Property Taxes:

Homeowners Insurance Payments:

HOA Fee:

Files Tab (Member Detail)

FLORIDA HARDEST-HIT

Admin Home Applicant List Change Password Logout

Site Administration

Current User: Test Advisor (do not delete)

Admin Home > Member Detail

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

Funding Documents Underwriter Status

Date Joined: 05/18/2012

Borrower Name: Lauren Test 3

Co-Borrower Name:

Email Address: lauren.bagan@gmail.com

Security Code: password2

Add File

Title	Functions
test	[icon] [icon] [icon]

Actions Tab (Member Detail)

FLORIDA HARDEST-HIT

Admin Home Applicant List Change Password Logout

Site Administration

Current User: Test Advisor (do not delete)

Admin Home > Member Detail

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

Funding Documents Underwriter Status

Date Joined: 05/18/2012

Borrower Name: Lauren Test 3

Co-Borrower Name:

Email Address: lauren.bagan@gmail.com

Security Code: password2

Date	Action
05/18/2012 06:32:18 PM	NOT DEFINED IN database (group: 55, key: 0)
05/18/2012 06:32:19 PM	Customer Views Customer Home Page
05/18/2012 06:32:21 PM	Customer Views Start Now Page
05/18/2012 06:33:53 PM	Customer Completes Step 1: Borrower Information
05/18/2012 06:34:05 PM	Customer Completes Step 2: Contact Information
05/18/2012 06:34:53 PM	Customer Completes Step 3: Property Information
05/18/2012 06:35:22 PM	Customer Completes Step 4: Lender Information
05/18/2012 06:35:31 PM	Customer Saves Financial Worksheet, Loan 1
05/18/2012 06:35:41 PM	Customer Generates Hardship Letter, Loan 1
05/18/2012 06:35:42 PM	Customer Views Final Steps Page
05/18/2012 06:35:44 PM	Customer Views Checklist Page
05/18/2012 06:35:46 PM	Customer Downloads Loan 1 PDF

Submission Status Tab

**FLORIDA
HARDEST-HIT**

[Site Administration](#)
Current User: Test Advisor (do not delete)

[Admin Home](#) [Applicant List](#) [Change Password](#) [Logout](#)

[Admin Menu > Member Detail](#)

Detail

Property Info

Lender Info

Income/Assets

Expenses

Files

Actions

Submission Status

Communication Log

Ineligible Letter

Funding Documents

Underwriter Status

Date Joined: 05/18/2012

Co-Borrower Name: Lauren Test 3

Co-Borrower Name:

Email Address: lauren.bagan@gmail.com

Security Code: password2

Customer Submission Status feature coming soon.

Submit Date & Time	Loan Type	List of Submitted Files	MLRP?	Submitted to State?	Submitted to OMM?
5/18/2012 7:17:36 PM	Sample Loan 1	test	No	Yes	No

Exporting to the State

**FLORIDA
HARDEST-HIT**

[Site Administration](#)
Current User: Test Advisor (do not delete)

[Admin Home](#) [Applicant List](#) [Change Password](#) [Logout](#)

[Admin Home](#)

Member Search
 Keyword(s):
 Counselor Status: - Show All -
 Referral Code:
 Start Date: End Date:

Applicants

Date Registered	Customer
05/19/2012	Lauren Test 3 (5528)
05/18/2012	Lauren Test 2 (5528)
05/01/2012	Beth L Test1 (54248)

Export Customer Information

Choose File(s): No Files Available to Export

HIF Eligibility: Pass

Export to UW: This applicant's information was previously exported to the Florida Underwriters Office on 05/18/2012 and cannot be exported again.

Choose Third Party Processor: Submit to DHM To Be Determined

View Record	Files	Functions
<input type="button" value="View Record"/>	1	<input type="button" value="Print"/> <input type="button" value="Edit"/>
<input type="button" value="View Record"/>	1	<input type="button" value="Print"/> <input type="button" value="Edit"/>
<input type="button" value="View Record"/>	1	<input type="button" value="Print"/> <input type="button" value="Edit"/>

Exporting Customer Data

The export function allows all customer records to be exported from the database into a CSV or comma delimited file. Advisors must recognize that this is confidential information; caution should be used when exporting homeowner data.

FLORIDA

HARDEST-HIT

[Site Administration](#)
 Current User: Test Advisor (do not delete)

[Admin Home](#) [Applicant List](#) [Change Password](#) [Logout](#)

Member Search

Keyword(s):

Counselor Status:

Referral Code:

Start Date: End Date:

Applicants

Date Registered	Customer	HHF	County	Counselor Status	Last Milestone	View Record	Files	Functions
05/18/2012	Lauren Test 3 (55288)	Pass	Brevard	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View Record"/> <input type="button" value="Print"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>
05/18/2012	Lauren Test 2 (55286)	Pass	Citrus	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View Record"/> <input type="button" value="Print"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>
05/01/2012	Beth1 Test1 (54246)	Fail	Hendry	<input type="text" value="No Status Selected"/>	Checklist	<input type="button" value="View Record"/>	1	<input type="button" value="View Record"/> <input type="button" value="Print"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>

Do you want to open or save CustomerExport_20120531-025618.csv (6.64 KB) from www.flhardesthithehelp.org?



Dear Homeowner,

Now that you have completed the online application process, you are prepared to meet with a Hardest Hit Fund (HHF) Advisor.

To assist us in providing the most effective and efficient service, please use the **Submission Checklist** provided to ensure you have all the necessary items, including any additional financial documents, which apply to your situation.

If you are unable to locate all of your documents, gather what you can and send them in along with your printed package to begin the process. If there are questions or information you do not understand, that is alright. Do your best with it, and we will go through the rest of it together.

Before you send the package, please review everything and confirm that all your information listed is complete and accurate. It is especially important to ensure the correct spelling and accuracy of your name, address, contact information and loan number. Utilize the **Fax Transmittal** generated with this package to fax or email all the documents listed on the Submission Checklist.

After submitting your completed package, you will be contacted by a HHF Advisor to arrange for a phone conversation or face-to-face interview to review your information.

Please contact your HHF Advisor if you receive any correspondence from your lender or servicer once you have begun the process.

You can reach us at:

Phone:

Fax:

Email:

We look forward to working with you.



Submission Checklist

Forms automatically printed from online application

- Fax Transmittal Page (please write the total number of pages in package)
- HHF Intake Form (Please verify that your information is accurate)
- Financial Worksheet (Please sign and date)
- Hardship Letter (Please sign and date)
- 4506T Form (Please sign and date)
- Authorization for Release of Information (Please sign and date)
- Homeowner/Advisement Contract (Please sign and date)
- FHFC Privacy Policy
- Hardship Affidavit (Please sign and date)

Supporting documentation you need to provide

- Copy of your Deed (If available)
- Any correspondence from your mortgage servicer or its attorney (If applicable)
- Most recent mortgage statement (If available)
- Last 60 days of pay stubs for all employment and income sources (including SSI, Child Support, Alimony, ect)
- Last two months of all current bank statements; for all assets.
- If unemployed, copy of unemployment eligibility or explanation of benefits
- If self employed, a copy of the last two year's tax returns with all schedules attached
- If self employed, 6 months current personal and business bank statements
- If self employed, year to date Profit and Loss statement (completed by a Third Party)
- Bankruptcy discharge / dismissal
- Homeowners Association dues statement
- Homeowners Insurance statement (including flood, wind, hail, ect), if not escrowed
- Property Tax statement (If not escrowed)



FAX TRANSMITTAL

Date:	Qty. Pages (including cover):
Send to:	From:
Fax Number:	Phone Number:
Loan Number:	Alt Phone Number:
	Email:

SUBJECT: PROPOSED HOMEOWNER ASSISTANCE: HHF

CLIENT NAME:

ADDRESS:

CITY:

STATE, ZIP:

Please review this intake packet for receiving possible assistance through the Hardest Hit Fund. Your assistance with this process is greatly appreciated.

Thank you,

This transmittance contains confidential client information and is intended for the expressed recipient only. If you receive this transmittance in error please contact the sender and destroy the document immediately.



HHF Intake Form

Date: _____

Name: First: _____ M: _____ Last: _____

Address: Street: _____ City: _____
State: _____ Zip: _____

Phone #: _____ Phone #2: _____ Social Security Number: _____

Birthdate: _____ Race: _____ Other _____

Hispanic: Yes No Place of Birth: _____ Are you a US Citizen/Legal Alien? _____

Marital Status: _____ Gender: _____ Disabled: _____ Veteran: _____

Household Type: _____ Head of Household _____

Received Foreclosure Notice: _____ Has your loan been modified in the past 6 months? _____

Filed For Bankruptcy: _____ Bankruptcy Discharge Date: _____

Family Size: _____ How many dependents? _____ What ages are they? _____

Disabled Dependent: _____ Total Co-Homeowners: _____ Education: _____

What is the primary reason for your hardship and/or loan default? _____

CO-HOMEOWNER

Name: First: _____ M: _____ Last: _____

Phone #: _____ Phone #2: _____ Social Security Number: _____

Birthdate: _____ Race: _____ Other _____

Hispanic: Yes No Place of Birth: _____ Are you a US Citizen/Legal Alien? _____

Marital Status: _____ Gender: _____ Disabled: _____ Veteran: _____

Education: _____ Relationship to Homeowner: _____ Other: _____

EMPLOYMENT

Primary Employer: _____ Position: _____ Self Employed: _____

Net Income: \$ _____ Years in Profession: _____ Hire Date: _____

This amount is paid: _____

Co-Homeowner Employment

Primary Employer: _____ Position: _____ Self Employed: _____

Net Income: \$ _____ Years in Profession: _____ Hire Date: _____

This amount is paid: _____

PROPERTY INFORMATION

Property Type: _____ Purchase Price: \$ _____ Purchase Date: _____

Current Assessed Property Value: \$ _____ Owner Occupied: _____ Occupancy Type: _____

Do you own any other properties? If yes, how many: _____

Property For Sale: _____ Real Estate Agent Name: _____ Real Estate Agent Phone #: _____

First Mortgage Lender: _____ Loan Number: _____

Current On Mortgage: _____ Interest Rate _____ % Adjustable Loan? _____ Type of Loan: _____

Date of Adjustment: _____ Principal Balance \$ _____ Monthly Payment \$ _____

Second Mortgage Lender: _____ Loan Number: _____

Interest Rate _____ % Adjustable Loan? _____ Type of Loan: _____

Date of Adjustment: _____ Principal Balance \$ _____ Monthly Payment \$ _____

MISC

How Did you Hear About Us: _____ Best Time To Call: _____

By signing below, I/We certify that the information and documentation provided is true and correct to the best of my/our knowledge. In the event a third party is designated to assist on my/our behalf, I have included written authorization to the designee to assist on my/our behalf (Authorization for Release of Information form).

Signature Print Name Date

Co-Homeowner Signature Print Name Date

FINANCIAL WORKSHEET

Homeowner Name:

Loan Number:

Income

Homeowner Income
 Co-Homeowner Income
 Other Income 1
 Other Income 2
 Other Income 3

Monthly Gross	Monthly Net	Source
\$	\$	
\$	\$	
\$	\$	
\$	\$	
\$	\$	

Total Gross Income	\$
Total Net Income	\$

Total Annual Income	\$
----------------------------	----

Expenses

Mortgage Payment
 2nd Mortgage Payment
 Monthly Property Taxes
 Home Owners Insurance
 Home Owner Association Fee

Monthly Payments	Unpaid Balance
\$	\$
\$	\$
\$	(If not included in payment)
\$	(If not included in payment)
\$	

Summary

Total Dependents:	Total In Household:
Assets	Estimated Value
Checking Accounts	\$
Savings Accounts	\$
IRA/401K/Keogh Accounts	\$
Other	\$
Total Assets	\$
Total Expenses	\$
Total Balance	\$
Gross Monthly Surplus	\$
Net Monthly Surplus	\$

By signing below, I/We certify that the information and documentation provided is true and correct to the best of my/our knowledge. In the event a third party is designated to assist on my/our behalf, I have included written authorization to the designee to assist on my/our behalf (Authorization for Release of Information form).

Signature _____ Print Name _____ Date _____

Co-Homeowner Signature _____ Print Name _____ Date _____



LOAN NUMBER#

HARDSHIP LETTER

Homeowner Name	Homeowner Signature	Date
Co-Homeowner Name Date	Co-Homeowner Signature	



Authorization for Release of Information

Homeowner: _____
Co-Homeowner: _____
Co-Homeowner: _____
Property Address: _____
_____ Zip Code: _____
Telephone Numbers: _____
Email: _____
Lender: _____ Loan Number: _____
HHF Advisor Agency: _____
HHF Advisor: _____ Telephone: _____
Email: _____

I/we authorize that the Florida Housing Finance Corporation & HHF Advisor Agency named above (herein after "Florida Housing & HHF Advisor Agency") and its representatives to speak with my/our lender and/or servicer and with whomever has servicing responsibilities for my/our loan and to share, release, discuss and other wise provide to and with each other public and non-public personal information contained in or related to my mortgage loan. This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, income, government monitoring information, loss mitigation application status, default status, account balances, program eligibility, and payment activity.

The Lender/Servicer will take reasonable steps to verify the identity of a third party, but has no responsibility or liability to verify the identity of such third party. The Lender/Servicer also has no responsibility of liability for what a third party does with such information.

Florida Housing & HHF Advisor agrees to maintain the confidentiality of homeowner(s) information; however, I/we also authorize Florida Housing & HHF Advisor and/or lender and/or servicer handling my/our loan to submit my/our personal information to the entities funding this program or their agents for the exclusive purposes of program evaluation and monitoring.

I/we further authorize Florida Housing & HHF Advisor and/or lender and/or servicer handling my/our loan to verify employment, income and /or assets in conjunction with my/our qualification for assistance.



This authorization will not be valid unless signed below by all homeowner and co-homeowner(s) named above and will only remain valid until revoked in writing by any homeowner or co-homeowner(s) named below.

Homeowner Signature

Date

Co-Homeowner Signature

Date

Co-Homeowner Signature

Date

HHF Advisor Signature

Date

Florida Housing Representative Signature

Date



Homeowner/Advice Contract

I/We, _____ (Homeowners) agree to the following terms of service:

- I/We will always provide honest and complete information to my/our HHF Advisor, whether verbally or in writing.
- I/We will provide all necessary documentation and follow-up information within the timeframe requested.
- I/We will be on time for appointments and understand that if we are late for an appointment, the appointment will still end at the scheduled time.
- I/We will call within 6 hours of a scheduled appointment if I/we will be unable to attend an appointment.
- I/We will contact the HHF Advisor about any changes in our situation immediately.
- I/We understand that breaking this agreement may result in another homeowner being served ahead of me/us.
- I/We acknowledge that I have received a copy of the Florida Housing Finance Corp's Privacy Policy.

I/we authorize that Florida Housing Finance Corporation & HHF Advisor and its representatives to speak with my/our lender and with whomever has servicing responsibilities for my/our loan and to provide to such parties documentation on my/our behalf regarding my/our loan for *Florida's Hardest Hit Fund*.

I/we also authorize the lender and/or servicer handling my/our loan to discuss my/our loan with Florida Housing & HHF Advisor Agency, including notification of loan modification status or future default or delinquency.

Florida Housing & HHF Advisor Agency agrees to maintain the confidentiality of homeowner(s) information; however, I/we also authorize Florida Housing & HHF Advisor Agency and/or lender and/or servicer handling my/our loan to submit my/our personal information to the entities funding this program or their agents for the exclusive purposes of program evaluation and monitoring.

I/we further authorize Florida Housing & HHF Advisor Agency and/or lender and/or servicer handling my/our loan to verify employment, income or assets in conjunction with qualification for assistance.

CONTINUED ON NEXT PAGE



Homeowner/Advisement Contract

This authorization will not be valid unless signed below by all homeowners and co-homeowners named above and will only remain valid until revoked in writing by any homeowner or co-homeowner named above.

Homeowner (Print)

Homeowner (Signature)

Date

Co-Homeowner (Print)

Co-Homeowner (Signature)

Date

Co-Homeowner (Print)

Co-Homeowner (Signature)

Date

HHF Advisor (Print)

HHF Advisor (Signature)

Date



Florida Housing Finance Corporation Privacy Policy

Florida Housing Finance Corporation is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your "nonpublic personal information," such as housing debt, income and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Authorization for Release of Information. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions;

Release of your information to third parties

1. We may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of the federal assistance funding this program.
2. We may also disclose any nonpublic personal information about you or former customers to anyone as required by law (e.g., if we are compelled by legal process).
3. Within the organization, we restrict access to nonpublic personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal information.



Hardship Affidavit

Homeowner Name (first, middle, last): _____ Date of Birth: _____
 Co-Homeowner Name (first, middle, last): _____ Date of Birth: _____
 Property Street Address: _____
 Property City, ST, Zip: _____
 Lender: _____ Servicer: _____
 Loan Number: _____

In order to qualify for *Florida Hardest Hit Fund* assistance, I/we am/are submitting this form indicating by my/our checkmarks ("✓") the one or more events that explain my/our hardship.

Homeowner Co-Homeowner

- | | | | | |
|---------------------------------|--------------------------------|---------------------------------|--------------------------------|---|
| Yes
<input type="checkbox"/> | No
<input type="checkbox"/> | Yes
<input type="checkbox"/> | No
<input type="checkbox"/> | <p>My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details below under "Explanation."</p> |
| Yes
<input type="checkbox"/> | No
<input type="checkbox"/> | Yes
<input type="checkbox"/> | No
<input type="checkbox"/> | <p>My household financial circumstances have changed, for example: death in family, serious or chronic illness, or permanent or short-term disability. I have provided details below under "Explanation."</p> |
| Yes
<input type="checkbox"/> | No
<input type="checkbox"/> | Yes
<input type="checkbox"/> | No
<input type="checkbox"/> | <p>My expenses have increased. For example: monthly mortgage payment has increased or will increase, or high medical and health-care costs. I have provided details below under "Explanation."</p> |
| Yes
<input type="checkbox"/> | No
<input type="checkbox"/> | Yes
<input type="checkbox"/> | No
<input type="checkbox"/> | <p>My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three months of principal interest or taxes or my principal on my principal residence). I have provided details below under "Explanation."</p> |
| Yes
<input type="checkbox"/> | No
<input type="checkbox"/> | Yes
<input type="checkbox"/> | No
<input type="checkbox"/> | <p>There are other reasons I/we cannot make our mortgage payments. I have provided details below under "Explanation."</p> |

CONTINUED ON NEXT PAGE



Homeowner/Co-Homeowner Acknowledgement

1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our financial hardship.
2. I/we understand and acknowledge that *FHFC & HHF Advisor* and/or its agents may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal and/or state law.
3. I/we certify that I/we have not been convicted, within the last ten (10) years of any of the following in connection with a mortgage or real estate transaction: (a) felony larceny, theft, fraud or forgery, (b) money laundering; or (c) tax evasion.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any facts (s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, I may not qualify for *HHF* assistance.
5. I/we certify that my/our property is owner-occupied and my/our primary residence is not vacant, condemned or rented.
6. I/we certify that I/we am/are willing to provide all requested documents and to respond to all communication in a timely manner. I/we understand that time is of the essence.
7. I/we understand that *FHFC & HHF Advisor* and/or its agents will use this information to evaluate my/our eligibility for assistance, but is not obligated to offer me/us assistance based solely on the representations in this affidavit.
8. I/we authorize and consent that *FHFC & HHF Advisor* disclose to the U.S. Department of Treasury or other government agency, Fannie Mae and/or Freddie Mac any information provided by me/us or and retained by in connection with the *HHF* assistance.
9. The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). You are required to furnish this information. The law provides that no person shall be eligible to receive assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 et seq.), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud or forgery, (B) money laundering or (C) tax evasion.

CONTINUED ON NEXT PAGE



Hardship Affidavit

10. In making this certification, I/we certify under penalty of perjury that all of the information in this document is truthful and that I/we understand that the Servicer, the U.S. Department of Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

Homeowner Signature	Date	Co-Homeowner Signature	Date
Email Address		Email Address	
Cell Phone		Cell Phone	
Home Phone		Home Phone	
Work Phone		Work Phone	

CONTINUED ON NEXT PAGE



Hardship Affidavit

Explanation:

**FLORIDA HOUSING FINANCE CORPORATION
HHF DOCUMENT CHECKLIST**

NAMING CONVENTION FOR FILES LISTED IN () FOR EACH SECTION
PLACE LAST NAME AND FIRST INITIAL IN FRONT OF NAMING CONVENTION

Client's Name	Date of Application:	
DOCUMENTS	PROPERTY	COMMENTS
Intake Application: (INTAKE APPLICATION MMDDYYYY)		
Intake Application: HHF Intake Form and Financial Worksheet		
Hardship Letter/Dodd Frank		
4506T (Submitted for self employed applicants)		
Homeowner/Advice Contract		
Hardship Affidavit		
Authorization to Release Information (ATRI MMDDYYYY)		
Supporting Documentation: (ELIGIBILITY DOCS MMDDYYYY)		
Eligibility Checklist (both pages)		
Eligibility Computation Form (w/ calculation tape)		
Property: (PROPERTY DOCS MMDDYYYY)		
Deed		
Recorded Mortgage (for all liens disclosed)		
Proof of Homestead		
Mortgage: (MORTGAGE DOCS MMDDYYYY)		
Recent Mortgage Statement and any correspondence from servicer/attorney (for all liens disclosed)		
Homeowner's Insurance Statement (including flood, wind, hurricane etc), if not escrowed		
Property Tax Statement, if not escrowed		
Homeowners Association dues statement, if applicable		
Condo Association (Most recent two years of Condo Financial Statements) (CONDO DOC MMDDYYYY)		
Income: With annual income calculation provided (INCOME MMDDYYYY)		
Pay Stubs (Last 60 days)		
Self-Employed/Decreased Income:		
*Last two years tax returns (W-2 or 1099)		
*Year to Date Profit and Loss (prepared by third party)		
Unemployed: Copy of unemployment determination		
Underemployed: Verification of 10% reduction in income		
Other Income Sources: SSI, Child Support, Pension		
Asset: (ASSET MMDDYYYY)		
Last two months Bank Statements (personal and business if applicable)		
Letter of Explanation (LOX) for all deposits over \$100.00 that do not tie to an income source		
Misc:		
Proof of Bankruptcy discharge/dismissal (BANKRUPTCY MMDDYYYY)		
Ineligible Letter (INELIGIBLE MMDDYYYY)		
Divorce Decree w/ Settlement Agreement (DIVORCE DECREE MMDDYYYY)		

**FLORIDA HOUSING FINANCE CORPORATION
ELIGIBILITY DETERMINATION CHECKLIST**

Client's Name _____

Date of Application: _____

Client's Name	Date of Application			
HOMEOWNER				
1.) Is the client a Legal US Resident/Legal Alien?				
2.) Is the client a Florida Resident?				
3.) Does the client occupy the property as their primary residence?(Proof of Homestead required)				
4.) Is the total household income below 140% AMI(at time of hardship) adjusted for household size?				
5.) Is the total monthly housing debt greater than 31% of gross monthly income?				
6.) Is the total amount of assets lower than \$5,000 or 3 times the PITIA (whichever is greater)				
7.) Has the client experienced a qualifying hardship [unemployment or underemployment (min 10%)?]				
8.) Does the homeowner have a bankruptcy that has not been discharged or dismissed?				
9.) Has the client been convicted of a mortgage related felony in last 10 years?(self certified)				
PROPERTY				
1.) Is the property located in Florida?				
2.) Does the property qualify? (single family, townhome, condo (as approved), quad or below with client occupying one unit, mobile or manufactured on a permanent foundation)				
3.) In addition to the primary residence, does the homeowner own more than one other property?				
4.) Is the property abandoned, vacant or condemned?				
MORTGAGE				
1.) Is the client's mortgage with a regulated financial institution/Habitat/USDA?				
2.) Is the current outstanding balance of the first mortgage \$400,000 or less?				
3.) Is their current pending litigation on the property/mortgage?				

HHF Advisor Signature: _____

Date: _____

**FLORIDA HOUSING FINANCE CORPORATION
 QUARTERLY REVIEW HHF CHECKLIST/ELIGIBILITY DETERMINATION**

NAMING CONVENTION FOR FILES: Last Name, First Initial QT MMDDYYYY

Client's Last Name: _____

File Number: _____

Payment for: _____

DOCUMENTS	Homeowner	Advisor	COMMENTS
	Y / NA	Y / NA	
Supporting Documentation:			
Hardship Letter/Hardship Affidavit(new letter each month. Self certifying meets requirements)			
Recent Mortgage Statement and any correspondence from servicer/attorney			
Pay Stubs (Last 30 days)			
Self-employed: Copies of business checking accounts			
Unemployed: Copy of unemployment eligibility(or proof of deposit on bank statement)			
Other Income Sources: SSI, Child Support, Pension			
Last month of bank statement			
Proof of Current Partial Payment			
Misc:			
Eligibility Determination:		Y/N	
1.) Provide the updated Eligibility Determination Spreadsheet	/		
2.) Is the total household income below 140% AMI adjusted for household size?			
3.) Is the total monthly housing debt greater than 31% of gross monthly income?			
4.) Is the total amount of assets lower than \$5,000 or 3 times the PITIA(whichever is greater)?			
5.) Has the partial payment been made for the current month?			

I certify that all information provided is true and accurate.

HHF Advisor Signature: _____

Date: _____

Homeowner Signature: _____

Date: _____

Co-Homeowner Signature: _____

Date: _____

Please scan this document along with all other supporting documents into one file.

HHF ELIGIBILITY COMPUTATION FORM

Applicant Name: _____

Household Income	Spouse Household Income	Total Household Income	Income Exclusions
\$0	\$0	\$0	\$0
\$1,000	\$1,000	\$2,000	\$0
\$2,000	\$2,000	\$4,000	\$0
\$3,000	\$3,000	\$6,000	\$0
\$4,000	\$4,000	\$8,000	\$0
\$5,000	\$5,000	\$10,000	\$0
\$6,000	\$6,000	\$12,000	\$0
\$7,000	\$7,000	\$14,000	\$0
\$8,000	\$8,000	\$16,000	\$0
\$9,000	\$9,000	\$18,000	\$0
\$10,000	\$10,000	\$20,000	\$0
\$11,000	\$11,000	\$22,000	\$0
\$12,000	\$12,000	\$24,000	\$0
\$13,000	\$13,000	\$26,000	\$0
\$14,000	\$14,000	\$28,000	\$0
\$15,000	\$15,000	\$30,000	\$0
\$16,000	\$16,000	\$32,000	\$0
\$17,000	\$17,000	\$34,000	\$0
\$18,000	\$18,000	\$36,000	\$0
\$19,000	\$19,000	\$38,000	\$0
\$20,000	\$20,000	\$40,000	\$0
\$21,000	\$21,000	\$42,000	\$0
\$22,000	\$22,000	\$44,000	\$0
\$23,000	\$23,000	\$46,000	\$0
\$24,000	\$24,000	\$48,000	\$0
\$25,000	\$25,000	\$50,000	\$0
\$26,000	\$26,000	\$52,000	\$0
\$27,000	\$27,000	\$54,000	\$0
\$28,000	\$28,000	\$56,000	\$0
\$29,000	\$29,000	\$58,000	\$0
\$30,000	\$30,000	\$60,000	\$0
\$31,000	\$31,000	\$62,000	\$0
\$32,000	\$32,000	\$64,000	\$0
\$33,000	\$33,000	\$66,000	\$0
\$34,000	\$34,000	\$68,000	\$0
\$35,000	\$35,000	\$70,000	\$0
\$36,000	\$36,000	\$72,000	\$0
\$37,000	\$37,000	\$74,000	\$0
\$38,000	\$38,000	\$76,000	\$0
\$39,000	\$39,000	\$78,000	\$0
\$40,000	\$40,000	\$80,000	\$0
\$41,000	\$41,000	\$82,000	\$0
\$42,000	\$42,000	\$84,000	\$0
\$43,000	\$43,000	\$86,000	\$0
\$44,000	\$44,000	\$88,000	\$0
\$45,000	\$45,000	\$90,000	\$0
\$46,000	\$46,000	\$92,000	\$0
\$47,000	\$47,000	\$94,000	\$0
\$48,000	\$48,000	\$96,000	\$0
\$49,000	\$49,000	\$98,000	\$0
\$50,000	\$50,000	\$100,000	\$0

EQUITY ELIGIBILITY

Year	Equity Value	Less: Liabilities	Net Equity
2016	\$100,000	\$0	\$100,000
2017	\$100,000	\$0	\$100,000
2018	\$100,000	\$0	\$100,000
2019	\$100,000	\$0	\$100,000
2020	\$100,000	\$0	\$100,000
2021	\$100,000	\$0	\$100,000

ELIGIBILITY DETERMINATION

APPLICANT		ASSET TEST		AVAILABILITY	
Income	Assets	Income	Assets	Income	Assets
Yes	No	Yes	No	Yes	No
Yes	Yes	Yes	Yes	Yes	No
Yes	No	No	No	No	No
Yes	No	No	Yes	Yes	No
No	No	No	No	No	No
No	No	No	Yes	No	No
No	Yes	No	No	Yes	No
No	Yes	Yes	No	No	No
No	Yes	Yes	Yes	No	No

POTENTIAL PARTIAL PAYMENT

Potential Partial Payment NOT ELIGIBLE FOR UMAP

Date Qualified: _____

Advisor: _____

NOTICE TO CURRENT AND PREVIOUS PARTICIPANTS IN THE HHF PROGRAM
FLORIDA HOUSING FINANCE CORPORATION
FLORIDA HARDEST HIT FUND (HHF) PROGRAM

You are being provided with this notice as a current or previous participant in the Florida Hardest Hit Fund (HHF) Program who has requested that the increased assistance being offered under the recent changes to the Florida Hardest Hit Fund (HHF) Program be made available to you.

As a borrower who has previously received HHF Program assistance and was not involuntarily terminated or as a borrower who is currently receiving HHF Program assistance and remain in good standing, you are eligible for the increased assistance being offered under the recent changes to the Unemployment Mortgage Assistance Program (UMAP) and the Mortgage Loan Reinstatement Program (MLRP), but only to the extent that the cumulative total of the HHF Program assistance that you receive does not exceed the following limits:

- UMAP – 12 months or \$24,000, whichever comes first**
- MLRP with UMAP – maximum of \$18,000 towards reinstatement**
- MLRP only – maximum of \$25,000 towards reinstatement**

I acknowledge receipt of the foregoing notice. I understand that the HHF Program assistance available to me as a current or previous participant in the HHF Program is limited as set forth in this notice.

Borrower

Date: _____

Co-Borrower

Date: _____

Loan Closing Packages need to be assembled as follows:

- Loans to new HHF borrowers approved for UMAP and MLRP will be documented by:

Approval Letter
Summary Disclosure of Loan Terms
Partial Payment Agreement
Promissory Note and Rider to Promissory Note
Subordinate Mortgage
Closing Document Checklist
Automatic Withdrawal Form
Voided Check Form (check TAPED to form)

- Loans to new HHF borrowers approved for MLRP only will be documented by:

Approval Letter
Summary Disclosure of Loan Terms
Promissory Note and Rider to Promissory Note
Subordinate Mortgage
Closing Document Checklist

- Modified loans to all current and previous HHF borrowers except for pilot program borrowers will be documented by:

Approval Letter
Summary Disclosure of Loan Terms
Partial Payment Agreement
Note, Mortgage and Loan Modification Agreement
Modification Closing Document Checklist
Automatic Withdrawal Form
Voided Check Form (check TAPED to form)



www.FLHardestHitHelp.org

Hardest Hit Fund Approval Letter

Date:

Dear:

Congratulations! You have qualified to receive assistance through the Florida Hardest Hit Fund. The following is a summary of the assistance you are eligible to receive:

You have been approved for the following type(s) of assistance:

/ [REDACTED] / UMAP AND MLRP. Unemployment Mortgage Assistance Program (UMAP) payments for up to 12 months or a maximum of \$24,000 and Mortgage Loan Reinstatement Program (MLRP) assistance up to a maximum of \$18,000.00, not to exceed the combined Hardest Hit Fund Program limit of \$42,000.

Under the UMAP, the Florida Hardest Hit Fund will pay to your first mortgage lender or servicer, on your behalf, \$ _____ per month toward your monthly mortgage payments during the term of your UMAP assistance. In order to receive this assistance, you must pay \$ _____ per month to US Bank during the term of your UMAP assistance which is your "partial payment" amount.

Under the MLRP with UMAP, the Florida Hardest Hit Fund will pay up to \$18,000 to pay certain, approved arrearages in order to help reinstate your first mortgage loan.

As of the date of this Approval Letter, your servicer has indicated that your current arrearages total \$ _____. This amount is subject to change based on the servicer's notification.

/ [REDACTED] MLRP ONLY (NO UMAP). Mortgage Loan Reinstatement Program (MLRP) assistance only up to a maximum of \$25,000 to pay certain, approved arrearages in order to help reinstate your first mortgage loan. You are eligible for this amount of MLRP assistance only because you do not participate in the UMAP.

As of the date of the Approval Letter, your servicer has indicated that your current arrearages total \$_____. This amount is subject to change based on the servicer's notification

Your assistance under the Florida Hardest Hit Fund will be in the form of a subordinate mortgage loan that is forgivable, incrementally, over a period of time subject to certain conditions. The mortgage loan will be evidenced by a Promissory Note, a Rider to Promissory Note, a Subordinate Mortgage and, for homeowner's participating in the UMAP, a Partial Payment Agreement. These loan documents and this letter contain the terms and conditions that will govern your HHF Loan. In the event of a conflict, the terms and conditions of the loan documents will control.

In order to continue receiving UMAP assistance each month, you must:

1. Make your partial payment to US Bank each month during the term of the assistance as provided in the Partial Payment Agreement; and
2. On or before the following dates:

At Closing 1st Quarter due date 2nd Quarter due date 3rd Quarter due date

Supply the required information to your assigned HHF Advisor to evidence continued eligibility under the applicable program. This includes, if applicable:

- a. A new hardship affidavit certifying your continued need and eligibility for HHF Program assistance.
- b. Recent mortgage statement (if received) plus any correspondence from your mortgage servicer.
- c. Homeowners Association dues statement.
- d. Paystubs for the last 30 days.
- e. Bank statements, including business bank accounts if self-employed, for the last month
- f. Proof of continued receipt of Unemployment Benefits.
- g. Other income sources, including child support, alimony and Social Security.

Please acknowledge your understanding of the amount(s) and type(s) of assistance that you have been determined eligible to receive and the requirements that you must meet in order to receive assistance under the program(s) by signing below. Your signature means that you agree to fulfill your obligations under the Florida Hardest Hit Fund, and if you do not fulfill those obligations,

your participation and eligibility for assistance under the program(s) described above may be terminated. In addition, if at any time it is determined that you provided inaccurate or false information, or withheld information, in making application for assistance under the Florida Hardest Hit Fund, or if you fail to notify Florida Housing of events that would disqualify or render you ineligible for further assistance under the program(s) described above, your participation in the program(s) will be automatically terminated.

NOTICE TO CURRENT AND PREVIOUS HHF PARTICIPANTS: The amount(s) stated in this letter represent the maximum amount(s) of HHF assistance available to a participant in the HHF Programs. If you currently receive or have previously received HHF Program assistance, the amount(s) of any such assistance will count toward the assistance amount(s) stated in this letter. You are eligible for the assistance approved in this letter only to the extent that the total of the HHF Program assistance you receive does not exceed the following limits:

UMAP – 12 months or \$24,000, whichever comes first

MLRP with UMAP – maximum of \$18,000 towards reinstatement

MLRP only – maximum of \$25,000 towards reinstatement

_____ Date: _____
Borrower

_____ Date: _____
Co-Borrower

**FLORIDA HOUSING FINANCE CORPORATION
FLORIDA HARDEST HIT FUND (HHF) PROGRAM
SUMMARY DISCLOSURE OF LOAN TERMS**

The Florida Hardest Hit (HHF) Program includes two assistance programs, an Unemployment Mortgage Assistance Program (UMAP) and a Mortgage Loan Reinstatement Program (MLRP). Subject to the eligibility requirements for the programs, a homeowner may be eligible for assistance under both the UMAP and the MLRP, or the MLRP only. The homeowner will be notified of the program(s) for which the homeowner has been determined eligible. The HHF Program is intended to provide a sustainable solution to keep Florida unemployed or underemployed homeowners in their current homes by helping those who are struggling to make their current mortgage payments because of hardships sustained since purchasing the home. The HHF Program will provide assistance in the form of a subordinate mortgage loan (HHF Loan) to the homeowner that is forgivable, incrementally, over a period of time subject to certain conditions. Homeowners who are approved for assistance under the HHF Program will be notified in writing (HHF Approval Letter). The HHF Loan will be evidenced by a Promissory Note, a Rider to Promissory Note, a Subordinate Mortgage and, for homeowner's participating in the UMAP, a Partial Payment Agreement (collectively, the Loan Documents). The Loan Documents, including requirements contained in the HHF Approval Letter, contain the terms and conditions that will govern the HHF Loan.

- **Loan Amount:** UMAP and MLRP: Up to \$42,000.00 for both the UMAP and the MLRP combined.
MLRP only: Up to \$25,000.00 for MLRP only.
- **UMAP:** The HHF Loan proceeds, up to a maximum of \$24,000.00, will be advanced by Florida Housing directly to the owner or servicer of the homeowner's First Mortgage Loan in monthly installments to pay up to 12 of the homeowner's monthly mortgage payments as they become due. In order to be eligible for assistance under the UMAP, the homeowner will be required to participate financially by paying from the homeowner's own source of funds a portion of each of the 12 monthly mortgage payments covered by the UMAP. The payments required from the homeowner are called "partial payments" and the amount of each "partial payment" will be equal to 25% of the homeowner's monthly income, with a minimum payment requirement of \$70.00 per month. If the homeowner fails to make a "partial payment," payment assistance under the UMAP will cease immediately and the homeowner's eligibility to participate in the Florida Hardest Hit (HHF) Program will terminate.
- **MLRP:** The HHF Loan proceeds will be advanced by Florida Housing directly to the owner or servicer of the homeowner's First Mortgage Loan to pay certain, approved arrearages in order to help reinstate the First Mortgage Loan.

MLRP with UMAP: If the homeowner participates in the UMAP, the maximum assistance available to the homeowner under the MLRP is up to \$18,000.00.

MLRP only: If the homeowner participates in the MLRP exclusively (i.e., the homeowner does not participate in the UMAP), the maximum assistance available to the homeowner under the MLRP is up to \$25,000.00.
- **Interest Rate:** 0%
- **Forgivable:** The HHF Loan is forgivable over a period of five and one-half (5 1/2) years, subject to certain conditions.
- **Repayment:** If not forgiven, the HHF Loan must be repaid at the end of 10 years. If the homeowner sells or refinances the home prior to that time, repayment will be required if there is sufficient equity to repay.
- **Mortgage:** The HHF Loan will be secured by a subordinate mortgage on the homeowner's home.
- **Costs:** No loan fees or closing costs associated with the HHF Loan will be charged to the homeowner.

HOMEOWNERS SHOULD REFER TO THE LOAN DOCUMENTS FOR THE TERMS AND CONDITIONS THAT WILL GOVERN THEIR HHF LOAN. THIS SUMMARY DISCLOSURE OF LOAN TERMS IS A SUMMARY ONLY AND IS NOT INTENDED TO REPLACE OR AMEND THE TERMS AND CONDITIONS IN THE LOAN DOCUMENTS. IN THE EVENT OF A CONFLICT BETWEEN THIS SUMMARY DISCLOSURE OF LOAN TERMS AND THE LOAN DOCUMENTS, THE LOAN DOCUMENTS WILL CONTROL.

I/We acknowledge receipt of this Summary Disclosure of Loan Terms.

BORROWER
Print name: _____

Date: _____

BORROWER
Print name: _____

Date: _____

FHFC Loan # _____

**PARTIAL PAYMENT AGREEMENT
FLORIDA HOUSING FINANCE CORPORATION
FLORIDA HARDEST HIT FUND (HHF) PROGRAM
UNEMPLOYMENT MORTGAGE ASSISTANCE PROGRAM**

I (the undersigned Borrower, and if more than one, the undersigned Borrowers) understand that in order to receive and remain eligible for assistance under the Unemployment Mortgage Assistance Program component of The Florida Hardest Hit (HHF) Program, I must pay from my own source of funds a certain amount toward each of the twelve (12) monthly mortgage payments covered by the Unemployment Mortgage Assistance Program. The amount I must pay each month is 25% of my monthly income, or a minimum of \$70.00, and is referred to as my "Partial Payment." This Partial Payment Agreement, together with the Promissory Note, the Rider to Promissory Note, and the Subordinate Mortgage which I am executing, comprise the Loan Documents evidencing the loan made to me by Florida Housing Finance Corporation under the Florida Hardest Hit Fund (HHF) Program. U.S. Bank Home Mortgage has been designated by Florida Housing Finance Corporation to service the partial payments required of eligible borrowers under the Unemployment Mortgage Assistance Program.

My Partial Payment amount for the Unemployment Mortgage Assistance Program is \$ _____. I have completed the attached ACH Payment form to allow, and I hereby authorize and direct, U.S. Bank Home Mortgage to withdraw my Partial Payment amount from my account on the 5th day of each month for twelve (12) consecutive months, with the first withdrawal on _____ 5, 20____, and continuing on the 5th day of each month thereafter until the 12th and final withdrawal on _____ 5, 20____. If the 5th day of the month falls on a weekend or holiday, the payment will be withdrawn on the next business day.

If for any reason there are not sufficient funds in my account on the date that the payment is to be withdrawn, U.S. Bank Home Mortgage will make another attempt to clear the funds from my account. If there are still insufficient funds in my account, I may make the payment directly to U.S. Bank Home Mortgage by sending the payment in the form of a Cashier's Check, Money Order or through the electronic payment services of Money Gram or Western Union to U.S. Bank Home Mortgage, 17500 Rockside Road, Cleveland, Ohio 44146, Attn: Default Resolution – Hardest Hit Fund.

I understand that if on any one occasion funds cannot be withdrawn from my account by the 5th of the month and I do not send my Partial Payment to U.S. Bank Home Mortgage by the 20th of the month, Florida Housing Finance Corporation will cease making any further monthly mortgage assistance payments on my behalf under the terms of my First Mortgage Loan, and that my eligibility for assistance and participation in the Florida Hardest Hit Fund Program will be terminated.

I am executing this agreement in favor of U.S. Bank Home Mortgage and Florida Housing Finance Corporation, intending that they rely upon the terms, conditions and the authorizations contained in this agreement for all purposes. I understand that time is of the essence with respect to the time periods for performance established in this agreement.

This agreement is governed by the laws of the state of Florida.

Borrower
Print Name: _____ **Date:** _____

Borrower
Print Name: _____ **Date:** _____

PROMISSORY NOTE
FLORIDA HOUSING FINANCE CORPORATION
FLORIDA HARDEST HIT FUND (HHF) PROGRAM

*THIS PROMISSORY NOTE MAY REQUIRE
A BALLOON PAYMENT UPON MATURITY*

Date of this Note: _____

FHFC Loan # _____

“Property” means the Borrower’s residence located at:

Street Address	City	State	Zip Code
----------------	------	-------	----------

“First Mortgage Loan” means the loan evidenced by the mortgage encumbering the Property dated _____ given by _____ to _____ as recorded in Official Records Book _____, page _____, or under clerk’s instrument # _____, of the public records of _____ County, Florida.

1. BORROWER’S PROMISE TO PAY

In return for a loan (the “HHF Loan”) that I (an undersigned “Borrower”) have received, I (and if there is more than one undersigned Borrower, jointly and severally) promise to pay to the order of FLORIDA HOUSING FINANCE CORPORATION (the “Lender”), a public corporation, the sum of up to _____ THOUSAND AND NO/100 DOLLARS (\$ _____), or so much thereof as may be advanced pursuant the terms of this Note (the “Principal Amount”), at the office of the Lender whose address is 227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301-1329. The term “Lender” as used in this Note includes anyone who takes this Note by transfer and who is entitled to receive payments under this Note.

2. THE LOAN; HARDEST HIT FUND PROGRAM

The HHF Loan evidenced by this Note is made by the Lender to me under the Florida Hardest Hit Fund (HHF) Program, which is administered by the Lender pursuant to sections 101 and 109 of the Emergency Economic Stabilization Act of 2008 (P.L. 110-343), as amended, and the program guidelines established and implemented by the Lender in connection therewith. The HHF Loan is made by the Lender to me and the HHF Loan proceeds will be advanced on my behalf exclusively to satisfy mortgage related indebtedness for which I am obligated under my First Mortgage Loan as provided in the Rider to Promissory Note (the “Rider to this Note”) attached to this Note, the terms and conditions of which are incorporated herein by reference. The term “Loan Documents” means this Note, the Rider to this Note, the mortgage described in Section 8 of this Note, and, if applicable, the Partial Payment Agreement, executed by me in connection with the HHF Loan.

3. INTEREST

The interest on this Note shall be zero percent (0%) per annum.

4. REPAYMENT

(A) I understand that repayment of the Principal Amount under this Note shall be deferred until a date that is ten (10) years after the Date of this Note (that date is the “Maturity Date” of this Note). If the Principal Amount has not been forgiven as provided in the Rider to this Note by the Maturity Date, I agree to repay the Principal Amount, or the balance of the Principal Amount not then forgiven, in full on the Maturity Date. I will make my payment to the order of the Lender at the Lender’s address stated in section 1 of this Note, or at a different place if required by the Lender.

(B) I also understand that if the Property is sold or refinanced at any time before the Maturity Date, the Principal Amount (or the balance thereof as shall not have been forgiven as provided in the Rider to this Note at the time of such sale or refinancing) shall become immediately due and payable in full without notice or demand but only to the extent there are sufficient equity proceeds resulting from the sale or refinancing. If the Lender determines that the equity proceeds from the sale or refinancing are not

THIS NOTE AND THE MORTGAGE SECURING THIS NOTE ARISE OUT OF OR ARE GIVEN TO SECURE THE REPAYMENT OF A LOAN ISSUED IN CONNECTION WITH THE FINANCING OF HOUSING AND ARE EXEMPT FROM DOCUMENTARY STAMP TAX AND INTANGIBLE TAX PURSUANT TO SECTION 420.513(1), FLORIDA STATUTES

sufficient to repay the balance then due in full, the Lender in its sole discretion may forgive the balance of the loan in excess of the available equity proceeds.

5. FORGIVENESS.

The Principal Amount under this Note may be forgiven (reduced) in increments of 20% each over an approximate period of five and one-half (5 ½) years following the date of this Note in the manner provided in the Rider to this Note.

6. BORROWER'S PAYMENT BEFORE PAYMENT IS DUE

I have the right to make payment, in full, of the Principal Amount at any time before it is due. This payment is known as a "full prepayment." No partial prepayment of the Principal Amount is permitted. When I make a full prepayment, I will tell the Lender in a letter that I am doing so.

7. DEFAULT

(A) **Default.** I will be in default under this Note if: (i) I do not repay the HHF Loan as required in section 4 above; (ii) I submit incomplete, false or misleading information to the Lender, or anyone acting on Lender's behalf, before or after the approval of this HHF Loan; or (iii) I fail to provide to the Lender, or to anyone acting on Lender's behalf, on a timely basis any information required by the Lender in order for the Lender to monitor my continuing compliance with the terms and conditions of this Note. At the Lender's option, I may be declared in default if I fail to comply with any of the terms and conditions in the Loan Documents or in the HHF Approval Letter issued to me in connection with the HHF Loan. If I am in default, the Lender may, its option, enforce this Note by any lawful means and require me to pay the Lender's costs and expenses as described in (D) below.

(B) **Notice of Default.** If I am in default, the Lender may, but is not required to, send me a written notice.

(C) **No Waiver by Lender.** Even if, at a time when I am in default, the Lender does not take action to enforce this Note, the Lender will still have the right to do so at a later time if I am in default.

(D) **Payment of Lender's Costs and Expense.** If the Lender takes actions to enforce this Note as a result of a default under (A) (ii) above, the Lender will have the right to be paid back for all of its costs and expenses, including but not limited to reasonable attorney's fees, whether incurred by the Lender before filing suit, at trial or an appeal.

8. MORTGAGE

In addition to the protections given to the Lender under this Note, I am executing a Mortgage in favor of the Lender, dated the same date as this Note, which gives the Lender a security interest in the Property. This Note and the Mortgage are not assumable.

9. BORROWER'S WAIVERS

I waive my rights that require the Lender to do certain things. Those things are (a) to demand payment of amount due (known as "presentment"); (b) to give notice that amounts due have not been paid (known as "notice of dishonor"); and (c) to obtain an official certification of nonpayment (known as a "protest").

10. GIVING OF NOTICES

Any notice that must be given to me under this Note will be given by delivering it by hand or by overnight courier or by mailing it by certified or registered mail, addressed to me at the Property Address above. A notice will be delivered or mailed to me at a different address if I give the Lender a notice in writing of my different address.

Any notices that must be given to the Lender under this Note will be given by mailing it by certified or registered mail to the Lender at the Lender's address stated in section 1 above. A notice will be mailed to the Lender at a different address if I am given a notice of that different address.

11. RESPONSIBILITY OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each of us is fully and personally obligated (jointly and severally) to pay the full amount owed and to keep all of the promises made in this Note. The Lender may enforce its rights under this Note against each of us individually or against all of us together and may enforce its rights against any of us in any order. This means that any one of us may be required to pay all of the amounts owed under this Note. Notwithstanding the terms and conditions in this section 11, the personal liability of any Borrower is limited in the manner and to the extent as provided in section 12 below.

12. LIMITS ON PERSONAL LIABILITY

(A) Except as otherwise provided in this section 12, and contrary provisions elsewhere in this Note notwithstanding, the Borrower shall have no personal liability under this Note, the Mortgage or any other loan document for the repayment of the indebtedness evidenced by this Note or for the performance of any other obligations of the Borrower under the loan documents, and the Lender's only recourse for the satisfaction of the indebtedness and the performance of such obligations shall be the Property and Lender's exercise of its rights and remedies with respect to the Property under the Mortgage.

(B) The Borrower shall be personally liable to the Lender for the full repayment of the indebtedness evidenced by this Note if the indebtedness, or any portion of the indebtedness, is obtained or created as a result of fraud or misrepresentation, including the submission of false, misleading or incomplete information, by the Borrower in connection with the application for or creation of the indebtedness or in connection with any advance or disbursement of the indebtedness made by the Lender on Borrower's behalf during the term of this Note.

13. HEADINGS; SEVERABILITY; MODIFICATION; GOVERNING LAW

(A) The headings of the sections, paragraphs and subdivisions of this Note are for the convenience of reference only, are not to be considered a part hereof and shall not limit or otherwise affect any of the terms hereof.

(B) If any provision of this Note is determined by a court of competent jurisdiction to be illegal or invalid, such provision shall be severed from this Note, and the other provisions of this Note shall continue in full force and effect.

(C) No term or provision of this Note may be waived or modified unless such waiver or modification is in writing and signed by both Borrower and Lender.

(D) This Note has been executed and delivered in, and is to be governed by and construed under the laws of the State of Florida.

14. ATTACHMENTS

The Rider to Promissory Note is attached hereto and its terms and conditions are incorporated into this Note by reference.

**NOTICE TO BORROWER
DO NOT SIGN THIS NOTE IF IT CONTAINS BLANK SPACES.
ALL SPACES SHOULD BE COMPLETED BEFORE YOU SIGN.
SIGN ORIGINAL ONLY.**

BORROWER
Print Name: _____

BORROWER
Print Name: _____

RIDER TO PROMISSORY NOTE
FLORIDA HOUSING FINANCE CORPORATION
FLORIDA HARDEST HIT FUND (HHF) PROGRAM

THIS RIDER TO PROMISSORY NOTE (this "Rider") is made and executed by the Borrower(s) and is incorporated into and shall be deemed to amend and supplement the Promissory Note made and executed by the Borrower(s) in favor of the Lender.

- A. Definitions.** Capitalized terms not otherwise defined in this Rider, shall have the meaning attributed to those terms in the Promissory Note to which this Rider is attached.
- B. Florida Hardest Hit Fund (HHF) Program.** The Florida Housing Hardest Hit (HHF) Program includes an Unemployment Mortgage Assistance Program (UMAP) and a Mortgage Loan Reinstatement Program (MLRP). Both programs are intended to provide a sustainable solution to keep Florida unemployed or underemployed homeowners in their current homes by helping those who are struggling to make their current mortgage payments because of hardships sustained since purchasing the home. Depending on a homeowner's particular circumstances, the homeowner may be eligible for assistance under both the UMAP and the MLRP, or for assistance under the MLRP only. The references and descriptions to both programs in the Promissory Note and in this Rider are not intended and do not mean that the Borrower is eligible for or has been approved by the Lender for assistance under both programs. The Borrower will be notified of the program(s) for which the Borrower has been determined eligible prior to executing this Rider or any other loan document.
- C. Eligible Uses for Florida Hardest Hit Fund (HHF) Loan Proceeds.** The HHF Loan proceeds may be advanced by the Lender on the Borrower's behalf for the following purposes only:
1. Unemployment Mortgage Assistance Program (UMAP).
 - (a) Subject to (b) below, to pay up to twelve (12) monthly installments of principal, interest, and, if required under the terms of the Borrower's First Mortgage Loan, the mortgage insurance premium and the escrow amounts for taxes, insurance and homeowner association fees, as applicable (PITIA), for which the Borrower is contractually obligated under the terms of the Borrower's First Mortgage Loan. The maximum assistance available to the Borrower under the UMAP shall not exceed \$24,000.00.
 - (b) The Borrower's eligibility to receive the payment assistance as provided in (a) above under the UMAP, and the Lender's obligation to advance any HHF Loan Proceeds on the Borrower's behalf as provided in (a) above or otherwise, are conditioned upon the Borrower's timely performance and compliance with the terms and conditions of the Partial Payment Agreement executed by the Borrower contemporaneously herewith. The Borrower's failure to comply in all respects and at all times with the terms and conditions of the Partial Payment Agreement shall result in the immediate cessation of any further payment assistance hereunder by Florida Housing on the Borrower's behalf and in the immediate termination of the Borrower's eligibility to participate in the Florida Hardest Hit Fund (HHF) Program. At the option of Florida Housing, the Borrower's failure to comply with the terms and conditions of the Partial Payment Agreement shall in addition constitute an event of default under the terms and conditions of the Loan Documents.
 2. Mortgage Loan Reinstatement Program (MLRP). To pay arrearages in order to help reinstate the Borrower's First Mortgage Loan in the form of a lump sum payment not to exceed an amount equal to the sum of arrearages of principal, interest, taxes, insurance and association fees (PITIA), plus late

fees, insufficient funds fees, and such other reasonable, reinstatement fees or costs, as the Lender in its discretion may approve, as authorized and actually incurred or charged under the terms of the Borrower's First Mortgage Loan. The maximum assistance available to a Borrower under the MLRP depends on whether or not the Borrower participates in the UMAP:

(a) If the Borrower participates in the UMAP, the maximum assistance available to the Borrower under the MLRP is \$18,000.00; and

(b) If the Borrower does not participate in the UMAP but instead participates only in the MLRP, the maximum assistance available to the Borrower under the MLRP is \$25,000.00.

3. In no event shall the cumulative total advanced under the HHF Loan exceed \$42,000.00 for both the UMAP and the MLRP combined.

D. Conditions to Lender's Agreement to advance HHF Loan Proceeds. In addition to the conditions described in C.1.(b) above, The Lender's agreement to advance the HHF Loan proceeds under C. above is subject to and conditioned upon the following: (i) The Borrower must occupy the Property at all times as the Borrower's primary residence; (ii) the Borrower must continue to suffer financial hardship in the form of unemployment, underemployment, or reduced income from self-employment such that the Borrower lacks sufficient income to resume making the monthly mortgage payments required under the Borrower's First Mortgage Loan or to reinstate the loan; (iii) the Borrower must provide to the Lender or to the Borrower's assigned HHF advisor on a monthly basis documentation and evidence necessary to demonstrate that the Borrower continues to suffer financial hardship; (iv) the owner or servicer of the Borrower's First Mortgage Loan must agree to accept and apply the HHF Loan proceeds to the contract payments due under the Borrower's First Mortgage Loan, and, where the HHF Loan proceeds are advanced for reinstatement, must agree to reinstate the First Mortgage Loan; and (v) the absence of litigation or bankruptcy proceedings involving the Borrower, a co-Borrower under the First Mortgage Loan, the Property or anyone having an interest in the Property.

E. Forgiveness. The HHF Loan as evidenced by the Promissory Note shall be forgiven in increments of 20% each over an approximate period of five and one-half (5 ½) years following the date of the Note in the following manner: The Principal Amount under the Promissory Note will be reduced by an amount equal to 20% of the Principal Amount with the first such reduction taking place on the first day of the eighteenth (18th) calendar month following the date of the Promissory Note and by a reduction in that same amount on that same date each calendar year thereafter until the Principal Amount is reduced to \$0.00 Dollars, or until such time as the Property is sold or refinanced, whichever shall first occur. If the Property is sold or refinanced prior to the time that the HHF Loan is forgiven in full, the Principal Amount then outstanding shall be due and payable as provided in section 4 (B) of the Promissory Note.

Executed by the Borrower(s) this _____ day of _____, 201__

Borrower
Print name: _____

Borrower
Print name: _____

RIDER TO PROMISSORY NOTE
FLORIDA HOUSING FINANCE CORPORATION
FLORIDA HARDEST HIT FUND (HHF) PROGRAM

THIS RIDER TO PROMISSORY NOTE (this "Rider") is made and executed by the Borrower(s) and is incorporated into and shall be deemed to amend and supplement the Promissory Note made and executed by the Borrower(s) in favor of the Lender.

- A. Definitions.** Capitalized terms not otherwise defined in this Rider, shall have the meaning attributed to those terms in the Promissory Note to which this Rider is attached.
- B. Florida Hardest Hit Fund (HHF) Program.** The Florida Housing Hardest Hit (HHF) Program includes an Unemployment Mortgage Assistance Program (UMAP) and a Mortgage Loan Reinstatement Program (MLRP). Both programs are intended to provide a sustainable solution to keep Florida unemployed or underemployed homeowners in their current homes by helping those who are struggling to make their current mortgage payments because of hardships sustained since purchasing the home. Depending on a homeowner's particular circumstances, the homeowner may be eligible for assistance under both the UMAP and the MLRP, or for assistance under the MLRP only. The references and descriptions to both programs in the Promissory Note and in this Rider are not intended and do not mean that the Borrower is eligible for or has been approved by the Lender for assistance under both programs. The Borrower will be notified of the program(s) for which the Borrower has been determined eligible prior to executing this Rider or any other loan document.
- C. Eligible Uses for Florida Hardest Hit Fund (HHF) Loan Proceeds.** The HHF Loan proceeds may be advanced by the Lender on the Borrower's behalf for the following purposes only:
1. Unemployment Mortgage Assistance Program (UMAP).
 - (a) Subject to (b) below, to pay up to twelve (12) monthly installments of principal, interest, and, if required under the terms of the Borrower's First Mortgage Loan, the mortgage insurance premium and the escrow amounts for taxes, insurance and homeowner association fees, as applicable (PITIA), for which the Borrower is contractually obligated under the terms of the Borrower's First Mortgage Loan. The maximum assistance available to the Borrower under the UMAP shall not exceed \$24,000.00.
 - (b) The Borrower's eligibility to receive the payment assistance as provided in (a) above under the UMAP, and the Lender's obligation to advance any HHF Loan Proceeds on the Borrower's behalf as provided in (a) above or otherwise, are conditioned upon the Borrower's timely performance and compliance with the terms and conditions of the Partial Payment Agreement executed by the Borrower contemporaneously herewith. The Borrower's failure to comply in all respects and at all times with the terms and conditions of the Partial Payment Agreement shall result in the immediate cessation of any further payment assistance hereunder by Florida Housing on the Borrower's behalf and in the immediate termination of the Borrower's eligibility to participate in the Florida Hardest Hit Fund (HHF) Program. At the option of Florida Housing, the Borrower's failure to comply with the terms and conditions of the Partial Payment Agreement shall in addition constitute an event of default under the terms and conditions of the Loan Documents.
 2. Mortgage Loan Reinstatement Program (MLRP). To pay arrearages in order to help reinstate the Borrower's First Mortgage Loan in the form of a lump sum payment not to exceed an amount equal to the sum of arrearages of principal, interest, taxes, insurance and association fees (PITIA), plus late

fees, insufficient funds fees, and such other reasonable, reinstatement fees or costs, as the Lender in its discretion may approve, as authorized and actually incurred or charged under the terms of the Borrower's First Mortgage Loan. The maximum assistance available to a Borrower under the MLRP depends on whether or not the Borrower participates in the UMAP:

(a) If the Borrower participates in the UMAP, the maximum assistance available to the Borrower under the MLRP is \$18,000.00; and

(b) If the Borrower does not participate in the UMAP but instead participates only in the MLRP, the maximum assistance available to the Borrower under the MLRP is \$25,000.00.

3. In no event shall the cumulative total advanced under the HHF Loan exceed \$42,000.00 for both the UMAP and the MLRP combined.

D. Conditions to Lender's Agreement to advance HHF Loan Proceeds. In addition to the conditions described in C.1.(b) above, The Lender's agreement to advance the HHF Loan proceeds under C. above is subject to and conditioned upon the following: (i) The Borrower must occupy the Property at all times as the Borrower's primary residence; (ii) the Borrower must continue to suffer financial hardship in the form of unemployment, underemployment, or reduced income from self-employment such that the Borrower lacks sufficient income to resume making the monthly mortgage payments required under the Borrower's First Mortgage Loan or to reinstate the loan; (iii) the Borrower must provide to the Lender or to the Borrower's assigned HHF advisor on a monthly basis documentation and evidence necessary to demonstrate that the Borrower continues to suffer financial hardship; (iv) the owner or servicer of the Borrower's First Mortgage Loan must agree to accept and apply the HHF Loan proceeds to the contract payments due under the Borrower's First Mortgage Loan, and, where the HHF Loan proceeds are advanced for reinstatement, must agree to reinstate the First Mortgage Loan; and (v) the absence of litigation or bankruptcy proceedings involving the Borrower, a co-Borrower under the First Mortgage Loan, the Property or anyone having an interest in the Property.

E. Forgiveness. The HHF Loan as evidenced by the Promissory Note shall be forgiven in increments of 20% each over an approximate period of five and one-half (5 ½) years following the date of the Note in the following manner: The Principal Amount under the Promissory Note will be reduced by an amount equal to 20% of the Principal Amount with the first such reduction taking place on the first day of the eighteenth (18th) calendar month following the date of the Promissory Note and by a reduction in that same amount on that same date each calendar year thereafter until the Principal Amount is reduced to \$0.00 Dollars, or until such time as the Property is sold or refinanced, whichever shall first occur. If the Property is sold or refinanced prior to the time that the HHF Loan is forgiven in full, the Principal Amount then outstanding shall be due and payable as provided in section 4 (B) of the Promissory Note.

Executed by the Borrower(s) this _____ day of _____, 201__

Borrower
Print name: _____

Borrower
Print name: _____

This instrument prepared by and, following recording, to be returned to:
Florida Housing Finance Corporation
Attn: Homeownership Programs
227 North Bronough Street, Suite 5000
Tallahassee, Florida 32301

FHFC Loan # _____

SUBORDINATE MORTGAGE
(WITH DUE ON SALE OR REFINANCE CLAUSE)

FLORIDA HOUSING FINANCE CORPORATION
FLORIDA HARDEST HIT FUND (HHF) PROGRAM

THIS IS A BALLOON MORTGAGE AND, IF THE LOAN SECURED HEREBY IS NOT SOONER FORGIVEN IN ACCORDANCE WITH ITS TERMS, THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS UP TO \$ _____, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE

THIS SUBORDINATE MORTGAGE (this "Mortgage") is made this ____ day of _____, 20____, by _____ (herein, the "Borrower") whose address is _____ (this address is the Property Address and shall be the Borrower's address for purposes of any notice required or permitted hereunder). This Mortgage is given to **FLORIDA HOUSING FINANCE CORPORATION** (herein, the "Lender"), a public corporation, whose address is 227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301-1329 (this address shall be the Lender's address for purposes of any notice required or permitted hereunder). As used herein, the term Lender shall include any successors or assigns of the Lender.

The Borrower is indebted to the Lender in the sum of up to _____ THOUSAND AND NO/100 DOLLARS (\$ _____) as evidenced by that certain Promissory Note (the "Note") of even date herewith executed by the Borrower in favor of the Lender evidencing a loan made by the Lender to the Borrower under the Florida Hardest Hit Fund (HHF) Program, which is administered by the Lender pursuant to sections 101 and 109 of the Emergency Economic Stabilization Act of 2008 (P.L. 110-343), as amended, and the program guidelines established and implemented by the Lender in connection therewith. The loan (the "Loan") evidenced by the Note is made by the Lender to the Borrower, and shall be advanced on behalf of the Borrower, exclusively to satisfy mortgage related indebtedness for which the Borrower is obligated under the Borrower's First Mortgage Loan described below.

Repayment of the indebtedness evidenced by the Note is deferred until a date that is ten (10) years after the date hereof (that date is the "Maturity Date" of the Note). The Note is due and payable in full on the Maturity Date. The Note also provides that if at any time before the Maturity Date, the Borrower sells or refinances the Property the Note shall become immediately due and payable in full without notice or demand as provided in Section 20 of this Mortgage.

The "First Mortgage" or "First Mortgage Loan" referred to in this Mortgage and in the Note means the first mortgage loan encumbering the Property described below as evidenced by the mortgage dated _____ from _____ to _____ in the original principal amount of \$ _____ and recorded in OR Book _____, Page _____, or under clerk's instrument # _____, of the public records of _____ County, Florida.

This Mortgage is subordinate to the First Mortgage.

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, the payment of all other sums advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of the Borrower herein contained, the Borrower ~~does hereby mortgage, grant and convey~~ to Lender the following described property located in the County of _____, State of Florida (insert legal description):

SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN BY REFERENCE

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage, and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property" or "Home."

BORROWER COVENANTS represents and warrants to Lender and its successors and assigns that Borrower is indefeasibly seized of the estate hereby conveyed in fee simple; has full right to mortgage, grant and convey the Property; and that the Property is unencumbered, except for other encumbrances of record. Borrower warrants title to the Property and will defend same against the lawful claims and demands of all persons whomsoever.

PROVIDED ALWAYS that if Borrower shall pay to Lender, all sums due or to become due under the Note or this Mortgage

and shall perform, comply with, and abide by each and every stipulation, agreement, condition, and covenant of the Note and of this Mortgage, and shall pay all taxes that may accrue on the Property and all costs and expenses that Lender may be put to in collecting the Note and in foreclosure of this Mortgage or otherwise, including costs and reasonable attorney's fee, then this Mortgage and the estate hereby created shall cease and be null and void.

BORROWER FURTHER COVENANTS and agrees with Lender as follows:

1. **Payment.** Borrower shall promptly pay when due the principal amount evidenced by the Note and all other sums of money payable by virtue of the Note or this Mortgage.

2. **Funds for Taxes and Insurance.** Borrower shall pay or cause to be paid before same become delinquent all taxes, assessments and other charges, fines and impositions attributable to the Property which have attained or may attain a priority over this Mortgage, and leasehold payments or ground rents, if any. If the Borrower fails to pay all such taxes, assessments and other charges then the Lender at its option may pay them and the amount paid shall be secured by this Mortgage as provided in paragraph 7 below.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraph 1 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower of interest due under the Note; then to principal of the Note; then to any other monies due under the Note or this Mortgage in that order.

4. **Prior Mortgages and Deeds of Trust; Charges; Liens.** Borrower shall perform all of Borrower's obligations under the First Mortgage and any other mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which have attained or may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. **Liability and Hazard Insurance.** Borrower shall maintain liability insurance and keep the improvements now existing or hereafter erected on the Property adequately insured against loss by fire and hazards included within the term "extended coverage" and the Lender shall be named as an additional mortgagee on any such policies. All insurance policies and renewals shall be delivered to the Lender for review within fifteen (15) days following Lender's request for same. If the Borrower fails to pay any premium before it is past due, then the Lender at its option may pay it and the amount paid shall be secured by this Mortgage as provided in paragraph 7 below.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums, Planned Unit Developments.** Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing such condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent any other documents.

7. **Protection of Lender's Security.** If Borrower fails to perform the covenants and agreements contained in this Mortgage, including its obligations under paragraphs 2 and 5, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option (and without any obligation), may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest in the Property. If Borrower is required to maintain mortgage insurance as a condition of this Mortgage or any other mortgage or deed of trust, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with the Borrower's written agreement or applicable law. Any amounts disbursed by Lender pursuant to this paragraph, with interest thereon, at the rate of twelve percent (12%) per annum, shall become additional indebtedness of the Borrower secured by this Mortgage. Unless Borrower and Lender agree otherwise, such amounts shall be payable upon demand. Nothing contained in this Paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property upon notice to Borrower specifying reasonable cause therefore related to the Lender's interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation to the extent of the unpaid balance of all sums due or to become due under the Note or this Mortgage, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. **Borrower Not Released; Forbearance by Lender Not a Waiver.** No extension of the time for payment or modification of the terms or conditions of the Note or this Mortgage granted to Borrower shall operate or release Borrower, in any manner, from liability under the Note or this Mortgage. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. **Successors and Assigns Bound; Joint and Several Liability; Co-Signers.** The covenants and agreements and references to Borrower and Lender herein contained shall bind, and the rights hereunder shall inure to, their respective heirs, successors and assigns. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the property to Lender under the terms of this Mortgage; is not personally liable on the Note or under this Mortgage; agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property. This Mortgage and the Note secured thereby are non-assumable.

12. **Notice.** Except for any notice required under applicable law to be given in another manner: (a) any notice to the Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail at the Property Address or at such other address as Borrower may designate by notice to the Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, to the address stated herein.

13. **Governing Law; Severability; Costs.** The state and local laws applicable to this Mortgage shall be the laws of the

jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses," and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation thereof.

15. Acceleration; Remedies. Upon the Borrower's breach of any covenant or agreement of the Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, or in the event that the Borrower shall have made a material misrepresentation or material omission in Borrower's application for the loan evidenced by the Note, Lender, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Prior to acceleration of this Mortgage, Lender shall give notice to Borrower as provided in Paragraph 12 hereof specifying (1) the breach (if the breach is curable); (2) the action required to cure such breach; (3) a date, not less than ten (10) days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower acceleration and foreclosure. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.

16. Borrower's Right to Reinstate. Notwithstanding the acceleration of the sums secured by this Mortgage due to the Borrower's breach, the Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in Paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees and court costs; and (d) the Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and the Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured shall hereby remain in full force and effect as if no acceleration had occurred.

17. Release. Upon payment of all sums secured by this Mortgage, Lender shall prepare a written satisfaction of this Mortgage and provide same to the Borrower. The Borrower shall be responsible for recording the Satisfaction of Mortgage, including the cost of recording.

18. Subordination. Lender and Borrower acknowledge and agree that this Mortgage is subject and subordinate in all respects to the liens, terms, covenants and conditions of the First Mortgage and to all advances heretofore made or which may hereafter be made pursuant to the First Mortgage including all sums advanced for the purpose of (a) protecting or further securing the lien of the First Mortgage, curing defaults by the Borrower under the First Mortgage, or for any other purpose expressly permitted by the First Mortgage or (b) constructing, renovating, repairing, furnishing, fixturing or equipping the Property.

19. Attorneys' Fees. As used in this Mortgage and in the Note, "attorneys' fees" shall include attorneys' fees, if any, incurred in connection with the collection or enforcement of this Mortgage or of the Note, whether or not suit is brought and whether incurred at trial, on appeal, in bankruptcy proceedings or otherwise.

20. Special Provisions.

(a) **Default.** In addition to any other event of default under this Mortgage, the Borrower will be in default if any of the following occur: (i) if Borrower submits incomplete, false or misleading information to the Lender before or after the approval of the Loan; (ii) if Borrower violates any terms and conditions of the Note, the terms and conditions of which are incorporated herein by reference, or any other loan document governing the Loan, including, but not limited to, the Borrower's Partial Payment Agreement, as applicable; or (iii) if Borrower fails to provide to the Lender on a timely basis any information required by the Lender in order for the Lender to monitor Borrower's continuing compliance with the terms and conditions of the Loan.

(b) **Mortgage Not Assumable.** This mortgage cannot be assumed.

(c) **Due on Sale or Refinance Clause.** If the Property is sold or refinanced at any time before the Maturity Date, the Principal Amount (or the balance thereof as shall not have been forgiven as provided in the Note at the time of such sale or refinancing) shall become immediately due and payable in full without notice or demand but only to the extent there are sufficient equity proceeds resulting from the sale or refinancing. If the Lender determines that the equity proceeds from the sale or refinancing are not sufficient to repay the balance then due in full, the Lender in its sole discretion may forgive the balance of the loan in excess of the available equity proceeds.

(d) **Limits on Personal Liability.** Notwithstanding any contrary provision in this Mortgage, Borrower's personal liability for payment of the indebtedness secured by this Mortgage and for performance of the other obligations to be performed by it under this Mortgage is limited in the manner, and to the extent, provided in the Note.

SIGNATURE PAGE FOLLOWS

IN WITNESS WHEREOF, Borrower has executed this Mortgage on the date first above written.

NOTICE TO BORROWER
DO NOT SIGN THIS MORTGAGE IF IT CONTAINS BLANK SPACES.
ALL SPACES SHOULD BE COMPLETED BEFORE YOU SIGN.

THIS IS A BALLOON MORTGAGE AND, IF THE LOAN SECURED HEREBY IS NOT SOONER FORGIVEN, THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS UP TO \$ _____, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE

Witnesses:

Print name: _____

Print name: _____

Witnesses:

Print name: _____

Print name: _____

Borrower

Print

name: _____

Borrower

Print

name: _____

STATE OF FLORIDA
COUNTY OF _____

The foregoing instrument was acknowledged before me this ____ day of _____, 20__, by _____ and _____. Such person(s) is (are) (check one) _____ personally known to me or _____ produced valid driver's license(s) as identification.

Notary Public, State of Florida
Print Name: _____
Commission No.: _____
Commission Expires: _____

Closing Document Checklist

Name of Homeowner: _____

Advisor Agency: _____

Loan Servicer: _____

- Borrower and Co-Borrower signed and dated the Approval Letter
- Borrower and Co-Borrower signed and dated the Summary Disclosure of Loan Terms
- Borrower and Co-Borrower signed and dated the Partial Payment Agreement
- Borrower and Co-Borrower signed the Note
- Borrower and Co-Borrower signed the Rider to the Note and completed the executed date.
- The legal description from the original first mortgage is provided as Exhibit A to the Mortgage.
- Borrower and Co-Borrower signed the Mortgage
- Two witnesses were present and signed the Mortgage for both the Borrower and Co-Borrower
- The Notary properly completed the Notary Block on the Mortgage and filled in the County where the document was notarized.
- The middle table on the Automatic Withdrawal Form Authorization Agreement was completed with the required information.
- The owner(s) of the bank account supplied in the middle table signed and dated the Automatic Withdrawal Form Authorization Agreement
- A voided check or deposit slip with the individual account MICR information is present on the slip has been provided and is attached to the next page of this checklist.

Name of Homeowner: _____

U.S. Bank Mortgage Loan Number: _____

Attach Voided Check or Deposit Slip with
Account Specific MICR Information

**THIS INSTRUMENT PREPARED BY
AND AFTER RECORDING TO BE
RETURNED TO:**

Florida Housing Finance Corporation
Attn: Homeownership Programs
227 North Bronough Street, Suite 5000
Tallahassee, Florida 32301

**ABOVE SPACE RESERVED FOR
RECORDING PURPOSES ONLY**

FHFC Loan No. _____

NOTE, MORTGAGE AND LOAN MODIFICATION AGREEMENT
FLORIDA HOUSING FINANCE CORPORATION
FLORIDA HARDEST HIT FUND (HHF) PROGRAM

This **NOTE, MORTGAGE AND LOAN MODIFICATION AGREEMENT** (the "Modification Agreement") is made as of the _____ day of _____, 20__, by and between _____ (the "Borrower"), and **FLORIDA HOUSING FINANCE CORPORATION**, a public corporation and a public body corporate and politic duly created and existing under the laws of the State of Florida ("Florida Housing") (which term as used in every instance shall include the Mortgagee's successors and assigns).

RECITALS:

A. Florida Housing made a mortgage loan to the Borrower under the Florida Hardest Hit Fund (HHF) Program administered by Florida Housing. That mortgage loan is called the HHF Loan or the Borrower's HHF Loan and is evidenced by the following described documents:

(1) A promissory note, and a rider to promissory note (together, the "HHF Note") dated _____ in the principal amount of \$ _____ executed by the Borrower and payable to Florida Housing;

**THE MORTGAGE AND THE NOTE AS DESCRIBED AND MODIFIED BY THIS INSTRUMENT ARISE
OUT OF OR ARE GIVEN TO SECURE THE REPAYMENT OF A LOAN ISSUED IN CONNECTION
WITH THE FINANCING OF HOUSING AND ARE EXEMPT FROM DOCUMENTARY STAMP TAX
AND INTANGIBLE TAX PURSUANT TO SECTION 420.513(1), FLORIDA STATUTES**

(2) A mortgage (the "HHF Mortgage") securing the HHF Note dated _____ and recorded in Official Records Book _____, page _____, of the public records of _____ County, Florida, executed by the Borrower in favor of Florida Housing, encumbering the property therein and herein described as follows:

See Exhibit A attached hereto and incorporated herein by reference
and,

(3) A partial payment agreement (the "Partial Payment Agreement") executed by the Borrower, dated on or about the date of the HHF Note and the HHF Mortgage, and delivered in connection therewith.

B. Florida Housing continues to own the HHF Note and the HHF Mortgage.

C. The Borrower continues to own and occupy the property encumbered by the HHF Mortgage.

D. The assistance available to eligible borrowers under the HHF Program has increased since the closing of the HHF Loan made to the Borrower. Under the terms of the Borrower's HHF Loan, the maximum HHF Program assistance available is \$18,000.00 broken down between its two (2) components: Six (6) months or \$12,000.00, whichever comes first, under the Unemployment Mortgage Assistance Program (UMAP) component, and \$6,000.00 under the Mortgage Loan Reinstatement Program (MLRP) component. Under the expanded HHF Program (the "Expanded HHF Program"), the maximum assistance available to an eligible borrower \$42,000.00 broken down between its two (2) components: Twelve (12) months or \$24,000.00, whichever comes first, under the Unemployment Mortgage Assistance Program (UMAP) component, and \$18,000.00 under the Mortgage Loan Reinstatement Program (MLRP) component.

E. The Borrower is eligible for the assistance available under the Expanded HHF Program to the extent that such assistance exceeds the HHF Program assistance currently available to the Borrower under the Borrower's HHF Loan.

F. The Borrower has requested that the Borrower's HHF Loan be modified in order to make available to the Borrower the additional assistance available under the Expanded HHF Program but only to the extent that such assistance exceeds the HHF Program assistance currently available to the Borrower under the Borrower's HHF Loan prior to any such modification.

G. Florida Housing has agreed to modify the HHF Loan but only upon the following terms and conditions.

AGREEMENT:

The Borrower and Florida Housing, for valuable consideration, agree as follows:

1. Recitations. The foregoing recitations are true and correct and are made a part of this Modification Agreement.

2. HHF Note. The HHF Note is modified and amended as follows:

(a) Section 1 of the HHF Note is amended to read as follows:

1. BORROWER'S PROMISE TO PAY

In return for a loan (the "HHF Loan") that I (an undersigned "Borrower") have received, I (and if there is more than one undersigned Borrower, jointly and severally) promise to pay to the order of FLORIDA HOUSING FINANCE CORPORATION (the "Lender"), a public corporation, the sum of up to FORTY-TWO THOUSAND AND NO/100 DOLLARS (\$42,000.00), or so much thereof as may be advanced pursuant the terms of this Note (the "Principal Amount"), at the office of the Lender whose address is 227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301-1329. The term "Lender" as used in this Note includes anyone who takes this Note by transfer and who is entitled to receive payments under this Note.

(b) Section C. in the Rider to Promissory Note, is amended in its entirety to read as follows:

C. Eligible Uses for Florida Hardest Hit Fund (HHF) Loan Proceeds. The HHF Loan proceeds may be advanced by the Lender on the Borrower's behalf for the following purposes only:

1. Unemployment Mortgage Assistance Program (UMAP).

(a) **Subject to (b) below, to pay up to twelve (12) monthly installments of principal, interest, and, if required under the terms of the Borrower's First Mortgage Loan, the mortgage insurance premium and the escrow amounts for taxes, insurance and homeowner association fees, as applicable (PITIA), for which the Borrower is contractually obligated under the terms of the Borrower's First Mortgage Loan. The maximum assistance available to the Borrower under the UMAP shall not exceed \$24,000.00.**

(b) **The Borrower's eligibility to receive the payment assistance as provided in (a) above under the UMAP, and the Lender's obligation to advance any HHF Loan Proceeds on the Borrower's behalf as provided in (a) above or otherwise, are conditioned upon the Borrower's timely performance and compliance with the terms and conditions of the Partial Payment Agreement executed by the Borrower contemporaneously herewith. The Borrower's failure to**

comply in all respects and at all times with the terms and conditions of the Partial Payment Agreement shall result in the immediate cessation of any further payment assistance hereunder by Florida Housing on the Borrower's behalf and in the immediate termination of the Borrower's eligibility to participate in the Florida Hardest Hit Fund (HHF) Program. At the option of Florida Housing, the Borrower's failure to comply with the terms and conditions of the Partial Payment Agreement shall in addition constitute an event of default under the terms and conditions of the Loan Documents.

2. **Mortgage Loan Reinstatement Program (MLRP).** To pay arrearages in order to help reinstate the Borrower's First Mortgage Loan in the form of a lump sum payment not to exceed an amount equal to the sum of arrearages of principal, interest, taxes, insurance and association fees (PITIA), plus late fees, insufficient funds fees, and such other reasonable, reinstatement fees or costs, as the Lender in its discretion may approve, as authorized and actually incurred or charged under the terms of the Borrower's First Mortgage Loan. The maximum assistance available to a Borrower under the MLRP depends on whether or not the Borrower participates in the UMAP:

(a) If the Borrower participates in the UMAP, the maximum assistance available to the Borrower under the MLRP is \$18,000.00, except in the case of a Borrower participating in the UMAP who becomes reemployed prior to using the maximum assistance available under the UMAP, the maximum assistance available under the MLRP shall be increased by an amount equal to the unused balance remaining under the UMAP; and

(b) If the Borrower does not participate in the UMAP but instead participates only in the MLRP, the maximum assistance available to the Borrower under the MLRP is \$25,000.00.

3. In no event shall the cumulative total advanced under the HHF Loan exceed \$42,000.00 for both the UMAP and the MLRP combined.

3. **HHF Mortgage.** The second full paragraph on page 1 of the HHF Mortgage is amended to read as follows:

The Borrower is indebted to the Lender in the sum of up to FORTY-TWO THOUSAND AND NO/100 DOLLARS (\$42,000.00) as evidenced by that certain Promissory Note (the "Note") of even date herewith executed by the Borrower in favor of the Lender evidencing a loan made by the Lender to the Borrower under the Florida Hardest Hit Fund (HHF) Program, which is administered by the Lender pursuant to sections 101 and 109 of the Emergency Economic Stabilization Act of 2008 (P.L. 110-343), as amended, and the program guidelines established and implemented by the Lender in connection therewith. ~~The loan (the "Loan") evidenced by the Note is made by the Lender to the Borrower, and shall be advanced on behalf of the Borrower, exclusively to satisfy mortgage related indebtedness for which the Borrower is obligated under the Borrower's First Mortgage Loan described below.~~

4. Secured Obligations. The HHF Note, as modified and amended herein, (the "Amended HHF Note") is secured by the HHF Mortgage, as modified and amended herein, and shall continue to be so secured. The term "Note" as used in the HHF Mortgage shall hereafter include within its meaning the Amended HHF Note and shall be secured by the HHF Mortgage to the same extent and with the same effect as if the Amended HHF Note had been executed and delivered by the Borrower to Florida Housing on the date of the HHF Mortgage. The Borrower shall pay when and to the extent due the principal of and the interest accrued, if any, upon the indebtedness evidenced by the Amended HHF Note and shall otherwise comply with all terms and conditions of the Amended HHF Note and the HHF Mortgage.

5. Additional Event of Default. The failure of the Borrower to comply with or perform any warranty, covenant or agreement contained in the Amended HHF Note shall constitute an event of default under the HHF Mortgage, and shall entitle Florida Housing to exercise the remedies therein.

6. Partial Payment Agreement. Under the terms of the Partial Payment Agreement, the Borrower is required to make a partial payment each month toward each of the monthly mortgage payments covered by the UMAP. The term of the assistance available under the expanded UMAP is being increased from its current total of six (6) monthly mortgage payments to a total of twelve (12) monthly mortgage payments. Therefore, in order for the Partial Payment Agreement to remain consistent with the expanded term of the UMAP, the number of partial payments required to be made by the Borrower under the Partial Payment Agreement must likewise be increased consistent with the term of the expanded UMAP assistance. Accordingly, the Partial Payment Agreement is hereby amended to increase the number of partial payments required to be made by the Borrower from six (6) to twelve (12) such partial payments; it being the intent of the parties that the Partial Payment Agreement be made consistent with the increase in the term of the UMAP assistance available to the Borrower as a result of this Modification Agreement.

7. Choice of Law. This Modification Agreement is to be construed in all respects and enforced according to the laws of the State of Florida.

8. Binding Effect. This Modification Agreement shall be binding upon and inure to the benefit of the Borrower and Florida Housing, and their respective heirs, successors and permitted assigns.

9. Continuing Effect of Mortgage. Except as specifically modified herein, all of the terms and provisions of the HHF Mortgage shall remain in full force and effect.

10. Counterparts. This Modification Agreement may be executed in counterpart originals, no one of which needs to contain the signatures of all parties hereto, but all of which together shall constitute one and the same instrument.

11. Severability. All rights, powers and remedies provided herein may be exercised only to the extent that the exercise thereof does not violate any applicable law and are intended to be limited to the extent necessary so that they will not render this Agreement invalid, illegal, or unenforceable under any applicable law. If any term of this Modification Agreement shall be held to be invalid, illegal or unenforceable, the validity of the other terms of this Modification Agreement shall in no way be affected thereby.

[REMAINDER OF PAGE LEFT BLANK INTENTIONALLY – SIGNATURE PAGES FOLLOW]

**SIGNATURE PAGE FOR NOTE AND MORTGAGE MODIFICATION AGREEMENT
 FLORIDA HOUSING FINANCE CORPORATION
 FLORIDA HARDEST HIT FUND (HHF) PROGRAM**

IN WITNESS WHEREOF, the Borrower has executed and delivered this Modification Agreement as of the day and year first above written.

Witnesses:

Print name: _____

Print name: _____

Witnesses:

Print name: _____

Print name: _____

Borrower

Print name: _____

Borrower

Print name: _____

STATE OF FLORIDA
 COUNTY OF _____

The foregoing instrument was acknowledged before me this ____ day of _____, 20__, by _____ and _____. Such person(s) is (are) (check one) ____ personally known to me or ____ produced valid driver's license(s) as identification.

 Notary Public, State of Florida
 Print Name: _____
 Commission No.: _____
 Commission Expires: _____

**SIGNATURE PAGE FOR NOTE AND MORTGAGE MODIFICATION AGREEMENT
FLORIDA HOUSING FINANCE CORPORATION
FLORIDA HARDEST HIT FUND (HHF) PROGRAM**

IN WITNESS WHEREOF, Florida Housing has executed and delivered this Modification Agreement as of the day and year first above written.

WITNESSES:

FLORIDA HOUSING FINANCE CORPORATION, a public corporation and a public body corporate and politic duly created under the laws of Florida

By: _____
Print Name: _____

By:

Name:

Title:

By: _____
Print Name: _____

STATE OF FLORIDA
COUNTY OF LEON

The foregoing instrument was acknowledged before me this _____ day of _____, 20__, by _____, as _____ of Florida Housing Finance Corporation, a public corporation and a public body corporate and politic duly created under the laws of Florida, on behalf of the corporation. Such person is (check as applicable) ___ personally known to me or ___ has produced a valid driver's license as identification.

S-2

Notary Public

EXHIBT A

Modification Closing Document Checklist

Name of Homeowner: _____

Advisor Agency: _____

Loan Servicer: _____

The legal description from the original first mortgage is provided as Exhibit A to the Note, Mortgage and Loan Modification Agreement.

Borrower and Co-Borrower signed the Note, Mortgage and Loan Modification Agreement

Two witnesses were present and signed the Note, Mortgage and Loan Modification Agreement for both the Borrower and Co-Borrower

The Notary properly completed the Notary Block on the Note, Mortgage and Loan Modification Agreement and filled in the County where the document was notarized.

The Partial Payment Agreement was signed by the Borrower and Co-Borrower.

The middle table on the Automatic Withdrawal Form Authorization Agreement was completed with the required information and it prints entirely on one page.

The owner(s) of the bank account supplied in the middle table signed and dated the Automatic Withdrawal Form Authorization Agreement.

A voided check or deposit slip with the individual account MICR information is present on the slip has been provided and is attached to the next page of this checklist.

Name of Homeowner: _____

U.S. Bank Mortgage Loan Number: _____

Attach Voided Check or Deposit Slip with
Account Specific MICR Information

**U.S. BANK HOME MORTGAGE/
UNEMPLOYMENT MORTGAGE ASSISTANCE PROGRAM
AUTOMATIC WITHDRAWAL FORM
AUTHORIZATION AGREEMENT**

Borrower Name(s):	
Property Street Address:	
City, State and ZIP Code	

Section completed by U.S. Bank Home Mortgage

Mortgage Loan Number:	
First Date of Draft: (Month / Year)	

****Draft date is the 5th business day of each month**

I/We authorize U.S. Bank Home Mortgage to initiate debit entries to my/our deposit account for the purpose of making the required Unemployment Mortgage Assistance Program Partial Payments to U.S. Bank Home Mortgage. I/We authorize the Depository to accept debit entries to my/our bank account until this authorization is cancelled through notification by me/us of its termination is sufficient time and in such a manner to allow the Mortgage Company and Depository reasonable opportunity to act upon.

Confirmation that authorization has been received and the effective date of the activation of the automation withdrawal will be sent prior to the first deduction from your bank account.

Payments will be made on the 5th business day of each month, unless the date falls on a weekend or holiday, in which case the transaction will be completed on the following business day.

Depositor Name(s):	
Daytime Phone:	
Bank Name:	
Checking or Savings:	
Bank Routing Number:	
Bank Account Number:	

U.S. Bank Home Mortgage must be in receipt of signed authorization to begin the draft process.

If the automatic withdrawal is from a checking account, then attach a voided check. If the withdrawal is from a savings account, then attach a savings account withdrawal slip. If a voided check or savings account withdrawal slip is not attached, then this agreement is null and void. Also, please be aware that the automatic withdrawal will continue if the loan is prepaid.

Please retain a copy of the completed document for your records.

Signed:	
Date:	
Signed:	
Date:	

2012 Income Limits
Florida Housing Finance Corporation
State Housing Initiatives Program (SHIP)

City (County)	Percentage Category	Number of Persons in Household											
		1	2	3	4	5	6	7	8	9	10	11	12
Cape Coral-Fort Myers MSA (Lee) Median: 57,000	30%	12,000	13,700	15,400	17,100	18,500	19,850	21,250	22,600	23,940	25,308	26,676	28,044
	50%	19,950	22,800	25,650	28,500	30,800	33,100	35,350	37,650	39,900	42,180	44,460	46,740
	80%	31,950	36,500	41,050	45,600	49,250	52,900	56,550	60,200	63,840	67,488	71,136	74,784
	120%	47,880	54,720	61,560	68,400	73,920	79,440	84,840	90,360	95,760	101,232	106,704	112,176
Crestview-Fort Walton Beach-Destin MSA (Okaloosa) Median: 68,400	30%	55,860	63,840	71,820	79,800	86,240	92,680	98,980	105,420	111,720	118,104	124,488	130,872
	50%	12,350	16,400	18,450	20,500	22,150	23,800	25,450	27,100	28,700	30,340	31,980	33,620
	80%	23,950	27,400	30,800	34,200	36,950	39,700	42,450	45,150	47,880	50,616	53,352	56,088
	120%	38,300	43,800	49,250	54,700	59,100	63,500	67,850	72,250	76,580	80,956	85,332	89,708
Daytona-Daytona Beach-Ormond Beach MSA (Volusia) Median: 57,900	30%	67,060	76,720	86,240	95,760	103,460	111,160	118,860	126,420	134,064	141,725	149,386	157,046
	50%	12,150	13,900	15,650	17,350	18,750	20,150	21,550	22,950	24,290	25,678	27,066	28,454
	80%	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250	40,530	42,846	45,162	47,478
	120%	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150	64,820	68,524	72,228	75,932
Gainesville MSA (Alachua/Gilchrist) Median: 55,600	30%	48,720	55,680	62,640	69,480	75,120	80,640	86,160	91,800	97,272	102,830	108,389	113,947
	50%	56,840	64,960	73,080	81,060	87,640	94,080	100,520	107,100	113,484	119,969	126,454	132,938
	80%	64,960	74,240	83,520	92,640	100,160	107,520	114,880	122,400	129,696	137,107	144,518	151,930
	120%	11,700	13,400	15,050	16,700	18,050	19,400	20,750	22,050	23,380	24,716	26,052	27,388
JACKSONVILLE MSA Baker County HMFA Median: 58,200	30%	19,500	22,250	25,050	27,800	30,050	32,250	34,500	36,700	38,920	41,144	43,368	45,592
	50%	31,150	35,600	40,050	44,500	48,100	51,650	55,200	58,750	62,300	65,860	69,420	72,980
	80%	46,800	53,400	60,120	66,720	72,120	77,400	82,800	88,080	93,408	98,746	104,083	109,421
	120%	54,600	62,300	70,140	77,840	84,140	90,300	96,600	102,760	108,976	115,203	121,430	127,658
Jacksonville HMFA (Clay/Duval/Nassau/Saint Johns) Median: 67,300	30%	12,250	14,000	15,750	17,450	18,850	20,250	21,650	23,050	24,430	25,826	27,222	28,618
	50%	20,400	23,300	26,200	29,100	31,450	33,800	36,100	38,450	40,740	43,068	45,396	47,724
	80%	32,600	37,250	41,900	46,550	50,300	54,000	57,750	61,450	65,170	68,894	72,618	76,342
	120%	48,960	55,920	62,880	69,840	75,480	81,120	86,640	92,280	97,776	103,363	108,950	114,538
Lakeland-Winter Haven MSA (Polk) Median: 54,500	30%	57,120	65,240	73,360	81,480	88,060	94,640	101,080	107,660	114,072	120,590	127,109	133,627
	50%	14,150	16,200	18,200	20,200	21,850	23,450	25,050	26,700	28,280	29,896	31,512	33,128
	80%	23,600	26,950	30,300	33,650	36,350	39,050	41,750	44,450	47,110	49,802	52,494	55,186
	120%	37,700	43,100	48,500	53,850	58,200	62,500	66,800	71,100	75,390	79,698	84,006	88,314
Lakeland-Winter Haven MSA (Polk) Median: 54,500	30%	56,640	64,680	72,720	80,760	87,240	93,720	100,200	106,680	113,064	119,525	125,986	132,446
	50%	66,080	75,460	84,840	94,220	101,780	109,340	116,900	124,460	131,908	139,446	146,983	154,521
	80%	11,450	13,100	14,750	16,350	17,700	19,000	20,300	21,600	22,890	24,198	25,506	26,814
	120%	19,100	21,800	24,550	27,250	29,450	31,650	33,800	36,000	38,150	40,330	42,510	44,690
Lakeland-Winter Haven MSA (Polk) Median: 54,500	30%	30,550	34,900	39,250	43,600	47,100	50,600	54,100	57,600	61,040	64,528	68,016	71,504
	50%	45,840	52,320	58,920	65,400	70,680	75,960	81,120	86,400	91,560	96,792	102,024	107,256
	80%	61,040	68,740	76,300	82,460	88,620	94,640	100,800	106,820	112,924	119,028	125,132	131,236
	120%	53,480	61,040	68,740	76,300	82,460	88,620	94,640	100,800	106,820	112,924	119,028	125,132

2012 Income Limits
Florida Housing Finance Corporation
State Housing Initiatives Program (SHIP)

City (County)	Percentage Category	Number of Persons in Household											
		1	2	3	4	5	6	7	8	9	10	11	12
MIAMI-FORT LAUDERDALE-POMPANO BEACH MSA													
Fort Lauderdale HMFA (Broward)	30%	15,050	17,200	19,350	21,500	23,250	24,950	26,700	28,400	30,100	31,820	33,540	35,260
Median:	50%	25,100	28,650	32,250	35,800	38,700	41,550	44,400	47,300	50,120	52,984	55,848	58,712
	80%	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650	80,220	84,804	89,388	93,972
	120%	60,240	68,760	77,400	85,920	92,880	99,720	106,560	113,520	120,288	127,162	134,035	140,909
	140%	70,280	80,220	90,300	100,240	108,360	116,340	124,320	132,440	140,336	148,355	156,374	164,394
Miami-Miami Beach-Kendall HMFA (Miami-Dade)	30%	13,800	15,800	17,750	19,700	21,300	22,900	24,450	26,050	27,580	29,156	30,732	32,308
Median:	50%	23,000	26,250	29,550	32,800	35,450	38,050	40,700	43,300	45,920	48,544	51,168	53,792
	80%	36,750	42,000	47,250	52,500	56,700	60,900	65,100	69,300	73,500	77,700	81,900	86,100
	120%	55,200	63,000	70,920	78,720	85,080	91,320	97,680	103,920	110,208	116,506	122,803	129,101
	140%	64,400	73,500	82,740	91,840	99,260	106,540	113,960	121,240	128,576	135,923	143,270	150,618
West Palm Beach-Boca Raton HMFA (Palm Beach)	30%	15,200	17,400	19,550	21,700	23,450	25,200	26,950	28,650	30,380	32,116	33,852	35,588
Median:	50%	25,350	28,950	32,550	36,150	39,050	41,950	44,850	47,750	50,610	53,502	56,394	59,286
	80%	40,550	46,350	52,150	57,900	62,550	67,200	71,800	76,450	81,060	85,692	90,324	94,956
	120%	60,840	69,480	78,120	86,760	93,720	100,680	107,640	114,600	121,464	128,405	135,346	142,286
	140%	70,980	81,060	91,140	101,220	109,340	117,460	125,580	133,700	141,708	149,806	157,903	166,001
Naples-Marco Island MSA (Collier)	30%	15,300	17,500	19,700	21,850	23,600	25,350	27,100	28,850	30,590	32,338	34,086	35,834
Median:	50%	25,500	29,150	32,800	36,400	39,350	42,250	45,150	48,050	50,960	53,872	56,784	59,696
	80%	40,800	46,600	52,450	58,250	62,950	67,600	72,250	76,900	81,550	86,210	90,870	95,530
	120%	61,200	69,960	78,720	87,360	94,440	101,400	108,360	115,320	122,304	129,293	136,282	143,270
	140%	71,400	81,620	91,840	101,920	110,180	118,300	126,420	134,540	142,688	150,842	158,995	167,149
North Port-Bradenton-Sarasota MSA (Manatee/Sarasota)	30%	12,950	14,800	16,650	18,500	20,000	21,500	22,950	24,450	25,900	27,380	28,860	30,340
Median:	50%	21,600	24,650	27,750	30,800	33,300	35,750	38,200	40,700	43,120	45,584	48,048	50,512
	80%	34,550	39,450	44,400	49,300	53,250	57,200	61,150	65,100	69,020	72,964	76,908	80,852
	120%	51,840	59,160	66,600	73,920	79,920	85,800	91,680	97,680	103,488	109,402	115,315	121,229
	140%	60,480	69,020	77,700	86,240	93,240	100,100	106,960	113,960	120,736	127,635	134,534	141,434
Ocala MSA (Marion)	30%	10,650	12,150	13,650	15,150	16,400	17,600	18,800	20,000	21,210	22,422	23,634	24,846
Median:	50%	17,700	20,200	22,750	25,250	27,300	29,300	31,350	33,350	35,350	37,370	39,390	41,410
	80%	28,300	32,350	36,400	40,400	43,650	46,900	50,100	53,350	56,560	59,792	63,024	66,256
	120%	42,480	48,480	54,600	60,600	65,520	70,320	75,240	80,040	84,840	89,688	94,536	99,384
	140%	49,560	56,560	63,700	70,700	76,440	82,040	87,780	93,380	98,980	104,636	110,292	115,948
Orlando-Kissimmee-Sanford MSA (Lake/Orange/Osceola/Seminole)	30%	12,250	14,000	15,750	17,450	18,850	20,250	21,650	23,050	24,430	25,826	27,222	28,618
Median:	50%	20,400	23,300	26,200	29,100	31,450	33,800	36,100	38,450	40,740	43,068	45,396	47,724
	80%	32,600	37,250	41,900	46,550	50,300	54,000	57,750	61,450	65,170	68,894	72,618	76,342
	120%	48,960	55,920	62,880	69,840	75,480	81,120	86,640	92,280	97,776	103,363	108,950	114,538
	140%	57,120	65,240	73,360	81,480	88,060	94,640	101,080	107,660	114,072	120,590	127,109	133,627
Palm Bay-Melbourne-Titusville MSA (Brevard)	30%	12,350	14,100	15,850	17,600	19,050	20,450	21,850	23,250	24,640	26,048	27,456	28,864
Median:	50%	20,550	23,450	26,400	29,300	31,650	34,000	36,350	38,700	41,020	43,364	45,708	48,052
	80%	32,850	37,550	42,250	46,900	50,700	54,450	58,200	61,950	65,660	69,412	73,164	76,916
	120%	49,320	56,280	63,360	70,320	75,960	81,600	87,240	92,880	98,448	104,074	109,699	115,325
	140%	57,540	65,660	73,920	82,040	88,620	95,200	101,780	108,360	114,856	121,419	127,982	134,546

Effective 12/01/2011
FHFC posted 12/12/2011

2012 Income Limits
Florida Housing Finance Corporation
State Housing Initiatives Program (SHIP)

City (County)	Percentage Category	Number of Persons in Household											
		1	2	3	4	5	6	7	8	9	10	11	12
Palm Coast MSA (Flagler) Median: 57,600	30%	12,150	13,850	15,600	17,300	18,700	20,100	21,500	22,850	24,220	25,604	26,988	28,372
	50%	20,200	23,050	25,950	28,800	31,150	33,450	35,750	38,050	40,320	42,624	44,928	47,232
	80%	32,300	36,900	41,500	46,100	49,800	53,500	57,200	60,900	64,540	68,228	71,916	75,604
Panama City-Lynn Haven- Panama City Beach MSA (Bay) Median: 58,300	120%	48,480	55,320	62,280	69,120	74,760	80,280	85,800	91,320	96,768	102,298	107,827	113,357
	140%	56,560	64,540	72,660	80,640	87,220	93,660	100,100	106,540	112,896	119,347	125,798	132,250
	30%	12,250	14,000	15,750	17,500	18,900	20,300	21,700	23,100	24,500	25,900	27,300	28,700
Panama City Beach MSA (Bay) Median: 58,300	50%	20,450	23,350	26,250	29,150	31,500	33,850	36,150	38,500	40,810	43,142	45,474	47,806
	80%	32,700	37,350	42,000	46,650	50,400	54,150	57,850	61,600	65,310	69,042	72,774	76,506
	120%	49,080	56,040	63,000	69,960	75,600	81,240	86,760	92,400	97,944	103,541	109,138	114,734
Pensacola-Ferry Pass-Brent MSA (Escambia/Santa Rosa) Median: 59,200	140%	57,260	65,380	73,500	81,620	88,200	94,780	101,220	107,800	114,268	120,798	127,327	133,857
	30%	12,450	14,200	16,000	17,750	19,200	20,600	22,050	23,450	24,850	26,270	27,690	29,110
	50%	20,750	23,700	26,650	29,600	32,000	34,350	36,750	39,100	41,440	43,808	46,176	48,544
Port Saint Lucie MSA (Martin/Saint Lucie) Median: 57,000	80%	33,150	37,900	42,650	47,350	51,150	54,950	58,750	62,550	66,290	70,078	73,866	77,654
	120%	49,800	56,880	63,960	71,040	76,800	82,440	88,200	93,840	99,456	105,139	110,822	116,506
	140%	58,100	66,360	74,620	82,880	89,600	96,180	102,900	109,480	116,032	122,662	129,293	135,923
Port Saint Lucie MSA (Martin/Saint Lucie) Median: 57,000	30%	12,000	13,700	15,400	17,100	18,500	19,850	21,250	22,600	23,940	25,308	26,676	28,044
	50%	19,950	22,800	25,650	28,500	30,800	33,100	35,350	37,650	39,900	42,180	44,460	46,740
	80%	31,950	36,500	41,050	45,600	49,250	52,900	56,550	60,200	63,840	67,488	71,136	74,784
Punta Gorda MSA (Charlotte) Median: 55,800	120%	47,880	54,720	61,560	68,400	73,920	79,440	84,840	90,360	95,760	101,232	106,704	112,176
	140%	55,860	63,840	71,820	79,800	86,240	92,680	98,980	105,420	111,720	118,104	124,488	130,872
	30%	11,750	13,400	15,100	16,750	18,100	19,450	20,800	22,150	23,450	24,790	26,130	27,470
Punta Gorda MSA (Charlotte) Median: 55,800	50%	19,550	22,350	25,150	27,900	30,150	32,400	34,650	36,850	39,060	41,292	43,524	45,756
	80%	31,300	35,750	40,200	44,650	48,250	51,800	55,400	58,950	62,510	66,082	69,654	73,226
	120%	46,920	53,640	60,360	66,960	72,360	77,760	83,040	88,440	93,744	99,101	104,458	109,814
Sebastian-Vero Beach MSA (Indian River) Median: 53,800	140%	54,740	62,580	70,420	78,120	84,420	90,720	96,880	103,180	109,368	115,618	121,867	128,117
	30%	11,350	12,950	14,550	16,150	17,450	18,750	20,050	21,350	22,610	23,902	25,194	26,486
	50%	18,900	21,600	24,300	26,950	29,150	31,300	33,450	35,600	37,730	39,886	42,042	44,198
Sebastian-Vero Beach MSA (Indian River) Median: 53,800	80%	30,200	34,500	38,800	43,100	46,550	50,000	53,450	56,900	60,340	63,788	67,236	70,684
	120%	45,360	51,840	58,320	64,680	69,960	75,120	80,280	85,440	90,552	95,726	100,901	106,075
	140%	52,920	60,480	68,040	75,460	81,620	87,640	93,660	99,680	105,644	111,681	117,718	123,754
Tallahassee HMFA (Gadsden/Leon/Jefferson) Median: 64,300	30%	13,550	15,450	17,400	19,300	20,850	22,400	23,950	25,500	27,020	28,564	30,108	31,652
	50%	22,550	25,750	28,950	32,150	34,750	37,300	39,900	42,450	45,010	47,582	50,154	52,726
	80%	36,050	41,200	46,350	51,450	55,600	59,700	63,800	67,950	72,030	76,146	80,262	84,378
Tallahassee HMFA (Gadsden/Leon/Jefferson) Median: 64,300	120%	54,120	61,800	69,480	77,160	83,400	89,520	95,760	101,880	108,024	114,197	120,370	126,542
	140%	63,140	72,100	81,060	90,020	97,300	104,440	111,720	118,860	126,028	133,230	140,431	147,633
	30%	13,200	15,050	16,950	18,800	20,350	21,850	23,350	24,850	26,320	27,824	29,328	30,832
Wakulla County HMFA	50%	21,950	25,100	28,250	31,350	33,900	36,400	38,900	41,400	43,890	46,398	48,906	51,414
	80%	35,150	40,150	45,150	50,150	54,200	58,200	62,200	66,200	70,210	74,222	78,234	82,246
	120%	52,680	60,240	67,800	75,240	81,360	87,360	93,360	99,360	105,336	111,355	117,374	123,394
Wakulla County HMFA	140%	61,460	70,280	79,100	87,780	94,920	101,920	108,920	115,920	122,892	129,914	136,937	143,959

2012 Income Limits
Florida Housing Finance Corporation
State Housing Initiatives Program (SHIP)

City (County)	Percentage Category	Number of Persons in Household											
		1	2	3	4	5	6	7	8	9	10	11	12
Tampa-St.Petersburg-Clearwater MSA (Hernando/Hillsborough/Pasco/Pinellas) Median: 56,400	30%	11,850	13,550	15,250	16,900	18,300	19,650	21,000	22,350	23,660	25,012	26,364	27,716
	50%	19,750	22,600	25,400	28,200	30,500	32,750	35,000	37,250	39,480	41,736	43,992	46,248
	80%	31,600	36,100	40,600	45,100	48,750	52,350	55,950	59,550	63,140	66,748	70,356	73,964
	120%	47,400	54,240	60,960	67,680	73,200	78,600	84,000	89,400	94,752	100,166	105,581	110,995
	140%	55,300	63,280	71,120	78,960	85,400	91,700	98,000	104,300	110,544	116,861	123,178	129,494
Bradford County	30%	10,700	12,200	13,750	15,250	16,500	17,700	18,950	20,150	21,350	22,570	23,790	25,010
	50%	17,850	20,400	22,950	25,450	27,500	29,550	31,600	33,600	35,630	37,666	39,702	41,738
	80%	28,500	32,600	36,650	40,700	44,000	47,250	50,500	53,750	56,980	60,236	63,492	66,748
	120%	42,840	48,960	55,080	61,080	66,000	70,920	75,840	80,640	85,512	90,398	95,285	100,171
	140%	49,980	57,120	64,260	71,260	77,000	82,740	88,480	94,080	99,764	105,465	111,166	116,866
Calhoun County	30%	9,650	11,000	12,400	13,750	14,850	15,950	17,050	18,150	19,250	20,350	21,450	22,550
	50%	16,100	18,400	20,700	22,950	24,800	26,650	28,500	30,300	32,130	33,966	35,802	37,638
	80%	25,700	29,400	33,050	36,700	39,650	42,600	45,550	48,450	51,380	54,316	57,252	60,188
	120%	38,640	44,160	49,680	55,080	59,520	63,960	68,400	72,720	77,112	81,518	85,925	90,331
	140%	45,080	51,520	57,960	64,260	69,440	74,620	79,800	84,840	89,964	95,105	100,246	105,386
Citrus County	30%	10,150	11,600	13,050	14,450	15,650	16,800	17,950	19,100	20,230	21,386	22,542	23,698
	50%	16,850	19,250	21,650	24,050	26,000	27,900	29,850	31,750	33,670	35,594	37,518	39,442
	80%	26,950	30,800	34,650	38,500	41,600	44,700	47,750	50,850	53,900	56,980	60,060	63,140
	120%	40,440	46,200	51,960	57,720	62,400	66,960	71,640	76,200	80,808	85,426	90,043	94,661
	140%	47,180	53,900	60,620	67,340	72,800	78,120	83,580	88,900	94,276	99,663	105,050	110,438
Columbia County	30%	10,350	11,800	13,300	14,750	15,950	17,150	18,300	19,500	20,650	21,830	23,010	24,190
	50%	17,250	19,700	22,150	24,600	26,600	28,550	30,550	32,500	34,440	36,408	38,376	40,344
	80%	27,550	31,500	35,450	39,350	42,500	45,650	48,800	51,950	55,090	58,238	61,386	64,534
	120%	41,400	47,280	53,160	59,040	63,840	68,520	73,320	78,000	82,656	87,379	92,102	96,826
	140%	48,300	55,160	62,020	68,880	74,480	79,940	85,540	91,000	96,432	101,942	107,453	112,963
DeSoto County	30%	9,650	11,000	12,400	13,750	14,850	15,950	17,050	18,150	19,250	20,350	21,450	22,550
	50%	16,100	18,400	20,700	22,950	24,800	26,650	28,500	30,300	32,130	33,966	35,802	37,638
	80%	25,700	29,400	33,050	36,700	39,650	42,600	45,550	48,450	51,380	54,316	57,252	60,188
	120%	38,640	44,160	49,680	55,080	59,520	63,960	68,400	72,720	77,112	81,518	85,925	90,331
	140%	45,080	51,520	57,960	64,260	69,440	74,620	79,800	84,840	89,964	95,105	100,246	105,386
Dixie County	30%	9,650	11,000	12,400	13,750	14,850	15,950	17,050	18,150	19,250	20,350	21,450	22,550
	50%	16,100	18,400	20,700	22,950	24,800	26,650	28,500	30,300	32,130	33,966	35,802	37,638
	80%	25,700	29,400	33,050	36,700	39,650	42,600	45,550	48,450	51,380	54,316	57,252	60,188
	120%	38,640	44,160	49,680	55,080	59,520	63,960	68,400	72,720	77,112	81,518	85,925	90,331
	140%	45,080	51,520	57,960	64,260	69,440	74,620	79,800	84,840	89,964	95,105	100,246	105,386
Franklin County	30%	10,300	11,750	13,200	14,650	15,850	17,000	18,200	19,350	20,510	21,682	22,854	24,026
	50%	17,100	19,550	22,000	24,400	26,400	28,350	30,300	32,250	34,160	36,112	38,064	40,016
	80%	27,350	31,250	35,150	39,050	42,200	45,300	48,450	51,550	54,670	57,794	60,918	64,042
	120%	41,040	46,920	52,800	58,560	63,360	68,040	72,720	77,400	81,984	86,669	91,354	96,038
	140%	47,880	54,740	61,600	68,320	73,920	79,380	84,840	90,300	95,648	101,114	106,579	112,045
Glades County	30%	10,200	11,650	13,100	14,550	15,750	16,900	18,050	19,250	20,370	21,534	22,698	23,862
	50%	17,000	19,400	21,850	24,250	26,200	28,150	30,100	32,050	33,950	35,890	37,830	39,770
	80%	27,150	31,000	34,900	38,750	41,850	44,950	48,050	51,150	54,250	57,350	60,450	63,550
	120%	40,800	46,560	52,440	58,200	62,880	67,560	72,240	76,920	81,480	86,136	90,792	95,448
	140%	47,600	54,320	61,180	67,900	73,360	78,820	84,280	89,740	95,060	100,492	105,924	111,356

2012 Income Limits
Florida Housing Finance Corporation
State Housing Initiatives Program (SHIP)

City (County)	Percentage Category	Number of Persons in Household											
		1	2	3	4	5	6	7	8	9	10	11	12
Gulf County Median: 51,500	30%	10,850	12,400	13,950	15,450	16,700	17,950	19,200	20,400	21,650	22,866	24,102	25,338
	50%	18,050	20,600	23,200	25,750	27,850	29,900	31,950	34,000	36,050	38,110	40,170	42,230
	80%	28,850	33,000	37,100	41,200	44,500	47,800	51,100	54,400	57,680	60,976	64,272	67,568
	120%	43,320	49,440	55,680	61,800	66,840	71,760	76,680	81,600	86,520	91,464	96,408	101,352
	140%	50,540	57,680	64,960	72,100	77,980	83,720	89,460	95,200	100,940	106,708	112,476	118,244
Hamilton County Median: 45,200	30%	9,650	11,000	12,400	13,750	14,850	15,950	17,050	18,150	19,250	20,350	21,450	22,550
	50%	16,100	18,400	20,700	22,950	24,800	26,650	28,500	30,300	32,130	33,966	35,802	37,638
	80%	25,700	29,400	33,050	36,700	39,650	42,600	45,550	48,450	51,380	54,316	57,252	60,188
	120%	38,640	44,160	49,680	55,080	59,520	63,960	68,400	72,720	77,112	81,518	85,925	90,331
	140%	45,080	51,520	57,960	64,260	69,440	74,620	79,800	84,840	89,964	95,105	100,246	105,386
Hardee County Median: 46,500	30%	9,800	11,200	12,600	13,950	15,100	16,200	17,300	18,450	19,550	20,646	21,762	22,878
	50%	16,300	18,600	20,950	23,250	25,150	27,000	28,850	30,700	32,550	34,410	36,270	38,130
	80%	26,050	29,800	33,500	37,200	40,200	43,200	46,150	49,150	52,080	55,056	58,032	61,008
	120%	39,120	44,640	50,280	55,800	60,360	64,800	69,240	73,680	78,120	82,584	87,048	91,512
	140%	45,640	52,080	58,660	65,100	70,420	75,600	80,780	85,960	91,140	96,348	101,556	106,764
Hendry County Median: 43,500	30%	10,000	11,400	12,850	14,250	15,400	16,550	17,700	18,850	19,950	21,090	22,230	23,370
	50%	16,650	19,000	21,400	23,750	25,650	27,550	29,450	31,350	33,250	35,150	37,050	38,950
	80%	26,600	30,400	34,200	38,000	41,050	44,100	47,150	50,200	53,200	56,240	59,280	62,320
	120%	39,960	45,600	51,360	57,000	61,560	66,120	70,680	75,240	79,800	84,360	88,920	93,480
	140%	46,620	53,200	59,920	66,500	71,820	77,140	82,460	87,780	93,100	98,420	103,740	109,060
Highlands County Median: 43,700	30%	9,650	11,000	12,400	13,750	14,850	15,950	17,050	18,150	19,250	20,350	21,450	22,550
	50%	16,100	18,400	20,700	22,950	24,800	26,650	28,500	30,300	32,130	33,966	35,802	37,638
	80%	25,700	29,400	33,050	36,700	39,650	42,600	45,550	48,450	51,380	54,316	57,252	60,188
	120%	38,640	44,160	49,680	55,080	59,520	63,960	68,400	72,720	77,112	81,518	85,925	90,331
	140%	45,080	51,520	57,960	64,260	69,440	74,620	79,800	84,840	89,964	95,105	100,246	105,386
Holmes County Median: 45,100	30%	9,650	11,000	12,400	13,750	14,850	15,950	17,050	18,150	19,250	20,350	21,450	22,550
	50%	16,100	18,400	20,700	22,950	24,800	26,650	28,500	30,300	32,130	33,966	35,802	37,638
	80%	25,700	29,400	33,050	36,700	39,650	42,600	45,550	48,450	51,380	54,316	57,252	60,188
	120%	38,640	44,160	49,680	55,080	59,520	63,960	68,400	72,720	77,112	81,518	85,925	90,331
	140%	45,080	51,520	57,960	64,260	69,440	74,620	79,800	84,840	89,964	95,105	100,246	105,386
Jackson County Median: 49,100	30%	10,350	11,800	13,300	14,750	15,950	17,150	18,300	19,500	20,650	21,830	23,010	24,190
	50%	17,200	19,650	22,100	24,550	26,550	28,500	30,450	32,450	34,370	36,334	38,298	40,262
	80%	27,550	31,450	35,400	39,300	42,450	45,600	48,750	51,900	55,020	58,164	61,308	64,452
	120%	41,280	47,160	53,040	58,920	63,720	68,400	73,080	77,880	82,488	87,202	91,915	96,629
	140%	48,160	55,020	61,880	68,740	74,340	79,800	85,260	90,860	96,236	101,735	107,234	112,734
Lafayette County Median: 52,200	30%	10,900	12,450	14,000	15,550	16,800	18,050	19,300	20,550	21,770	23,014	24,258	25,502
	50%	18,200	20,800	23,400	25,950	28,050	30,150	32,200	34,300	36,330	38,406	40,482	42,558
	80%	29,050	33,200	37,350	41,500	44,850	48,150	51,500	54,800	58,100	61,420	64,740	68,060
	120%	43,680	49,920	56,160	62,280	67,320	72,360	77,280	82,320	87,192	92,174	97,157	102,139
	140%	50,960	58,240	65,520	72,660	78,540	84,420	90,160	96,040	101,724	107,537	113,350	119,162

2012 Income Limits
Florida Housing Finance Corporation
State Housing Initiatives Program (SHIP)

City (County)	Percentage Category	Number of Persons in Household											
		1	2	3	4	5	6	7	8	9	10	11	12
Levy County	30%	9,650	11,000	12,400	13,750	14,850	15,950	17,050	18,150	19,250	20,350	21,450	22,550
Median:	50%	16,100	18,400	20,700	22,950	24,800	26,650	28,500	30,300	32,130	33,966	35,802	37,638
	80%	25,700	29,400	33,050	36,700	39,650	42,600	45,550	48,450	51,380	54,316	57,252	60,188
	120%	38,640	44,160	49,680	55,080	59,520	63,960	68,400	72,720	77,112	81,518	85,925	90,331
	140%	45,080	51,520	57,960	64,260	69,440	74,620	79,800	84,840	89,964	95,105	100,246	105,386
Liberty County	30%	10,900	12,450	14,000	15,550	16,800	18,050	19,300	20,550	21,770	23,014	24,258	25,502
Median:	50%	18,200	20,800	23,400	25,950	28,050	30,150	32,200	34,300	36,330	38,406	40,482	42,558
	80%	29,050	33,200	37,350	41,500	44,850	48,150	51,500	54,800	58,100	61,420	64,740	68,060
	120%	43,680	49,920	56,160	62,280	67,320	72,360	77,280	82,320	87,192	92,174	97,157	102,139
	140%	50,960	58,240	65,520	72,660	78,540	84,420	90,160	96,040	101,724	107,537	113,350	119,162
Madison County	30%	9,650	11,000	12,400	13,750	14,850	15,950	17,050	18,150	19,250	20,350	21,450	22,550
Median:	50%	16,100	18,400	20,700	22,950	24,800	26,650	28,500	30,300	32,130	33,966	35,802	37,638
	80%	25,700	29,400	33,050	36,700	39,650	42,600	45,550	48,450	51,380	54,316	57,252	60,188
	120%	38,640	44,160	49,680	55,080	59,520	63,960	68,400	72,720	77,112	81,518	85,925	90,331
	140%	45,080	51,520	57,960	64,260	69,440	74,620	79,800	84,840	89,964	95,105	100,246	105,386
Monroe County	30%	17,400	19,850	22,350	24,800	26,800	28,800	30,800	32,750	34,720	36,704	38,688	40,672
Median:	50%	28,950	33,050	37,200	41,300	44,650	47,950	51,250	54,550	57,820	61,124	64,428	67,732
	80%	46,250	52,850	59,450	66,050	71,350	76,650	81,950	87,200	92,470	97,754	103,038	108,322
	120%	69,480	79,320	89,280	99,120	107,160	115,080	123,000	130,920	138,768	146,698	154,627	162,557
	140%	81,060	92,540	104,160	115,640	125,020	134,260	143,500	152,740	161,896	171,147	180,398	189,650
Okeechobee County	30%	10,000	11,400	12,850	14,250	15,400	16,550	17,700	18,850	19,950	21,090	22,230	23,370
Median:	50%	16,650	19,000	21,400	23,750	25,650	27,550	29,450	31,350	33,250	35,150	37,050	38,950
	80%	26,600	30,400	34,200	38,000	41,050	44,100	47,150	50,200	53,200	56,240	59,280	62,320
	120%	39,960	45,600	51,360	57,000	61,560	66,120	70,680	75,240	79,800	84,360	88,920	93,480
	140%	46,620	53,200	59,920	66,500	71,820	77,140	82,460	87,780	93,100	98,420	103,740	109,060
Putnam County	30%	9,650	11,000	12,400	13,750	14,850	15,950	17,050	18,150	19,250	20,350	21,450	22,550
Median:	50%	16,100	18,400	20,700	22,950	24,800	26,650	28,500	30,300	32,130	33,966	35,802	37,638
	80%	25,700	29,400	33,050	36,700	39,650	42,600	45,550	48,450	51,380	54,316	57,252	60,188
	120%	38,640	44,160	49,680	55,080	59,520	63,960	68,400	72,720	77,112	81,518	85,925	90,331
	140%	45,080	51,520	57,960	64,260	69,440	74,620	79,800	84,840	89,964	95,105	100,246	105,386
Sumter County	30%	10,650	12,150	13,650	15,150	16,400	17,600	18,800	20,000	21,210	22,422	23,634	24,846
Median:	50%	17,700	20,200	22,750	25,250	27,300	29,300	31,350	33,350	35,350	37,370	39,390	41,410
	80%	28,300	32,350	36,400	40,400	43,650	46,900	50,100	53,350	56,560	59,792	63,024	66,256
	120%	42,480	48,480	54,600	60,600	65,520	70,320	75,240	80,040	84,840	89,688	94,536	99,384
	140%	49,560	56,560	63,700	70,700	76,440	82,040	87,780	93,380	98,980	104,636	110,292	115,948
Suwannee County	30%	9,700	11,100	12,500	13,850	15,000	16,100	17,200	18,300	19,390	20,498	21,606	22,714
Median:	50%	16,200	18,500	20,800	23,100	24,950	26,800	28,650	30,500	32,340	34,188	36,036	37,884
	80%	25,900	29,600	33,300	36,950	39,950	42,900	45,850	48,800	51,750	54,686	57,642	60,598
	120%	38,880	44,400	49,920	55,440	59,880	64,320	68,760	73,200	77,616	82,051	86,486	90,922
	140%	45,360	51,800	58,240	64,680	69,860	75,040	80,220	85,400	90,552	95,726	100,901	106,075

		2012 Income Limits											
		Florida Housing Finance Corporation State Housing Initiatives Program (SHIP)											
		Number of Persons in Household											
City (County)	Percentage Category	1	2	3	4	5	6	7	8	9	10	11	12
Taylor County													
Median:	48,100	10,150	11,600	13,050	14,450	15,650	16,800	17,950	19,100	20,250	21,386	22,542	23,698
		16,850	19,250	21,650	24,050	26,000	27,900	29,850	31,750	33,670	35,594	37,518	39,442
		26,950	30,800	34,650	38,500	41,600	44,700	47,750	50,850	53,900	56,980	60,060	63,140
		40,440	46,200	51,960	57,720	62,400	66,960	71,640	76,200	80,808	85,426	90,043	94,661
	140%	47,180	53,900	60,620	67,340	72,800	78,120	83,580	88,900	94,276	99,663	105,050	110,438
Union County													
Median:	53,800	11,350	12,950	14,550	16,150	17,450	18,750	20,050	21,350	22,610	23,902	25,194	26,486
		18,850	21,550	24,250	26,900	29,100	31,250	33,400	35,550	37,660	39,812	41,964	44,116
		30,150	34,450	38,750	43,050	46,500	49,950	53,400	56,850	60,270	63,714	67,158	70,602
		45,240	51,720	58,200	64,560	69,840	75,000	80,160	85,320	90,384	95,549	100,714	105,878
	140%	52,780	60,340	67,900	75,320	81,480	87,500	93,520	99,540	105,448	111,474	117,499	123,525
Walton County													
Median:	59,300	11,800	13,500	15,200	16,850	18,200	19,550	20,900	22,250	23,590	24,938	26,286	27,634
		19,650	22,450	25,250	28,050	30,300	32,550	34,800	37,050	39,270	41,514	43,758	46,002
		31,450	35,950	40,450	44,900	48,500	52,100	55,700	59,300	62,860	66,452	70,044	73,636
		47,160	53,880	60,600	67,320	72,720	78,120	83,520	88,920	94,248	99,634	105,019	110,405
	140%	55,020	62,860	70,700	78,540	84,840	91,140	97,440	103,740	109,956	116,239	122,522	128,806
Washington County													
Median:	48,600	10,250	11,700	13,150	14,600	15,800	16,950	18,150	19,300	20,440	21,608	22,776	23,944
		17,050	19,450	21,900	24,300	26,250	28,200	30,150	32,100	34,020	35,964	37,908	39,852
		27,250	31,150	35,050	38,900	42,050	45,150	48,250	51,350	54,460	57,572	60,684	63,796
		40,920	46,680	52,560	58,320	63,000	67,680	72,360	77,040	81,648	86,314	90,979	95,645
	140%	47,740	54,460	61,320	68,040	73,500	78,960	84,420	89,880	95,256	100,699	106,142	111,586

Florida Housing Finance Corporation (FHFC) Income Limits are based upon figures provided by the United States Department of Housing and Urban Development (HUD) for its Section 8 program and are subject to change. Updated income limit schedules will be provided when changes occur.

FLORIDA

HARDEST-HIT

Protocol for Hardest-Hit Fund (HHF) Media Calls/Requests

During Florida Housing's implementation of the Hardest-Hit Fund (HHF) program, your Agency may receive media calls, inquiries and/or requests. What follows is the protocol for media relations related to HHF financial assistance.

For media calls to request more information about the HHF program:

- 1) Take down the following important information:
 - a) Date and time of the call;
 - b) Reporter's name;
 - c) Media outlet (tv, radio or newspaper/website);
 - d) Telephone number; and
 - e) Email address.
- 2) Direct the reporter to the HHF website at www.FLHardestHitHelp.org for initial information, and then let them know you will give their information to Florida Housing's Communications Office staff, and that someone will get back with them as soon as possible.
- 3) E-mail the information to Cecka Rose Green (cecka.green@floridahousing.org) and copy Taylore Maxey (Taylore.maxey@floridahousing.org).
- 4) Florida Housing Communications staff will contact the reporter and give them the latest information on the HHF program.

For media calls to request an interview with a representative of your Agency on how you are working with Florida Housing's HHF program:

- 1) Take down the following important information:
 - a) Date and time of the call;
 - b) Reporter's name;
 - c) Media outlet (tv, radio or newspaper/website);
 - d) Telephone number; and
 - e) Email address.

- 2) E-mail the information to Florida Housing Communications staff—Cecka Rose Green (cecka.green@floridahousing.org) and copy Taylore Maxey (Taylore.maxey@floridahousing.org); if it is an urgent request, call Cecka or Taylore.
- 3) Florida Housing Communications staff will discuss the request with the Agency, after which the Agency can move forward with the interview and speak ONLY from the Agency's point-of-view.
 - a) Do not attempt to speak on behalf of Florida Housing or the federal government; any questions about Florida Housing or US Treasury should be directed to Florida Housing Communications staff for follow up.

The media calls and says they would like to do an interview on a homeowner who is going through the HHF program:

NOTE: Florida Housing STRONGLY suggests that for the purpose of this media request, only homeowners who have been approved to receive HHF program assistance **AND** their loan servicer has officially begun taking payments on their be offered the opportunity to speak with the media.

It is not advised to offer this opportunity to homeowners whose eligibility has not yet been determined; we don't want the media appearance to be misconstrued as an approval for HHF program assistance.

- 1) Take down the following important information:
 - a) Date and time of the call;
 - b) the reporter's name;
 - c) media outlet (tv, radio or newspaper/website); telephone number; and
 - d) e-mail address.
- 2) E-mail the information to Florida Housing Communications staff—Cecka Rose Green (cecka.green@floridahousing.org) and copy Taylore Maxey (Taylore.maxey@floridahousing.org); if it is an urgent request, call Cecka or Taylore.
- 3) Florida Housing Communications staff will discuss the request with the Agency, and help you determine a short list of homeowners who may be willing to speak with the media;
- 4) Once the list is finalized, the Agency can move forward with contacting the homeowners to see if they are interested in doing an interview;
- 5) If the homeowner is, give the media's contact information to the homeowner and let him/her make contact with the reporter.

- a) Again, be sure not to attempt to speak on behalf of Florida Housing or the federal government; any questions about Florida Housing or US Treasury should be directed to Florida Housing Communications staff for follow up.

Talking points and other communications tools pertaining to the HHF program are available by request. Should you have additional media questions, please contact FHFC Communications staff Cecka Rose Green via e-mail at Cecka.Green@floridahousing.org or Taylore Maxey at Taylore.Maxey@floridahousing.org or by phone (850) 488-4197.



Advisor Agency Marketing/Outreach for HHF Program

(REVISED 6/2012)

What follows are guidelines for HHF Advisor Agencies to use when performing marketing/outreach and related activities for the Florida Hardest-Hit Fund (HHF) program. This guidance supersedes previous guidelines for the program.

Marketing and Outreach Activities

- An HHF Advisor Agency may perform marketing/outreach activities, as follows:
 - 1.) To notify an Agency's current clients, with whom the Agency has been working, about the HHF program and their possible eligibility; the Agency will be required to pre-screen these clients prior to using the Agency-assigned walk-in referral code to input the applicant into the CounselorDirect system (see next page); and
 - 2.) To notify homeowners in the local community about the HHF program; these persons may or may not use your Agency to complete the HHF application via the website.
 - a. Advisor Agencies may engage in community events targeting homeowners who may qualify for HHF assistance (i.e., workout events, community forums, foreclosure assistance events, etc.) using **approved** materials available on the HHF Advisor Agency Download Center at www.HHFDownload.com (login and password required; see "HHF Download Center Instructions" below for details).
 - b. Advisor Agencies may use **paid advertising** specifically for HHF or in conjunction with advertising already being implemented by your Agency; pre-approved display ads and :30 second radio scripts are available on the HHF Download Center. Paid advertising and materials reproduction are at the cost of the Advisor Agency.
- For an Agency's current clients, the **SAMPLE ADVISOR MARKETING LETTER** should be used as a template for the correspondence sent to them; the highlighted part of the letter **MUST BE INCLUDED** in your correspondence to homeowners and the Agency should use its own letterhead.
- Many Advisor Agencies offer other financial and/or mortgage-related services. An HHF applicant **SHOULD NOT** be offered any other services until **AFTER** his/her eligibility determination has been made **AND** a letter to that effect has been received by the applicant. This includes paid and unpaid services, alike. In the case that the applicant wants to appeal the determination, other services cannot be offered until **AFTER** the appeal has been settled, in writing.

- 1.) Additionally, Advisor Agency marketing materials that detail its other services—paid and unpaid, alike—should be sent to the Communications office PRIOR to being sent to HHF applicants so we are aware the information will be sent.
 - 2.) Any Advisor Agency marketing materials that INCLUDE HHF as one of the Agency's services must be reviewed by Communications staff PRIOR to being distributed.
- **HHF ADVISOR AGENCY OUTREACH MATERIALS** are available on the HHF Download Center and may be used at your discretion. These items may be customized using Adobe Acrobat Reader (free and available at www.Adobe.com). Instructions for download and customizations are available on the download website, and your customization should be sure to include your Agency Name, phone/fax number, website and/or e-mail address, and referral code. **No other alterations to these materials should be made; they must be used as designed.**

Website Guidance

- It is permissible for an Advisor Agency to link to the official HHF website from its own website homepage; you may use the **HHF LOGO or BANNER** for this purpose **OR** you may create a separate tab on your website for HHF.
 - 1.) The logo/banner **MAY NOT BE AFFIXED** to any other printed or electronic materials without the express approval from Florida Housing's Communications staff. In addition, Communications staff must approve any materials to which the logo/banner is affixed PRIOR to their distribution.
 - 2.) The **EXACT** text that must be used for your website regarding HHF (can be placed with the logo/banner or alongside it) is on the next page:

The federal government has allocated funding to help pay the mortgages of qualified homeowners who are unemployed or underemployed through no fault of their own. The Florida Hardest-Hit Fund (HHF) program aims to assist qualified Florida homeowners by providing mortgage assistance for up to 12 months (capped at \$24,000), or until the homeowner finds adequate employment to resume paying the mortgage (whichever comes first), with up to \$18,000 available to reinstate a delinquent first mortgage prior to payments being made. Additionally, for a homeowner who is recovering from unemployment/underemployment, up to \$25,000 is available as a one-time payment to reinstate a delinquent first mortgage.

HHF assistance is paid directly to the loan servicer/lender for those homeowners deemed eligible to participate in the program.

To find out if you qualify for assistance, please visit the HHF official website at www.FLHardestHitHelp.org to review eligibility criteria and to apply; please use Referral Code XXXXX when completing your application. For further questions, contact the Hardest-Hit Toll-Free Information line at 1-(877) 863-5244, Monday-Friday, 9:00 a.m. – 5:00 p.m.

[YOUR AGENCY NAME HERE] is an approved HHF Advisor Agency. After reviewing HHF program benefits/guidelines and eligibility criteria on the official HHF website, you may contact us for a pre-screening at **[phone/fax/email]**.

Advisor Agency “Walk-In” Referral Code Guidelines/Protocol

What follows are the guidelines for HHF Advisor Agencies to use the referral code to assign walk-in applicants or previous clients to your Agency for the Florida Hardest-Hit Fund (HHF) program.

- An HHF Advisor Agency may use a referral code to assign an applicant to its Agency in the CounselorDirect system:
 - 1.) To enter clients who have been working with that Advisor Agency for other programs; and
 - 2.) To enter applicants who “walk-in” to the Agency for HHF eligibility determination.
- Clients in the above categories **MUST BE PRE-SCREENED PRIOR** to an HHF Advisor starting the application process.
- Agencies should be aware that any of your current clients or other applicants who do not use a referral code when completing the online application process directly through the HHF website (www.FLHardestHitHelp.org) **MAY NOT BE ASSIGNED** to your Agency; if the applicant leaves the referral code empty, s/he will be assigned using the system in place on CounselorDirect. Florida Housing **WILL NOT** re-assign an applicant because your Agency’s referral code was not used.
- Florida Housing’s HHF staff will monitor each Agency’s application pipeline to ensure that clients are being contacted within a reasonable time of completing their application, and will ensure that an Agency is not overwhelmed with newly assigned/created applications.

- Florida Housing’s HHF staff will monitor the “Ineligibility Determination” rates for all HHF Advisor Agencies.
- If an Advisor Agency appears to have exceeded the 10 percent “Ineligibility Determination” rate, Florida Housing’s HHF staff will prohibit that Agency from receiving any new clients; in addition, a mandatory Technical Assistance visit will be scheduled and must be completed.
- Also, all referral codes for that Agency may be removed from the system until the mandatory Technical Assistance is successfully completed and the Agency is deemed ready to have the codes restored.
- If it appears there is any fraudulent activity whatsoever, the offending Agency will be removed as an approved HHF Advisor Agency.

For questions or concerns about this information, please contact Lainie Lowery, HHF program manager, at lainie.lowery@floridahousing.org.

For questions or concerns regarding marketing/outreach-related issues, contact Florida Housing Communications staff at (850) 488-4197 or via e-mail:

- **Cecka Rose Green**, communications director, cecka.green@floridahousing.org
- **Taylor Maxey**, marketing/communications coordinator, taylor.maxey@floridahousing.org; **AND**
- **Claudia Medina**, HHF communications specialist, claudia.medina@floridahousing.org.

HHF Advisor Agency Referral Codes Guidance

What follows is guidance for using the HHF Advisor Agency “referral codes” for marketing/outreach activities related to the Florida Hardest-Hit Fund (HHF) program.

- **What is a “referral code?”**

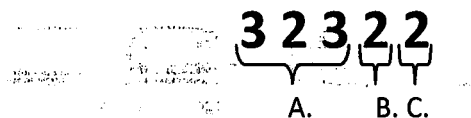
A referral code is a five-digit code that an HHF applicant can use on the online application that, when typed into the space on the application labeled “Referral Code,” will automatically assign that applicant to the corresponding Advisor Agency (to which the code is assigned). In addition, the codes allow each Advisor Agency, as well as Florida Housing, to determine which marketing materials and/or outreach events result in the most applications submitted for each agency.

- **How does the HHF applicant get a referral code?**

An HHF applicant will usually get a referral code from the marketing/outreach materials distributed by Advisor Agencies; these approved materials are located on the HHF Download Center and include: brochure, flyer, event flyer, half-page ad, full-page ad and radio ad. However, there also are codes that can be assigned to marketing materials used for specific events at which the Advisor Agency will solicit prospective applicants. In addition, codes can be assigned to an Agency’s website and/or walk-in applicants.

- **How does an Advisor Agency know which referral codes are assigned to their agency?**

Florida Housing has created a unique five-digit referral code for each Advisor Agency for each piece of marketing material, in each of the three languages and for outreach events. The five digits of each code are arranged as follows:



- A. Advisor Agency ID—three numbers that identify the Advisor Agency; each agency/branch of agency has a unique code. These three numbers NEVER CHANGE and are always a part of the five-digit code.
- B. Marketing ID—one number that identifies the marketing medium used—(1) brochure; (2) event flyer; (3) flyer (4) half-page ad; (5) full-page ad; (6) radio ad; and (71-99) community events, website or walk-in referrals.

C. Language ID—one number that identifies the language of the marketing material used—(2) English; (4) Spanish; and (6) Creole. These are for all marketing materials EXCEPT community events, website or walk-ins (XXX71 – XXX99). For agencies using other languages, please contact us so we can assign a number to your other languages.

You can request your codes by having ONE staff person from your agency send an e-mail to Florida Housing’s Communications office. We will send your referral codes at that time. When you get the codes via email, they will be organized as follows (example only):

Agencies	Agency ID#	Brochure (1)	Event Flyer (2)	Flyer (3)	Half-page Ad (4)	Full-Page Ad (5)	Radio Ad (6)	Community Events (71-99)
FHFC	XXX	XXX12-16	XXX22-26	XXX32-36	XXX42-46	XXX52-56	XXX62-66	XXX71-99

When you see the “-16”, “-26”, etc., it means that the codes run **through** that number. **This refers to the language of the marketing material.**

For example: 12 = English Brochure; 14 = Spanish Brochure; 16 = Creole Brochure; and 22 = English Event Flyer; 24 = Spanish Event Flyer; 26 = Creole Event Flyer, etc.

- **How do I go about using my assigned referral codes?**

Here are the steps you need to follow to begin using your referral codes:

- 1) There are 16 total codes for the marketing materials on the HHF Download Center, and up to 28 additional codes that you can assign to specific outreach events, your website and/or walk-ins. If you run out of event codes, contact Florida Housing Communications Office; we can assign additional codes to your agency.
- 2) The correct code should be inserted in the customized space on the corresponding marketing material, in addition to your agency’s contact information. We suggest you use the following language: “Please use Referral Code XXXXX on your HHF application to ensure you are assigned to our agency.” Or, you may simply put “Referral Code: XXXXX” and then, when you distribute the material, be sure to ask the homeowner to use that code when completing the application online.
 - a. If you are setting up a **walk-in applicant**, the “backdoor” option is **NO LONGER AVAILABLE**; you will need to assign a referral code to be used for walk-ins (XXX71 – XXX99). By using the assigned code when you set up the application, the person(s) will be assigned to your agency automatically.
- 3) Distribute the materials to your target audiences/event attendees, reminding them to use the code on the material when they complete the online HHF application.
- 4) For Community Events, you will need to complete an Event Request Form and e-mail/fax it to Florida Housing’s Communications office. When you complete the “Event Request Form,” there is a “Referral Code” box in which you will need to type/write in the referral code you assign to that particular event (code placed in this box will be a code from **XXX71 - XXX99**); this will help your agency and Florida Housing track the events and applicants associated with them. For codes

you assign to your website and/or walk-in applicants, you DO NOT need to submit an Event Request Form; however, you will need to e-mail the Communications office to have that code put into CounselorDirect. If you do not notify us, the code will not work.

For questions or concerns regarding marketing/outreach-related issues, contact Florida Housing Communications staff at (850) 488-4197 or via e-mail:

- **Cecka Rose Green**, communications director, cecka.green@floridahousing.org
- **Taylor Maxey**, marketing/communications coordinator, taylor.maxey@floridahousing.org; **AND**
- **Claudia Medina**, HHF communications specialist, claudia.medina@floridahousing.org.

[On the Advisor Agency's Letterhead]

Date

Homeowner Name
Homeowner Address
City, State Zip Code

Dear _____:

You may be qualified to receive financial assistance through the Florida Hardest-Hit Fund (HHF) Program. This program, administered by Florida Housing Finance Corporation, is available statewide for troubled homeowners who are unemployed or underemployed through no fault of their own.

Homeowners who qualify for financial assistance from HHF may receive monthly mortgage payments paid directly to their lender, and/or funding to help bring a past-due first mortgage current.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Also, Florida Housing has identified several "imposter" and "copycat" websites posing as HHF application sites. We strongly encourage you to verify that the website you are using is, in fact, the official Florida HHF website **BEFORE** providing personal information. If you are suspicious about a website, please contact the HHF Information Line toll-free at 1-(877) 863-5244 to verify the website address.

Sincerely,

[Advisor Agency Signature]

FLORIDA

HARDEST-HIT

Restrictions for Hardest-Hit Fund (HHF) Program Participants

Florida Housing Finance Corporation (Florida Housing) was directed by US Treasury (Treasury) to create and administer foreclosure prevention assistance programs that address the unique issues of our state. Treasury requires that Florida use a portion of these funds specifically for targeted unemployment programs that provide temporary assistance to eligible homeowners.

In August 2010, Treasury issued ***Supplemental Directive 10-07*** for the Making Home AffordableSM Program, which includes the Home Affordable Modification Program (HAMP). This directive restricts the participation of a homeowner currently in a HAMP trial period from participating in the HHF program, as follows:

- If you are in a HAMP **trial** period, you **MAY NOT** apply for funds from the Florida HHF program; you must choose to either (1) stay in the HAMP trial period or (2) discontinue the trial and apply for HHF program funds.
- If you already are in a **permanent loan modification**, you may apply to the HHF program.
- If you applied for HAMP and were determined to be *not eligible*, then you may apply for HHF funds.
- If you have successfully completed **more than half** of your HAMP trial period, you may request to delay acceptance of HHF benefits until either (1) you execute a **permanent** HAMP modification agreement or (2) your HAMP trial period is terminated.
 - In this case, DO NOT SIGN HHF closing documents if you choose to delay acceptance of HHF funds and notify your HHF Advisor of your request; requests will be approved or denied by Florida Housing.

FLORIDA

HARDEST-HIT

Guidance on Advisor Agency Communication with Applicants Regarding HHF Status

Florida Housing's Communications Office is receiving many inquiries from HHF applicants who want to check on the status of their application once they have been told it was submitted to underwriting for review. The responses from the Advisor have varied; therefore, we ask that all Advisors use the following guidance when handling this type of inquiry:

Once you have determined that the applicant IS eligible to receive HHF Program assistance, please communicate the following information to the applicant via email or in print:

1. Your HHF Advisor has determined you may be eligible to receive HHF Program assistance; your HHF application package has been submitted to Florida Housing Finance Corporation (FHFC) for underwriting review.
2. The underwriting process may take several weeks as there are many homeowners applying for this assistance.
3. Now that HHF application package has been submitted to FHFC, there may be additional information the FHFC underwriter will need to receive from you; this will be communicated from the FHFC underwriter to your Advisor, who will contact you to get the additional information. Please be advised that you should submit the additional information in the form required by the FHFC underwriter to your advisor AS SOON AS POSSIBLE to prevent further delays.
4. Once the FHFC underwriter has all the required information, FHFC will contact your lender to ensure HHF Program funds will be accepted for your mortgage payments; the lender may or may not provide an answer in a timely manner; FHFC nor the Advisor can rush the lender or make the lender speed up its approval process. Additionally, FHFC has specific contacts with each lender for the HHF Program; more than likely, these contacts are not the same person(s) you are speaking to regarding your mortgage. Please allow FHFC to work on your behalf regarding your application.
5. You will hear back from your Advisor once an answer has been received from your lender; more than likely, you will not hear from the Advisor until the Advisor hears from FHFC.
6. Under no circumstance should you contact FHFC directly or call the HHF Information Line to get the status on your application; the applicant should only communicate with his/her Advisor. Calls to the FHFC or HHF Information Line regarding the status of your application may not be returned.

Your HHF Advisor is: _____

E-mail Address: _____ Phone: (____) _____

FLORIDA

HARDEST-HIT

Regarding the 1098-MA IRS Form

As a participant in the Florida Hardest-Hit Fund (HHF), you have received the IRS 1098-MA form. Information on this statement was submitted to the Internal Revenue Service by Florida Housing Finance Corporation (Florida Housing) as the administrator of the HHF program to report:

- (1) payments made by Florida Housing under the Housing Finance Agency Innovation Fund for the Hardest Hit Housing Markets (Florida Hardest-Hit Fund); and
- (2) payments made by you, the homeowner, under this program.

“Instructions for the Homeowner” regarding use of this form for your tax preparation purpose is printed on the form you received. For more information on how this form should be used, consult with your tax professional or visit www.irs.gov.

FLORIDA HARDEST-HIT

Program Fact Sheet

Background

In February 2010, US Treasury (Treasury) created the "Housing Finance Agency (HFA) Innovation Fund for the Hardest-Hit Housing Markets" (HFA Hardest-Hit Fund) and allocated funds under the Emergency Economic Stabilization Act of 2008 (EESA) to five states: Arizona, California, Florida, Michigan and Nevada. The funds were allocated to these states because of their excessive housing market depreciation and to assist in foreclosure prevention efforts. In March 2010, Treasury allocated a second disbursement of \$600 million to an additional five state HFAs based on high unemployment rates. On August 11, Treasury again expanded the HFA Hardest-Hit Fund to include a total of 18 states and the District of Columbia, and added an additional \$2 billion. Florida received another allocation of funds, \$236.8 million, from the third round of funding, which added to the initial allocation of \$418 million, brought Florida's total funding to \$656.8 million. Most recently, on September 29, 2010, Treasury announced a fourth round of funding, awarding Florida an additional \$401 million; this brings Florida's total award amount to more than \$1 billion.

Current Programs

Florida Housing Finance Corporation (Florida Housing) was directed by Treasury to use a portion of these funds specifically for targeted unemployment programs that provide temporary assistance to eligible homeowners.

These targeted unemployment programs—collectively known as the Florida Hardest-Hit Fund (HHF) program—are as follows:

- **Unemployment Mortgage Assistance Program (UMAP)** will provide up to 12 months of payments (with a cap of \$24,000) to the mortgage lender to assist unemployed or underemployed borrowers with their first mortgage until they can resume full payments on their own. In addition, up to \$18,000 can be paid up-front to reinstate a delinquent first mortgage before UMAP payments commence. Total assistance available is up to \$42,000.
- **Mortgage Loan Reinstatement Payment (MLRP) Program** will be used as a one-time payment to bring a delinquent mortgage current (up to \$25,000) for a homeowner who has returned to work or recovered from underemployment.

Florida homeowners may apply for HHF assistance using the web-based, online system at www.FLHardestHitHelp.org. The site contains all the information a homeowner needs to apply, including detailed eligibility criteria, step-by-step prompts, FAQs, etc.

The Florida HHF program began in October 2010 with a pilot implemented in Lee County; the program opened statewide on April 18, 2011. Revisions to Florida HHF eligibility criteria and program benefits were implemented in June 2012.

FLORIDA

HARDEST-HIT

Florida HHF Program Eligibility Requirements

Eligibility requirements are organized in three areas: (1) Household eligibility requirements; (2) Property eligibility requirements; and (3) Mortgage eligibility requirements. Homeowners must meet **all criteria** within each category to qualify. However, homeowners who meet all eligibility criteria **are not guaranteed approval** for Florida HHF assistance; homeowners can still be denied eligibility by their mortgage company.

Also, the borrower/co-borrower, through no fault of their own, must have experienced at least a 10 percent reduction in income that results in a financial hardship due to job loss (unemployed), reduction in income or hours worked (underemployed), or reduction of income for a self-employed homeowner.

Homeowner Requirements

- Must be a legal US resident or a legal alien AND a Florida resident;
 - Must occupy the property as primary residence; cannot own more than one additional property;
 - Must be unemployed or underemployed, with at least a 10 percent reduction in income for the borrower/co-borrower;
 - Total household income must be below 140% of the area median income (AMI) as provided by US Department of Housing and Urban Development (HUD); total household income includes all income for persons living in the home who are age 18 years and older;
 - Must have monthly housing debt of more than 31% of the homeowner's gross monthly income; the combined monthly dollar cost of the mortgage principal, interest, taxes, insurance and association dues of all secured mortgages **must be greater than 31%** of the total household's gross income after the financial hardship event;
 - Must have an active checking or savings account that can be debited by the ACH method of funds transfer; and
 - Any bankruptcies must be discharged.
-

Property Requirements

Homeowner's primary residence must be located in Florida and can be any one of the following structures:

- A single-family home or townhome;
 - A condominium (last two years of the condominium association's financial statement will be required);
 - A manufactured or mobile home on a foundation permanently affixed to real estate owned by the homeowners; or
 - An up to four-unit family dwelling of which one unit is occupied by the homeowner as the primary residence.
 - Homeowner(s) must not own more than one (1) additional property other than the primary residence.
-

Mortgage Requirements

- First mortgage is currently being serviced by a participating servicer/lender (as indicated by Florida Housing);
- First mortgage is with a regulated financial institution;
- The unpaid principle balance of the first mortgage must be less than \$400,000.

FLORIDA HARDEST-HIT

Florida Hardest-Hit Fund Speaking Request/Outreach Event Form

This form should be completed to: (1) request a speaker/panelist/Advisor Agency from Florida Housing/designee for an event; or (2) for an Advisor Agency requesting to participate in an outreach event.

Return completed form to Claudia Medina: claudia.medina@floridahousing.org or fax to (850) 488-9809.

A. Advisor Agency: _____ Advisor Name: _____

Advisor E-mail: _____

B. Today's Date: _____ Event Date(s) (include day of the week): _____

C. Event Name: _____ Assigned Referral Code:

D. Event Location and Facility: _____

E. Event Time(s): _____

F. Event Host(s)/Participants (names of organizations):

G. Event Format (i.e., panel discussion, workshops/general sessions, roundtable, etc.):

H. Type of Attendees (i.e., governmental, consumers, lenders/servicers, etc.):

I. Expected # of Attendees: _____

J. Event Contact Person: _____

Mailing Address: _____

City _____, FL Zip Code: _____

Phone Number: (_____) _____

Email Address: _____

*****For Florida HHF Staff Use ONLY*****

HHF Staff Attending: _____

Approved by: _____ Date: _____

Materials needed:

Presentation

Printed Materials

Biography

Photo

Other _____

Other _____



Florida Hardest-Hit Fund Tablecloth & Sign Request Form

A. Agency Name: _____ **Today's Date:** _____

B. Mailing address: _____ **City:** _____ **State:** _____ **Zip:** _____

C. Phone number: (____) _____ **Fax number:** (____) _____

D. Contact person: _____

E. E-mail address: _____

F. Signature: _____ **Print name:** _____

By signing in the above space, the Advisor Agency agrees to comply with the Agreement

This form serves as a request for the Advisor Agency listed above to receive one (1) 29"x96" Florida HHF tablecloth and one (1) 24"x18" display sign. By signing this form, the requestor agrees to the following conditions of use for these items:

1. The tablecloth and display sign are the property of Florida Housing Finance Corporation, located at 227 N. Bronough Street, Ste. 5000, Tallahassee, FL 32301, and are on loan to the above listed Advisor Agency for the express purposes of marketing and outreach efforts on behalf of the Florida Hardest-Hit Fund Program.
2. Each Advisor Agency or branch of an Advisor Agency will receive only one tablecloth and one sign upon submitting this signed request form; if for some reason these items are lost, damaged or otherwise defaced, the Advisor Agency will be responsible financially to replace each affected item at a cost of \$240 for the tablecloth and \$20 for the display sign. The Advisor Agency will be invoiced for the item(s) to be replaced, which must be paid before a replacement is sent.
3. The above listed Advisor Agency agrees to surrender both the tablecloth and display sign upon voluntary or involuntary separation from the Florida Hardest-Hit Fund Program and will return both items to Florida Housing Finance Corporation upon request. If the items are not replaced, or are lost, damaged or otherwise defaced, the Advisor Agency will be responsible financially to replace each affected item at a cost of \$240 for the tablecloth and \$20 for the display sign. The Advisor Agency will be invoiced for the item(s) to be replaced, or the cost to replace the items may be deducted from the Agency's final payment from the HHF Program.
4. The tablecloth and sign should not be left at any locations for extended periods of time without Advisor Agency staff being present and actively engaged in outreach activities for the HHF program.

*****For Florida HHF Staff Use ONLY*****

Approved by: _____ **Date:** _____

Materials sent by: _____ **Date sent:** _____

Staple copy of FEDEX label to this form

FLORIDA
HARDEST-HIT

**HHF Marketing and Outreach
Best Practices Presentation**


Presented by:
Florida Housing Finance Corporation
Communications Department
January 2012



FLORIDA
HARDEST-HIT


Training Overview

- HHF Marketing and Outreach Updates
- Marketing and Outreach Suggestions
- Media Relations
- Marketing and Outreach Methods in Practice
- Q & A



FLORIDA
HARDEST-HIT

HHF Marketing and Outreach Updates



FLORIDA
HARDEST-HIT

HHF Download Center

- Username and Password
- Marketing/Outreach Guidelines
- New Materials available on the Download Center
 - ✓ Customer Contact Card



FLORIDA
HARDEST-HIT

Referral Codes Updates

- What is a "Referral Code?"
- How is it used?
- How does an Advisor Agency get Referral Codes?
- Referral Code Guidance
- Referral Code Limitations

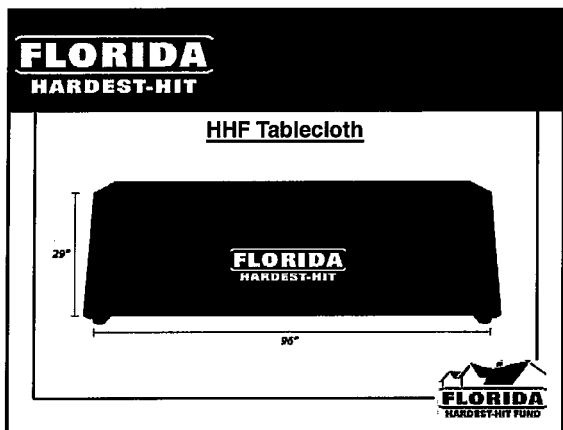


FLORIDA
HARDEST-HIT

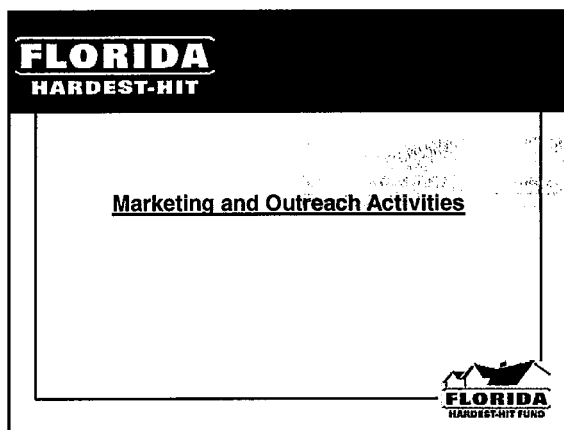
HHF Tablecloth and Sign

- Upon request, an Advisor Agency will be mailed the following:
 - ✓ One (1) 29" x 96" (8-foot) tablecloth bearing the HHF logo and website
 - ✓ One (1) 24" x 18" display sign made of PVC material; sign can be customized for the Advisor Agency
- To be used for outreach events at which HHF information will be distributed or discussed









FLORIDA
HARDEST-HIT

Internet

- Post HHF information on Agency Website:
 - ✓ Use the HHF logo/banner and pre-approved text on your Agency's website
- Work with Florida Housing to identify entities in your community that may place a link HHF website (or, possibly, your website)



FLORIDA
HARDEST-HIT

Social Media

- Post HHF information on Agency's:
 - ✓ Facebook: post HHF info/updates on your Agency's page
 - ✓ Twitter: "Tweet" HHF info/updates several times/week using your Agency's Twitter account
 - ✓ Blog: create weekly/blweekly blog on HHF for your Agency highlighting success stories/related events



FLORIDA
HARDEST-HIT

Partner with Places of Worship

- ✓ Churches
- ✓ Temples
- ✓ Synagogues
- Host workshops/seminars once or twice a month
- Provide marketing materials w/Agency's contact information
- Speak at worship and/or other services



FLORIDA
HARDEST-HIT

Partner with Participating HHF Servicers

- ✓ Banks, lenders, mortgage companies, etc.
- Bank/lender-sponsored events that come to your coverage area
- Foreclosure workshops/educational sessions
- Workout events (incl. Making Home Affordable events)
- Housing fairs



FLORIDA
HARDEST-HIT

Partner with Local Food Banks

- Place HHF marketing materials in food bundles
- Place HHF information in food bank offices



FLORIDA
HARDEST-HIT

Participate at Local Job Fairs,
Unemployment Centers and
Temporary Employment Agencies

- HHF marketing materials in mass mailings
- HHF marketing materials at job fairs; possibly secure a booth or table
- HHF marketing materials at the office/centers



FLORIDA
HARDEST-HIT

Partner with Local Governments,
School Districts, Parks & Recreation Depts.

- HHF marketing materials in students' report cards
- HHF marketing materials distributed with Parks & Recreation activities registration information
- HHF marketing materials in local government buildings/facilities (i.e., libraries, city hall, utility payment centers, etc.)



FLORIDA
HARDEST-HIT

HHF "Don'ts"

- Telemarketing
- Yard signs at highway interchanges
- Magnetic signs on vehicles
- Bumper stickers
- Promotional items (notepaper, etc.)
- Business cards (i.e., HHF on business cards)
- HHF phone solicitations on websites
- Creating Facebook, Twitter, or MySpace pages
- "Dangerous to the Public"



FLORIDA
HARDEST-HIT

Other Partnership Opportunities

- Grassroots civic organizations (i.e., NAACP, LULAC, SCLC)
- Workforce Boards
- Early Learning Coalitions
- Area Red Cross headquarters
- Doctors offices/Health Care centers
- Middle/high school sporting events
- Grocery stores




FLORIDA
HARDEST-HIT

Media Relations

NOTE: Remember to notify Florida Housing's Communications staff *prior to* confirming any media relations activities that involve interviews/articles.


- Pitch stories to print, broadcast, Internet media about upcoming HHF events/info on your Agency's HHF activities
- Set-up in-studio interviews w/local television, radio stations
- Identify community calendars; list your events on them



FLORIDA
HARDEST-HIT


Current HHF Marketing/Outreach Activities and Practices

- Workshops/seminars
- Participation in Elected Official events
- Panel discussions
- Community events
- Partnering with lenders/servicers
- Bank/lender events
- Foreclosure workshops (i.e., table, booth)



FLORIDA
HARDEST-HIT

Questions & Answers?



FLORIDA
HARDEST-HIT

Florida Housing Communications Staff

Cecka Rose Green, Communications Director
cecka.green@floridahousing.org

Taylor Maxey, Marketing and Communications Coordinator
taylor.maxey@floridahousing.org

Claudia Medina, HHF Communications Specialist
claudia.medina@floridahousing.org

Phone: (850) 488-4197



FLORIDA

HARDEST-HIT

Dodd-Frank Wall Street Reform and Consumer Protection Act: **Compliance with Section 1420**

The following text may be printed on your monthly statements as an option to fulfill compliance requirements for HR 4173 Dodd-Frank Wall Street Reform and Consumer Protection Act, Title XIV – Mortgage Reform and Anti-Predatory Lending Act, Section 1420— Disclosures required in monthly statements for residential mortgage loans:

If you are having trouble making your mortgage payment, please contact www.flnha.org for a possible solution. You can also seek assistance through the Florida Hardest-Hit Fund (HHF) program.

Florida Hardest-Hit Fund
www.FLHardestHitHelp.org
or call the toll-free Information Line at
1-(877) 863-5244

If you would like to speak to a HUD-approved counselor, you may contact the US Department of Housing and Urban Development (HUD) at 1-(800) 569-4287 or online at www.hud.gov for a list of approved housing counseling agencies in your area.

FLORIDA

HARDEST-HIT

Frequently Asked Questions

(updated 5/2012)

NOTE: If you have previously completed an application for HHF program assistance, you WILL NOT be able to start another application. To see if you qualify for assistance under the revised eligibility requirements, please contact your assigned Advisor Agency to update your information and have your application re-evaluated to determine if you now qualify for HHF program assistance.

1) What is Florida HFA Hardest-Hit Fund (HHF)?

Florida Housing Finance Corporation (Florida Housing) was directed by US Treasury (Treasury) to create and administer foreclosure prevention assistance programs that address the unique issues of our state. Treasury requires that Florida use a portion of these funds specifically for targeted unemployment programs that provide temporary assistance to eligible homeowners.

2) What Programs are available?

Florida Housing has two programs:

Unemployment Mortgage Assistance Program (UMAP)

Loan funds can be used to pay monthly mortgage and escrowed mortgage-related expenses (i.e., property taxes, homeowner insurance, and mortgage insurance) until the homeowner can resume payments or for up to 12 months, with a cap of \$24,000, whichever occurs first. A homeowner participating in the UMAP will be required to pay 25 percent of his/her monthly income toward the monthly mortgage payment, with a minimum payment of \$70 per month.

Additionally, for homeowners who are delinquent on the first mortgage at the time they qualify for the UMAP, up to \$18,000 can be paid to bring the past due first

mortgage current; this assistance will reinstate the first mortgage prior to the UMAP payments beginning.

Population to be served: Homeowners who are unemployed, underemployed or have had at least a 10 percent reduction of income through no fault of their own, and are experiencing a financial hardship.

Use of funds: Pay the monthly first mortgage payment.

Mortgage Loan Reinstatement Payment (MLRP) Program

Loan funds can be used as a one-time payment to bring the past-due first mortgage current; up to \$25,000 will be paid.

Population to be served: Homeowners who have been unemployed, underemployed and experienced at least a 10 percent reduction in income, and are now able to make their payments. In order to qualify for reinstatement funds, the homeowner must show that their monthly housing debt (the combined monthly payment of the mortgage principal, interest, taxes, insurance and association dues of all secured mortgages) is **less than 31%** of the homeowner's gross monthly income. The homeowner must meet eligibility and program underwriting guidelines, and must complete a hardship affidavit.

Use of funds: MLRP funds will be used as a one-time payment to bring a delinquent mortgage current for a homeowner who has returned to work or recovered from underemployment and can now resume the monthly mortgage payment(s) based on his/her new income. This type of assistance is appropriate when the homeowner needs help only to bring the mortgage and/or mortgage-related expenses current.

3) What are the eligibility requirements?

Eligibility requirements are organized in three areas: (1) Household eligibility requirements; (2) Property eligibility requirements; and (3) Mortgage eligibility requirements.

Homeowners must meet **all criteria** within each category to qualify. However, homeowners who meet all eligibility criteria **are not guaranteed approval** for UMAP/MLRP assistance; homeowners can still be denied eligibility by their mortgage company.

Homeowner Requirements

- Must be a Florida resident, and a legal US resident or a legal alien;
- Must occupy property as primary residence;
- Must be unemployed or underemployed, with at least a 10 percent reduction in income of the borrower/co-borrower;
- Total household income must be below 140% of the area median income (AMI) as provided by US Department of Housing and Urban Development (HUD); total household income includes all income for persons living in the home who are age 18 years and older;
- Must have monthly housing debt of more than 31% of the homeowner's gross monthly income; the combined monthly dollar cost of the mortgage principal, interest, taxes, insurance and association dues of all secured mortgages **must be greater than 31%** of the total household's gross income after the financial hardship event; and
- Must have an active checking or savings account that can be debited by the ACH method of funds transfer.

ALSO: Homeowners who have unencumbered assets or cash reserves (not including items such as retirement or qualified education plans, household goods or motor vehicles necessary for transportation) that are equal to or more than three times the total monthly mortgage payment (including tax and insurance payments), or that total \$5,000 (whichever is greater), must first use those assets toward mortgage payments or other existing debt before being eligible for UMAP/MLRP funds.

IN ADDITION: The borrower and/or co-borrower, through no fault of their own, must have experienced a financial hardship. The areas of financial hardship that must be reviewed include job loss (unemployed), reduction in income or hours worked (underemployed), or reduction of income for a self-employed homeowner; the financial hardship must be as the result of at least a 10 percent reduction in income.

Exclusions

Homeowner **cannot** have:

- A bankruptcy that has not been discharged or dismissed; and
- A conviction within the last 10 years on a mortgage-related felony.
 - Homeowners will be required to sign an affidavit stating s/he has not been convicted of a mortgage-related felony in the last 10 years; this includes larceny, theft, fraud, forgery, money laundering and/or tax evasion.

Property Requirements

Homeowner's primary residence must be located in Florida and can be any one of the following structures:

- A single-family home;
- A condominium [last two years of the condominium association's financial statement will be required];
- A townhome;
- A manufactured or mobile home on a foundation permanently affixed to real estate owned by the homeowners; or
- A two-, three- or four-family dwelling unit of which one unit is occupied by the homeowner as the primary residence.

Exclusions

- The property cannot be abandoned, vacant or condemned; and
 - The homeowner cannot have more than one property other than their primary residence.
-

Mortgage Requirements

- First mortgage is currently being serviced by a participating servicer/lender (as indicated by Florida Housing);
- First mortgage is with a regulated financial institution; and
- The outstanding principal balance of the first mortgage is \$400,000 or less at the time of application.

Exclusions

- The mortgage cannot be seller-financed.

4) How do I apply?

To apply for financial assistance from the fund, you will need to use our web-based system from a computer with Internet access. The website address is www.FLHardestHitHelp.org; this site contains all the information you will need to begin your application for assistance, with step-by-step instruction and prompts to help you.

If you do not have access to the Internet from your residence, public computers can be found throughout many communities at public libraries, schools or educational centers, or government-run facilities in your county.

Once you log onto the website, you will need to follow the prompts provided for each step of the process and fill in the required information to the best of your knowledge. You do not have to do this all at once; you may save your work and log on as many times as you need to complete the intake information, prior to clicking the "submit" button. Since you are completing information related to your financial situation, it will be necessary for you to have the following documents readily available:

- Information about your first mortgage, such as your monthly mortgage statement;
- Information about any second mortgage or home equity line of credit, or other liens on the house;
- Your most recent income tax return (for self-employed borrowers);
- Information about your checking and/or savings accounts, and other assets; and
- Information about the monthly gross (before tax) income of your household, including recent pay stubs, or documentation of income you receive from other sources, such as unemployment compensation.

Note: *If you receive a "referral code" from an approved Advisor Agency (which is a five-digit number that may be printed on HHF materials), you will need to type that number into the space titled "Referral Code" located on the first page of the online application to ensure you are automatically assigned to that specific Agency. You are not required to a referral code to complete the application; however, if you do not, you will be assigned to an Advisor Agency randomly. Florida Housing will not reassign you once the assignment has been made.*

5) What happens once I complete the application?

Once you complete the required information on the website, you will be contacted by a HHF Advisor to set up an appointment to review your information. If you did not send the required documents electronically via email, fax or mail, you should be prepared to bring them with you to your appointment. Please keep in mind that interest in these programs is high, so your appointment may be set for several weeks after you are initially contacted.

6) How much assistance is available for me?

For UMAP, a homeowner may receive a maximum of \$24,000 in funds for a period not to exceed 12 months; additionally, homeowners who qualify for the UMAP can

receive up to \$18,000 to bring current their delinquent first mortgage prior to UMAP payments being made. For MLRP, a one-time payment of up to \$25,000 is available to bring current a delinquent first mortgage. All funds will be disbursed by Florida Housing directly to the loan servicer on behalf of the homeowner.

7) What are the terms of the assistance?

UMAP/MLRP program funds will be in the form of a 0%-interest, deferred-payment loan that will be subordinate to current mortgages on the home. The loan is forgiven at a rate of 20% starting 18 months after acceptance into the program (over a five-year period).

Additionally, a homeowner in the UMAP will be required to pay 25 percent of his/her monthly income toward the monthly mortgage payment, with a minimum payment of \$70 per month. This will be collected via an automatic debit of the homeowner's checking or savings account each month. This partial payment will be combined with HHF funds and sent to the homeowner's mortgage company. If a homeowner fails to make this partial payment, s/he will be terminated from the program.

Additionally, the homeowner will be required to complete a quarterly certification that s/he continues to be eligible for UMAP payments. See answer for question 9 for more information.

The UMAP/MLRP loan must be paid back if your home is sold prior to the end of the loan period and there are sufficient proceeds from the sale to pay all superior secured loans. Florida Housing will agree to make the UMAP/MLRP loan subordinate for homeowners who refinance their first mortgage to receive more favorable loan terms. However, if a homeowner refinances the first mortgage loan to consolidate debt or receive cash out, the homeowner will be required to repay the UMAP/MLRP loan according to the loan terms.

8) Will a homeowner who receives HHF financial assistance through the UMAP and/or MLRP programs have to pay the money back?

See answer for Question 7.

9) What follow-up is required for the HHF programs?

While mortgage payments are being made on your behalf, you will need to certify with your HHF Advisor that you are still unemployed/underemployed and experiencing a financial hardship. This will be done by checking unemployment records, bank statements current paystubs and other appropriate documentation of your situation or circumstances. If meetings are canceled and the required documentation not submitted to your HHF Advisor in the timeframe provided, you will be terminated from the program.

10) I am more than 180 days delinquent on my first mortgage; can I still apply to receive HHF financial assistance?

Yes. Under the most current HHF program eligibility requirements, the number of months your mortgage is delinquent is not considered in determining your eligibility; however, keep in mind that your mortgage servicer has the final say as to whether or not it will accept HHF payments on your behalf.

11) Can a homeowner be a part of another program (HAMP, HARP, other loan modifications and/or trial periods) and still apply to receive Hardest-Hit Fund financial assistance?

You cannot be participating in a HAMP Trial Modification and receive Hardest-Hit funds. You will be contacted by your Servicer to verify if you want to remain in the HAMP Trial Modification or proceed with the HHF Program. Mortgage servicers may have different rules regarding the use of Hardest-Hit Funds with their proprietary, or in-house, modification programs.

In addition, current pending litigation on your primary residence mortgage may affect a servicer's participation in receiving mortgage payments on your behalf. Homeowners involved in pending mortgage litigation, up to and including foreclosure proceedings with the mortgage lender, servicer or other parties, may not be eligible to receive UMAP/MLRP financial assistance.

12) A homeowner has questions about the application s/he has already completed or has questions during the process of completing the application.

If during the application process you are unsure as to how to complete the application, or you have any questions at all, please click on the "Assign Me Now" button, which located throughout the application. When you click this button, you will be assigned to an Advisor Agency that can assist you through the application process.

13) Where can I find additional information about the Florida's HHF programs?

More information on the HHF program can be found on the website www.FLHardestHitHelp.org.



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