

Homeowners Protection Program (HOPP)



Data Collection & Reporting Points for Housing Counseling October 2016

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Introduction

Purpose

The purpose of this manual is to offer assistance to the Housing Counseling grantees in completing HOPP data reporting requirements. It describes each required data point, giving the required format, and listing the permitted responses.

Data Records

Bi-monthly data reports must include a record for every client served by HOPP-supported staff during the reporting period. **HOPP Grantees must assign clients a unique identification number so their status can be tracked over time.** If your software does not automatically assign a unique identification number to each client, your organization must assign an alphanumeric ID to each client. Clients receiving services over multiple reporting periods (i.e., they have multiple counseling sessions or repeated meetings with housing counselors) should appear with their unique identification number in the monthly report every time that they have an interaction with your organization or any outcomes that have been reached.

Data Delivery

Bi-monthly reports must be sent to your Anchor Partner contact in a spreadsheet format (file extensions must be either .xls or .csv). Please follow the preferred format of each data point defined. Please use exact column headers provided and keep additional formatting to a minimum. Bi-monthly reports are due before or on 10th of the following the reporting period.

A. Record Information

Data Point A1. Unique Record Identifier

Column Header: ClientID

Value: Generated automatically by Network Partner database, or manually by staff

Description: Enter the client's unique identifier generated by your organization's client-tracking database. This will be the client's identifier every time s/he receives counseling or legal services from your organization. With a unique, consistent code, your organization and your Anchor Partner will be able to track clients, the services they receive, and their outcomes over time.

Data Point A2. HOPP Identifier

Column Header: HOPPID

Value: Eight-digit code generated by HOPP Call Center

Description: This identifier is only for clients that have been referred to your organization by the HOPP statewide call center. Clients who access services through the call center will be assigned an eight-digit identification number so that Anchor Partners can track users of its call center. If a client used the call center, enter the client's unique HOPP identification number in this column.

Data Point A3. Name of Advocate Handling Case

Column Header: Staff

Value: Text

Description: Write in the last name of the advocate assigned to each client each time the client seeks services from your organization. A client may see different counselors/attorneys if s/he visits your office multiple times.

B. Client/Demographic Information

Data Point B4. Client Intake Date

Column Header: IntakeDate

Value: MM/DD/YYYY

Description: On what date did your organization initiate contact with this client? Use the MM/DD/YYYY format. This intake date stays the same even if a client receives services on multiple visits.

Data Point B5. Service Date

Column Header: ServDate

Value: MM/DD/YYYY

Description: Enter the date that the client received services from your organization. Use the MM/DD/YYYY format. This date changes each time a client receives services from your organization and changes will be tracked automatically by your Anchor Partner.

Data Point B6. Race

Column Header: Race

Value:

- **Native American**
- **Asian**
- **Black / African American**
- **Pacific Islander**
- **White**
- **Other**

Description: The client's race. Ask the client to identify himself or herself with the one racial category that is the best fit. If the client reports a race not included in this list, enter "Other".

Data Point B7. Ethnicity

Column Header: Ethnicity

Value: Hispanic or Non-Hispanic

Description: The client's ethnicity. Ask the client to identify himself or herself with the one ethnic category that is the better fit, Hispanic or Non-Hispanic.

Data Point B8. Primary Language

Column Header: Language

Value:

- **Chinese Cantonese**
- **Chinese Mandarin**
- **English**
- **French Creole**
- **Hebrew**
- **Hindi**

- Italian
- Korean
- Russian
- Spanish
- Urdu
- Yiddish
- Other

Description: Ask the client to identify the primary language spoken in his or her home. Enter "Other" if his or her household's primary language is not included on this list

Data Point B9. Number of Children

Column Header: Children

Value: Number

Description: How many residents of the household are 0-17 years old? Ask the client how many children live in the home, including children who live there part of the time (children are considered part-time residents if they sleep at the home four or more nights per week).

Data Point B10. Number of Adults

Column Header: Adults

Value: Number

Description: How many residents of the household are 18-61 years old? Ask the client how many non-senior adults live in the home, including adults who live there part of the time (adults are considered part-time residents if they sleep at the home four or more nights per week).

Data Point B11. Number of Seniors

Column Header: Seniors

Value: Number

Description: How many residents of the household are 62 years old or older? Ask the client how many senior adults live in the home, including senior adults who live there part of the time (senior adults are considered part-time residents if they sleep at the home four or more nights per week).

Data Point B12. Current Estimated Gross Annual Household Income

Column Header: Income

Value: Number

Description: The client's current estimated gross household income. Ask the client to estimate his or her entire household's income for the most recent year, rounding to the nearest \$1,000 or \$5,000 if necessary. Include income from employment, and other income from welfare, AFDC, Social Security, S.S.I., pension, disability compensation, unemployment compensation, interest income, babysitting, caretaking, alimony, child support, annuities, dividends, income from rental property, armed forces reserves, scholarships, and/or grants.

Enter the total income estimate. Update if income changes significantly over the course of your interaction.

Data Point B13. Credit Score at Date of Intake

Column Header: CScore

Value: Number

Description: What was the client's credit score, as reported by one of the major credit agencies, at the date of intake?

Data Point B14. Household Type

Column Header: Household

Value:

- **Single Adult**
- **Female-Headed Single Parent Household**
- **Male-Headed Single Parent Household**
- **Married Without Dependents**
- **Married With Dependents**
- **Two Adults with Dependents**
- **Two or More Related Adults**
- **Two or More Unrelated Adults**
- **Senior**
- **Other**

Description: What classification best describes the homeowner?

C. Property Information

Data Point C15. House Number

Column Header: PHN

Value: Number

Description: What is the number of the property?

Data Point C16. Street Name (and Apartment Number if Applicable)

Column Header: Street

Value: Text

Description: What is the name of the street on which the property is located? Include the full street name and suffix (e.g., Street, Avenue, Place) as well as apartment/unit number.

Data Point C17. ZIP Code

Column Header: ZIP

Value: Number

Description: What is the ZIP code in which the property is located?

Data Point C18. County

Column Header: County

Value: Text

Description: What county is the property located?

D. Loan Information

Ask the client and/or refer to the client's loan documentation to determine the responses to the data points in this section. Answer all questions about the loan(s) that are currently in distress. This may be a purchase or refinance loan.

General Loan Information:

Data Point D19. Primary Reason for Mortgage Distress

Column Header: PrimaryDist

Value:

- Casualty/property insurance problems
- High non-mortgage debt
- Increased/unexpected Energy and Utility payments
- Increased/unexpected Medical Expenses/Issues
- Loan Unaffordable from Origination
- Loss of Income from under/unemployment
- Loss of income from Business Failure
- Loss of income from Death in Family/Borrower
- Marital/Relationship Dispute
- Military Service
- Mortgage Payment Increase
- Non-Payment of Rental/Inability to Rent
- Property/Tax Delinquency
- Sandy Related Property Damage/Income Loss
- Servicing Problem/Payment Dispute
- Scam/Foreclosure Prevention
- Scam/Deed Theft
- Scam/Other
- Transfer of Ownership/Fraud

Description: Why was the client unable to make his or her mortgage payments? Choose the item in this list that best fits the reason he or she cannot keep up with his or her payments. If there is more than one reason, choose the client's biggest obstacle to making mortgage payments.

Data Point D20. Secondary Reason for Mortgage Distress

Column Header: SecondDist

Value:

- Casualty/property insurance problems
- High non-mortgage debt
- Increased/unexpected Energy and Utility payments
- Increased/unexpected Medical Expenses/Issues
- Loan Unaffordable from Origination
- Loss of Income from under/unemployment
- Loss of income from Business Failure
- Loss of income from Death in Family/Borrower
- Marital/Relationship Dispute

- Military Service
- Mortgage Payment Increase
- Non-Payment of Rental/Inability to Rent
- Property/Tax Delinquency
- Sandy Related Property Damage/Income Loss
- Servicing Problem/Payment Dispute
- Scam/Foreclosure Prevention
- Scam/Deed Theft
- Scam/Other
- Transfer of Ownership/Fraud

Description: What was the secondary reason why was the client was unable to make his or her mortgage payments? Choose the item in this list that best fits the secondary reason he or she cannot keep up with mortgage payments. Only fill in this column if there was a secondary problem in addition to the problem reported under Data Point D18.

Data Point D21. Number of Units on the Mortgage

Column Header: Units

Value:

- 1 Unit
- 2 Units
- 3 Units
- 4 Units
- 5+ Units
- Condo or Coop

Description: How many total units are included in the property that is on the mortgage?

Data Point D22. Date Property Purchased

Column Header: PurchaseDate

Value: MM/YYYY

Description: What is the month and the year of the original property purchase?

For data points D23 – D36, report information on second or third liens you are assisting the homeowner with. These additional loans should be indicated by adding a number to the data point header. For example, the Loan Amount at Origination for a second mortgage would have a column header OrigAmount2 in your report spreadsheet.

Data Point D23. Current Loan Origination Date

Column Header: OrigDate

Value: MM/YYYY

Description: When was the loan originated (month and year)? If it is a purchase loan, this is the date of origination. If the loan is a refinance loan, this is the date the loan was refinanced.

Data Point D24. Loan Amount at Origination

Column Header: OrigAmount

Value: Number

Description: What was the total loan amount at origination? This is the total dollar amount of the loan prior to any payments being made. If the loan is a refinance loan, the loan amount that should be entered into this column is the dollar amount of the refinance loan, not the original purchase loan.

Data Point D25. Loan Term at Origination

Column Header: OrigTerm

Value: Number

Description: What was the term (years) of the mortgage at origination? What was the mortgage's original length? This will likely be longer than the current number of years remaining on the client's mortgage.

Data Point D26. Current Loan Owner Type

Column Header: LoanOwner

Value:

- **GSE**
- **Freddie Mac**
- **Fannie Mae**
- **FHA**
- **Residential Mortgage-Backed Security**
- **Portfolio**
- **Private**
- **Other**

Description: What type of financial institution currently owns the mortgage?

Data Point D27. Loan Principal at Time of Intake

Column Header: IntakePrincipal

Value: Number

Description: What is total principal on the loan at the time of intake?

Data Point D28. Fixed or ARM at Time of Intake

Column Header: IntakeProd

Value:

- **Fixed**
- **ARM**
- **Modified – Fixed**
- **Modified – ARM**

Description: What type of loan product does the client have at the time of intake? The loan must fit into one of these two categories: fixed rate or adjustable rate mortgage (ARM).

Data Point D29. Interest Rate at Time of Intake

Column Header: IntakeRate

Value: Number

Description: What is the interest rate on the client's mortgage at the time of intake? This may or may not be the same interest rate as when the loan was originated

Data Point D30. Total Monthly Payment (PITI) at Time of Intake

Column Header: IntakePay

Value: Number

Description: What is the client's total monthly payment at the time of intake? Total monthly payment includes principal, interest, taxes and insurance (PITI).

Data Point D31. Interest Only Loan

Column Header: InterestOnly

Value: Yes or No

Description: Does the client have an interest only loan? An interest-only loan is a product that allows the borrower to pay interest each month and does not require the borrower to pay off any of the loan's principal.

Data Point D32. Loan Status at Intake

Column Header: LoanStatus

Value:

- **Current**
- **Between 30 and 60 days late**
- **Between 60 and 90 days late**
- **Between 90 and 120 days late**
- **Between 120 and 240 days late**
- **Between 240 and 360 days late**
- **Between 1 and 2 years late**
- **Between 2 and 3 years late**
- **At least 3 years late**
- **Lis Pendens filed**
- **Foreclosed**

Description: What is the status of the client's mortgage when s/he seeks counseling services? This question asks whether the payments are current or late, and if late, how many days late. If there has been a *lis pendens* filed at the time of intake, choose only "*Lis Pendens* filed" and no other option from the list. You may need to refer to servicer or county clerk documentation to determine if a *lis pendens* has been filed on the property.

Data Point D33. Lis Pendens Filing Date

Column Header: LPDate

Value: MM/DD/YYYY

Description: If applicable, what date was the Lis Pendens filed against the client?

Data Point D34. Name of Current Loan Servicer

Column Header: Servicer

Value: Text

Description: What is the name of the current loan servicer? Please give complete servicer name, no acronyms.

Data Point D35. Servicing Standards Violations

Columns Header: Violation

Value:

- **Foreclosure Sale in Error**
- **Incorrect Modification Denial**
- **Integrity of sworn documents**
- **Accuracy of account information pre-foreclosure**
- **14 day pre-foreclosure notification letter**
- **Accuracy and timeliness of payment application**
- **Appropriateness of fees**
- **Third party vendor management**
- **Implementation of customer portal**
- **Implementation of a single point of contact**
- **Training and staffing adequacy**
- **Compliance with timelines in loss mitigation review**
- **Violations of dual tracking provisions**
- **Timeliness of force-placed insurance notices and termination**

Description: Has the servicer violated servicing standards set forth in the National Mortgage Settlement Servicing Standards? Please choose the most significant violation if multiple violations occurred.

Data Point D36. Servicer Change During Interaction

Column Header: ServicerChange

Value: Yes or No

Description: Has the loan servicer changed since the initial intake date?

Data Point D37. Number of Settlement Conference Appearances

Column Header: Conference#

Value: Number

Description: How many total settlement conference appearances has client made regarding this property during the reporting period?

Data Point D38. Date of First Settlement Conference

Column Header: FirstConference

Value: MM/DD/YYYY

Description: What was the date of the first settlement conference appearance?

Data Point D39. Bad Faith Motion by Filed by Client

Column Header: BadFaith

Value: Yes or No

Description: Has the client filed a motion alleging that the servicer has failed to negotiate in good faith during the settlement conferences?

Services Provided

Data Point E40. Total Housing Counseling Services Hours

Column Header: CounselHr

Value: Number

Description: How many hours did counselors spend on the client's case? Keep track of the total number of counselors' hours spent on each client's case. This field should be updated with every bi-monthly data report.

Data Point E41. Primary Type of Housing Counseling Assistance Provided to the Client (Fill in this field every time the client visits.)

Column Header: PrimaryCounsel

Value:

Value	Supplementary Reporting Instructions
Advised Client of Options (Deed in Lieu, Short Sale)	
Advised on pre-existing loan modification request or response	
Assisted Client in Applying for Gap Loan or Fund Assistance	
Assisted with Credit Repair/Resolved Credit Reporting Errors	
Assisted with Relocation	NewHouse field should be completed also
Assisted with tax lien issue	
Attended Settlement Conference with Homeowner	
Escalated the Case Through CNYCN	
Escalated the Case Through Servicer	
Escalated the Case to HAMP Admin/Fannie Mae/Freddie Mac	

Extended Homeowner Or Tenant's Tenure In Property	Please indicate how long tenure was extended for and if there was any financial impact on the homeowner (i.e. payments saved) during this period. This information should be reported in the Benefits field.
Foreclosure Prevention Counseling	
Initiated Forbearance Agreement/Repayment Plan	
Obtained Clear Title To Property	
Obtained Partial Claim Loan From FHA Servicer	Provide amount of partial claim. This information should be reported in the Benefits field.
Post modification counseling	
Post re-default counseling	
Referral	
Secured Charitable Grant for Client	Please indicate amount of debt wiped out. This information should be reported in the PrincipalForgive field.
Submission of Loan Modification Request	

Description: What was the primary housing counseling assistance provided to the client?

Data Point E42. Secondary Type of Housing Counseling Assistance Provided to the Client (Fill in this field every time the client visits and there is more than one type of counseling service provided.)

Column Header: SecondCounsel

Value:

Value	Supplementary Reporting Instructions
Advised Client of Options (Deed in Lieu, Short Sale)	
Advised on pre-existing loan modification request or response	
Assisted Client in Applying for Gap Loan or Fund Assistance	
Assisted with Credit Repair/Resolved Credit Reporting Errors	
Assisted with Relocation	NewHouse field should be completed also
Assisted with tax lien issue	
Attended Settlement Conference with Homeowner	
Escalated the Case Through CNYCN	
Escalated the Case Through Servicer	
Escalated the Case to HAMP Admin/Fannie Mae/Freddie Mac	

Extended Homeowner Or Tenant's Tenure In Property	Please indicate how long tenure was extended for and if there was any financial impact on the homeowner (i.e. payments saved) during this period. This information should be reported in the Benefits field.
Foreclosure Prevention Counseling	
Initiated Forbearance Agreement/Repayment Plan	
Obtained Clear Title To Property	
Obtained Partial Claim Loan From FHA Servicer	Provide amount of partial claim. This information should be reported in the Benefits field.
Post-modification counseling	
Post re-default counseling	
Referral	
Secured Charitable Grant for Client	Please indicate amount of debt wiped out. This information should be reported in the PrincipalForgive field.
Submission of Loan Modification Request	

Description: What was the secondary housing counseling assistance provided to the client?

Data Point E43. Primary Sandy Related Services Provided

Column Header: PrimarySandy

Values:

- **Assisted with Federal Funds Application (FEMA/SBA/NFIP)**
- **Challenged Federal Funds Denial (FEMA/SBA/NFIP)**
- **Assisted with Homeowner's Insurance Application**
- **Challenged Homeowner's Insurance Denial**
- **Assisted with Repair Loan/ Grant Application**
- **Filed Governmental Complaint or Escalation**
- **Applied for Foreclosure Rescue grant or loan**
- **Advised Clients of Rights Regarding Contractor/Subcontractor Issues**
- **Referred Client to Civil Rights Attorney or Agency for Possible Civil Rights Violation such as Discrimination**

Description: What are the Sandy specific services provided to the client?

Data Point E44. Secondary Sandy Related Services Provided

Column Header: SecondSandy

Values:

- **Assisted with Federal Funds Application (FEMA/SBA/NFIP)**
- **Challenged Federal Funds Denial (FEMA/SBA/NFIP)**
- **Assisted with Homeowner's Insurance Application**
- **Challenged Homeowner's Insurance Denial**
- **Assisted with Repair Loan/ Grant Application**
- **Filed Governmental Complaint or Escalation**
- **Applied for Foreclosure Rescue grant or loan**

- **Advised Clients of Rights Regarding Contractor/Subcontractor Issues**
- **Referred Client to Civil Rights Attorney or Agency for Possible Civil Rights Violation such as Discrimination**

Description: What are the Sandy specific services provided to the client?

Data Point E45. Modification Request Status (Please fill in this field for every mortgage modification request submitted for this client. Also, update this field every time the status of the modification request changes.)

Column Header: ModStatus

Value:

- **Initial Modification Request Pending**
- **Client Did Not Qualify For Modification**
- **Modification Offer Rejected By Client**
- **Lender/Servicer Requested Additional Documents**
- **Modification Request Re-Submitted and Pending**
- **Trial Modification Offer Received And Accepted By Client**
- **Final Modification Offer Received And Accepted By Client**
- **Client Failed Trial Modification Period**
- **N/A**

Description: What is the status of the loan modification request during the current reporting period? This status will be tracked bi-monthly for updates.

E. Client Outcomes

Data Point F46. Primary Outcome
 Column Header: PrimaryOutcome
 Value:

Outcome Value	Supplemental Reporting Instructions
Brought Mortgage Current	Please show total delinquent payments + fees + interest. This information should be reported in the Benefits field.
Client Outcome Unknown	
Executed Deed-In-Lieu	Please calculate amount of debt discharged by bank less fees. This information should be reported in the PrincipalForgive field.
Foreclosure Dismissed	
Homeowner Relocated	Please indicate the homeowners' new housing situation in the NewHousing field.
Homeowner Obtained Private Insurance Funds	Please indicate the amount of insurance funds obtained in the Benefits field.
Homeowner Obtained Federal Assistance Funds	Please indicate the amount of Federal Assistance funds obtained in the Benefits field.
Homeowner Obtained Private Loan/Grant Funds	Please indicate the amount and source of Private funds obtained in the Benefits field.
Homeownership preserved through other intervention	
Mortgage Foreclosed	For clients who seek services after being foreclosed upon, the foreclosure should be recorded under LoanStatus and the IntakePay field should be left blank.
Mortgage Modified - HAMP	Please indicate new monthly payments in NewPay field.
Mortgage Modified - NMS	Please indicate new monthly payments in NewPay field.
Mortgage Modified – In House	Please indicate new monthly payments in NewPay field.
Mortgage Refinanced – HARP	Please indicate new monthly payments in NewPay field.
Mortgage Refinanced – NMS	Please indicate new monthly payments in NewPay field.
Mortgage Refinanced – In House	Please indicate new monthly payments in NewPay field.
Property Sold	Please calculate amount of equity saved. This information should be reported in the Benefits field.
Referred to Legal Services	
Resolved non-mortgage lien issue	
Reverse Mortgage Obtained	Please indicate if monthly payments are now \$0 or if client is being paid. This information should be reported in the Benefits field.

Satisfied Mortgage	Please indicate cost of total outstanding loan balance paid by client. This information should be reported in the Benefits field.
Short Sale	Please calculate amount of debt discharged by bank less fees. This information should be reported in the PrincipalForgive field.
Withdrew From Counseling	

Description: What was the client's primary outcome? During the course and at the end of your work with the client choose, from the list given, the best outcome to describe what you have achieved for the client. If the outcome is unknown at the time, you close the case, select "Client Outcome Unknown".

Data Point F47. Secondary Outcome

Column Header: **SecondOutcome**

Value: Value	Outcome	Supplemental Reporting Instructions
Brought Mortgage Current		Please show total delinquent payments + fees + interest. This information should be reported in the Benefits field.
Client Outcome Unknown		
Executed Deed-In-Lieu		Please calculate amount of debt discharged by bank less fees. This information should be reported in the PrincipalForgive field.
Foreclosure Dismissed		
Homeowner Relocated		Please indicate the homeowners' new housing situation in the NewHousing field.
Homeowner Obtained Private Insurance Funds		Please indicate the amount of insurance funds obtained in the Benefits field.
Homeowner Obtained Federal Assistance Funds		Please indicate the amount of Federal Assistance funds obtained in the Benefits field.
Homeowner Obtained Private Loan/Grant Funds		Please indicate the amount and source of Private funds obtained in the Benefits field.
Homeownership preserved through other intervention		
Mortgage Foreclosed		For clients who seek services after being foreclosed upon, the foreclosure should be recorded under LoanStatus and the IntakePay field should be left blank.
Mortgage Modified - HAMP		Please indicate new monthly payments in NewPay field.
Mortgage Modified - NMS		Please indicate new monthly payments in NewPay field.
Mortgage Modified – In House		Please indicate new monthly payments in NewPay field.
Mortgage Refinanced – HARP		Please indicate new monthly payments in NewPay field.
Mortgage Refinanced – NMS		Please indicate new monthly payments in NewPay field.

Mortgage Refinanced – In House	Please indicate new monthly payments in NewPay field.
Property Sold	Please calculate amount of equity saved. This information should be reported in the Benefits field.
Referred to Legal Services	
Resolved non-mortgage lien issue	
Reverse Mortgage Obtained	Please indicate if monthly payments are now \$0 or if client is being paid. This information should be reported in the Benefits field.
Satisfied Mortgage	Please indicate cost of total outstanding loan balance paid by client. This information should be reported in the Benefits field.
Short Sale	Please calculate amount of debt discharged by bank less fees. This information should be reported in the PrincipalForgive field.
Withdrew From Counseling	

Description: What was the client’s secondary outcome? During the course and at the end of your work with the client choose, from the list given, the best outcome to describe what you have achieved for the client.

Data Point F48. New Principal
Column Header: NewPrincipal
Value: Number

Description: What is the principal on the modified mortgage? Mortgage modification is a loss mitigation option that allows a borrower to refinance and/or extend the term of the mortgage loan and thus reduce monthly payments. Only report a number in this column if the client’s primary or secondary outcome was a mortgage modification.

Data Point F49. New Term
Column Header: NewTerm
Value: Number

Description: What is the new term (years) on the modified mortgage? What is the mortgage’s length? Only report a number in this column if the client’s primary or secondary outcome was a mortgage modification.

Data Point F50. New Mortgage Type
Column Header: NewType
Value: Fixed or ARM

Description: Is the interest rate on the modified mortgage fixed or adjustable? Only fill in this column if the client’s primary or secondary outcome was a mortgage modification.

Data Point F51. New Mortgage Interest Rate
Column Header: NewRate
Value: Number

Description: What is the interest rate on the modified mortgage? Only report a number in this column if the client's primary or secondary outcome was a mortgage modification.

Data Point F52. New Total Monthly Payment (PITI)

Column Header: NewPay

Value: Number

Description: What is the client's new total monthly payment as a result of the modification? Total monthly payment includes principal, interest, taxes and insurance. Ask the client and/or refer to modification documents to determine the new monthly payment. Enter the current payment into the NewPay field. **This new payment amount should be entered for both Trial and Permanent modifications.**

Data Point F53. Amount of Principal Forgiveness

Column Header: PrincipalForgive

Value: Number

Description: What amount of the loan principal was forgiven as a result of principal reduction, deed-in-lieu, or other?

Data Point F54. Amount of Forbearance

Column Header: ForbearAmt

Value: Number

Description: What amount of the loan did the servicer forbear?

Data Point F55. Short Sale Price

Column Header: SSPrice

Value: Number

Description: What was the agreed upon short sale price for the property?

Data Point F56. Short Sale Date

Column Header: SSDate

Value: MM/DD/YYYY

Description: What was the closing date for the short sale?

Data Point F57. Fully Forgiven

Column Header: Forgiven

Value: Yes

No

Description: Was the mortgage debt fully forgiven?

Data Point F58. Deed-in-Lieu Date of Action

Column Header: DILDate

Value: MM/DD/YYYY

Description: On what date was the deed-in-lieu of foreclosure executed?

Data Point F59. Cash Benefits Descriptions

Column Header: Benefits

Value: Text

Description: If the borrower received cash from the servicer or any other type of monetary benefit as an outcome of your interactions, how much did they receive and what is the source of these funds?

Data Point F60. New Housing

Column Header: NewHousing

Value:

- **Moved In with Family or Friends**
- **Newly Purchased Home**
- **Rental Unit**
- **Shelter**
- **Other**
- **Unknown**

Description: If the client moved, where do he or she and the other members of his or her original household now live? In what type of situation are they now living? Choose the best-fitting type from the given list.

Data Point F61. Date of Case Closure

Column Header: CaseClose

Value: MM/DD/YYYY

Description: If the client's case is inactive, enter the date that it became inactive. In some cases, this will be when the outcome is achieved and the client no longer needs housing counseling services. In other cases, clients may withdraw from counseling. When clients withdraw, the date of case closure is the date that the client withdrew from services.