

Homeowners Protection Program (HOPP)



Data Collection & Reporting Points for Legal Services

October 2016

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Introduction

Purpose

The purpose of this manual is to offer assistance to the Legal Services 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 attorneys) 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. 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 B3. 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 B4. 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 B5. 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 B6. 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 B7. 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 B8. 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 B9. 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 B10. 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 B11. 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 B12. 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 B13. 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 C14. ZIP Code

Column Header: ZIP

Value: Number

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

Data Point C15. 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 is currently in distress. This may be a purchase or refinance loan.

General Loan Information:

Data Point D16. 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
- Scam/Foreclosure Prevention
- Scam/Deed Theft
- Scam/Other
- Servicing Problem/Payment Dispute
- 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 D17. 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
- Scam/Foreclosure Prevention
- Scam/Deed Theft
- Scam/Other
- Servicing Problem/Payment Dispute
- Transfer of Ownership/Fraud

Description: What was the secondary reason as to why 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 D18. Number of Property Units

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 D19. Date Property Purchased

Column Header: PurchaseDate

Value: MM/YYYY

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

For data points D20 – D32, 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 D20. 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 D21. 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 D22. 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 D23. 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 D24. 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 D25. 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 D26. 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 D27. 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 D28. 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 D29. 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 legal 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* been 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 D30. 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 D31. 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 D32. Servicer Change During Interaction

Column Header: ServicerChange

Value: Yes or No

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

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. 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 D35. 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 D36. 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?

E. Services Provided

Data Point E37. Total Legal Services Hours

Column Header: LegalHr

Value: Number

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

Data Point E38. Primary Type of Legal Assistance Provided to the Client (Fill in this field every time the client visits.)

Column Header: PrimaryLegal

Value:

- **Advice and Counsel**
- **Assisted Private Counsel or Other Advocate**
- **Assisted with non-Mortgage Related Matters**
- **Assisted with or Represented in Bankruptcy**
- **Assisted with Pro Se Representation**
- **Assisted with Tax Lien Issue**
- **Complex or Multiparty Litigation**
- **Investigation and Advice and Counsel**
- **Litigation**
- **Non-Litigation Advocacy**
- **Post modification counseling**
- **Post re-default counseling**
- **Provided Representation at Settlement Conference**
- **Referral to Housing Counseling**
- **Referral to Legal Service**
- **Referral to Pro Bono Counsel**
- **Referral to RE Broker**
- **Referred to Social Service or Emergency Assistance Agency**
- **Submission of Loan Modification Request**

Description: What was the primary legal assistance provided to the client? Legal service organizations must categorize the primary assistance offered to the client into one of the given categories.

Data Point E39. Secondary Type of Legal Assistance Provided to the Client (Fill in this field every time more than one type of legal service is provided)

Column Header: SecondLegal

Value:

- **Advice and Counsel**
- **Assisted Private Counsel or Other Advocate**
- **Assisted with non-Mortgage Related Matters**

- **Assisted with or Represented in Bankruptcy**
- **Assisted with Pro Se Representation**
- **Assisted with Tax Lien Issue**
- **Complex or Multiparty Litigation**
- **Investigation and Advice and Counsel**
- **Litigation**
- **Non-Litigation Advocacy**
- **Post modification counseling**
- **Post re-default counseling**
- **Provided Representation at Settlement Conference**
- **Referral to Housing Counseling**
- **Referral to Legal Service**
- **Referral to Pro Bono Counsel**
- **Referral to RE Broker**
- **Referred to Social Service or Emergency Assistance Agency**
- **Submission of Loan Modification Request**

Description: What was the secondary legal assistance provided to the client? If there was more than one type of legal assistance offered to a client, legal service organizations must categorize the secondary assistance offered to the client into one of the given categories.

Data Point E40. 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 E41. 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 E42. 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.). Insert Additional column in report for second lien, **ModStatus2**.

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.

F. Client Outcomes

Data Point F43. Primary Outcomes
 Column Header: PrimaryOutcome
 Value:

Outcome Value	Supplemental Reporting Instructions
Advised Client Of Rights And Options	
Averted Default Judgment	
Bankruptcy/Obtained Federal Bankruptcy Protection	
Brought Mortgage Current	Please show total delinquent payments + fees + interest. This information should be reported in the Benefits field.
Case Settled in Settlement Conference	
Client Outcome Unknown	Fill out date the case was closed in Case Close field
Client Secured Affordable Housing	
Credit Repaired/Resolved Credit Reporting Errors	
Executed Deed-In-Lieu	Please calculate amount of debt discharged by bank less fees. This information should be reported in the Forgiven field.
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.
Filed Complaint with Government Enforcement Agency	
Foreclosure Dismissed	
Homeowner Relocated	Please indicate the homeowner's 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.
Obtained Clear Title To Property	Provide amount of partial claim. This information should be reported in the Benefits field.
Obtained Housing Counseling	
Obtained Injunction	
Obtained or Restored Settlement Conference	
Obtained Partial Claim Loan From FHA Lender	
Obtained Pro Bono Counsel	
Obtained Real Estate Broker Services	
Preserved Homeownership through Other Intervention	
Property Sold	Please calculate amount of equity saved. This information should be reported in the Benefits field.
Reduced Fees or Charges/Obtained QWR response	Please indicate amount saved as a result of any reduction. This information should be reported in the Benefits field.
Referral	
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.
Secured Charitable Grant Or Services For Client	Please indicate amount of debt wiped out. 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 Benefits field.
Stop Sale/Vacate Judgment of Foreclosure and Sale	
Vacate Default Judgment	
Withdrew From Counseling	

Description: What was the client's primary milestone or outcome? During the course and at the end of your work with the client choose, from the list given, the best milestone or 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 F44. Secondary Outcomes

Column Header: SecondOutcome

Value:

Outcome Value	Supplemental Reporting Instructions
Advised Client Of Rights And Options	
Averted Default Judgment	
Bankruptcy/Obtained Federal Bankruptcy Protection	
Brought Mortgage Current	Please show total delinquent payments + fees + interest. This information should be reported in the Benefits field.
Case Settled in Settlement Conference	
Client Outcome Unknown	Fill out date the case was closed in Case Close field
Client Secured Affordable Housing	
Credit Repaired/Resolved Credit Reporting Errors	
Executed Deed-In-Lieu	Please calculate amount of debt discharged by bank less fees. This information should be reported in the Forgiven field.
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.
Filed Complaint with Government Enforcement Agency	
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.
Obtained Clear Title To Property	Provide amount of partial claim. This information should be reported in the Benefits field.
Obtained Housing Counseling	
Obtained Injunction	
Obtained or Restored Settlement Conference	
Obtained Partial Claim Loan From FHA Lender	
Obtained Pro Bono Counsel	
Obtained Real Estate Broker Services	
Preserved Homeownership through Other Intervention	
Property Sold	Please calculate amount of equity saved. This information should be reported in the Benefits field.
Reduced Fees or Charges/Obtained QWR response	Please indicate amount saved as a result of any reduction. This information should be reported in the Benefits field.
Referral	
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.
Secured Charitable Grant Or Services For Client	Please indicate amount of debt wiped out. 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.

Stop Sale/Vacate Judgment of Foreclosure and Sale	
Vacant Default Judgment	
Withdrew From Counseling	

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

Data Point F45. 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 F46. 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 F47. 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 F48. 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 F49. 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 F50. 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 F51. Amount of Forbearance

Column Header: ForbearAmt

Value: Number

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

Data Point F52. Short Sale Price

Column Header: SSPrice

Value: Number

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

Data Point F53. Short Sale Date

Column Header: SSDate

Value: MM/DD/YYYY

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

Data Point F54. Fully Forgiven

Column Header: Forgiven

**Value: Yes
No**

Description: Was the mortgage debt fully forgiven?

Data Point F55. 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 F56. 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 F57. 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 F58. 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 legal 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.