

National Foreclosure Mitigation Counseling Program Quarterly Reporting Requirements

NFMC Round 4 (Subject to change – last updated 1/6/10)

Aggregate Client Information

1. Number of clients reported to NFMC during the reporting period.
 - a. Total # of NFMC borrowers serviced during the reporting period: ___(#)___
 - b. Total # of NFMC units of counseling delivered by level:
 Level 1 ___(#)___ Level 2 ___(#)___ Level 3 ___(#)___
 - c. Do levels differ by more than 50% from those agreed to in your Grant Agreement?
 ___(Yes/No)___

If yes, please explain why:

2. Number of clients served during the reporting period that achieved each of the following outcomes:

Outcome
Initiated Forbearance Agreement/Repayment Plan
Executed a Deed-in-Lieu
Mortgage Foreclosed
Received Second Mortgage
Counseled and referred to another social service or emergency assistance agency
Obtained partial claim loan from FHA lender
Bankruptcy
Counseled and referred for legal assistance
Withdrew from counseling
Currently in negotiation with servicer; outcome unknown
Referred homeowner to servicer with action plan and no further counseling activity; outcome unknown
Foreclosure put on hold or in moratorium; final outcome unknown
Brought mortgage current with rescue funds
Brought mortgage current (without rescue funds)
Mortgage refinanced into FHA product
Mortgage refinanced (non-FHA product)
Mortgage modified with PITI less than or equal to 38% of gross monthly income with at least a 5 year fixed rate
Mortgage modified with PITI greater than 38% of gross monthly income or interest rate fixed for less than 5 years and appears to be sustainable
Mortgage modified with PITI greater than 38% of gross monthly income or interest rate fixed for less than 5 years and appears not to be sustainable

Homeowner(s) sold property (not short sale)
Pre-foreclosure sale/short sale
Counseled on debt management or referred to debt management agency
Home lost due to tax sale or condemnation
Ending counseling after level 1--outcome unknown
Other

3. Number of counseling units that were provided via the following modes during the reporting period:

Outcome
Phone
Face-to-Face
Internet
Video Conferencing
Other

Foreclosure Counselor Capacity

- How many previously employed Staff or volunteers were retrained or reassigned to be foreclosure counselors during the reporting period?
- How many new counselors or volunteers were put into service during the reporting period?
- How many foreclosure counselors received additional foreclosure related training during the reporting period?

Progress on overall program activities

- Did you meet or exceed your quarterly production goals for this quarter as outlined in Exhibit B to your grant agreement? __ (Yes/No) __

If no, please explain factors that inhibited you from reaching your goal:

- Please estimate the percentage of program-related support funds used for the following activities:

Activity	% of funds used for that activity
Establishing a triage system that makes more effective and efficient use of counseling time	
Outreach to delinquent borrowers	
Group orientation and education sessions to help use counseling time more effectively	

Infrastructure development and communication	
Improving applicant capacity and infrastructure for tracking and reporting data	
Costs related to hiring, orienting, and training new counseling staff	
Purchasing or leasing equipment and software for new counselors	
Collecting data and preparing quarterly reports and draw requests	
Quality control of the counseling	
Other, please specify: _____	

9. Please describe progress against your Operational Oversight plan, as outlined in your grant application.

The legislation enabling these funds requires that we collect the following information:

10. Please name and describe a few key factors or strategies that contributed to the successes you encountered in helping clients avoid foreclosure, mitigate losses, or ensure the affordability of mortgages when clients retain their homes and *estimate* the percentage of clients for whom each strategy has been successful. If you see clients under the *Making Home Affordable Program*, please include at least one strategy pertinent to that program.

Brief Description of Strategy	What was most important in making this a successful strategy?	% of clients for whom this strategy has been successful	What types of borrowers and types of loans were typically helped with this strategy?	Is this a MHA-Specific Success?

11. Please name and describe a few key challenges encountered in helping clients avoid foreclosure, mitigate losses, or ensure the affordability of mortgages when clients retain their homes. If you see clients under the *Making Home Affordable Program*, please include at least one challenge pertinent to that program.

Brief Description of Challenge:	How did this challenge affect your organization's ability to achieve successful outcomes?	% of clients for whom this challenge has been a factor	What factors, if any, helped your organization overcome this challenge?	What changes, if they were made, could help overcome this challenge in the future?	Is this a MHA-Specific Challenge?

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Success Stories

12. Please provide the name and contact information of **two** people that received services as a result of NFMC funds who is willing to be contacted to discuss their situation and possibly be highlighted in future NFMC reports, with their approval.

Borrower #1:

Borrower's Name
Borrower's phone number
Borrower's e-mail
Borrower's current address
Gender
Race/ Ethnicity
Marital status
Age
How they heard of your services
Information about their mortgage situation (i.e type of loan, delinquency status at time of contact, etc.)
Level of counseling received:
Resolution
How resolution was reached:
Other relevant information describing the borrower's situation:

Borrower #2:

Borrower's Name
Borrower's phone number
Borrower's e-mail
Borrower's current address
Gender
Race/ Ethnicity
Marital status
Age
How they heard of your services
Information about their mortgage situation (i.e type of loan, delinquency status at time of contact, etc.)
Level of counseling received:
Resolution
How resolution was reached:
Other relevant information describing the borrower's situation:

Compliance

13. Are you/are your sub-grantees or branches in compliance with all terms and conditions of the grant agreement and funding announcement, including OMB Circulars?

If no, how will you remedy during the upcoming quarter?

Languages

14. Please note the languages of which you and/or your sub grantees offer counseling services. Note how many counselors provide services for each language. Note: It is not necessary to put a 0 (zero) value for languages which no services are provided.

Language	Number of Counselors
English	
African languages	
American Sign Language	
Arabic	
Armenian	
Cantonese	
Chinese	
French (incl. Patois, Cajun)	
French Creole	
German	
Greek	
Gujarathi	
Hebrew	
Hindi	
Hungarian	
Italian	
Japanese	
Korean	
Laotian	
Miao, Hmong	
Mandarin	
Mon-Khmer, Cambodian	
Navajo	
Other Native North American languages	
Other Slavic languages	
Panjabi	
Persian	
Polish	
Portuguese or Portuguese Creole	
Russian	
Spanish	
Serbo-Croatian	
Tagalog	

Thai	
Urdu	
Vietnamese	
Yiddish	
Other	

Making Home Affordable

15. What is the approximate percentage of your clients during the past quarter that were seeking assistance with the Homeowner Affordability and Stability Plan, or *Making Home Affordable*, prior to receiving a work-out?
16. What is the approximate percentage of your clients during the past quarter that received a *Making Home Affordable* trial modification and a servicer referral to you because their back-end Debt-to-Income ratio was equal to or greater than 55%?

Expenditures

Reminder: at the end of the grant term, you will need to have an expenditure report for each grantee on file which demonstrates that funds received through this program have been expended on the foreclosure counseling program of applicant and/or sub-grantees and branches.

Legal Assistance Questions (only required if Grantee received Legal Assistance Funds in Round 2)

- 17a. Total number of legal assistance clients / households reported during this quarter:
- 17 b. What percent of NFMC Program counseling clients did you refer for NFMC Program legal assistance:
- 17 c. Did the amount you reported differ by more than 50% of the number of legal assistance clients stipulated in your Grant Agreement?

If Yes, please explain why legal assistance client count differed by more than 50%

18. Dollars Spent on Legal Assistance

- Your total legal assistance grant value: \$
- * How much have you spent on primary legal assistance (cumulative in program round)? \$
- * What is your average cost per client for legal assistance? \$

19. Please name and describe a few key factors or strategies that contributed to the successes your legal staff or contracting entity encountered in helping legal assistance clients avoid foreclosure, mitigate losses, or ensure the affordability of mortgages when clients retain their homes and estimate the percentage of clients for whom each strategy has been successful.

Brief description of strategy	Most important in making strategy successful	Percent of clients strategy was successful	Types of borrowers or loans helped by strategy
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20. Please name and describe a few key challenges your legal staff or contracting legal entity encountered in helping legal assistance clients avoid foreclosure, mitigate losses, or ensure the affordability of mortgages when clients retain their homes.

Brief description of challenge	How did challenge affect organization	Percent of clients challenge was a factor	Factors which helped organization overcome	What changed could help in the future
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21. Did you refer legal assistance clients to any external legal entities?

22. If you did any referrals to external entities, please list each entity:

23. What percentage of billable interaction with your legal staff or contracting legal entity was conducted with counselors as opposed to clients?

24. How many clients were you not able to assist using NFMC funds because of the civil litigation restriction?

What issues did those clients face?