

National Foreclosure Mitigation Counseling Program

Round 3 Quarterly Reporting Requirements

September 27, 2009

Quarter Structure for NFMC Round 3

Quarter	Begins	Ends	Report Due by
1	July 1, 2009	September 30, 2009	November 1, 2009
2	October 1, 2009	December 31, 2009	February 1, 2010
3	January 1, 2010	March 31, 2010	May 1, 2010
4	April 1, 2010	June 30th, 2010	August 1, 2010

PLEASE NOTE: This template is provided to NFMC grantees so you have the questions that will be asked in the quarterly report. The quarterly reports will be tied into the data collection system such that the questions highlighted in yellow below will be automatically populated from data you have already submitted, either through the data collection system or through your original grant application.

The green fields are questions you will need to prepare responses for.

The quarterly reports will be completed via the Data Collection System at:

www.nfmc-reporting.org

Yellow fields will be fed back to grantee/auto-populated based on data reported in the Data Collection System.

Green fields are fields that the grantee will supply.

Aggregate Client Information

1. Number of clients reported to NFMC between (*Start of Applicable Reporting Quarter*) and (*End of Applicable Reporting Quarter*).

a. Total number of NFMC *clients* serviced during this quarter: [redacted]

b. Total reported number of NFMC *counseling units* delivered by level:

- Level 1: [redacted] ([redacted] %)
- Level 2: [redacted] ([redacted] %)
- Level 3: [redacted] ([redacted] %)

c. Do these percentages represent a change of more than 50% from those agreed to in Exhibit B of Grantee's Grant Agreement?

- Expected level 1: [redacted] % (expected range: between X % and X %)
- Expected level 2: [redacted] % (expected range: between X % and X %)
- Expected level 3: [redacted] % (expected range: between X% and X %)

If levels changed by more than 50%, please explain why [redacted]

2. Number of clients served between (*Start of Applicable Reporting Quarter*) and (*End of Applicable Reporting Quarter*) that achieved each of the following outcomes:

Outcome	Number of Clients whose Outcome was known when reported to Data collection system	Number of clients whose outcome was not known when reported to data collection system
Initiated Forbearance Agreement/Repayment Plan	[redacted]	[redacted]
Executed a Deed-in-Lieu	[redacted]	[redacted]
Mortgage Foreclosed	[redacted]	[redacted]
Received Second Mortgage	[redacted]	[redacted]
Other	[redacted]	[redacted]
Counseled and referred to another social service or emergency assistance agency	[redacted]	[redacted]
Obtained partial claim loan from FHA lender	[redacted]	[redacted]
Bankruptcy	[redacted]	[redacted]
Counseled and referred for legal assistance	[redacted]	[redacted]
Withdrew from counseling	[redacted]	[redacted]
Currently in negotiation with servicer; outcome unknown	[redacted]	[redacted]
Referred homeowner to servicer with action plan and no further counseling activity; outcome unknown	[redacted]	[redacted]
Foreclosure put on hold or in moratorium; final outcome unknown	[redacted]	[redacted]
Brought mortgage current with rescue funds	[redacted]	[redacted]

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		
Total	(sum of this column)	(sum of this column)

3. Number of counseling units that were provided via the following modes during the reporting Quarter (*Start of Applicable Reporting Quarter*) and (*End of Applicable Reporting Quarter*):

Outcome	Number of Counseling Units with Mode of Counseling known when reported to Data collection system	Number of Counseling Units with Mode of Counseling not known when reported to data collection system
Phone		
Face-to-Face		
Internet		
Video Conferencing		
Other		
Total	(sum of this column)	(sum of this column)

Foreclosure Counselor Capacity

- How many previously employed Staff or volunteers were retrained or reassigned to be foreclosure counselors between (*Start of Applicable Reporting Quarter*) and (*End of Applicable Reporting Quarter*)?
- How many new counselors or volunteers were put into service between (*Start of Applicable Reporting Quarter*) and (*End of Applicable Reporting Quarter*)?
- How many foreclosure counselors received additional foreclosure related training between (*Start of Applicable Reporting Quarter*) and (*End of Applicable Reporting Quarter*)?

Progress on overall program activities

7. 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:

8. 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:	
Other, please specify:	
Other, please specify:	

9. **This is your plan for using operational oversight to ensure required data tracking and reporting:**

(The application will show the answer from your grant application)

Your plans for other uses of operational oversight are:

(The application will show the answer from your grant application)

* Please describe progress against these plans:

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*, you must include at least one strategy pertinent to that program and check the appropriate box.

You must submit at least 2 strategies, with a maximum of 10.

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 <input type="checkbox"/>

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*, you must include at least one challenge pertinent to that program and check the appropriate box.

You must submit at least 2 challenges, with a maximum of 10.

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 <input type="checkbox"/>

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:	

Expenditures

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	
Gujarati	
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 (MHA)

15. Approximate percentage of you clients during the past quarter were seeking assistance with the Homeowner Affordability and Stability Plan or Making Home Affordable prior to obtaining a workout? %

Approximate percentage of you clients during the past quarter had received a MHA modification and a servicer referral because their Back End DTI is equal to or greater than 55%? %

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.

The following section is only required if you were awarded NFMC Legal Assistance funding on December 3, 2008.

Legal Assistance Questions:

19:

Number of legal assistance clients reported to NFMC between (Start of Applicable Reporting Quarter) and (End of Applicable Reporting Quarter).

a. Total number of legal assistance clients / households reported during this quarter: %

b. What percent of NFMC Program counseling clients did you refer for NFMC Program legal assistance: %

c. Did the amount you reported differ by more than 50% of the number of legal assistance clients stipulated in your Grant Agreement? YES or NO

Expected overall client percentage: 25% (expected range: between 12.50% and 37.50%)

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

20:

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? \$ [redacted]

22:

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.

Between 2 and 10 answers needed.

Brief description of strategy	Most important in making strategy successful	Percent of clients strategy was successful	Types of borrowers or loans helped by strategy
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]

23:

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.

Between 2 and 10 answers needed.

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
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]	[redacted]

External Legal Entities

24:

Did you refer legal assistance clients to any external legal entities?	YES/NO
If you did any referrals to external entities, please list each entity:	

25:

What percentage of billable interaction with your legal staff or contracting legal entity was conducted with counselors as opposed to clients? [redacted] %

Civil Litigation Restriction

26:

How many clients were you not able to assist using NFMC funds because of the civil litigation restriction? [redacted]

What issues did those clients face? [redacted]