#### HELP FOR AMERICA'S HOMEOWNERS.



## CheckMyNPV.com Quick Start Guide

### What do I need to get started?

Below is a list of documents / items you may need while using CheckMyNPV.com. If you received a HAMP Non-Approval Notice from your mortgage servicer which lists your NPV input values, use the values provided on the notice to complete CheckMyNPV.com, or substitute with estimated input values, to compare the outcome provided by CheckMyNPV.com against your HAMP Non-Approval Notice.

If you have not received a HAMP Non-Approval Notice with NPV input values, you will need:

- to know if <u>Fannie Mae</u> or <u>Freddie Mac</u> owns your loan;
- the name of your mortgage servicer;
- a recent monthly mortgage statement for your first, or "primary", mortgage. You can also use a recent printout from your mortgage servicer's website;
- income information as described in the CheckMyNPV.com Income Worksheet;
- Payment Reset Notice from your mortgage servicer (if your mortgage is not a fixed rate loan and your payment is changing);
- a recent property value;
- a recent credit score for both the borrower and if applicable, co-borrower; and
- your Total First Mortgage Debt information as described in the <u>Estimated Total First Mortgage</u> Debt Worksheet.

#### A Few Things to Remember

- If you have all of the required information necessary to complete the process, this should take you about 15 minutes from start to finish.
- You can't save your data to come back and finish later. So, if you find you don't have time to complete the process, be sure to email or print what you've completed so far. It makes for easy re-entry next time.
- Once you click calculate, your results will be returned in about 10 seconds.
- Only click submit once to avoid any errors in processing your results.
- You must complete all of the required fields within a step to proceed to the next step.

# **Helpful Tips**

- Print a copy of the <u>CheckMyNPV.com Input Worksheet</u>. It contains all of the questions you'll be asked during the process. This will help you gather all of the necessary information and make completing the CheckMyNPV.com process quick and easy.
- In order to avoid emails you send from CheckMyNPV.com landing in your SPAM folder, please add no-reply@CheckMyNPV.com to your contacts list.
- If you aren't sure about a particular field, hover over the icon. This will display a definition of the field as well as a quick tip to assist in completing the field.
- Access a comprehensive list of Frequently Asked Questions.
- A Glossary has been provided for clarification on many of the terms used on this site.