

HAFA Escalation Process

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Brokers and agents have several options to help escalate issues they are having with lenders under the Making Home Affordable program. Valid reasons for escalations include:

- Servicer refuses to stop a scheduled foreclosure sale on a borrower's house while the borrower is being evaluated for HAMP/HAFA.
- Servicer instructs the borrower to miss a payment.
- Servicer says they are not participating in HAMP, but the loan's investor is a GSE.
- Servicer says borrower doesn't qualify, but broker/agent has reason to believe that the borrower is eligible.

Contact should be made with the servicer by phone or email to escalate the problem to a supervisor. It is important to cite the part of the guidance that the lender is not following and to keep records of the communication. If the supervisor cannot or will not assist with the situation, members should:

1. Check and see if the servicer is participating in the program. The Making Home Affordable program has an easy search option available on the program's website:

http://www.makinghomeaffordable.com/contact_servicer.html

2. Check to find out if the loan is owned or securitized by Fannie Mae or Freddie Mac. This can also be done at the Making Home Affordable website:

http://www.makinghomeaffordable.com/loan_lookup.html

Use the following contact information to escalate the issue:

Investor	Contact Information
Fannie Mae Loans	Phone: 1-800-7FANNIE resource_center@fanniemae.com
Freddie Mac Loans	Phone: 1-800-FREDDIE borrower_outreach@freddiemac.com
Non-GSE Loans	HAMP Solution Center Phone: 1-866-939-4469 Fax: 1-240-699-3883 escalations@hmpadmin.com

Real estate professionals who would like to raise questions or concerns related to the program can email them to SSDIL@hmpadmin.com.