Homeowner Assistance Fund (HAF) Process Flow – Option II

Borrower Process

Borrower goes to www.ProtectMyKYHome.org or calls (866) 830-7868 to apply for HAF.

KHC refers borrower to counseling agency.

Counselor and borrower complete application for HAF and submits to KHC.

Approval Process

KHC sends Loan Information Exchange form to servicer with basic loan information and thirdparty authorization.

Servicer sends Loan Information Exchange form to KHC.

KHC validates and closes application. KHC sends approval record through Loan Information Exchange to servicer.

Payment Process

KHC sends ACH payments for mortgages to servicers.

KHC sends payment UBP Payment Detail through secure email.

When payments end for completion or non-compliance, KHC notifies servicer via secured email or mail.



