

**Kentucky's National Mortgage Settlement (NMS) Program
Submission Checklist**

To Be Completed By Counselor:

Client 1: _____ Client # _____

Client 2: _____ Hardship: _____

Subject Property Address: _____

Counseling Agency: _____

Counseling Type: _____ Foreclosure Prevention/Loss Mitigation Counseling _____ Transitional Counseling

_____ Completed information in Homeownership Protection Center System

_____ Client Authorization to Release Information

_____ NMS Counseling Certification

_____ Completion of Counseling Services:

_____ Foreclosure Intervention/Loss Mitigation Counseling: Proof of submission to Servicer(s)

_____ Transitional Counseling: Completed Action Plan, signed by counselor and Client(s)

Completed files should be scanned and uploaded to the Protection Center Case File.

The original, full client file, including any and all supporting documentation, must be maintained with the NMS counseling agency per file retention requirements and must be made available to KHC staff upon request for compliance review.

**Kentucky's National Mortgage Settlement (NMS) Program
Approval Checklist**

To Be Completed By KHC Staff:

Client 1: _____ Client # _____

Client 2: _____

Counseling Type: _____ Foreclosure Prevention/Loss Mitigation Counseling _____ Transitional Counseling

Documents Check:

- _____ Client Authorization to Release Information
- _____ NMS Counseling Certification
- _____ Proof of Completion of Counseling Services

HPC System Check:

- _____ Client Information Screens Complete
 - _____ NMS Program Selected
- _____ Action Plan Screen
 - _____ Completed Budget
 - _____ Pulled Credit
 - _____ Completed Action Plan
- _____ No previous payment for services for 6 months

Upon Approval:

- _____ Change status to _____ (whatever says pay the counselor for NMS)
- _____ Imaging Cover Sheet

Questions for Brenda:

1. Are we going to image these submissions or file them for duration of program?
2. Are we going to review a 20% sample once each year during agency monitoring reviews or pull a 10% or even 5% total QC each month and ask the counselors to send up a sample file? I know the issue is admin costs, but I am so nervous to release payment on so little information. We have a full file to back up UBP payment. For NFMC, Shelbie can access the credit report and budget through HCO. Them clicking a box for \$450 makes me nervous—especially since it will be 6 to 8 months before we do our next agency monitoring reviews.
3. FYI—this form may or may not be used. I just wanted to separate what the counselor will do and what Shelbie will be checking.