Unemployment Bridge Program (UBP) Process Flow – Option II

Borrower Process

Borrower goes to <u>www.ProtectMyKYHome.org</u> or calls (866) 830-7868 to apply for UBP.

KHC refers borrower to counseling agency.

Counselor and borrower complete loan application for UBP and return 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 loan.
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.



