Homeowner Assistance Fund (HAF) Process Flow – Option I

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 submitn to KHC.

Approval Process

KHC sends common data form to servicer (I-record) and third-party authorization.

Servicer uploads payment information into common data form (V/O-record) and sends to KHC.

KHC approves and closes application. KHC sends common data form to servicer with approval information (A-record).

Payment Process

KHC sends ACH payments for mortgages to servicers.

KHC sends common data form (B-record) to servicers.

When payments end for completion or non-compliance, KHC updates common data form (T-record) and sends to servicers.



