

Servicing Opportunities

Utah Housing Corporation

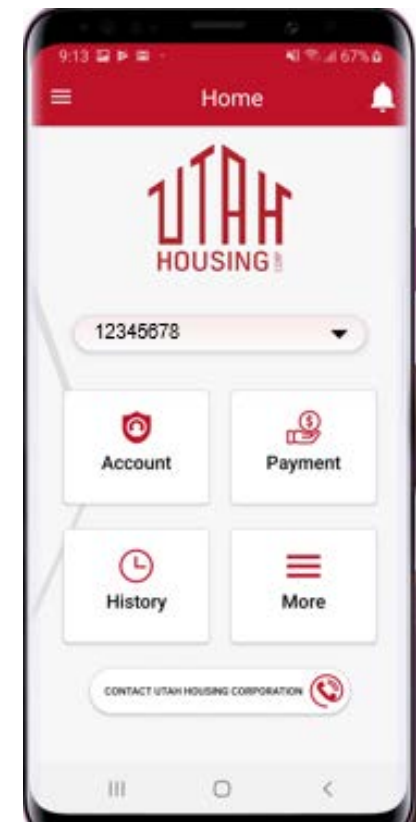
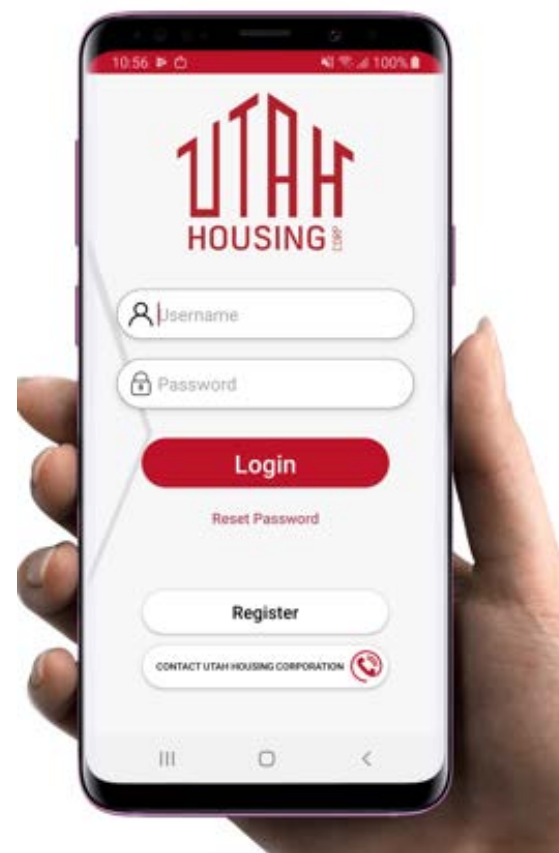
Amy White

Mobile App
Phone Pay
Compliance
Call Monitoring
Excel

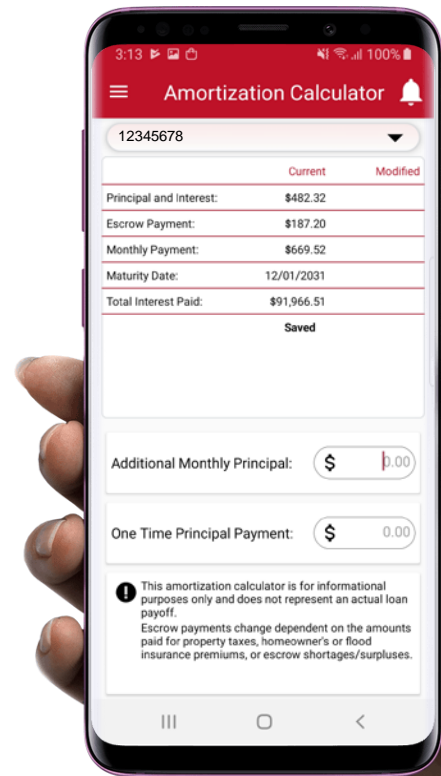
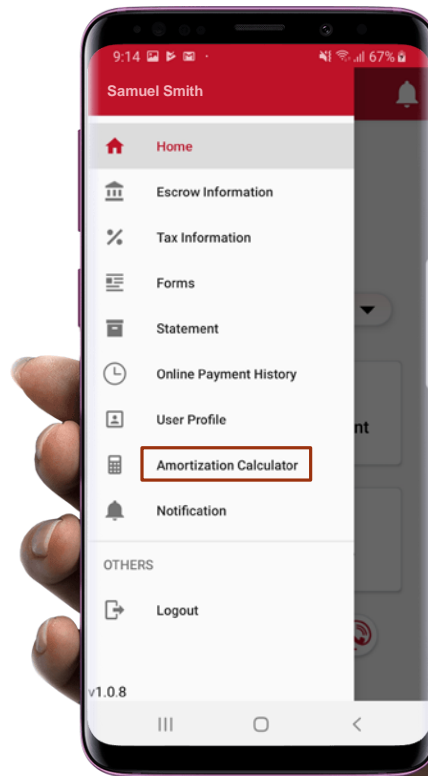
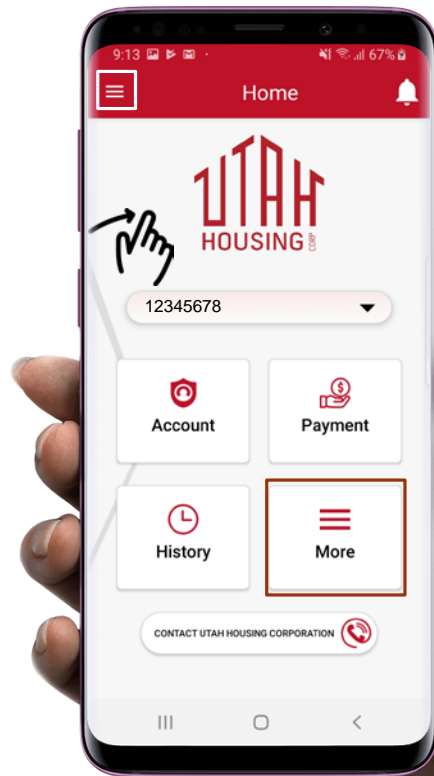
Mobile App



Register & Login

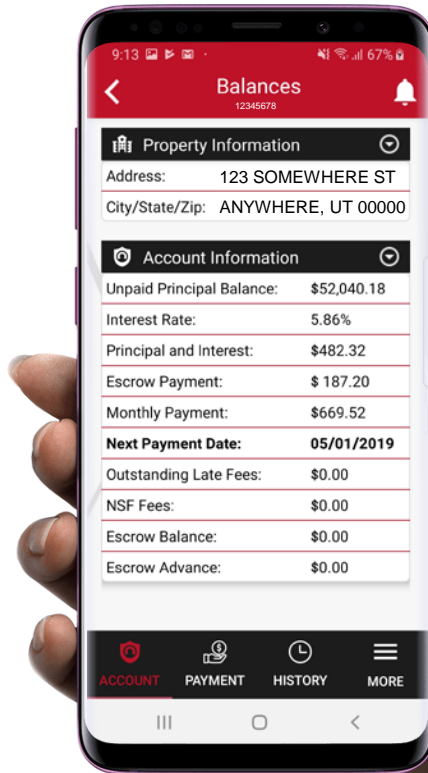


Menu options

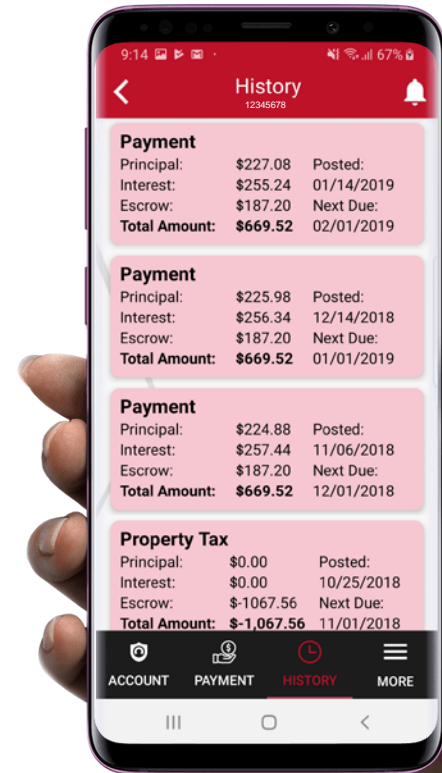


Account Info & History

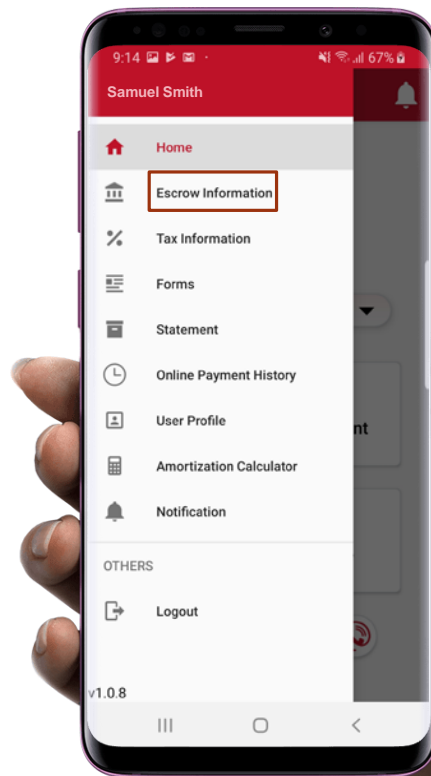
- ✓ Account takes the user to a page that shows loan information at-a-glance
- ✓ There is a bar at the bottom that shows the four primary buttons from the Home screen



- ✓ History shows payments and escrow payments like property tax
- ✓ To view more transactions, simply scroll with your finger



Escrow Information



User Profile – Email

8:33 86%

User Profile

Property Information

Address: 125 PATTERSON STREET

City/State/Zip: Ogden UT, 84401

Change Your Email

Change Your Username

Change Your Password

Change Statement Preference

8:34 86%

User Profile

Property Information

Address: 125 PATTERSON STREET

City/State/Zip: Ogden UT, 84401

Change Your Email

tarcisio

Enter New Username

Confirm Password Update

Change Your Password

Change Statement Preference

9:09 100%

User Profile

Property Information

Address: 125 PATTERSON STREET

City/State/Zip: Ogden UT, 84401

Change Your Email

Change Your Username

Change Your Password

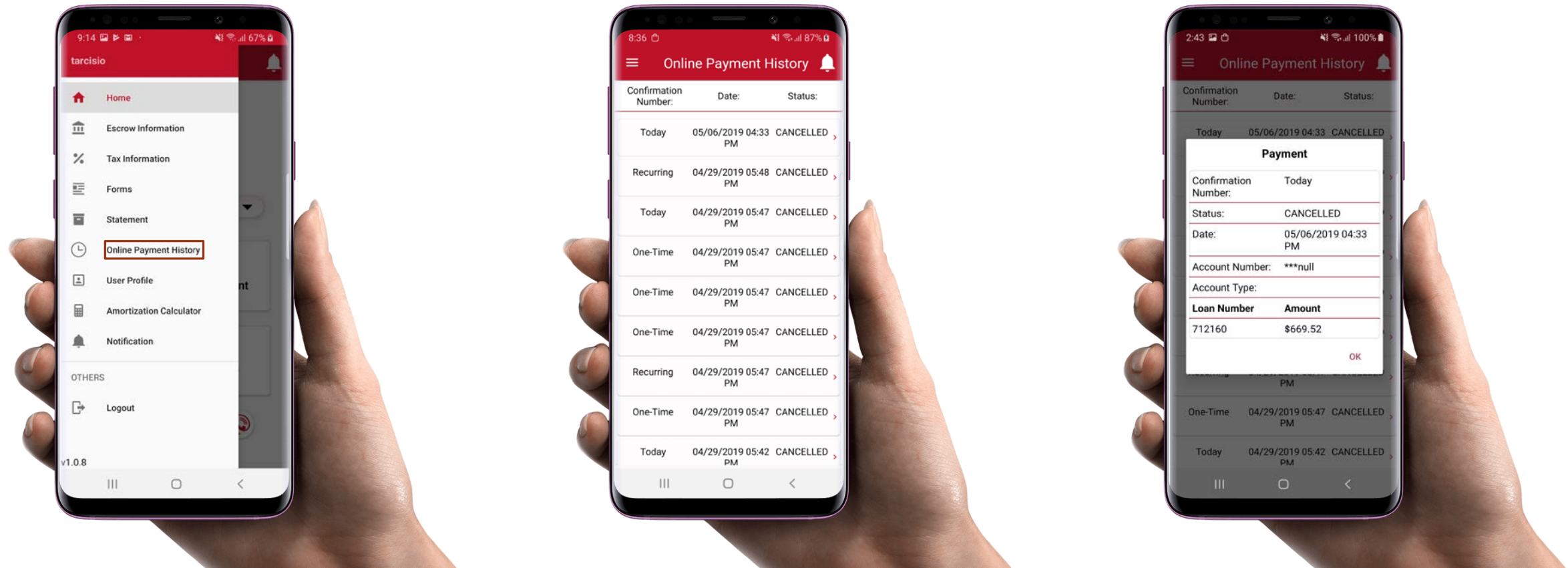
Current Password

New Password

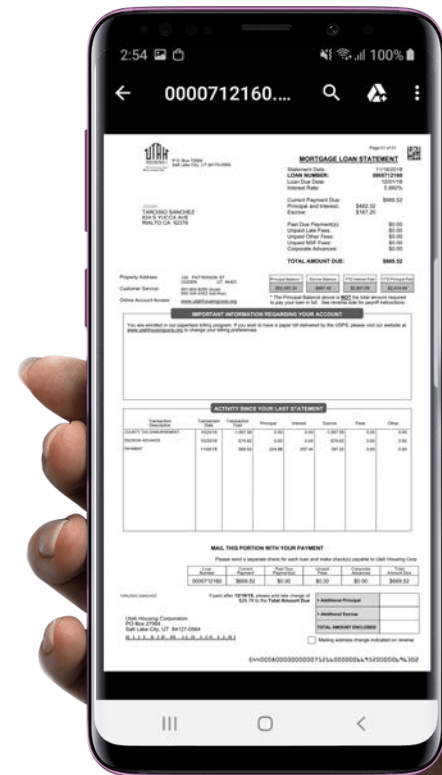
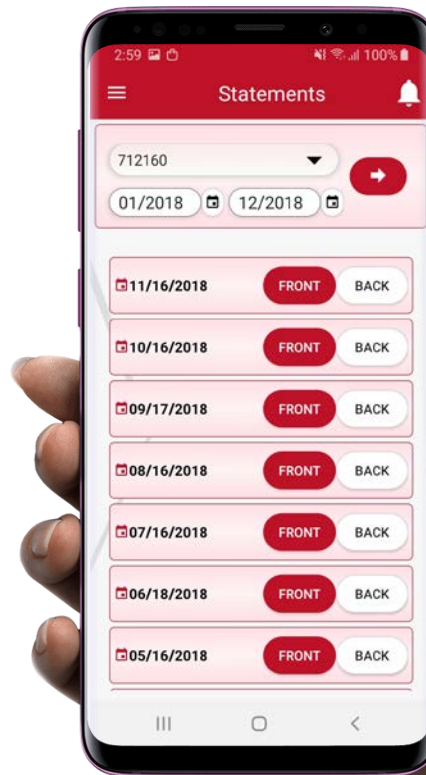
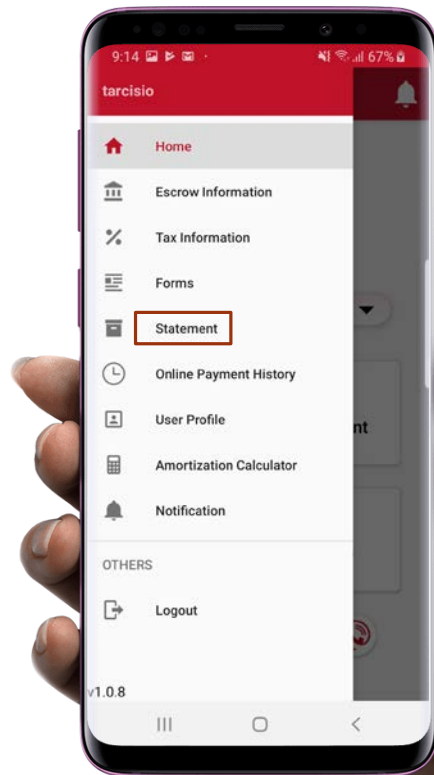
Confirm Password Update

Change Statement Preference

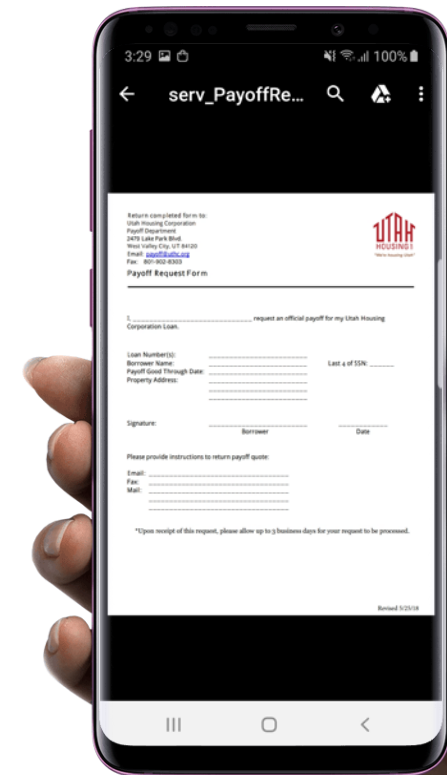
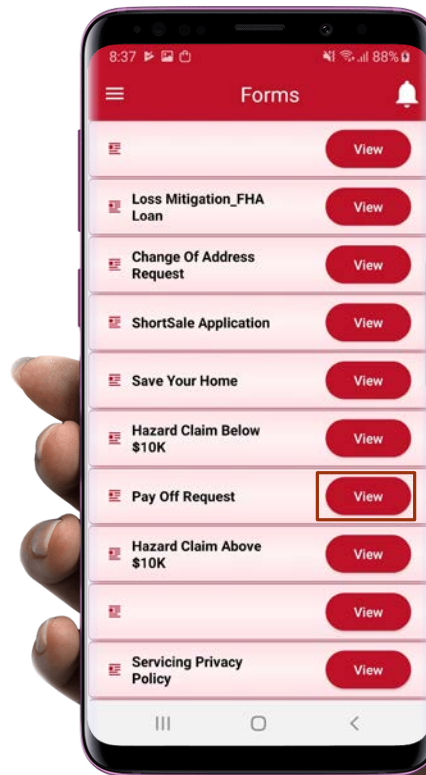
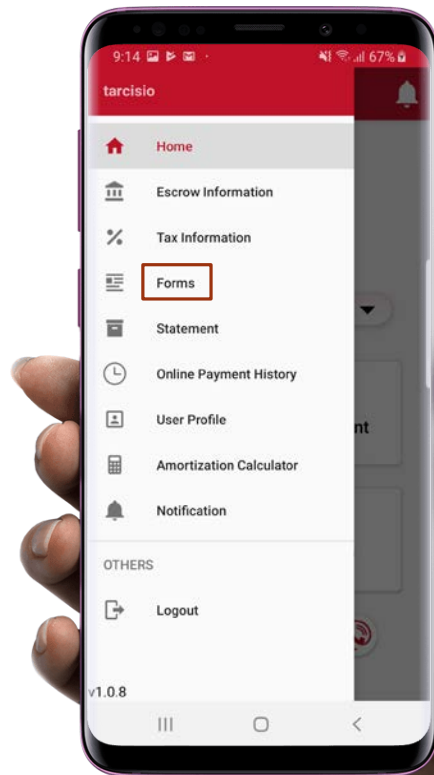
Online Payment History



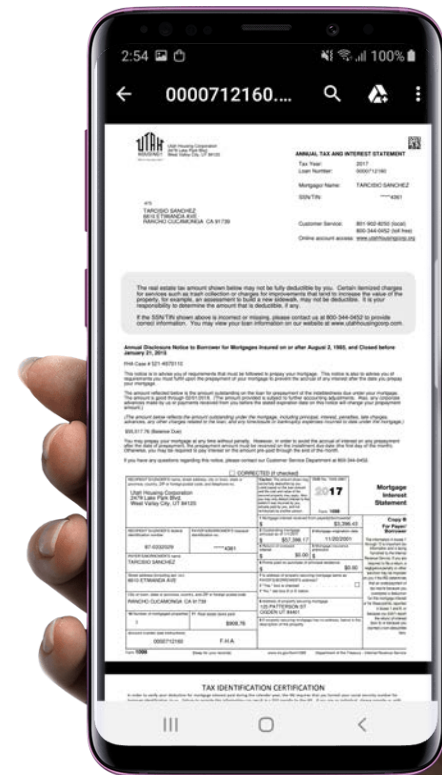
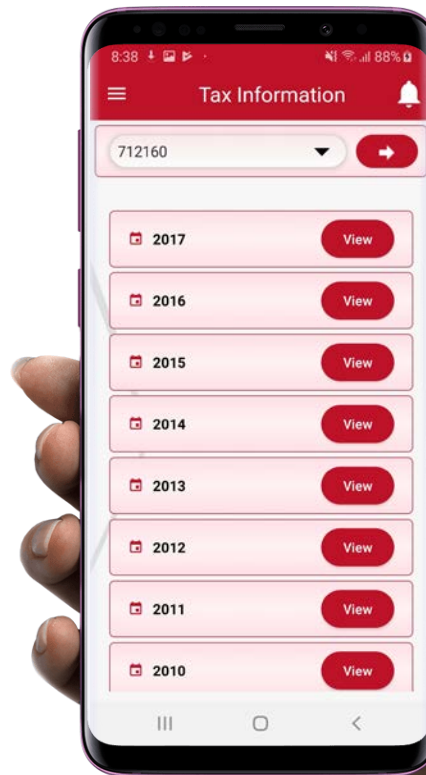
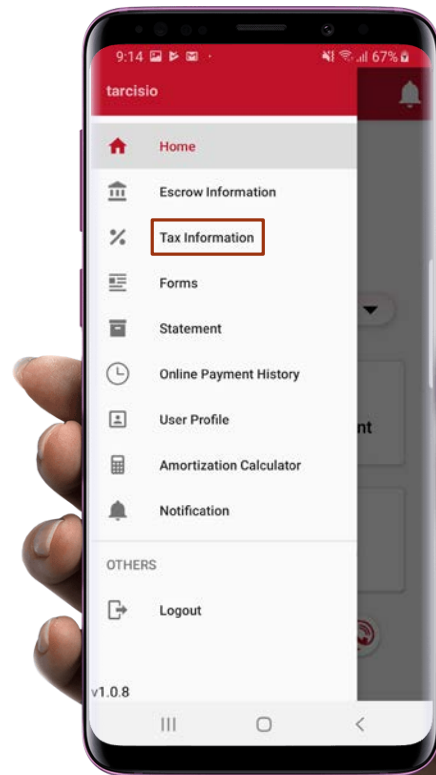
Statements



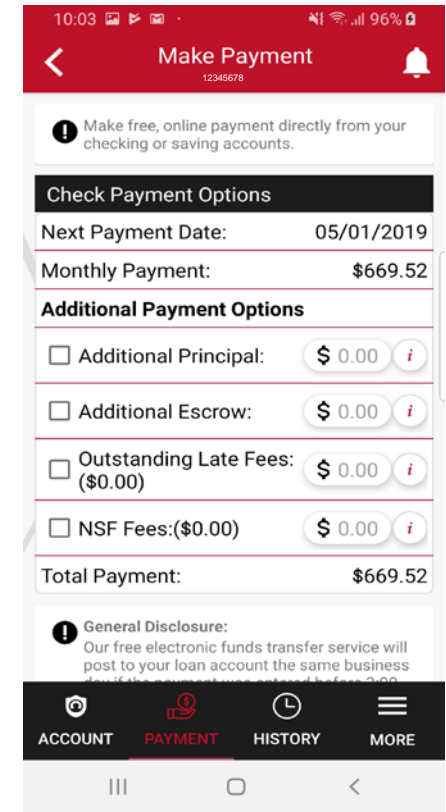
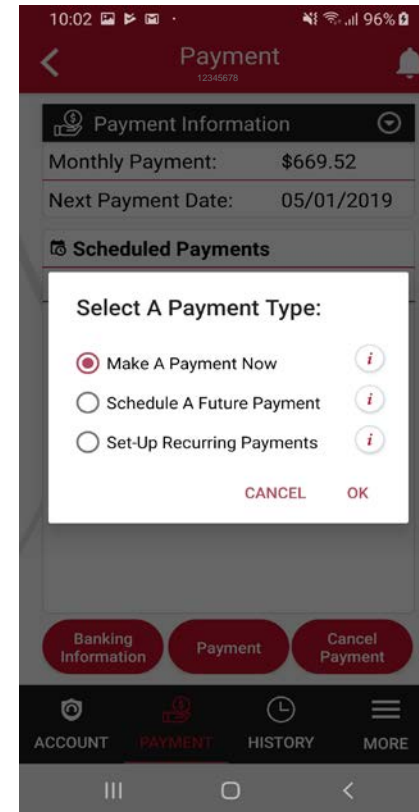
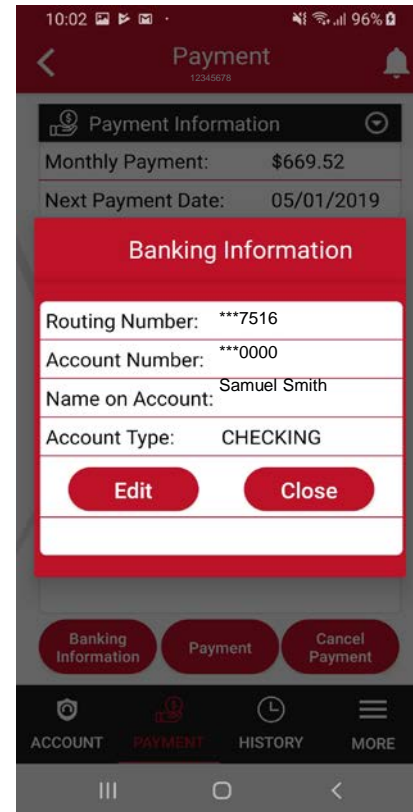
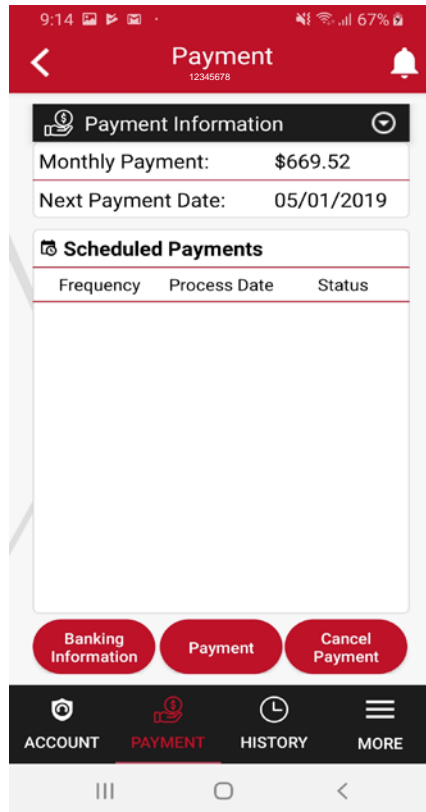
Forms



Tax Information



Payment



Payment (cont)

10:03 96%

< Make Payment 12345678

Additional Payment Options

☐ Additional Principal: \$ 0.00

Review Payment

Total Payment:

Loan Number: 12345678

Payment Amount: \$669.52

Payment Date: 05/06/2019

Account Information

Routing Number: ***7516

Account Number: ***0000

Name on Account: Samuel Smith

Account Type: CHECKING

SUBMIT CANCEL

ACCOUNT PAYMENT HISTORY MORE

10:04 96%

< Payment 12345678

Payment Information

Monthly Payment: \$669.52

Next Payment Date: 05/01/2019

Scheduled Payments

Frequency	Process Date	Status
Mobile-Today	05/06/2019	Pending

Payment scheduled successfully!
Confirmation Number:
R150-W9KX-7VUO

Dismiss

Banking Information Payment Cancel Payment

ACCOUNT PAYMENT HISTORY MORE

10:04 96%

< Payment 12345678

Payment Information

Monthly Payment: \$669.52

Next Payment Date: 05/01/2019

Scheduled Payments

Frequency	Process Date	Status
Mobile-Today	05/06/2019	Pending

Banking Information Payment Cancel Payment

ACCOUNT PAYMENT HISTORY MORE

10:04 96%

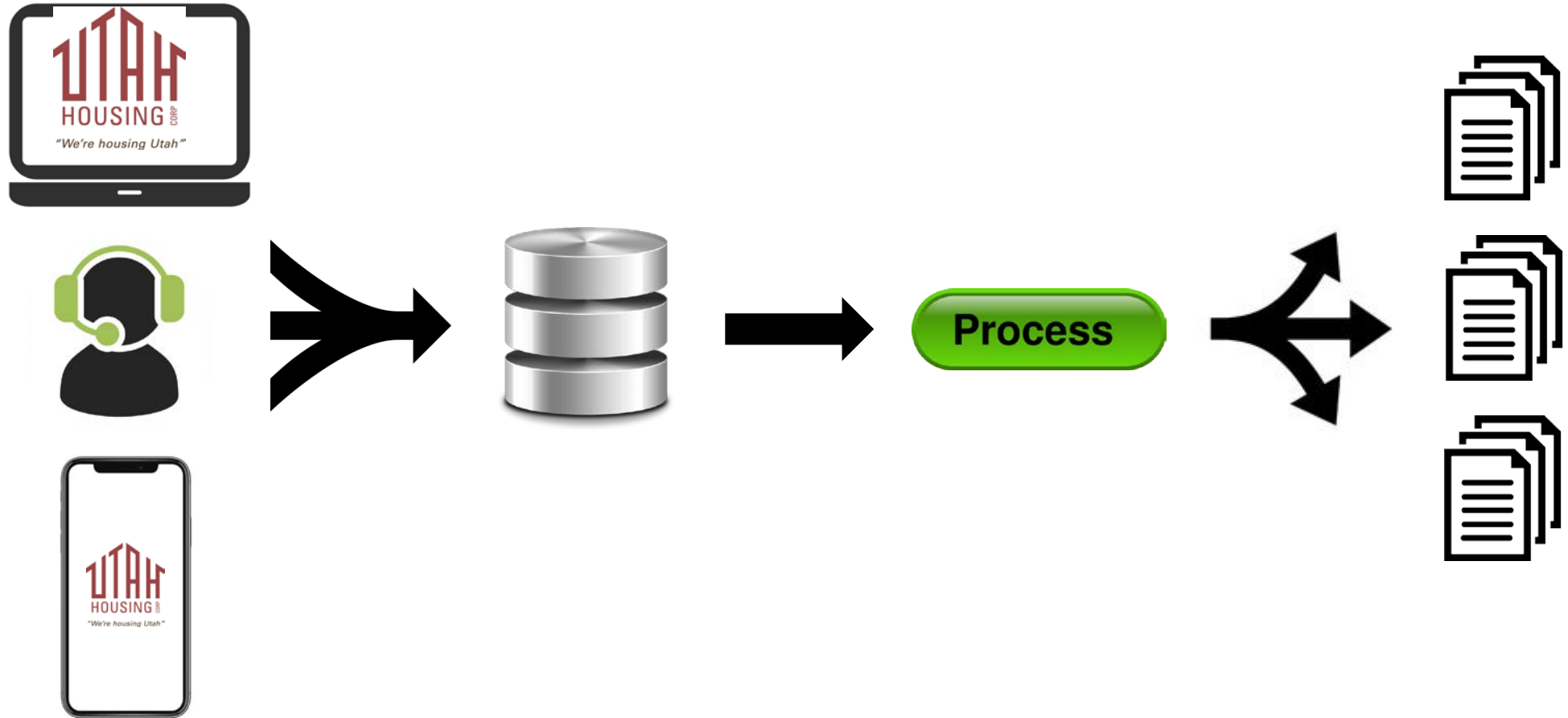
< Cancel Payment 12345678

Frequency	Process Date	Amount
<input type="checkbox"/> Today	05/06/2019	\$669.52

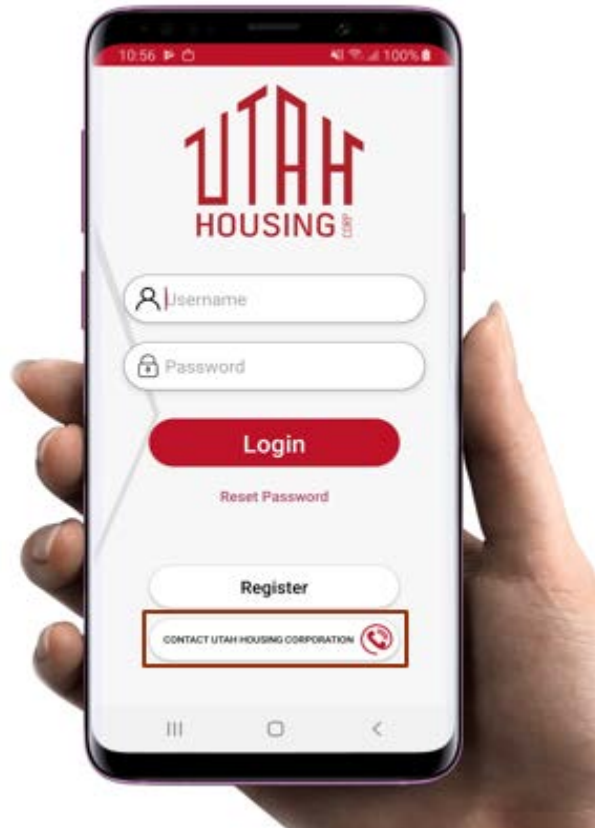
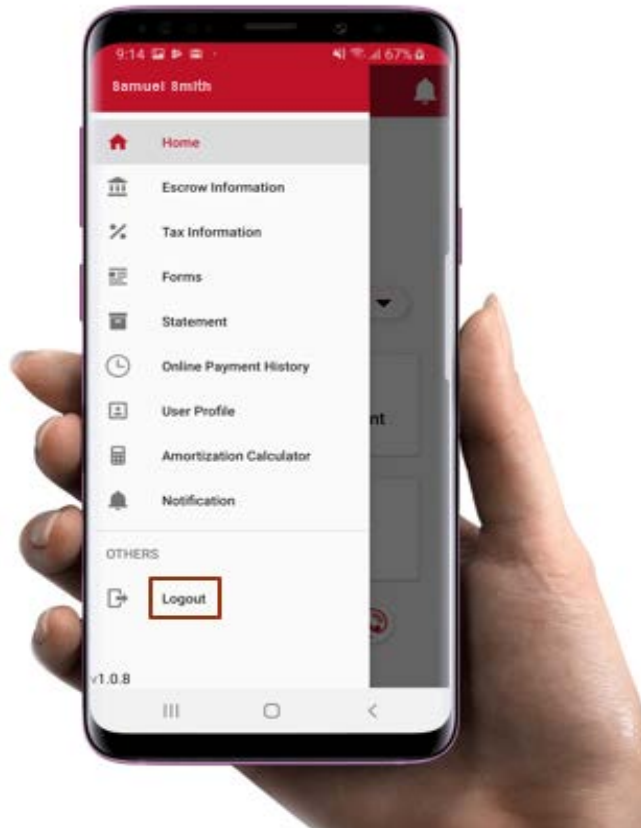
Cancel Payment

ACCOUNT PAYMENT HISTORY MORE

Payment Processing w/ Mobile and Phone Pay



Logout – Contact UHC



Phone Pay

← → ↻ nebo.utahhousingcorp.org/phonepay/#/app-admin-dashboard

Apps UHC - Login Paylocity - Login Google My Learning - Bridge

UTAH
HOUSING
PHONEPAY

Dashboard

Loan#

Loan Number

Maintenance Phonepay
Payments

Payment Advice Maintenance

Payments in Process

Reports

Sign off

Phone Pay Agent Screen

UTAH HOUSING PHONEPAY

Dashboard

Loan#

Loan Number

Maintenance Phonepay Payments

Payment Advice Maintenance

Borrower Information

1st Mortgage: 122

2nd Mortgage: 9122

LUIS

EDU

819 S DR

OGDEN UT 84404

Email Confirmation Letter

Print Confirmation Letter

Banking & Payment Information

Borrower

Co-Borrower

Other

Payor

LUIS SMOE

Entered By

Amy White

Address

819 S DR, Ogden, UT, 84404

Bank

AMERICA FIRST CREDIT UNION

Routing #

324377516

Bank Address

1344 WEST 4675 SOUTH

Account #

12345678

City

RIVERDALE

Telephone #

801-223-1234

☒

122

Payment Amount:

\$1,308.45 1308.45

Additional Principal:

0.00

Additional Escrow:

0.00

NSF:

\$0.00 0.00

Late Charge:

\$0.00 0.00

Additional items:

--Select Additional Items--

☐

9122

Payment Amount:

80.00

Additional Principal:

NSF:

Late Charge:

Additional items:

--Select Additional Items--

Advices:

Cashiering

Clear advice

Advices:

Cashiering

Clear advice

Processing Notes:

borrower wants to pay recon fee for 2nd mortgage

Current Transaction

PhonePay Service Fee:

10.00

Amount:

\$1,398.45

Date:

01/13/2020

Submit

Close

Phone Pay Processing

PhonePay Payment Advice List For Admin

Cashiering

Total Advice	1	\$1,339.02
Pending Advice	1	\$1,339.02
Processed Advice	0	\$0.00

Loan: 1038060 Pmt: \$1,339.02
WEST Batch:

Loss Mit

Total Advices	0	\$0.00
Pending Advices	0	\$0.00
Processed Advices	0	\$0.00

Bankruptcy

Total Advices	0	\$0.00
Pending Advices	0	\$0.00
Processed Advices	0	\$0.00

Collections

Total Advices	0	\$0.00
Pending Advices	0	\$0.00
Processed Advices	0	\$0.00

Phone Pay Admin Screen

Payments In Process

Total Payments		Total Non-Advice Payments		Total Advice Payments	
4	\$3,199.16	3	\$1,860.14	1	\$1,339.02

Sort By: ☒ Loan # ☐ Last Name ☐ Date Time ☐ Payment Amount ☐ Transaction Total ☐ Collector Ascending ▼

Loan: 103 [redacted] Pmt: \$1,339.02 WEST 12/16/2019 09:36 AM	Loan: 136 [redacted] Pmt: \$1,713.59 HANZON 12/26/2019 10:51 AM	Loan: 9103 [redacted] Pmt: \$53.12 WEST 12/16/2019 09:36 AM	Loan: 9136 [redacted] Pmt: \$93.43 HANZON 12/26/2019 10:51 AM
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Compliance - Audits

FOLLOWUP
View Open Findings
View Work-In-Progress Findings
View ALL Findings in Workgroup
View My Assigned Findings
View My Recent Findings
Search For Findings
Search Cases
ACTION PLANS
REPORTING
ADMINISTRATION

ID	FINDING #	WORKGROUP	LOAN NUMBER	DUE DATE	SEVERITY	ORIGINAL SEVERITY	STAGE	DESCRIPTION
+ 68791	5006-06-282	19-09 LMS	1139470	1/17/2020	2	2	Closed	A signed formal forbearance plan was received from the borrower; however, a representative of the servicer did not execute the formal forbearance plan and file it in the claim review file.
+ 68811	5999-99-002	19-09 LMS	883410	1/17/2020	2	2	Closed	Information contained in file documentation revealed unexplained discrepancies.
+ 68813	5016-12-050	19-09 FNMA FCL	1104110	1/17/2020	2	2	Closed	The servicer became aware of an environmental hazard affecting the property; however, the servicer did not immediately notify Fannie Mae's Legal department of the environmental hazard by submitting a Non-Routine Litigation Form (Form 20).

Compliance — Findings & Audit Response Team

« Go back to previous page

FINDINGS

SUMMARY

Finding ID: 68813

Severity: 2

Finding Number: 5016-12-050

Initial Finding:

The servicer became aware of an environmental hazard affecting the property; however, the servicer did not immediately notify Fannie Mae's Legal department of the environmental hazard by submitting a Non-Routine Litigation Form (Form 20).

**Original Auditor
Comment:**

UTD with notes and file documentation if the meth contamination was reported to FNMA via a form 20. Only able to see that we submitted the bid to them for approval, which is not the same thing.

**Edited Auditor
Comment:**

UTD with notes and file documentation if the meth contamination was reported to FNMA via a form 20.

SAVE

Compliance - Response

HISTORY

CASE INFORMATION

CITATION

HISTORY

BREEZIE WILLIAMS

1/3/2020 3:41 PM

Review → Closed

CHRIS NICHOLS

1/3/2020 9:28 AM

Investigate → Review

Resolution Eliminated

Code:

Working Note:

Confirmed, finding eliminated.

HOWARD TOLLEY

1/2/2020 4:20 PM

Rebuttal → Investigate

Resolution Assigned

Code:

Working Note:

Please review response

BREEZIE WILLIAMS

1/2/2020 4:10 PM

Investigate → Rebuttal

Resolution Disputed Finding

Code:

Working Note:

This is simply property preservation and is not litigation proceedings in any way and our ability to foreclose on the Note is not impacted in anyway.

Compliance - Phone Monitoring Score Card

SERVICING SCORECARD			
EMPLOYEE NAME:		WEEK OF:	
0			
	LOAN NUMBER		
Greeting 5%		Points	
1 Self-identified & obtained loan number / Identified where calling from	5		
Verification 28%			
2 <i>*Verified borrower or authorized party</i>	6		
3 <i>*Verified last 4 of Social Security Number- Inbound Calls Only</i>	6		
4 Verified/updated mailing addresses	4		
5 Verified/updated phone numbers	4		
6 Verified/updated e-mail addresses	4		
7 Confirmed occupancy - Delinquent Loans Only	4		
Job Knowledge/Problem Solving 45%			
8 Asked probing questions / Demonstrated active listening	4		
9 Answered questions correctly	4		
10 Offered research, follow up and used remind dates when necessary	4		
11 Followed UHC's policies and procedures	4		
12 Requested payment for total amount due and explained impacts	4		
13 Asked for cure dates, offered repayment plan or discuss loss mitigation options	4		
14 Used proper contact and response codes	4		
15 Reason for default obtained and correct reason code used	5		
16 <i>* Disclosed phone fee, verified checking info, and verified on the bank account.</i>	6		
17 <i>*Properly updated and documented the system of record</i>	6		
Customer Experience 16%			
18 Addressed the customer appropriately during the call	4		
19 Used proper tone of voice, spoke clearly and avoided industry jargon/acronyms	4		
20 No long silences/followed procedures for placing on hold/transferring	4		
21 Attempted to defuse an irate customer when necessary	4		
End Call 6%			
22 Effectively summarized the call	3		
23 Used appropriate closing	3		
Red Flag - Auto-Fail - See notes for details		Pass/Fail	
Total Score		0	0
Confirmed Numonix Screenshots are Capturing			

Excel – Training Tool

	A	B
1		
2	Call Requirements	Repayment Plans
3		FC Timeline
4		FC Review
5	Payments	Letters
6		Bankruptcy
7		Queue
8	Codes	Contacts
9		Forms
10		Loss Mitigation
11		
12	<u>Call Requirements:</u>	
13	<input type="checkbox"/> • Verify F&L Name	
14	<input type="checkbox"/> • Verify last 4 SSN	
15	<input type="checkbox"/> • Verify Property Address (IB and Auth Party) OR Mailing Address (OB or Does Not Match Property)	
16	<input type="checkbox"/> • Verify Occupancy	
17	o If occupied, cancel property inspection – F10 – OCP	
18	o If vacant, get new mailing address and vacancy date – VAC	
19	▪ Email property_preservation@uthc.org with subject line "Vac Prop"	
20	▪ Open task ID "1STVAC" in TSK1	
21	o If renting property – OCR	
22	o Occupied by other – OTC	
23	<input type="checkbox"/> • Contact Info:	
24	o Phone Numbers – VAT	
25	▪ Update consent date - LCOM	
26	o Email – EMV	
27	▪ No email – NEM	
28	<input type="checkbox"/> • Reason for Default	
29	• Date of next payment	
30	• Impact to Credit - CRD	
31	• Notate account	
32	o Include # called or calling on and name	
33	o Be specific about what was discussed	
34	▪ RPP/LM/RETENTION/DISPOSITION	
35	o Set follow up dates	
36		

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53

Emailing Borrower

This is Utah Housing Corporation. Please contact our office at 1-800-344-0452 or 801-902-8300. Our office hours are Monday through Friday, 8:00 AM to 6:00 PM.

Sincerely,

Borrower Separation:

- Which borrower has moved?
- What is their new address? (Notate if no address)
- What date did they move?
- Who is making the payments?
- Important to remember:
 - o Still calling both parties because both are financially responsible for debt.
 - o Review options of assumption or refinace.
 - o Must send copies of all letters to all borrowers mailed out after the date of borrower separation.

Home for Sale

- What is the MLS#?
- Still living in the property?
- What is the new mailing address?
- Are utilities still on?

Excel – Monarch Data Mining

1	Report Date	Loan Num	Name	Chap	Step Date	Step Cod	Step Description
2	1/10/2020	867130	ZRUC	7	1/25/2020	B17	TRUSTEE FINAL REPORT
3	1/10/2020	1120630	FONT	7	1/21/2020	B47	ASSGNMNT RCVD/MERS UPDATD
4	1/10/2020	1120630	FONT	7	2/6/2020	B21	REAF SENT TO DA ATTY
5	1/10/2020	1187150	MARS	7	1/10/2020	B16	CH7 DISCHARGED
6	1/10/2020	1200130	AKIM	7	2/2/2020	B17	TRUSTEE FINAL REPORT
7	1/10/2020	1249220	JOHNS	7	1/22/2020	B33	MFR FILED
8	1/10/2020	1249220	JOHNS	7	2/5/2020	B13	MFR GRANTED (76)
9	1/10/2020	1250000	JOHNS	7	1/10/2020	B13	MFR GRANTED (76)
10	1/10/2020	1293790	THOLT	7	12/27/2019	B10	LTR TO DA ATTY
11	1/10/2020	1293790	THOLT	7	1/11/2020	B46	DOCKET/STMNT FIN. AFFAIRS
12	1/10/2020	1293790	THOLT	7	1/26/2020	B18	341/DOCKET IN VIRPACK
13	1/10/2020	1294280	ROSEN	7	1/24/2020	B33	MFR FILED
14	1/10/2020	1294280	ROSEN	7	2/7/2020	B13	MFR GRANTED (76)
15	1/10/2020	1303280	BRAATAS	7	1/16/2020	B13	MFR GRANTED (76)
16	1/10/2020	1315830	ROMENT	7	1/16/2020	B17	TRUSTEE FINAL REPORT
17	1/10/2020	1324910	DAWSE	7	1/15/2020	B22	REAF FILED
18	1/10/2020	91200130	MIKAN	7	1/31/2020	B90	BK WORKSTATION CLOSED
19	1/10/2020	91293790	THOLT	7	12/27/2019	B01	BK FILED
20	1/10/2020	91293790	THOLT	7	12/27/2019	B10	LTR TO DA ATTY
21	1/10/2020	667220	COHON	13	1/28/2020	B90	BK WORKSTATION CLOSED
22	1/10/2020	1024190	TUBURT	13	12/23/2019	B90	BK WORKSTATION CLOSED
23	1/10/2020	1024500	ANDREASS	13	1/15/2020	B51	STIP PMT DUE
24	1/10/2020	1028210	ESPENSO	13	2/1/2020	B90	BK WORKSTATION CLOSED
25	1/10/2020	1030400	MCBRADEN	13	1/21/2020	B04	POC REFERRAL TO ATTY
26	1/10/2020	1030400	MCBRADEN	13	1/22/2020	B46	DOCKET/STMNT FIN. AFFAIRS
27	1/10/2020	1030400	MCBRADEN	13	2/4/2020	B47	ASSGNMNT RCVD/MERS UPDATD
28	1/10/2020	1030400	MCBRADEN	13	2/6/2020	B18	341/DOCKET IN VIRPACK
29	1/10/2020	1037000	WHITE	13	1/8/2020	B90	BK WORKSTATION CLOSED
30	1/10/2020	1040050	SCHROED	13	2/3/2020	B90	BK WORKSTATION CLOSED
31	1/10/2020	1048520	LAMB	13	1/11/2020	B90	BK WORKSTATION CLOSED
32	1/10/2020	1049880	GREEN	13	2/6/2020	B90	BK WORKSTATION CLOSED
33	1/10/2020	1057940	MARRO	13	1/11/2020	B90	BK WORKSTATION CLOSED
34	1/10/2020	1058030	BELK	13	1/6/2020	B90	BK WORKSTATION CLOSED
35	1/10/2020	1059940	ARROW	13	1/15/2020	B51	STIP PMT DUE
36	1/10/2020	1065260	CLARKSON	13	1/15/2020	B33	MFR FILED
37	1/10/2020	1065260	CLARKSON	13	1/29/2020	B13	MFR GRANTED (76)
38	1/10/2020	1067530	GARDNERING	13	1/15/2020	B51	STIP PMT DUE
39	1/10/2020	1068230	LEMAR	13	1/22/2020	B33	MFR FILED
40	1/10/2020	1068230	LEMAR	13	2/5/2020	B13	MFR GRANTED (76)
41	1/10/2020	1075400	HAYCEN	13	1/22/2020	B33	MFR FILED
42	1/10/2020	1075400	HAYCEN	13	2/5/2020	B13	MFR GRANTED (76)
43	1/10/2020	1080050	TAMTOR	13	1/14/2020	B47	ASSGNMNT RCVD/MERS UPDATD

	A	B	D	F	H
1	Report Date	Loan Num	Name	Step Date	Step Description
23	1/10/2020	1024500	ANDREASS	1/15/2020	STIP PMT DUE
35	1/10/2020	1059940	ARROW	1/15/2020	STIP PMT DUE
38	1/10/2020	1067530	GARDNERING	1/15/2020	STIP PMT DUE
47	1/10/2020	1097620	IVES	1/15/2020	STIP PMT DUE
48	1/10/2020	1108680	DOWNTON	1/15/2020	STIP PMT DUE
53	1/10/2020	1139490	MERROT	1/15/2020	STIP PMT DUE
54	1/10/2020	1151040	MATHEWS	1/15/2020	STIP PMT DUE
55	1/10/2020	1157300	BRAINER	1/15/2020	STIP PMT DUE
64	1/10/2020	1190350	TYSON	1/15/2020	STIP PMT DUE
66	1/10/2020	1192880	CROOKER	1/15/2020	STIP PMT DUE
68	1/10/2020	1193580	GALLONT	1/15/2020	STIP PMT DUE
75	1/10/2020	1198890	CONKLEN	1/15/2020	STIP PMT DUE
80	1/10/2020	1215190	ROSENBAUMS	1/15/2020	STIP PMT DUE
90	1/10/2020	1246540	SHIVELS	1/15/2020	STIP PMT DUE

Questions

