

How to use the HOPE LoanPort™ CounselorMax™ data transfer tool

Overview

CounselorMax™ has the capacity to transmit data to the HOPE LoanPort™ for organizations registered to use the portal. To obtain more information on the HOPE LoanPort™ and to learn how to sign up to become a user of the LoanPort please visit www.hopeloanportal.org.

In order to use the CounselorMax™ HLP functionality your housing counseling agency must be signed up to use the HLP and you must have a user name and password (Counselor ID) to successfully send a transmittal. You cannot obtain an account and a valid counselor ID from CounselorMax™ or from CounselorMax™ support staff. You must contact the HLP and go through their setup process to obtain these.

Prerequisites for using the HLP features in CounselorMax™

You must meet all of the following prerequisites to successfully transmit a case to the HLP:

1. Your agency must be a registered HUD Counseling organization
2. You must be approved for use by the HLP
3. You must have an active Counselor ID, user name and password for the HLP site.
4. The client you are submitting data for must be a candidate for a loan modification as outlined in the HLP requirements.

Accessing the HLP functionality from CounselorMax™

You gain access to the HLP features in CounselorMax™ via the Mortgage Delinquency NFMC Compliant GPS. Create a Mortgage Default/Early delinquency case via the Intake tab and select the “Foreclosure Mitigation/NFMC Compliant” GPS option from the list when prompted.

Please Select a Work Plan Template for Mortgage Default/Early Delinquency

Save Home Conventional Loans
 PUP: HEMAP Appeals & Other Representation
 Save Home FHA Insured Loans
 Community, Foreclosure Prevention Activities
 Foreclosure Mitigation (NFMC compliant)
 Diversion
 Post Diversion Client Counseling
 Filing a Petition to Postpone

OK

Once the GPS is saved, you will see the “HOPE” Icon at the top right of the GPS:

The screenshot shows the CounselorMax interface. At the top, there is a navigation bar with several icons: 'wk plan', 'hope', 'class', 'appt', 'log', and 'print'. The 'hope' icon, which depicts a house with a blue arrow pointing upwards, is highlighted with a red box. Below the navigation bar, there is a table with columns for Function, Outcome, Complete Date, Avg Minutes, Edit, and Cancel. The table contains several rows of data, including 'Signate Level', 'Grantor', 'NYCN Intake', 'Intake', and 'Authorization'.

Function	Outcome	Complete Date	Avg Minutes	Edit	Cancel
Signate Level		Pending			
Grantor		Pending	0		
NYCN Intake		Pending			
Intake		Pending	60		
Authorization		Pending	60		

Click on this icon to access the new HLP forms in CounselorMax™.

There are two forms you access from the icon that you will need to complete to successfully transmit a case to the HLP:

1. The HLP Questionnaire, that collects supplemental data not otherwise collected in CounselorMax™ via the Intake, GPS, or Budget forms in standard CounselorMax™.
2. The “transmittal” form, where you enter your HLP Counselor ID, the client’s primary and secondary (optional) loan numbers and mortgage companies. You can then review your transmittal for completeness on this form, and when complete, transmit it to the HLP.

Collecting the data required to transmit a case to the HLP

Collecting the required fields

In addition to completing the two HOPE forms in CounselorMax™ you must also collect at least the minimum required data points to successfully transmit a case. These data points and the forms they are located in CounselorMax™ are:

1. Client First Name: Outreach
2. Client Last Name: Outreach
3. Client Address (all relevant fields): Outreach
4. Client SS#: Intake
5. Birth Date: Intake
6. All Foreclosure Property Address: GPS Property form
7. Borrower Income: Counseling Profile Income form or GPS Income Form
8. Employer Information (if employed): Counseling Profile Income form or GPS Income Form

Collecting supplemental fields

While this is the minimum data you must collect to successfully transmit a case to the HLP, CounselorMax™ collects a full data set. For a full list of fields and where they're located in the CounselorMax™ interface, refer to the HOPE_Loan_Port_List_Of_Fields.xls document available at <http://counselormax.com/Training/support.html>.

You must also complete the required HLP questionnaire. To complete this, click on the “HOPE” icon while in the GPS. You will see the following form:

The screenshot shows a web browser window titled "Test Bester" with a navigation bar containing icons for "wk plan", "hope", "class", "appt", "log", and "print". The main content area is titled "HLP Questions" and features a red warning: "Required Fields Must Be Filled-in". Below this is a link "Export To Hope Loan Port". The form contains 15 questions, each with a red asterisk indicating it is required. The questions and their options are:

- I believe that my situation is Short term * (radio buttons: No, Yes)
- Is your home your primary residence * (radio buttons: No, Yes)
- How is the property Occupied * (dropdown menu: ---Select One---
- Are you having trouble paying your mortgage * (radio buttons: No, Yes)
- Is the amount you owe equal to less Than \$729,750 * (radio buttons: No, Yes)
- Did you get your current mortgage before Jan 2009 * (radio buttons: No, Yes)
- Have you received an offer on the property * (radio buttons: No, Yes)
- Do you plan to keep your home * (radio buttons: No, Yes)
- Have you received a foreclosure notice from an attorney * (radio buttons: No, Yes)
- Is property damaged * (radio buttons: No, Yes)
- Is the property listed for sale * (radio buttons: No, Yes)
- How do you receive and pay the Real Estate Tax bill * (radio buttons: No, Yes)
- Are the taxes current * (radio buttons: No, Yes)
- Have you filed for bankruptcy * (radio buttons: No, Yes)
- Is foreclosure sale scheduled * (radio buttons: No, Yes)

At a minimum you must answer all of the required questions (red asterisks).

Next click on the “Export to Hope Loan Port” link:

Planning System Test Bester wk plan hope class appt log print

HLP Questions
Required Fields Must Be Filled-in

[Export To Hope Loan Port](#)

I believe that my situation is Short term * No Yes

Is your home your primary residence * No Yes

How is the property Occupied * ---Select One---

Are you having trouble paying your mortgage * No Yes

the amount you owe to less than \$7,750 *

This will take you to the submittal form:

Reviewing a transmittal prior to submission

Prior to submitting a case to the HLP you should use the review functionality to test for completeness. The review function will identify any required fields that are missing from the transmittal. If the review reveals missing fields, you must go back and fill in these fields or the transmittal will fail. To use the review function for the transmittal, enter all of the required fields in the submittal form:

1. Counselor ID: provided by the HLP
2. Primary Loan Number
3. Mortgage Co. (you must select from the drop-down list. If the mortgage company or loan servicer is not listed in the drop-down they do not participate in the HLP and you cannot use the HLP to communicate with them. Contact the servicer or the HLP to inquire about their participation in the HLP.
4. Next check off the “Review submission before uploading to HOPE NOW (uncheck to submit)” check box and click the “OK” button:

Max
Guidance & Planning System Test Bester wk plan hope class appt log print

HOPE Now Case Export

[Instructions](#)

Counselor ID:

Primary Loan

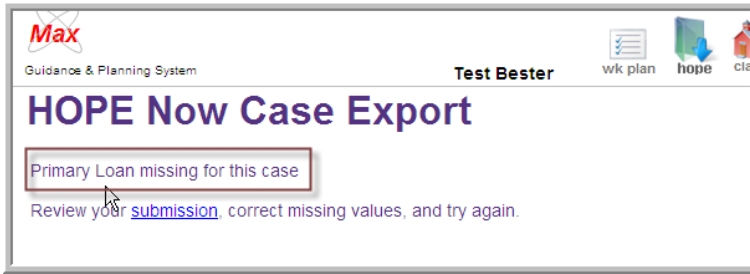
Loan Number: Mortgage Co:

Second Loan (optional)

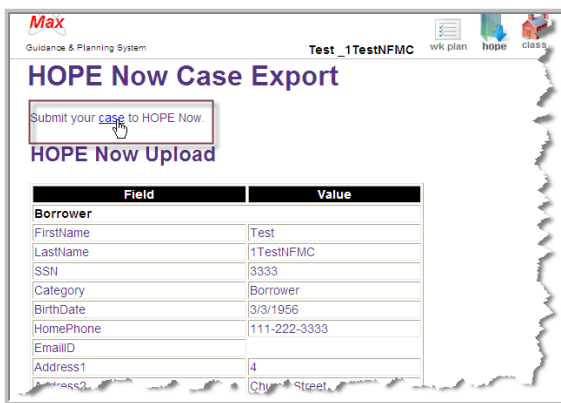
Loan Number: Mortgage Co:

Review Submission before uploading to HOPE NOW (uncheck to submit)

5. If any required fields are missing you will see them listed in the return message as below:



6. If no fields are missing you will see a list of the fields that will be transmitted with the corresponding values:



Submitting the Data to the HLP

To submit the data, after reviewing it, click on the “Submit your case to HOPE NOW” link, which will return you to the submittal form. Once on the submittal form, make sure you uncheck the “Review submission before uploading to HOPE NOW (uncheck to submit)” check box and click on the “OK” button. This will send the transmittal to the HLP server. You will receive a confirmation message that the transmittal was successful. Conversely, if for some reason the transmittal fails, you will receive a failure message explaining the cause of the failed transmittal. Correct the problem and try again.



You can now log into the HLP to review and finalize the information and transmit it to the servicer via the HLP application. Go to www.hopeloanportal.org to find documentation for details on using that system.