

# State Foreclosure Mediation

*Reaching Sustainable Solutions for Homeowners*

Presentation for Home Means Nevada, Inc.

September 2017

Neutral • Collaborative • Transparent



# Mission and Values

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**HLP has been in the middle of solving complex technological and business problems since our creation in 2009.** We are a unique collaborative that engages the key stakeholders who work with families on homeownership - nonprofit counselors, advocates, lenders, servicers, investors, attorneys and government. Being a national, neutral, nonprofit organization allows us to listen to all the parties and build solutions that support homeowners and incorporate the unique needs of all stakeholders.

- **Mission:** HLP is a national, neutral and nonprofit utility that unifies the efforts to help families achieve and sustain homeownership.
- **Core Values:** Neutrality. Collaboration. Transparency.
- **Role:** Our role is to be the digital transit way for all stakeholders in the homeownership process by facilitating collaboration and giving each stakeholder the tools needed to manage their respective interest in the transaction.

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# Trusted Partner

- Recognized by the IRS as a tax-exempt **501(c)(3) nonprofit** organization.
- Utilized by the **top 6 commercial banks, GSEs, 19 of the 20 largest servicers**, representing more than 80% of mortgage and 1,100+ counseling agencies and **6,000+ counselors**.
- Named in the **National Mortgage Settlement** and selected by U.S. Department of **Housing and Urban Development** and the U.S. **Treasury Department** as the platform for their EHLA and Making Home Affordable programs.
- Supports a **full range of mortgage products** from origination to servicing through our National Housing Solutions Platform.
- More than **500,000** individuals and families have been helped with foreclosure alternative transactions through the platform.

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# HLP Provides Critical Infrastructure

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**HLP has provided a communication portal for over 28,000 foreclosure mediations**

- HLP's foreclosure mediation portal is configurable for the workflow and process requirements of various jurisdictions.
- HLP will be the required portal for the Pennsylvania Housing Finance Agency's (PHFA's) HEMAP program and the Philadelphia Diversion Court.
- HLP recently received verbal approval to become an approved portal for bankruptcy mediation.
- HLP's information security has been thoroughly vetted and audited by the top loan servicers and GSEs and is recognized as best in class.

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# Mediation Solution for Your Needs

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**Our mediation portal enables all parties to communicate and exchange data and documents in a secure and transparent environment.**

- **Configurable for Your Workflow.** Home Means Nevada can set the key program parameters, such as who starts the case or performs what steps and the specific time frames allowed for each step.
- **Multi-Party Collaboration Platform.** The platform supports up to 7 different stakeholders working together in the mediation process.
- **Standardizes Requirements.** Set the data, documents and business rule requirements for your specific program and ensure that all parties adhere.
- **Complete Transparency.** Enable all parties to see the same information and documents.
- **Robust Reporting.** Customizable reports and data export capabilities. Allows users to pull portal-based reports to track performance or assess progress on multiple data points, such as by Case Type, Agency, Document Acceptance/Rejection, etc.
- **Individual Control.** Each party has rights to input, update and control their information.

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# Efficiency & Productivity Gains

**Instantaneous updates and notifications improve efficiency, timelines and caseload capacity.**

- **All stakeholders are immediately aware of actions taken and next steps due.** Notification of activities to stakeholders is automated, thus speeding up response time and eliminating a lot of manual communication. This also enables a higher caseload per FTE due to process efficiency gains.
- **Clearly identifies the responsibilities of stakeholders.** The platform provides an undisputable record of who did what and when. This reduces the likelihood of postponed mediation hearings and reduces overall timelines for case resolution.
- **HLP document management.** The HLP portal provides a document repository that catalogs versions of documents with historical versions easily accessible.
- **Management Reporting provides for oversight and accountability.** Customizable reports and data export capabilities. Allows users to pull portal-based reports to track performance or assess progress on multiple data points, such as by Case Type, Agency, Document Acceptance/Rejection, etc.
- **Interaction through HLP eliminates undocumented communications and provides a single system containing complete records.** HLP provides an undisputable record of communications and audit trail. Furthermore, in addition to task handling, HLP provides workflow management.

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# Information Security

- **Approved Technology Vendor**
  - HLP is an approved technology-solution provider to mortgage servicers and financial institutions managing more than 80% of mortgages.
  - Our customers include the 5 largest commercial banks and the largest GSE.
- **Compliance with the Highest Standards**
  - We are required to stay in compliance with increasingly onerous information security and application performance requirements placed on the lending industry, including GLBA and the CFPB.
  - Our data hosting center obtains an annual SOC 2, Type 2 Service Auditor's Report and undergoes quarterly Payment Card Industry (PCI) compliance scanning , the highest industry standards.
  - Third party vendors are deemed-high risk areas under current regulations, which requires HLP to document and deliver superior services to satisfy the requirements of a high -risk classification.
- **Regular External Audits and Reviews.**
  - We undergo continuous onsite and remote external audits, including regular performance monitoring and penetration testing.
  - HLP is also subject to quarterly reviews and scorecards with precise metrics for assessing compliance.
- **Security Experts on Staff**
  - We have dedicated full-time staff to manage this critical business requirement.

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# HLP for Home Means Nevada

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Please let us know when you would like to arrange a demonstration of HLP's foreclosure mediation portal for Home Means Nevada, Inc.

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**For more information please contact:**

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