



HAFA Eligibility Checklist

CERTIFIED DISTRESSED
PROPERTY EXPERT®

Date

Borrower(s)

Property Address

1st Lien Lender Acct #

Subordinate Lien Holder(s)

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- 1. Is the (1st) loan owned or guaranteed by FannieMae or FreddieMac? Yes No
 a. www.fanniemae.com/loanlookup
 b. <https://ww3.freddie.mac.com/corporate/>
- 2. Is the property the primary residence and does the borrower still reside there? (90 day exception may apply) Yes No
- 3. Is the mortgage a "first lien" mortgage? Yes No
- 4. Is the mortgage delinquent, or is default (missed payments) reasonably foreseeable? Yes No
- 5. Is the current unpaid principal balance equal to or less than \$729,750? Yes No
- 6. Does the borrower's total monthly mortgage payment exceed 31% of their gross monthly income? Yes No

Answer Key:

- 1. No
- 2. Yes
- 3. Yes
- 4. Yes
- 5. Yes
- 6. Yes

If the answers match the above answer key, the borrower(s) may qualify for HAFA. Proceed with HAFA Forms Checklist 2.