

MAINE HOMEOWNER ASSISTANCE FUND
COLLABORATION AGREEMENT

COLLABORATION AGREEMENT made this _____ (“Agreement Date”) between _____ (“Servicer”) and the State of Maine, acting by and through the Bureau of Consumer Credit Protection (“Program Administrator”).

BACKGROUND

1. Pursuant to Section 3206 of the American Rescue Plan Act of 2021, Congress established in the Department of the Treasury and funded a Homeowner Assistance Fund (“HAF”) to mitigate financial hardships associated with the coronavirus pandemic by providing appropriated funds to eligible entities for, among other purposes preventing homeowner mortgage delinquencies, defaults, and foreclosures through “qualified expenses” related to mortgages and housing, which include financial assistance to allow a homeowner to reinstate a mortgage or to pay other housing-related costs related to a period of forbearance, delinquency, or default.
2. Program Administrator is a participating agency for the distribution of certain of the HAF funds and has adopted a Mortgage Assistance Program to guide such distribution of funds.
3. Servicer services residential mortgage loans of borrowers who are delinquent or in default, forbearance or deferral and who may be eligible for the receipt of HAF funds from the Program Administrator.
4. Program Administrator and Servicer desire to cooperate to facilitate the timely distribution of HAF funds to Servicer for the account of eligible borrowers to enable the borrower to cure outstanding arrearages and cause the reinstatement of the mortgage loan or to pay other housing-related costs related to a period of forbearance, delinquency, or default assistance, in accordance with the principles and processes outlined in this Agreement.

UNDERSTANDINGS

Program Administrator and Servicer acknowledge and agree that:

1. As between Servicer and Program Administrator, Program Administrator has sole responsibility to determine whether a borrower is eligible for HAF funds and, if so, for how much and for what purpose(s).
2. As between Servicer and Program Administrator, Servicer has sole responsibility to administer and service the mortgage loan as to which a borrower may be eligible for HAF funds, including to determine the amounts of either any

outstanding arrearages that the borrower may owe on a mortgage loan in order to reinstate the mortgage loan or to enable the borrower to pay other housing related costs related to a period of forbearance, delinquency, or default.

This program is intended as a last resort for those homeowners who are otherwise unable to enter into a sustainable payment plan under the loss mitigation options normally offered by their mortgage servicers. The program is not intended to supersede or replace loss mitigation offered by mortgage servicers; the program's funds are intended to serve as a final "backstop" for homeowners who may not have previously qualified for other loss mitigation options through their servicers, and to leverage and be supplementary to those loss mitigation options. As the HAF program is intended to be a program of last resort for a borrower, Servicer may not require a borrower to apply for assistance through the HAF program before offering the borrower other loss mitigation options.

3. Servicer administers and services any such mortgage loan in accordance with applicable law, a third-party servicing agreement, applicable insurance policies, and potentially other contractual requirements. Nothing in this Agreement is intended to require, or will require, Servicer to violate or breach these requirements.
4. Program Administrator may contact Servicer, or Servicer, with proper authorization from the borrower, may contact Program Administrator, about the potential availability of HAF funds to cure a particular borrower's arrearages or to pay other housing-related costs related to a period of forbearance, delinquency, or default.
5. Subject to the receipt of an executed "Borrower Consent Form" in the form attached to this Agreement as Exhibit A ("Borrower Consent Form") authorizing Servicer to share with Program Administrator information about the status of borrower's mortgage loan, Servicer will share such information with Program Administrator through a mutually agreeable form of common data file, or other mutually-agreed upon format. Program Administrator in turn will evaluate such information, determine if the borrower is eligible for HAF funds and, if so, for how much and for what purposes(s) and share such determinations with the borrower and Servicer. Servicer agrees to reconsider any previous denials of loss mitigation, when appropriate, for borrowers who receive assistance through the HAF program.
6. *(Reserved)*
7. If the amount of approved HAF funds is insufficient to cure any arrearage or pay other outstanding amounts due under the mortgage loan, Program Administrator may consult with the borrower to discuss borrower's willingness and ability, either directly or through other third parties, to supplement the available HAF funds to cure such arrearage or pay other outstanding amounts due under the mortgage loan and Program Administrator will notify Servicer accordingly.

8. If the amount of approved HAF funds is sufficient to cure any arrearage or pay other outstanding amounts due under the mortgage loan, either alone or in combination with any other funds payable by or on behalf of borrower, Program Administrator and Servicer will cooperate to facilitate the timely distribution of HAF funds by Program Administrator to Servicer for the account of the borrower and the timely application by Servicer of such funds (and any other funds paid by or on behalf of borrower) to the account of the borrower, in accordance with applicable law and servicer's standard policies and procedures for handling mortgage payments.
9. Both Servicer and Administrator agree that time is of the essence in Program Administrator's determination of a borrower's eligibility for HAF and the subsequent distribution and application of HAF funds. Timely application by Servicer of sufficient HAF funds and other supplementary funds for the account of the borrower is governed by applicable law.
10. All communication that includes borrower's "Nonpublic Personal Information" between Program Administrator and Servicer will be through encrypted email, secure loan port or other similar secure electronic delivery system. In accordance with HUD, privacy, telemarketing, and information security laws, regulations, and guidelines, Program Administrator and Servicer will maintain or implement appropriate measures designed to (a) ensure the security and confidentiality of any Nonpublic Personal Information it receives from the other party, including, without limitation, appointing a manager or group to coordinate compliance with the confidentiality obligations herein, (b) protect against any anticipated threats or hazards to the security or integrity of such information, including, without limitation, implementing necessary screening and background checks for individuals that may access or use the Nonpublic Personal Information as permitted by this Agreement, (c) protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to the subject of such information, (d) ensure the proper disposal of all Nonpublic Personal Information received from the other party upon the termination of this Agreement for any reason, unless the information is required to be retained for legal or regulatory record retention purposes, (e) treat the Nonpublic Personal Information with at least the same degree of care that it uses to protect its own confidential and proprietary information of a similar nature but with no less than a reasonable degree of care, and (d) implement or utilize appropriate technological safeguards that are at least in compliance with the Gramm-Leach Bliley Act as well as any generally recognized industry standards. For the purposes of this Agreement, the term "Nonpublic Personal Information" is any information received from or provided by the other party which pertains to or identifies an individual, such as a name, postal address, e-mail or IP address, facsimile or phone number, mother's maiden name, social security or identification number, transactional, employment, or financial data, medical or health records, personal, gender, political, profile, account, and password information.

11. Execution of this Agreement is voluntary and either party may terminate this Agreement without cause with 30 days written notice. A Servicer may choose to participate in one or more HAF programs.
12. Program Administrator or its third-party partners assisting in the intake function must secure written authorization from each borrower to share information. Servicer must receive a copy of the signed Borrower Consent Form.
13. Allowable uses of Maine HAF program funds include the following: (a) To provide funds to eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan, on forward mortgages, reverse mortgages, loans secured by manufactured homes, or contracts for deed; (b) To provide funds for loss mitigation measures intended to result in a permanently sustainable monthly payment for borrowers unable to meet scheduled payment requirements due to a financial hardship associated with the Coronavirus pandemic, in which funds may be used to effect principal reductions, reduce the rate of interest, recast payment terms, repay funds advanced by the servicer on the borrower's behalf, and as otherwise appropriate to ensure that such assistance, when leveraged with other available loss mitigation options, results in sustainable monthly payment amount for the borrower; (c) To provide funds to resolve any property charge default that threatens a homeowner's ability to sustain ownership of the property, whether concurrently with other loss mitigation options offered by the loan servicer or in connection with other assistance programs, for which HAF funds may be used to pay past due property taxes, insurance premiums, HOA fees, condominium fees, cooperative maintenance or common charges that threaten sustained ownership of the property and which must be brought current by program assistance or resolved concurrently with the program providing assistance, and in which funds may also be used to pay property charges coming due in the 90 days following program approval; and (d) To provide funds to resolve delinquent payments for utility and/or internet access services, in which HAF funds may be used to pay delinquent amounts in full, including interest or reasonably required legal fees, under circumstances in which a delinquency threatens access to utility or internet services, and in which the assistance provided must bring the homeowner's account current, and in which funds may be used to pay prospective charges for up to the first 90 days following approval if the homeowner is unable to make such payments and (i) funds are not available from other utility assistance programs to cover these amounts, and (ii) the homeowner indicates the financial ability to resume making such payments after the initial 90-day period.
14. Servicer and Program Administrator may agree for the provision of reports and other information in mutually agreeable form and content relating to the subject of this Agreement.
15. Program Administrator is responsible for continuing eligibility of the borrower for its HAF program and any related fraud detection. Servicer will not be required to

repay amounts applied to a borrower's loan if that borrower is later determined to be ineligible.

16. Servicer will conduct any transfer of servicing rights pertaining to mortgage loans covered under this Agreement in accordance with Regulation X implementing the Real Estate Settlement Procedures Act.
17. Where applicable, Program Administrator will provide at least 30 days' notice to Servicer before it will cease, reduce or otherwise vary borrower payments from that previously disclosed to Servicer in order to allow Servicer time to evaluate the borrower for other loss mitigation options.
18. Should Servicer receive more funds than needed from Program Administrator for the account of any particular borrower, Servicer will remit the surplus funds back to Program Administrator within thirty (30) days of receiving the funds. If the surplus funds are equal to or less than (\$250), Servicer does not need to remit the funds back to the Program Administrator, but instead, will apply those funds to reduce that borrower's outstanding loan principal.
19. Servicer and Program Administrator each will establish a specific point of contact for HAF cases and HAF program matters ("Servicer Point of Contact" and "Program Administrator Point of Contact", respectively), whom they may change from time to time at their discretion.
20. Initially, the Servicer Point of Contact is:

Name:

Phone:

Email:
21. Initially, the Program Administrator Point of Contact is:

Name: Mark Susi

Phone: (207) 624-8527

Email: Mark.E.Susi@Maine.gov
22. Servicer is not authorized or empowered to determine and/or communicate to the homeowner eligibility for HAF foreclosure prevention programs. Program Administrator is not authorized or empowered to determine and/or communicate to the homeowner eligibility for foreclosure prevention programs of Servicer. Program Administrator retains sole authority for its program eligibility determination and communication to the homeowner and Servicer. Servicer will communicate with borrowers and Program Administrator regarding loan modification and other Servicer-driven approvals.

PROGRAM ADMINISTRATOR:

SERVICER:

Program Administrator Name

Servicer Name

By: _____

By: _____

Mark E. Susi

Acting Superintendent

EXHIBIT A

Borrower Consent Form



MAINE HAF

Third-Party Authorization

“I” and “My” means and refers to individually and collectively the undersigned Owner and Co-Owner (if any), and any non-owner borrower identified below.

“Servicer” means any mortgage lender/servicer holding or servicing a mortgage on which I am obligated.

“Other Creditor” means any person or entity (hereinafter “Entity”) to which I owe a debt for real property taxes; sewer or water fees; condominium or homeowners association fees; homeowners insurance; electric, heating oil or gas or other home utility service; or home internet service.

“BCCP” means the Maine Bureau of Consumer of Consumer Credit Protection, the agency of the State of Maine designated to administer Maine’s Homeowners Assistance Fund (“Maine HAF”) program, and any nonprofit housing counseling agencies employed by BCCP to assist in administering the Maine HAF plan.

I authorize any Servicer, any Other Creditor, and the BCCP to obtain, share, release, discuss, and otherwise provide to and with each other my public and non-public personal information contained in or related to my mortgage loans, insurance policies and associated premiums, tax and homeowner payment obligations, utility, heating and internet obligations and condominium or homeowners association fees. This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, credit report, income, government monitoring information, loss mitigation application status, account balances, program eligibility, and payment activity of the Owner and non-owner borrower. I also understand and consent to the disclosure of my personal information and the terms of any applications, agreements, or other communications under Homeowner Assistance Fund Programs by Servicer, Other Creditor or BCCP to the U.S. Department of the Treasury or their agents in connection with their responsibilities under the American Rescue Plan Act of 2.021

A Servicer, Other Creditor and the BCCP is authorized to take such steps as it may deem reasonable to verify the identity of another party, but has no responsibility or liability to verify the identity of such other party. The Servicer also has no responsibility or liability for what another party does with such information.

Before signing this Third-Party Authorization, beware of foreclosure rescue scams!

- A HUD-approved housing counselor, BCCP representative or other authorized third party may work directly with the Owner’s lender/mortgage servicer.
- The Owner can visit <https://www.hud.gov/findacounselor> to identify a HUD-approved housing counseling agency.
- Beware of anyone who asks for a fee in exchange for a counseling service or modification of a delinquent loan.

All owners and non-owner borrowers should sign this Third-Party Authorization. This Third-Party Authorization is not revocable except as otherwise required by applicable law.

I UNDERSTAND AND AGREE WITH THE TERMS OF THIS THIRD-PARTY AUTHORIZATION:

Owner

Co-Owner

Printed Name

Printed Name

Signature

Signature

Date

Date

Additional Owner

Printed Name

Signature

Date

Non-Owner Borrower

Printed Name

Signature

Date

Additional Owner

Printed Name

Signature

Date

Non-Owner Borrower

Printed Name

Signature

Date