



HAFA Eligibility Checklist

CERTIFIED DISTRESSED
PROPERTY EXPERT®

Date

Borrower(s)

Property Address

1st Lien Lender Acct #

Subordinate Lien Holder(s)

Subordinate Lien Holder(s)

- | | | |
|---|------------------------------|-----------------------------|
| 1. Is the (1st) loan owned or guaranteed by FannieMae or FreddieMac?
a. www.fanniemae.com/loanlookup
b. https://ww3.freddie.mac.com/corporate/ | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Is the property the primary residence and does the borrower still reside there? (365 day exception may apply) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Is the mortgage a "first lien" mortgage? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. Is the mortgage delinquent, or is default (missed payments) reasonably foreseeable? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. Is the current unpaid principal balance equal to or less than \$729,750? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Answer Key:

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

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