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For Short Refinance Clients

1. If the customer has mentioned that have already processed A Loan Modification or Refinancing before:

A. Can we have a particular rebuttal or probing question that would be applicable? Your Rebuttal is how long has it been since you Refinanced and have you been current since you accepted the new terms. You must keep in mind FHA Hope Program guideline is they must be current and have been so for the last 12 months.

B. What would the approach be if the customer is in a Loan Mod or Refi IS WITHIN the 12 month time frame? Can we offer our product to them? Your Rebuttal is Have they accepted and made the first payment on their loan modification. If the loan was recently refinanced FHA then they may qualify for a Streamline Refinance but only if there recent refinance was FHA.

C. what would the approach be if the customer is their Loan Mod or Refi HAS EXCEEDED the 12 month timeframe? Can we offer our product to them? Again your Rebuttal is the same answer as 1A they must have made payments on time with NO late in the 12 month period if they are to be accepted into the Hope for homeowners program.