

Mortgage Reinstatement Program

| <u>Criteria</u> | <u>Terms</u> |
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| <u>Program Overview</u> | <p>The HAF Program offers various forms of assistance including financial counseling, foreclosure mitigation counseling, legal aid, and payments for mortgage and other housing related expenses.</p> <p>The following types of payment assistance will be offered under the HAF Program:</p> <ol style="list-style-type: none"> 1. Payments for eligible mortgage expenses (Purpose #1) <ul style="list-style-type: none"> • Homeowners who experienced a temporary hardship, whose income has been re-established, and who are <u>able</u> to re-establish the original principal and interest monthly mortgage payment. • Homeowners who experienced a permanent hardship with decrease of income and/or increase in expense such that they are <u>unable to re-establish</u> the original principal and interest monthly mortgage payment. 2. Payments for other qualified housing related expenses (Purpose #2) <ul style="list-style-type: none"> • Qualified housing related expenses include homeowner association (HOA) maintenance fees, Planned Unit Development (PUD) community association fees, leasehold payments, property taxes, utility payments, and/or any hazard, hurricane, flood, or mortgage insurance whether or not the homeowners have an eligible mortgage. |
| <u>Brief description</u> | <p>Provide funds to eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan.</p> <p>HAF funds may be used to bring the account fully current, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower's behalf for property charges, including property taxes, hazard insurance premiums, flood or wind insurance premiums, ground rents, condominium fees, cooperative maintenance fees, planned unit development fees, homeowners' association fees or utilities that the servicer may have advanced to protect lien position. Payment may also include any reasonably required legal fees.</p> <p>HAF funds may be used to facilitate loss mitigation options offered by the servicer under investor requirements.</p> |
| <u>Maximum amount of assistance per homeowner</u> | <p>Each Homeowner will be eligible for up to \$60,000 for all assistance types under the HAF program to be used only for qualified expenses related to the homeowner's primary residence.</p> |
| <u>General eligibility criteria</u> | <p>Property eligibility criteria:</p> <ul style="list-style-type: none"> • One-unit single family detached (including Ohana or accessory dwelling units) or condominium unit, as identified by a verified Condominium Property Regime (CPR) number, located in Hawaii, and occupied as homeowner's primary residence. <p>Homeowner eligibility criteria:</p> <ul style="list-style-type: none"> • At least one of the occupying household members must also have a recorded interest in the property. • May not have a recorded interest (100% or partial interest) in other real property suitable for dwelling purposes besides the primary residence, |

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| | <p>whether that other interest is held as individual, settlor, or as trustee through an inter-vivos living trust.</p> <ul style="list-style-type: none"> • Have experienced a qualifying financial hardship after January 21, 2020 (including a qualifying financial hardship that began before January 21, 2020 but continued after that date) and which has impacted the homeowner’s ability to make mortgage or other housing related expenses. A qualifying financial hardship is defined as a reduction in income or an increase in household living expenses of at least 10 percent associated with the COVID-19 pandemic (e.g., unemployment, reduction in regular work hours/tips/commissions or self-employment income, or increased household expenditures). • Have an income equal to or less than 150 percent of the HUD-established area median income. • Have no more than five (5) months-worth of total housing expenses in liquid assets (exclusive of retirement (IRA, SEP, 401K), college (529), or health savings accounts). Reasonable exceptions may be allowed at the sole discretion of the service provider. <p>Mortgage eligibility criteria:</p> <ul style="list-style-type: none"> • First mortgages are eligible • Reverse mortgages are eligible • Home equity lines of credit are not eligible |
| <p><u>Homeowner eligibility criteria and documentation requirements</u></p> | <p>See general eligibility requirements for homeowner eligibility criteria.</p> <p>Documentation requirements:</p> <ul style="list-style-type: none"> • Homeowner statement of attestation that they experienced a financial hardship after January 21, 2020. The attestation must describe the nature of the hardship (e.g., job loss, reduction in income, increased costs due to COVID-19 pandemic). • Written attestation as to household income together with supporting documentation such as paystubs, W-2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer. (A fact-specific proxy, such as an applicant’s participation in other government programs with similar income eligibility criteria or census tract data on the average incomes in the applicant’s geographic area, may be used if an applicant is unable to provide timely income documentation). • Statements for mortgage and housing related expenses, as applicable. • Homeowner identification. • A credit report may be pulled. • Proof of residency documents may be requested. • Documentation on loss mitigation efforts, as applicable. |
| <p><u>Loan eligibility criteria specific to the program</u></p> | <p>Delinquent by at least one payment, including any payments during a forbearance period.</p> |
| <p><u>Form of assistance</u></p> | <p>Assistance will be structured as a non-recourse grant.</p> |
| <p><u>Payment requirements</u></p> | <p>Payments may be made directly to the lender or servicer, as appropriate, or other third-party payee authorized by the servicer, or other third party authorized to collect eligible charges in accordance with reinstatement instructions received from the payee.</p> |

Mortgage Payment Assistance

| <u>Criteria</u> | <u>Terms</u> |
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| <u>Program Overview</u> | <p>The HAF Program offers various forms of assistance including financial counseling, foreclosure mitigation counseling, legal aid, and payments for mortgage and other housing related expenses.</p> <p>The following types of payment assistance will be offered under the HAF Program:</p> <ol style="list-style-type: none"> 1. Payments for eligible mortgage expenses (Purpose #1) <ul style="list-style-type: none"> • Homeowners who experienced a temporary hardship, whose income has been re-established, and who are <u>able</u> to re-establish the original principal and interest monthly mortgage payment. • Homeowners who experienced a permanent hardship with decrease of income and/or increase in expense such that they are <u>unable to re-establish</u> the original principal and interest monthly mortgage payment. 2. Payments for other qualified housing related expenses (Purpose #2) <ul style="list-style-type: none"> • Qualified housing related expenses include homeowner association (HOA) maintenance fees, Planned Unit Development (PUD) community association fees, leasehold payments, property taxes, utility payments, and/or any hazard, hurricane, flood, or mortgage insurance whether or not the homeowners have an eligible mortgage. |
| <u>Brief description</u> | <p>Provide forward mortgage payment assistance, including payments under a forbearance plan for a period of up to twelve (12) months or until the maximum amount of assistance under the HAF Program is reached.</p> |
| <u>Maximum amount of assistance per homeowner</u> | <p>Each Homeowner will be eligible for up to twelve (12) months of mortgage payments through this mortgage payment assistance with respect to the applicant’s primary residence.</p> <p>Each Homeowner will be eligible for up to \$60,000 for all assistance types under the HAF program to be used only for qualified expenses related to the homeowner’s primary residence.</p> |
| <u>General eligibility criteria</u> | <p>Property eligibility criteria:</p> <ul style="list-style-type: none"> • One-unit single family detached (including Ohana or accessory dwelling units) or condominium unit, as identified by a verified Condominium Property Regime (CPR) number, located in Hawaii, and occupied as homeowner’s primary residence. <p>Homeowner eligibility criteria:</p> <ul style="list-style-type: none"> • At least one of the occupying household members must also have a recorded interest in the property. • May not have a recorded interest (100% or partial interest) in other real property suitable for dwelling purposes besides the primary residence, whether that other interest is held as individual, settlor, or as trustee through an inter-vivos living trust. • Have experienced a qualifying financial hardship after January 21, 2020 (including a qualifying financial hardship that began before January 21, 2020 but continued after that date) and which has impacted the homeowner’s ability to make mortgage or other housing related expenses. A qualifying financial hardship is defined as a reduction in income or an increase in household living expenses of at least 10 percent associated with |

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| | <p>the COVID-19 pandemic (e.g., unemployment, reduction in regular work hours/tips/commissions or self-employment income, or increased household expenditures).</p> <ul style="list-style-type: none"> • Have an income equal to or less than 150 percent of the HUD-established area median income. • Have no more than five (5) months-worth of total housing expenses in liquid assets (exclusive of retirement (IRA, SEP, 401K), college (529), or health savings accounts). Reasonable exceptions may be allowed at the sole discretion of the service provider. <p>Mortgage eligibility criteria:</p> <ul style="list-style-type: none"> • First mortgages are eligible • Reverse mortgages are eligible • Home equity lines of credit are not eligible |
| <p><u>Homeowner eligibility criteria and documentation requirements</u></p> | <p>See general eligibility requirements for homeowner eligibility criteria.</p> <p>Documentation requirements:</p> <ul style="list-style-type: none"> • Homeowner statement of attestation that they experienced a financial hardship after January 21, 2020. The attestation must describe the nature of the hardship (e.g., job loss, reduction in income, increased costs due to COVID-19 pandemic). • Written attestation as to household income together with supporting documentation such as paystubs, W-2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer. (A fact-specific proxy, such as an applicant’s participation in other government programs with similar income eligibility criteria or census tract data on the average incomes in the applicant’s geographic area, may be used if an applicant is unable to provide timely income documentation). • Statements for mortgage and housing related expenses, as applicable. • Homeowner identification. • A credit report may be pulled. • Proof of residency documents may be requested. • Documentation on loss mitigation efforts, as applicable. |
| <p><u>Loan eligibility criteria specific to the program</u></p> | <p>None.</p> |
| <p><u>Form of assistance</u></p> | <p>Assistance will be structured as a non-recourse grant.</p> |
| <p><u>Payment requirements</u></p> | <p>Payments will be made directly to the lender or servicer, as appropriate.</p> |

Mortgage Default Resolution

| <u>Criteria</u> | Terms |
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| <u>Program Overview</u> | <p>The HAF Program offers various forms of assistance including financial counseling, foreclosure mitigation counseling, legal aid, and payments for mortgage and other housing related expenses.</p> <p>The following types of payment assistance will be offered under the HAF Program:</p> <ol style="list-style-type: none"> 1. Payments for eligible mortgage expenses (Purpose #1) <ul style="list-style-type: none"> • Homeowners who experienced a temporary hardship, whose income has been re-established, and who are <u>able</u> to re-establish the original principal and interest monthly mortgage payment. • Homeowners who experienced a permanent hardship with decrease of income and/or increase in expense such that they are <u>unable to re-establish</u> the original principal and interest monthly mortgage payment. 2. Payments for other qualified housing related expenses (Purpose #2) <ul style="list-style-type: none"> • Qualified housing related expenses include homeowner association (HOA) maintenance fees, Planned Unit Development (PUD) community association fees, leasehold payments, property taxes, utility payments, and/or any hazard, hurricane, flood, or mortgage insurance whether or not the homeowners have an eligible mortgage. |
| <u>Brief description</u> | <p>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 qualifying financial hardship associated with the coronavirus pandemic. 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 such assistance, when leveraged with other available loss mitigation options, results in a sustainable monthly payment amount for the borrower.</p> |
| <u>Maximum amount of assistance per homeowner</u> | <p>Each Homeowner will be eligible for up to \$60,000 for all assistance types under the HAF program to be used only for qualified expenses related to the homeowner's primary residence.</p> |
| <u>General eligibility criteria</u> | <p>Property eligibility criteria:</p> <ul style="list-style-type: none"> • One-unit single family detached (including Ohana or accessory dwelling units) or condominium unit, as identified by a verified Condominium Property Regime (CPR) number, located in Hawaii, and occupied as homeowner's primary residence. <p>Homeowner eligibility criteria:</p> <ul style="list-style-type: none"> • At least one of the occupying household members must also have a recorded interest in the property. • May not have a recorded interest (100% or partial interest) in other real property suitable for dwelling purposes besides the primary residence, whether that other interest is held as individual, settlor, or as trustee through an inter-vivos living trust. • Have experienced a qualifying financial hardship after January 21, 2020 (including a qualifying financial hardship that began before January 21, 2020 but continued after that date) and which has impacted the homeowner's ability to make mortgage or other housing related expenses. |

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| | <p>A qualifying financial hardship is defined as a reduction in income or an increase in household living expenses of at least 10 percent associated with the COVID-19 pandemic (e.g., unemployment, reduction in regular work hours/tips/commissions or self-employment income, or increased household expenditures).</p> <ul style="list-style-type: none"> • Have an income equal to or less than 150 percent of the HUD-established area median income. • Have no more than five (5) months-worth of total housing expenses in liquid assets (exclusive of retirement (IRA, SEP, 401K), college (529), or health savings accounts). Reasonable exceptions may be allowed at the sole discretion of the service provider. <p>Mortgage eligibility criteria:</p> <ul style="list-style-type: none"> • First mortgages are eligible • Reverse mortgages are eligible • Home equity lines of credit are not eligible |
| <p><u>Homeowner eligibility criteria and documentation requirements</u></p> | <p>See general eligibility requirements for homeowner eligibility criteria.</p> <p>Documentation requirements:</p> <ul style="list-style-type: none"> • Homeowner statement of attestation that they experienced a financial hardship after January 21, 2020. The attestation must describe the nature of the hardship (e.g., job loss, reduction in income, increased costs due to COVID-19 pandemic). • Written attestation as to household income together with supporting documentation such as paystubs, W-2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer. (A fact-specific proxy, such as an applicant’s participation in other government programs with similar income eligibility criteria or census tract data on the average incomes in the applicant’s geographic area, may be used if an applicant is unable to provide timely income documentation.) • Statements for mortgage and housing related expenses, as applicable. • A credit report may be pulled. • Proof of residency documents may be requested. • Documentation on loss mitigation efforts, as applicable. |
| <p><u>Loan eligibility criteria</u></p> | <ul style="list-style-type: none"> • Must be delinquent by at least one installment payment (including payments missed during a forbearance period) or otherwise in default, as reflected in documentation from the payee or the payee’s agent. |
| <p><u>Form of assistance</u></p> | <p>Assistance will be structured as a non-recourse grant.</p> |
| <p><u>Payment requirements</u></p> | <p>Funds will be paid, as applicable, to the mortgage servicer or other third-party payee authorized by the servicer, or other third party authorized to collect eligible charges in accordance with reinstatement instructions received from the payee.</p> |

Property Charge Default Resolution

| <u>Criteria</u> | Terms |
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| <u>Program Overview</u> | <p>The HAF Program offers various forms of assistance including financial counseling, foreclosure mitigation counseling, legal aid, and payments for mortgage and other housing related expenses.</p> <p>The following types of payment assistance will be offered under the HAF Program:</p> <ol style="list-style-type: none"> 1. Payments for eligible mortgage expenses (Purpose #1) <ul style="list-style-type: none"> • Homeowners who experienced a temporary hardship, whose income has been re-established, and who are <u>able</u> to re-establish the original principal and interest monthly mortgage payment. • Homeowners who experienced a permanent hardship with decrease of income and/or increase in expense such that they are <u>unable to re-establish</u> the original principal and interest monthly mortgage payment. 2. Payments for other qualified housing related expenses (Purpose #2) <ul style="list-style-type: none"> • Qualified housing related expenses include homeowner association (HOA) maintenance fees, Planned Unit Development (PUD) community association fees, leasehold payments, property taxes, utility payments, and/or any hazard, hurricane, flood, or mortgage insurance whether or not the homeowners have an eligible mortgage. |
| <u>Brief description</u> | <p>Provide funds to resolve any property charge default from January 21, 2020 and that threatens a homeowner’s ability to sustain ownership of the property, whether or not homeowner has an eligible mortgage. For mortgaged properties, assistance may be provided concurrently with other loss mitigation options offered by the loan servicer or in conjunction with other assistance programs.</p> <p>HAF Funds may be used to pay past due property taxes, hazard, hurricane, flood, or mortgage insurance premiums, homeowner association (HOA) fees, condominium fees, cooperative maintenance or common charges that threaten sustained ownership of the property which must be brought current by program assistance or resolved concurrently with the program providing assistance.</p> <p>HAF payment assistance for any qualified debt owed may be used to facilitate deferrals or payment plans for qualified housing related expenses. Funds may also be used to pay property charges which will be due in the 90 days following approval of assistance.</p> |
| <u>Maximum amount of assistance per homeowner</u> | <p>Each Homeowner will be eligible for up to \$60,000 for all assistance types under the HAF program to be used only for qualified expenses related to the homeowner’s primary residence.</p> |
| <u>General eligibility criteria</u> | <p>Property eligibility criteria:</p> <ul style="list-style-type: none"> • One-unit single-family detached (including Ohana or accessory dwelling units) or condominium unit, as identified by a verified Condominium Property Regime (CPR) number, located in Hawaii, and occupied as homeowner’s primary residence. <p>Homeowner eligibility criteria:</p> <ul style="list-style-type: none"> • At least one of the occupying household members must also have a recorded interest in the property. • May not have a recorded interest (100% or partial interest) in other real property suitable for dwelling purposes besides the primary residence, whether that other interest is held as individual, settlor, or trustee through |

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| | <p>an inter-vivos living trust.</p> <ul style="list-style-type: none"> • Have experienced a qualifying financial hardship after January 21, 2020 (including a qualifying financial hardship that began before January 21, 2020 but continued after that date) and which has impacted the homeowner’s ability to make mortgage or other housing related expenses. A qualifying financial hardship is defined as a reduction in income or an increase in household living expenses of at least 10 percent associated with the COVID-19 pandemic (e.g., unemployment, reduction in regular work hours/tips/commissions or self-employment income, or increased household expenditures). • Have an income equal to or less than 150 percent of the HUD-established area median income. • Have no more than five (5) months-worth of total housing expenses in liquid assets (exclusive of retirement (IRA, SEP, 401K), college (529), or health savings accounts). Reasonable exceptions may be allowed at the sole discretion of the service provider. <p>Mortgage eligibility criteria:</p> <ul style="list-style-type: none"> • Funds may be provided whether the homeowner has an eligible mortgage or not. |
| <p><u>Homeowner eligibility criteria and documentation requirements</u></p> | <p>See general eligibility requirements for homeowner eligibility criteria.</p> <p>Documentation requirements:</p> <ul style="list-style-type: none"> • Homeowner statement of attestation that they experienced a financial hardship after January 21, 2020. The attestation must describe the nature of the hardship (e.g., job loss, reduction in income, increased costs due to COVID-19 pandemic). • Written attestation as to household income together with supporting documentation such as paystubs, W-2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer. (A fact-specific proxy, such as an applicant’s participation in other government programs with similar income eligibility criteria or census tract data on the average incomes in the applicant’s geographic area, may be used if an applicant is unable to provide timely income documentation.) • Statements for mortgage and housing related expenses, as applicable. • Homeowner identification. • A credit report may be pulled. • Proof of residency documents may be requested. • Documentation on payment arrangement requests, as applicable. • Homeowner statement of continuing financial hardship, if applicable. |
| <p><u>Loan eligibility criteria specific to the program</u></p> | <p>N/A</p> |
| <p><u>Form of assistance</u></p> | <p>Assistance will be structured as a non-recourse grant.</p> |
| <p><u>Payment requirements</u></p> | <p>Funds will be paid, as applicable, to the mortgage servicer or other third-party payee authorized by the servicer, other third party authorized to collect eligible charges in accordance with reinstatement instructions received from the payee, or third-party payee including, but not limited to, county tax assessor, homeowners’ association, or lessor.</p> |

Utility Payment Assistance

| <u>Criteria</u> | <u>Terms</u> |
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| <u>Program Overview</u> | <p>The HAF Program offers various forms of assistance including financial counseling, foreclosure mitigation counseling, legal aid, and payments for mortgage and other housing related expenses.</p> <p>The following types of payment assistance will be offered under the HAF Program:</p> <ol style="list-style-type: none"> 1. Payments for eligible mortgage expenses (Purpose #1) <ul style="list-style-type: none"> • Homeowners who experienced a temporary hardship, whose income has been re-established, and who are <u>able</u> to re-establish the original principal and interest monthly mortgage payment. • Homeowners who experienced a permanent hardship with decrease of income and/or increase in expense such that they are <u>unable to re-establish</u> the original principal and interest monthly mortgage payment. 2. Payments for other qualified housing related expenses (Purpose #2) <ul style="list-style-type: none"> • Qualified housing related expenses include homeowner association (HOA) maintenance fees, Planned Unit Development (PUD) community association fees, leasehold payments, property taxes, utility payments, and/or any hazard, hurricane, flood, or mortgage insurance whether or not the homeowners have an eligible mortgage. |
| <u>Brief description</u> | <p>Provide funds for homeowner utility services whether a homeowner has an eligible mortgage or not.</p> <p>HAF funds may be used to pay delinquent amounts in full, including interest or required legal fees, under the circumstances in which a delinquency threatens access to utility services. The assistance must bring the homeowner’s account current.</p> <p>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 funds are not available from other utility assistance programs to cover these amounts.</p> |
| <u>Maximum amount of assistance perhomeowner</u> | <p>Each Homeowner will be eligible for up to \$60,000 for all assistance types under the HAF program to be used only for qualified expenses related to the homeowner’s primary residence.</p> |
| <u>General eligibility criteria</u> | <p>Property eligibility criteria:</p> <ul style="list-style-type: none"> • One-unit single family detached (including Ohana or accessory dwelling units) or condominium unit, as identified by a verified Condominium Property Regime (CPR) number, located in Hawaii, and occupied as homeowner’s primary residence. <p>Homeowner eligibility criteria:</p> <ul style="list-style-type: none"> • At least one of the occupying household members must also have a recorded interest in the property. • May not have a recorded interest (100% or partial interest) in other real property suitable for dwelling purposes besides the primary residence, whether that other interest is held as individual, settlor, or as trustee through an inter-vivos living trust. • Have experienced a qualifying financial hardship after January 21, 2020 (including a qualifying financial hardship hat began before January 21, 2020 |

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| | <p>but continued after that date) and which has impacted the homeowner’s ability to make mortgage or other housing related expenses. A qualifying financial hardship is defined as a reduction in income or an increase in household living expenses of at least 10 percent associated with the COVID-19 pandemic (e.g., unemployment, reduction in regular work hours/tips/commissions or self-employment income, or increased expenditures).</p> <ul style="list-style-type: none"> • Have an income equal to or less than 150 percent of the HUD-established area median income. • Have no more than five (5) months-worth of total housing expenses in liquid assets (exclusive of retirement (IRA, SEP, 401K), college (529), or health savings accounts). Reasonable exceptions may be allowed at the sole discretion of the service provider. <p>Mortgage eligibility criteria (if homeowner has an eligible mortgage):</p> <ul style="list-style-type: none"> • Funds may be provided whether the homeowner has an eligible mortgage or not. |
| <p><u>Homeowner eligibility criteria and documentation requirements</u></p> | <p>See general eligibility requirements for homeowner eligibility criteria. In addition, assistance sufficient to resolve the delinquency must not be available from other utility assistance programs and, without HAF assistance, the homeowner is likely to lose services.</p> <p>Documentation requirements:</p> <ul style="list-style-type: none"> • Homeowner statement of attestation that they experienced a financial hardship after January 21, 2020. The attestation must describe the nature of the hardship (e.g., job loss, reduction in income, increased costs due to COVID-19 pandemic). • Written attestation as to household income together with supporting documentation such as paystubs, W-2s or other wage statements, IRS Form 1099s, tax filings, depository institution statements demonstrating regular income, or an attestation from an employer. (A fact-specific proxy, such as an applicant’s participation in other government programs with similar income eligibility criteria or census tract data on the average incomes in the applicant’s geographic area, may be used if an applicant is unable to provide timely income documentation.) • Statements for mortgage and housing related expenses, as applicable. • Homeowner identification. • A credit report may be pulled. • Proof of residency documents may be requested. • Documentation on payment arrangement requests, as applicable. |
| <p><u>Loan eligibility criteria specific to the program</u></p> | <p>N/A</p> |
| <p><u>Form of assistance</u></p> | <p>Assistance will be structured as a non-recourse grant.</p> |
| <p><u>Payment requirements</u></p> | <p>Funds will be paid directly to the utility provider or other applicable third-party authorized to collect eligible charges.</p> |

PAPERWORK REDUCTION ACT NOTICE

The information collected will be used for the U.S. Government to process requests for support. The estimated burden associated with this collection of information is 1 hour per response. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Privacy, Transparency and Records, Department of the Treasury, 1500 Pennsylvania Ave., N.W., Washington, D.C. 20220. DO NOT send the form to this address. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid control number assigned by OMB.