

Exhibit C
New Hampshire Housing Finance Authority
Mortgage Loan Reinstatement Program (Reinstatement HAF)
Revised

<p>Program Overview</p>	<p>The Homeowner Assistance Fund (HAF) program was established under Section 3206 of the American Rescue Plan Act of 2021 (ARP) to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacement of homeowners experiencing financial hardship after January 21, 2020 or one that began prior to but continued after January 21, 2020 through payment of qualified expenses related to mortgages and housing.</p> <p>Note:</p> <ul style="list-style-type: none"> • The overall household maximum amount of HAF funds per household will be \$40,000. • Consistent with US Treasury guidance, all Eligible Homeowners will be required to seek loss mitigation options with their servicer or prove loss mitigation completed after January 21, 2020 prior to receiving HAF funds. An exception clause is in place for those: <ul style="list-style-type: none"> ○ Whose servicer has not been timely and responsive with a homeowner’s loss-mitigation efforts; ○ Who have demonstrated imminent threat of losing their home, which makes it unlikely that loss mitigation can be completed in time; or ○ Who for other good cause when other extenuating circumstances outside of the homeowner’s control prevent completion of loss mitigation.
<p>Brief Description</p>	<p>The program will provide financial assistance to eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan and payments on forward mortgages, reverse mortgages, loans secured by manufactured homes.</p> <p>HAF funds may be used to bring accounts partially or fully current and to repay amounts advanced by the lender or servicer on the borrower’s behalf for property charges, including 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 advanced to protect a lien position. Payments may also include reasonably required legal fees.</p> <p>Any applicant not able to show the ability to make future payments will be referred for pre-foreclosure counseling with a HUD-certified counseling agency.</p> <p>HAF Funds may be used to supplement other loss mitigation options offered by the servicer under investor requirements or where, without HAF funds, the homeowner would not qualify for a loss mitigation option.</p> <p>New Hampshire Housing will undertake a best effort approach to leverage the assistance that might be available for eligible homeowners through other programs.</p>
<p>Maximum Amount of Assistance per Homeowner</p>	<p>Each homeowner will be eligible for up to \$40,000 through this program with respect to the applicant’s primary residence.</p> <p>New Hampshire Housing HAF funds will not exceed the Maximum Per Household HAF Assistance amount of \$40,000. New Hampshire Housing will allocate up to \$25,600,000 of its total HAF funding for this assistance type. This amount excludes administrative expenses.</p>

<p>Eligible Homeowners</p>	<p>Eligible Homeowners must meet the following criteria:</p> <ul style="list-style-type: none"> • Must have experienced a Qualified Financial Hardship after January 21, 2020 or one that began prior to but continued after January 21, 2020 and provide an attestation describing the nature of the financial hardship; • Must currently own and occupy the property as their primary residence; • In circumstances where a tax deed has occurred, must have an equitable, statutory, or other right to reclaim legal ownership and must be currently still occupying the property as their primary residence; • Must meet the Homeowner Income Eligibility Requirements; • The original principal balance of the homeowner’s first mortgage or housing loan, at the time of origination, is not greater than the conforming loan limit; • Must attest to have not received any Federal assistance or mortgage relief under the Homeowner Assistance Fund or the New Hampshire Emergency Rental Assistance program; • Ownership structure: must be owned by a “natural person or persons” (e.g., LLP, LP, or LLC do not qualify); and • Those where the homeowner has transferred their ownership right into non-incorporated, living trusts, provided the homeowner occupies the home as the primary/principal residence. <p>Co-owners are not permitted to separately apply for HAF Program assistance.</p>
<p>Qualified Financial Hardship</p>	<p>A Qualified Financial Hardship is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner.</p> <ul style="list-style-type: none"> • Reduction of Income - Temporary or permanent loss of earned income that occurred after January 21, 2020 or began prior to but continued after January 21, 2020 ; or • Increase in living expenses - Increase in out-of-pocket household expenses such as medical expenses, inadequate medical insurance, increase in household size, or costs to reconnect utility services directly related to the coronavirus pandemic that occurred after January 21, 2020 or began prior to but continued after January 21, 2020.
<p>Homeowner Income Eligibility Requirements</p>	<p>To be eligible for assistance, borrower/co-borrower must document that at the time of hardship:</p> <ul style="list-style-type: none"> • Income(s) equal to or less than 125% of the area median income (2.5 times the income limit for very low-income families, for the relevant household size) or • Income(s) equal to or less than 100% of the median income for the United States, whichever is greater, unless US Treasury requires a lower amount per household size. • New Hampshire Housing reserves the ability to revise the document requirements for borrower eligibility to ensure a proper balance between helping homeowners while ensuring adequate eligibility safeguards are in place.
<p>Eligible Properties</p>	<p>Eligible Properties are those that are owner-occupied, or in the case of a land contract or contract for deed, occupied by the documented buyer, and include:</p> <ul style="list-style-type: none"> • Single-family (attached or detached) properties; • Condominium units; • 1- to 4-unit properties where the homeowner is living in one of the units as their primary residence; • Manufactured/modular homes permanently affixed to real property and taxed as real estate; and • Manufactured homes not permanently affixed to real property but with a Title Certificate or Statement of Ownership in the homeowner’s name.

	<p>Ineligible properties:</p> <ul style="list-style-type: none"> • Vacant or abandoned properties; • Second homes; • Investment properties.
<p>Documentation Requirements</p>	<p>The following documents (if applicable) will be required for an application to be considered complete:</p> <ul style="list-style-type: none"> • Application; • Third Party Authorization (TPA) and Disclosure Form; • Grant Agreement Disclosure; • Qualifying hardship attestation from homeowner certifying and identifying the eligible hardship and that it occurred after January 21, 2020 or began prior to but continued after January 21, 2020; • Mortgage statement for each lien (e.g., first mortgage, second mortgage, reverse mortgage); • Proof of completed loss mitigation; • Manufactured home loan statement; • Manufactured home loan statement and/or lot rental agreement (homeowners that received assistance through the New Hampshire Rent Relief Program are ineligible to receive assistance through this Program); • A copy of mortgage, if applicable; • Land Contract agreement, if applicable; • Deed; • Current property tax bill; • Social Security Number card or unique identifier as shown on a legal document, such as federal tax return; • Income documentation (Including, but not limited to: W2's, paystubs, previous years' tax returns or alternative income documents as applicable). • Exception: Written self-attestation will be permitted as the basis for determining income in circumstances where documentation is not available due to extenuating circumstances including, but not limited to, disabilities, lack of technological access, or lost or unavailable records. Written attestation will be accepted from the applicant, housing counselor, attorney, or other professional with knowledge of the applicant's circumstances. • New Hampshire Housing reserves the ability to revise the document requirements for borrower eligibility to ensure a proper balance between helping homeowners while ensuring adequate eligibility safeguards are in place
<p>Form of Assistance</p>	<p>Assistance will be structured as a two-year, non-interest bearing, non-amortizing forgivable grant. The grant is due in full upon sale, cash-out refinance, or transfer of ownership. If no resale, transfer, or refinance occurs within two years from the date of the grant, and the borrower remains in the home, the grant will be fully forgiven.</p> <p>If the cumulative total amount of assistance for any or all programs is less than \$5,000 it will be in the form of a non-recourse grant.</p>
<p>Payment Requirements</p>	<p>New Hampshire Housing will disburse HAF assistance directly to the mortgage lender/servicer, land contract or contract for deed holder, manufactured home lender manufactured home park (whether owned individually or collectively, as in a Resident Owned Community (ROC))(Eligible Entities). Funds will not be disbursed to Eligible Homeowners, or any other non-eligible entity.</p> <p>Payments to lenders/servicers are only permissible to the extent the lender/servicer holds an NMLS number or is federally exempt from holding one.</p>

	<p>Eligible Homeowners may be eligible for additional HAF assistance through other HAF Programs that may be implemented in the future, subject to the Maximum Per Household HAF Assistance.</p> <p>New Hampshire Housing will disburse assistance amounts quoted by the eligible entity. Any discrepancies in the amount disbursed are to be resolved by the homeowner and Eligible Entity.</p> <p>Lender/servicers must execute a HAF Collaboration Agreement and agree to communicate using the Common Data File (CDF) format.</p> <p>Private non-mortgage lenders, including land contract, contract for deed, and manufactured home lenders/lot rent payees are to provide a written delinquency quote, contact information, and ACH account information.</p> <p>If Eligible Homeowner's delinquent amount exceeds the Per Item Maximum Amount or Maximum Per Household HAF Assistance, New Hampshire Housing will pay the maximum permissible amount and the homeowner may pay the difference, if allowed by the Eligible Entity.</p>
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New Hampshire Housing Finance Authority
Property Charges Default Resolution Program (Property Charges HAF)
Revised

Program Overview	<p>The Homeowner Assistance Fund (HAF) program was established under Section 3206 of the American Rescue Plan Act of 2021 (ARP) to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacement of homeowners experiencing financial hardship after January 21, 2020 or one that began prior to but continued after January 21, 2020 through payment of qualified expenses related to mortgages and housing.</p> <p>Note:</p> <ul style="list-style-type: none"> • The overall household maximum amount of HAF funds per household will be \$40,000.
Brief Description	<p>The program will provide financial assistance to resolve any property charge default that threatens a homeowner’s ability to sustain ownership of the property, whether concurrently with other options offered by the provider or in conjunction with other assistance programs.</p> <p>HAF Funds may be used to pay past due property taxes, property insurance premiums, homeowners association (HOA) fees, condominium fees, cooperative maintenance, manufactured home lot rents or common charges that threaten sustained ownership of the property. HAF Funds may be used to partially or fully resolve these delinquencies and may be used concurrently with other solutions provided by the provider. Reasonable late fees, interest, and legal fees may be considered in the amount of arrearage if the party owed these fees has first attempted to exhaust all options to waive or reduce them.</p> <p>New Hampshire Housing will undertake a best effort approach to leverage the assistance that might be available for Eligible Homeowners through other programs.</p>
Maximum Amount of Assistance per Homeowner	<p>Each homeowner will be eligible for up to \$40,000 through this program with respect to the applicant’s primary residence.</p> <p>New Hampshire Housing HAF funds will not exceed the Maximum Per Household HAF Assistance amount of \$40,000.</p> <p>New Hampshire Housing will allocate up to \$8,400,000 of its total HAF funding for this program. This amount excludes administrative expenses.</p>
Eligible Homeowners	<p>Eligible Homeowners must meet the following criteria:</p> <ul style="list-style-type: none"> • Must have experienced a Qualified Financial Hardship after January 21, 2020 or one that began prior to but continued after January 21, 2020 and provide an attestation describing the nature of the financial hardship; • Must currently own and occupy the property as their primary residence; • In circumstances where a tax deed has occurred, must have an equitable, statutory, or other right to reclaim legal ownership and must be currently still occupying the property as their primary residence; • Must meet the Homeowner Income Eligibility Requirements; • The original principal balance of the homeowner’s first mortgage or housing loan, at the time of origination, is not greater than the conforming loan limit; • Must attest to have not received any Federal assistance or mortgage relief under the Homeowner Assistance Fund or the New Hampshire Emergency Rental Assistance program; • Ownership structure: must be owned by a “natural person or persons” (e.g., LLP, LP, or

	<p>LLC do not qualify); and</p> <ul style="list-style-type: none"> • Those where the homeowner has transferred their ownership right into non-incorporated, living trusts, provided the homeowner occupies the home as the primary/principal residence. <p>Co-owners are not permitted to separately apply for HAF Program assistance.</p>
Qualified Financial Hardship	<p>A “Qualified Financial Hardship” is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner.</p> <ul style="list-style-type: none"> • Reduction of Income - Temporary or permanent loss of earned income that occurred after January 21, 2020 or began prior to but continued after January 21, 2020; or • Increase in living expenses - Increase in out-of-pocket household expenses such as medical expenses, inadequate medical insurance, increase in household size, or costs to reconnect utility services directly related to the coronavirus pandemic that occurred after January 21, 2020 or began prior to but continued after January 21, 2020.
Homeowner Income Eligibility Requirements	<p>To be eligible for assistance under Property Charges HAF, borrower/co-borrower must document that at the time of hardship:</p> <ul style="list-style-type: none"> • Income(s) equal to or less than 125% of the area median income (2.5 times the income limit for very low-income families, for the relevant household size) or • Income(s) equal to or less than 100% of the median income for the United States, whichever is greater, unless US Treasury requires a lower amount per household size. • New Hampshire Housing reserves the ability to revise the document requirements for borrower eligibility to ensure a proper balance between helping homeowners while ensuring adequate eligibility safeguards are in place.
Eligible Properties	<p>Eligible Properties are those that are owner-occupied, or in the case of a land contract or contract for deed, occupied by the documented buyer, and include:</p> <ul style="list-style-type: none"> • Single-family (attached or detached) properties; • Condominium units; • 1- to 4-unit properties, where the homeowner is living in one of the units as their primary residence; • Manufactured/modular homes permanently affixed to real property and taxed as real estate; and • Manufactured homes not permanently affixed to real property but with a Title Certificate or Statement of Ownership in the homeowner’s name. <p>Ineligible properties:</p> <ul style="list-style-type: none"> • Vacant or abandoned properties; • Second homes; • Investment properties.
Documentation Requirements	<p>The following documents (if applicable) will be required for an application to be considered complete:</p> <ul style="list-style-type: none"> • Application; • Third Party Authorization (TPA) and Disclosure Form; • Grant Agreement Disclosure; • Qualifying hardship attestation from homeowner certifying and identifying the eligible hardship and that occurred after January 21, 2020 or began prior to but continued after January 21, 2020; • Mortgage statement for each lien (e.g., first mortgage, second mortgage, reverse mortgage);

	<ul style="list-style-type: none"> • Manufactured home loan statement; • Manufactured home loan statement and/or lot rental agreement (homeowners that received assistance through the New Hampshire Emergency Rental Assistance Program are ineligible to receive assistance through this Program); • Most recent property tax bill; • Most recent insurance premium; • Most recent association dues invoice; • Most recent lot rent bill; • Social Security Number card or unique identifier as shown on a legal document, such as federal tax return; • Income documentation. Including but not limited to: W2's, paystubs, previous years' tax returns or alternative income documents as applicable. • Exception: Written self-attestation will be permitted as the basis for determining income in circumstances where documentation is not available due to extenuating circumstances including, but not limited to, disabilities, lack of technological access, or lost or unavailable records. Written attestation will be accepted from the applicant, housing counselor, attorney, or other professional with knowledge of the applicant's circumstances. • New Hampshire Housing reserves the ability to revise the document requirements for borrower eligibility to ensure a proper balance between helping homeowners while ensuring adequate eligibility safeguards are in place
<p>Form of Assistance</p>	<p>Assistance will be structured as a non-recourse grant.</p> <p>If the cumulative total amount of assistance for any or all programs exceeds \$5,000, then the assistance will be restructured as a two-year forgivable grant. The grant will be due in full upon sale, cash-out refinance, or transfer of ownership. If no resale, refinance, or transfer of ownership occurs within two years from the date of the grant, the grant will be fully forgiven.</p>
<p>Payment Requirements</p>	<p>New Hampshire Housing will disburse HAF assistance directly to municipalities, insurance companies, homeowner associations, and condo associations (Eligible Entities). Funds will not be disbursed to Eligible Homeowners, or any other non-eligible entity.</p> <p>Eligible Homeowners may be eligible for additional HAF assistance through other HAF Programs that may be implemented in the future, subject to the Maximum Per Household HAF Assistance.</p> <p>New Hampshire Housing will disburse assistance amounts quoted by the Eligible Entity; any discrepancies in the amount disbursed are to be resolved by the homeowner and Eligible Entity.</p> <p>Eligible Entities are to provide a written delinquency quote, contact information, and ACH account information.</p> <p>If Eligible Homeowner's delinquent amount exceeds the Per Item Maximum Amount or Maximum Per Household HAF Assistance, New Hampshire Housing will pay the maximum permissible amount and the homeowner may pay the difference, if allowed by the Eligible Entity.</p>

New Hampshire Housing Finance Authority
Utility/Internet/Payment Assistance Program (Utility HAF)
Revised

Program Overview	<p>The Homeowner Assistance Fund (HAF) program was established under Section 3206 of the American Rescue Plan Act of 2021 (ARP) to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacement of homeowners experiencing financial hardship after January 21, 2020 or one that began prior to but continued after January 21, 2020 through payment of qualified expenses related to mortgages and housing.</p> <p>Note:</p> <ul style="list-style-type: none"> • The overall household maximum amount of HAF funds per household will be \$40,000.
Brief Description	<p>The program will provide financial assistance to fully or partially resolve delinquent payments for utility (including electric, gas and home energy, water and sewer) and/or internet access services.</p> <p>HAF funds may be used to pay delinquent utility amounts , including interest or reasonably required legal fees, under circumstances in which a delinquency threatens access to utility services. Applicants applying for assistance to pay internet delinquency will receive a flat rate of up to \$50.00 per each month of delinquency, not to exceed \$5,000. Reasonable late fees, interest, and legal fees may be considered in the amount of arrearage if the party owed these fees has first attempted to exhaust all options to waive or reduce them.</p>
Maximum Amount of Assistance per Homeowner	<p>Each Homeowner will be eligible for up to \$5,000 through this program with respect to the applicant’s primary residence.</p> <p>New Hampshire Housing HAF funds will not exceed the Maximum Per Household HAF Assistance amount of \$40,000.</p> <p>New Hampshire Housing will allocate up to \$6,000,000 of its total HAF funding for this program. This amount excludes administrative expenses.</p>
Eligible Homeowners	<p>Eligible Homeowners must meet the following criteria:</p> <ul style="list-style-type: none"> • Must have experienced a Qualified Financial Hardship after January 21, 2020 or one that began prior to but continued after January 21, 2020 and provide an attestation describing the nature of the financial hardship; • Must currently own and occupy the property as their primary residence; • In circumstances where a tax deed has occurred, must have an equitable, statutory, or other right to reclaim legal ownership and must be currently still occupying the property as their primary residence; • Must meet the Homeowner Income Eligibility Requirements; • Must be past due on one or more of the following: <ul style="list-style-type: none"> ○ Utilities (electric, gas, home energy, water and sewer); ○ Internet service (including broadband) ○ HOA fees, condominium fees, cooperative maintenance, and common charges • Assistance sufficient to resolve delinquency is not available from other utility assistance programs and, without HAF assistance, the homeowner is likely to lose services. • Must attest to have not received any Federal assistance or mortgage relief under the Homeowner Assistance Fund; • Ownership structure: must be owned by a “natural person or persons” (e.g., LLP, LP, or

	<p>LLC do not qualify); and</p> <ul style="list-style-type: none"> • Those where the homeowner has transferred their ownership right into non-incorporated, living trusts, provided the homeowner occupies the home as the primary/principal residence. <p>Co-owners are not permitted to separately apply for HAF Program assistance.</p>
Qualified Financial Hardship	<p>A Qualified Financial Hardship is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner.</p> <ul style="list-style-type: none"> • Reduction of Income - Temporary or permanent loss of earned income that occurred after January 21, 2020 or began prior to but continued after January 21, 2020; or • Increase in living expenses - Increase in out-of-pocket household expenses such as medical expenses, inadequate medical insurance, increase in household size, or costs to reconnect utility services directly related to the coronavirus pandemic that occurred after January 21, 2020 or began prior to but continued after January 21, 2020.
Homeowner Income Eligibility Requirements	<p>To be eligible for assistance, borrower/co-borrower must document that at the time of hardship:</p> <ul style="list-style-type: none"> • Income(s) equal to or less than 125% of the area median income (2.5 times the income limit for very low-income families, for the relevant household size) or • Income(s) equal to or less than 100% of the median income for the United States, whichever is greater, unless US Treasury requires a lower amount per household size. • New Hampshire Housing reserves the ability to revise the document requirements for borrower eligibility to ensure a proper balance between helping homeowners while ensuring adequate eligibility safeguards are in place
Eligible Properties	<p>Eligible Properties are those that are owner-occupied, or in the case of a land contract or contract for deed, occupied by the documented buyer, and include:</p> <ul style="list-style-type: none"> • Single-family (attached or detached) properties; • Condominium units; • 1- to 4-unit properties, where the homeowner is living in one of the units as their primary residence; • Manufactured/modular homes permanently affixed to real property and taxed as real estate; and • Manufactured homes not permanently affixed to real property but with a Title Certificate or Statement of Ownership in the homeowner's name. <p>Ineligible properties:</p> <ul style="list-style-type: none"> • Vacant or abandoned properties; • Second homes; • Investment properties.
Documentation Requirements	<p>The following documents (if applicable) will be required for an application to be considered complete:</p> <ul style="list-style-type: none"> • Application; • Third Party Authorization (TPA) and Disclosure Form; • Grant Agreement Disclosure; • Qualifying hardship attestation from homeowner certifying and identifying the eligible hardship and that occurred after January 21, 2020 or began prior to but continued after January 21, 2020; • Mortgage statement for each lien (e.g., first mortgage, second mortgage, reverse mortgage);

	<ul style="list-style-type: none"> • Manufactured home loan statement; • Manufactured home loan statement and/or lot rental agreement (homeowners that received assistance through the New Hampshire Emergency Rental Assistance Program are ineligible to receive assistance through this Program); • Most recent property tax bill; • Most recent utility bill; • Most recent internet bill; • Social Security Number card or unique identifier as shown on a legal document, such as federal tax return; • Income documentation. To include but not limited to - W2's, paystubs, previous years' tax returns or alternative income documents as applicable. • Exception: Written self-attestation will be permitted as the basis for determining income in circumstances where documentation is not available due to extenuating circumstances including, but not limited to, disabilities, lack of technological access, or lost or unavailable records. Written attestation will be accepted from the applicant, housing counselor, attorney, or other professional with knowledge of the applicant's circumstances. • New Hampshire Housing reserves the ability to revise the document requirements for borrower eligibility to ensure a proper balance between helping homeowners while ensuring adequate eligibility safeguards are in place
<p>Form of Assistance</p>	<p>Assistance will be structured as a non-recourse grant.</p> <p>If the cumulative total amount of assistance for any or all programs exceeds \$5,000, then the assistance will be restructured as a two-year forgivable grant. The grant will be due in full upon sale, cash-out refinance, or transfer of ownership. If no resale, refinance, or transfer of ownership occurs within two years from the date of the grant, the grant will be fully forgiven.</p>
<p>Payment Requirements</p>	<p>New Hampshire Housing will disburse HAF assistance directly to the utility provider, internet provider, or other applicable third-party authorized to collect eligible charges (Eligible Entity). Funds will not be disbursed to Eligible Homeowners, or any other non-eligible entity.</p> <p>Eligible Homeowners may be eligible for additional HAF assistance through other HAF Programs that may be implemented in the future, subject to the Maximum Per Household HAF Assistance.</p> <p>New Hampshire Housing will disburse assistance amounts quoted by the Eligible Entity; any discrepancies in the amount disbursed are to be resolved by the homeowner and Eligible Entity.</p> <p>Eligible Entities are to provide a written delinquency quote, contact information, and ACH account information.</p> <p>If Eligible Homeowner's delinquent amount exceeds the Per Item Maximum Amount or Maximum Per Household HAF Assistance, New Hampshire Housing will pay the maximum permissible amount and the homeowner may pay the difference, if allowed by the Eligible Entity.</p>