

HOPE New Hire Program Design Plan

Purpose of the Project/Course

The purpose of the HOPE New Hire Program Design Plan is to describe the structure of the program and subsequent courses to meet the needs of HOPE new hires in a future environment where any HOPE staff member is able to handle any product.

The new hire program focuses on the processes for the different types of HOPE workout options, rather than the loan types.

Location specific procedures will be identified and brought before Home Retention Division management to determine application in all sites, to ensure all locations are using consistent servicing processes.

The modules are designed so that any module, or group of modules, can be included or omitted within a specific New Hire training effort based on the final team in which the participants will be placed and the business needs. This plug and play ability supports diverse learners from inside and outside of Countrywide, and supports the needs of multiple teams.

When delivered in its entirety, all modules and all lessons span two weeks (four weeks). As material is created and reviewed, this timeframe will change to meet the needs of the learners and to include the topics defined by the business leaders. This training would also include would prefer not to have this – currently not doing it...32 hours of observation with existing negotiators and hands-on phone experience.

Each module will define the suggested length of training for that module, allowing for the inclusion or omission of different modules to support different participant needs.

Participant performance after graduation will be assessed periodically to measure comprehension to ensure that Countrywide Home Loans – Home Retention Division standards are maintained.

Course Description

Newly hired HOPE staff will learn the processes necessary to offer HOPE program options to homeowners based on the status of the loan, types of products, and investor rules.

Training Topics

Upon completion of the HOPE New Hire training, participants will have completed at least four HOPE courses (separate Leader Guides) on the following topics:

- Collections New Hire modules 1-5
- Multiqueue (2 modules)
- Introduction to HOPE
- Repayment Plans
- [Modifications and Repayment to Modification Plans](#)
- Special Forbearance and Forbearance
- Special Programs
 - SCRA
 - Disaster Relief
 - Private Label
 - WaMu
 - Conventional stuff
 - VA Nationals and VA Vendee loans
- Short Sales
- ~~Short Payoff~~
- Make Whole Pre-Foreclosure
- Deed in Lieu of Foreclosure
- Documentum
- Government ACD (is gone – should not be doing in Plano – status group with missing docs no longer doing per Tammy)

The first module – Introduction to HOPE, provides an assessment the instructor can use to ascertain the participants retention of topics delivered in the Loan Administration New Hire training. *If the instructor's assessment determines the participants have a solid understanding of these concepts, this module can be skipped.*

Module 1 - Introduction to HOPE is the foundation of the training and should be covered or competency proven through assessment. The modules are designed so that any module, or group of modules, can be included within a specific New Hire effort, or not included, based on the final team in which the participants will be placed. For example, if a team does not use Documentum, that course will not be included in the delivery.

In addition to these modules, Collections New Hire Modules 1-5 will be altered to support delivery to multiple audiences (single-sourced), used for Collections, HOPE, and Support delivery.

It is recommended to deliver Collections New Hire modules 1 through 5 to Countrywide new hires. After completing Module 5, internal Home Retention Division transfers to HOPE will join the training class, allowing them to only cover those topics specific to his or her new job. This process will minimize repetition.

Supporting Topics	<p>The following CBTs will be reviewed and updated or instructor led courses will be created as needed:</p> <ul style="list-style-type: none">▪ Escrow Analysis▪ LM Plan▪ LM HomeBase▪ LM HomeSaver▪ LM Contacts▪ LM Financials <p>We will identify what CBTs need to be updated, or created as part of this effort during the work on each specific course.</p>
Objectives	<p>Upon completion of the HOPE New Hire Training will be able to perform the functions listed in the Objectives column of the table found below with at least an 80% competency</p>
Audience	<p>The audience for this training material is staff hired for HOPE teams or staff moving from another Home Retention Division department to HOPE.</p> <p>External hires may need additional guidance on basic concepts covered in Collections New Hire during the first few months of employment to be successful on a HOPE team.</p>
Evaluation Strategy	<p>The evaluation plan has three levels.</p> <ul style="list-style-type: none">▪ Level I evaluation will be an evaluation of the class and instructor completed each week the participants are in the classroom. There will also be a trainer observation of all of the participants during various activities each week while the participants are in the classroom.▪ Level II evaluation will be an assessment delivered to participants at strategic points during the training.▪ Level III evaluation will be an on-the-job measurement using scorecard results per individual or will be the results of a questionnaire delivered to the participants TML or Manager on the performance of the participant on the job, based on the objectives stated for the specific courses the participant attended. <p>All evaluations will be made available to the receiving team leader, manager, and/or senior management.</p>
Participant Prerequisites	<p>To be successful on a HOPE team upon completion of this HOPE program, participants should have completed:</p> <ul style="list-style-type: none">▪ Loan Administration New Hire▪ HRD Collections New Hire <p>Participants not meeting these minimum prerequisites may have difficulty comprehending the procedures and performing their job responsibilities upon release from classroom training.</p>

Facilitator Prerequisites The instructor should have experience with HOPE (aka Workout), or been part of the HOPE New Hire program writing and review process to have obtained a firm understanding of the HOPE processes.

Deliverables The Training department recommends facilitated training. Promised deliverables include:

- Leader Guide
- Participant Guide
- Supporting PowerPoint presentation and activity documents
- Assessment
- Evaluations

Developers Becky Holiman – Instructional Designer
Misty Anabel – Instructor support

Course Resources The following tools will be used throughout the design and development of this new hire training:

- Task Analyses
- Interviews with stakeholders, trainers and SMEs.
- New Hire Forum feedback
- Policy and Procedures database
- Previous Workout New Hire Course materials

The following resources have been identified as SME's for this project by the business unit leaders:

Topic	SME Defined by BU Leaders
Repayment Plans Cindy Moore, VP	Jomo Kenyatta (Lancaster) Sundra James (Plano Corp) Brian Miller (Plano Corp)
Modifications Cindy Moore, VP Jeff Ellis, AVP	Daun Ramirez (Plano Corp) June DeMott (Simi Valley)
Special Forbearance	Debbie Anderson (Lancaster) Sarah Rodriguez (Lancaster)
Partial Claims Cindy Moore, VP	Jennifer Speaks (Plano Corp) Monica Manning (Plano Corp)
Short Payoff, Short Sale, Deed in Lieu Cindy Moore, VP	Wei Zhang (Plano Corp) Chad Armstrong (Plano Corp) Sarah Rodriguez (Lancaster)
Private Label Cindy Moore, VP	Abe Candelaria (Tempe) Gracie Hunter (Plano Corp) Conventional world – June DeMott

HOPE New Hire Program Design Plan

Course Name	Projected Date of Completion	Developer	SME	Priority	Course Objectives	Course Outline	Method of Delivery
<p>Collections New Hire – Module 1 – Introduction to Countrywide</p> <p>[Which pieces are needed for external to Collections new hires, and which for those internal transfers?]</p> <p>6.5 hours classroom 1 hour phone time</p>	<p>Level of Effort: Update WB and Say blocks to support collections and HOPE as audience Add trainer notes to support use for multiple audiences</p>	Brenda Stephens	JeriAnn Hyso	2	<p>Identify the training expectations for attendance, training room deliverables, class hours and food and drink policy.</p> <p>Identify the Home Retention Division departments and their function.</p> <p>Explain the department mission statement and identify how it relates to the representative’s job function.</p> <p>Explain how the Home Retention Division uses Ghost Agent.</p> <p>State the meaning of the CARE acronym and explain the meaning for each word.</p> <p>Demonstrate how tone of voice aids in connecting with the customer.</p> <p>Identify actions that indicate a call center representative is or is not demonstrating attentiveness.</p> <p>List five ways to demonstrate respect to the customer.</p> <p>Compare empathy and sympathy and list three ways that</p>	<p>Agenda, objectives, classroom rules, and class schedule</p> <p>HRD overview brochure, discuss attendance policy, departments within HRD (only for external new hires)</p> <p>Team Leader/Management expectations</p> <p>India Update Spotlight</p> <p>Ghost Agent</p> <p>Departments in HRD</p> <p>Your Role in Collections for Collections audience only</p> <p>ADD: Your Role in HOPE for HOPE audience only</p> <p>CARE</p> <p>Phone Observation (Collections only with Collections; HOPE with multiqueue for a while and HOPE for a couple of hours (or either one) benefit from outside</p>	ILT

Course Name	Projected Date of Completion	Developer	SME	Priority	Course Objectives	Course Outline	Method of Delivery
					demonstrating empathy benefits Countrywide.		
Collections New Hire – Module 2 – Getting Started in Home Retention Division 8 hours classroom	Same as above	Brenda Stephens	JeriAnn Hyso	3	<p>Submit a W-4 and a timecard.</p> <p>Reset your login for AS400 and HomeBase.</p> <p>Set the Home Retention Division website as your homepage and access CFC links and Resources.</p> <p>Access Lotus Notes and send an e-mail.</p> <p>Access the Policies and Procedures database and search for a Collections procedure. Open a link to a related document and list the procedure for submitting a question to the P&P team.</p> <p>Complete the Credit Reporting, Compliance CBTs.</p> <p>Access and read the FD CPA, RESPA, and ECOA policies and procedures.</p> <p>Use the FD CPA policies and procedures to identify examples of violations of this law shown in the video.</p>	<p>Agenda, objectives</p> <p>Network login, time cards, complete W4, check access to network, resetting AS400 passwords (only for external new hires)</p> <p>Intranet review: CWInsider and HRD site</p> <p>Lotus Notes functionality review (only for external new hires)</p> <p>Email etiquette</p> <p>Lotus Notes P&P database, update methods</p> <p>HR Central compliance: FD CPA, RESPA, Privacy Awareness CBT, Credit Reporting CBT, ECOA</p>	ILT, hands-on, CBTs, video

Course Name	Projected Date of Completion	Developer	SME	Priority	Course Objectives	Course Outline	Method of Delivery
<p>Collections New Hire – Module 3 – Homeowner Experience and CHL Products</p> <p>9 hours classroom</p>	Same as above	Brenda Stephens	JeriAnn Hyso	4	<p>Calculate the monthly payment based on a loan amount and interest rate and length of note.</p> <p>List the six steps to closing a loan and the four documents the borrower receives during closing.</p> <p>Explain the difference between a Deed of Trust and a Mortgage and explain the purpose of the Note.</p> <p>List and explain the four loan types and thirteen sub-types.</p> <p>Describe the terms for a regular ARM loan, a Hybrid ARM loan.</p> <p>Explain each of the four payment options for a PayOption ARM. Identify when a PayOption ARM loan would be beneficial to a buyer.</p>	<p>Agenda and objectives</p> <p>Purchasing a home: rates, points, APR, loan types, pre-qualification, anticipated total costs, loan process, closing</p> <p>Countrywide product types: HELOC CBT, Intro to Special Loans CBT, Loan subtypes, ARM products</p> <p>Loan forms, Loan Docs CBT</p> <p>Loan terms and considerations-due date, late charges, amortization, escrow</p> <p>Customer contact, Countrywide Web Site CBT, monthly statements</p> <p>Payment methods, remittance processing, reasons for default</p>	ILT, CBTs

Course Name	Projected Date of Completion	Developer	SME	Priority	Course Objectives	Course Outline	Method of Delivery
<p>Collections New Hire – Module 4 – Introduction to Call Center of Home Retention Division</p> <p>4 hours classroom</p>	Same as above	Brenda Stephens	JeriAnn Hyso	5	<p>Explain the Call Center Strategy and the CCR’s role in implementing the Call Center Strategy.</p> <p>Explain the function and benefits of the Interactive Voice Recognition (IVR) system.</p> <p>List the four ways calls are received and describe the process for each.</p> <p>Explain the purpose of the items displayed on the plasma screen</p>	<p>Agenda and objectives</p> <p>Collections Mission Statement for Collections audience only, Collection sites,</p> <p>ADD: HOPE Mission Statement for HOPE audience only</p> <p>Call campaigns (mentioned only for HOPE audiences)</p> <p>Collections call center terms (Add HOPE terms)</p> <p>Curing a loan</p> <p>Speak your loan number application (IVR), how calls are received (not HOPE audiences)</p> <p>Plasma screens (not HOPE audiences)</p> <p>Basic call flow</p> <p>Dot History and customer profiles (Collections only)</p> <p>Collections Department scorecard for Collections audience only, terms uses, mgr guest speaker, step increase</p> <p>ADD: HOPE Department scorecard for HOPE audience only, mgr guest speaker [Does HOPE have step increases?] one group in CA does not have scorecard, speaker decides on topic</p>	ILT, guest speaker

Course Name	Projected Date of Completion	Developer	SME	Priority	Course Objectives	Course Outline	Method of Delivery
<p>Collections New Hire – Module 5 – Intro to Systems</p> <p>6.5 hours classroom</p> <p>1.5 hours phone</p>	Same as above	Brenda Stephens	JeriAnn Hyso	6	<p>Identify the system icons for each of the applications used by Home Retention Division Collections and explain the function of each.</p> <p>Sign on to HomeBase, access a loan and identify the functions of the main tabs and each button on the left of the screen.</p> <p>Identify transaction codes, payment amounts and how the payment was applied on the Transaction History in HomeBase.</p> <p>Access LM Financials, LM Plan, LM Suppression and LM Contacts from HomeBase and from LM Navigator.</p> <p>Log into AS400 and access the Account Status screen.</p> <p>Explain how to access and when to use each of the eight payment options. List the fees, terms, processing times, and restrictions for each.</p>	<p>Agenda and objectives</p> <p>Application introduction, system icons, LM Navigator, HomeBase, LM Contacts (and CBT), LM Financials, LM Plan, LM Suppression, HomeSaver,</p> <p>AS400 review</p> <p>Remittance Processing Electronic Payment Systems (EPS)</p> <p>Phone Observation</p>	ILT, CBTs

Course Name	Projected Date of Completion	Developer	SME	Priority	Course Objectives	Course Outline	Method of Delivery
Introduction to Multiqueue 7 hours classroom up to 9 hours phone	Are there any topics in FW Alternatives to Foreclosure that we can use?	Brenda Stephens			<p>Describe your role on the Multiqueue team and explain how a call is routed to Multiqueue.</p> <p>Explain the costs and consequences of foreclosure to the customer, the investor, and Countrywide</p> <p>Define Warning Code 8 and Warning Code 5</p> <p>Explain the foreclosure process including timelines, redemption periods, REO, and sale of the property.</p> <p>Describe the purpose of each HOPE workout option and explain when each would be appropriate to apply to a customer's specific situation.</p>	<p>Differences between Collections and Multiqueue</p> <p>Calls routed to Multiqueue</p> <p>Cost and consequences of foreclosure</p> <p>Foreclosure process</p> <ul style="list-style-type: none"> Foreclosure Review Committee Pre-foreclosure, Warning Code 8 Foreclosure, Warning Code 5 Types of foreclosure Sale date Redemption Sale Auction Timeframe Real Estate Owned <p>HOPE Workout Options</p> <ul style="list-style-type: none"> Profiler Referrals Special Forbearance Formal and Informal Repayment Plans Modifications Partial Claims Short Sale Deed in Lieu 	

Course Name	Projected Date of Completion	Developer	SME	Priority	Course Objectives	Course Outline	Method of Delivery
Multiqueue Training WC 8 and 5 8 hours classroom		Brenda Stephens			<p>Demonstrate the general servicing guidelines for servicing a loan with a WC8.or a WC 5.</p> <p>Explain the process for accepting the TAD when the customer is able to reinstate a loan with a WC8 or a WC5.</p> <p>Explain the process and what to say to the customer when Profiler recommends a workout for a loan with a WC8 or a WC5</p> <p>Demonstrate debt counseling techniques for customers with loans in WC8 or WC 5 when Profiler does not refer the loan to workout.</p> <p>Summarize when a WC8 can be removed from a loan.</p> <p>Explain when a foreclosure can be postponed or cancelled.</p>	<p>Servicing Guidelines for Warning Code 8</p> <ul style="list-style-type: none"> Customer intends to sell property Removing Warning Code 8 Requirements for Accepting TAD with WC 8 Source of funds Payment options Informal Repayment Plans Profiler servicing clue or no recommendation Customer does not accept option <p>Debt Counseling</p> <p>Reason for delinquency</p> <p>Servicing Loans with Warning Code 5</p> <ul style="list-style-type: none"> Reinstatement amounts Good through date Accepting payments Pending sale date Customer needs time / postponement Profiler HOPE referral Negative financials 	

Course Name	Projected Date of Completion	Developer	SME	Priority	Course Objectives	Course Outline	Method of Delivery
Introduction to HOPE Approximately 8-14 classroom hours	Brenda to use FW Alternatives to Foreclosure (old) HOPE document to start for this Leader Guide	Brenda Stephens	Abe	7	<p>Describe the different workout options – both retention and liquidation</p> <p>List the basic requirements for homeowners to qualify for any workout plan</p> <p>Describe the general terms and conditions for each workout option</p> <p>List at least two obstacles borrowers may have that prevent or reduce the possibility of qualifying for a workout option</p> <p>Describe legal collection practices that Home Retention Division follows</p> <p>Explain the use of HomeSaver within HOPE</p>	<p>Defining foreclosure and bankruptcy and how homeowners can avoid through workout options</p> <p>Overview of Plans – Reinstatement and Liquidation</p> <p>Primary requirements for homeowners to qualify for any plan</p> <p>First Legal Deadline Date (govn't only note in TN)</p> <p>HRD HOPE locations and internal relationships, or flow of a loan through Home Retention Division and FBRM</p> <p>NOI/NOD and breach</p> <p>Equity positions</p> <p>Claims and incentives (more government driven and lower priority to complete – big function, but tenure on team huge – don't include right away)</p> <p>Workout option pitfalls and avoiding pitfalls</p> <p>How you get loans to work, HomeSaver</p>	ILT

Course Name	Projected Date of Completion	Developer	SME	Priority	Course Objectives	Course Outline	Method of Delivery
Repayment Plans 12 hours classroom	VERY LOW priority per 7/26 KM email	Brenda Stephens		3	<p>Review the loan documentation to determine if the homeowner qualifies for a repay plan or the homeowner should be referred for another HOPE option.</p> <p>Demonstrate how to research the following information to create a formal repayment plan:</p> <p>Determine if foreclosure should be postponed and request a postponement when necessary.</p> <p>Verify reinstatement figures and order new reinstatement figures when reinstatement figures are due to expire.</p> <p>Identify the PMI and investor delegation.</p> <p>Determine if an escrow analysis should be run and explain how to run an escrow analysis.</p> <p>Demonstrate how to verify the information required for a formal repayment plan and explain the terms of a formal repayment plan to the homeowner.</p> <p>Demonstrate how to create a formal repayment plan in LM</p>	<p>Define repayment plans</p> <p>Criteria for repayments</p> <p>Formal repayment plan referrals</p> <p>Referring loans to HOPE</p> <p>Evaluate loan</p> <p>Referring for a Modification</p> <p>HomeSaver</p> <p>Declining repayment plans</p> <p>Contact attempts</p> <p>Follow-up dates</p> <p>Check documentation</p> <p>PMI and investor delegation</p> <p>Sale date</p> <p>Bankruptcy status</p> <p>Order reinstatement figures</p> <p>Close and bill states</p> <p>Contacting foreclosure technician</p> <p>Verify financials</p> <p>Run escrow analysis</p> <p>Create plan in LM Plan</p> <p>Determine fees for plan</p> <p>Manual repay plan letters</p>	ILT

Course Name	Projected Date of Completion	Developer	SME	Priority	Course Objectives	Course Outline	Method of Delivery
					<p>Plan that includes current fees and cost and is affordable for the homeowner.</p> <p>List the steps to be completed when the signed repayment plan agreement has been received.</p> <p>Explain how to create a manual formal repay plan letter.</p> <p>List the steps to monitor a formal repayment plan.</p> <p>List the reasons a repayment plan should be declined or canceled.</p>	<p>Discharged bankruptcy</p> <p>Contacting the homeowner</p> <p>Loan documentations</p> <p>Signed agreement</p> <p>Up front funds</p> <p>Monitoring repayment plan</p> <p>RightFax</p> <p>Posting instructions</p> <p>Postponing foreclosure</p> <p>Repayment plan approval checklist</p> <p>Completing or canceling the plan</p>	
<p>Modifications and Repayment to Modification Plans</p> <p>20 hours classroom</p>		Brenda Stephens	Must include Sub-prime, Conventional and HELOC products	1 3	<p>Describe a loan modification for a conventional or sub-prime loan and explain when to apply the following loan modification strategies:</p> <p>Complete the following steps to create the loan modification:</p> <p>Explain how to adjust the interest rates for a modification for an ARM loan.</p> <p>Demonstrate what to say to the homeowner when explaining the terms of a loan modification.</p>	<p>Defining modifications</p> <p>Purpose of</p> <p>Types of</p> <p>Considerations for</p> <p>Rate reductions</p> <p>Repay to mod (RTM)</p> <p>Profiler servicing clue</p> <p>HomeSaver</p> <p>Postponing or canceling foreclosure</p> <p>Close and Bill states</p>	ILT

Course Name	Projected Date of Completion	Developer	SME	Priority	Course Objectives	Course Outline	Method of Delivery
					<p>Describe the process to close a loan modification.</p> <p>Explain how to evaluate a loan for a rate reduction modification and how to create the proposed scenarios for a rate reduction modification.</p> <p>Demonstrate the steps to complete a Repay to Modification plan.</p>	<p>Bankruptcy status</p> <p>PMI delegation</p> <p>Investor delegation</p> <p>Investor approval</p> <p>Equity position</p> <p>Loan purpose code</p> <p>Credit Reports</p> <p>Documentation</p> <p>Declining the modification</p> <p>Tax status</p> <p>Modification Analysis application</p> <p>Fees</p> <p>Reinstatement figures</p> <p>Good through date</p> <p>Pay fees calculator</p> <p>Property value and BPO</p> <p>Impact analysis</p> <p>Escrow projection</p> <p>Terms for the modification</p> <p>ARM adjustments</p> <p>Rate reduction</p> <p>Repay to mods</p>	

Course Name	Projected Date of Completion	Developer	SME	Priority	Course Objectives	Course Outline	Method of Delivery
						FNMA and FHLMA modifications HELOC modifications Closing a modification Zero coupon and master file changes Lockout and Counselor codes	
Special Forbearance and Forbearance	5 Priority Must include partial and suspension	TBD		4	Describe the difference between a forbearance and a special forbearance Describe the steps to process a forbearance Describe the steps to process a special forbearance	Special forbearance, overview, requirements, workflow, details Forbearance, overview, requirements, workflow, details	ILT
Special Programs Unknown classroom hours at this time		TBD		2	List the different special programs available within Home Retention Division and explain the purpose of each Describe the steps to process with a SCRA loan Describe the steps to process with a Disaster Relief loan Describe the steps to process a private label loan	SCRA, overview, requirements, workflow, details Disaster Relief, overview, requirement, workflow, details- (move to HOPE overview and not a serp piece here) Private label, overview, requirements, workflow, details	ILT

Course Name	Projected Date of Completion	Developer	SME	Priority	Course Objectives	Course Outline	Method of Delivery
Short Sales 38 hours classroom 2 hour phone observation	1 Priority	Becky Holiman		2	Define terms related to a short sale. Describe the typical short sale timeline; how the timeline may affect the short sale. Use tools and procedure documents identified in this training, work through the tasks to process a short sale and determine if the short sale will meet with Countrywide Home Loans (CHL), investor, and/or mortgage insurance provider requirements. Demonstrate the ability to complete all tasks involved in a short sale.	Short sale terms and acronyms Why we offer short sale Workflow and timeline Primary steps HomeSaver Documentum FMS Imaging Short Sale documents Investor delegation status Borrower financials Credit report Cash contribution and/or promissory note Marketing the home Short sale request Short sale analysis tool for Subprime and conv Impact analysis TIGER for government requests Negotiation CBT Negotiation skills practice Obtaining approvals (TML, investor, MIP, CW Applying posting instructions	ILT

Course Name	Projected Date of Completion	Developer	SME	Priority	Course Objectives	Course Outline	Method of Delivery
						Requesting missing documents Updating HomeSaver Completing the short sale file Closing the file	
Make Whole Pre-Foreclosure Unknown classroom hours at this time		TBD		5	Describe the steps to process with a make whole pre-foreclosure option	Make whole pre-foreclosure, overview, requirements, workflow, details	ILT
Deed in Lieu of Foreclosure Unknown classroom hours at this time	Very LOW	Becky Holiman		4	Describe the steps to process with a deed-in-lieu option	Deed in lieu, overview, requirements, workflow, details	ILT
Documentum			James Moore (ask him for recommendations for how to handle class if training environment is down.		Describe how to access documents Explain how to search for documents Explain how to modify documents Explain how to start a workflow Explain how to return tasks	Using Documentum	ILT
FaxWeb?						Separate Leader Guide, or embedded somewhere else? Mod 5 Collections/HOPE where systems are covered?	