State Home Foreclosure Prevention Project (SHFPP)

Foreclosure Hearings for Clerks of Superior Court
UNC School of Government, Chapel Hill

November 21, 2025

Mary M. Holder- Program Manager

NORTH CAROLINA HOUSING FINANCE AGENCY
HousingBuildsNC.com

Purpose and Goals

- Reduce foreclosures by facilitating communication between homeowners, servicers, housing counselors, and legal service providers.

- Provide North Carolina homeowners with free resources such as housing counseling and legal services as they work with loan servicers on alternatives to foreclosure.

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Program Activity Oct. 2008 to Sept. 2025

- 735,935 first-time home loan filings from 2,200 noteholders
- 102,408 housing counseling sessions have been conducted
- 19,273 foreclosures have been prevented
- 14,389 statutory 30-day extensions have been granted
- 144,455 incoming homeowner calls have been processed

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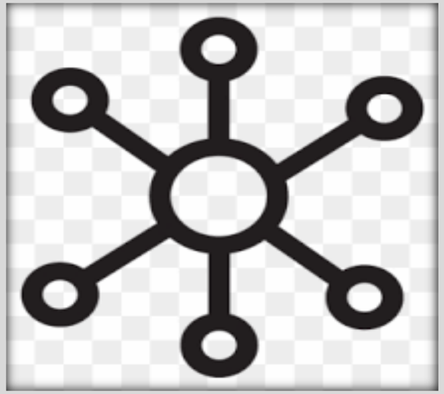
Program Players & Roles

- NC Housing Finance Agency- Administrator
- NC Administrative Office of the Clerks – Certificate of Compliance/Hearing
- Mortgage Loan Servicers/Lenders/Individual Noteholders- 45-Day Letter & Filing
- NC Housing Finance Agency –Homeowner Calls –Assistance Connections
- HUD-Approved Housing Counselors - Budgets, Action Plan, Loss Mitigation, Local Mortgage Payment Assistance Program Applications, Food and Utilities Help Referrals, etc.
- Legal Service Providers- FC Sale Defense, Modifications/HOA Dues, Bankruptcy, etc.
  - Legal Aid of NC –offices across the state
    - Financial Protection Law Center- Wilmington
    - Landloss Prevention Project- Durham
    - Charlotte Center for Legal Advocacy- Charlotte
    - Pisgah Legal Services- Asheville

Help For Homeowners



FC Prev. Calls Team

Housing Counseling

Legal Services

19,273 Foreclosures Prevented

Equity & Communities Preserved

Lender & Investor Losses Avoided

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Homeowner Outreach & Housing Counseling Referral

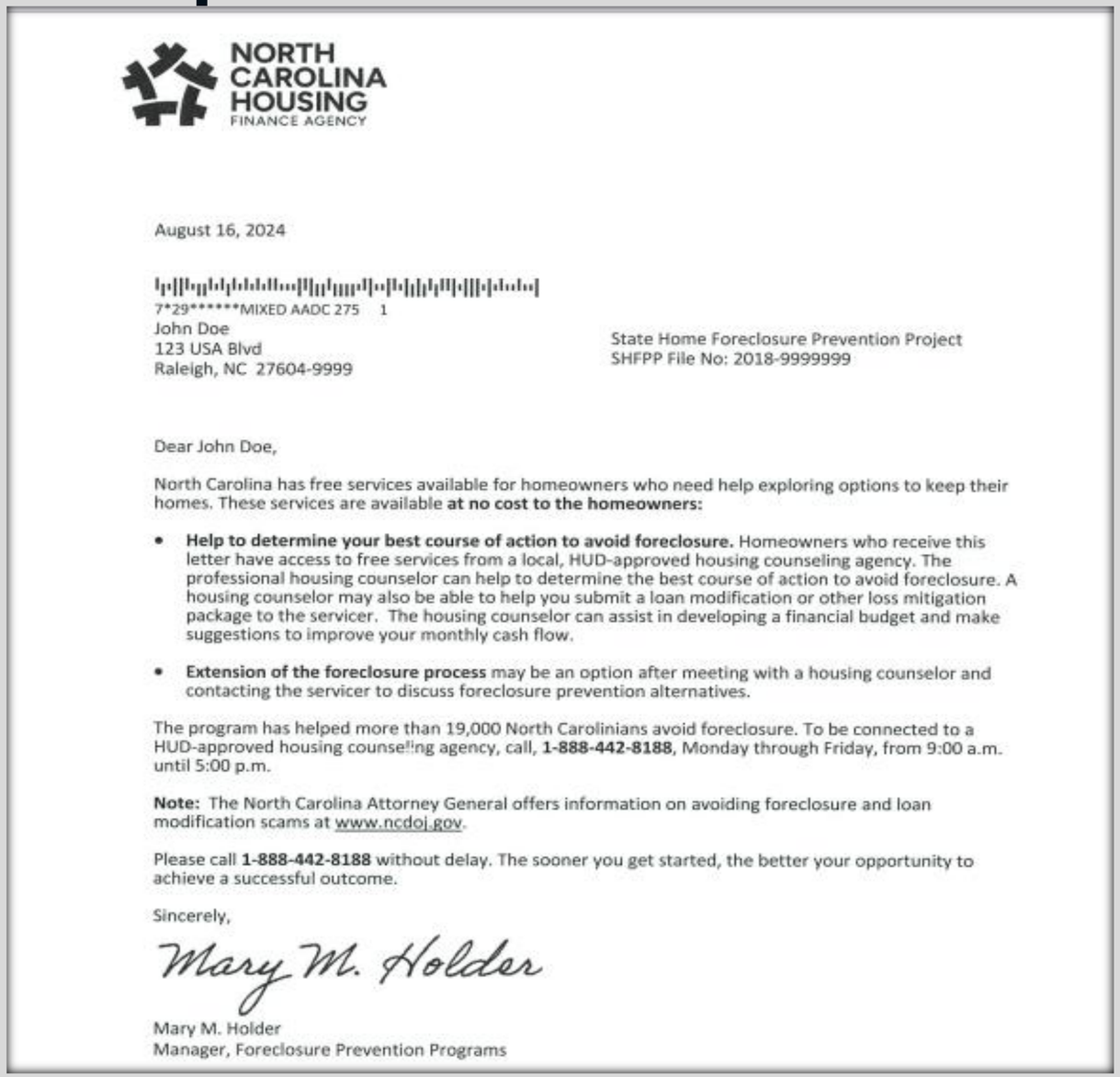
- NC Housing Finance Agency sends homeowners a “Foreclosure Help Outreach Letter” announcing the availability of free housing counseling.

- Homeowners can call the SHFPP toll-free number (1-888-442-8188) to learn more about program services. NCHFA staff connects interested homeowners to counseling partners.

- Homeowner files are assigned to counseling partners using a system referral wizard. The system directs call assignments to participating counseling organizations based on their county service area.

- NCHFA has SHFPP partnership agreements with HUD-approved housing counseling organizations to help homeowners facing foreclosure. The counselors report the number of sessions completed and foreclosures prevented for homeowners assisted.

FC Help Letter to Homeowners



NORTH CAROLINA HOUSING FINANCE AGENCY

August 16, 2024

7*29******MIXED AADC 275 1
John Doe
123 USA Blvd
Raleigh, NC 27604-9999

State Home Foreclosure Prevention Project
SHFPP File No: 2018-9999999

Dear John Doe,

North Carolina has free services available for homeowners who need help exploring options to keep their homes. These services are available **at no cost to the homeowners:**

- **Help to determine your best course of action to avoid foreclosure.** Homeowners who receive this letter have access to free services from a local, HUD-approved housing counseling agency. The professional housing counselor can help to determine the best course of action to avoid foreclosure. A housing counselor may also be able to help you submit a loan modification or other loss mitigation package to the servicer. The housing counselor can assist in developing a financial budget and make suggestions to improve your monthly cash flow.
- **Extension of the foreclosure process** may be an option after meeting with a housing counselor and contacting the servicer to discuss foreclosure prevention alternatives.

The program has helped more than 19,000 North Carolinians avoid foreclosure. To be connected to a HUD-approved housing counseling agency, call, **1-888-442-8188**, Monday through Friday, from 9:00 a.m. until 5:00 p.m.

Note: The North Carolina Attorney General offers information on avoiding foreclosure and loan modification scams at www.ncdoj.gov.

Please call **1-888-442-8188** without delay. The sooner you get started, the better your opportunity to achieve a successful outcome.

Sincerely,

Mary M. Holder

Mary M. Holder
Manager, Foreclosure Prevention Programs

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Housing Counseling Help (Retention & Relocation)

- Default Loan & Housing Stability Counseling
  - Income and Expense Budget Review
  - Credit Report Review and Analysis
  - Client Action Plans (options to avoid foreclosure: retention and relocation)

- Forbearance Exit Options, Loan Modification & Repayment Plan Packages (Retention)
  - Assist homeowners with documentation submission for servicer review.

- Federal, State, and County Housing Assistance Fund Programs (Retention)
  - Assist homeowners with applications for mortgage payment assistance (local programs).

- Short Sale & Deed in Lieu Packages (Relocation)
  - Assist homeowners with documentation and submission for servicer review.

- Rental Relocation Assistance- NC Housing Search- www.nchousingsearch.org

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Pre Foreclosure Filing Submissions

- **Home Loan Filings**
  - Primary residence intent at origination
  - Electronic filing submission- system calculated 45-day earliest possible court filing date (EPCFD)
  - $75.00 filing fee billed (one-time per home loan)
  - Home Loan Certificate of Compliance available 45 days after filing (EPCFD)
  - 30-day extension allowance (certificate available 75 days after filing)

- **Non Home Loan Filings**
  - Non-primary residence intent at origination, and loans that exceed the Fannie Mae conforming loan size limit (annual update in filing system for determinations)
    - Electronic filing submission (no EPCFD calculated)
    - No filing fee billed
    - Non-Home Loan Certificate available for hearing to validate electronic submission

Pre Foreclosure Filing Submission- Data Fields (First Screen)

Property Address Information:

- Street Address
- City**,** State, and Zip Code

Loan Information:

- Original Loan Date
- Original Loan Amount
- Loan Terms (in months)
- Lien Status (1st or 2nd)
- Borrower's Principal Dwelling at Origination***** (yes or no)

Primary Borrower Information:

- First Name:
- Last Name:
- Borrower's Mailing Address (if different from the property address)

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Pre Foreclosure Filing Submission- Data Fields (Second Screen)

Note: This screen will only be displayed if the filing is deemed a Home Loan

Co-Borrower Information: No limit on the number of names that can be added

- First Name:
- Last Name:
- Co-Borrower's Mailing Address (if different from the property address)

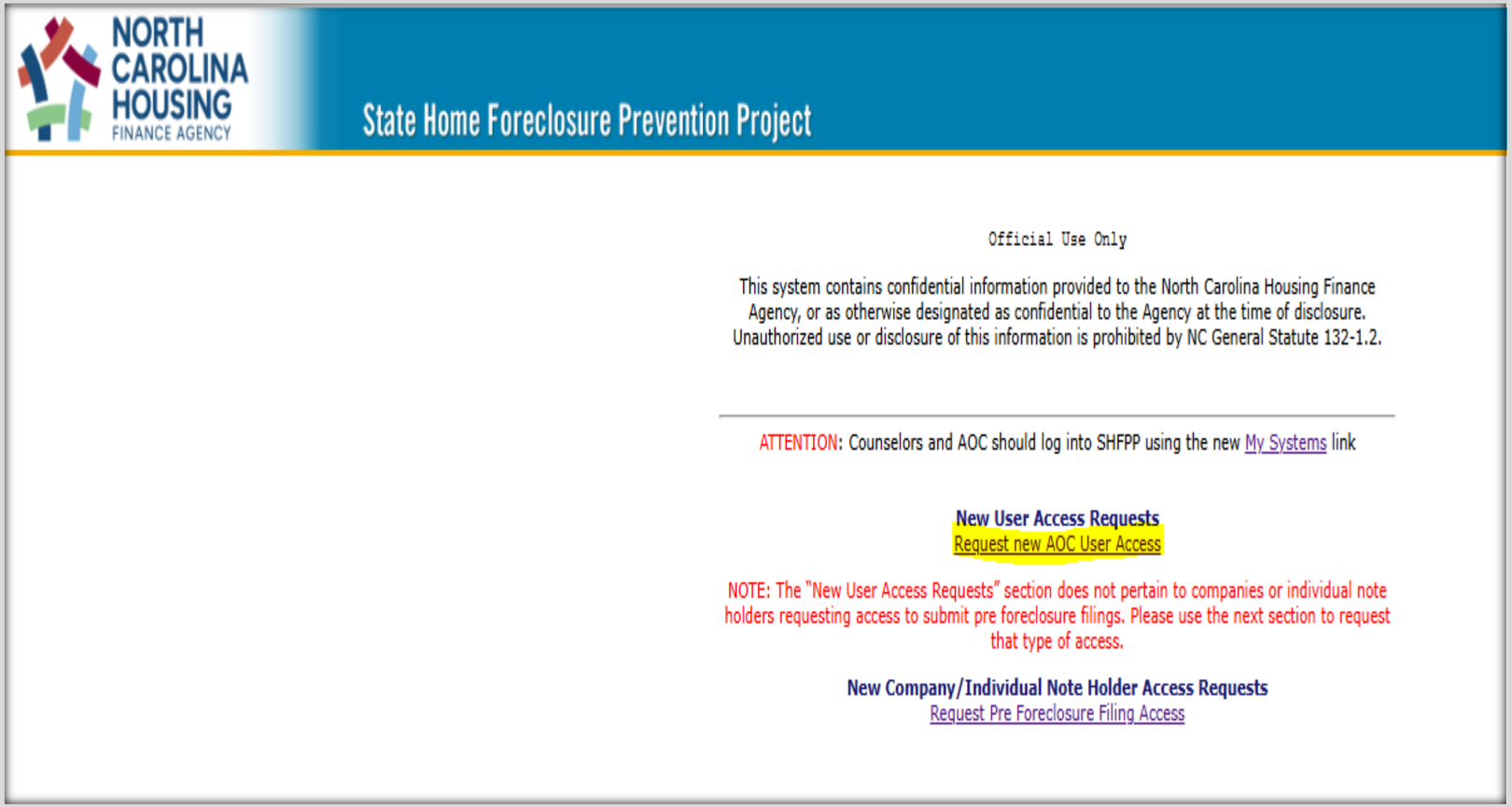
Loan Confirmations:

- Date of 45-102 Pre-foreclosure Notice:
- Due Date of Last Scheduled Payment Made:

Note: The system will provide confirmation of successful submission with the file number.

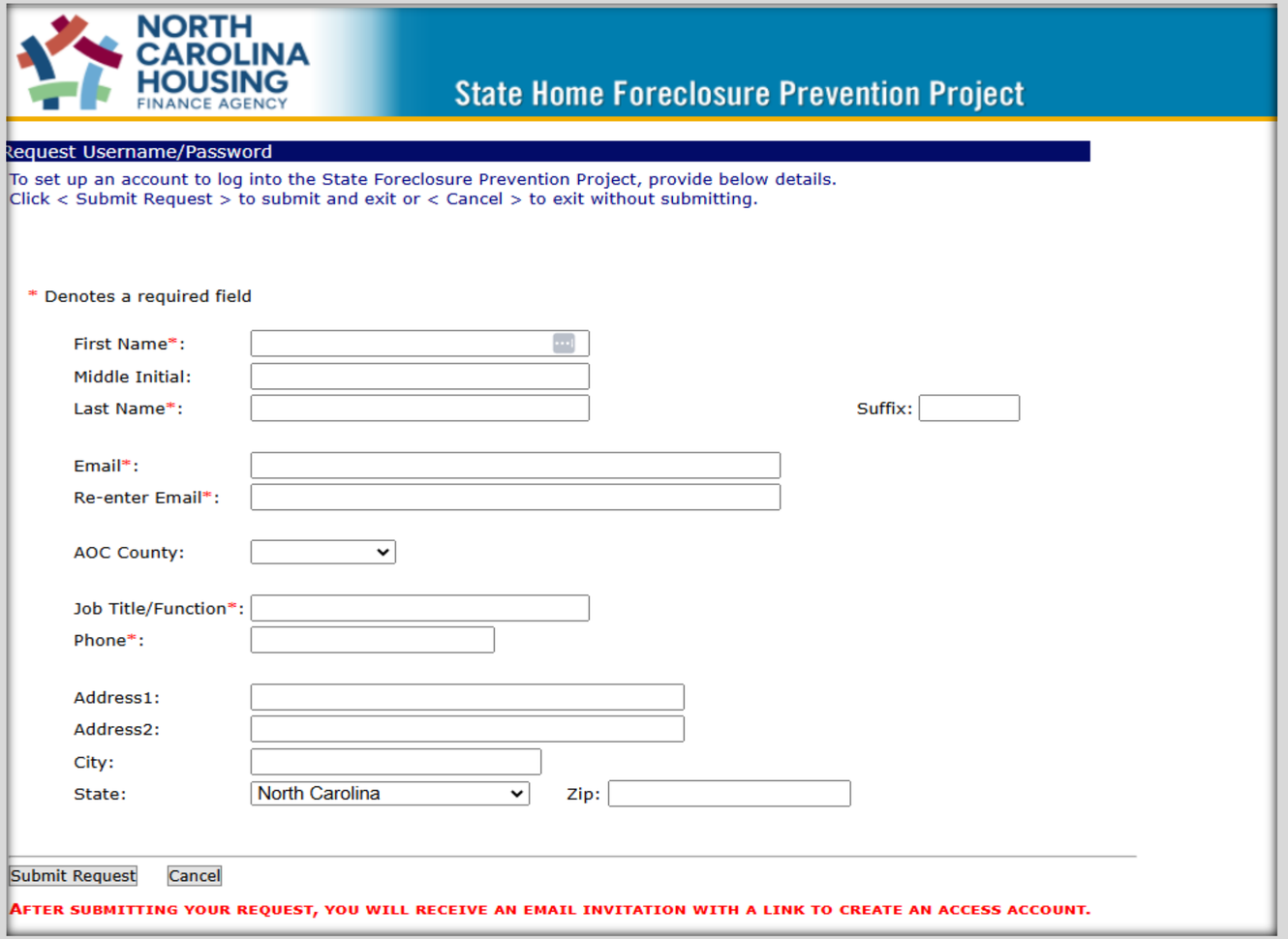
Pre Foreclosure Filing System Access- AOC Users

- Request system access: https://www.nchfa.org/SHFPPOnline/login.aspx



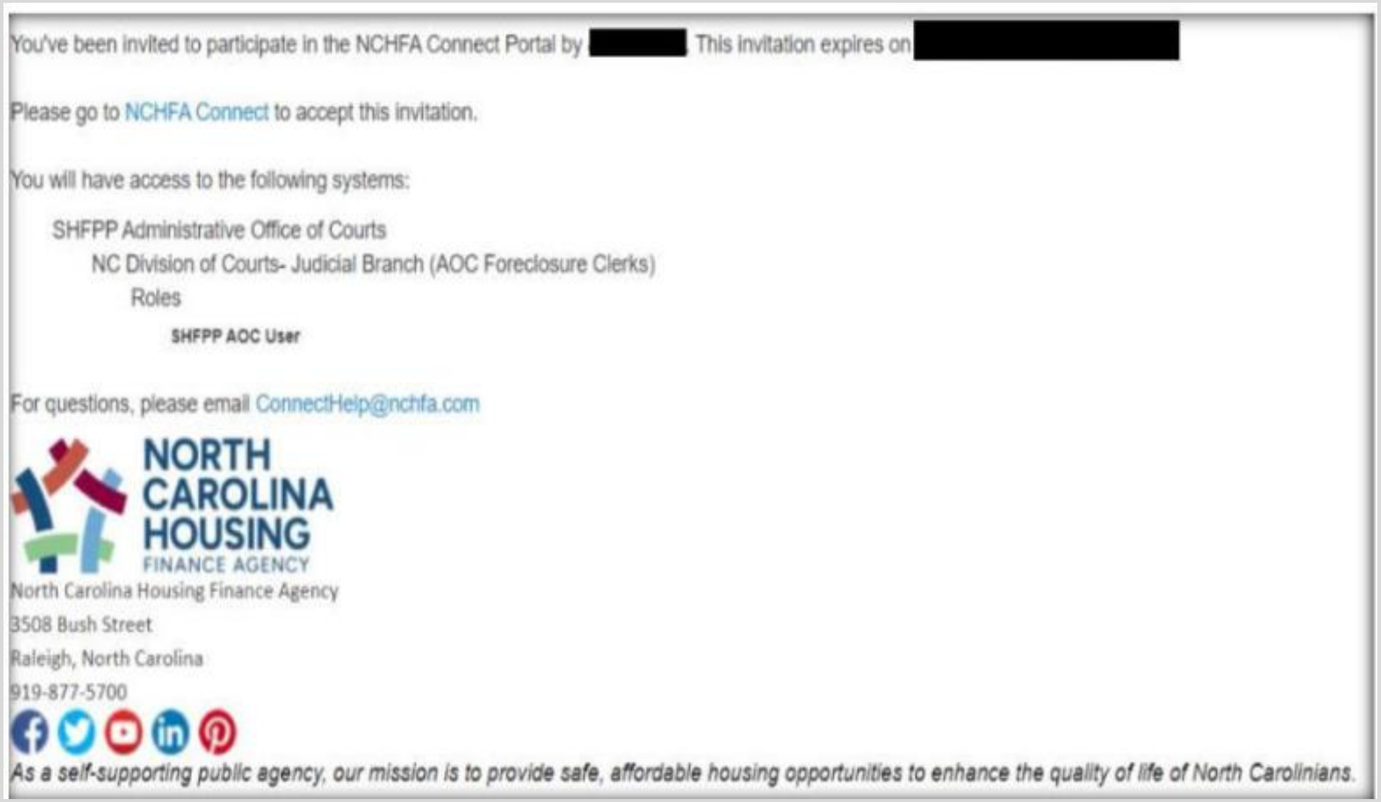
Request System Access Information Page

- Complete the fields to receive an email invitation with a link to create a portal account to access the pre-foreclosure filing system.



NCHFA Connect System Access

Users will receive an invitation email from donotreply@nchfa.com with the subject "Request to participate in the NCHFA Connect Portal." If the email is not in the "In Box," check the "Junk or Spam" folder.



You've been invited to participate in the NCHFA Connect Portal by [redacted] This invitation expires on [redacted]

Please go to NCHFA Connect to accept this invitation.

You will have access to the following systems:

SHFPP Administrative Office of Courts
NC Division of Courts- Judicial Branch (AOC Foreclosure Clerks)
Roles
SHFPP AOC User

For questions, please email ConnectHelp@nchfa.com

NORTH CAROLINA HOUSING FINANCE AGENCY
North Carolina Housing Finance Agency
3508 Bush Street
Raleigh, North Carolina
919-877-5700

As a self-supporting public agency, our mission is to provide safe, affordable housing opportunities to enhance the quality of life of North Carolinians.

Accept the invitation before the expiration date.

NORTH CAROLINA HOUSING FINANCE AGENCY
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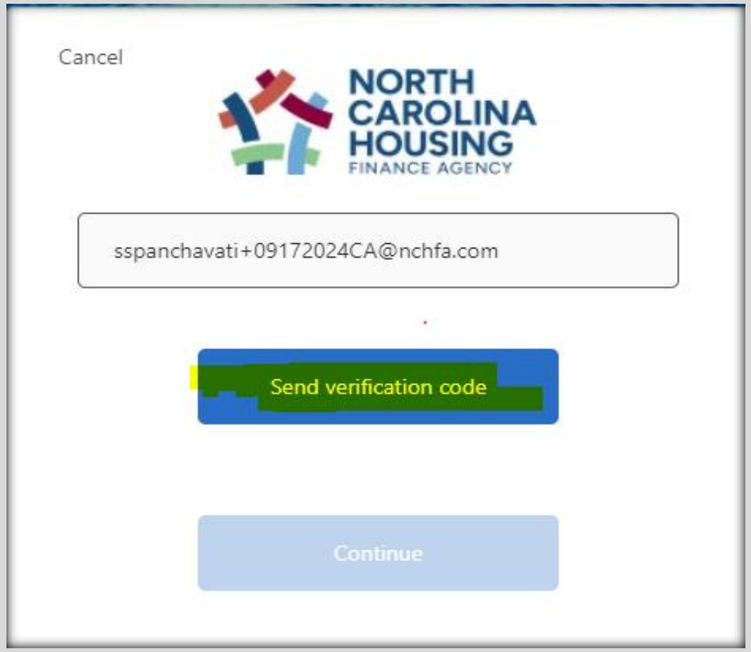
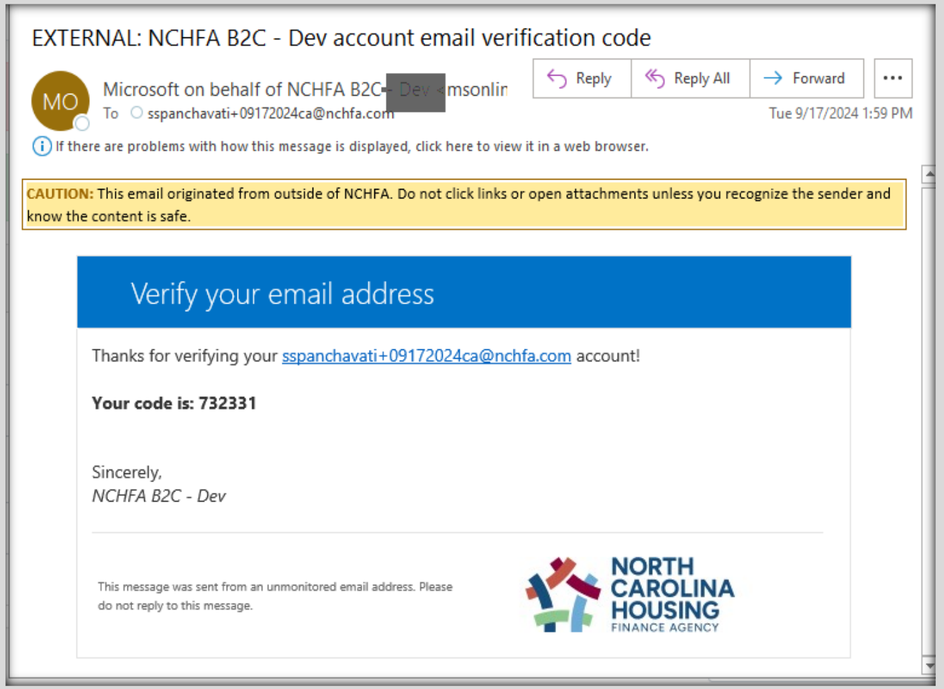
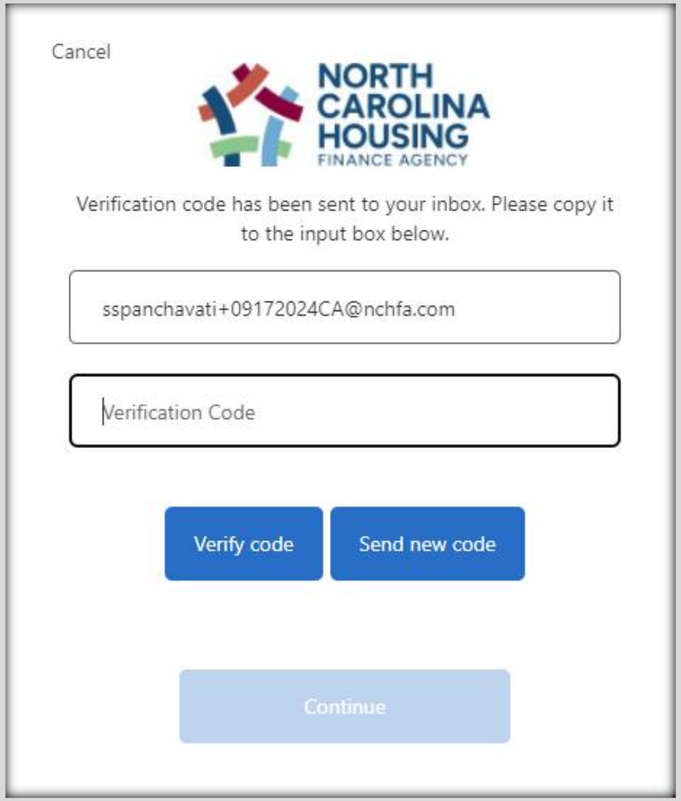
Click the “Send verification code” button.



An email will be sent that contains a verification code to confirm the user’s email address.



Enter the Verification Code from the email



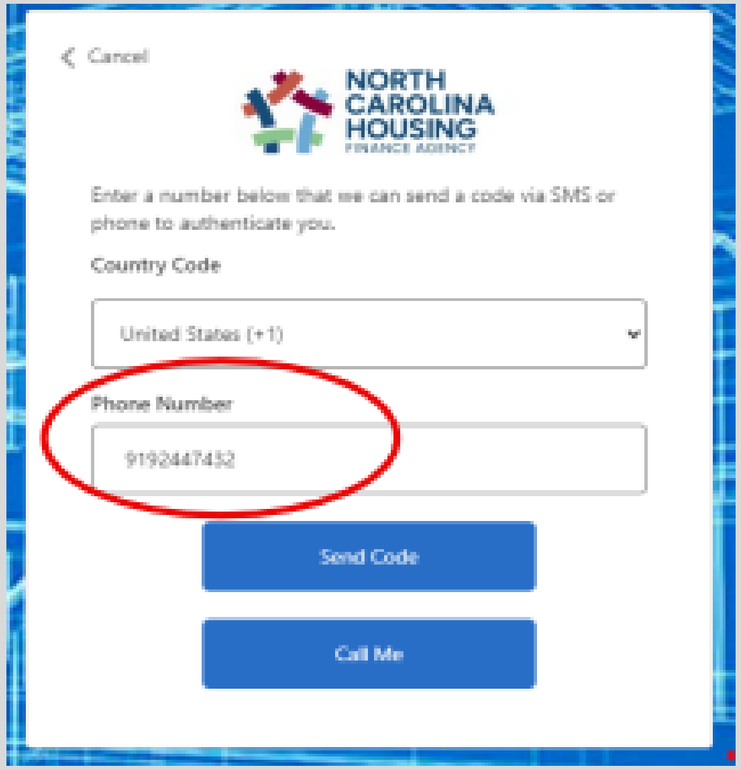
Click Verify Code

The browser page will refresh, and you will receive confirmation that your email has been verified.

Click the Continue button.

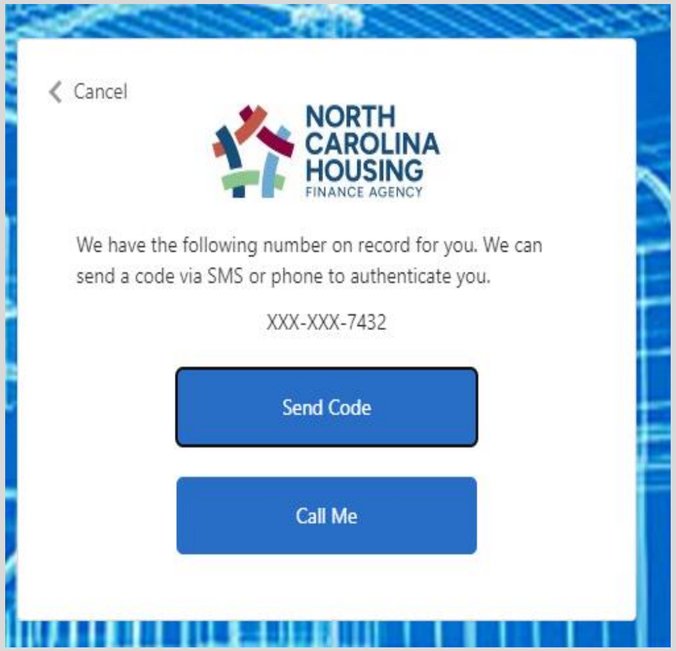
You will be asked for your phone number to complete a **2nd level** authentication.

Enter your mobile phone number, including area code, in the Phone Number text box.

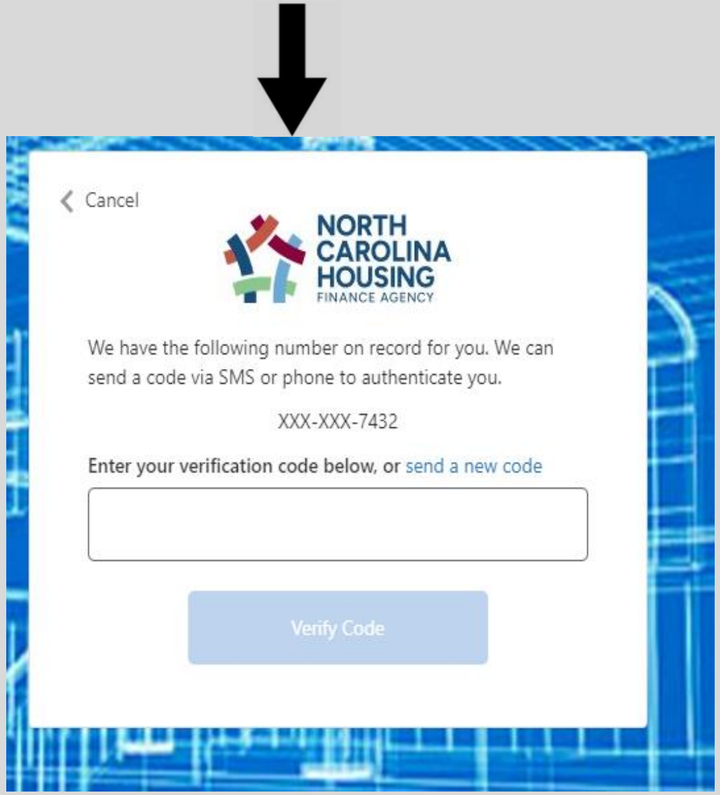


Click either Send Code or Call Me.

2nd Identity Authentication Request



1. The [**Call Me**] option will result in a call from the system to the mobile number entered when the account was created (verify the last 4 digits). Follow the prompted instructions from the phone call.
2. If the [**Send Code**] option is selected, a verification code will be sent via text to the mobile phone displayed on the screen (verify the last 4 digits).



Once your identity has been authenticated, the [My Systems] home page will appear.

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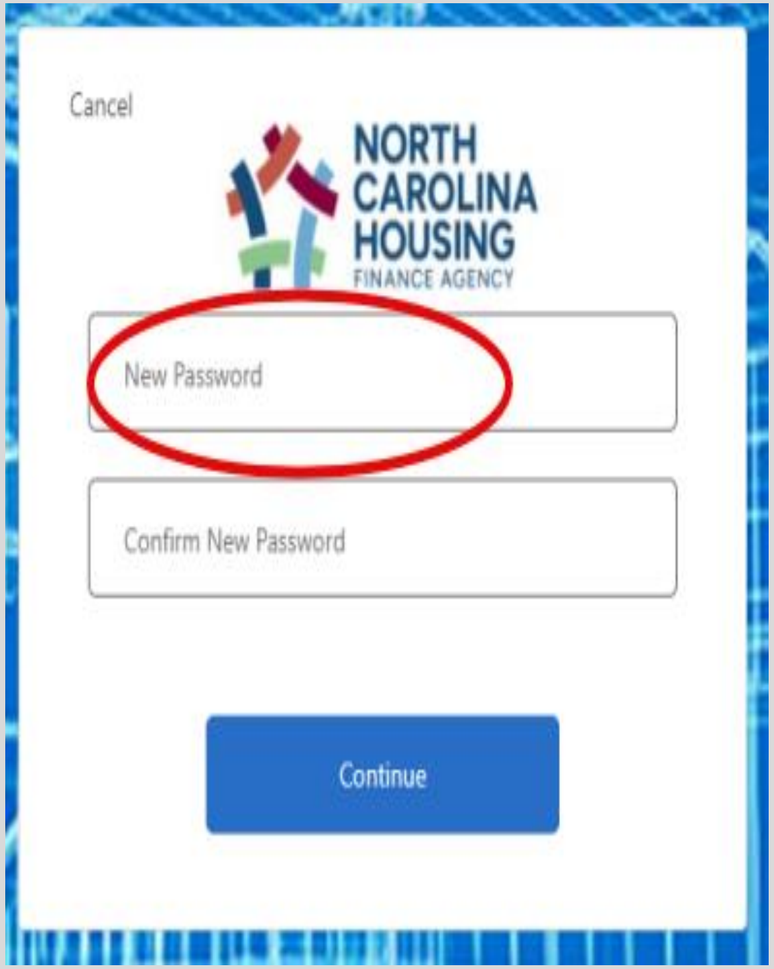
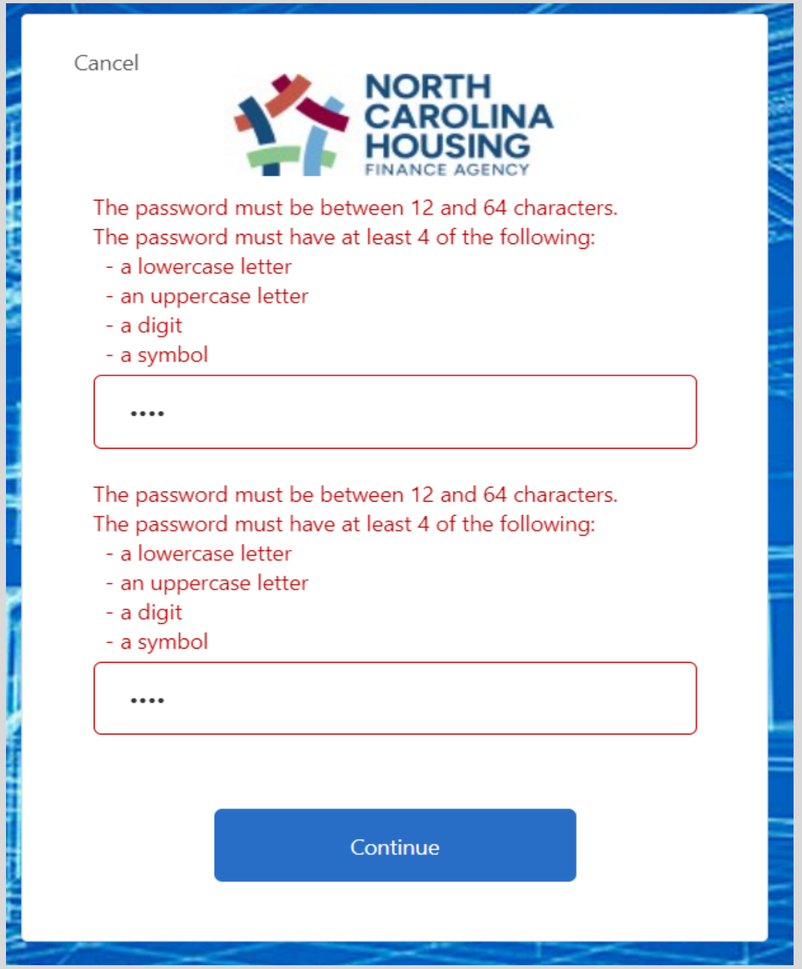
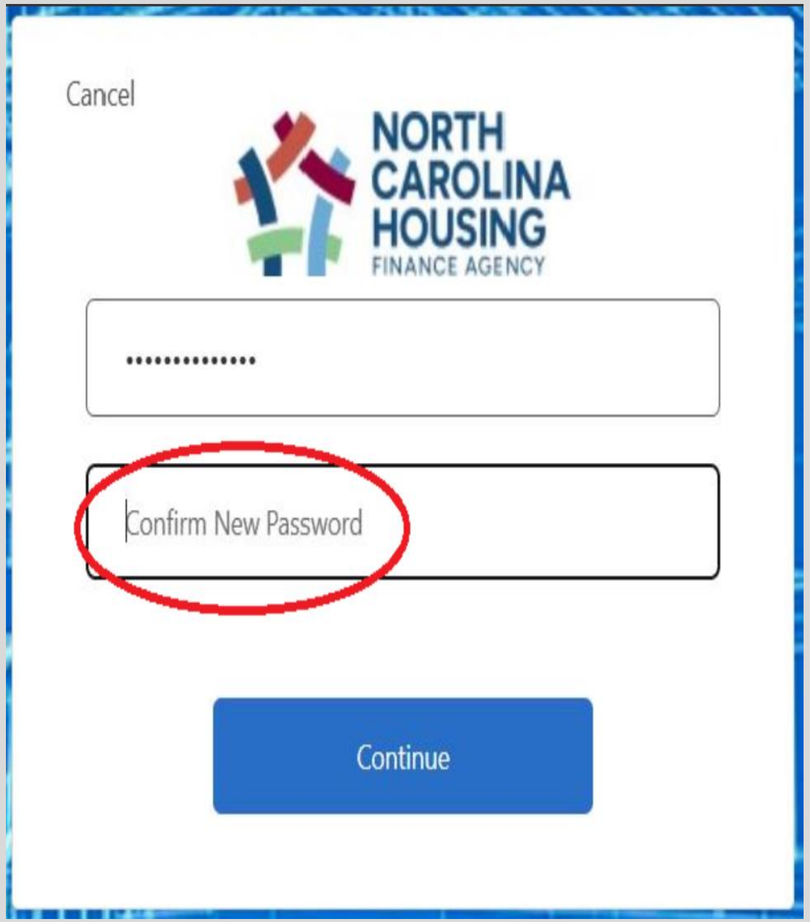
Creating a New Connect Access Password





New Connect Password Confirmation



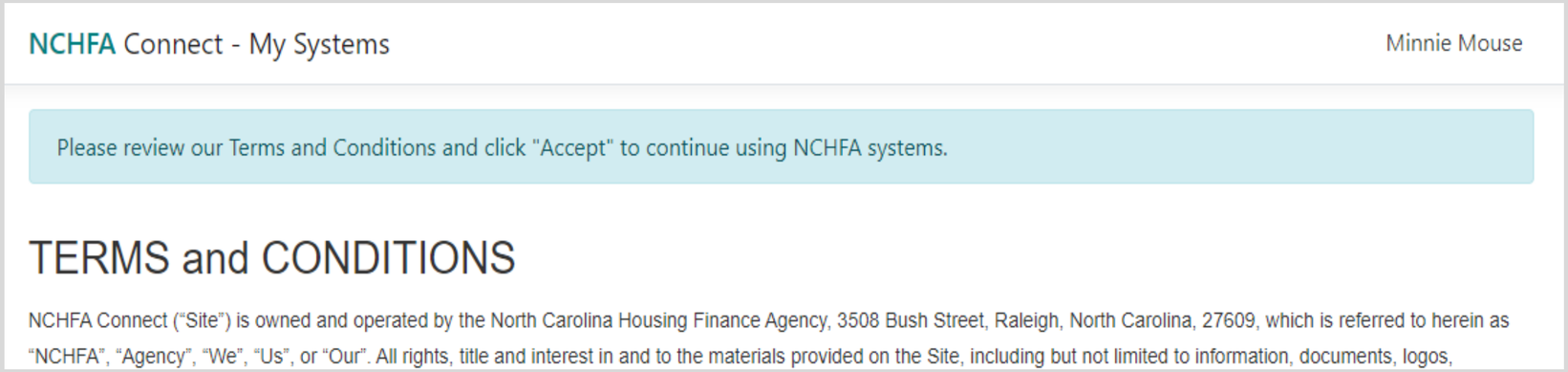
New Connect Access Granted

www.nchfa.org/MySystems

Enter your email address and newly created password

New Connect Access

After you Sign in, you will see the TERMS and CONDITIONS.



Read the TERMS and CONDITIONS, and click the Accept button.

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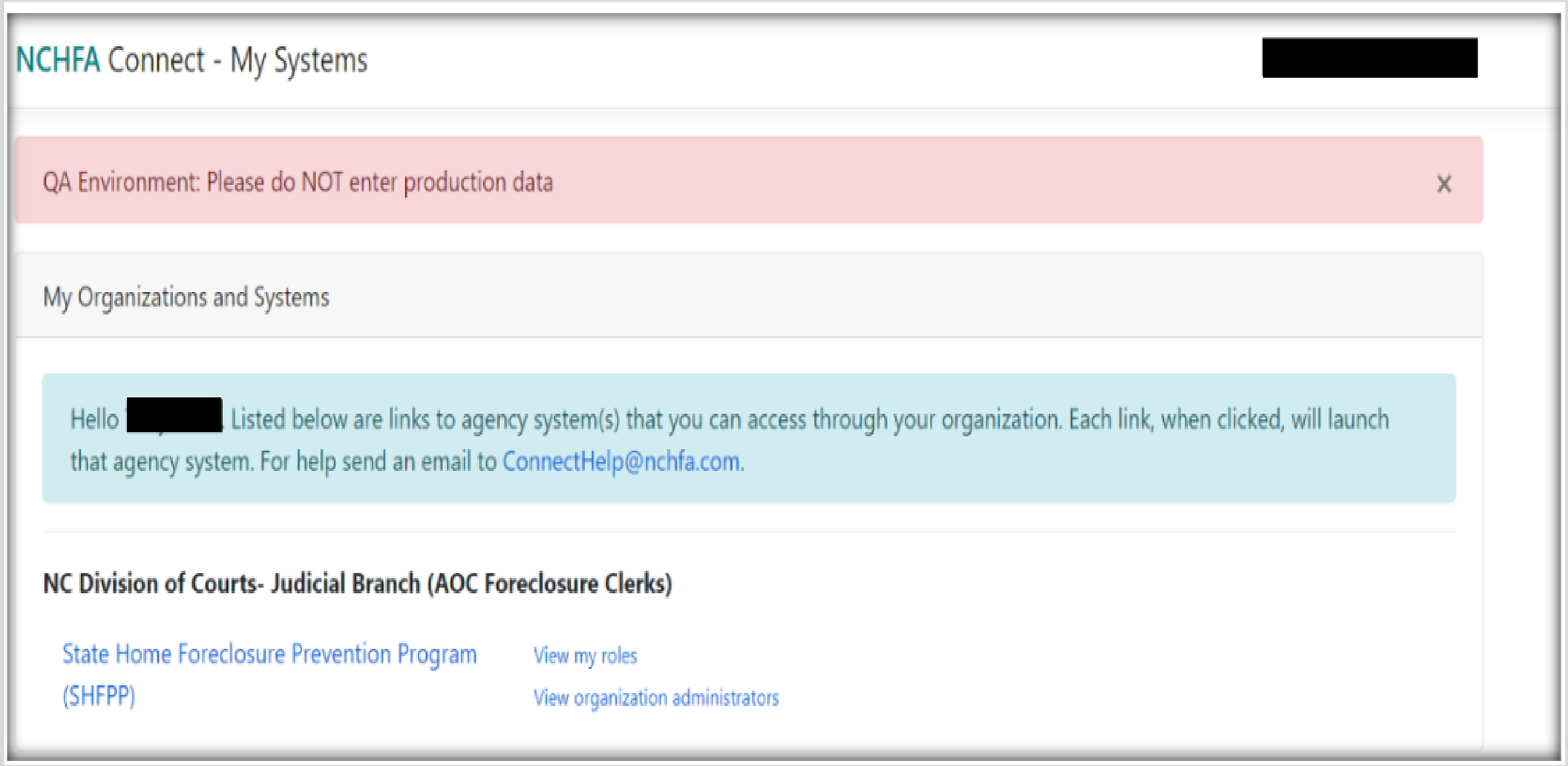
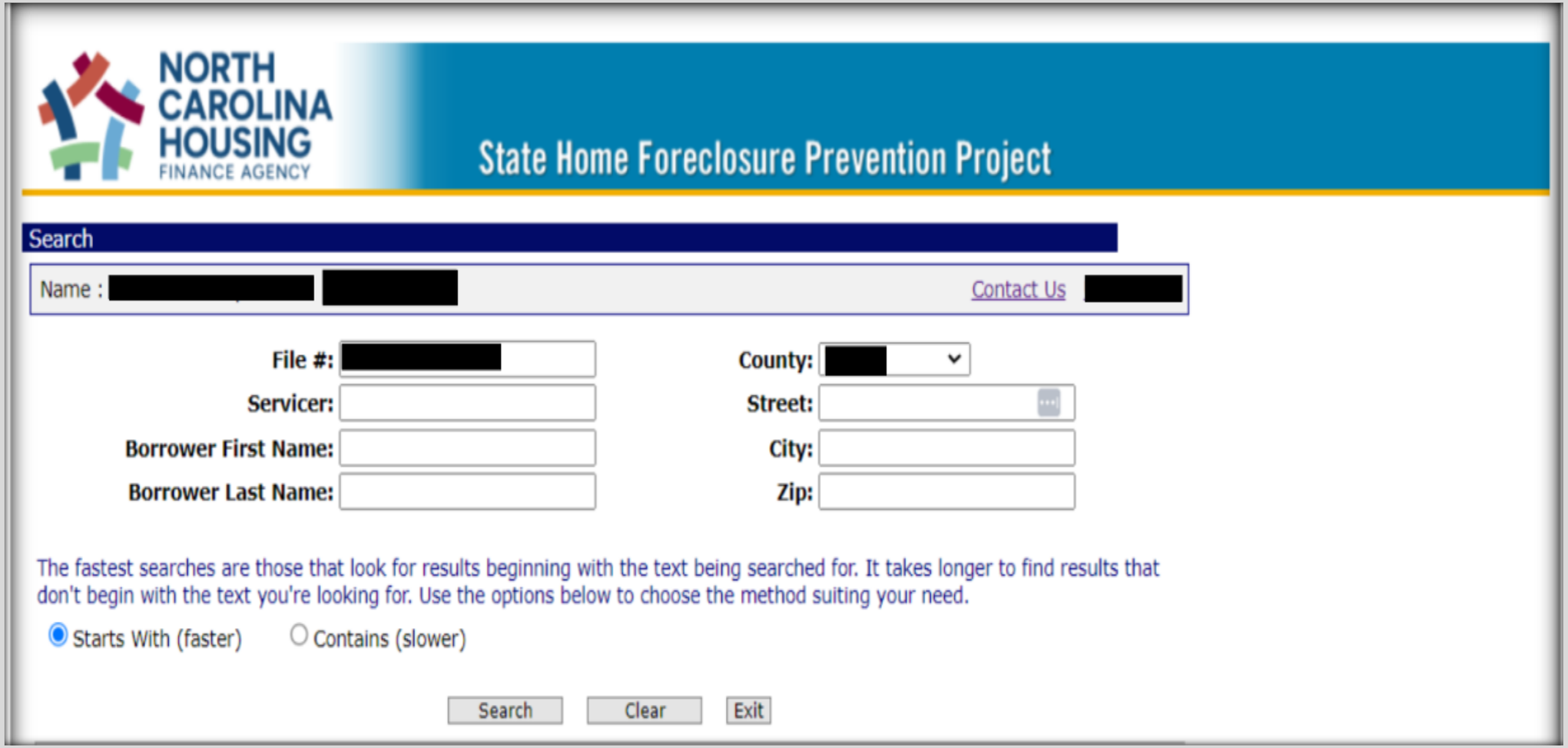
My Systems Home Page
SHFPP Pre-Foreclosure Filing System- Access Link

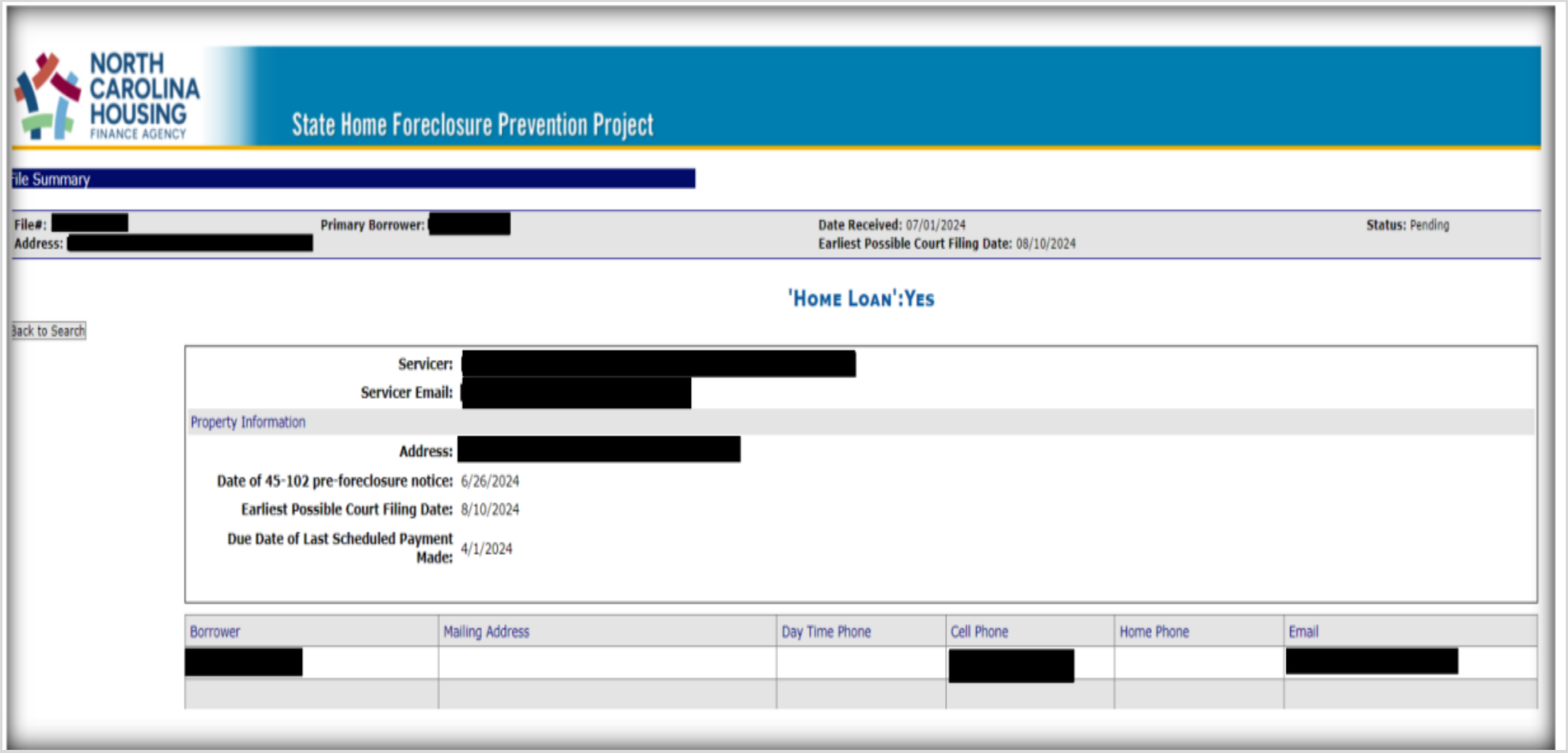


Once you click the SHFPP link, the system will take you to the access home page within the SHFPP filing system.

AOC FC Clerks of Court
Pre-Foreclosure Filing Access-Home Page Example Snapshot



AOC FC Clerks of Court Access
Pre-Foreclosure Filing Access-Filing Summary Page Example Snapshot



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State Home Foreclosure Prevention Project

File Summary

File#: [redacted] **Primary Borrower:** [redacted]
Address: [redacted]
Date Received: 07/01/2024
Earliest Possible Court Filing Date: 08/10/2024
Status: Pending

'Home Loan':Yes

Back to Search

Servicer: [redacted]
Servicer Email: [redacted]

Property Information

Address: [redacted]
Date of 45-102 pre-foreclosure notice: 6/26/2024
Earliest Possible Court Filing Date: 8/10/2024
Due Date of Last Scheduled Payment Made: 4/1/2024

Borrower	Mailing Address	Day Time Phone	Cell Phone	Home Phone	Email
[redacted]			[redacted]		[redacted]

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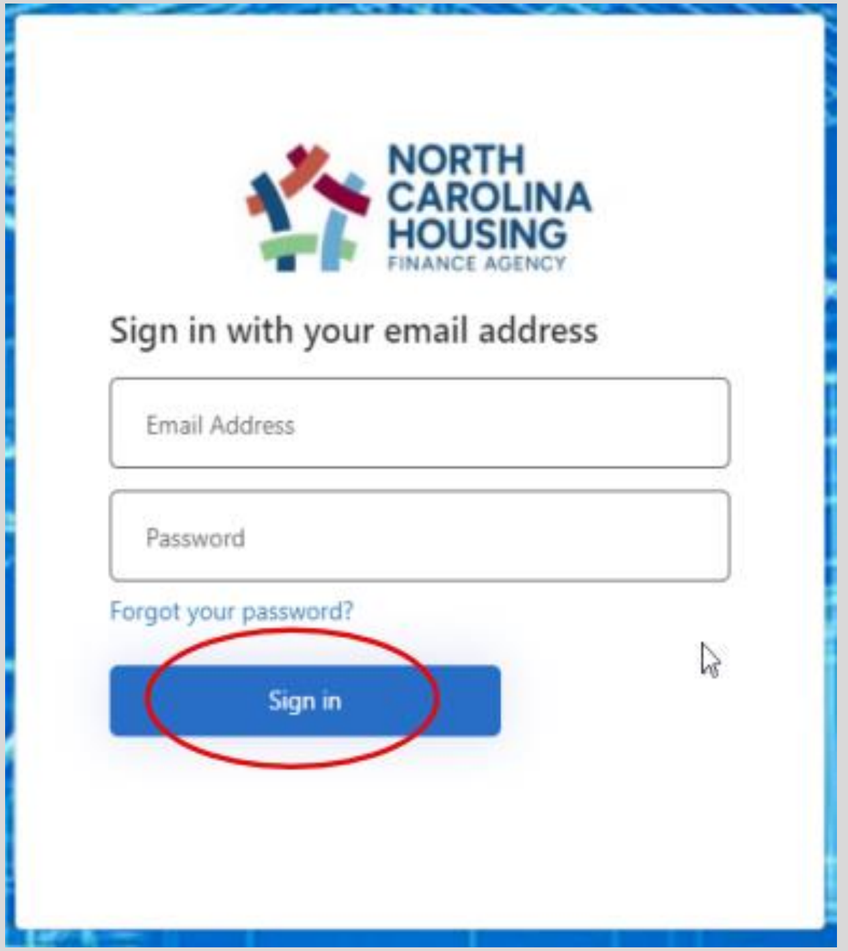
Ongoing Access Process

Once your account is set up, you will be able to log in using the Connect access link, www.nchfa.org/MySystems. Bookmark the link for easy access.

Enter your email address and password



Program Contacts- Questions & Assistance

Mary M. Holder mmholder@nchfa.com or (919) 981-2511

Foreclosure Prevention Program Manager

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