

Mortgage Reinstatement Program

Criteria	Terms
<u>Program Overview</u>	<p>The HAF Program will offer various forms of assistance including financial counseling, foreclosure mitigation counseling, legal aid, and payments for mortgage and other housing related expenses. Funds provided will eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan on forward first mortgages.</p> <p>The following types of payment assistance will be offered under the HAF Program:</p> <ol style="list-style-type: none"><li>Payments for eligible mortgage delinquencies<ul style="list-style-type: none"><li>Homeowners who experienced a <b>temporary hardship</b>, whose income has been re-established, and who are <u>able</u> to re-establish the original principal and interest monthly mortgage payment</li><li>Homeowners who experienced a <b>permanent hardship</b> 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</li></ul></li><li>Payments for other delinquent housing related expenses<ul style="list-style-type: none"><li>Past-due housing related expenses include condo association maintenance (HOA) fees, 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</li></ul></li></ol>
<u>Brief description</u>	<p>Provide funds to eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan, on forward mortgages.</p> <p>HAF Funds may be used to bring 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 will 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 \$30,000 for all assistance types under the HAF program to be used only for the homeowner’s primary residence.</p>
<u>General eligibility criteria</u>	<p>Property eligibility criteria:</p> <ul style="list-style-type: none"><li>One-unit single family detached (including Ohana or accessory dwelling units) or condominium unit located in Hawaii and occupied as homeowner’s primary residence.</li></ul> <p>Homeowner eligibility criteria:</p> <ul style="list-style-type: none"><li>At least one of the occupying household members must also have a vested interest in the property.</li><li>Do not have an 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 or as trustee through an inter-vivos living trust.</li><li>Have experienced a financial hardship after January 21, 2020 (including a 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</li></ul>

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	<p>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"><li>• Have an income equal to or less than 150 percent of the HUD-established area median income.</li><li>• 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.)</li></ul> <p>Mortgage eligibility criteria:</p> <ul style="list-style-type: none"><li>• Forward first mortgage</li><li>• Home equity lines of credit are not eligible</li><li>• Reverse mortgages are not eligible</li></ul>
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Eligibility Requirements plus:</p> <ul style="list-style-type: none"><li>• Statement of current ability to resume any required regular payments after account is reinstated</li></ul> <p>Indicate documentation requirements listed here:</p> <ul style="list-style-type: none"><li>• 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.)</li><li>• Statements for mortgage and housing related expenses, as applicable.</li><li>• A credit report may be pulled.</li><li>• Documentation on loss mitigation efforts, as applicable.</li></ul>
<u>Loan eligibility criteria specific to the program</u>	Delinquent by at least one payment, including any payments during a forbearance period.
<u>Form of assistance</u>	Assistance will be structured as a non-recourse grant.
<u>Payment requirements</u>	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.

Mortgage Payment Assistance

Criteria	Terms
<u>Program Overview</u>	<p>The HAF Program will offer various forms of assistance including financial counseling, foreclosure mitigation counseling, legal aid, and payments for mortgage and other housing related expenses. Funds provided will eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan on forward first mortgages.</p> <p>The following types of payment assistance will be offered under the HAF Program:</p> <ol style="list-style-type: none"><li>Payments for eligible mortgage delinquencies (<b>Purpose #1</b>)<ul style="list-style-type: none"><li>Homeowners who experienced a <b>temporary hardship</b>, whose income has been re-established, and who are <u>able</u> to re-establish the original principal and interest monthly mortgage payment</li><li>Homeowners who experienced a <b>permanent hardship</b> 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</li></ul></li><li>Payments for other delinquent housing related expenses (<b>Purpose #2</b>)<ul style="list-style-type: none"><li>Past-due housing related expenses include condo association maintenance fees, 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</li></ul></li></ol>
<u>Brief description</u>	<p>Provide full or partial payment assistance to homeowners unable to make full mortgage payments due to a continuing financial hardship associated with the Coronavirus pandemic.</p> <p>HAF funds may be used to reduce a homeowner’s monthly mortgage/loan payments for a period up to six (6) months or until the Maximum Amount of Assistance under the HAF Program is reached.</p> <p>HAF funds will be used to facilitate loss mitigation measures offered by the servicer.</p>
<u>Maximum amount of assistance per homeowner</u>	<p>Each Homeowner will be eligible for up to six 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 \$30,000 for all assistance types under the HAF program to be used only for the homeowner’s primary residence.</p>
<u>General eligibility criteria</u>	<p>Property eligibility criteria:</p> <ul style="list-style-type: none"><li>One-unit single family detached (including Ohana or accessory dwelling units) or condominium unit located in Hawaii and occupied as homeowner’s primary residence.</li></ul> <p>Homeowner eligibility criteria:</p> <ul style="list-style-type: none"><li>At least one of the occupying household members must also have a vested interest in the property.</li><li>Do not have an 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 or as trustee through an inter-vivos living trust.</li><li>Have experienced a financial hardship after January 21, 2020 (including a hardship hat began before January 21, 2020 but continued after that date)</li></ul>

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	<p>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"><li>• Have an income equal to or less than 150 percent of the HUD-established area median income.</li><li>• 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.)</li></ul> <p>Mortgage eligibility criteria:</p> <ul style="list-style-type: none"><li>• Forward first mortgage</li><li>• Home equity lines of credit are not eligible</li><li>• Reverse mortgages are not eligible</li></ul>
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Eligibility Requirements plus</p> <ul style="list-style-type: none"><li>• Statement of current inability to resume mortgage payments due to unemployment, underemployment or other continuing hardship.</li></ul> <p>Indicate documentation requirements:</p> <ul style="list-style-type: none"><li>• 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.)</li><li>• Statements for mortgage and housing related expenses, as applicable.</li><li>• A credit report may be pulled.</li><li>• Documentation on loss mitigation efforts, as applicable.</li></ul>
<u>Loan eligibility criteria specific to the program</u>	No additional forbearance available.
<u>Form of Assistance</u>	Assistance will be structured as a non-recourse grant.
<u>Payment requirements</u>	Payments will be made directly to the lender or servicer, as appropriate.

Mortgage Default Resolution

Criteria	Terms
<u>Program Overview</u>	<p>The HAF Program will offer various forms of assistance including financial counseling, foreclosure mitigation counseling, legal aid, and payments for mortgage and other housing related expenses. Funds provided will eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan on forward first mortgages.</p> <p>The following types of payment assistance will be offered under the HAF Program:</p> <ol style="list-style-type: none"><li>Payments for eligible mortgage delinquencies<ul style="list-style-type: none"><li>Homeowners who experienced a <b>temporary hardship</b>, whose income has been re-established, and who are <u>able</u> to re-establish the original principal and interest monthly mortgage payment</li><li>Homeowners who experienced a <b>permanent hardship</b> 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</li></ul></li><li>Payments for other delinquent housing related expenses<ul style="list-style-type: none"><li>Past-due housing related expenses include condo association maintenance (HOA) fees, 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</li></ul></li></ol>
<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 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 assistance per homeowner</u>	<p>Each Homeowner will be eligible for up to \$30,000 for all assistance types under the HAF program to be used only for the homeowner’s primary residence.</p>
<u>General eligibility criteria</u>	<p>Property eligibility criteria:</p> <ul style="list-style-type: none"><li>One-unit single family detached (including Ohana or accessory dwelling units) or condominium unit located in Hawaii and occupied as homeowner’s primary residence.</li></ul> <p>Homeowner eligibility criteria:</p> <ul style="list-style-type: none"><li>At least one of the occupying household members must also have a vested interest in the property.</li><li>Do not have an 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 or as trustee through an inter-vivos living trust.</li><li>Have experienced a financial hardship after January 21, 2020 (including a 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</li></ul>

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	<p>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"><li>• Have an income equal to or less than 150 percent of the HUD-established area median income.</li><li>• 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.)</li></ul> <p>Mortgage eligibility criteria:</p> <ul style="list-style-type: none"><li>• Forward first mortgage</li><li>• Home equity lines of credit are not eligible</li><li>• Reverse mortgages are not eligible</li></ul>
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Eligibility Requirements plus:</p> <ul style="list-style-type: none"><li>• Statement of current inability to resume mortgage payments due to unemployment, underemployment or other continuing hardship.</li></ul> <p>Indicate documentation requirements:</p> <ul style="list-style-type: none"><li>• 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.)</li><li>• Statements for mortgage and housing related expenses, as applicable.</li><li>• A credit report may be pulled.</li><li>• Documentation on loss mitigation efforts, as applicable.</li></ul>
<u>Loan eligibility criteria</u>	<ul style="list-style-type: none"><li>• 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.</li></ul>
<u>Form of assistance</u>	Assistance will be structured as a non-recourse grant.
<u>Payment requirements</u>	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.

Property Charge Default Resolution

Criteria	Terms
<u>Program Overview</u>	<p>The HAF Program will offer various forms of assistance including financial counseling, foreclosure mitigation counseling, legal aid, and payments for mortgage and other housing related expenses. Funds provided will eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan on forward first mortgages.</p> <p>The following types of payment assistance will be offered under the HAF Program:</p> <ol style="list-style-type: none"><li>Payments for eligible mortgage delinquencies<ul style="list-style-type: none"><li>Homeowners who experienced a <b>temporary hardship</b>, whose income has been re-established, and who are <u>able</u> to re-establish the original principal and interest monthly mortgage payment</li><li>Homeowners who experienced a <b>permanent hardship</b> 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</li></ul></li><li>Payments for other delinquent housing related expenses<ul style="list-style-type: none"><li>Past-due housing related expenses include condo association maintenance (HOA) fees, 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</li></ul></li></ol>
<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 and ONLY to the extent that these amounts may not otherwise be deferred or allowed to be made under a payment plan to reach an “affordable” payment.</p> <p>HAF Funds may be used to pay past due property taxes, hazard, hurricane, flood, or mortgage insurance premiums, HOA fees, condominium fees, cooperative maintenance or common charges that threaten sustained ownership of the property 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 will be used to facilitate deferrals or payment plans for housing related expenses. Funds may also be used to pay property charges coming 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 \$30,000 for all assistance types under the HAF program to be used only for the homeowner’s primary residence.</p>

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<u>General eligibility criteria</u>	<p>Property eligibility criteria:</p> <ul style="list-style-type: none"><li>One-unit single family detached (including Ohana or accessory dwelling units) or condominium unit located in Hawaii and occupied as homeowner’s primary residence.</li></ul> <p>Homeowner eligibility criteria:</p> <ul style="list-style-type: none"><li>At least one of the occupying household members must also have a vested interest in the property.</li><li>Do not have an 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 or as trustee through an inter-vivos living trust.</li><li>Have experienced a financial hardship after January 21, 2020 (including a hardship hat 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 expenditures).</li><li>Have an income equal to or less than 150 percent of the HUD-established area median income.</li><li>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.)</li></ul> <p>Mortgage eligibility criteria (if homeowner has an eligible mortgage):</p> <ul style="list-style-type: none"><li>Forward first mortgage</li><li>Home equity lines of credit are not eligible</li><li>Reverse mortgages are not eligible</li></ul>
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Eligibility Requirements plus:</p> <p>Homeowner is at least one installment payment in arrears on one or more property charges including:</p> <ul style="list-style-type: none"><li>Property taxes</li><li>Insurance: hazard, flood, wind premiums</li><li>HOA fees, condominium fees, cooperative maintenance or common charges</li></ul> <p>Indicate documentation requirements:</p> <ul style="list-style-type: none"><li>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.)</li><li>Statements for mortgage and housing related expenses, as applicable.</li><li>A credit report may be pulled.</li><li>Documentation on payment arrangement requests, as applicable.</li></ul>
<u>Loan eligibility criteria specific to the program</u>	N/A
<u>Form of assistance</u>	Assistance will be structured as a non-recourse grant.



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<u>Payment requirements</u>	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.

Utility Payment Assistance

Criteria	Terms
<u>Program Overview</u>	<p>The HAF Program will offer various forms of assistance including financial counseling, foreclosure mitigation counseling, legal aid, and payments for mortgage and other housing related expenses. Funds provided will eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan on forward first mortgages.</p> <p>The following types of payment assistance will be offered under the HAF Program:</p> <ol style="list-style-type: none"><li>1. Payments for eligible mortgage delinquencies<ul style="list-style-type: none"><li>• Homeowners who experienced a <b>temporary hardship</b>, whose income has been re-established, and who are <u>able</u> to re-establish the original principal and interest monthly mortgage payment</li><li>• Homeowners who experienced a <b>permanent hardship</b> 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</li></ul></li><li>2. Payments for other delinquent housing related expenses<ul style="list-style-type: none"><li>• Past-due housing related expenses include condo association maintenance (HOA) fees, 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</li></ul></li></ol>
<u>Brief description</u>	<p>Provide funds to resolve delinquent payments for utility services whether or not homeowner has an eligible mortgage.</p> <p>HAF funds may be used to pay delinquent amounts in full, including interest or reasonably required legal fees, under circumstances in which a delinquency threatens access to utility services. The provided 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 (i) funds are not available from other utility assistance programs to cover these amounts and (ii) the homeowner indicates the financial ability to resume making such payments after the initial 90-day period.</p>
<u>Maximum assistance per homeowner</u>	<p>Each Homeowner will be eligible for up to \$30,000 for all assistance types under the HAF program to be used only for the homeowner’s primary residence.</p>
<u>General eligibility criteria</u>	<p>Property eligibility criteria:</p> <ul style="list-style-type: none"><li>• One-unit single family detached (including Ohana or accessory dwelling units) or condominium unit located in Hawaii and occupied as homeowner’s primary residence.</li></ul> <p>Homeowner eligibility criteria:</p> <ul style="list-style-type: none"><li>• At least one of the occupying household members must also have a vested interest in the property.</li><li>• Do not have an 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 or as trustee through an inter-vivos living trust.</li><li>• Have experienced a financial hardship after January 21, 2020 (including a hardship hat began before January 21, 2020 but continued after that date)</li></ul>

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	<p>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"><li>• Have an income equal to or less than 150 percent of the HUD-established area median income.</li><li>• 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.)</li></ul> <p>Mortgage eligibility criteria (if homeowner has an eligible mortgage):</p> <ul style="list-style-type: none"><li>• Forward first mortgage</li><li>• Home equity lines of credit are not eligible</li><li>• Reverse mortgages are not eligible</li></ul>
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Eligibility Requirements plus:</p> <ul style="list-style-type: none"><li>• Homeowner is at least one installment payment in arrears on one or more of the following: utilities, such as electric, gas, home energy</li><li>• Assistance sufficient to resolve the delinquency is not available from other utility assistance programs and, without HAF assistance, the homeowner is likely to lose services</li></ul> <p>Indicate documentation requirements</p> <ul style="list-style-type: none"><li>• 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.)</li><li>• Statements for mortgage and housing related expenses, as applicable.</li><li>• A credit report may be pulled.</li><li>• Documentation on payment arrangement requests, as applicable</li></ul>
<u>Loan eligibility criteria specific to the program</u>	N/A
<u>Form of assistance</u>	Assistance will be structured as a non-recourse grant.
<u>Payment requirements</u>	Funds will be paid directly to the utility provider or other applicable third-party authorized to collect eligible charges.