

HUD Agency Referral Intake & Workflow Checklist

Independent consumer-protection referral pathway under 24 CFR 214.103(j)

This document outlines the standard, zero-cost workflow when a HUD-certified agency routes an unmet client scope to Serv Inc. under 24 CFR 214.103(j). Serv Inc. provides specialized consumer-protection investigation and administrative dispute resolution for homeowners.

1. When to refer a homeowner to Serv Inc.

Use the Serv Inc. pipeline when a file presents a non-housing-counseling component such as:

- **Servicing / billing errors** - misapplied principal or escrow, unauthorized corporate fees.
- **Loss-mitigation discrepancies** - dual-tracking, or ignored or complete modification packages.
- **Predatory transaction red flags** - TILA/RESPA disclosure defects, loan flipping, rescue scams.
- **Scope or time-out** - the file needs deep-dive auditing beyond the agency's counselor hours or scope.
- **Disqualified** - Client does not qualify for loss-mitigation.

2. Seamless 3-step intake

Step 1 - Warm handoff. The counselor gives the homeowner the Serv Inc. client disclosure (preserving HUD client choice). With client consent, the counselor emails a case summary and relevant statements to icd@servincorporated.com.

Step 2 - Review & audit. Serv Inc. conducts a file audit under RESPA, TILA, FDCPA, FCRA, and Regulation E to identify actionable servicer violations.

Step 3 - Administrative intervention. Serv Inc. issues formal challenges (e.g., RESPA Qualified Written Requests or Notices of Error) and keeps the referring counselor updated on milestones so resolutions can be recorded on the HUD 9902.

Compliance verification. Serv Inc. operates on a zero-cost, non-financial basis with HUD housing partners. No referral fees, commissions, or things of value are exchanged under the MOU, fully preserving the anti-steering mandates of 24 CFR 214.303.