

## **Frequently Asked Questions:**

### Mortgage Foreclosure Dispute Resolution Filing Portal

#### **General:**

*Who can use this system?*

Lenders can use it to file with DCCA. Owner-occupants will have the ability to check their case status, upload files, and pay their fees in the near future.

*Do I need to have an account to use it?*

Lenders must have a subscriber account. When Owner-Occupant capability is added they will receive a Notice from the DCCA with a unique case reference number that they can use to access their case.

*Can I pay my filing/program fees here?*

Yes.

*Can I upload my required documents here?*

Yes.

#### **Lender:**

*How do I log in?*

First you must create a subscriber account on ehawaii.gov here:

<http://portal.ehawaii.gov/subscriber-services.html>

Lenders wishing to file foreclosure notices with DCCA *must* have an ehawaii.gov subscriber account in order to do so. Position your mouse over “Login As” → Select “Lender” → A prompt will appear requesting your username and password, enter them.

## Adding a New Case

*What is the legal description?*

The description of the property as it is recorded at the Bureau of Conveyances or within the Land Court system, this field is not required.

*In the “Step 2 – Lender Info”, the instructions say that “the contact person must be someone has authority to act on behalf of the Lender.” What does that mean?*

The Contact Person should be the Lender, or a representative of the Lender who is authorized to negotiate a loan modification on behalf of the Lender, **or** who has, *at all stages of the dispute resolution process*, direct access by telephone, videoconference, or other means to a person who is so authorized.

*Why is the address of the property requested twice in the “Add New Case” process?*

In Step 1, we request the address of the property being foreclosed. In Step 3 we request the address of the owner-occupant. If the borrower has an alternate mailing address, please enter it at Step 3. Otherwise please check “Mailing Address is the same as property address” in order to fill the address fields automatically.

*I don’t have a PDF or MS Word format copy of the Foreclosure Notice, may I file anyway?*

No. A scanned PDF or MS Word format copy of the Foreclosure Notice is required in order for your filing to be complete.

## **Owner-Occupant:**

*How do I log in?*

Position your mouse over “Login As” → Select “Owner-Occupants” → Enter your case reference no. from your DCCA notification, and the last name of the *first* person listed on the notification letter.

*If you have a question that isn’t here, please call the Mortgage Foreclosure Dispute Resolution Program at (808)586-2886 and we will assist you.*