

North Carolina Homeowner Assistance Fund

Secure File Transfer Protocol *Client Upload Instructions for Participating Mortgage Servicers*

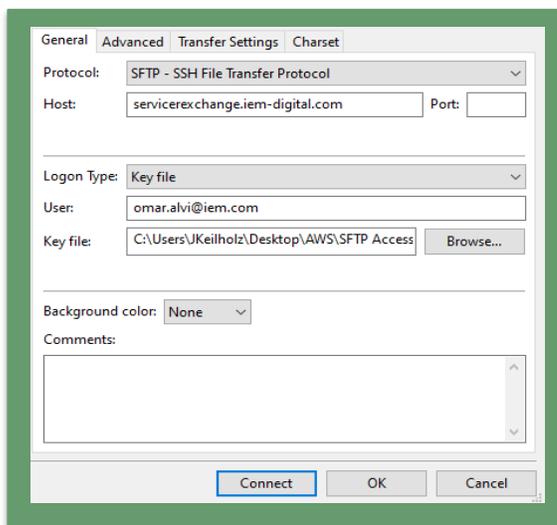
The following instructions will help participating mortgage servicers gain access to the program Secure File Transfer Protocol (SFTP) to safely share information through the Common Data File (CDF).

The CDF is a foundational business tool designed to be a standardized communication method for confidential homeowner, loan and program information between state agencies and mortgage loan servicers.

Participating homeowners may choose their preferred SFTP client application (e.g., FileZilla, CyberDuck). The following instructions will use FileZilla for demonstration purposes. It's important to note that other SFTP clients will work but may have a different appearance or require other steps for setup.

Signing into An Account

1. For your SFTP account, Servicer will need to use an application such as FileZilla to set up the access.
2. When you set up initial access (File > Site Manager), Servicer will need to make sure the fields are set as “seen” in the screenshot and that you reference the PPK file- wherever it is stored on your local system.



3. Servicer will enter information as stated below:
 - a. Protocol: **SFTP – SSH File Transfer Protocol**
 - b. Host: sftp.nchaf.gov
 - c. Logon Type: **Key file**: <browse to where you saved the key file>
 - d. User: <enter servicer email> (Please note this should be the email used to request credentials)

4. Once logged in, the user will see three folders:

a. From-state

- From IEM

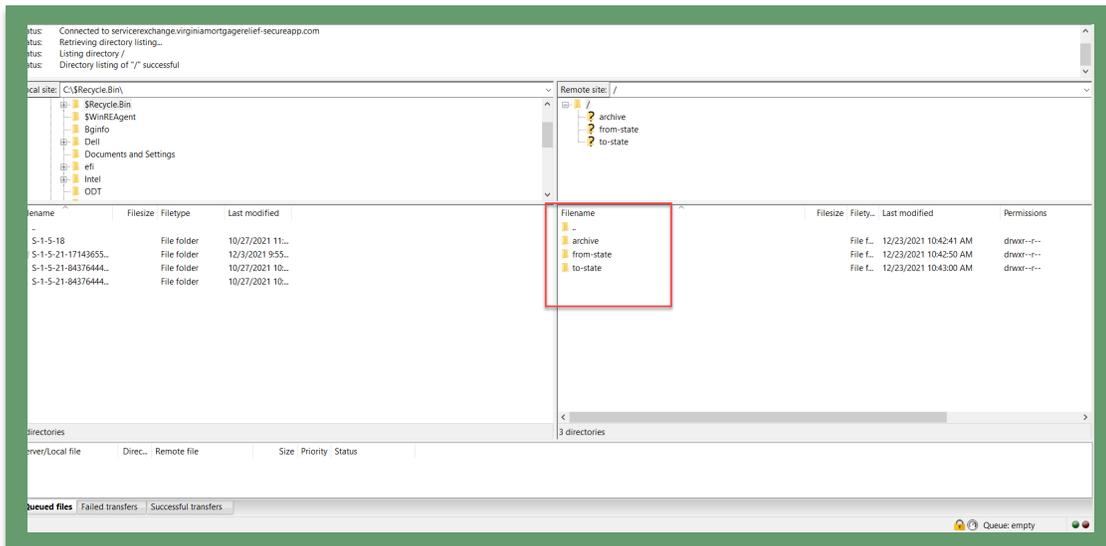
b. To-state

- Servicer will send CDF record to IEM

c. Archive

- If preferred, files may be moved here to clear up space. This can be done manually by dragging and dropping files into the archive folder.

Files will be placed here after 30 days; records are kept as a history of the CDF files sent and received.



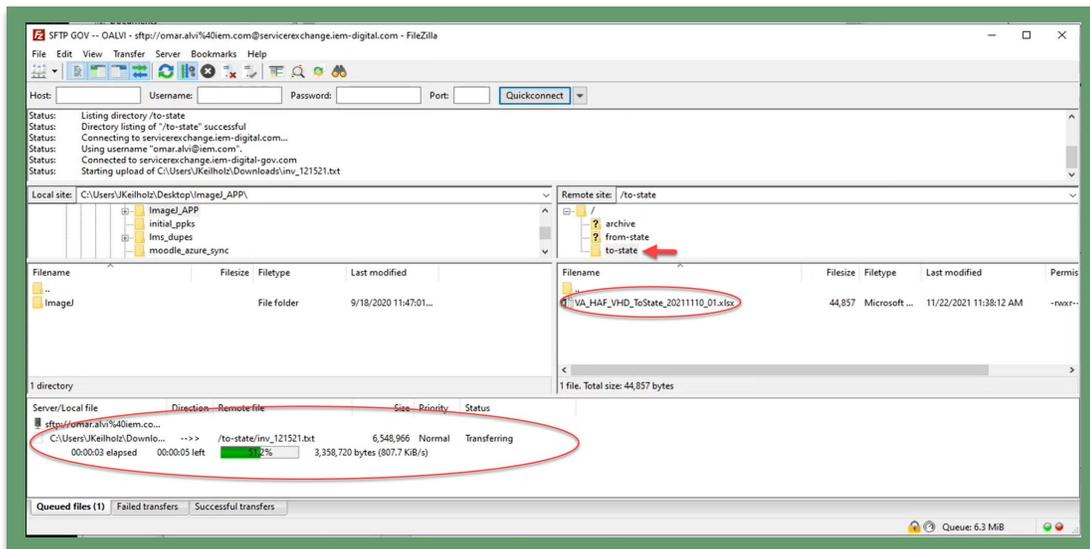
Upload Documents

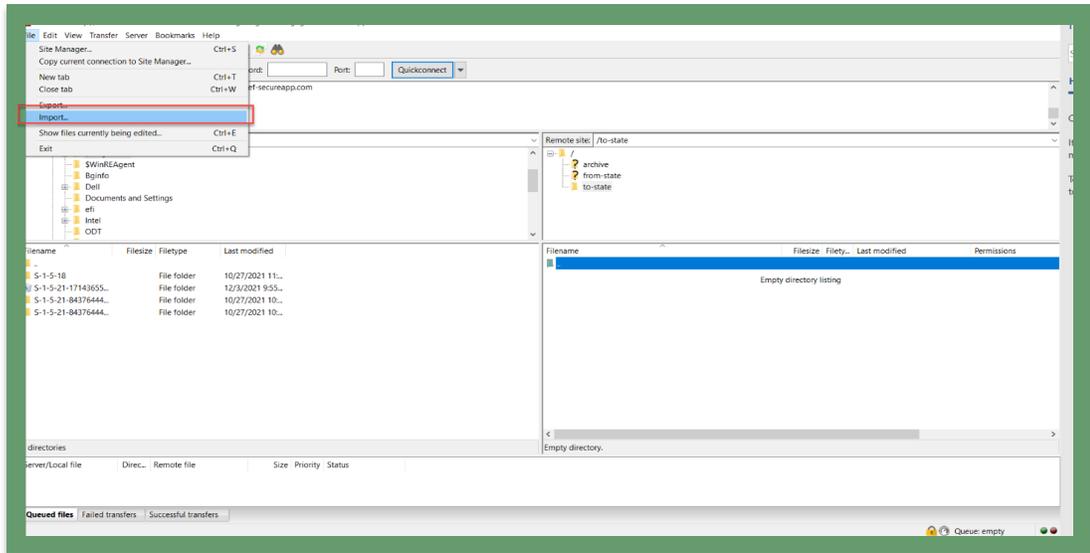
1. Users can upload documents in two ways:

- User will click on the file destination (to-state) and drag and drop the file into the designated folder. Users will see the file upload progress in the “queued files” section below.

- User can click on “file” and “import” and select files to upload

2. User will see the file upload progress in the “queued files” section below.





Naming Convention

1. When sending a file from **Servicer to State**, the naming convention should be:

StateID_HAF_ServicerName_ToState_YYYYMMDD_01

Ex: (NC_HAF_NCHFA_ToState_20211208_01)

Note: the last two digits are a 2-digit number indicating the transmission number for that day from that servicer for that program. For example, if I am a servicer and send a second file of V/Y records on the same day for that same program, the number would be "02" instead of "01," and so on.

2. Once files are uploaded, the state will collect the files from their server and process them.

Receiving Documents

1. User will click on the file destination (from-state) and download files.

