

Freddie Mac's User's Guide For Cash Remittances

HERE'S HOW TO USE GLOBAL PAYMENTS INC. MULTIFIELD TOUCH-TONE REPORTING SYSTEM

The call-in cutoff time is 9 p.m. Eastern Time.

Global Payments Multifield Touch-Tone Procedures

The Multifield Touch-Tone Reporting System enables the Servicer to identify three different types of payments:

1. Non-Payoffs (Field 1) Remittances net of REO and FHA/VA foreclosure interest advanced, which include:

- monthly principal and interest
- curtailments and reductions in negative amortization
- reinstatement interest
- adjustments initiated by Freddie Mac.

2. Payoff Proceeds & Third Party Sale Foreclosures (Field 2)

3. Multifamily Fees (Field 3)

Single-Family Servicers do not use this field.

THE TWO-DIGIT VERIFICATION CODE FIELD MUST BE CALCULATED PRIOR TO CALLING IN REMITTANCES. (Please refer to the reverse side of this user's guide for instructions on "How to Calculate the Verification Code Field".) (Q3)

Caution: Your call may roll over to a GPI Operator if you pause more than **10 seconds**. If you are speaking with a GPI Operator, please follow the **Voice Reporting Script Procedures on the reverse side of this card.**

DIAL 1-(800) 568-4100

An Audio Response Unit (ARU) will prompt as follows:

	ARU PROMPTS:	"WELCOME TO THE GLOBAL PAYMENTS AUDIO REPSONSE SERVICE."
1.	ARU PROMPTS:	"PLEASE ENTER TYPE"
	YOU ENTER:	2 5 #
2.	ARU PROMPTS:	"ENTER COMPANY NUMBER AND IDENTIFICATION NUMBER"
	YOU ENTER:	5 9 0 1 * * * * * # Freddie Mac 4 Digit Company Number* Your 6 Digit GPI Identification Number
3.	ARU PROMPTS:	"ENTER NON-PAYOFF AMOUNT" (If no amount, you enter # and proceed to Step 4.)
	YOU ENTER:	* * (ARU will read back amount.) Enter both dollars and cents (for example, a deposit amount of \$15.00 is entered "1500").
	ARU PROMPTS:	"TO PROCEED, ENTER #"
	YOU ENTER:	# if amount is correct, or * if amount is incorrect ARU PROMPTS: "THE AMOUNT HAS BEEN VOIDED, RE-ENTER NON-PAYOFF AMOUNT."
4.	ARU PROMPTS:	"ENTER PAYOFF AMOUNT" (If no amount, you enter # and proceed to Step 5.)
	YOU ENTER:	* * (ARU will read back amount.) Enter both dollars and cents (for example, a deposit amount of \$15.00 is entered "1500").
	ARU PROMPTS:	"TO PROCEED, ENTER #"
	YOU ENTER:	# If amount is correct, or * if amount is incorrect ARU PROMPTS: "THE AMOUNT HAS BEEN VOIDED, RE-ENTER PAYOFF AMOUNT."

5.	ARU PROMPTS:	"ENTER MULTIFAMILY FEES ASSESSED" (If no amount, you enter # and proceed to Step 6.)
	YOU ENTER:	* * (ARU will read back amount.) Enter both dollars and cents (for example, a deposit amount of \$15.00 is entered "1500").
	ARU PROMPTS:	"TO PROCEED, ENTER #"
	YOU ENTER:	# If amount is correct, or * if amount is incorrect ARU PROMPTS: "THE AMOUNT HAS BEEN VOIDED, RE-ENTER MULTIFAMILY FEES ASSESSED."
6.	ARU PROMPTS:	"ENTER VERIFICATION CODE."
	YOU ENTER:	* * (ARU will read back code).
	ARU PROMPTS:	"TO PROCEED, ENTER #"
	YOU ENTER:	# If amount is correct, or * if amount is incorrect ARU PROMPTS: "THE VERIFICATION CODE FIELD HAS BEEN VOIDED; REENTER VERIFICATION CODE." NOTE: If any of the fields (including 2 digit verification code) were input incorrectly, caller will not receive a 4 digit verification code. Instead (ARU Prompts: "Invalid transaction, please hold for a GPI operator".)
7.	ARU PROMPTS:	"PLEASE WAIT FOR PROCESSING." "ACCEPTED _ _ _ _" 4 DIGIT VERIFICATION CODE. TO HEAR THE VERIFICATION CODE AGAIN, ENTER #.
		NOTE: The servicer must refer to this verification code field when making an inquiry regarding a remittance.
8.	ARU PROMPTS:	"THANK YOU, GOOD-BYE".

Freddie Mac
Mailstop #387
8200 Jones Branch Drive
McLean, VA 22102-3110

Freddie Mac Related Inquires:
1(800) Freddie/ 1 800 373-3343
or (Single Family) (703) 903-4389
or Multifamily (703) 714-2633

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Information Reporting Questions and Answers		Rollover to a Global Payments Operator
Q1.	Can I change or delete a previous remittance?	If your call rolls over during touch-tone input, say: "I need to verify my information report. My ID number is 5901/ _____." (You must pronounce the slash/)
A1.	Yes, the change or deletion must be for remittances made that same day prior to 9pm Eastern Time. Follow instructions for "VOICE REPORTING SCRIPT PROCEDURES".	
Q2.	What is the purpose of the four-digit verification code?	Voice Reporting Script Procedures (USED WHEN SPEAKING TO A GLOBAL PAYMENTS OPERATOR). Use the following procedures: <ol style="list-style-type: none"> 1. Call 1 (800) 944-2020 2. A GPI operator will answer "Global Payments Inc." 3. To CHANGE a previously reported remittance, say: "I want to CHANGE my information report. My ID number is 5901/ _____". (You must pronounce the slash/). To DELETE a previously reported remittance, say: "I want to DELETE my information report. My ID number is 5901/ _____". (You must pronounce the slash/). To ADD a new reported remittance, say: "I want to ADD an information report. My ID number is 5901/ _____". (You must pronounce the slash/). To VERIFY a previously reported remittance, say: "I want to DISPLAY my information report. My ID number is 5901/ _____". (You must pronounce the slash/). 4. PROVIDE THE GPI OPERATOR WITH APPROPRIATE FIELDS ONLY AND IDENTIFY AMOUNTS AS FOLLOWS: FIELD 1 (NON-PROCEEDS) IS FIELD 2 (PROCEEDS) IS FIELD 3 (FEES) IS FIELD 4 (VERIFICATION CODE) IS <p>NOTE: If ADDING or CHANGING a remittance amount, you must provide the new 2 digit verification code.</p>
A2.	The first two digits are a computer-generated figure giving information on your ID and call-in date. The last two digits check the accuracy of the reported amount(s). If the calculation results in a single digit, add a leading zero. If the calculation results in a triple digit, drop the first digit.	
Q3.	How do I calculate the last two digits of the verification code field?	
A3.	The last two digits of the verification code are calculated as follows: Assume an information report of a non-payoff amount of \$5,203.87 and a payoff amount of \$3,011.30 for a total of \$8,215.17. <ol style="list-style-type: none"> 1. Total all digits in each type of payment: (non-payoff) $5+2+0+3+8+7 = 25$ (payoff) $3+0+1+1+3+0 = 8$ 2. Count the number of digits in each type of payment: (non-payoff) $5,2,0,3,8,7 = 6$ (payoff) $3,0,1,1,3,0 = 6$ 3. Add the totals from steps 1 and 2 above for each type: (non-payoff) $25 + 6 = 31$ (payoff) $8 + 6 = 14$ 4. Add the 2 digit verification code for each type of payment to obtain the verification code for the total call-in: (non-payoff) $0 + (\text{payoff}) = \text{verification code}$ $31 + 14 = 45$ For this formula, the last two digits of the verification code field are 45. 5. In the above example, if the \$8,215.17 consisted solely of payoff proceeds, then the following steps would be used to calculate the last two digits of the verification code: <ol style="list-style-type: none"> a. Sum of the digits: $8 + 2 + 1 + 5 + 1 + 7 = 24$ b. Count the number of digits: $8,2,1,5,1,7 = 6$ c. Add the two numbers together: $24 + 6 = 30$ 	
Q4.	What if I get cut off?	
A4.	Follow the instructions on "Voice Reporting Script Procedures." Say to operator, "I want to verify my information report."	
Q5.	If my remittance is in even dollars, do I still enter cents?	
A5.	Yes, cents must be entered even if zero (e.g., a deposit of \$15.00 is entered as 1500).	
		5. GPI operator will read back amount for your approval; will indicate whether amount has been changed, cancelled, or accepted; and if appropriate, will provide a verification code.