



Electronic Default Reporting (EDR)



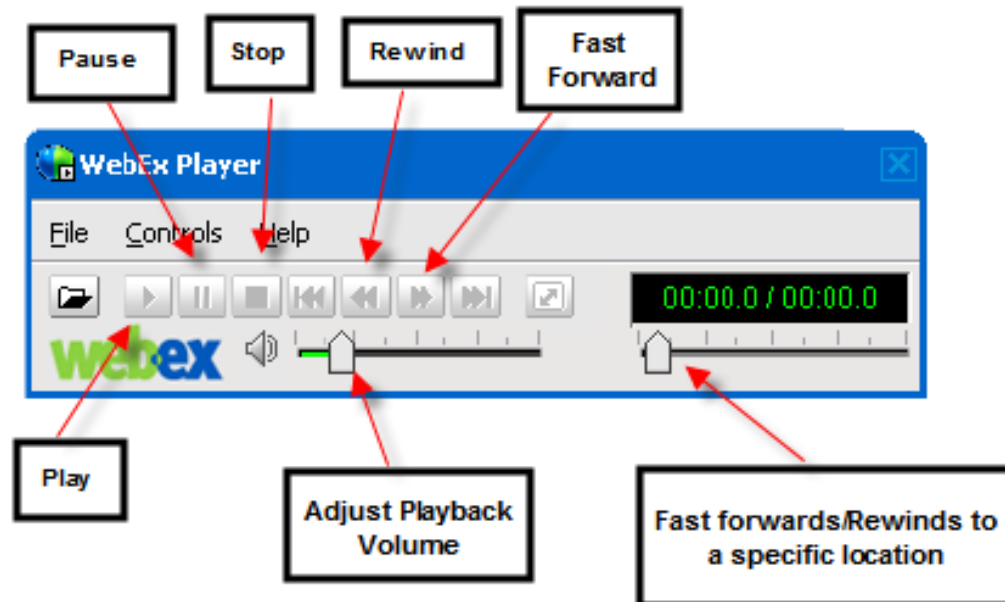
Materials Needed

- Presentation file
- Electronic Default Reporting Quick Reference
April 2008



Tools and Tips

- ✓ Close all other applications to enhance your workstation's performance
- ✓ Maximize the window used for viewing this recording
- ✓ For technical support, call (866) 229-3239



Visit our Learning Center to view other distance learning offerings:

www.FreddieMac.com/learn



Course objectives

- Understand Monthly Reporting for
 - ✓ No Delinquencies
 - ✓ Delinquencies
 - Less than 90 days
 - 90 or more days
 - ✓ Foreclosures
 - ✓ Bankruptcies
 - ✓ Reinstatements and Repayment Plans
 - ✓ Adverse Matters

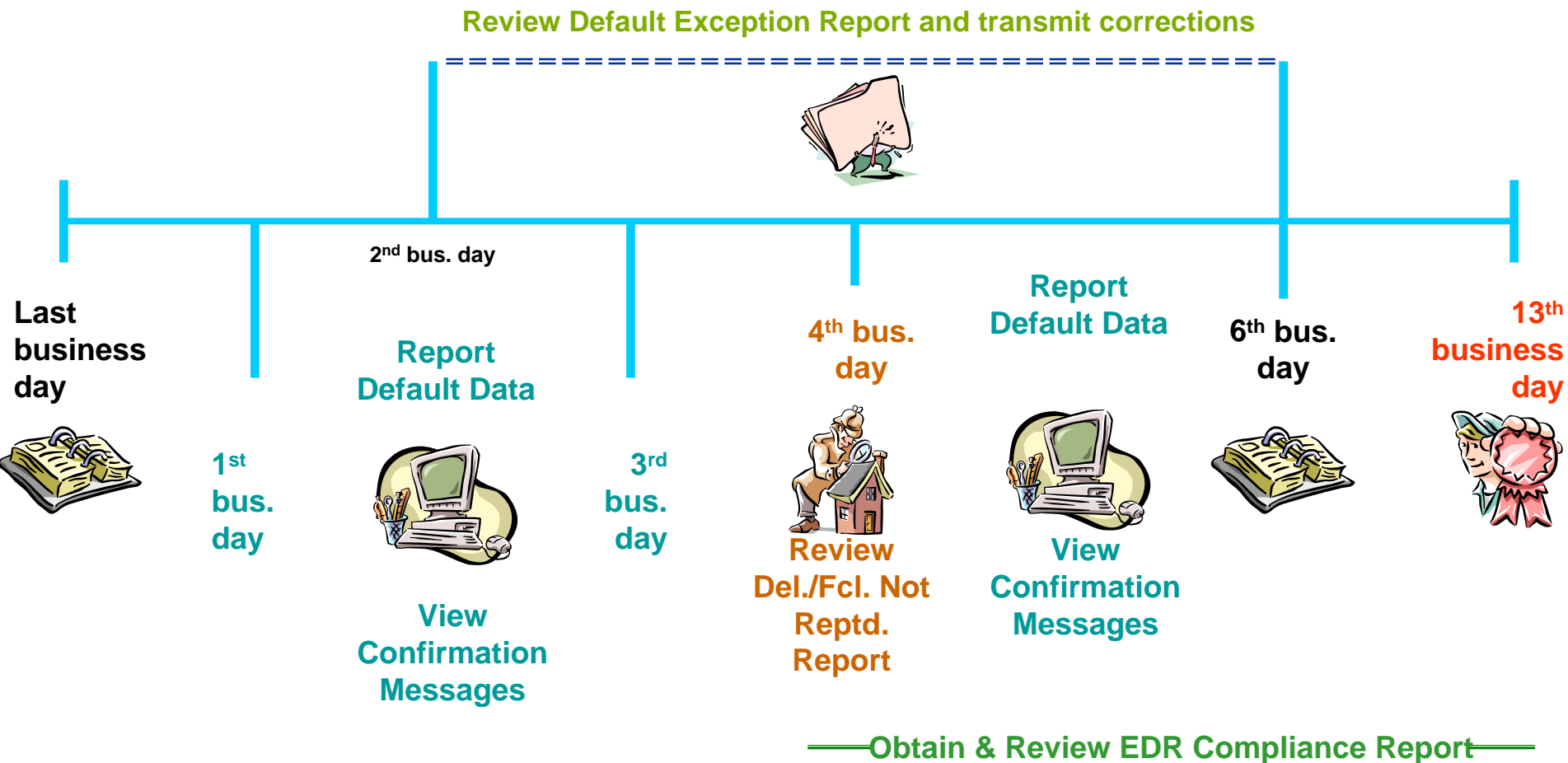


Course objectives - 2

- Understand and Use Default Action Categories
 - ✓ Status
 - ✓ Event
- View Confirmation Messages
- Analyze and Correct Errors
- Tips to Avoid Reporting Errors



EDR Reporting Timeline





How to report

- You can report from
 - ✓ Service bureaus
 - ✓ CPU-to-CPU
 - ✓ MIDANET for the PC



What to report

- No Delinquencies
- Delinquent Loans
- Loans in Foreclosure
- Loans in Bankruptcy



Question

When is a loan considered delinquent for reporting purposes?

- A. The day after the payment was due
- B. The 30th day of the month
- C. The next payment is due and the last is still outstanding



Question

When is a loan considered delinquent for reporting purposes?

A. The day after the payment was due

B. The 30th day of the month

C. The next payment is due and the last is still outstanding



Log into EDR

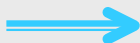
Freddie Mac	M I D A N E T	M0000000
X to Exit	-- Main Menu --	F3 = Help

Seller Number: 123456	Date: 09/02/xxxx
<ol style="list-style-type: none"> 1. Single Family Mortgages 2. Service Mortgages 3. Not Active 4. Communications 5. Administration 6. Not Active 7. Loan-Level Reporting 	
SELECT → 2	MIDANET HOTLINE: 800-FREDDIE

ENTER YOUR SELECTION



Log into EDR – 2

Freddie Mac	M I D A N E T	M2000000
	-- Service Mortgages --	F3 = Help
<ol style="list-style-type: none"> 1. Not Active 2. Not Active 3. Mortgage Insurance Data 4. Not Active 5. Transfer of Servicing 6. Foreclosure Sale/Deed in Lieu 7. Process Form 1074 8. Balloon Rate Lock 9. Default Reporting 10. Note Request 		
SELECT		09
ENTER YOUR SELECTION		



Log into EDR – 3

*** REMINDER ***

- Default Reporting is required monthly within the first 3 business days of the month. Errors and exceptions must be corrected by the 6th business day.
- Report all delinquent loans to us monthly until the loan fully reinstates or liquidates, even if the information has not changed from the previous month. If a Mortgage fully reinstates after the 90th day of Delinquency, you must report the Mortgage as a reinstatement thru EDR.
- If more than one action occurs within a month (e.g. loan is referred to foreclosure and bankruptcy is filed), you must report each event code to us (up to a maximum of 5 actions).
- You will receive reports from Freddie Mac via Freddie Mail. Please check for these reports the day after you send in an EDR data and on the 4th and 9th business days of each month.
- If you have no loans to report for the month, select “No Activity to report”.
- A guide to Electronic Default Reporting (EDR) provides detailed instructions on reporting through EDR. Contact (800) FREDDIE to order a copy.

PRESS RETURN TO CONTINUE



No delinquencies to report

Select 1 or 5 here depending on your portfolio – Assume 5

Freddie Mac	M I D A N E T	M2900000
	-- Default Reporting --	F3 = Help
<ol style="list-style-type: none"> 1. Enter Default Data 2. Batch Process Default Data 3. Default Reports 4. Mass Delete Default Data 5. No Activity to Report 		
SELECT	→	5
ENTER YOUR SELECTION		



Who are you?

Freddie Mac	MIDANET	M2900000
	-- Default Reporting --	F3 = Help

<ol style="list-style-type: none"> 1. Enter Default Data 2. Batch Print 3. Default Reporting 4. Mass Delete Default Data 5. No Activity to Report 	<p>Contact Name: _____</p> <p>Contact Phone Number: (____) ____-____</p> <p>Extension: _____</p> <p>Cycle Reported For: 08/xxxx</p>
--	---

SELECT _____

ENTER YOUR SELECTION



Who are you? – 2

Freddie Mac	M I D A N E T	M2900000
	-- No Activity to Report --	F3 = Help
No Activity to Report for Servicer Number: 123456		
Contact Name: <u>Wayne Ferguson</u>		
Contact Phone Number: <u>(571) 382-5214</u>		
Extension: _____		
Cycle Reported For: 08/xxxx		
IS THE DATA CORRECT (Y/N)?		



Who are you? – 3

Freddie Mac	M I D A N E T	M2900000
	-- No Activity to Report --	F3 = Help
<p>No Activity to Report for Servicer Number: 123456</p> <p>Contact Name: <u>Wayne Ferguson</u></p> <p>Contact Phone Number: <u>(571) 382-5214</u></p> <p>Extension: _____</p> <p>Cycle Reported For: 08/xxxx</p>		
<p>"NO ACTIVITY" IS READY TO TRANSMIT</p>		



Report default data

Select 1 or 5 here depending on your portfolio – Assume 1

Freddie Mac	M I D A N E T	M2900000
	-- Default Reporting --	F3 = Help
<ol style="list-style-type: none"> 1. Enter Default Data 2. Batch Process Default Data 3. Default Reports 4. Mass Delete Default Data 5. No Activity to Report 		
SELECT	➔	1
ENTER YOUR SELECTION		



Who are you?

Freddie Mac	M I D A N E T	M2900000
	-- Default Reporting --	F3 = Help

<ol style="list-style-type: none"> 1. Enter Default Data 2. Batch Print 3. Default Data 4. Mass Delete Default Data 5. No Activity to Report 	<p>Contact Name: <u>Wayne Ferguson</u></p> <p>Contact Phone Number: <u>(571) 382-5214</u></p> <p>Extension: _____</p> <p>Cycle Reported For: 08/xxxx</p>
---	--

SELECT → _____

ENTER YOUR SELECTION



Report loans less than 90-days delinquent

Freddie Mac	M I D A N E T	M2910000 F3 = Help
Servicer: 123456	-- Default Reporting --	Status:
Function --> C (C)ycle (A)dd (U)pdate (B)rowse (D)elele Date: 09/02/xxxx Cycle Reported For: 08/xxxx Freddie Mac Loan Number: Servicer Loan Number: DDLPI: Default Reason: Property Condition: Occupancy Status: BPO/Appraisal:		
Default Action 1:		Date: / /
Default Action 2:		Date: / /
Default Action 3:		Date: / /
Default Action 4:		Date: / /
Default Action 5:		Date: / /
ENTER YOUR SELECTION		



Question – Cycle function

What happens if you select (C)ycle function?

- A. You can look at delinquency data for any period by entering a cycle date
- B. MIDANET brings forward the previous cycle's data to update or delete as needed
- C. By entering a loan number, you can see a complete reporting history for that loan



Question – Cycle function

What happens if you select (C)ycle function?

- A. You can look at delinquency data for any period by entering a cycle date
- B. MIDANET brings forward the previous cycle's data to update or delete as needed
- C. By entering a loan number, you can see a complete reporting history for that loan



Report loans less than 90-days delinquent – 2

Freddie Mac	M I D A N E T	M2910000 F3 = Help
Servicer: 123456	-- Default Reporting --	Status:
Function --> C (C)ycle (A)dd (U)pdate (B)rowse (D)elete Date: 09/02/xxxx Cycle Reported For: 08/xxxx Freddie Mac Loan Number: Servicer Loan Number: DDLPI: Default Reason: Property Condition: Occupancy Status: BPO/Appraisal:		
Default Action 1:		Date: / /
Default Action 2:		Date: / /
Default Action 3:		Date: / /
Default Action 4:		Date: / /
Default Action 5:		Date: / /

ENTER YOUR SELECTION



Report loans less than 90-days delinquent – 3

Freddie Mac	M I D A N E T	M2910000 F3 = Help
Servicer: 123456	-- Default Reporting --	Status:
Function --> A (C)ycle (A)dd (U)pdate (B)rowse (D)elete Date: 09/02/xxxx Cycle Reported For: 08/xxxx Freddie Mac Loan Number: 666666666 Servicer Loan Number: 1234567891 DDLPI: 07/01/xx Default Reason: 031 Property Condition: Occupancy Status: BPO/Appraisal:		
Default Action 1:		Date: / /
Default Action 2:		Date: / /
Default Action 3:		Date: / /
Default Action 4:		Date: / /
Default Action 5:		Date: / /

ENTER YOUR SELECTION



Report loans less than 90-days delinquent – 4

Freddie Mac	M I D A N E T	M2910000
		F3 = Help
Servicer: 123456	-- Default Reporting --	Status:
Function -- > U (C)ycle (A)dd (U)pdate (B)rowse (D)elete Date: 09/02/xxxx		
Cycle Reported For: 08/xxxx		
Freddie Mac Loan Number: 666665555	Servicer Loan Number: 456789011	
DDLPI: 06/01/xx	Default Reason: 019	
Property Condition: 06	Occupancy Status: 01	BPO/Appraisal:
Default Action 1: AW	Date:	07/24/xx
Default Action 2:	Date:	/ /
Default Action 3:	Date:	/ /
Default Action 4:	Date:	/ /
Default Action 5:	Date:	/ /

ENTER YOUR SELECTION



Question – Status or Event

Which type of default action code is used only one time, in the month following when the activity took place?

Status

Event



Question – Status or Event

Which type of default action code is used only one time, in the month following when the activity took place?

Status

Event



Default action categories

- Status
- Event



Report loans 90 or more days delinquent

Freddie Mac	M I D A N E T	M2910000 F3 = Help
Servicer: 123456	-- Default Reporting --	Status:
Function -- > U (C)ycle (A)dd (U)pdate (B)rowse (D)elete Date: 09/02/xxxx Cycle Reported For: 08/xxxx Freddie Mac Loan Number: 121212121 Servicer Loan Number: 323232323 DDLPI: 03/01/xx Default Reason: 007 Property Condition: 04 Occupancy Status: 03 BPO/Appraisal:		
Default Action 1: 43	Date: 08/01/xx	
Default Action 2: AW	Date: 08/19/xx	
Default Action 3: 12	Date: 08/19/xx	
Default Action 4: 20	Date: 08/22/xx	
Default Action 5:	Date: / /	

ENTER YOUR SELECTION



Report Loans In Foreclosure

Freddie Mac	M I D A N E T	M2910000
		F3 = Help
Servicer: 123456	-- Default Reporting --	Status:
Function -- > U (C)ycle (A)dd (U)pdate (B)rowse (D)elete Date: 09/02/xxxx		
Cycle Reported For: 08/xxxx		
Freddie Mac Loan Number: 444445555	Servicer Loan Number: 8901234567	
DDLPI: 03/01/xx	Default Reason: 016	
Property Condition: 05	Occupancy Status: 01	BPO/Appraisal:
Default Action 1: 43	Date: 07/14/xx	
Default Action 2: 68	Date: 08/26/xx	
Default Action 3: AX	Date: 08/29/xx	
Default Action 4:	Date: / /	
Default Action 5:	Date: / /	

ENTER YOUR SELECTION



Question - Bankruptcy

You only have to report bankruptcy activities for loans that are 30 or more days delinquent.

True

False



Question - Bankruptcy

You only have to report bankruptcy activities for loans that are 30 or more days delinquent.

True

False



Report bankruptcy activities

Freddie Mac	M I D A N E T	M2910000
Servicer: 123456	-- Default Reporting --	F3 = Help
Status:		
Function -- > U (C)ycle (A)dd (U)pdate (B)rowse (D)elele Date: 09/02/xxxx		
Cycle Reported For: 08/xxxx		
Freddie Mac Loan Number: 888888888	Servicer Loan Number: 5869471203	
DDLPI: 11/01/xw	Default Reason: 006	
Property Condition: 04	Occupancy Status: 03	BPO/Appraisal:
Default Action 1: 67	Date: 02/12/xx	
Default Action 2: 69	Date: 08/07/xx	
Default Action 3:	Date: / /	
Default Action 4:	Date: / /	
Default Action 5:	Date: / /	

ENTER YOUR SELECTION



Question – Adverse matters

You only have to report adverse matters, such as government seizures or probate, for loans that are 30 or more days delinquent.

True

False



Question – Adverse matters

You only have to report adverse matters, such as government seizures or probate, for loans that are 30 or more days delinquent.

True

False



Report adverse matters

Freddie Mac	M I D A N E T	M2910000 F3 = Help
Servicer: 123456	-- Default Reporting --	Status:
Function -- > U (C)ycle (A)dd (U)pdate (B)rowse (D)elete Date: 09/02/xxxx Cycle Reported For: 08/xxxx Freddie Mac Loan Number: 000000000 Servicer Loan Number: 63217894125 DDLPI: 06/01/xx Default Reason: INC Property Condition: 05 Occupancy Status: 01 BPO/Appraisal:		
Default Action 1: 24		Date: 08/24/xx
Default Action 2:		Date: / /
Default Action 3:		Date: ;/ /
Default Action 4:		Date: / /
Default Action 5:		Date: / /
ENTER YOUR SELECTION		



Report adverse matters – 2

Freddie Mac	M I D A N E T	M2910000 F3 = Help
Servicer: 123456	-- Default Reporting --	Status:
Function -- > U (C)ycle (A)dd (U)pdate (B)rowse (D)elete Date: 09/02/xxxx Cycle Reported For: 08/xxxx Freddie Mac Loan Number: 000000000 Servicer Loan Number: 63217894125 DDLPI: 06/01/xx Default Reason: INC Property Condition: 05 Occupancy Status: 01 BPO/Appraisal:		
Default Action 1: 24		Date: 08/24/xx
Default Action 2:		Date: / /
Default Action 3:		Date: ;/ /
Default Action 4:		Date: / /
Default Action 5:		Date: / /
IS THE DATA CORRECT (Y/N)		



Report adverse matters – 3

Freddie Mac	M I D A N E T	M2910000 F3 = Help
Servicer: 123456	-- Default Reporting --	Status:
Function -- > U (C)ycle (A)dd (U)pdate (B)rowse (D)elete Date: 09/02/xxxx Cycle Reported For: 08/xxxx Freddie Mac Loan Number: 000000000 Servicer Loan Number: 63217894125 DDLPI: 06/01/xx Default Reason: INC Property Condition: 05 Occupancy Status: 01 BPO/Appraisal:		
Default Action 1: 24		Date: 08/24/xx
Default Action 2:		Date: / /
Default Action 3:		Date: ;/ /
Default Action 4:		Date: / /
Default Action 5:		Date: / /
MARK FOR TRANSMIT Y/N (USE COMMUNICATIONS TO TRANSMIT DATA)		



How to transmit data

Freddie Mac	M I D A N E T	M0000000
X to Exit	-- Main Menu --	F3 = Help

Seller Number: 123456	Date: 09/02/xxxx
<ol style="list-style-type: none"> 1. Single Family Mortgages 2. Service Mortgages 3. Not Active 4. Communications 5. Administration 6. Not Active 7. Loan-Level Reporting 	
SELECT → 4	MIDANET HOTLINE : 800-FREDDIE

ENTER YOUR SELECTION



How to transmit data – 2

Freddie Mac	M I D A N E T	M4000000
	-- Communications --	F3 = Help

1. Receive Other Data (F3 for detailed list)
2. **Transmit Freddie Mac Data**
3. Process Transmission Confirmations
4. Maintain Transmitted Files
5. Transmission Log
6. Communication Options Setup
7. E-Mail

SELECT → 2

ENTER YOUR SELECTION



How to transmit data – 3

Freddie Mac	M I D A N E T	M4200000
-- Transmit Freddie Mac Data --		F3 = Help
<p>Foreclosure Sale/DIL Data</p> <p>Loan-Level Reporting Data</p> <p><u>X</u> Default Reporting Data</p>		
<p>ENTER 'X' FOR EACH FILE TO TRANSMIT</p>		



How to transmit data – 4

Freddie Mac	M I D A N E T	M4200000
-- Transmit Freddie Mac Data --		F3 = Help
Foreclosure Sale/DIL Data Loan-Level Reporting Data <u>X</u> Default Reporting Data		
Transmission Info. Contact Name: <u>Wayne Ferguson</u> Contact Phone: <u>(571) 382-5214</u> Ext: _____		
ENTER ALL HIGHLIGHTED FIELDS		



Question - Transmitting

You can delay transmitting the delinquency data to us for up to 48 hours after it is entered.

True

False



Question - Transmitting

You can delay transmitting the delinquency data to us for up to 48 hours after it is entered.

True

False



How to transmit data – 5

Freddie Mac	M I D A N E T	M4200000
-- Transmit Freddie Mac Data --		F3 = Help
Foreclosure Sale/DIL Data Loan-Level Reporting Data TRANSMISSION FILE BUILT <u>X</u> Default Reporting Data		
DO YOU WISH TO DELAY TRANSMISSION (Y/N)? (F9/F10 TO ABORT)		



How to transmit data – 6

***** MIDANET LOGON PROCEDURE *****

DIALING MIDANET NETWORK _



How to transmit data – 7

Freddie Mac	M I D A N E T	M4200000
-- Transmit Freddie Mac Data --		F3 = Help
Foreclosure Sale/DIL Data Loan-Level Reporting Data TRANSMISSION FILE BUILT <u>X</u> Default Reporting Data		
<div style="border: 1px solid black; padding: 5px;"> SCREEN MUST REMAIN DISPLAYED Transmission Time: 03:00:00 PM FOR System Time : 02:50:58 PM TRANSMISSION TO TAKE PLACE </div>		
PRESS F9 OR F10 TO ABORT		



Access confirmation messages

Freddie Mac	M I D A N E T	M0000000
X to Exit	-- Main Menu --	F3 = Help
Seller Number: 123456		Date: 09/02/xxxx
<ol style="list-style-type: none"> 1. Single Family Mortgages 2. Service Mortgages 3. Not Active 4. Communications 5. Administration 6. Not Active 7. Loan-Level Reporting 		
SELECT →	4	MIDANET HOTLINE : 800-FREDDIE
ENTER YOUR SELECTION		



Access confirmation messages – 2

Freddie Mac	M I D A N E T	M4000000
	-- Communications --	F3 = Help


1. Receive Other Data (F3 for detailed list)
2. Transmit Freddie Mac Data
3. Process Transmission Confirmations
4. Maintain Transmitted Files
5. Transmission Log
6. Communication Options Setup
7. E-Mail

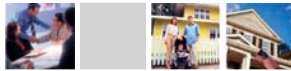
SELECT → 1

ENTER YOUR SELECTION



Access confirmation messages – 3

Freddie Mac	M I D A N E T	M4000000
	-- Communications --	F3 = Help
<ol style="list-style-type: none">1. Receive Other Data (F3 for detailed list)2. Transmit Freddie Mac Data3. Process Transmission Confirmations4. Maintain Transmitted Files5. Transmission Log6. Communication Options Setup7. E-Mail		
SELECT		
ENTER YOUR SELECTION		



Access confirmation messages – 4

Freddie Mac	M I D A N E T	M4000000
	-- Communications --	F3 = Help

1. Receive Other Data (F3 for detailed list)
2. Transmit Freddie Mac Data
3. Process Transmission Confirmations
4. Maintain Transmitted Files
5. Transmission Log
6. Communication Options Setup
7. E-Mail

SELECT → 3

ENTER YOUR SELECTION



Access confirmation messages – 5

Freddie Mac		M I D A N E T		M4200000
-- List Confirmation Messages --				F3 = Help
Message ID	Seller/Service Number	Data Sent Freddie Mac	Date Received	Time Received
S9999986	123456	FORM 101 DATA	09/03/03	10:05
A9999957	123456	FORM 308 DATA	09/03/03	10:06
E9999992	123456	RECONCILE	09/03/03	10:09
E9999993	123456	R.E.O.	09/03/03	10:10

SELECT DESIRED RECORD USING ARROWS – THEN PRESS RETURN



Confirmation messages

M I D A N E T Confirmation Message

Freddie Mac has received the following Default Reporting Transmission via MIDANET network for Seller/Service 123456.

Date Received :09/03/05

Time Received :10:05

Total Number of Transaction Reported: 89

If you have any questions concerning the above delivery, please feel free to call 1-800-FREDDIE.




EDR reports

- Default Exception Report
- Delinquencies/Foreclosures Not Reported
- EDR Compliance Report



How to receive, browse, and print EDR reports

Freddie Mac	M I D A N E T	M0000000
X to Exit	-- Main Menu --	F3 = Help
Seller Number: 123456		Date: 09/02/xxxx
<ol style="list-style-type: none"> 1. Single Family Mortgages 2. Service Mortgages 3. Not Active 4. Communications 5. Administration 6. Not Active 7. Loan-Level Reporting 		
SELECT		4
MIDANET HOTLINE : 800-FREDDIE		

ENTER YOUR SELECTION



How to receive, browse, and print EDR reports – 2

Freddie Mac	M I D A N E T	M4000000
	-- Communications --	F3 = Help

1. Receive Other Data (F3 for detailed list)
2. Transmit Freddie Mac Data
3. Process Transmission Confirmations
4. Maintain Transmitted Files
5. Transmission Log
6. Communication Options Setup
7. E-Mail

SELECT → 1

ENTER YOUR SELECTION



How to receive, browse, and print EDR reports – 3


Freddie Mac	M I D A N E T	M0000000
X to Exit	-- Main Menu --	F3 = Help
Seller Number: 123456		Date: 09/02/xxxx
<ol style="list-style-type: none"> 1. Single Family Mortgages 2. Service Mortgages 3. Not Active 4. Communications 5. Administration 6. Not Active 7. Loan-Level Reporting 		
SELECT	→	5
MIDANET HOTLINE : 800-FREDDIE		
ENTER YOUR SELECTION		



How to receive, browse, and print EDR reports – 4

Freddie Mac	M I D A N E T	M5000000
	-- Administration --	F3 = Help

1. Utilities
2. Transaction Log
3. User Security (Passwords)
4. Process Seller/Delivery Information
5. Order MIDANET Software
6. Process Freddie Mail
7. View Freddie Mail from Archives

SELECT  6

ENTER YOUR SELECTION



Error report

REPORT: PL0164OR

FREDDIE MAC - LOSS MITIGATION
DEFAULT EXCEPTION REPORT

PAGE: 1
DATE: 09/03/xx
TIME: 21:11:52

REPORT FOR: 123456

SVCR LOAN NO.	FHLMC LOAN NO.	DEFAULT ACTION	DATA FLD NAME	DATA REPORTED	MESSAGE
1234567890	111111111	12 REPAYMENT PLAN	DEF - ACT - CODE	12	529: Bankr. Crt Clear. (76) must be 1st reported
2345678901	111112222	20 REINSTATEMENT	DEF - ACT - CODE	20	505: Invalid sequence of events
3456789012	222222222	68 FIRST LEGAL ACTION	DEF - ACT - CODE	68	525: Loan must have open Ref to Fcl (43)
4567890123	222223333	68 FIRST LEGAL ACTION	DEF - ACT - CD - DT	xxxx0810	528: Action dt diff from previously reported date
5678901234	333333333		DDLPI	xxxx1201	514: DDLPI can not be in the future
6789012345	333334444	43 REFER TO FORECLOSURE	DEF - ACT - CD - DT	xxxx0120	518: Rpted flc referral date must be > the due date
		43 REFER TO FORECLOSURE	DEF - ACT - CODE	43	502: Bankr. Crt Clear (76) must be 1st reported
7890123456	444444444	68 FIRST LEGAL ACTION	DEF - ACT - CODE	68	525: Loan must have open Ref to Fcl (43)
			CUR - PROP - COND		250: Prop Cond required by 90th day of delinq
			OCCUPY-STAT		240: Occupancy Status req'd by 90th day of delinq
8901234567	444445555	43 REFER TO FORECLOSURE	DEF - ACT - CODE	43	504: Fcl refer date diff from prev reported date
9012345678	555555555	76 BANKRUPTCY CLEARANCE	DEF - ACT - CODE	76	509: Codes 69 or 76 rptd w/o bankruptcy reported
		76 BANKRUPTCY CLEARANCE	DEF - ACT - CODE	76	511: Action Date must be after bankr. filing dt
0123456789	555556666	71 FORECLOSE SALE SCHED	DEF - ACT - CODE	71	501: Action inappropriate for active loan

TOTAL TRANSACTIONS IN ERROR: 10

TOTAL TRANSACTIONS RECEIVED LAST TRANSMISSION: 89

PLEASE CORRECT THE ERRORS LISTED ABOVE AND RE-TRANSMIT



Error correction

Freddie Mac	M I D A N E T	M2910000 F3 = Help
Servicer: 123456	-- Default Reporting --	Status:
Function --> (C)ycle (A)dd (U)pdate (B)rowse (D)elete Date: 09/02/xxxx Cycle Reported For: 08/xxxx Freddie Mac Loan Number: 444445555 Servicer Loan Number: 8901234567 DDLPI: 03/01/xx Default Reason: 016 Property Condition: 05 Occupancy Status: 01 BPO/Appraisal:		
Default Action 1: 43		Date: 07/14/xx
Default Action 2: 68		Date: 08/26/xx
Default Action 3: AX		Date: 08/29/xx
Default Action 4:		Date: / /
Default Action 5:		Date: / /
ENTER YOUR SELECTION		



Error correction – 2

Freddie Mac	M I D A N E T	M2910000 F3 = Help
Servicer: 123456	-- Default Reporting --	Status:
Function -- > U (C)ycle (A)dd (U)pdate (B)rowse (D)elete Date: 09/02/xxxx Cycle Reported For: 08/xxxx Freddie Mac Loan Number: 444445555 Servicer Loan Number: 8901234567 DDLPI: 03/01/xx Default Reason: 016 Property Condition: 05 Occupancy Status: 01 BPO/Appraisal:		
Default Action 1: 43		Date: 07/14/xx
Default Action 2: 68		Date: 08/26/xx
Default Action 3: AX		Date: 08/29/xx
Default Action 4:		Date: / /
Default Action 5:		Date: / /
ENTER YOUR SELECTION		



Error Correction – 3

Freddie Mac	M I D A N E T	M2910000 F3 = Help
Servicer: 123456	-- Default Reporting --	Status:
Function -- > U (C)ycle (A)dd (U)pdate (B)rowse (D)elete Date: 09/02/xxxx Cycle Reported For: 08/xxxx Freddie Mac Loan Number: 444445555 Servicer Loan Number: 8901234567 DDLPI: 03/01/xx Default Reason: 016 Property Condition: 05 Occupancy Status: 01 BPO/Appraisal:		
Default Action 1: 43	Date: 07/15/xx	
Default Action 2: 68	Date: 08/26/xx	
Default Action 3: AX	Date: 08/29/xx	
Default Action 4:	Date: / /	
Default Action 5:	Date: / /	
ENTER YOUR SELECTION		



Clean edit report

REPORT: PL0164OR

FREDDIE MAC - LOSS MITIGATION
DEFAULT EXCEPTION REPORT

PAGE: 1
DATE: 09/04/xx
TIME: 19:21:37

REPORT FOR: 123456

SVCR LOAN NO.	FHLMC LOAN NO.	DEFAULT ACTION	DATA FLD NAME	DATA REPORTED	MESSAGE
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NO ERRORS IN TRANSMISSION

TOTAL TRANSACTIONS IN ERROR:	0
TOTAL TRANSACTIONS RECEIVED LAST TRANSMISSION:	10



Loans not reported

REPORT: PL0168OM

FREDDIE MAC - LOSS MITIGATION
DELINQUENCIES / FORECLOSURES NOT REPORTED

PAGE: 1
DATE: 09/05/xx
TIME: 05:30:24

REPORT FOR: 123456 - ABC SAVINGS BANK

SVCR LOAN NO.	FHLMC LOAN NO.	CURRENT ACT CODE(S)	LAST DDLPI RECEIVED
0987654321	999999999		xxxx0501
9876543210	888889999		xxxx0501
8765432109	888888888	67	xxxv0601
7654321098	777778888	43	xxxw1201
6543210987	777777777	43	xxxv0801
		68	

TOTAL TRANSACTIONS: 5

PLEASE REVIEW THE LOANS LISTED ABOVE. IF THE LOAN HAS REINSTATED, OR IS STILL DELINQUENT, REPORT THE LOAN TO FREDDIEMAC IMMEDIATELY.



Clear “Not Reported” listing

Freddie Mac	M I D A N E T	M2910000 F3 = Help
Servicer: 123456	-- Default Reporting --	Status:
Function -- > U (C)ycle (A)dd (U)pdate (B)rowse (D)elete Date: 09/02/xxxx Cycle Reported For: 08/xxxx Freddie Mac Loan Number: 999999999 Servicer Loan Number: 0987654321 DDLPI: 08/01/xx Default Reason: 007 Property Condition: 04 Occupancy Status: 03 BPO/Appraisal:		
Default Action 1: 20	Date: 08/20/xx	
Default Action 2:	Date:	
Default Action 3:	Date:	
Default Action 4:	Date:	
Default Action 5:	Date: / /	
ENTER YOUR SELECTION		



All loans reported

REPORT: PL0168OM

FREDDIE MAC - LOSS MITIGATION
DELINQUENCIES / FORECLOSURES NOT REPORTED

PAGE: 1
DATE: 09/08/xx
TIME: 05:47:38

REPORT FOR: 123456 - ABC SAVINGS BANK

SVCR LOAN NO.	FHLMC LOAN NO.	CURRENT ACT CODE(S)	LAST DDLPI RECEIVED
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ALL LOANS REPORTED. THANK YOU



Compliance report

EDR COMPLIANCE REPORT

Servicer Family # : 123456
 Servicer Number : 012345
 Servicer Name : ABC SAVINGS BANK
 Transfer Of Servicing?:

Loans Serviced This Month: 5426
 Loans Serviced Last Month: 5462
 EDR Loans: 148

Delinquent:

30 Days

This Month: 114
 Last Month: 112
 % Variance: -16.67

60 Days

This Month: 19
 Last Month: 20
 % Variance: 0.05

90+ Days

This Month: 15
 Last Month: 14
 % Variance: -0.07

Total

This Month: 148
 Last Month: 146
 % Variance: -0.01



Who to contact

- Training questions
 - ✓ Wayne Ferguson – (571) 382-5214
 - wayne_ferguson@freddiemac.com



Learning Center Updates

The **Learning Center Updates** page provides quick access to new and updated resources to help you with underwriting, mortgage products, selling, servicing, and more.



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