

This document lists the foreclosure and bankruptcy resources available in The Learning Center. Each resource is marked with one of the following icons to identify the type of help it provides:



Live Webinar



Tutorial



Reference Tool



User Guide



User Password

General Servicing

[2018 Due Date Calendar for Monthly Reporting and Remitting](#). Highlights the 2018 monthly reporting and remittance due dates for loan-level transactions and electronic default reporting (EDR). 

[Servicing Applications Sign Up Form](#). An online form to request access to the Servicer Performance Profile and the secured training and education resources on The Learning Center. 

Service Loans Applications

[Introduction to Service Loans](#). Learn how to access, navigate, and perform your servicing reporting activities in the Service Loans application. 

[Introduction to the Service Loans Application](#). An introduction to the Service Loans application functionality associated with investor reporting, default reporting, and reporting foreclosure sale and deed-in-lieu activity. 

[Service Loans User Guide](#). Detailed instructions on reporting your servicing data via the Service Loans application. 

Reporting

[Default Reporting Overview](#). Learn how to complete your monthly electronic default reporting to Freddie Mac using the Service Loans application, and access reports to identify edits. 

[Electronic Default Reporting Quick Reference Guide](#). Details about reporting delinquency and adverse matters information via EDR. 

[Investor Accounting and Default Reporting for Flex Modifications](#). Discusses the investor accounting and default reporting requirements for Freddie Mac Flex Modifications® before, during, and after the trial period. 

[Resolving Foreclosure Sale Reporting Errors Quick Reference](#). A chart that lists common foreclosure sale reporting errors that you may receive, along with the causes and fixes. 

Borrower Communication and Solicitation

[Borrower Contact and Communication Requirements for Delinquent Loans](#). Discusses borrower contact and communication requirements for minimum collection efforts when working with delinquent borrowers. 

[Borrower Solicitation Requirements for Delinquent Loans](#). Discusses Freddie Mac's requirements for soliciting delinquent borrowers to resolve the delinquency through an alternative to foreclosure. 

[Quality Right Party Contact and Borrower Solicitation](#). Requirements for quality right party contact, borrower solicitation, and collections. 

Foreclosure Portfolio Management

[Delinquency Management for Mortgages Secured by Primary Residences](#). Freddie Mac requirements for managing delinquent mortgages secured by a borrower's primary residence. 

[Effective Foreclosure Timeline Management](#). Outlines Freddie Mac requirements that promote effective foreclosure timeline management and provides best practices you can incorporate into your operations to more effectively manage your state foreclosure timeline performance.



[Effectively Managing Your Foreclosure Portfolio](#). An overview of how to manage Freddie Mac's loans in the foreclosure process, featuring monthly foreclosure reporting requirements, steps to complete the foreclosure sale or REO-rollback process, best practices for effectively managing to Freddie Mac's state foreclosure timelines, and a review of the appeals process for foreclosure-related compensatory fees.



[Managing Distressed Properties](#). Learn about the activities you must perform when you become aware of a distressed property.



[Manage the Foreclosure Process](#). Assists you in navigating the foreclosure process to better manage the acquisition of a clear and marketable title to a subject property.



[Managing the Foreclosure Process](#). Provides an overview of how to manage the foreclosure process from referral to foreclosure through completion of the foreclosure sale.



[Managing Property Inspections](#). Freddie Mac requirements for obtaining and reviewing property inspections.



Compensatory Fees

[Default Appeal System Overview](#). Information about the key features of the Default Fee Appeal System, with a focus on submitting appeals for compensatory fees related to foreclosure timeline or foreclosure sales, and obtaining the results for each appeal file submitted.



[Foreclosure Timeline Compensatory Fees Reference Guide](#). An explanation of how Freddie Mac evaluates your foreclosure timeline performance, an introduction to the Compensatory Fee Analysis Reports, and an outline of how to appeal estimated foreclosure timeline compensatory fees.



[Freddie Mac Default Fee Appeal System Reference Guide](#). Instructions on submitting appeals for foreclosure timeline compensatory fees and late foreclosure sale reporting compensatory fees, via the Freddie Mac Default Fee Appeal System.



Preparing for and Completing the Foreclosure Sale

[Completing Third Party Foreclosure Sales: Quick Reference](#). An explanation of the steps you perform to complete third-party foreclosure sales, including a worksheet to help calculate the total indebtedness.



[Foreclosure Sale Bidding Instructions: Reference Guide](#). Freddie Mac requirements for preparing foreclosure sale bidding instructions.



Expense Reimbursement

[Expense Reimbursement Desk Reference](#). Explains the expense reimbursement process and provides in-depth instructions for claim submission.



Workout Prospector®

[Workout Prospector: Processing Third-Party Foreclosure Sales](#). Instructions on entering data for, and settling third-party foreclosure sales in Workout Prospector.



[Workout Prospector Users' Guide](#). Provides guidance and detailed information on how to enter data into Workout Prospector, analyze the model, and transmit it to Freddie Mac.



Servicer Performance Profile

[Freddie Mac Servicing Success Program: Reference Guide](#). Provides information on the various components of the Servicing Success Program, including the Freddie Mac Servicer Success Scorecard.



[Manager Series Reports Reference Guide](#). Information on how to access and understand the Manager Series Reports.



[Servicer Success Scorecard](#). Introduces Freddie Mac's Servicer Success Scorecard, a confidential report that details your servicing performance for Default Management and Investor Reporting.



Disaster Relief

[Disaster Relief: Eligibility, Forbearance, and Insurance Loss Settlements](#). Reviews specific Freddie Mac delinquency-management policies for loans affected by an eligible disaster, with focus on the early activities that a Servicer must apply when a disaster strikes.



[Freddie Mac Disaster Relief Reference Guide](#). Outlines Freddie Mac requirements for assisting borrowers whose mortgaged premises or places of employment are in an Eligible Disaster Area.



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