



Freddie Mac offers training and education resources to help you with every stage of the homeownership process, including helping homeowners keep their homes whenever possible during financial hardships. Access the following resources when you visit The Learning Center, or click the links below.

Featured Resources	
Default Reporting Using Service Loans Tutorial	This tutorial explains how to enter and correct your electronic default reporting, foreclosure sale and deed-in-lieu transactions in the Service Loans application.
Effective Foreclosure Time Line Management Reference Guide 	This reference guide outlines Freddie Mac requirements that promote effective foreclosure time line management and provides best practices you can incorporate into your operations to more effectively manage your state foreclosure time line performance.
Foreclosure Time Line Compensatory Fees Reference Guide 	This reference guide explains how we evaluate your foreclosure time line performance, introduces the Compensatory Fee Analysis Reports, and outlines how to appeal estimated foreclosure time line compensatory fees.
Importing Using Service Loans Tutorial	This tutorial, available 24/7, shows servicing staff how to use the two paths to import loan data into the web-based Service Loans application. In addition, staff will learn how to review file formats, test import files and more.
Introduction to Service Loans	This webinar introduces your servicing staff to the Service Loans functionality to assist you in your investor reporting, default reporting, as well as reporting foreclosure sale and deed-in-lieu activity. Learn how your staff can simultaneously access this Internet-based application making reporting more efficient. Discover how data entry is easy with drop-down menus, online page-specific help and a user guide.
Introduction to the Service Loans Application Tutorial	This tutorial, available 24/7, introduces your servicing staff to the web-based Service Loans application to successfully access, navigate, and perform your servicing reporting activities.
Freddie Mac Servicing Success Program	This webinar introduces the Freddie Mac Servicing Success Program, the performance program that defines Freddie Mac's expectations of quality and responsible servicing. The Servicing Success Program consists of four components: the Freddie Mac Servicer Success Scorecard, Freddie Mac Servicer Success File Reviews, Freddie Mac Servicer Success Account Plans, and Freddie Mac Servicer Success Rewards and Remedies. Through these components, your servicing staff will learn to identify challenges that may be preventing them from achieving the highest quality of servicing. In addition, this webinar will preview enhancements to the Scorecard which now provides additional performance data for default management.
Service Loans Application Users' Guide	This easy-to-print reference provides Servicers with details about how to report their servicing data via the Service Loans application.

 You will need your [Servicing Applications](#) ID and password to access these materials.



General Servicing Resources

2012 Due Date Calendar for Monthly Reporting and Remitting	<p>This quick reference outlines the 2012 monthly reporting and remittance due dates for loan-level transactions, electronic default reporting (EDR), and also includes important information about balloon/reset due dates.</p>
Servicing Applications Sign Up Form	<p>Use this online form to request access to the following tools: Default Reporting ManagerSM, Expense ManagerSM, Incentive ManagerSM, Investor Accounting ManagerSM, Servicer Performance Profiles, Remedy Manager®, REO Manager®, Timeline ManagerSM, Workout Manager®, and secured training and education resources in The Learning Center.</p>
Servicing Technology Tools Overview Tutorial	<p>This tutorial provides the information you need to begin using the Servicing Technology Tools. These tools bring new opportunities to assist you in your day-to-day connections with Freddie Mac and your borrowers.</p>








Expense Reimbursement Resources

Expense Reimbursement Desk Reference	<p>This printable publication guides you through the expense reimbursement process and provides in-depth instructions for submitting your claims.</p>
Expense Reimbursement Quick Reference	<p>This easy-to-print reference outlines when and how to submit your expense reimbursement claims.</p>


Additional Foreclosure and Bankruptcy Resources

Completing Third Party Foreclosure Sales 	<p>This reference outlines the steps you must perform to complete third-party foreclosure sales. We have also included a worksheet to help you calculate the total indebtedness.</p>
Default Servicing Workshop	<p>Attend our two-day servicing workshop, a comprehensive training event designed to provide you with a deeper knowledge of the default management tools and Freddie Mac resources that you can leverage to achieve greater consistency and efficiency in servicing Freddie Mac-owned loans. Hear from Freddie Mac trainers and subject matter experts as we share the latest information and updates on the Servicing Alignment Initiative along with current topics such as settlement, EDR, and how to access and utilize our robust suite of Servicing Technology Tools.</p>
Designated Counsel/Trustee Program 	<p>Review this reference to learn about the Designated Counsel/Trustee Program at Freddie Mac and how it makes use of highly qualified counsel and trustees to help improve foreclosure and bankruptcy timeline management.</p>
Electronic Default Reporting (EDR) Quick Reference Guide	<p>This easy-to-print reference provides Servicers with details about reporting delinquency and adverse matters information via Electronic Default Reporting (EDR).</p>

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Additional Foreclosure and Bankruptcy Resources, continued	
Home Affordable Modification Program: Electronic Default Reporting Requirements	This recorded webinar, designed for those responsible for the Electronic Default Reporting (EDR) activities, provides the EDR requirements for mortgages in the Home Affordable Modification Program (HAMP). We also cover new EDR codes required for alternatives to foreclosure, some specific to HAMP.
Managing Distressed Properties 	Learn about the activities you must perform when you become aware of a distressed property.
Managing Foreclosures and Adverse Matters	This classroom workshop provides an overview of how to manage the foreclosure and bankruptcy processes with emphasis on managing foreclosure time lines.
Managing Foreclosures Overview	This webinar provides an overview on how to manage Freddie Mac's loans in the foreclosure process. Designed for staff in your organization's foreclosure/bankruptcy area, this webinar will identify important dates associated with loans in foreclosure and your responsibilities regarding the property and the mortgage during the foreclosure process.
Managing Foreclosure Time Lines and Preserving Deficiency Rights Prior to October 1, 2011 	This quick reference outlines the Freddie Mac State Foreclosure Time Lines for loans referred to foreclosure prior to October 1, 2011.
Managing Foreclosure Time Lines and Preserving Deficiency Rights On or After October 1, 2011 	This quick reference outlines the Freddie Mac State Foreclosure Time Lines for loans referred to foreclosure on or after October 1, 2011, as announced in Bulletin 2011-11.
Managing Hazard Insurance Losses 	Learn about the activities you must perform to notify us of the damage and manage the hazard insurance claim process.
Managing Property Inspections 	This reference outlines our requirements for obtaining and reviewing property inspections.
Managing Second Mortgages in Default 	This quick reference outlines the management of a second mortgage /HIL that you service for Freddie Mac. It provides the procedures for preparing, starting, and completing a foreclosure on a second/HIL.
Managing Your Foreclosure Portfolio	This webinar introduces and walks through Timeline Manager SM . Timeline Manager enables you to monitor how your portfolio is distributed among the major stages of the default process and identifies specific mortgages that are past or approaching standard timelines and require immediate attention. You will also learn valuable tips and best practices that will enable you to better manage your default pipeline and monitor incentive payouts. This webinar is part of the Default Servicing Manager Series.
Manufactured Housing Detail Report 	Learn how to obtain and interpret the Manufactured Housing Detail Report.

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Additional Foreclosure and Bankruptcy Resources, continued	
Quality Right Party Contact and Borrower Solicitation 	This quick reference outlines our requirements for quality right party contact, borrower solicitation, and collections.
Servicing Alignment Initiative: Borrower Communication and Solicitation Requirements	This webinar introduces Freddie Mac's communication and solicitation requirements in support of the Servicing Alignment Initiative. Collections staff will learn about the new requirements for earlier and more frequent communication with delinquent borrowers, including new call center performance standards and benchmarks. Loss mitigation staff will learn about new solicitation requirements incorporating a standard Borrower Solicitation Package for all foreclosure alternative solutions.
Servicing Alignment Initiative: Delinquency Management and Foreclosure Time Lines	This webinar provides information on the recently announced requirements when referring borrowers to foreclosure in support of the Servicing Alignment Initiative. Validating the foreclosure decision, postponement of a foreclosure sale, foreclosure timelines, and compensatory fees standards will also be discussed.
Utilizing Default Reporting Manager	This webinar introduces Default Reporting Manager SM , a tool that enables you to view, analyze, and download Electronic Default Reporting (EDR) and other foreclosure-related reports from your desktop. You will learn how to access and leverage up-to-date information that can help you manage your delinquent portfolio and identify potential issues sooner. This webinar is part of the Default Servicing Manager Series.
Working with Foreclosure Attorneys to Help Borrowers Avoid Foreclosure – Best Practices	These best practices will help you and foreclosure attorneys work together effectively to reduce the number of loans going to foreclosure sale and increase the number of delinquencies that are resolved through alternatives to foreclosure.

Freddie Mac Servicing Success Program	
Freddie Mac Servicing Success Program Reference Guide	This reference guide introduces the Freddie Mac Servicing Success Program and provides information on its various components, including the Freddie Mac Servicer Success Scorecard.

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