



# Investor Accounting

## Resolving Loan-Level Edits



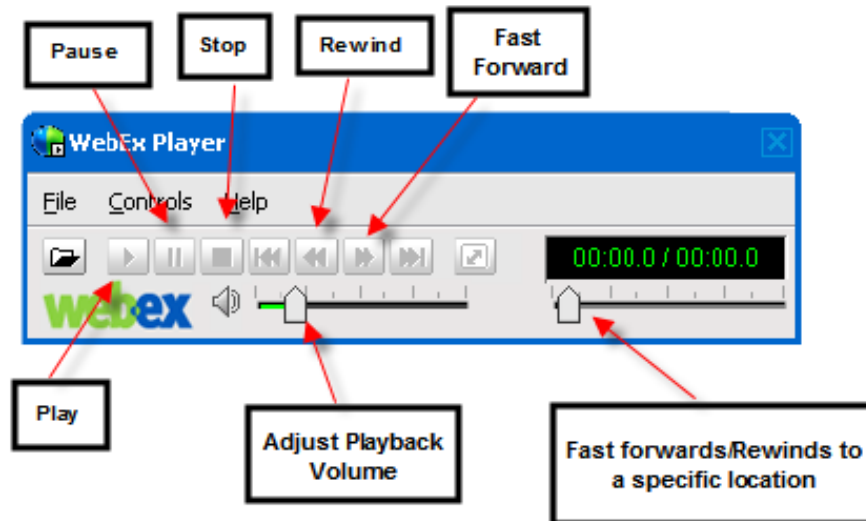
# Your Freddie Mac presenter is...

Elizabeth Bowen



# 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



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[www.freddiemac.com/learn](http://www.freddiemac.com/learn)



# Agenda

Topic	Slide Number
Review of the Accounting Cycle and Timing of Your Investor Accounting Responsibilities.....	5-11
Introduce how to resolve loan-level edits.....	12-13
Case Study: Resolving loan-level edits	
▪ Case Study Set-Up.....	14-25
▪ Resolving Missing Loans.....	26-67
▪ Resolving System Cleared Edits.....	68-87
Wrap-Up.....	88-92





# The Accounting Cycle

Month A						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	<b>16</b>	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

Month B						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	<b>15</b>	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

One Accounting Cycle

Accounting cutoff



# Timeframes – After the Accounting Cycle

- Servicer's Role

- ✓ Transmit monthly transactions within 5 business days

- Freddie Mac's Role

- ✓ Process a valid transaction for every loan in your portfolio
- ✓ Final/close the cycle



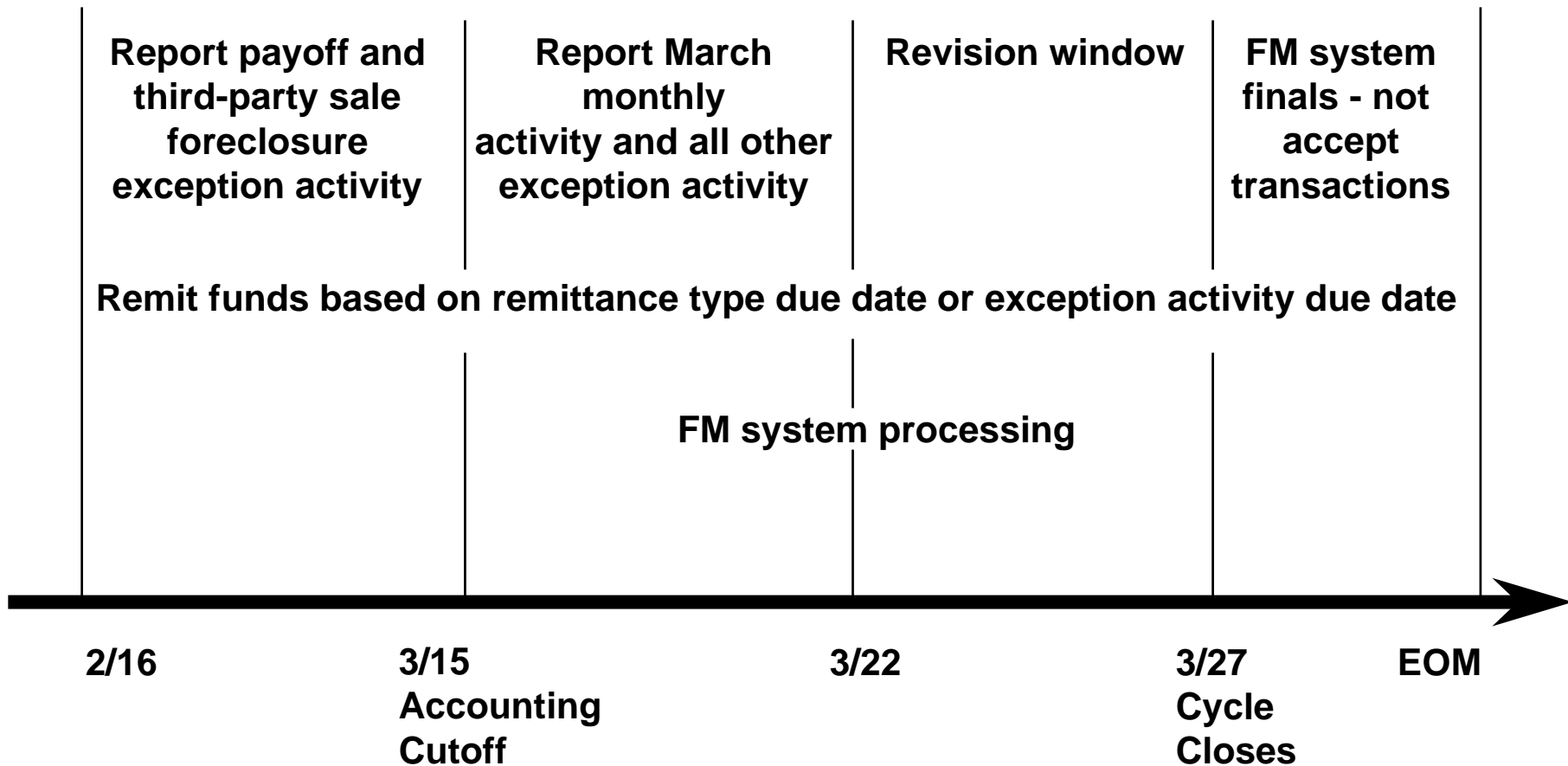
# Revisions

You may revise a transaction during the revision window to:

- Change any previously reported information, or
- Correct reporting discrepancies



# Transaction Processing Timeline





# Loan Edits

- Our system compares your reported data elements to our database.
- If you report an invalid or inapplicable data element, a loan edit is generated.
- You must clear/resolve all loan edits before the system will accept a “valid” transaction for that loan.



# Types of Loan Edits

There are three types of loan edits:

- Loans not reported – *Loan-Level Missing Report*
- Soft edits – *System Cleared Edits*
- Hard edits – *Edits to be Cleared*



# Closing the Accounting Cycle

- When we close (or final) the cycle, our system verifies that a loan transaction has been accepted for every loan in your portfolio.
- A loan is simulated if it was not reported or if a hard edit was not cleared.



# Resolving Loan-Level Edits

1. Review the edit, determine its cause, and if needed, send Freddie Mac a revised transaction before the reporting due date
2. Correct the cause of the data discrepancy and take preventive action to eliminate a repeat occurrence in the next reporting cycle
3. Determine if your remittance to Freddie Mac needs to be adjusted, and remit funds if necessary
4. Determine if your custodial account needs to be adjusted, and adjust if necessary



# Adjust Remittance or Custodial Account?

## No Adjustment - Paper

- Freddie Mac processed = GPI remittance
- Freddie Mac processed = Custodial Account Deposit

## Adjustment - Cash

- Freddie Mac processed  $\neq$  GPI remittance
- Freddie Mac processed  $\neq$  Custodial Account Deposit



# Case Study



# Exception Codes

## Monthly Processing

- N/A – Active, Newly funded mortgage
- 40 - Inactivation
- 50 - Reinstatement
- 70 – Real Estate Owned
- 72 – FHA/VA Foreclosure/conveyance
- 80 – Principal Balance Correction

## Interim Processing

- 60 – Matured Payoff
- 61 - Prepaid Payoff
- 65 - Repurchase
- 66 – Convertible ARM
- 71 – Third Party Foreclosure Sale - Conventional
- 73 – Third Party Foreclosure Sale – FHA/VA mortgage



# Loan-Level Missing Report

REPORT ID: LL03611R  
ACCOUNTANT: 1E1209  
ACCT CYCLE: 04XX

FREDDIE MAC  
LOAN LEVEL REPORTING  
SERVICER LOAN TRANSACTIONS MISSING REPORT

PAGE: 1  
RUN DATE: 04/22/XX  
TIME: 00:05:56

<u>SERVICER NUMBER</u>	<u>LOANS MISSING CURRENT CYCLE TRANSACTIONS</u>
123456	723456706 723456714 723456716 723456718

NUMBER OF MISSING LOANS FOR THIS SERV = 4



# Edits to be Cleared Report

REPORT: PL02350R  
ACCOUNTANT: 1-E1-209

## EDITS TO BE CLEARED

PAGE: 1  
RUN DATE: 04/22/XX  
TIME: 23:30:07

Cycle: XX0415

SERVICER : 123456 ABC BANK, F.S.B.

Freddie Mac Loan Number	Servicer Loan Number	Principal Due	Interest Due	Unpaid Principal Balance	Net Yield Rate	Excp Code	Excp Date	Edit Err Code
723456703	70003	0.00	0.00	61,500.76				101
733456716	70016	63.35	446.25	69,936.65				101
723456711	70011	60,235.55	512.29	0.00	7.150	61	04/14/XX	303

TOTAL TRANSACTIONS IN ERROR: 3



# System Cleared Edits Report

REPORT:	PL02310R	FREDDIE MAC	PAGE:	1
ACCOUNTANT:	1-E1-209	LOAN LEVEL REPORTING	RUN DATE:	4/22/XX
		SYSTEM CLEARED EDITS	TIME:	04:00:42

CYCLE: XX0415      SERVICER: 123456 ABC BANK, F.S.B.      PHONE: (555) 555-1212

FREDDIE MAC LOAN NMBR	SERVICER LOAN NUMBER	DUE DATE LPI	PRINCIPLE DUE	INTEREST DUE	UNPAID PRINCIPAL BALANCE	NET YIELD RATE	EXCP CODE	EXCP DATE	PREPAYMENT PENALTY	USER ID	CORR IND	EDIT ERR CODE
723456708	70008	EXPECTED	253.36	381.54	66,101.84	6.900	50					204
723456710	70010	EXPECTED	0.00	0.00	56,935.70	7.125						600 602
723456713	70013	EXPECTED	93.44	394.02	60,138.20	7.750						600
723456715	70015	EXPECTED	56.74 113.13	218.52 218.86	36,111.38	7.250						600 700
723456717	70014		121.00	469.84	72,628.35							303
723456717	70017	EXPECTED	50.61 50.61	282.28 282.28	43,657.39	7.750						
723456719	70019	EXPECTED	0.00 80.25	321.44 321.93	52,125.33	7.400						600 700
723456720	70020	EXPECTED	0.00	552.16 0.00	73,621.55	9.000	40					203 606





# April Cycle: Loan-Level Transactions

Loan Number	Investor Loan Number	Action Code	Principal Due	Interest Due	Total P&I Due	Ending Balance	Remittance			Payoff Due Date
							3 Days	First Tuesday	Payoff	
70001	723456701		23.00	466.24	489.24	63,124.12	0.00	489.24		
70002	723456702		121.15	384.70	505.85	58,500.55	0.00	505.85		
70003	723456703		0.00	0.00	0.00	61,500.76	0.00	0.00		
70004	723456704		56.17	566.01	622.18	79,850.66	622.18	0.00		
70005	723456705		325.00	545.57	870.57	80,251.64	0.00	870.57		
70007	723456707		96.50	438.35	534.85	67,777.77	534.85	0.00		
70008	723456708	50	253.36	381.54	634.90	66,101.84	634.90	0.00		
70009	723456709		56.25	252.33	308.58	43,200.00	0.00	308.58		
70010	723456710		0.00	0.00	0.00	56,935.20	0.00	0.00		
70011	723456711		120.13	359.62	479.75	60,235.55	479.75	0.00		
70012	723456712		200.00	636.38	836.38	101,621.20	0.00	836.38		
70013	723456713		93.44	394.02	487.46	60,138.20	487.46	0.00		
70015	723456715		56.74	218.52	275.26	36,111.38	0.00	275.26		
70014	723456717		121.00	469.84	590.84	72,628.35	590.84	0.00		
70017	723456717		50.61	282.28	332.89	43,657.39	332.89	0.00		
70019	723456719		0.00	321.44	321.44	52,125.33	321.44	0.00		
70020	723456720	40	0.00	552.16	552.16	73,621.55	0.00	552.16		
70021	723456721		-69.79	417.92	348.16	58,930.21	0.00	348.13		
70022	723456722	80	67.82	466.98	534.80	72,239.47	534.80	0.00		
70023	723456723		108.15	703.22	811.37	93,654.39	811.37	0.00		
70016	733456716		63.35	446.25	509.60	69,936.65	0.00	509.60		
TOTAL			1,742.88	8,303.37	10,046.25		5,350.48	4,695.77		
MIDANET PAYOFFS										
70011	723456711	61	60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	4/21/xx
PAYOFF TOTALS			60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	
TRANSACTION TOTALS			61,978.43	8,815.66	70,794.09		5,709.38	4,695.77	60,388.94	



# March Cycle: Loan-Level Transactions

Loan Number	Investor Loan Number	Action Code	Principal Due	Interest Due	Total P&I Due	Ending Balance	Remittance			Payoff Due Date
							3 Days	First Tuesday	Payoff	
70001	723456701		67.00	466.73	533.73	63,147.12	0.00	533.73		
70002	723456702		121.15	385.50	506.65	58,621.70	0.00	506.65		
70003	723456703		0.00	0.00	0.00	61,500.76	0.00	0.00		
70004	723456704		56.17	566.40	622.57	79,906.83	622.57	0.00		
70005	723456705		156.25	546.63	702.88	80,576.64	0.00	702.88		
70007	723456707		95.50	438.97	534.47	67,874.27	534.47	0.00		
70008	723456708	40	0.00	381.54	381.54	66,355.20	381.54	0.00		
70009	723456709		56.25	252.66	308.91	43,256.25	0.00	308.91		
70010	723456710	40	0.00	338.05	338.05	56,935.20	0.00	338.05		
70011	723456711		131.91	360.41	492.32	60,355.68	0.00	492.32		
70012	723456712		100.00	637.01	737.01	101,821.20	737.01	0.00		
70020	723456720	40	0.00	552.16	552.16	73,621.55	0.00	552.16		
70021	723456721		69.79	417.92	487.71	58,930.21	0.00	487.71		
70022	723456722		67.82	467.42	535.24	72,307.29	535.24	0.00		
70023	723456723	40	0.00	703.22	703.22	93,762.54	703.22	0.00		
<b>TOTAL</b>			921.84	6,514.62	7,436.46		3,514.05	3,922.41		
<b>MIDANET PAYOFFS</b>										
70006	723456760	61	55,255.00	391.39	55,646.39		391.39	0.00	55,255.00	3/8/xx
<b>PAYOFF TOTALS</b>			55,255.00	391.39	55,646.39		391.39	0.00	55,255.00	
<b>TRANSACTION TOTALS</b>			56,176.84	6,906.01	63,082.85		3,905.44	3,922.41	55,255.00	



# Monthly Account Statement

SERVICER: 123456

MONTHLY ACCOUNT STATEMENT  
AS OF 03/15/XX

TIME: 21:42:27  
FINAL

BEGINNING BALANCE

7,521.32

TRANSACTION APPLIED	PRINCIPAL DUE	INTEREST DUE	PREPAY PENALTY	TOTAL P&I	
NON EXCEPTIONS	921.84	5,869.49	0.00	6,791.33	
INACTIVATIONS (40)	0.00	1,255.38	0.00	1,255.38	
REO (70)	0.00	-3,139.10	0.00	-3,139.10	
ADD TOTAL PRINCIPAL & INTEREST	921.84	3,985.77	0.00	4,907.61	4,907.61
LESS REMITTANCES MADE					62,776.32
ADD ADJUSTMENTS MADE BY FREDDIE MAC					0.00
ENDING BALANCE					-50,347.39



# Loan Reconciliation Difference Report

Cycle: xx0315  
 Loan Reconciliation Difference Report  
 Servicer: 123456 ABC BANK, F.S.B.

Run Date: 3/31/xx  
 Time: 9:15:32

Section 1: Applied Transaction Processed by Freddie Mac

Servicer Ln Number	FM Ln Number	Principal Due	Interest Due	Prepayment Premium	UPB	Exceptions Code	Date	R V	USR ID	TRN STA	DI FF	TRANS DATE	Error Code
70003	723456703	0.00	0.00	0.00	61,500.71					REJ	*	3/17/xx	
70003	723456703	0.00	0.00	0.00	61,500.71				ABC	DEL		3/17/xx	
70003	723456703	0.00	-3,139.10	0.00	61,500.71	70	2/25/xx		ABC	LNH		3/17/xx	
Total Difference		0.00	-3,139.10	0.00					ANY = 8.75%				
	723456706	0.00	391.39	0.00	55,255.00				SL	ADD		3/28/xx	
	723456706	0.00	391.39	0.00	55,255.00				SL	LNH		3/28/xx	
Total Difference		0.00	391.39	0.00					ANY = 8.500%				
70008	723456708	0.00	381.54	0.00	66,355.20	40				REJ	*	3/17/xx	202
70008	723456708	0.00	381.54	0.00	66,355.20				FM-	LNH		3/17/xx	
Total Difference		0.00	0.00	0.00					ANY = 6.900%				
70010	723456710	0.00	338.05	0.00	56,935.20	40				REJ	*	3/17/xx	202
70010	723456710	0.00	338.05	0.00	56,935.20				FM-	LNH		3/17/xx	
Total Difference		0.00	0.00	0.00					ANY = 7.125%				
	723456715	0.00	218.86	0.00	36,224.51				SL	ADD		3/28/xx	
	723456715	0.00	218.86	0.00	36,224.51				SL	LNH		3/28/xx	
Total Difference		0.00	218.86	0.00	36,224.51				ANY = 7.250%				
Servicer Total Difference		0.00	(2,528.85)	0.00									



# Loan Reconciliation Difference Report

Cycle: xx0315      Loan Reconciliation Difference Report      Run Date: 3/31/xx  
 Servicer: 123456 ABC BANK, F.S.B.      Time: 9:15:32

Section 3: Invalid Freddie Mac Loan Number Reported

Servicer Ln Number	FM Ln Number	Principal Due	Interest Due	Prepayment Premium	UPB	Exceptions Code	Date	R V	USR ID	TRN STA	DI FF	TRANS DATE	Error Code
70006	723456760	55,255.00	391.39	0.00	0.00	61	3/1/xx					3/17/xx	101



# Seller/Service Remittance Analysis

Date	Amount Received			Amount Due				Balance	Int Reimbursement
	P&I, Adj, Int Advanced	P/O, TP FCL	Corrections	P&I, Int Advanced	P/O, TP FCL	Adj	Adj Code		
Feb 16	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 17	3,861.25	0.00	0.00	3,861.25	0.00	0.00		0.00	0.00
Feb 18	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 19	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 20	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 21	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 22	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 23	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 24	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 25	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 26	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 27	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 28	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Mar 1	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Mar 2	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Mar 3	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Mar 4	3,660.07	0.00	0.00	3,660.07	0.00	0.00		0.00	0.00
Mar 5	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Mar 6	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Mar 7	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Mar 8	0.00	<b>55,255.00</b>	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Mar 9	0.00	0.00	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Mar 10	0.00	0.00	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Mar 11	0.00	0.00	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Mar 12	0.00	0.00	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Mar 13	0.00	0.00	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Mar 14	0.00	0.00	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Mar 15	0.00	0.00	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Totals	7,521.32	55,255.00	0.00	7,521.32	0.00	0.00			0.00



# Loan-Level Missing Report

REPORT ID: LL03611R  
 ACCOUNTANT: 1E1209  
 ACCT CYCLE: 04XX

FREDDIE MAC  
 LOAN LEVEL REPORTING  
 SERVICER LOAN TRANSACTIONS MISSING REPORT

PAGE: 1  
 RUN DATE: 04/22/XX  
 TIME: 00:05:56

SERVICER NUMBER	LOANS MISSING CURRENT CYCLE TRANSACTIONS			
123456	723456706	723456714	723456716	723456718

NUMBER OF MISSING LOANS FOR THIS SERV = 4



# Funding Detail Report

## Freddie Mac Funding Details Report

**Seller Name:** ABC Bank, FSB  
**Seller Number:** 123456  
**Organization ID:** 233593347  
**Seller Address:** 125 Baker St PO Box 1111256, Bristow VA 21036-1000

**Contract Name:** Fixed Rate Sample  
**Contract Number:** 11111111  
**Contract Product:** 30-Year Fixed Rate Conventional  
**Participation Percent:** 100.00%  
**Remittance Option:** Gold  
**Prepayment Remittance Due Days:** 5

**Designated Servicer Name:** ABC Bank, FSB  
**Servicer Number:** 123456  
**Servicer Address:** 125 Baker St PO Box 1111256, Bristow VA 21036-1000

## Settlement Summary

Seller Loan Number	FHLMC Loan Number	P&I Constant	Interest Paid to Date	Note Rate	ANY Rate	Remaining Maturity	Principal Purchased
<b>Settlement Date:</b> 03/22/xx							
70013	723456713	446.26	03/01/xx	8.100%	7.750%	360	60,231.64
<b>70014</b>	<b>723456714</b>	606.00	03/01/xx	8.000%	7.750%	360	72,749.35
70017	723456717	342.00	03/01/xx	8.000%	7.750%	360	43,708.00
<b>Sub Total</b>							<b>\$176,688.99</b>
<b>Grand Total</b>							<b>\$176,688.99</b>



# Servicer Investor Reporting System

**LOAN NUMBER**

**70014**

**INVESTOR LOAN NUMBER**

**723456717**

**FUNDING DATE**

**3/22/XX**

**NOTE RATE**

**8.000%**

**SERVICING SPREAD**

**0.250%**

**INVESTOR PASS THROUGH**

**7.750%**

**DDLPI**

**4/1/XX**

**ACTIVITY FROM 2/15/XX THROUGH 4/15/XX**

<u>Date</u>	<u>Payment</u>	<u>Principal</u>	<u>Gross Interest</u>	<u>Investor Interest</u>	<u>Service Fee</u>	<u>EUPB</u>
2/15/xx						72,869.55
3/15/xx	606.00	120.20	485.80	470.62	15.18	72,749.35
4/15/xx	606.00	121.00	485.00	469.84	15.18	72,628.35



# System Cleared Edits Report

REPORT:	PL02310R	FREDDIE MAC	PAGE:	1
ACCOUNTANT:	1-E1-209	LOAN LEVEL REPORTING	RUN DATE:	4/22/XX
		EDIT ERROR REPORT	TIME:	04:00:42
		SYSTEM CLEARED EDITS		

CYCLE: XX0415      SERVICER: 123456 ABC BANK, F.S.B.      PHONE: (555) 555-1212

FREDDIE MAC LOAN NMBR	SERVICER LOAN NUMBER	DUE DATE LPI	PRINCIPLE DUE	INTEREST DUE	UNPAID PRINCIPAL BALANCE	NET YIELD RATE	EXCP CODE	EXCP DATE	PREPAYMENT PENALTY	USER ID	CORR IND	EDIT ERR CODE
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723456713	70013	EXPECTED	93.44	394.02	60,138.20	7.750						600
723456715	70015	EXPECTED	56.74 113.13	218.52 218.86	36,111.38	7.250						600 700
<b>723456717</b>	<b>70014</b>		121.00	469.84	72,628.35							<b>303</b>
723456717	70017	EXPECTED	50.61	282.28	43,657.39	7.750						
			50.61	282.28	43,657.39							
723456719	70019	EXPECTED	0.00 80.25	321.44 321.93	52,125.33	7.400						600 700
723456720	70020	EXPECTED	0.00	552.16 0.00	73,621.55	9.000	40					203 606



# April Cycle: Loan-Level Transactions

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70003	723456703		0.00	0.00	0.00	61,500.76	0.00	0.00		
70004	723456704		56.17	566.01	622.18	79,850.66	622.18	0.00		
70005	723456705		325.00	545.57	870.57	80,251.64	0.00	870.57		
70007	723456707		96.50	438.35	534.85	67,777.77	534.85	0.00		
70008	723456708	50	253.36	381.54	634.90	66,101.84	634.90	0.00		
70009	723456709		56.25	252.33	308.58	43,200.00	0.00	308.58		
70010	723456710		0.00	0.00	0.00	56,935.20	0.00	0.00		
70011	723456711		120.13	359.62	479.75	60,235.55	479.75	0.00		
70012	723456712		200.00	636.38	836.38	101,621.20	0.00	836.38		
70013	723456713		93.44	394.02	487.46	60,138.20	487.46	0.00		
70015	723456715		56.74	218.52	275.26	36,111.38	0.00	275.26		
<b>70014</b>	<b>723456717</b>		<b>121.00</b>	<b>469.84</b>	<b>590.84</b>	<b>72,628.35</b>	<b>590.84</b>	<b>0.00</b>		
70017	723456717		50.61	282.28	332.89	43,657.39	332.89	0.00		
70019	723456719		0.00	321.44	321.44	52,125.33	321.44	0.00		
70020	723456720	40	0.00	552.16	552.16	73,621.55	0.00	552.16		
70021	723456721		-69.79	417.92	348.16	58,930.21	0.00	348.13		
70022	723456722	80	67.82	466.98	534.80	72,239.47	534.80	0.00		
70023	723456723		108.15	703.22	811.37	93,654.39	811.37	0.00		
70016	733456716		63.35	446.25	509.60	69,936.65	0.00	509.60		
TOTAL			1,742.88	8,303.37	10,046.25		5,350.48	4,695.77		
MIDANET PAYOFFS										
70011	723456711	61	60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	4/21/xx
PAYOFF TOTALS			60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	
TRANSACTION TOTALS			61,978.43	8,815.66	70,794.09		5,709.38	4,695.77	60,388.94	



# Resolving Investor Reporting Discrepancies

1. Review the edit, determine its cause, and if needed, send Freddie Mac a revised transaction before the reporting due date – **Report the loan with the correct loan number, the transaction can be reported as an 'add' or 'revise'.**
2. Correct the cause of the data discrepancy and take preventive action to eliminate a repeat occurrence in the next reporting cycle – **Correct the loan number in the servicer investor reporting system to prevent the same edit from occurring the following cycle**
3. Determine if your remittance to Freddie Mac needs to be adjusted, and remit funds if necessary



# Adjust Remittance?

## No Adjustment - Paper

- Freddie Mac processed = GPI remittance

## Adjustment - Cash

- Freddie Mac processed  $\neq$  GPI remittance



# April Cycle: Loan-Level Transactions

Loan Number	Investor Loan Number	Action Code	Principal Due	Interest Due	Total P&I Due	Ending Balance	Remittance			Due Date Payoff
							3 Days	First Tuesday	Payoff	
70001	723456701		23.00	466.24	489.24	63,124.12	0.00	489.24		
70002	723456702		121.15	384.70	505.85	58,500.55	0.00	505.85		
70003	723456703		0.00	0.00	0.00	61,500.76	0.00	0.00		
70004	723456704		56.17	566.01	622.18	79,850.66	622.18	0.00		
70005	723456705		325.00	545.57	870.57	80,251.64	0.00	870.57		
70007	723456707		96.50	438.35	534.85	67,777.77	534.85	0.00		
70008	723456708	50	253.36	381.54	634.90	66,101.84	634.90	0.00		
70009	723456709		56.25	252.33	308.58	43,200.00	0.00	308.58		
70010	723456710		0.00	0.00	0.00	56,935.20	0.00	0.00		
70011	723456711		120.13	359.62	479.75	60,235.55	479.75	0.00		
70012	723456712		200.00	636.38	836.38	101,621.20	0.00	836.38		
70013	723456713		93.44	394.02	487.46	60,138.20	487.46	0.00		
70015	723456715		56.74	218.52	275.26	36,111.38	0.00	275.26		
<b>70014</b>	<b>723456717</b>		<b>121.00</b>	<b>469.84</b>	<b>590.84</b>	<b>72,628.35</b>	<b>590.84</b>	<b>0.00</b>		
70017	723456717		50.61	282.28	332.89	43,657.39	332.89	0.00		
70019	723456719		0.00	321.44	321.44	52,125.33	321.44	0.00		
70020	723456720	40	0.00	552.16	552.16	73,621.55	0.00	552.16		
70021	723456721		-69.79	417.92	348.16	58,930.21	0.00	348.13		
70022	723456722	80	67.82	466.98	534.80	72,239.47	534.80	0.00		
70023	723456723		108.15	703.22	811.37	93,654.39	811.37	0.00		
70016	733456716		63.35	446.25	509.60	69,936.65	0.00	509.60		
TOTAL			1,742.88	8,303.37	10,046.25		5,350.48	4,695.77		
MIDANET PAYOFFS										
70011	723456711	61	60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	4/21/xx
PAYOFF TOTALS			60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	
TRANSACTION TOTALS			61,978.43	8,815.66	70,794.09		5,709.38	4,695.77	60,388.94	



# Resolving Investor Reporting Discrepancies

1. Review the edit, determine its cause, and if needed, send Freddie Mac a revised transaction before the reporting due date – **Report the loan with the correct loan number, the transaction can be reported as an 'add' or 'revise'.**
2. Correct the cause of the data discrepancy and take preventive action to eliminate a repeat occurrence in the next reporting cycle – **Correct the loan number in the servicer investor reporting system to prevent the same edit from occurring the following cycle**
3. Determine if your remittance to Freddie Mac needs to be adjusted, and remit funds if necessary – **No remittance adjustment is necessary, the funds have already been remitted**



# Loan-Level Missing Report

REPORT ID: LL03611R  
 ACCOUNTANT: 1E1209  
 ACCT CYCLE: 04XX

FREDDIE MAC  
 LOAN LEVEL REPORTING  
 SERVICER LOAN TRANSACTIONS MISSING REPORT

PAGE: 1  
 RUN DATE: 04/22/XX  
 TIME: 00:05:56

SERVICER NUMBER	LOANS MISSING CURRENT CYCLE TRANSACTIONS			
123456	723456706	723456714	723456716	723456718

NUMBER OF MISSING LOANS FOR THIS SERV = 4



# Funding Detail Report

## Freddie Mac Funding Details Report

**Seller Name:** ABC Bank, FSB  
**Seller Number:** 123456  
**Organization ID:** 233593347  
**Seller Address:** 125 Baker St PO Box 1111256, Bristow VA 21036-1000

**Contract Name:** Fixed Rate Sample2  
**Contract Number:** 2222222  
**Contract Product:** 30-Year Fixed Rate Conventional  
**Participation Percent:** 100.00%  
**Remittance Option:** First Tuesday  
**Prepayment Remittance Due Days:** 5

**Designated Servicer Name:** ABC Bank, FSB  
**Servicer Number:** 123456  
**Servicer Address:** 125 Baker St PO Box 1111256, Bristow VA 21036-1000

## Settlement Summary

Seller Loan Number	FHLMC Loan Number	P&I Constant	Interest Paid to Date	Note Rate	ANY Rate	Remaining Maturity	Principal Purchased
<b>Settlement Date:</b> 03/16/xx							
70016	723456716	524.18	03/01/xx	7.900%	7.650%	360	70,000.00
<b>Sub Total</b>							\$70,000.00
<b>Grand Total</b>							\$70,000.00



# Servicer Investor Reporting System

**LOAN NUMBER**

**70016**

**INVESTOR LOAN NUMBER**

**733456716**

**FUNDING DATE**

**3/16/XX**

**NOTE RATE**

**7.900%**

**SERVICING SPREAD**

**0.250%**

**INVESTOR PASS THROUGH**

**7.650%**

**DDLPI**

**4/1/XX**

**ACTIVITY FROM 2/15/XX THROUGH 4/15/XX**

<u>Date</u>	<u>Payment</u>	<u>Principal</u>	<u>Gross Interest</u>	<u>Investor Interest</u>	<u>Service Fee</u>	<u>EUPB</u>
2/15/xx						70,000.00
3/15/xx	0.00	0.00	0.00	446.25	0.00	70,000.00
4/3/xx	524.18	63.35	460.83	446.25	15.18	69,936.65
4/15/xx						69,936.65



# Resolving Loan-Level Edits

1. Review the edit, determine its cause, and if needed, send Freddie Mac a revised transaction before the reporting due date – **Report the loan with the correct loan number, the transaction can be reported as an 'add' or 'revise'.**
2. Correct the cause of the data discrepancy and take preventive action to eliminate a repeat occurrence in the next reporting cycle – **Correct the loan number in the servicer investor reporting system to prevent the same edit from occurring the following cycle**
3. Determine if your remittance to Freddie Mac needs to be adjusted, and remit funds if necessary



# Adjust Remittance?

## No Adjustment - Paper

- Freddie Mac processed = GPI remittance

## Adjustment - Cash

- Freddie Mac processed  $\neq$  GPI remittance



# April Cycle: Loan-Level Transactions

Loan Number	Investor Loan Number	Action Code	Principal Due	Interest Due	Total P&I Due	Ending Balance	Remittance			Payoff Due Date
							3 Days	First Tuesday	Payoff	
70001	723456701		23.00	466.24	489.24	63,124.12	0.00	489.24		
70002	723456702		121.15	384.70	505.85	58,500.55	0.00	505.85		
70003	723456703		0.00	0.00	0.00	61,500.76	0.00	0.00		
70004	723456704		56.17	566.01	622.18	79,850.66	622.18	0.00		
70005	723456705		325.00	545.57	870.57	80,251.64	0.00	870.57		
70007	723456707		96.50	438.35	534.85	67,777.77	534.85	0.00		
70008	723456708	50	253.36	381.54	634.90	66,101.84	634.90	0.00		
70009	723456709		56.25	252.33	308.58	43,200.00	0.00	308.58		
70010	723456710		0.00	0.00	0.00	56,935.20	0.00	0.00		
70011	723456711		120.13	359.62	479.75	60,235.55	479.75	0.00		
70012	723456712		200.00	636.38	836.38	101,621.20	0.00	836.38		
70013	723456713		93.44	394.02	487.46	60,138.20	487.46	0.00		
70015	723456715		56.74	218.52	275.26	36,111.38	0.00	275.26		
70014	723456717		121.00	469.84	590.84	72,628.35	590.84	0.00		
70017	723456717		50.61	282.28	332.89	43,657.39	332.89	0.00		
70019	723456719		0.00	321.44	321.44	52,125.33	321.44	0.00		
70020	723456720	40	0.00	552.16	552.16	73,621.55	0.00	552.16		
70021	723456721		-69.79	417.92	348.16	58,930.21	0.00	348.13		
70022	723456722	80	67.82	466.98	534.80	72,239.47	534.80	0.00		
70023	723456723		108.15	703.22	811.37	93,654.39	811.37	0.00		
<b>70016</b>	<b>733456716</b>		<b>63.35</b>	<b>446.25</b>	<b>509.60</b>	<b>69,936.65</b>	<b>0.00</b>	<b>509.60</b>		
TOTAL			1,742.88	8,303.37	10,046.25		5,350.48	4,695.77		
MIDANET PAYOFFS										
70011	723456711	61	60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	4/21/xx
PAYOFF TOTALS			60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	
TRANSACTION TOTALS			61,978.43	8,815.66	70,794.09		5,709.38	4,695.77		



# Resolving Loan-Level Edits

1. Review the edit, determine its cause, and if needed, send Freddie Mac a revised transaction before the reporting due date – **Report the loan with the correct loan number, the transaction can be reported as an 'add' or 'revise'.**
2. Correct the cause of the data discrepancy and take preventive action to eliminate a repeat occurrence in the next reporting cycle – **Correct the loan number in the servicer investor reporting system to prevent the same edit from occurring the following cycle**
3. Determine if your remittance to Freddie Mac needs to be adjusted, and remit funds if necessary – **No remittance adjustment is necessary, the funds have already been remitted**



# Loan-Level Missing Report

REPORT ID: LL03611R  
 ACCOUNTANT: 1E1209  
 ACCT CYCLE: 04XX

FREDDIE MAC  
 LOAN LEVEL REPORTING  
 SERVICER LOAN TRANSACTIONS MISSING REPORT

PAGE: 1  
 RUN DATE: 04/22/XX  
 TIME: 00:05:56

<u>SERVICER NUMBER</u>	<u>LOANS MISSING CURRENT CYCLE TRANSACTIONS</u>			
123456	723456706	723456714	723456716	723456718

NUMBER OF MISSING LOANS FOR THIS SERV = 4



# Funding Detail Report

## Freddie Mac Funding Details Report

**Seller Name:** ABC Bank, FSB  
**Seller Number:** 123456  
**Organization ID:** 233593347  
**Seller Address:** 125 Baker St PO Box 1111256, Bristow VA 21036-1000

**Contract Name:** Fixed Rate Sample3  
**Contract Number:** 3333333  
**Contract Product:** 30-Year Fixed Rate Conventional  
**Participation Percent:** 100.00%  
**Remittance Option:** Gold  
**Prepayment Remittance Due Days:** 5

**Designated Servicer Name:** ABC Bank, FSB  
**Servicer Number:** 123456  
**Servicer Address:** 125 Baker St PO Box 1111256, Bristow VA 21036-1000

## Settlement Summary

Seller Loan Number	FHLMC Loan Number	P&I Constant	Interest Paid to Date	Note Rate	ANY Rate	Remaining Maturity	Principal Purchased
<b>Settlement Date:</b> 03/28/xx							
<b>70018</b>	<b>723456718</b>	386.96	03/01/xx	7.800%	7.550%	360	53,753.71
<b>Sub Total</b>							\$53,753.71
<b>Grand Total</b>							\$53,753.71



# Servicer Investor Reporting System

LOAN NUMBER

70018

INVESTOR LOAN NUMBER

FUNDING DATE

NOTE RATE

7.800%

SERVICING SPREAD

INVESTOR PASS THROUGH

DDLPI

4/1/XX

ACTIVITY FROM 2/15/XX THROUGH 4/15/XX

<u>Date</u>	<u>Payment</u>	<u>Principal</u>	<u>Gross Interest</u>	<u>Investor Interest</u>	<u>Service Fee</u>	<u>EUPB</u>
2/15/xx						53,790.83
3/2/xx	386.96	37.32	349.64	0.00	0.00	53,753.51
4/3/xx	386.96	37.56	349.40	0.00	0.00	53,715.95
4/15/xx						53,715.95



# April Cycle: Loan-Level Transactions

Loan Number	Investor Loan Number	Action Code	Principal Due	Interest Due	Total P&I Due	Ending Balance	Remittance			Payoff Due Date
							3 Days	First Tuesday	Payoff	
70001	723456701		23.00	466.24	489.24	63,124.12	0.00	489.24		
70002	723456702		121.15	384.70	505.85	58,500.55	0.00	505.85		
70003	723456703		0.00	0.00	0.00	61,500.76	0.00	0.00		
70004	723456704		56.17	566.01	622.18	79,850.66	622.18	0.00		
70005	723456705		325.00	545.57	870.57	80,251.64	0.00	870.57		
70007	723456707		96.50	438.35	534.85	67,777.77	534.85	0.00		
70008	723456708	50	253.36	381.54	634.90	66,101.84	634.90	0.00		
70009	723456709		56.25	252.33	308.58	43,200.00	0.00	308.58		
70010	723456710		0.00	0.00	0.00	56,935.20	0.00	0.00		
70011	723456711		120.13	359.62	479.75	60,235.55	479.75	0.00		
70012	723456712		200.00	636.38	836.38	101,621.20	0.00	836.38		
70013	723456713		93.44	394.02	487.46	60,138.20	487.46	0.00		
70015	723456715		56.74	218.52	275.26	36,111.38	0.00	275.26		
70014	723456717		121.00	469.84	590.84	72,628.35	590.84	0.00		
70017	723456717		50.61	282.28	332.89	43,657.39	332.89	0.00		
70019	723456719		0.00	321.44	321.44	52,125.33	321.44	0.00		
70020	723456720	40	0.00	552.16	552.16	73,621.55	0.00	552.16		
70021	723456721		-69.79	417.92	348.16	58,930.21	0.00	348.13		
70022	723456722	80	67.82	466.98	534.80	72,239.47	534.80	0.00		
70023	723456723		108.15	703.22	811.37	93,654.39	811.37	0.00		
70016	733456716		63.35	446.25	509.60	69,936.65	0.00	509.60		
TOTAL			1,742.88	8,303.37	10,046.25		5,350.48	4,695.77		
MIDANET PAYOFFS										
70011	723456711	61	60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	4/21/xx
PAYOFF TOTALS			60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	
TRANSACTION TOTALS			61,978.43	8,815.66	70,794.09		5,709.38	4,695.77	60,388.94	



# Resolving Loan-Level Edits

1. Review the edit, determine its cause, and if needed, send Freddie Mac a revised transaction before the reporting due date – **Report the loan with the correct loan number, the transaction can be reported as an 'add' or 'revise'.**
2. Correct the cause of the data discrepancy and take preventive action to eliminate a repeat occurrence in the next reporting cycle – **Set-up the loan in the servicer investor reporting system to prevent the same edit from occurring the following cycle**
3. Determine if your remittance to Freddie Mac needs to be adjusted, and remit funds if necessary



# Adjust Remittance?

## No Adjustment - Paper

- Freddie Mac processed = GPI remittance

## Adjustment - Cash

- Freddie Mac processed  $\neq$  GPI remittance



# April Cycle: Loan-Level Transactions

Loan Number	Investor Loan Number	Action Code	Principal Due	Interest Due	Total P&I Due	Ending Balance	Remittance			Payoff Due Date
							3 Days	First Tuesday	Payoff	
70001	723456701		23.00	466.24	489.24	63,124.12	0.00	489.24		
70002	723456702		121.15	384.70	505.85	58,500.55	0.00	505.85		
70003	723456703		0.00	0.00	0.00	61,500.76	0.00	0.00		
70004	723456704		56.17	566.01	622.18	79,850.66	622.18	0.00		
70005	723456705		325.00	545.57	870.57	80,251.64	0.00	870.57		
70007	723456707		96.50	438.35	534.85	67,777.77	534.85	0.00		
70008	723456708	50	253.36	381.54	634.90	66,101.84	634.90	0.00		
70009	723456709		56.25	252.33	308.58	43,200.00	0.00	308.58		
70010	723456710		0.00	0.00	0.00	56,935.20	0.00	0.00		
70011	723456711		120.13	359.62	479.75	60,235.55	479.75	0.00		
70012	723456712		200.00	636.38	836.38	101,621.20	0.00	836.38		
70013	723456713		93.44	394.02	487.46	60,138.20	487.46	0.00		
70015	723456715		56.74	218.52	275.26	36,111.38	0.00	275.26		
70014	723456717		121.00	469.84	590.84	72,628.35	590.84	0.00		
70017	723456717		50.61	282.28	332.89	43,657.39	332.89	0.00		
70019	723456719		0.00	321.44	321.44	52,125.33	321.44	0.00		
70020	723456720	40	0.00	552.16	552.16	73,621.55	0.00	552.16		
70021	723456721		-69.79	417.92	348.16	58,930.21	0.00	348.13		
70022	723456722	80	67.82	466.98	534.80	72,239.47	534.80	0.00		
70023	723456723		108.15	703.22	811.37	93,654.39	811.37	0.00		
70016	733456716		63.35	446.25	509.60	69,936.65	0.00	509.60		
TOTAL			1,742.88	8,303.37	10,046.25		5,350.48	4,695.77		
MIDANET PAYOFFS										
70011	723456711	61	60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	4/21/xx
PAYOFF TOTALS			60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	
TRANSACTION TOTALS			61,978.43	8,815.66	70,794.09		5,709.38	4,695.77	60,388.94	



# Resolving Loan-Level Edits

1. Review the edit, determine its cause, and if needed, send Freddie Mac a revised transaction before the reporting due date – **Report the loan with the correct loan number, the transaction can be reported as an 'add' or 'revise'.**
2. Correct the cause of the data discrepancy and take preventive action to eliminate a repeat occurrence in the next reporting cycle – **Set-up the loan in the servicer investor reporting system to prevent the same edit from occurring the following cycle**
3. Determine if your remittance to Freddie Mac needs to be adjusted, and remit funds if necessary – **No funds have been remitted for this loan; Remit the funds immediately to minimize any late cash penalties, if applicable**



# Loan-Level Missing Report

REPORT ID: LL03611R  
 ACCOUNTANT: 1E1209  
 ACCT CYCLE: 04XX

FREDDIE MAC  
 LOAN LEVEL REPORTING  
 SERVICER LOAN TRANSACTIONS MISSING REPORT

PAGE: 1  
 RUN DATE: 04/22/XX  
 TIME: 00:05:56

SERVICER NUMBER	LOANS MISSING CURRENT CYCLE TRANSACTIONS			
123456	723456706	723456714	723456716	723456718

NUMBER OF MISSING LOANS FOR THIS SERV = 4



# Funding Detail Report

## Freddie Mac Funding Details Report

**Seller Name:** ABC Bank, FSB  
**Seller Number:** 123456  
**Organization ID:** 233593347  
**Seller Address:** 125 Baker St PO Box 1111256, Bristow VA 21036-1000

**Contract Name:** Fixed Rate Sample4  
**Contract Number:** 4444444  
**Contract Product:** 30-Year Fixed Rate Conventional  
**Participation Percent:** 100.00%  
**Remittance Option:** Gold  
**Prepayment Remittance Due Days:** 5

**Designated Servicer Name:** ABC Bank, FSB  
**Servicer Number:** 123456  
**Servicer Address:** 125 Baker St PO Box 1111256, Bristow VA 21036-1000

## Settlement Summary

Seller Loan Number	FHLMC Loan Number	P&I Constant	Interest Paid to Date	Note Rate	ANY Rate	Remaining Maturity	Principal Purchased
<b>Settlement Date:</b> 09/09/xy (2 years prior)							
<b>70006</b>	<b>723456706</b>	449.98	09/01/xy	8.750%	8.500%	360	57,198.63
<b>Sub Total</b>							\$57,198.63
<b>Grand Total</b>							\$57,198.63



# Servicer Investor Reporting System

**LOAN NUMBER**

**70006**

**INVESTOR LOAN NUMBER**

**723456706**

**FUNDING DATE**

**9/9/XY (2 yrs prior)**

**NOTE RATE**

**8.750%**

**SERVICING SPREAD**

**0.250%**

**INVESTOR PASS THROUGH**

**8.500%**

**DDLPI**

**1/1//XX**

**ACTIVITY FROM 2/15/XX THROUGH 4/15/XX**

<u>Date</u>	<u>Trans</u>	<u>Payment</u>	<u>Principal</u>	<u>Gross Interest</u>	<u>Investor Interest</u>	<u>Service Fee</u>	<u>EUPB</u>
2/15/xx							55,255.00
3/1/xx	Payoff	0.00	55,255.00	0.00	391.39	0.00	0.00



# March Cycle: Loan-Level Transactions

Loan Number	Investor Loan Number	Action Code	Principal Due	Interest Due	Total P&I Due	Ending Balance	Remittance			Payoff Due Date
							3 Days	First Tuesday	Payoff	
70001	723456701		67.00	466.73	533.73	63,147.12	0.00	533.73		
70002	723456702		121.15	385.50	506.65	58,621.70	0.00	506.65		
70003	723456703		0.00	0.00	0.00	61,500.76	0.00	0.00		
70004	723456704		56.17	566.40	622.57	79,906.83	622.57	0.00		
70005	723456705		156.25	546.63	702.88	80,576.64	0.00	702.88		
70007	723456707		95.50	438.97	534.47	67,874.27	534.47	0.00		
70008	723456708	40	0.00	381.54	381.54	66,355.20	381.54	0.00		
70009	723456709		56.25	252.66	308.91	43,256.25	0.00	308.91		
70010	723456710	40	0.00	338.05	338.05	56,935.20	0.00	338.05		
70011	723456711		131.91	360.41	492.32	60,355.68	0.00	492.32		
70012	723456712		100.00	637.01	737.01	101,821.20	737.01	0.00		
70020	723456720	40	0.00	552.16	552.16	73,621.55	0.00	552.16		
70021	723456721		69.79	417.92	487.71	58,930.21	0.00	487.71		
70022	723456722		67.82	467.42	535.24	72,307.29	535.24	0.00		
70023	723456723	40	0.00	703.22	703.22	93,762.54	703.22	0.00		
TOTAL			921.84	6,514.62	7,436.46		3,514.05	3,922.41		
MIDANET PAYOFFS										
<b>70006</b>	<b>723456760</b>	<b>61</b>	<b>55,255.00</b>	<b>391.39</b>	<b>55,646.39</b>		<b>391.39</b>	<b>0.00</b>	<b>55,255.00</b>	<b>3/8/xx</b>
PAYOFF TOTALS			55,255.00	391.39	55,646.39		391.39	0.00	55,255.00	
TRANSACTION TOTALS			56,176.84	6,906.01	63,082.85		3,905.44	3,922.41	55,255.00	



# Loan Reconciliation Difference Report

Cycle: xx0315

Loan Reconciliation Difference Report  
 Servicer: 123456 ABC BANK, F.S.B.

Run Date: 3/31/xx  
 Time: 9:15:32

Section 3: Invalid Freddie Mac Loan Number Reported

Servicer Ln Number	FM Ln Number	Principal Due	Interest Due	Prepayment Premium	UPB	Exceptions Code	Date	R V	USR ID	TRANS DATE	Error Code
70006	<b>723456760</b>	55,255.00	391.39	0.00	0.00	61	3/1/xx			3/17/xx	<b>101</b>

Invalid Freddie Mac loan number





# Loan Reconciliation Difference Report

Cycle: xx0315

Loan Reconciliation Difference Report  
 Servicer: 123456 ABC BANK, F.S.B.

Run Date: 3/31/xx  
 Time: 9:15:32

Section 1: Applied Transaction Processed by Freddie Mac

Servicer Ln Number	FM Ln Number	Principal Due	Interest Due	Prepayment Premium	UPB	Exceptions Code	Date	R V	USR ID	TRN STA	DI FF	TRANS DATE	Error Code
70003	723456703	0.00	0.00	0.00	61,500.71					REJ	*	3/17/xx	
70003	723456703	0.00	0.00	0.00	61,500.71				ABC	DEL		3/17/xx	
70003	723456703	0.00	-3,139.10	0.00	61,500.71	70	2/25/xx		ABC	LNH		3/17/xx	
Total Difference		0.00	-3,139.10	0.00					ANY = 8.75%				
Total Difference		0.00	391.39	0.00	55,255.00				SL	ADD		3/28/xx	
Total Difference		0.00	391.39	0.00	55,255.00				SL	LNH		3/28/xx	
Difference		0.00	391.39	0.00					ANY = 8.500%				
70008	723456708	0.00	381.54	0.00	66,355.20	40				REJ	*	3/17/xx	202
70008	723456708	0.00	381.54	0.00	66,355.20				FM-	LNH		3/17/xx	
Total Difference		0.00	0.00	0.00					ANY = 6.900%				
70010	723456710	0.00	338.05	0.00	56,935.20	40				REJ	*	3/17/xx	202
70010	723456710	0.00	338.05	0.00	56,935.20				FM-	LNH		3/17/xx	
Total Difference		0.00	0.00	0.00					ANY = 7.125%				
Total Difference		0.00	218.86	0.00	36,224.51				SL	ADD		3/28/xx	
Total Difference		0.00	218.86	0.00	36,224.51				SL	LNH		3/28/xx	
Total Difference		0.00	218.86	0.00	36,224.51				ANY = 7.250%				
Servicer Total Difference		0.00	(2,528.85)	0.00									



# Seller/Service Remittance Analysis

Date	Amount Received			Amount Due				Balance	Int Reimbursement
	P&I, Adj, Int Advanced	P/O, TP FCL	Corrections	P&I, Int Advanced	P/O, TP FCL	Adj	Adj Code		
Feb 16	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 17	3,861.25	0.00	0.00	3,861.25	0.00	0.00		0.00	0.00
Feb 18	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 19	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 20	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 21	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 22	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 23	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 24	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 25	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 26	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 27	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Feb 28	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Mar 1	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Mar 2	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Mar 3	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Mar 4	3,660.07	0.00	0.00	3,660.07	0.00	0.00		0.00	0.00
Mar 5	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Mar 6	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Mar 7	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00
Mar 8	0.00	<b>55,255.00</b>	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Mar 9	0.00	0.00	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Mar 10	0.00	0.00	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Mar 11	0.00	0.00	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Mar 12	0.00	0.00	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Mar 13	0.00	0.00	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Mar 14	0.00	0.00	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Mar 15	0.00	0.00	0.00	0.00	0.00	0.00		<b>55,255.00</b>	0.00
Totals	7,521.32	55,255.00	0.00	7,521.32	0.00	0.00			0.00



# Resolving Loan-Level Edits

1. Review the edit, determine its cause, and if needed, send Freddie Mac a revised transaction before the reporting due date – **Report the payoff with the correct loan number, using the March 1<sup>st</sup> payoff date, the transaction can be reported as an 'add' or 'revise'.**
2. Correct the cause of the data discrepancy and take preventive action to eliminate a repeat occurrence in the next reporting cycle – **No action is necessary in the servicer investor reporting system. The loan will be paid off in Freddie Mac's system with the April cycle.**
3. Determine if your remittance to Freddie Mac needs to be adjusted, and remit funds if necessary



# Adjust Remittance?

## No Adjustment - Paper

- Freddie Mac processed = GPI remittance

## Adjustment - Cash

- Freddie Mac processed  $\neq$  GPI remittance



# Adjust Remittance for Loan 723456706?

## March Cycle

Freddie Mac Processed	GPI Remittance
Principal:	Principal:
Interest:	Interest:



# Loan Reconciliation Difference Report

Cycle: xx0315

Loan Reconciliation Difference Report  
 Servicer: 123456 ABC BANK, F.S.B.

Run Date: 3/31/xx  
 Time: 9:15:32

Section 1: Applied Transaction Processed by Freddie Mac

Servicer Ln Number	FM Ln Number	Principal Due	Interest Due	Prepayment Premium	UPB	Exceptions Code	Date	R V	USR ID	TRN STA	DI FF	TRANS DATE	Error Code
70003	723456703	0.00	0.00	0.00	61,500.71					REJ	*	3/17/xx	
70003	723456703	0.00	0.00	0.00	61,500.71				ABC	DEL		3/17/xx	
70003	723456703	0.00	-3,139.10	0.00	61,500.71	70	2/25/xx		ABC	LNH		3/17/xx	
Total Difference		0.00	-3,139.10	0.00					ANY = 8.75%				
Total Difference		0.00	391.39	0.00	55,255.00				SL	ADD		3/28/xx	
Total Difference		0.00	391.39	0.00	55,255.00				SL	LNH		3/28/xx	
Total Difference		0.00	391.39	0.00					ANY = 8.500%				
70008	723456708	0.00	381.54	0.00	66,355.20	40				REJ	*	3/17/xx	202
70008	723456708	0.00	381.54	0.00	66,355.20				FM-	LNH		3/17/xx	
Total Difference		0.00	0.00	0.00					ANY = 6.900%				
70010	723456710	0.00	338.05	0.00	56,935.20	40				REJ	*	3/17/xx	202
70010	723456710	0.00	338.05	0.00	56,935.20				FM-	LNH		3/17/xx	
Total Difference		0.00	0.00	0.00					ANY = 7.125%				
Total Difference		0.00	218.86	0.00	36,224.51				SL	ADD		3/28/xx	
Total Difference		0.00	218.86	0.00	36,224.51				SL	LNH		3/28/xx	
Total Difference		0.00	218.86	0.00	36,224.51				ANY = 7.250%				
Servicer Total Difference		0.00	(2,528.85)	0.00									



# March Cycle: Loan-Level Transactions

Loan Number	Investor Loan Number	Action Code	Principal Due	Interest Due	Total P&I Due	Ending Balance	Remittance			Payoff Due Date
							3 Days	First Tuesday	Payoff	
70001	723456701		67.00	466.73	533.73	63,147.12	0.00	533.73		
70002	723456702		121.15	385.50	506.65	58,621.70	0.00	506.65		
70003	723456703		0.00	0.00	0.00	61,500.76	0.00	0.00		
70004	723456704		56.17	566.40	622.57	79,906.83	622.57	0.00		
70005	723456705		156.25	546.63	702.88	80,576.64	0.00	702.88		
70007	723456707		95.50	438.97	534.47	67,874.27	534.47	0.00		
70008	723456708	40	0.00	381.54	381.54	66,355.20	381.54	0.00		
70009	723456709		56.25	252.66	308.91	43,256.25	0.00	308.91		
70010	723456710	40	0.00	338.05	338.05	56,935.20	0.00	338.05		
70011	723456711		131.91	360.41	492.32	60,355.68	0.00	492.32		
70012	723456712		100.00	637.01	737.01	101,821.20	737.01	0.00		
70020	723456720	40	0.00	552.16	552.16	73,621.55	0.00	552.16		
70021	723456721		69.79	417.92	487.71	58,930.21	0.00	487.71		
70022	723456722		67.82	467.42	535.24	72,307.29	535.24	0.00		
70023	723456723	40	0.00	703.22	703.22	93,762.54	703.22	0.00		
TOTAL			921.84	6,514.62	7,436.46		3,514.05	3,922.41		
MIDANET PAYOFFS										
<b>70006</b>	<b>723456760</b>	<b>61</b>	<b>55,255.00</b>	<b>391.39</b>	<b>55,646.39</b>		<b>391.39</b>	<b>0.00</b>	<b>55,255.00</b>	<b>3/8/xx</b>
PAYOFF TOTALS			55,255.00	391.39	55,646.39		391.39	0.00	55,255.00	
TRANSACTION TOTALS			56,176.84	6,906.01	63,082.85		3,905.44	3,922.41	55,255.00	



# Adjust Remittance for Loan 723456706?

## March Cycle

Freddie Mac Processed		GPI Remittance	
Principal:	\$0.00	Principal:	\$55,255.00
Interest:	\$391.39	Interest:	\$391.39



# Adjust Remittance for Loan 723456706?

## April Cycle

Freddie Mac Processed	GPI Remittance
Principal:	Principal:
Interest:	Interest:



# April Cycle: Loan-Level Transactions

Loan Number	Investor Loan Number	Action Code	Principal Due	Interest Due	Total P&I Due	Ending Balance	Remittance			Payoff Due Date
							3 Days	First Tuesday	Payoff	
70001	723456701		23.00	466.24	489.24	63,124.12	0.00	489.24		
70002	723456702		121.15	384.70	505.85	58,500.55	0.00	505.85		
70003	723456703		0.00	0.00	0.00	61,500.76	0.00	0.00		
70004	723456704		56.17	566.01	622.18	79,850.66	622.18	0.00		
70005	723456705		325.00	545.57	870.57	80,251.64	0.00	870.57		
70007	723456707		96.50	438.35	534.85	67,777.77	534.85	0.00		
70008	723456708	50	253.36	381.54	634.90	66,101.84	634.90	0.00		
70009	723456709		56.25	252.33	308.58	43,200.00	0.00	308.58		
70010	723456710		0.00	0.00	0.00	56,935.20	0.00	0.00		
70011	723456711		120.13	359.62	479.75	60,235.55	479.75	0.00		
70012	723456712		200.00	636.38	836.38	101,621.20	0.00	836.38		
70013	723456713		93.44	394.02	487.46	60,138.20	487.46	0.00		
70015	723456715		56.74	218.52	275.26	36,111.38	0.00	275.26		
70014	723456717		121.00	469.84	590.84	72,628.35	590.84	0.00		
70017	723456717		50.61	282.28	332.89	43,657.39	332.89	0.00		
70019	723456719		0.00	321.44	321.44	52,125.33	321.44	0.00		
70020	723456720	40	0.00	552.16	552.16	73,621.55	0.00	552.16		
70021	723456721		-69.79	417.92	348.16	58,930.21	0.00	348.13		
70022	723456722	80	67.82	466.98	534.80	72,239.47	534.80	0.00		
70023	723456723		108.15	703.22	811.37	93,654.39	811.37	0.00		
70016	733456716		63.35	446.25	509.60	69,936.65	0.00	509.60		
TOTAL			1,742.88	8,303.37	10,046.25		5,350.48	4,695.77		
MIDANET PAYOFFS										
70011	723456711	61	60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	4/21/xx
PAYOFF TOTALS			60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	
TRANSACTION TOTALS			61,978.43	8,815.66	70,794.09		5,709.38	4,695.77	60,388.94	



# Adjust Remittance for Loan 723456706?

## April Cycle

Freddie Mac Processed		GPI Remittance	
Principal:	\$55,255.00	Principal:	\$0.00
Interest:	\$391.39	Interest:	\$0.00



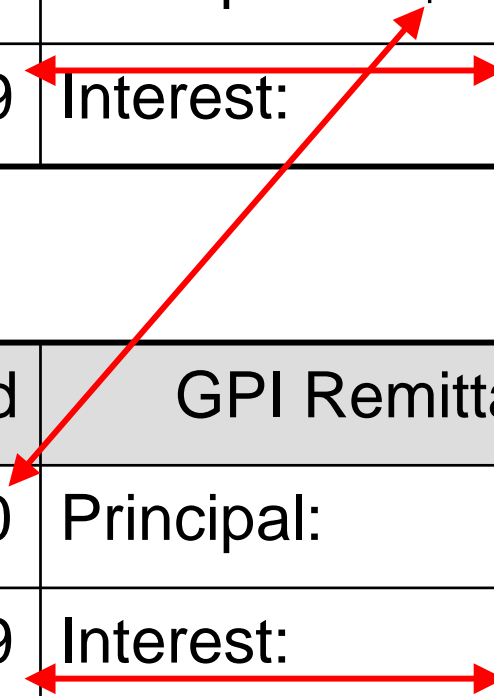
# Adjust Remittance for Loan 723456706?

## March Cycle

Freddie Mac Processed		GPI Remittance	
Principal:	\$0.00	Principal:	\$55,255.00
Interest:	\$391.39	Interest:	\$391.39

## April Cycle

Freddie Mac Processed		GPI Remittance	
Principal:	\$55,255.00	Principal:	\$0.00
Interest:	\$391.39	Interest:	\$0.00





# Resolving Loan-Level Edits

1. Review the edit, determine its cause, and if needed, send Freddie Mac a revised transaction before the reporting due date – Report the payoff with the correct loan number, using the March 1<sup>st</sup> payoff date, the transaction can be reported as an 'add' or 'revise'.
2. Correct the cause of the data discrepancy and take preventive action to eliminate a repeat occurrence in the next reporting cycle – No action is necessary in the servicer investor reporting system. The loan will be paid off in Freddie Mac's system with the April cycle.
3. Determine if your remittance to Freddie Mac needs to be adjusted, and remit funds if necessary – No remittance is due for the principal of \$55,255.00, this was remitted in March. Remit March's interest (interest in arrears) immediately to minimize any late cash penalties, if applicable.



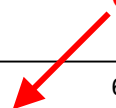
# System Cleared Edits Report

REPORT:	PL02310R	FREDDIE MAC	PAGE:	1
ACCOUNTANT:	1-E1-209	LOAN LEVEL REPORTING	RUN DATE:	4/22/XX
		EDIT ERROR REPORT	TIME:	04:00:42
		SYSTEM CLEARED EDITS		

CYCLE: XX0415      SERVICER: 123456 ABC BANK, F.S.B.      PHONE: (555) 555-1212

FREDDIE MAC LOAN NMBR	SERVICER LOAN NUMBER	DUE DATE LPI	PRINCIPLE DUE	INTEREST DUE	UNPAID PRINCIPAL BALANCE	NET YIELD RATE	EXCP CODE	EXCP DATE	PREPAYMENT PENALTY	USER CORR ID	CORR IND	EDIT ERR CODE
723456708	70008	EXPECTED	253.36	381.54	66,101.84	6.900	50					204
723456710	70010	EXPECTED	0.00	0.00 338.05	56,935.70	7.125						600 602
<b>723456713</b>	<b>70013</b>	EXPECTED	93.44	<b>394.02</b> <b>389.00</b>	60,138.20	<b>7.750</b>						<b>600</b>
723456715	70015	EXPECTED	56.74 113.13	218.52 218.86	36,111.38	7.250						600 700
723456717	70014		121.00	469.84	72,628.35							303
723456717	70017	EXPECTED	50.61 50.61	282.28 282.28	43,657.39	7.750						
723456719	70019	EXPECTED	0.00 80.25	321.44 321.93	52,125.33	7.400						600 700
723456720	70020	EXPECTED	0.00	552.16 0.00	73,621.55	9.000	40					203 606

Interest due is  
calculated incorrectly





# Funding Detail Report

## Freddie Mac Funding Details Report

**Seller Name:** ABC Bank, FSB  
**Seller Number:** 123456  
**Organization ID:** 233593347  
**Seller Address:** 125 Baker St PO Box 1111256, Bristow VA 21036-1000

**Contract Name:** Fixed Rate Sample  
**Contract Number:** 11111111  
**Contract Product:** 30-Year Fixed Rate Conventional  
**Participation Percent:** 100.00%  
**Remittance Option:** Gold  
**Prepayment Remittance Due Days:** 5

**Designated Servicer Name:** ABC Bank, FSB  
**Servicer Number:** 123456  
**Servicer Address:** 125 Baker St PO Box 1111256, Bristow VA 21036-1000

## Settlement Summary

Seller Loan Number	FHLMC Loan Number	P&I Constant	Interest Paid to Date	Note Rate	ANY Rate	Remaining Maturity	Principal Purchased
<b>Settlement Date:</b> 03/22/xx							
<b>70013</b>	<b>723456713</b>	446.26	03/01/xx	8.100%	<b>7.750%</b>	360	60,231.64
70014	723456714	606.00	03/01/xx	8.000%	7.750%	360	72,749.35
70017	723456717	342.00	03/01/xx	8.000%	7.750%	360	43,708.00
<b>Sub Total</b>							<b>\$176,688.99</b>
<b>Grand Total</b>							<b>\$176,688.99</b>



# Servicer Investor Reporting System

LOAN NUMBER	<b>70013</b>
INVESTOR LOAN NUMBER	<b>723456713</b>
FUNDING DATE	3/22/XX
NOTE RATE	8.100%
SERVICING SPREAD	0.250%
INVESTOR PASS THROUGH	7.850%
DDLPI	4/1//XX

ACTIVITY FROM 2/15/XX THROUGH 4/15/XX

<u>Date</u>	<u>Payment</u>	<u>Principal</u>	<u>Gross Interest</u>	<u>Investor Interest</u>	<u>Service Fee</u>	<u>EUPB</u>
2/15/xx						60,324.45
3/15/xx	500.00	92.81	407.19	394.62	12.57	60,231.64
4/15/xx	500.00	93.44	406.56	394.02	12.55	60,138.20



# Resolving Loan-Level Edits

1. Review the edit, determine its cause, and if needed, send Freddie Mac a revised transaction before the reporting due date – **You may report the transaction with the correct interest amount however you are not required to since it is on the *System Cleared Edits* report. If you choose to report the transaction it **MUST** be reported as a 'revise'.**
2. Correct the cause of the data discrepancy and take preventive action to eliminate a repeat occurrence in the next reporting cycle – **Correct the ANY in the servicer investor reporting system to prevent the same edit from occurring the following cycle.**
3. Determine if your remittance to Freddie Mac needs to be adjusted, and remit funds if necessary



# April Cycle: Loan-Level Transactions

Loan Number	Investor Loan Number	Action Code	Principal Due	Interest Due	Total P&I Due	Ending Balance	Remittance			Payoff Due Date
							3 Days	First Tuesday	Payoff	
70001	723456701		23.00	466.24	489.24	63,124.12	0.00	489.24		
70002	723456702		121.15	384.70	505.85	58,500.55	0.00	505.85		
70003	723456703		0.00	0.00	0.00	61,500.76	0.00	0.00		
70004	723456704		56.17	566.01	622.18	79,850.66	622.18	0.00		
70005	723456705		325.00	545.57	870.57	80,251.64	0.00	870.57		
70007	723456707		96.50	438.35	534.85	67,777.77	534.85	0.00		
70008	723456708	50	253.36	381.54	634.90	66,101.84	634.90	0.00		
70009	723456709		56.25	252.33	308.58	43,200.00	0.00	308.58		
70010	723456710		0.00	0.00	0.00	56,935.20	0.00	0.00		
70011	723456711		120.13	359.62	479.75	60,235.55	479.75	0.00		
70012	723456712		200.00	636.38	836.38	101,621.20	0.00	836.38		
<b>70013</b>	<b>723456713</b>		<b>93.44</b>	<b>394.02</b>	<b>487.46</b>	<b>60,138.20</b>	<b>487.46</b>	<b>0.00</b>		
70015	723456715		56.74	218.52	275.26	36,111.38	0.00	275.26		
70014	723456717		121.00	469.84	590.84	72,628.35	590.84	0.00		
70017	723456717		50.61	282.28	332.89	43,657.39	332.89	0.00		
70019	723456719		0.00	321.44	321.44	52,125.33	321.44	0.00		
70020	723456720	40	0.00	552.16	552.16	73,621.55	0.00	552.16		
70021	723456721		-69.79	417.92	348.16	58,930.21	0.00	348.13		
70022	723456722	80	67.82	466.98	534.80	72,239.47	534.80	0.00		
70023	723456723		108.15	703.22	811.37	93,654.39	811.37	0.00		
70016	733456716		63.35	446.25	509.60	69,936.65	0.00	509.60		
TOTAL			1,742.88	8,303.37	10,046.25		5,350.48	4,695.77		
MIDANET PAYOFFS										
70011	723456711	61	60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	4/21/xx
PAYOFF TOTALS			60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	
TRANSACTION TOTALS			61,978.43	8,815.66	70,794.09		5,709.38	4,695.77	60,388.94	



# Adjust Remittance?

## No Adjustment - Paper

- Freddie Mac processed = GPI remittance

## Adjustment - Cash

- Freddie Mac processed  $\neq$  GPI remittance



# Adjust Remittance for Loan 723456713?

## April Cycle

Freddie Mac Processed		GPI Remittance	
Interest:	\$389.00	Interest:	\$394.02

\$389.00  
 - 394.02  
 (\$5.02)



# Resolving Loan-Level Edits

1. Review the edit, determine its cause, and if needed, send Freddie Mac a revised transaction before the reporting due date – You may report the transaction with the correct interest amount however you are not required to since it is on the *System Cleared Edits* report. If you choose to report the transaction it **MUST** be reported as a 'revise'.
2. Correct the cause of the data discrepancy and take preventive action to eliminate a repeat occurrence in the next reporting cycle – Correct the ANY in the servicer investor reporting system to prevent the same edit from occurring the following cycle.
3. Determine if your remittance to Freddie Mac needs to be adjusted, and remit funds if necessary – **Short your next remittance for \$5.02.**



# System Cleared Edits Report

REPORT:	PL02310R	FREDDIE MAC	PAGE:	1
ACCOUNTANT:	1-E1-209	LOAN LEVEL REPORTING	RUN DATE:	4/22/XX
		EDIT ERROR REPORT	TIME:	04:00:42
		SYSTEM CLEARED EDITS		

CYCLE: XX0415      SERVICER: 123456 ABC BANK, F.S.B.      PHONE: (555) 555-1212

FREDDIE MAC LOAN NMBR	SERVICER LOAN NUMBER	DUE DATE LPI	PRINCIPLE DUE	INTEREST DUE	UNPAID PRINCIPAL BALANCE	NET YIELD RATE	EXCP CODE	EXCP DATE	PREPAYMENT PENALTY	USER CORR ID	CORR IND	EDIT ERR CODE
723456708	70008	EXPECTED	253.36	381.54	66,101.84	6.900	50					204
723456710	70010	EXPECTED	0.00	0.00	56,935.70	7.125						600 602
723456713	70013	EXPECTED	93.44	394.02	60,138.20	7.750						600
<b>723456715</b>	70015	EXPECTED	<b>56.74</b> <b>113.13</b>	<b>218.52</b> <b>218.86</b>	36,111.38	7.250						<b>600 700</b>
723456717	70014		121.00	469.84	72,628.35							303
723456717	70017	EXPECTED	50.61	282.28	43,657.39	7.750						
		EXPECTED	50.61	282.28	43,657.39							
723456719	70019	EXPECTED	0.00	321.44	52,125.33	7.400						600 700
		EXPECTED	80.25	321.93								
723456720	70020	EXPECTED	0.00	552.16	73,621.55	9.000	40					203 606
		EXPECTED		0.00								

Interest due is  
calculated incorrectly

Principal due is  
calculated incorrectly



# Funding Detail Report

## Freddie Mac Funding Details Report

**Seller Name:** ABC Bank, FSB  
**Seller Number:** 123456  
**Organization ID:** 233593347  
**Seller Address:** 125 Baker St PO Box 1111256, Bristow VA 21036-1000

**Contract Name:** Fixed Rate Sample5  
**Contract Number:** 5555555  
**Contract Product:** 30-Year Fixed Rate Conventional  
**Participation Percent:** 100.00%  
**Remittance Option:** First Tuesday  
**Prepayment Remittance Due Days:** 5

**Designated Servicer Name:** ABC Bank, FSB  
**Servicer Number:** 123456  
**Servicer Address:** 125 Baker St PO Box 1111256, Bristow VA 21036-1000

## Settlement Summary

Seller Loan Number	FHLMC Loan Number	P&I Constant	Interest Paid to Date	Note Rate	ANY Rate	Remaining Maturity	Principal Purchased
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**Settlement Date:**  
 02/16/xx

<b>70015</b>	<b>723456715</b>	282.79	02/01/xx	7.500%	7.250%	360	<b>36,224.51</b>
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Sub Total \$36,224.51

Grand Total \$36,224.51



# Servicer Investor Reporting System

LOAN NUMBER	<b>70015</b>
INVESTOR LOAN NUMBER	<b>723456715</b>
FUNDING DATE	2/16/XX
NOTE RATE	7.500%
SERVICING SPREAD	0.250%
INVESTOR PASS THROUGH	7.250%
DDLPI	4/1/XX

ACTIVITY FROM 2/15/XX THROUGH 4/15/XX

<u>Date</u>	<u>Payment</u>	<u>Principal</u>	<u>Gross Interest</u>	<u>Investor Interest</u>	<u>Service Fee</u>	<u>EUPB</u>
2/15/xx						<b>36,224.51</b>
3/1/xx	282.79	56.39	226.40	218.86	7.55	36,168.12
3/29/xx	282.79	56.74	226.05	218.52	7.54	36,111.38
4/15/xx						



# Loan Reconciliation Difference Report

Cycle: xx0315

Loan Reconciliation Difference Report  
 Servicer: 123456 ABC BANK, F.S.B.

Run Date: 3/31/xx  
 Time: 9:15:32

Section 1: Applied Transaction Processed by Freddie Mac

Servicer Ln Number	FM Ln Number	Principal Due	Interest Due	Prepayment Premium	UPB	Exceptions Code	Date	R V	USR ID	TRN STA	DI FF	TRANS DATE	Error Code
70003	723456703	0.00	0.00	0.00	61,500.71					REJ	*	3/17/xx	
70003	723456703	0.00	0.00	0.00	61,500.71				ABC	DEL		3/17/xx	
70003	723456703	0.00	-3,139.10	0.00	61,500.71	70	2/25/xx		ABC	LNH		3/17/xx	
Total Difference		0.00	-3,139.10	0.00					ANY = 8.75%				
	723456706	0.00	391.39	0.00	55,255.00				SL	ADD		3/28/xx	
	723456706	0.00	391.39	0.00	55,255.00				SL	LNH		3/28/xx	
Total Difference		0.00	391.39	0.00					ANY = 8.500%				
70008	723456708	0.00	381.54	0.00	66,355.20	40				REJ	*	3/17/xx	202
70008	723456708	0.00	381.54	0.00	66,355.20				FM-	LNH		3/17/xx	
Total Difference		0.00	0.00	0.00					ANY = 6.900%				
70010	723456710	0.00	338.05	0.00	56,935.20	40				REJ	*	3/17/xx	202
70010	723456710	0.00	338.05	0.00	56,935.20				FM-	LNH		3/17/xx	
Total Difference		0.00	0.00	0.00					ANY = 7.125%				
<b>Total Difference</b>		<b>0.00</b>	<b>218.86</b>	<b>0.00</b>	<b>36,224.51</b>				<b>SL</b>	<b>ADD</b>		<b>3/28/xx</b>	
<b>Total Difference</b>		<b>0.00</b>	<b>218.86</b>	<b>0.00</b>	<b>36,224.51</b>				<b>SL</b>	<b>LNH</b>		<b>3/28/xx</b>	
<b>Total Difference</b>		<b>0.00</b>	<b>218.86</b>	<b>0.00</b>	<b>36,224.51</b>				<b>ANY = 7.250%</b>				
Servicer Total Difference		0.00	(2,528.85)	0.00									



# March Cycle: Loan-Level Transactions

Loan Number	Investor Loan Number	Action Code	Principal Due	Interest Due	Total P&I Due	Ending Balance	Remittance			Payoff Due Date
							3 Days	First Tuesday	Payoff	
70001	723456701		67.00	466.73	533.73	63,147.12	0.00	533.73		
70002	723456702		121.15	385.50	506.65	58,621.70	0.00	506.65		
70003	723456703		0.00	0.00	0.00	61,500.76	0.00	0.00		
70004	723456704		56.17	566.40	622.57	79,906.83	622.57	0.00		
70005	723456705		156.25	546.63	702.88	80,576.64	0.00	702.88		
70007	723456707		95.50	438.97	534.47	67,874.27	534.47	0.00		
70008	723456708	40	0.00	381.54	381.54	66,355.20	381.54	0.00		
70009	723456709		56.25	252.66	308.91	43,256.25	0.00	308.91		
70010	723456710	40	0.00	338.05	338.05	56,935.20	0.00	338.05		
70011	723456711		131.91	360.41	492.32	60,355.68	0.00	492.32		
70012	723456712		100.00	637.01	737.01	101,821.20	737.01	0.00		
70020	723456720	40	0.00	552.16	552.16	73,621.55	0.00	552.16		
70021	723456721		69.79	417.92	487.71	58,930.21	0.00	487.71		
70022	723456722		67.82	467.42	535.24	72,307.29	535.24	0.00		
70023	723456723	40	0.00	703.22	703.22	93,762.54	703.22	0.00		
<b>TOTAL</b>			921.84	6,514.62	7,436.46		3,514.05	3,922.41		
<b>MIDANET PAYOFFS</b>										
70006	723456760	61	55,255.00	391.39	55,646.39		391.39	0.00	55,255.00	3/8/xx
<b>PAYOFF TOTALS</b>			55,255.00	391.39	55,646.39		391.39	0.00	55,255.00	
<b>TRANSACTION TOTALS</b>			56,176.84	6,906.01	63,082.85		3,905.44	3,922.41	55,255.00	



# System Cleared Edits Report

REPORT:	PL02310R	FREDDIE MAC	PAGE:	1
ACCOUNTANT:	1-E1-209	LOAN LEVEL REPORTING	RUN DATE:	4/22/XX
		EDIT ERROR REPORT	TIME:	04:00:42
		SYSTEM CLEARED EDITS		

CYCLE: XX0415      SERVICER: 123456 ABC BANK, F.S.B.      PHONE: (555) 555-1212

FREDDIE MAC LOAN NMBR	SERVICER LOAN NUMBER	DUE DATE LPI	PRINCIPLE DUE	INTEREST DUE	UNPAID PRINCIPAL BALANCE	NET YIELD RATE	EXCP CODE	EXCP DATE	PREPAYMENT PENALTY	USER CORR ID	CORR IND	EDIT ERR CODE
723456708	70008	EXPECTED	253.36	381.54	66,101.84	6.900	50					204
723456710	70010	EXPECTED	0.00	0.00 338.05	56,935.70	7.125						600 602
723456713	70013	EXPECTED	93.44	394.02 389.00	60,138.20	7.750						600
<b>723456715</b>	70015	EXPECTED	<b>56.74</b> <b>113.13</b>	<b>218.52</b> <b>218.86</b>	36,111.38	7.250						<b>600 700</b>
723456717	70014		121.00	469.84	72,628.35							303
723456717	70017	EXPECTED	50.61 50.61	282.28 282.28	43,657.39	7.750						
723456719	70019	EXPECTED	0.00 80.25	321.44 321.93	52,125.33	7.400						600 700
723456720	70020	EXPECTED	0.00	552.16 0.00	73,621.55	9.000	40					203 606

Interest due is  
calculated incorrectly

Principal due is  
calculated incorrectly



# Resolving Loan-Level Edits

1. Review the edit, determine its cause, and if needed, send Freddie Mac a revised transaction before the reporting due date – **You may report the transaction with the correct interest and principal amount however you are not required to since it is on the *System Cleared Edits* report. If you choose to report the transaction it MUST be reported as a 'revise'.**
2. Correct the cause of the data discrepancy and take preventive action to eliminate a repeat occurrence in the next reporting cycle – **No correction is necessary in the servicer investor reporting system. Freddie Mac's EUPB now matches the servicer's EUPB.**
3. Determine if your remittance to Freddie Mac needs to be adjusted, and remit funds if necessary



# Adjust Remittance?

## No Adjustment - Paper

- Freddie Mac processed = GPI remittance

## Adjustment - Cash

- Freddie Mac processed  $\neq$  GPI remittance



# Loan Reconciliation Difference Report

Cycle: xx0315

Loan Reconciliation Difference Report  
 Servicer: 123456 ABC BANK, F.S.B.

Run Date: 3/31/xx  
 Time: 9:15:32

Section 1: Applied Transaction Processed by Freddie Mac

Servicer Ln Number	FM Ln Number	Principal Due	Interest Due	Prepayment Premium	UPB	Exceptions Code	Date	R V	USR ID	TRN STA	DI FF	TRANS DATE	Error Code
70003	723456703	0.00	0.00	0.00	61,500.71					REJ	*	3/17/xx	
70003	723456703	0.00	0.00	0.00	61,500.71				ABC	DEL		3/17/xx	
70003	723456703	0.00	-3,139.10	0.00	61,500.71	70	2/25/xx		ABC	LNH		3/17/xx	
Total Difference		0.00	-3,139.10	0.00					ANY = 8.75%				
	723456706	0.00	391.39	0.00	55,255.00				SL	ADD		3/28/xx	
	723456706	0.00	391.39	0.00	55,255.00				SL	LNH		3/28/xx	
Total Difference		0.00	391.39	0.00					ANY = 8.500%				
70008	723456708	0.00	381.54	0.00	66,355.20	40				REJ	*	3/17/xx	202
70008	723456708	0.00	381.54	0.00	66,355.20				FM-	LNH		3/17/xx	
Total Difference		0.00	0.00	0.00					ANY = 6.900%				
70010	723456710	0.00	338.05	0.00	56,935.20	40				REJ	*	3/17/xx	202
70010	723456710	0.00	338.05	0.00	56,935.20				FM-	LNH		3/17/xx	
Total Difference		0.00	0.00	0.00					ANY = 7.125%				
<b>Total Difference</b>		<b>0.00</b>	<b>218.86</b>	<b>0.00</b>	<b>36,224.51</b>				<b>SL</b>	<b>ADD</b>		<b>3/28/xx</b>	
<b>Total Difference</b>		<b>0.00</b>	<b>218.86</b>	<b>0.00</b>	<b>36,224.51</b>				<b>SL</b>	<b>LNH</b>		<b>3/28/xx</b>	
<b>Total Difference</b>		<b>0.00</b>	<b>218.86</b>	<b>0.00</b>	<b>36,224.51</b>				<b>ANY = 7.250%</b>				
Servicer Total Difference		0.00 (2,528.85)		0.00									



# March Cycle: Loan-Level Transactions

Loan Number	Investor Loan Number	Action Code	Principal Due	Interest Due	Total P&I Due	Ending Balance	Remittance			Payoff Due Date
							3 Days	First Tuesday	Payoff	
70001	723456701		67.00	466.73	533.73	63,147.12	0.00	533.73		
70002	723456702		121.15	385.50	506.65	58,621.70	0.00	506.65		
70003	723456703		0.00	0.00	0.00	61,500.76	0.00	0.00		
70004	723456704		56.17	566.40	622.57	79,906.83	622.57	0.00		
70005	723456705		156.25	546.63	702.88	80,576.64	0.00	702.88		
70007	723456707		95.50	438.97	534.47	67,874.27	534.47	0.00		
70008	723456708	40	0.00	381.54	381.54	66,355.20	381.54	0.00		
70009	723456709		56.25	252.66	308.91	43,256.25	0.00	308.91		
70010	723456710	40	0.00	338.05	338.05	56,935.20	0.00	338.05		
70011	723456711		131.91	360.41	492.32	60,355.68	0.00	492.32		
70012	723456712		100.00	637.01	737.01	101,821.20	737.01	0.00		
70020	723456720	40	0.00	552.16	552.16	73,621.55	0.00	552.16		
70021	723456721		69.79	417.92	487.71	58,930.21	0.00	487.71		
70022	723456722		67.82	467.42	535.24	72,307.29	535.24	0.00		
70023	723456723	40	0.00	703.22	703.22	93,762.54	703.22	0.00		
<b>TOTAL</b>			921.84	6,514.62	7,436.46		3,514.05	3,922.41		
<b>MIDANET PAYOFFS</b>										
70006	723456760	61	55,255.00	391.39	55,646.39		391.39	0.00	55,255.00	3/8/xx
<b>PAYOFF TOTALS</b>			55,255.00	391.39	55,646.39		391.39	0.00	55,255.00	
<b>TRANSACTION TOTALS</b>			56,176.84	6,906.01	63,082.85		3,905.44	3,922.41	55,255.00	



# Adjust Remittance for Loan 723456715?

## March Cycle

Freddie Mac Processed		GPI Remittance	
Principal:	\$0.00	Principal:	\$0.00
Interest:	\$218.86	Interest:	\$0.00



# April Cycle: Loan-Level Transactions

Loan Number	Investor Loan Number	Action Code	Principal Due	Interest Due	Total P&I Due	Ending Balance	Remittance			Payoff Due Date
							3 Days	First Tuesday	Payoff	
70001	723456701		23.00	466.24	489.24	63,124.12	0.00	489.24		
70002	723456702		121.15	384.70	505.85	58,500.55	0.00	505.85		
70003	723456703		0.00	0.00	0.00	61,500.76	0.00	0.00		
70004	723456704		56.17	566.01	622.18	79,850.66	622.18	0.00		
70005	723456705		325.00	545.57	870.57	80,251.64	0.00	870.57		
70007	723456707		96.50	438.35	534.85	67,777.77	534.85	0.00		
70008	723456708	50	253.36	381.54	634.90	66,101.84	634.90	0.00		
70009	723456709		56.25	252.33	308.58	43,200.00	0.00	308.58		
70010	723456710		0.00	0.00	0.00	56,935.20	0.00	0.00		
70011	723456711		120.13	359.62	479.75	60,235.55	479.75	0.00		
70012	723456712		200.00	636.38	836.38	101,621.20	0.00	836.38		
70013	723456713		93.44	394.02	487.46	60,138.20	487.46	0.00		
<b>70015</b>	<b>723456715</b>		<b>56.74</b>	<b>218.52</b>	<b>275.26</b>	<b>36,111.38</b>	<b>0.00</b>	<b>275.26</b>		
70014	723456717		121.00	469.84	590.84	72,628.35	590.84	0.00		
70017	723456717		50.61	282.28	332.89	43,657.39	332.89	0.00		
70019	723456719		0.00	321.44	321.44	52,125.33	321.44	0.00		
70020	723456720	40	0.00	552.16	552.16	73,621.55	0.00	552.16		
70021	723456721		-69.79	417.92	348.16	58,930.21	0.00	348.13		
70022	723456722	80	67.82	466.98	534.80	72,239.47	534.80	0.00		
70023	723456723		108.15	703.22	811.37	93,654.39	811.37	0.00		
70016	733456716		63.35	446.25	509.60	69,936.65	0.00	509.60		
TOTAL			1,742.88	8,303.37	10,046.25		5,350.48	4,695.77		
MIDANET PAYOFFS										
70011	723456711	61	60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	4/21/xx
PAYOFF TOTALS			60,235.55	512.29	60,747.84		358.90	0.00	60,388.94	
TRANSACTION TOTALS			61,978.43	8,815.66	70,794.09		5,709.38	4,695.77	60,388.94	



# System Cleared Edits Report

REPORT:	PL02310R	FREDDIE MAC	PAGE:	1
ACCOUNTANT:	1-E1-209	LOAN LEVEL REPORTING	RUN DATE:	4/22/XX
		EDIT ERROR REPORT	TIME:	04:00:42
		SYSTEM CLEARED EDITS		

CYCLE: XX0415      SERVICER: 123456 ABC BANK, F.S.B.      PHONE: (555) 555-1212

FREDDIE MAC LOAN NMBR	SERVICER LOAN NUMBER	DUE DATE LPI	PRINCIPLE DUE	INTEREST DUE	UNPAID PRINCIPAL BALANCE	NET YIELD RATE	EXCP CODE	EXCP DATE	PREPAYMENT PENALTY	USER ID	CORR IND	EDIT ERR CODE
723456708	70008	EXPECTED	253.36	381.54	66,101.84	6.900	50					204
723456710	70010	EXPECTED	0.00	0.00	56,935.70	7.125						600 602
723456713	70013	EXPECTED	93.44	394.02	60,138.20	7.750						600
<b>723456715</b>	70015	EXPECTED	56.74	218.52	36,111.38	7.250						<b>600 700</b>
723456717	70014		121.00	469.84	72,628.35							303
723456717	70017	EXPECTED	50.61	282.28	43,657.39	7.750						
		EXPECTED	50.61	282.28	43,657.39							
723456719	70019	EXPECTED	0.00	321.44	52,125.33	7.400						600 700
		EXPECTED	80.25	321.93								
723456720	70020	EXPECTED	0.00	552.16	73,621.55	9.000	40					203 606
		EXPECTED		0.00								



# Adjust Remittance for Loan 723456715?

## April Cycle

Freddie Mac Processed		GPI Remittance	
Principal:	\$113.13	Principal:	\$56.74
Interest:	\$218.86	Interest:	\$218.52



# Adjust Remittance for Loan 723456715?

## March Cycle

Freddie Mac Processed		GPI Remittance	
Principal:	\$0.00	Principal:	\$0.00
Interest:	\$218.86	Interest:	\$0.00

## April Cycle

Freddie Mac Processed		GPI Remittance	
Principal:	\$113.13	Principal:	\$56.74
Interest:	\$218.86	Interest:	\$218.52



# Resolving Loan-Level Edits

1. Review the edit, determine its cause, and if needed, send Freddie Mac a revised transaction before the reporting due date – You may report the transaction with the correct interest and principal amount however you are not required to since it is on the *System Cleared Edits* report. If you choose to report the transaction it **MUST** be reported as a 'revise'.
2. Correct the cause of the data discrepancy and take preventive action to eliminate a repeat occurrence in the next reporting cycle – No correction is necessary in the servicer investor reporting system. Freddie Mac's EUPB now matches the servicer's EUPB.
3. Determine if your remittance to Freddie Mac needs to be adjusted, and remit funds if necessary – **Remit February's interest immediately to minimize any late cash penalties, if applicable. Adjust your planned remittance for First Tuesday in May for the the additional principal and interest processed with the April cycle.**



# Resolving Loan-Level Edits Summary

- Use your daily edit reports to resolve your reporting and remitting errors
  1. Review the edit, determine its cause, and if needed, send Freddie Mac a revised transaction before the reporting due date
  2. Correct the cause of the data discrepancy and take preventive action to eliminate a repeat occurrence in the next reporting cycle
  3. Determine if your remittance to Freddie Mac needs to be adjusted, and remit funds if necessary
- Review your edit reports on a daily basis



# Resources

- The Learning Center – Servicing Home Page
  - ✓ <http://www.freddiemac.com/learn/service>
- (800)FREDDIE (373-3343)
- *Single-Family Seller/Servicer Guide*

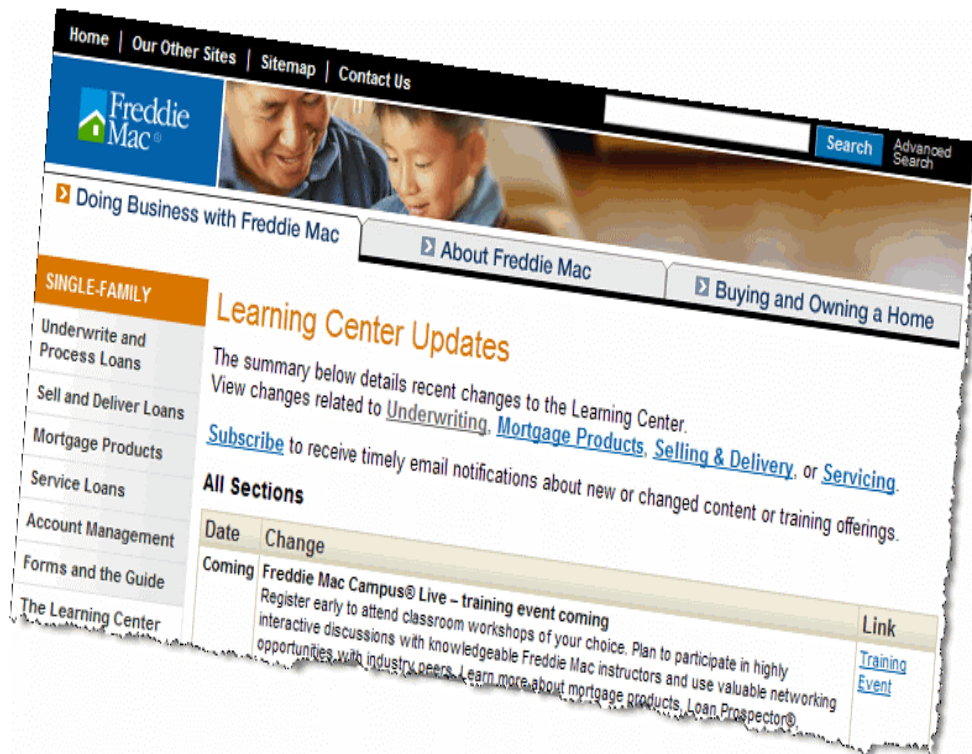


# Learning Center Updates

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



View a summary of recent changes at [www.FreddieMac.com/learn/ch\\_ind/](http://www.FreddieMac.com/learn/ch_ind/)



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