


Freddie Mac offers training and education resources to help you with every stage of the homeownership process. Investor reporting and remitting are processes that require accuracy and proper timing. Access the following resources when you visit The Learning Center, or click the links below.

Featured Resource	
Home Affordable Modification Program: Investor Reporting and Remitting Requirements	<p>This webinar highlights Freddie Mac's investor accounting and reporting requirements for the Home Affordable Modification Program (HAMP). Specific highlights include:</p> <ul style="list-style-type: none"> ▪ Investor accounting during the Trial Period and establishment of the modified loan terms after successful completion of the Trial Period ▪ Expanded codes for Electronic Default Reporting (EDR) ▪ Weekly HAMP activity reports and monthly principal forbearance reports ▪ Overview of monthly HAMP reporting for Fannie Mae in their capacity as Program Administrator for the U.S. Department of Treasury

General Servicing Resources	
2009 Due Date Calendar for Monthly Reporting and Remitting	<p>This quick reference outlines the 2009 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	<p>This recorded webinar 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. This webinar is for Servicers wanting to service our loans more easily and profitably.</p>

Balloon/Reset Mortgages	
Balloon/Reset Best Practices	<p>These best practices will help you effectively manage the balloon/reset process.</p>
Balloon/Reset Mortgages FAQ's	<p>This easy-to-print reference answers common questions about the servicing of maturing Balloon/Reset Mortgages.</p>
Online Interactive Form 1134 – Maturing Balloon/Reset Mortgage Worksheet	<p>Use this new form to assist you in tracking your Balloon loans through the entire process. This automated form allows you to complete, save and reuse as the process progresses.</p>

Balloon/Reset Mortgages, continued	
Servicing Balloon/Reset Mortgages	This recorded webinar defines balloon/reset mortgages and provides an overview for those responsible for the servicing requirements throughout the loan's lifecycle. You will also hear answers to commonly asked questions.
Servicing Maturing Balloon/Reset Mortgages Quick Reference	This easy-to-print reference summarizes Freddie Mac's requirements for servicing maturing Balloon Reset/Mortgages.
Servicing Maturing Balloon/Reset Mortgages Reference Manual 	This publication provides an in-depth explanation of Freddie Mac's requirements for balloon/reset mortgages.

Custodial Accounts	
Calculate Cash Receipts Variances	This recorded web conference provides detailed information about calculating your Cash Receipts Variance for your Freddie Mac Principal and Interest (P&I) custodial account. Learn how to complete the <i>Cash Receipts to Amount Due Worksheet</i> to calculate your Cash Receipts Variance.
Cash Disbursement Variances	This recorded web conference explains how to calculate, identify, and resolve your P&I Cash Disbursement Variances. Learn to use the <i>Cash Disbursement to Amount Remitted Worksheet</i> to calculate the Cash Disbursement Variance, and then use your bank statement to identify and resolve the variance.
Cumulative Variance Log	This recorded web conference provides an overview of how to use the Cumulative Variance Log to record and resolve your cumulative P&I custodial account variances.
Custodial Account Review (CAR)	This recorded web conference will improve your understanding of the Custodial Account Review (CAR) process and help you to maximize your CAR score for your Servicer Performance Profile.
Custodial Accounting Best Practices	Use these practices to ensure successful compliance with Freddie Mac's custodial account requirements.
Custodial Accounts: Establish & Maintain Accounts	This recorded web conference will help you properly establish and maintain custodial accounts for Freddie Mac P&I and Escrow funds. You'll learn about setting-up the accounts, depository eligibility requirements, maintaining, and monitoring the accounts, and more.
Escrow Custodial Account Reconciliation Worksheet Form 59E with line by line instructions.	This easy-to-print reference of timesaving instructions will help you complete Form 59E, <i>Escrow Custodial Account Reconciliation Worksheet</i> .

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

Custodial Accounts, continued	
Principal and Interest Custodial Account Reconciliation Worksheet-Monthly Account Statement Form 59 with line-by-line instructions.	This easy-to-print reference of timesaving instructions will help you complete Form 59.
Resolve Cash Receipts Variances	This recorded web conference will help you calculate, identify, and resolve your P&I custodial account Cash Receipts Variances. Learn how to identify your cash receipt variance to the loan level, using a three-step process.
Understanding Custodial Accounts	This classroom workshop provides detailed information about establishing, maintaining, and reconciling your Freddie Mac Principal & Interest, and Escrow Custodial Accounts.
Understanding Custodial Accounts	Learn about Freddie Mac's custodial account requirements and expectations in this comprehensive reference manual.
Understanding Custodial Accounts Case Study	This case study is discussed during the classroom workshop <i>Understanding Custodial Accounts</i> , as an exercise to become familiar with the custodial account reconciliation process.
Escrow Reconciliation/Form59E	This recorded web conference will help you easily reconcile your Freddie Mac Escrow Custodial Accounts. Topics include a basic methodology for reconciling your escrow accounts using the required Form 59E, <i>Escrow Custodial Account Reconciliation Worksheet</i> , common types of escrow funds, and how to account for negative escrow.
Investor Accounting Overview	This recorded web conference introduces the Investor Accounting process and how it relates to reconciling your Freddie Mac P&I custodial accounts. Understanding the relationship between your cash management and investor reporting activities will enhance your ability to complete your monthly reconciliation process.
P&I Custodial Account Variances	This web conference focuses on the common causes of custodial account variances and how to resolve them. We'll share tips that will help you maximize your custodial account review score, and you'll have the opportunity to ask questions of your own
P&I Reconciliation/Form 59	This recorded web conference explains the Principal and Interest (P&I) reconciliation process. You'll learn to accurately complete the required Form 59, <i>Principal and Interest Custodial Account Reconciliation Worksheet-Monthly Account Statement</i> .

Investor Reporting and Remitting	
Create Your Own Reports in Investor Accounting Manager	This easy-to-print reference provides instructions that guide you to creating meaningful reports in Investor Accounting Manager by selecting, sorting, and filtering data, then creating and printing your customized reports.
Freddie Mac User's Guide for Cash Remittances	If you use the Global Payments Inc. multi-field touch-tone reporting system, this easy-to-print reference will guides you step-by-step.
Getting Started with Investor Accounting	This reference highlights information you need to know as you get started with your investor accounting activities for your Freddie Mac portfolio.
Home Affordable Modification Program: Investor Reporting and Remitting Requirements	<p>This webinar highlights Freddie Mac's investor accounting and reporting requirements for the Home Affordable Modification Program (HAMP). Specific highlights include:</p> <ul style="list-style-type: none"> ▪ Investor accounting during the Trial Period and establishment of the modified loan terms after successful completion of the Trial Period ▪ Expanded codes for Electronic Default Reporting (EDR) ▪ Weekly HAMP activity reports and monthly principal forbearance reports ▪ Overview of monthly HAMP reporting for Fannie Mae in their capacity as Program Administrator for the U.S. Department of Treasury
Introduction to Investor Accounting Responsibilities	This web conference is designed for new Seller/Servicers that retain servicing and introduces them to their responsibilities for reporting and remitting, custodial account reconciliation, and the Servicer Performance Profile.
Introduction to Investor Accounting Responsibilities - Recorded	This recorded web conference is available 24/7 and will introduce Servicers to their primary responsibilities for reporting and remitting monthly mortgage activity, the custodial account reconciliation process, and the Servicer Performance Profile.
Investor Accounting: Loan-Level Transactions	This recorded web conference is available 24/7 and is designed for new Seller/Servicers that retain servicing. You will learn about what to report for loan-level transactions and when to remit funds to Freddie Mac.
Investor Accounting Manager Overview	This webinar, designed for those that perform the investor reporting and remitting activities, provides an overview of Investor Accounting Manager (IAM), one of Freddie Mac's Servicing Technology Tools. Learn how to synchronize your data files with ours, reduce your reporting errors, monitor your daily cash position and remit online.
Investor Accounting Manager - Up and Running in 5 Minutes	Use this easy-to-print quick start guide to begin using Investor Accounting Manager—it's fast and easy.
Investor Accounting Manager User Guide	This publication provides detailed information about using Investor Accounting Manager.
Investor Accounting Reports	This recorded web conference provides a thorough understanding about Freddie Mac Investor Accounting reports and introduces how to use these reports to correct reporting and remitting discrepancies.

Investor Reporting and Remitting, continued	
Investor Accounting: Resolving Loan-Level Edits	Attend this web conference to learn how to use your Freddie Mac daily edit reports to resolve reporting and remitting errors and how to prevent the same error in future cycles.
Investor Accounting: Resolving Loan-Level Edits - Recorded	This recorded web conference is available 24/7 and is designed for Seller/Servicers that retain servicing. You will learn how to use your Freddie Mac daily edit reports to resolve reporting and remitting errors and how to prevent the same error in future cycles
Investor Reporting – Beginner	This classroom workshop offers an introduction to Freddie Mac's investor reporting and remitting requirements, providing a basic understanding of reporting and remitting mortgage activities and exercises, and includes a demo of MIDANET® for the PC.
Investor Reporting - Advanced	This classroom workshop continues building on the skills learned in the Investor Reporting - Beginner workshop, and enhances your ability to analyze and resolve investor reporting and remitting problems. Improve your understanding about how Freddie Mac processes your transactions, how to evaluate Daily and Monthly Edit reports, your Servicer Performance Profile, and more.
Investor Reporting Best Practices	Compiled from classroom feedback and direct input from Servicers, these best practices will ensure you effectively manage the investor reporting process so you can meet Freddie Mac guidelines.
Investor Reporting Case Studies	These case studies and exercises will reinforce your understanding about investor accounting, including adjustable-rate mortgages and chargeoffs.
Investor Reporting EDI Implementation Guide	The Investor Reporting EDI Implementation Guide focuses on investor accounting CPU-to-CPU transmissions using EDI format.
Investor Reporting Quick Reference	This easy-to-print reference provides Freddie Mac's requirements for reporting and remitting funds for your investor accounting activity.
Investor Reporting to Freddie Mac User Guide	This in-depth publication will provide guidance for every aspect of the investor reporting process for loans you service for Freddie Mac.
MIDANET for the PC: Mortgage Insurance Cancellation Supplement Guide	This easy-to-print reference will help you transmit Mortgage Insurance (MI) Cancellation information using the Loan-Level Reporting function in MIDANET® for the PC.
MIDANET for the PC: Reporting Tips for Investor Accounting	This easy-to-print reference makes it easy to retrieve Funding Detail Reports and confirmation messages from MIDANET for the PC.
Preventing ARM Reporting Discrepancies Best Practices	Keep this best practices reference handy as a reminder of ways to avoid interest rate adjustment (ARM) reporting discrepancies.
Remitting Best Practices	Developed using input from Servicers, these best practices will help you comply with Freddie Mac's remittance requirements.
Reporting and Remitting Tips for Investor Accounting	This quick reference highlights Freddie Mac's requirements for reporting and remitting funds for your investor accounting activity.

Investor Reporting and Remitting, continued

Resolving Loan-level Edits Quick Reference Guide	<p>This reference guide identifies and explains each loan-level edit and warning code, any required actions, if applicable, impacts on future reporting and remitting, what custodial account action you may need to take, and more.</p>
Seller/Servicer Remittance Analysis	<p>Attend this recorded web conference to improve your understanding about Freddie Mac's <i>Seller/Servicer Remittance Analysis</i>, how and when to remit funds to Freddie Mac, and how to correct overages and shortages.</p>
Servicing Initial InterestSM Mortgages	<p>This recorded web conference will provide you with an understanding about Freddie Mac's requirements for servicing Initial Interest mortgages. Learn about servicing requirements for reporting curtailments, payment changes and general servicing of Initial Interest mortgages.</p>

Servicer Performance Profiles

Servicer Performance Profile – Investor Reporting	<p>Attend this web conference to gain insight to details that can help your organization achieve and/or maintain a Tier 1 performance level.</p>
Servicer Performance Profile – Investor Reporting - Recorded	<p>This recorded web conference includes information and guidance to help you understand and improve the Investor Reporting and Remitting portion of your Servicer Performance Profile.</p>
Servicer Performance Profiles Reference Manual	<p>This publication introduces and provides an in-depth explanation of the criteria that comprise your tier ratings for the Investor Reporting and Remitting and Default Management categories on your Servicer Performance Profile.</p>

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