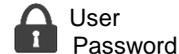
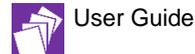


Loss Mitigation Training Resources



Access the following resources when you visit The Learning Center, or click the links below.



General Servicing

[2016 Due Date Calendar for Monthly Reporting and Remitting](#)

View the 2016 monthly reporting and remittance due dates for loan-level transactions and electronic default reporting (EDR). 

[2017 Due Date Calendar for Monthly Reporting and Remitting](#) **New**

Highlights the 2017 monthly reporting and remittance due dates for loan-level transactions and electronic default reporting (EDR). 

[Servicing Applications Sign Up Form](#)

Use this online form to request access to the following tools: [Default Reporting ManagerSM](#), [Incentive ManagerSM](#), [Servicer Performance Program](#), [Remedy Manager[®]](#), [REO Manager[®]](#), [Timeline ManagerSM](#), [Workout Manager[®]](#), and secured training and education resources in The Learning Center. 

[Servicing Technology Tools Overview Tutorial](#)

Learn what you need to know 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. 

[Servicing Technology Tools: Manager Series Reports Tutorial](#)

Focuses on the reports in Default Reporting Manager, Timeline Manager and Workout Manager that you can use to manage your default portfolio. These reports can assist you with enhancing your Scorecard results and minimizing compensatory fees. 

Service Loans Application

[Default Reporting Using Service Loans Tutorial](#)

Learn how to enter and correct your electronic default reporting, foreclosure sale and deed-in-lieu transactions in the Service Loans application. 

[Introduction to Service Loans](#)

Introduces your servicing staff to the Service Loans functionality associated with investor reporting, default reporting, and reporting foreclosure sale and deed-in-lieu activity. 

[Introduction to Service Loans Tutorial](#)

Learn how to successfully access, navigate, and perform your servicing reporting activities in the Service Loans application. 

[Service Loans Application User Guide](#)

Provides details about how to report your servicing data via the Service Loans application. 

[Standard Short Sales: Obtain Property Valuation](#)

Learn about the Obtain Valuation functionality in the Service Loans application, and how to receive an estimated market value and minimum net proceeds to determine whether a purchase offer meets Freddie Mac's Standard Short Sale requirements. 

Workout Prospector[®]

[Workout Prospector: Enhanced Evaluation Process for Liquidation Options](#)

Details how to structure and analyze liquidation options (Freddie Mac Standard Short Sale or Deed-in-Lieu of Foreclosure) using Workout Prospector's newly redesigned user interface. This session is designed for individuals who analyze and structure foreclosure alternatives such as the Freddie Mac Standard Short Sale or Freddie Mac Standard Deed-in-Lieu of Foreclosure. 

Workout Prospector®, continued

[Workout Prospector: Processing Third-Party Foreclosure Sales](#)

Learn how to enter data for, and settle third-party foreclosure sales in Workout Prospector.



[Workout Prospector: Streamlining the Modification Process](#)

Details how to structure and analyze loan modifications (Home Affordable Modification Program (HAMP), Standard Modification and the Streamlined Modification) using Workout Prospector's newly redesigned user interface. More intuitive and easier to use, the streamlined path for modeling a modification enables you to optimize borrower outcomes with greater certainty and close modifications more efficiently using the automated settlement process.



[Workout Prospector Users' Guide](#)

Provides guidance and detailed information on how to enter data into Workout Prospector, analyze the model, and transmit it to Freddie Mac.



Modifications

[At-a-Glance: Freddie Mac Modification Comparison](#)

Provides a comparison between Home Affordable Modification Program (HAMP®) modifications, Freddie Mac Standard Modifications, and Freddie Mac Streamlined Modifications.



[Determining Imminent Default for Modifications Tutorial](#)

Provides the requirements for determining imminent default for borrowers who are current or less than 60 days delinquent. You will also learn how to use our Imminent Default Indicator™ (IDI) tool to help you make the determination.



[Freddie Mac Principal Reduction Modification Quick Reference](#)

Provides information on eligibility requirements, soliciting borrowers, processing and settling the modification, and more.



[Freddie Mac Principal Reduction Modification Tutorial](#)

Provides instruction for evaluating and processing the new Principal Reduction Modification, a temporary offering designed at the direction of FHFA to assist borrowers who are most at risk of foreclosure.



[Freddie Mac Standard and Streamlined Modification Reference Guide](#)

Outlines Freddie Mac's requirements for Standard and Streamlined Modifications, including, but not limited to how to solicit and evaluate a borrower, eligibility and documentation requirements where applicable, how to determine estimated and final modification terms, and more.



[HAMP Reporting Best Practices](#)

Learn how to manage HAMP reporting requirements and the inherent differences in reporting timelines across separate technology platforms including Workout Prospector® and the HAMP Reporting Tool (IR2).



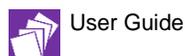
[Modifications: Investor Accounting and Default Reporting Requirements](#)

Learn about investor accounting and default reporting requirements for modifications.



[Modifications: Investor Accounting and Default Reporting Requirements Tutorial](#)

Highlights the investor accounting and default reporting requirements for Home Affordable Modification Program (HAMP) and Freddie Mac Standard Modifications.



Modifications, continued

[MyCity Modification Tutorial](#)

Focuses on how and when to evaluate a borrower for the Freddie Mac MyCity Modification, the eligibility and documentation requirements, and highlights the processing and reporting requirements of the program.



[Servicing Alignment Initiative: Freddie Mac Standard Modification](#)

Introduces Freddie Mac's Standard Modification which provides borrowers who are 60 or more days delinquent or facing imminent default an option to resolve their delinquency and sustain homeownership.



[Servicing Alignment Initiative: Freddie Mac Streamlined Modification](#)

Introduces Freddie Mac's Streamlined Modification and examines the streamlined eligibility and key underwriting requirements for this initiative.



[Using Imminent Default Indicator](#)

Outlines how to use Imminent Default Indicator™ to obtain Imminent Default Indicator results for Freddie Mac-owned mortgages prior to considering a modification under the Home Affordable Modification program (HAMP) or a Freddie Mac Standard Modification.



Freddie Mac Short Sales and Deeds-in-Lieu of Foreclosure

[Borrower Contributions for Standard Short Sales and Standard Deeds-in-Lieu of Foreclosure](#)

Outlines Freddie Mac's requirements for requesting cash and promissory note contributions from borrowers for Freddie Mac Standard Short Sales and Standard Deeds-in-Lieu of Foreclosure.



[Communication Time Lines for Freddie Mac Short Sales](#)

Outlines the minimum communication time lines you must adhere to for Freddie Mac Standard Short Sales.



[Freddie Mac Standard Short Sale Overview Tutorial](#)

Outlines the requirements related to eligibility, property valuations, borrower contribution, relocation assistance, foreclosure suspension, borrower communication requirements, and closing requirements for the Freddie Mac Standard Short Sale.



[Servicing Alignment Initiative: Freddie Mac Standard Deed-in-Lieu of Foreclosure](#)

Provides detailed information on the requirements for the Freddie Mac Standard Deed-in-Lieu of Foreclosure. Learn about eligibility and documentation requirements, how to evaluate for borrower contribution and relocation assistance, if applicable, as well as closing requirements.



[Servicing Alignment Initiative: Freddie Mac Standard Short Sale](#)

Provides detailed information on the requirements for the Freddie Mac Standard Short Sale. Learn about eligibility and documentation requirements, how to evaluate for borrower contribution and relocation assistance, if applicable, as well as closing requirements.



Relief Options

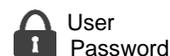
[Partial Reinstatements](#)

Outlines Freddie Mac's requirements for establishing and reporting partial reinstatements and their corresponding repayment plans.



[Repayment Plans](#)

Explains Freddie Mac's requirements for establishing and reporting repayment plans as standalone relief options for loans that are not in foreclosure.



Borrower Solicitation and Response

[Quality Right Party Contact and Borrower Solicitation](#)

Outlines Freddie Mac's requirements for quality right party contact, borrower solicitation, and collections. Detailed information on the Borrower Solicitation Package is also included.



[Receiving the Borrower Response Package and Communicating the Evaluation Decision](#)

Outlines our requirements related to the Borrower Response Package and explains how to use the Borrower Evaluation Notices to communicate evaluation decisions to borrowers.



[Servicing Alignment Initiative: Borrower Communication and Solicitation Requirements – Part 1](#)

The first session in a two-part series that introduces Freddie Mac's borrower communication and solicitation requirements in support of the Servicing Alignment Initiative. Part 1 discusses borrower contact and communication requirements for minimum collection efforts when working with delinquent borrowers.



[Servicing Alignment Initiative: Borrower Communication and Solicitation Requirements – Part 2](#)

The second session in a two-part series that introduces Freddie Mac's borrower communication and solicitation requirements in support of the Servicing Alignment Initiative. Part 2 discusses Freddie Mac's requirements for soliciting delinquent borrowers for a foreclosure prevention alternative.



[Servicing Alignment Initiative: Borrower Response and Documentation Requirements](#)

Introduces Freddie Mac's borrower response and documentation requirements in support of the Servicing Alignment Initiative. Learn about the performance benchmarks for receiving all documentation and information necessary to evaluate the borrower for all foreclosure alternatives and the streamlined requirements to assist in the evaluation process and borrower communication.



General Loss Mitigation

[Alternatives to Foreclosure Overview](#)

Attend this webinar to improve your understanding about the collection and loss mitigation processes in order to pursue alternatives to foreclosure that can help to reduce your costs and keep borrowers in their homes.



[Delinquency Management for Mortgages Secured by Primary Residences](#)

Highlights Freddie Mac's requirements for managing delinquent mortgages secured by a borrower's primary residence.



[Freddie Mac Obtain Credit Bid](#)

Discusses Freddie Mac's foreclosure sale bidding requirements for all foreclosure sales for first-lien mortgages not covered by mortgage insurance and not guaranteed by the Federal Housing Administration (FHA), the Department of Veteran Affairs (VA) or the Rural Housing Service (RHS), or are not otherwise subject to a credit enhancement.



[Hardship](#)

Outlines eligible hardships when evaluating a borrower for a workout option and certain relief options.



[Mortgage Fraud Prevention Resources](#)

Provides a list of several mortgage fraud prevention resources that may provide you with helpful information.



[Workout Management Resources](#)

Refer to this list to locate important resources for workout management.



Live Webinar



Tutorial



Reference Tool



User Guide



User Password

Settlement

[Charge-off Settlement Checklist](#)

Identifies the information you must provide to Freddie Mac in your charge-off settlement package, where to send it, and additional settlement activities you must perform.



[Freddie Mac Standard Deed-in-Lieu of Foreclosure Settlement Checklist](#)

Identifies the information you must provide to Freddie Mac in your deed-in-lieu of foreclosure settlement package, where to send it, and additional settlement activities you must perform.



[Freddie Mac Standard Modification and Streamlined Modification Settlement Checklist](#)

Refer to this checklist when submitting a Freddie Mac Standard Modification or Freddie Mac Streamlined Modification to us for settlement.



[Freddie Mac Standard Short Sale Settlement Checklist](#)

Identifies the information you must provide to Freddie Mac in your short sale settlement package, where to send it, and additional settlement activities you must perform.



[Home Affordable Modification Program Settlement Checklist](#)

Refer to this checklist when submitting a Home Affordable Modification Program (HAMP) modification to us for settlement.



[Settlement Status Codes](#)

Identifies each loss mitigation settlement status code, what it means, and how to resolve it. It also explains how to access and view the settlement status codes in Workout Manager.



Expense Reimbursement

[Expense Reimbursement Desk Reference](#)

Guides you through the expense reimbursement process and provides in-depth instructions for submitting your claims.



[Expense Reimbursement Quick Reference](#)

Outlines when and how to submit your expense reimbursement claims.



Freddie Mac Servicing Success Program

[Freddie Mac Servicer Success Scorecard Changes for 2017](#) **New**

Highlights the changes to your Freddie Mac Servicer Success Scorecard for 2017 that will be available to you during the preview period. Information on the new and revised metrics, ranking methodology, and more, is included.



[Freddie Mac Servicing Success Program Reference Guide](#)

Introduces the Freddie Mac Servicing Success Program and provides information on its various components, including the Freddie Mac Servicer Success Scorecard.



This document is not a replacement or substitute for the information found in the *Single-Family Seller/Servicer Guide*, and /or terms of your Master Agreement and/or Master Commitment. © 2016 Freddie Mac



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Reference
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User Guide



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