

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



Live Webinar



Tutorial



Reference Tool



User Guide



User Password

General Servicing

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

[2018 Post-Settlement Correction Schedule](#). 

Outlines the time periods during which Freddie Mac will perform post-settlement corrections for modifications, liquidations, and cash adjustments in 2018.

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

Service Loans Application

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

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

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

Workout Prospector®

[Workout Prospector®: Court Mandated Modifications](#). Explains how to enter data on the Court Mandated Modification screen, and submit to Freddie Mac for approval. 

[Workout Prospector®: Processing Flex Modifications](#). Shows how to enter data for Freddie Mac Flex Modifications in Workout Prospector and continue through the entire process to achieve a successful settlement. 

[Workout Prospector®: Processing Liquidation Options](#). Details the evaluation process for liquidation options including short sales, deeds-in-lieu of foreclosure (DILs), and charge-offs, using Workout Prospector® (WP) and continues through the automated settlement process. 

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

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

Modifications

[Flex Modification](#). Details the Flex Modification program requirements, including eligibility, documentation requirements, the streamlined path, and term calculations. 

[Freddie Mac Flex Modification: Reference Guide](#). Outlines Freddie Mac Flex Modification eligibility requirements, how to evaluate and solicit a borrower, how to determine the estimated and final modification terms, and more. 

[Investor Accounting and Default Reporting Requirements for the Flex Modification](#). Provides the investor accounting and default reporting requirements for Flex Modifications before, during, and after the Trial Period. 

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 Timelines for Freddie Mac Short Sales](#). Outlines the minimum communication timelines you must adhere to for Freddie Mac Standard Short Sales.



[Standard Short Sale Overview](#). Details the requirements for the Freddie Mac Standard Short Sale, including documentation, property valuation, foreclosure suspension, and closing requirements.



[Standard Deed-in-Lieu of Foreclosure](#). Details the requirements for the Freddie Mac Standard Deed-in-Lieu of Foreclosure, as well as how to evaluate borrower contribution and relocation assistance, if applicable.



[Standard Short Sale](#). Provides the requirements for the Freddie Mac Standard Short Sale, and shows how to evaluate for borrower contribution and relocation assistance, if applicable.



Relief Options

[Partial Reinstatements: Quick Reference](#). Outlines Freddie Mac's requirements for establishing and reporting partial reinstatements and their corresponding repayment plans.



[Repayment Plans: Quick Reference](#). 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

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



[Borrower Response Package: Documentation and Communication Requirements](#). Introduces borrower response and documentation requirements necessary to evaluate a delinquent borrower for foreclosure alternatives.



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



[Quality Right Party Contact and Borrower Solicitation](#). Outlines Freddie Mac's requirements for quality right party contact, borrower solicitation, and collections, and provides detailed information on the Borrower Solicitation Package.



[Receiving the Borrower Response Package and Communicating the Evaluation Decision](#). Outlines Freddie Mac requirements related to the Borrower Response Package, and explains how to use the Borrower Evaluation Notices to communicate evaluation decisions to borrowers.



General Loss Mitigation

[Alternatives to Foreclosure Overview](#). Describes the Freddie Mac Alternative to Foreclosure hierarchy, and provides a brief overview of the various alternatives to foreclosure, including summaries of the eligibility requirements for each alternative.



[Alternatives to Foreclosure Overview Tutorial](#). Provides an overview of Freddie Mac's loss mitigation procedures and alternative to foreclosure options.



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



[Hardship](#). Outlines eligible hardships when evaluating a borrower for a workout option and certain relief options.



Settlement

[Charge-off Settlement Checklist](#). Identifies the information you must provide to Freddie Mac in your charge-off settlement package, where to send the package, 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 the package, and additional settlement activities you must perform.



[Freddie Mac Standard Modification and Streamlined Modification Settlement Checklist](#). Provides a checklist of what to do 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 the package, and additional settlement activities you must perform.



[Settlement Status Codes: Reference Guide](#). Identifies each loss mitigation settlement status code, what it means, and how to resolve it.



Expense Reimbursement

[Expense Reimbursement Desk Reference](#). Guides you through the expense reimbursement process and provides in-depth instructions for submitting your claims.



Servicer Performance Profile

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



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



[Servicer Success Scorecard](#). Introduces Freddie Mac's Servicer Success Scorecard, a confidential report that details your servicing performance for default management and investor reporting.



Disaster Relief

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



[Disaster Relief: Modifications](#). Reviews the eligibility and underwriting requirements for the new Extend Modification, the Disaster Relief Modification, and the disaster-related Flex Modification.



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



This document is not a replacement or substitute for the information found in the Freddie Mac *Single-Family Seller/Servicer Guide* and/or terms of your Master Agreement and/or Pricing Identifier Terms. © 2018 Freddie Mac