**Notice**

The information in this publication is intended to provide general guidance to Freddie Mac Servicers. The information is offered as an aid in - not a substitute for - complying with the requirements set forth in the *Single-Family Seller/Servicer Guide* ("the Guide") as amended. Each Freddie Mac-approved Servicer must comply with all the provisions of the Guide, and of all other Purchase Documents, as that term is defined in the Guide. This publication does not constitute a part of the Guide. In the event of an inconsistency between any information in this publication and the Guide, the information in the Guide shall supersede this publication.

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Introduction

This reference guide introduces and provides information on the Freddie Mac Servicing Success Program – our performance program that defines our expectations of quality and responsible servicing.

If you have any questions after reviewing this publication, refer to Single-Family Seller/Servicer Guide (Guide) Sections 3501.1 and 3501.2 for additional information or contact Customer Support at 800-FREDDIE.

Freddie Mac Servicing Success Program Components

The Servicing Success Program includes the following components:

▪ Servicer Performance Profile
▪ Servicer Success File Reviews
▪ Rewards and Recognition

Servicer Performance Profile

The Servicer Performance Profile, which includes the Servicer Success Scorecard and Manager Series Reports, provides a comprehensive view of your servicing portfolio performance.

The Servicer Success Scorecard (“Master Servicer Scorecard”) provides you with comprehensive requirements and measurements in multiple categories, and assesses your performance results in the defined categories each month. We also provide Scorecards that reflect performance results for servicing agents and interim Servicers, as well as a Consolidated Scorecard. For additional information, refer to Chapters 2 through 5 in this reference guide.

The Manager Series Reports provide access to various reports that contain high-level summary and loan-level detail data to give you additional insight into the performance results reflected on your Servicer Success Scorecard. For additional information, refer to our Manager Series Reports Reference Guide.

Servicer Success File Reviews

Servicer Success File Reviews (File Reviews) identify your servicing performance gaps and trends through assessment of a sampling of your delinquent mortgage files. This process is designed to help you identify and solve issues that prevent you from achieving top performance.
The following table identifies the types of reviews we may conduct:

<table>
<thead>
<tr>
<th>Type of File Review</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prudent Servicing Review</td>
<td>An assessment of your collection activities, loss mitigation activities, timeline management, and property preservation processes.</td>
</tr>
<tr>
<td>Short Sale Compliance Review</td>
<td>An assessment of your compliance with the requirements of the Single-Family Seller/Servicer Guide (Guide), and other Purchase Documents, as applicable, regarding completed Freddie Mac Standard Short Sales.</td>
</tr>
<tr>
<td>Loan Modification Compliance Review</td>
<td>An assessment of your compliance with the requirements of the Guide and other Purchase Documents, as applicable, regarding completed modifications.</td>
</tr>
</tbody>
</table>

We will notify you in writing when certain mortgages have been selected for review. Our request will:

- Include the specific Freddie Mac loan numbers associated with the mortgage files selected for review
- Specify the documentation you must include with each type of file
- Provide detailed instructions on how to submit the documents to us

We must receive the requested file documentation within 30 calendar days from the date of the letter requesting the documentation or such other time frame we specify in the request. We may use all documentation you send to us, even if you send documentation that is not required. We may request additional mortgage files or additional documentation during the review. Your failure to submit the requested documentation will be considered a violation of the Purchase Documents, and Freddie Mac will pursue all rights and remedies available under the Purchase Documents and applicable law. Additionally, failure to submit the requested documentation will be considered a file defect and may be considered in determining your overall performance in accordance with Guide Section 3501.2, Servicer performance metrics.

After we complete the File Review, we will notify you of our conclusions, including any defects, in writing. You may provide us with additional information to consider up to 15 business days after the date of our written conclusions. If an identified defect was the result of a missing or incorrect document, that document may be submitted with your appeal to support clearing the defect. If you failed to submit any documents in response to our initial File Review request on a mortgage, and the overall result is "Fail – Missing Docs," you may not appeal the defect for that mortgage. Freddie Mac’s decision on the File Review shall be deemed conclusive and may be considered as a factor in determining your overall performance in accordance with Guide Section 3501.2.

For additional information about File Reviews, refer to Guide Section 3501.1, Freddie Mac Servicer Success File Reviews.
Rewards and Recognition

You can receive rewards and recognition based on your performance results, through Freddie Mac’s Servicer Honors and Rewards Program (SHARP)℠.

Freddie Mac Servicers who fall into Servicer Success Scorecard Rank Groups 1, 2 and 3 may receive a final overall annual rank within that rank group (subject to available metric data). Your final overall annual rank will be used in conjunction with other criteria to determine whether you qualify for a reward.

Rewards and recognition will be determined on an annual basis in the first quarter of the year following the year for which you are being ranked. For example, the rewards and recognition for 2019 performance will be announced in the first quarter of 2020.

For additional information, refer to SHARP Honors and Rewards Program on FreddieMac.com.
Access Your Servicer Success Scorecard

Introduction

The Freddie Mac Servicer Success Scorecard ("Master Servicer Scorecard") is a confidential monthly performance review for all Servicers. It measures your performance based on key metrics in the Default Management and Investor Reporting categories.

In addition to the Master Servicer Scorecard, the following Scorecards are also available to you, as applicable, via the Servicer Performance Profile (SPP):

- Consolidated Scorecard (available to all Servicers)
- Servicing Agent Scorecard (available only to Servicers who subservice loans)
- Interim Servicer Scorecard (available only to Servicers who service loans for Freddie Mac on an interim basis)

Your Scorecards will be available to you on the last business day of the month for the prior month’s performance (e.g., the Scorecards available to you on February 28, 2019, reflects your performance for January 2019).

System Requirements

The following outlines the minimum and recommended system configuration requirements for access.

<table>
<thead>
<tr>
<th>Minimum Configuration</th>
<th>Recommended Configuration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Processor</td>
<td>x64 compatible</td>
</tr>
<tr>
<td>Operating System</td>
<td>Microsoft Windows® 7</td>
</tr>
<tr>
<td>System Memory</td>
<td>2 GB or higher</td>
</tr>
<tr>
<td>Browser</td>
<td>Windows® Internet Explorer® 11.0</td>
</tr>
</tbody>
</table>

Compatibility view mode must be off.

Scorecard Functionality and this Reference Guide

We are continuously enhancing the functionality of the Scorecard. Therefore, at times, you may have functionality available to you on the Scorecard that is not yet documented in this reference guide. If you have questions about available functionality that is not detailed in this publication, contact your Freddie Mac representative or Customer Support at 800-FREDDIE. Additionally, remember to visit the Learning Center on FreddieMac.com frequently to ensure you are viewing the most recent version of this reference guide.
Access Your Servicer Success Scorecard

How to Access Your Scorecards

Perform the following steps to access your Scorecards:

1. Access the Servicing page at the following URL on FreddieMac.com:
   http://www.freddiemac.com/singlefamily/service/.

2. Click Login under Servicer Performance Profile and enter your user ID and password when prompted.

The Servicer Performance Profile home page displays.

3. Click the tile that corresponds to the Scorecard you want to view.

For additional information, refer to “Understanding the Servicer Performance Profile Home Page” in this chapter.
Access Your Servicer Success Scorecard

Understanding the Servicer Performance Profile Home Page

The Servicer Performance Profile home page contains the following three sections:

1. Servicer Success Scorecard
2. Manager Series Reports
3. Additional resources

This topic introduces and provides a brief description of each section.
Access Your Servicer Success Scorecard

Section 1: The Servicer Success Scorecard

The Servicer Success Scorecard section of the Servicer Performance Profile home page provides access to the Consolidated Scorecard, Master Servicer Scorecard, and if applicable, the Servicing Agent and Interim Servicer Scorecards. Refer to Chapters 3 through 5 for detailed information about each of these Scorecards.

If you are not a servicing agent (subservicer) or interim Servicer, “N/A” displays.

In this example, the Servicer does not service loans for Freddie Mac on an interim basis. Therefore, “N/A” displays on the Interim Servicer Scorecard tile.
Access Your Servicer Success Scorecard

The upper right corner of each Scorecard tile provides access to various reports.

The following table identifies the reports that are available via the icon in the upper right corner of each Scorecard tile on the Servicer Performance Profile home page.

<table>
<thead>
<tr>
<th>Report</th>
<th>Available for the following Scorecards:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Consolidated</td>
</tr>
<tr>
<td>Executive Summary Report</td>
<td>X</td>
</tr>
<tr>
<td>12-Month Rolling Scorecard Summary</td>
<td>X</td>
</tr>
<tr>
<td>Scorecard Loan-Level Details</td>
<td>X</td>
</tr>
<tr>
<td>Master Servicer Comparison</td>
<td>X</td>
</tr>
<tr>
<td>Interim Portfolio Comparison</td>
<td>X</td>
</tr>
<tr>
<td>Portfolio Analysis</td>
<td>X</td>
</tr>
<tr>
<td>Roll Rate Analysis</td>
<td>X</td>
</tr>
<tr>
<td>Condominium Housing</td>
<td>X</td>
</tr>
<tr>
<td>High Risk Loan Detail</td>
<td>X</td>
</tr>
<tr>
<td>Manufactured Housing</td>
<td>X</td>
</tr>
<tr>
<td>Portfolio Composition</td>
<td>X</td>
</tr>
<tr>
<td>QRPC Loan Detail</td>
<td>X</td>
</tr>
<tr>
<td>FA Pull Through Loan Detail</td>
<td>X</td>
</tr>
<tr>
<td>Portfolio Overview</td>
<td>X</td>
</tr>
</tbody>
</table>
Access Your Servicer Success Scorecard

Refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports, for additional information.

Section 2: The Manager Series Reports

The Servicer Performance Profile home page also provides access to the Manager Series Reports. For additional information, refer to our publication, Manager Series Reports Reference Guide.

Note:
Manager Series Reports are updated daily, by 9 a.m. ET. If there is a delay in updating the reports, a delay notification will display below any affected tile, and the “Last Update” date will not be refreshed.
Once the Manager Series Reports are updated, the notification will no longer display, and the “Last Update” date will be refreshed.
Access Your Servicer Success Scorecard

Section 3: Additional Resources

Several links at the bottom of the Servicer Performance Profile home page provide access to information about recent enhancements, training opportunities, reference tools, and more.

- Displays the “What’s New” page where you can view a summary of recent changes to the Scorecards.
- Provides access to training opportunities for the Scorecards.
- Displays the home page on FreddieMac.com.
- Displays the Freddie Mac Servicing Success Program page on FreddieMac.com.
- Provides access to the Freddie Mac Servicing Success Program Reference Guide (this publication) which includes information on the metrics and how to navigate the Scorecards.
- Displays the Servicing page on FreddieMac.com.
- Provides access to the Manager Series Reports Reference Guide which includes information on how to access and use the reports.
Access Your Servicer Success Scorecard

This Page Intentionally Left Blank
Freddie Mac Servicer Success Scorecard
(Master Servicer Scorecard)

Introduction

The Freddie Mac Servicer Success Scorecard (“Master Servicer Scorecard”) reflects the performance of your servicing portfolio. It does not include loans you are subservicing or interim servicing, if applicable.

This chapter introduces and provides an overview of the Master Servicer Scorecard.

How to Access the Master Servicer Scorecard

There are two ways you can access the Master Servicer Scorecard, as shown below.

1. When viewing the Servicer Performance Profile home page, click the “Master Servicer” tile to access the Master Servicer Scorecard.

   The Master Servicer Scorecard tile displays the total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent or in foreclosure) that you service, or are subserviced for you, and reflects that number as a percentage of total loans serviced. Total loans serviced (TSL) is also displayed.

2. When viewing the Consolidated, Servicing Agent, or Interim Servicer Scorecards, as applicable, click the Master Servicer Scorecard link located in the top right corner of the Portfolio Summary.

   Only links applicable to your organization will display. For example, if you subservice loans on behalf of another Servicer, but do not service loans on an interim basis for Freddie Mac, only the Servicing Agent Scorecard link will display.
The Master Servicer Scorecard

Below is an example of the Master Servicer Scorecard.
Freddie Mac Servicer Success Scorecard

Understanding Your Master Servicer Scorecard

The Master Servicer Scorecard contains various sections that display your performance data. Let’s take a closer look at each section.

Additional Reports

Click **Additional Reports** to display a menu that provides access to other reports as outlined below.

<table>
<thead>
<tr>
<th>Menu Selection</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Summary Report</td>
<td>Generates and displays your <em>Executive Summary Report</em> (ESR) in .pdf format. Available via the Master Servicer Scorecard tile and Master Servicer Scorecard Additional Reports menu only.</td>
</tr>
<tr>
<td>12-Month Rolling Scorecard Summary</td>
<td>Provides access to the <em>12-Month Rolling Scorecard Summary</em> report in Microsoft® Excel® spreadsheet format.</td>
</tr>
<tr>
<td>Portfolio Composition</td>
<td>Provides access to the <em>Portfolio Composition</em> report, a breakdown, by Servicer number, of the aggregated Global Family portfolio composition provided in the ESR.</td>
</tr>
<tr>
<td>QRPC Loan Detail</td>
<td>Provides loan-level detail data for the Quality Right Party Contact section of the ESR in Microsoft Excel spreadsheet format.</td>
</tr>
<tr>
<td>FA Loan Pull Through Detail</td>
<td>Provides loan-level detail data for the Alternatives to Foreclosure Pull Through section of the ESR in Microsoft Excel spreadsheet format.</td>
</tr>
</tbody>
</table>

For additional information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.
Master Servicer Scorecard Banner

The Master Servicer Scorecard banner provides general information about your rank group, Global Family, and the reporting period.

Click this icon to return to the Servicer Performance Profile home page.

Click here to download a spreadsheet with loan-level data for each metric displayed on separate tabs.

Identifies your rank group. The rank group you are in may change over time, based on the size of your Freddie Mac servicing portfolio.

Click the information icon to display an alphabetical list of names of all other Servicers within your rank group.

For additional information, refer to Chapter 8, Understanding the Ranking Methodology.

Identifies your Global Family Servicer Number and name.

Identifies the reporting period associated with the performance results reflected on your Scorecard.

For example, if the “As of” date is May 2017, the results reflect your performance for May 2017 and the Scorecard is available to you on June 30, 2017.
**Freddie Mac Servicer Success Scorecard**

**Portfolio Summary**

The Master Servicer Portfolio Summary provides general, high-level data about your Freddie Mac servicing portfolio.

The total number of performing and non-performing loans in your Freddie Mac servicing portfolio that you service, or are subserviced for you. This does not include loans you are subservicing or interim servicing.

The total number of non-performing loans (i.e., loans that are 30+ days delinquent or in foreclosure) in your Freddie Mac servicing portfolio, also reflected as a percentage of total loans serviced.

For example: $23,213 \div 1,075,220 = 2.16\%$

The total number of performing loans in your Freddie Mac servicing portfolio, also reflected as a percentage of total loans serviced.

For example: $1,052,007 \div 1,075,220 = 97.84\%$

The total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent or in foreclosure) in your Freddie Mac servicing portfolio, also reflected as a percentage of total loans serviced.

For example: $7,332 \div 1,075,220 = 0.68\%$

**Note:** If any loans in your Freddie Mac servicing portfolio are serviced by one or more servicing agents (subserviced), the number of loans subserviced and number of servicing agents display here.

Click on the text to access the Servicing Agent Comparison report. For more information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.

These links display and provide access to the Servicing Agent and Interim Servicer Scorecards, if applicable to your organization. Refer to Chapter 5 for additional information.
**Default Management**

The Default Management category includes six performance metrics that focus on delinquency management, loss mitigation and workout effectiveness, and foreclosure timeline management.

The following table identifies and provides a description for the performance data displayed for the Default Management performance metrics.

<table>
<thead>
<tr>
<th>Item/Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>![Icon]</td>
<td>Click this icon to access and download loan-level detail reports. For additional information, refer to “How to Access and Download Loan-Level Detail Reports” in Chapter 9.</td>
</tr>
<tr>
<td>Metric</td>
<td>Identifies the individual metrics in the Default Management category. For additional information about the metrics, refer to Chapter 6.</td>
</tr>
<tr>
<td>Weight</td>
<td>The weight associated with the metric for your rank group.</td>
</tr>
<tr>
<td>Performance</td>
<td>Your performance for each metric for the current reporting period.</td>
</tr>
<tr>
<td>▪ Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio).</td>
<td></td>
</tr>
<tr>
<td>▪ Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio).</td>
<td></td>
</tr>
<tr>
<td>In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C (not calculable).</td>
<td></td>
</tr>
<tr>
<td>Item/Column</td>
<td>Description</td>
</tr>
<tr>
<td>-------------</td>
<td>-------------</td>
</tr>
<tr>
<td>Synthetic</td>
<td>The synthetic portfolio’s performance for the metric to which your performance was compared for the reporting period. If we are unable to calculate performance for a given metric due to insufficient data, or if there is not a minimum of 20 loans in the denominator, we will not calculate performance for the synthetic portfolio and the field will display N/A (not applicable). For additional information, refer to “Synthetic Portfolio” in Chapter 8.</td>
</tr>
<tr>
<td>Trend</td>
<td>Indicates whether the difference between your performance and your synthetic portfolio’s performance in the current month materially and statistically deviates from your average historical difference. For each month (current month and prior 11 months) we find the difference between your performance and the synthetic portfolio’s performance (“Trend Value”). We then determine the difference between the Trend Value and the prior three-month average Trend Value (“Trend Difference”). For a given month, if any of the prior three months do not have calculable performance, we will look back for up to five months to calculate your three-month average. To establish trend, we determine whether the current month’s Trend Difference is between one standard deviation above and below the 11-month historical average Trend Differences. If your performance vs. your synthetic portfolio’s performance is:</td>
</tr>
<tr>
<td>If your performance vs. your synthetic portfolio’s performance is:</td>
<td>Then the following displays in the Trend column:</td>
</tr>
<tr>
<td>Statistically better than the prior 11-month history</td>
<td>Green arrow trending up</td>
</tr>
<tr>
<td>Statistically worse than the prior 11-month history</td>
<td>Red arrow trending down</td>
</tr>
<tr>
<td>Not statistically better or worse than the prior 11-month history</td>
<td>Gray flat arrow</td>
</tr>
</tbody>
</table>

We will not calculate trend for a metric if:

- We cannot calculate a three-month average Trend Value from among the five prior months of performance (e.g., two or more months out of the most recent five months do not have calculable performance), or
- You are missing more than two performance calculations in the prior 11 months, or
- We cannot calculate performance for the current month (i.e., insufficient number of loans in the denominator)

If we are unable to calculate trend for a metric, “N/A” will display.
## Freddie Mac Servicer Success Scorecard

<table>
<thead>
<tr>
<th>Item/Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank</td>
<td>How your performance compares to the performance of other Servicers within your rank group for the metric. The data displayed indicates your rank for the metric. If performance cannot be calculated for a metric, you will not be ranked for that metric. Your rank is determined by computing the percent difference (better or worse) between your performance and your synthetic portfolio’s performance compared to that of other Servicers with calculable performance for the metric. For additional information, refer to Chapter 8, Understanding the Ranking Methodology.</td>
</tr>
<tr>
<td>Bottom 25% 3 Months</td>
<td>A “Y” indicates you have ranked in the bottom 25 percent of your rank group for three consecutive months. An “N” indicates you have not.</td>
</tr>
<tr>
<td>Overall Rank</td>
<td>Your organization’s overall rank for the Default Management category, compared to other ranked Servicers within your rank group. You will receive an overall rank if you are in Rank Groups 1, 2, and 3, and we were able to calculate performance for the metrics required to determine an overall rank for those rank groups. If we were not able to calculate performance for the metrics required to determine an overall rank, N/A will display. If you are in Rank Group 4, you will not receive an overall rank, and N/A will display.</td>
</tr>
</tbody>
</table>

To access the Rank Improvement report, click here.
For additional information, refer to Chapter 9.

If you are ranked in the bottom 25 percent of your rank group for the current reporting period, this indicator displays.
Freddie Mac Servicer Success Scorecard

**Note:** To view information about the Default Management performance results displayed on the Scorecard, click the information icon shown below.

Click this icon to display the information shown below.

<table>
<thead>
<tr>
<th>Performance:</th>
<th>Performance in red indicates it is worse than Synthetic. An &quot;N/A&quot; indicates that your performance was not calculable for that metric because you did not have at least one loan in the denominator.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Synthetic:</td>
<td>An &quot;N/A&quot; indicates that the synthetic is not applicable for the metric because you either had less than 20 loans in the denominator or it was not calculable.</td>
</tr>
<tr>
<td>Trend:</td>
<td>An &quot;N/A&quot; indicates that trend is not applicable to this metric because your performance history does not contain sufficient historical data to calculate a meaningful trend.</td>
</tr>
<tr>
<td>Rank:</td>
<td>An &quot;N/A&quot; indicates that the rank is not applicable for the metric because you either had insubstantial performance, less than 20 loans in your denominator or are in Rank Group 4.</td>
</tr>
<tr>
<td>Bottom 25% - 3 Months:</td>
<td>An &quot;N/A&quot; indicates that this evaluation is not applicable because you are in Rank Group 4.</td>
</tr>
<tr>
<td>Overall Rank:</td>
<td>An &quot;N/A&quot; indicates that the overall rank is not applicable to you because you are either in Rank Group 4 or you did not have calculable performance or you did not have at least 20 loans for each of the required rank-eligibility metrics for your rank group.</td>
</tr>
</tbody>
</table>
In addition to the six Default Management performance metrics, there are six supplemental metrics. We provide the supplemental metrics to offer further insight into your portfolio performance and to help you more effectively manage your core metric performance.

Your actual performance for each supplemental metric for the current reporting period.

- Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio).

- Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio).

In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C.

The synthetic portfolio’s performance for the supplemental metric for the reporting period. We provide this data as a comparison point for you to assess your performance.

If we are unable to calculate performance for a given metric due to insufficient data, we will not calculate performance for the synthetic portfolio and the field will display N/A.

For additional information, refer to Chapter 7, The Supplemental Default Management Metrics.
**Freddie Mac Servicer Success Scorecard**

**File Review Monitoring**

The metrics for the Freddie Mac Servicer Success File Review ("File Review") component of the Servicing Success Program display on the Scorecard, if you were subject to a review, and will continue to display until a subsequent review is completed. The performance results displayed will always reflect the most recent File Review results available.

If you are not subject to File Reviews, this section will not display on your Master Servicer Scorecard.

The following table identifies and provides a description for the performance data displayed for File Review Monitoring.

<table>
<thead>
<tr>
<th>Item/Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of File Review</td>
<td>Identifies the three types of File Reviews:</td>
</tr>
<tr>
<td></td>
<td>▪ <strong>Prudent Servicing Review</strong>: An assessment of your collection activities,</td>
</tr>
<tr>
<td></td>
<td>loss mitigation activities, timeline management, and property preservation</td>
</tr>
<tr>
<td></td>
<td>processes.</td>
</tr>
<tr>
<td></td>
<td>▪ <strong>Short Sales Compliance Review</strong>: An assessment of your compliance with</td>
</tr>
<tr>
<td></td>
<td>the requirements of the <em>Single-Family Seller/Servicer Guide</em> (Guide), and</td>
</tr>
<tr>
<td></td>
<td>other Purchase Documents, as applicable, regarding completed Freddie Mac</td>
</tr>
<tr>
<td></td>
<td>Standard Short Sales.</td>
</tr>
<tr>
<td></td>
<td>▪ <strong>Loan Modification Compliance Review</strong>: An assessment of your compliance</td>
</tr>
<tr>
<td></td>
<td>with the requirements of the Guide and other Purchase Documents, as</td>
</tr>
<tr>
<td></td>
<td>applicable, regarding completed modifications.</td>
</tr>
<tr>
<td>Defect Rate</td>
<td>Reflects the review results for the month and year indicated in the Review</td>
</tr>
<tr>
<td></td>
<td>Month column. The number of defects found in the specific File Review divided</td>
</tr>
<tr>
<td></td>
<td>by the total possible number of defects/attributes in that sample.</td>
</tr>
<tr>
<td>Target</td>
<td>Performance targets for each type of File Review.</td>
</tr>
</tbody>
</table>
## Freddie Mac Servicer Success Scorecard

<table>
<thead>
<tr>
<th>Item/Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>vs. Prior Month</td>
<td>This column indicates your performance trend and is determined by subtracting your defect rate this review month from your defect rate for the prior review month.</td>
</tr>
<tr>
<td></td>
<td><strong>If your defect rate is:</strong>                                                                                                           <strong>Then the following displays:</strong></td>
</tr>
<tr>
<td></td>
<td>Lower than the last review month                                                                                                          Green arrow trending up</td>
</tr>
<tr>
<td></td>
<td>Higher than the last review month                                                                                                          Red arrow trending down</td>
</tr>
<tr>
<td></td>
<td>Equal to the last review month                                                                                                            Gray flat arrow</td>
</tr>
<tr>
<td>Rank</td>
<td>How your performance compares to the performance of other ranked Servicers within your rank group.</td>
</tr>
<tr>
<td>Rating</td>
<td>This column will display:                                                                                                                 ▪ “Pass” if your defect rate is equal to or less than the performance target for the File Review.</td>
</tr>
<tr>
<td></td>
<td>▪ “Fail” if your defect rate is greater than the performance target for the File Review.</td>
</tr>
<tr>
<td>Review Month</td>
<td>The most recent month in which your organization was subject to a File Review.</td>
</tr>
</tbody>
</table>
Freddie Mac Servicer Success Scorecard

Investor Reporting

The Investor Reporting metrics focus on cash management, operational effectiveness and data integrity.

Identifies the individual metrics in the Investor Reporting category.

<table>
<thead>
<tr>
<th>Investor Reporting</th>
<th>Performance</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cash Deficiency</td>
<td>$0.00</td>
<td>Pass</td>
</tr>
<tr>
<td>2. Average Number of Days to Report Payoffs</td>
<td>1.45</td>
<td>Pass</td>
</tr>
<tr>
<td>3. Aged Edits Past 30+ Days</td>
<td>0.23%</td>
<td>Pass</td>
</tr>
<tr>
<td>4. Loan Level Reporting Compliance</td>
<td>130.00%</td>
<td>Pass</td>
</tr>
</tbody>
</table>

Your actual performance for each metric for the current reporting period, if performance can be calculated.

In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C.

All Investor Reporting metrics will receive a pass/fail performance rating (if performance can be calculated).

For additional information, refer to Chapter 6, The Performance Metrics.
Metric Detail Pages

Metric Detail pages provide additional data to help you further understand your performance for the current reporting period and historical performance for the Default Management performance and supplemental metrics. Metric Detail pages are not available for the Investor Reporting metrics.

<table>
<thead>
<tr>
<th>Metric</th>
<th>Definition</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Numerator</td>
<td>The number of closed modification loans that are current or paid off (prepayment/maturity) 6 months after the modification effective date. For this metric, a closed modification is one that has already been approved with a modification effective date and has a &quot;closed&quot; status in the Freddie Mac reporting system.</td>
<td>N/A</td>
</tr>
<tr>
<td>Denominator</td>
<td>The number of modifications with a modification effective date 6 months prior to current month.</td>
<td>N/A</td>
</tr>
<tr>
<td>Exclusions</td>
<td>Government Loans, Transfer of Servicing (if Global change from Denominator to Numerator).</td>
<td>N/A</td>
</tr>
</tbody>
</table>

How to Access the Metric Detail Pages

To access the Metric Detail page for a specific metric, click the value displayed in the Performance column on the Scorecard.
Understanding the Metric Detail Pages

The Metric Detail pages contain the following information to provide insight into your performance results:

- Performance results relative to a specific Default Management metric, including the Servicer’s performance results and the performance of the synthetic portfolio
- Access to the loan-level detail report
- Performance history for the most recent 12 months at the Global Family level
- Performance history for the most recent 12 months at the Family and Servicer level (if the Global Family includes more than one Servicer Family and Servicer number)

**Note:** Metric Detail pages are not provided for the Consolidated, Servicing Agent and Interim Servicer Scorecards.

### Item Description

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Numerator</td>
<td>Displays the number of loans in the numerator of the equation before any exclusions are applied.</td>
</tr>
<tr>
<td>Denominator</td>
<td>Displays the number of loans in the denominator of the equation before any exclusions are applied.</td>
</tr>
<tr>
<td>Performance</td>
<td>Your organization’s actual performance for the metric, reflected as a percentage; the numerator divided by the denominator.</td>
</tr>
<tr>
<td>Synthetic</td>
<td>The synthetic portfolio’s performance for the metric, reflected as a percentage, to which your performance was compared for the reporting period.</td>
</tr>
<tr>
<td>Control Variables</td>
<td>The metric-specific control variables used to create the synthetic portfolio for the metric.</td>
</tr>
</tbody>
</table>
**Freddie Mac Servicer Success Scorecard**

### Definition and Calculation

The Metric Detail page for a specific metric also provides a description of the numerator, denominator, and exclusions, as well as initial loan counts and number of excluded loans.

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Definition Section</strong></td>
<td></td>
</tr>
<tr>
<td>Numerator</td>
<td>Defines the population of loans that are initially included in the numerator before any exclusions are applied.</td>
</tr>
<tr>
<td>Denominator</td>
<td>Defines the population of loans that are initially included in the denominator before any exclusions are applied.</td>
</tr>
<tr>
<td>Exclusions</td>
<td>Identifies the loans that are excluded from the numerator and denominator for the metric.</td>
</tr>
<tr>
<td>Notes</td>
<td>Indicates how to interpret your performance compared to the synthetic portfolio’s performance, and other relevant information.</td>
</tr>
<tr>
<td><strong>Calculation Section</strong></td>
<td></td>
</tr>
<tr>
<td>Initial Loans – Numerator Column</td>
<td>Displays the number of loans in the numerator of the equation before any exclusions are applied.</td>
</tr>
<tr>
<td>Initial Loans – Denominator Column</td>
<td>Displays the number of loans in the denominator of the equation before any exclusions are applied.</td>
</tr>
<tr>
<td>Excluded Loans – Numerator Column</td>
<td>Displays the number of loans excluded from the numerator.</td>
</tr>
<tr>
<td>Excluded Loans – Denominator Column</td>
<td>Displays the number of loans excluded from the denominator.</td>
</tr>
<tr>
<td>Click this icon</td>
<td>Click this icon to download and access loan-level detail reports for the metric. For additional information, refer to Chapter 9.</td>
</tr>
<tr>
<td>Numerator – Total</td>
<td>The total number of loans in the numerator after exclusions are applied.</td>
</tr>
<tr>
<td>Denominator – Total</td>
<td>The total number of loans in the denominator after exclusions are applied.</td>
</tr>
</tbody>
</table>
12-Month Global History

The 12-Month Global History provides for each of the most recent 12 months, a bar graph that reflects the performance of the Global Family and the synthetic portfolio, as well as a line graph that reflects the percentage by which your organization’s performance was better or worse than the synthetic portfolio’s performance.

All performance is plotted against the left axis of the graph with the exception of % Better/Worse, which is plotted against the right axis of the graph.

Your organization’s actual performance for the metric for most recent 12 months.

The synthetic portfolio’s performance for the metric for most recent 12 months.

The percentage by which your organization’s performance was better or worse than the synthetic portfolio’s performance for the most recent 12 months.

- Results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio by that percentage (i.e., you outperformed the synthetic portfolio).

- Results displayed in red indicate that your organization under-performed the synthetic portfolio by that percentage (i.e., you did not perform as well as the synthetic portfolio).

We calculate the percentage by which your organization’s performance was better or worse than the synthetic portfolio’s performance as it is the basis for determining the rank for the metric, as well as the overall rank for the Default Management category, as applicable.
Family Level Contribution

The Family Level Contribution section of the Metric Detail page reflects, for the current reporting period, the percentage of the Global Family’s denominator and numerator loans that each individual Servicer Family contributed.

Note: If the Global Family contains only one Servicer Family, this section will not display on the Metric Detail page.

For each Servicer Family, the number of loans, reflected as a percentage, that Servicer Family contributed to the Global Family’s numerator (after exclusions were applied) for the current reporting period.

For each Servicer Family, the number of loans, reflected as a percentage, that Servicer Family contributed to the Global Family’s denominator (after exclusions were applied) for the current reporting period.

<table>
<thead>
<tr>
<th>Row</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Numerator</td>
<td>The number of loans each Servicer Family within the Global Family contributed to the numerator after exclusions were applied.</td>
</tr>
<tr>
<td>Denominator</td>
<td>The number of loans each Servicer Family within the Global Family contributed to the denominator after exclusions were applied.</td>
</tr>
<tr>
<td>Performance</td>
<td>Reflects the individual Servicer Family’s performance for the current reporting period.</td>
</tr>
<tr>
<td>Note: If a Servicer Family’s denominator is zero, that family’s performance will display as N/C (not calculable).</td>
<td></td>
</tr>
</tbody>
</table>
**12-Month Family History**

The 12-Month Family History is a bar graph that reflects the number of loans a Servicer Family contributed to the numerator and denominator of their Global Family over each of the most recent 12 months, including the current reporting period. A line graph also displays that reflects an individual Servicer Family’s performance for the current reporting period or the performance of the Global Family, depending on your selection from the pick list.

**Note:** If a Global Family contains only one Servicer Family, the 12-Month Family History section will not display on the Metric Detail page.

Numerator and denominator values are plotted against the left axis of the graph; performance is plotted against the right axis of the graph.

<table>
<thead>
<tr>
<th>Row</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Numerator</td>
<td>The number of loans the selected Servicer Family contributed to the Global Family’s numerator after exclusions were applied.</td>
</tr>
<tr>
<td>Denominator</td>
<td>The number of loans the selected Servicer Family contributed to the Global Family’s denominator after exclusions were applied.</td>
</tr>
<tr>
<td>Performance</td>
<td>Reflects the individual Servicer Family’s performance for the current reporting period. If “All Families” is selected from the picklist, it reflects the performance of the Global Family.</td>
</tr>
</tbody>
</table>
Servicer Level Contribution

The Servicer Level Contribution section of the Metric Detail page reflects, for the current reporting period, the percentage of the Global Family’s numerator and denominator loans that each individual Servicer number contributed.

Note: If the Global Family contains only one Servicer number, this section will not display on the Metric Detail page.

For each Servicer number, the number of loans, reflected as a percentage, that the Servicer number contributed to the Global Family’s numerator (after exclusions were applied) for the current reporting period.

For each Servicer number, the number of loans, reflected as a percentage, that the Servicer number contributed to the Global Family’s denominator (after exclusions were applied) for the current reporting period.

### Row Description

<table>
<thead>
<tr>
<th>Row</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Numerator</td>
<td>The number of loans each Servicer number within the Global Family contributed to the Global Family’s numerator after exclusions were applied.</td>
</tr>
<tr>
<td>Denominator</td>
<td>The number of loans each Servicer number within the Global Family contributed to the Global Family’s denominator after exclusions were applied.</td>
</tr>
<tr>
<td>Performance</td>
<td>Reflects the performance under each individual Servicer number for the current reporting period.</td>
</tr>
</tbody>
</table>
12-Month Servicer History

The 12-Month Servicer History is a bar graph that reflects the number of loans a Servicer number contributed to the numerator and denominator of their Global Family for each of the most recent 12 months, including the current reporting period. A line graph also displays that reflects the performance under an individual Servicer number for the current reporting period or the performance of the Global Family, depending on your pick list selection.

**Note:** If a Global Family contains only one Servicer number, the 12-Month Servicer History section will not display on the Metric Detail page.

You may view data for individual Servicer numbers, or for all Servicers within the Global Family, by using the picklist.

Numerator and denominator values are plotted against the left axis of the graph; performance is plotted against the right axis of the graph.

### Row Description

<table>
<thead>
<tr>
<th>Row</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Numerator</td>
<td>The number of loans the selected Servicer number contributed to the Global Family’s numerator after exclusions were applied.</td>
</tr>
<tr>
<td>Denominator</td>
<td>The number of loans the selected Servicer number contributed to the Global Family’s denominator after exclusions were applied.</td>
</tr>
<tr>
<td>Performance</td>
<td>Reflects the performance under an individual Servicer number for the current reporting period. If “All Servicers” is selected from the picklist, it reflects the performance of the Global Family.</td>
</tr>
</tbody>
</table>
Consolidated Scorecard

Introduction

The Consolidated Scorecard reflects the combined performance results for the entire portfolio of Freddie Mac-owned or guaranteed mortgages that you service (i.e., loans you service as a master Servicer, servicing agent, and interim Servicer, as applicable). This chapter introduces and provides an overview of the Consolidated Scorecard.

How to Access the Consolidated Scorecard

There are two ways you can access the Consolidated Scorecard, as shown below.

When viewing the Servicer Performance Profile home page, click the “Consolidated” tile to access the Consolidated Scorecard.

1. The Consolidated Scorecard tile displays the total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent or in foreclosure) that you service, subservice, and service on an interim basis, as applicable, and reflects that number as a percentage of total loans serviced. Total loans serviced (TSL) is also displayed.

2. When viewing the Master Servicer, Servicing Agent, or Interim Servicer Scorecards, as applicable, click the Consolidated Scorecard link located in the top right corner of the Portfolio Summary.

Only links applicable to your organization will display. For example, if you subservice loans on behalf of another Servicer, but do not service loans on an interim basis for Freddie Mac, only the Servicing Agent Scorecard link will display.
The Consolidated Scorecard

The Consolidated Scorecard is available to all Servicers and displays the combined performance results for the loans in your Freddie Mac servicing portfolio, loans you subservice, and loans you service on an interim basis, as applicable. If you do not subservice or service loans on an interim basis, your Consolidated Scorecard will reflect the same performance results displayed on your Master Servicer Scorecard.

Note: The File Review Monitoring and Investor Reporting metrics are not displayed on the Consolidated Scorecard.

---

**Consolidated Portfolio Summary**

<table>
<thead>
<tr>
<th>Total Loans Serviced</th>
<th>Performing</th>
<th>Non-Performing</th>
<th>Seriously Delinquent</th>
</tr>
</thead>
<tbody>
<tr>
<td>100,419</td>
<td>98,826</td>
<td>1,593</td>
<td>457</td>
</tr>
<tr>
<td>98.41%</td>
<td>1.59%</td>
<td>0.46%</td>
<td></td>
</tr>
</tbody>
</table>

**Default Management**

<table>
<thead>
<tr>
<th>Performance</th>
<th>Synthetic</th>
<th>Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Transition from 30 to 60+</td>
<td>16.81%</td>
<td>15.62%</td>
</tr>
<tr>
<td>2. Cure Efficiency</td>
<td>13.43%</td>
<td>9.39%</td>
</tr>
<tr>
<td>3. Refinance Efficiency</td>
<td>3.07%</td>
<td>4.73%</td>
</tr>
<tr>
<td>4. Liquidation Efficiency</td>
<td>2.03%</td>
<td>1.55%</td>
</tr>
<tr>
<td>5. 6-Month Modification Performance</td>
<td>75.67%</td>
<td>N/A</td>
</tr>
<tr>
<td>6. Total Timeline Trend</td>
<td>90.72%</td>
<td>101.12%</td>
</tr>
</tbody>
</table>

**Supplemental Metrics**

<table>
<thead>
<tr>
<th>Supplemental Metrics</th>
<th>Performance</th>
<th>Synthetic</th>
</tr>
</thead>
<tbody>
<tr>
<td>7. Transition from Current to 30+</td>
<td>0.43%</td>
<td>0.48%</td>
</tr>
<tr>
<td>8. Transition from 60 to 90+</td>
<td>31.85%</td>
<td>22.47%</td>
</tr>
<tr>
<td>9. Transition from 120+ to Worse</td>
<td>40.20%</td>
<td>40.85%</td>
</tr>
<tr>
<td>10. Modification Pull Through Rate</td>
<td>90.00%</td>
<td>N/A</td>
</tr>
<tr>
<td>11. Inflow to Post Timeline Trend</td>
<td>0.00%</td>
<td>3.99%</td>
</tr>
<tr>
<td>12. Average Age Beyond Timeline</td>
<td>354.38</td>
<td>482.55</td>
</tr>
</tbody>
</table>

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Manager Series Information and any reports or documents derived from the metrics and data related to the preceding contain Confidential Information of Freddie Mac which must be kept secure and confidential. Please refer to Sections 129.1 and 129.3 of the Freddie Mac Single Family Real Estate Servicing Guide and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.
Consolidated Scorecard

Understanding Your Consolidated Scorecard

The Consolidated Scorecard contains various sections that display your performance data. Let’s take a closer look at each section.

Additional Reports

Click **Additional Reports** to display a menu that provides access to other reports as outlined below.

<table>
<thead>
<tr>
<th>Menu Selection</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portfolio Analysis</td>
<td>Provides access to the <em>Portfolio Analysis</em>, a high-level breakdown of your portfolio (i.e., consolidated, master Servicer, servicing agent, or interim Servicer, as applicable), based on various characteristics such as product, loan-to-value (LTV) ratio, number of units, origination year, and more.</td>
</tr>
<tr>
<td>Portfolio Overview</td>
<td>Provides access to the <em>Portfolio Overview</em>, which provides, high-level statistical information such as total UPB, total loans serviced, and delinquency statistics, for the current and prior cycles.</td>
</tr>
<tr>
<td>Roll Rate Analysis</td>
<td>Provides access to the <em>Roll Rate Analysis</em>, a breakdown, by servicing cycle, of how the loans in your portfolio are transitioning from one status to another.</td>
</tr>
<tr>
<td>Condominium Housing</td>
<td>Provides access to the <em>Condominium Housing</em> report, a loan-level detail report that identifies loans located in super lien states that are 30 days or more delinquent or in foreclosure.</td>
</tr>
<tr>
<td>High Risk Loan Detail</td>
<td>Provides access to the <em>High Risk Loan Detail</em>, a report that identifies loans flagged as Alt-A that are 30 days or more delinquent or in foreclosure.</td>
</tr>
</tbody>
</table>

For additional information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.
# Consolidated Scorecard

<table>
<thead>
<tr>
<th>Menu Selection</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufactured Housing</td>
<td>Provides access to the <em>Manufactured Housing Loan Detail</em>, a report that contains information on loans for manufactured housing that are either 30 days or more delinquent, or in foreclosure.</td>
</tr>
<tr>
<td>12-Month Rolling Scorecard Summary</td>
<td>Provides access to the <em>12-Month Rolling Scorecard Summary</em> report in Microsoft® Excel® spreadsheet format.</td>
</tr>
<tr>
<td>QRPC Loan Detail</td>
<td>Provides access to loan-level detail data for the Quality Right Party Contact section of the ESR in Microsoft Excel spreadsheet format.</td>
</tr>
</tbody>
</table>

**Consolidated Scorecard Banner**

The Consolidated Scorecard banner identifies your Global Family Servicer number and the reporting period associated with the performance reflected on the Consolidated Scorecard.

Click this icon to return to Servicer Performance Profile home page.

Click here to download a spreadsheet with loan-level data for each metric displayed on separate tabs.

Click this icon to print your Consolidated Scorecard.

Identifies your Global Family Servicer Number and name.

Identifies the reporting period associated with the performance results reflected on your Consolidated Scorecard.

For example, if the “As of” date is February 2018, the results reflect your performance for February 2018 and the Scorecard is available to you on March 31, 2018.
**Portfolio Summary – Consolidated Scorecard**

The Consolidated Portfolio Summary provides general, high-level data about the combined number of loans in your Freddie Mac servicing portfolio, plus loans you subservice, and interim service, as applicable.

The total combined number of performing and non-performing loans in your Freddie Mac servicing portfolio, plus loans you subservice and interim service, as applicable.

For example, this Servicer has a combined portfolio of 376,436 loans.

The total combined number of non-performing loans (i.e., loans that are 30+ days delinquent, or in foreclosure) in your Freddie Mac servicing portfolio, plus loans you subservice and interim service, as applicable, also reflected as a percentage of total loans serviced.

For example:

\[ \frac{6,176}{376,436} = 1.64 \text{ percent} \]

The total number of performing loans in your Freddie Mac servicing portfolio, plus loans you subservice and interim service as applicable, also reflected as a percentage of total loans serviced.

For example:

\[ \frac{370,260}{376,436} = 98.36 \text{ percent} \]

The total number of non-performing loans (i.e., loans that are 90+ days delinquent or in foreclosure) in your Freddie Mac servicing portfolio, plus loans you subservice and interim service as applicable, also reflected as a percentage of total loans serviced.

For example:

\[ \frac{1,876}{376,436} = 0.50 \text{ percent} \]

Click here to access the loan-level detail report for non-performing loans.

For more information, refer to Chapter 9.
Consolidated Scorecard

Default Management and Supplemental Metrics – Consolidated Scorecard

The Consolidated Scorecard includes the same Default Management performance and supplemental metrics displayed on the Master Servicer Scorecard.

The following table identifies and provides a description for the performance data displayed for the Default Management performance and supplemental metrics.

<table>
<thead>
<tr>
<th>Item/Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>↓</td>
<td>Click this icon to access and download loan-level detail reports. For additional information, refer to “How to Access and Download Loan-Level Detail Reports” in Chapter 9.</td>
</tr>
<tr>
<td>Metric</td>
<td>Identifies the individual Default Management performance and supplemental metrics. For additional information about the metrics, refer to Chapters 6 and 7.</td>
</tr>
<tr>
<td>Performance</td>
<td>Your combined performance for each metric, for the current reporting period, for the entire Freddie Mac portfolio you service, subservice, and service on an interim basis, as applicable.</td>
</tr>
</tbody>
</table>

- Performance results displayed in gray indicate that your consolidated performance outperformed the synthetic portfolio.
- Performance results displayed in red indicate that your consolidated performance did not outperform the synthetic portfolio.

In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C (not calculable).

Consolidated Scorecard

The following table identifies and provides a description for the performance data displayed for the Default Management performance and supplemental metrics.

<table>
<thead>
<tr>
<th>Item/Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>↓</td>
<td>Click this icon to access and download loan-level detail reports. For additional information, refer to “How to Access and Download Loan-Level Detail Reports” in Chapter 9.</td>
</tr>
<tr>
<td>Metric</td>
<td>Identifies the individual Default Management performance and supplemental metrics. For additional information about the metrics, refer to Chapters 6 and 7.</td>
</tr>
<tr>
<td>Performance</td>
<td>Your combined performance for each metric, for the current reporting period, for the entire Freddie Mac portfolio you service, subservice, and service on an interim basis, as applicable.</td>
</tr>
</tbody>
</table>

- Performance results displayed in gray indicate that your consolidated performance outperformed the synthetic portfolio.
- Performance results displayed in red indicate that your consolidated performance did not outperform the synthetic portfolio.

In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C (not calculable).
## Consolidated Scorecard

<table>
<thead>
<tr>
<th>Item/Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Synthetic</td>
<td>The synthetic portfolio’s performance for the metric to which your consolidated performance was compared for the reporting period. If we are unable to calculate performance for a given metric due to insufficient data, or if there is not a minimum of 20 loans in the denominator of the Servicer’s performance, we will not calculate performance for the synthetic portfolio and the field will display N/A (not applicable). For additional information, refer to “Synthetic Portfolio” in Chapter 8.</td>
</tr>
<tr>
<td>Trend</td>
<td>Indicates whether the difference between your consolidated performance and your synthetic portfolio’s performance in the current month materially and statistically deviates from your average historical difference. For each month (current month and prior 11 months) we find the difference between your consolidated performance and the synthetic portfolio’s performance (“Trend Value”). We then determine the difference between the Trend Value and the prior three-month average Trend Value (“Trend Difference”). For a given month, if any of the prior three months do not have calculable performance, we will look back for up to five months to calculate your three-month average. To establish trend, we determine whether the current month’s Trend Difference is between one standard deviation above and below the 11-month historical average Trend Differences.</td>
</tr>
</tbody>
</table>

### If your consolidated performance vs. your synthetic portfolio’s performance is:

<table>
<thead>
<tr>
<th>Then the following displays in the Trend column:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statistically better than the prior 11-month history</td>
</tr>
<tr>
<td>Statistically worse than the prior 11-month history</td>
</tr>
<tr>
<td>Not statistically better or worse than the prior 11-month history</td>
</tr>
</tbody>
</table>

We will not calculate trend for a metric if:

- We cannot calculate a three-month average Trend Value from among the five prior months of performance (e.g. two or more months out of the most recent five months do not have calculable performance), or
- You are missing more than two performance calculations in the prior 11 months, or
- We cannot calculate performance for the current month (i.e., insufficient number of loans in the denominator).
Metric Detail Pages

Metric Detail pages are not available for the Consolidated Scorecard.
Servicing Agent and Interim Servicer Scorecards

Introduction

Servicing agents and interim Servicers can view their performance via the Servicing Agent and Interim Servicer Scorecards, as applicable.

This chapter introduces and provides an overview of the Servicing Agent and Interim Servicer Scorecards.

How to Access the Servicing Agent and Interim Servicer Scorecards

There are two ways you can access the Servicing Agent and Interim Servicer Scorecards, as shown below.

When viewing the Servicer Performance Profile home page, click the “Servicing Agent” and “Interim Servicer” tiles to access the Scorecards.

The Servicing Agent Scorecard tile displays the total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent or in foreclosure) that you subservice, and reflects that number as a percentage of total loans serviced.

Total loans serviced (TSL) is also displayed.

The Interim Servicer Scorecard tile displays the total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent or in foreclosure) that you service on an interim basis for Freddie Mac, and reflects that number as a percentage of total loans serviced.

Total loans serviced (TSL) is also displayed.
Only links applicable to your organization will display. For example, if you subservice loans on behalf of another Servicer, but do not service loans on an interim basis for Freddie Mac, only the Servicing Agent Scorecard link will display.

When viewing the Consolidated or Master Servicer Scorecards, click the Servicing Agent or Interim Servicer Scorecard links, as applicable, located in the top right corner of the Portfolio Summary.

Additionally, the Interim Servicer Scorecard link is available on the Servicing Agent Scorecard, and the Servicing Agent Scorecard link is available on the Interim Servicer Scorecard, as applicable.
The Servicing Agent Scorecard

A servicing agent (subservicer) acts on behalf of another Servicer, who has the servicing contract rights (“master Servicers”) in performing all or substantially all of such Servicer’s servicing obligations with respect to Freddie Mac-owned or guaranteed mortgages.

The Servicing Agent Scorecard reflects performance results for the entire portfolio of Freddie Mac-owned or guaranteed mortgages that you service on behalf of one or more master Servicers.

If you are subject to Freddie Mac Servicer Success File Reviews (“File Reviews”), as a servicing agent, the File Review Monitoring metrics and performance results will display on the Servicing Agent Scorecard. In this example, the servicing agent was subject to File Reviews.
Understanding Your Servicing Agent Scorecard

The Servicing Agent Scorecard contains various sections that display your performance data. Let’s take a closer look at each section.

**Additional Reports**

Click **Additional Reports** to display a menu that provides access to other reports as outlined below.

<table>
<thead>
<tr>
<th>Menu Selection</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-Month Rolling Scorecard Summary</td>
<td>Provides access to the <em>12-Month Rolling Scorecard Summary</em> report in Microsoft® Excel® spreadsheet format.</td>
</tr>
<tr>
<td>Master Servicer Comparison</td>
<td>Provides a detailed performance breakdown, by master Servicer, for the portfolio of loans you subservice, for the current reporting period.</td>
</tr>
<tr>
<td>QRPC Loan Detail</td>
<td>Provides loan-level detail data for the Quality Right Party Contact section of the ESR.</td>
</tr>
</tbody>
</table>

For additional information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.
Servicing Agent and Interim Servicer Scorecards

**Servicing Agent Scorecard Banner**

The Servicing Agent Scorecard banner identifies the Servicer number under which you subservice loans and the reporting period associated with the performance reflected on the Servicing Agent Scorecard.

- Click this icon to return to the Servicer Performance Profile.
- Click here to download a spreadsheet with loan-level data for each metric displayed on separate tabs.
- Click this icon to print your Servicing Agent Scorecard.
- Identifies the reporting period associated with the performance results reflected on your Scorecard.
  
  For example, if the “As of” date is February 2018, the results reflect your performance for February 2018 and the Scorecard is available to you on March 31, 2018.

- Identifies the Servicer number and name under which you subservice loans.
- Identifies your rank group based on the total number of loans you subservice for Freddie Mac. The rank group you are in may change over time, based on the total number of Freddie Mac loans you are servicing.

  Click the information icon to display an alphabetical list of names of all other Servicers within your rank group.

  For additional information, refer to Chapter 8, Understanding the Ranking Methodology.
Servicing Agent and Interim Servicer Scorecards

Portfolio Summary – Servicing Agent Scorecard

The Portfolio Summary on the Servicing Agent Scorecard provides general, high-level data about the portfolio that you subservice.

The total number of performing and non-performing loans that you subservice for the number of master Servicers displayed.

For example, this Servicer subservices a total of 107,687 loans for 78 master Servicers.

The total number of non-performing loans (i.e., loans that are 30+ days delinquent, or in foreclosure) that you subservice, also reflected as a percentage of total loans subserviced.

For example: 
774 ÷ 107,687 = 0.72 percent

The total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent, or in foreclosure) that you subservice, also reflected as a percentage of total loans subserviced.

For example: 
131 ÷ 107,687 = 0.12 percent

Total Loans Serviced | Performing | Non-Performing | Seriously Delinquent
--- | --- | --- | ---
107,687 | 106,913 | 774 | 131
for 78 Master Servicers | 99.28% | 0.72% | 0.12%

Click here to access the Master Servicer Comparison report.
For more information, refer to Chapter 9.

Click here to access the loan-level detail report for non-performing loans.
For more information, refer to Chapter 9.
Servicing Agent and Interim Servicer Scorecards

**Default Management and Supplemental Metrics – Servicing Agent Scorecard**

The Servicing Agent Scorecard includes the same Default Management performance and supplemental metrics displayed on the Master Servicer Scorecard, Consolidated Scorecard, and Interim Scorecard, as applicable.

If you are in Rank Group 1, click here to access the *Rank Improvement* report. Refer to Chapter 9 for additional information.

The following table identifies and provides a description for the performance data displayed for the Default Management performance and supplemental metrics.

### Item/Column | Description
--- | ---
Click this icon to access and download loan-level detail reports. For additional information, refer to “How to Access and Download Loan-Level Detail Reports” in Chapter 9. | 
Metric | Identifies the individual Default Management performance and supplemental metrics. For additional information about the metrics, refer to Chapters 6 and 7. |
## Servicing Agent and Interim Servicer Scorecards

<table>
<thead>
<tr>
<th>Item/Column</th>
<th>Description</th>
</tr>
</thead>
</table>
| Performance | Your performance for each metric, for the current reporting period, for the entire portfolio you subservice.  
▪ Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio).  
▪ Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio).  
In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C (not calculable). |
| Synthetic | The synthetic portfolio’s performance for the metric to which your performance was compared for the reporting period.  
If we are unable to calculate performance for a given metric due to insufficient data, or if there is not a minimum of 20 loans in the denominator, we will not calculate performance for the synthetic portfolio and the field will display N/A (not applicable).  
For additional information, refer to “Synthetic Portfolio” in Chapter 8. |

---

There must be a minimum of one loan in the denominator to calculate performance for a metric.

There must be a minimum of 20 loans in the servicing agent’s metric denominator to calculate performance for the synthetic portfolio.
## Item/Column Description

<table>
<thead>
<tr>
<th>Item/Column</th>
<th>Description</th>
</tr>
</thead>
</table>
| Trend       | Indicates whether the difference between your performance and your synthetic portfolio’s performance in the current month materially and statistically deviates from your average historical difference.  
For each month (current month and prior 11 months) we find the difference between your performance and the synthetic portfolio’s performance ("Trend Value"). We then determine the difference between the Trend Value and the prior three-month average Trend Value ("Trend Difference"). For a given month, if any of the prior three months do not have calculable performance, we will look back for up to five months to calculate your three-month average. To establish trend, we determine whether the current month’s Trend Difference is between one standard deviation above and below the 11-month historical average Trend Differences. |

**Displays only for the Default Management performance metrics.**  
It does not display for the supplemental metrics.

<table>
<thead>
<tr>
<th>If your performance vs. your synthetic portfolio’s performance is:</th>
<th>Then the following displays in the Trend column:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statistically better than the prior 11-month history</td>
<td>Green arrow trending up</td>
</tr>
<tr>
<td>Statistically worse than the prior 11-month history</td>
<td>Red arrow trending down</td>
</tr>
<tr>
<td>Not statistically better or worse than the prior 11-month history</td>
<td>Gray flat arrow</td>
</tr>
</tbody>
</table>

We will not calculate trend for a metric if:

- We cannot calculate a three-month average Trend Value from among the five prior months of performance (e.g. two or more months out of the most recent five months do not have calculable performance), or
- You are missing more than two performance calculations in the prior 11 months, or
- We cannot calculate performance for the current month (i.e., insufficient number of loans in the denominator)
### Servicing Agent and Interim Servicer Scorecards

<table>
<thead>
<tr>
<th>Item/Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank</td>
<td>How your performance compares to the performance of other Servicers within your rank group for the metric. The data displayed indicates your rank for the metric. If performance cannot be calculated for a metric, you will not be ranked for that metric. Your rank is determined by computing the percent difference (better or worse) between your performance and your synthetic portfolio’s performance compared to that of other Servicers with calculable performance for the metric. For additional information, refer to Chapter 8, Understanding the Ranking Methodology.</td>
</tr>
<tr>
<td>Bottom 25% 3 Months</td>
<td>A “Y” indicates you have ranked in the bottom 25 percent of your rank group for three consecutive months. An “N” indicates you have not.</td>
</tr>
</tbody>
</table>
### File Review Monitoring – Servicing Agent Scorecard

If the portfolio of loans you subservice was subject to a Freddie Mac Servicer Success File Review ("File Review"), the File Review component of the Servicing Success Program will display on the Servicing Agent Scorecard, and will continue to display until a subsequent review is completed. The performance results displayed will always reflect the most recent File Review results available.

If the portfolio that you subservice is not subject to File Reviews, this section will not display on your Servicing Agent Scorecard.

The following table identifies and provides a description for the performance data displayed for File Review Monitoring.

<table>
<thead>
<tr>
<th>Item/Column</th>
<th>Description</th>
</tr>
</thead>
</table>
| Type of File Review | Identifies the three types of File Reviews:  
  - Prudent Servicing Review: An assessment of your collection activities, loss mitigation activities, timeline management, and property preservation processes.  
  - Short Sales Compliance Review: An assessment of your compliance with the requirements of the Single-Family Seller/Servicer Guide (Guide), and other Purchase Documents, as applicable, regarding completed Freddie Mac Standard Short Sales.  
  - Loan Modification Compliance Review: An assessment of your compliance with the requirements of the Guide and other Purchase Documents, as applicable, regarding completed modifications.  |
| Defect Rate | Reflects the review results for the month and year indicated in the Review Month column. The number of defects found in the specific File Review divided by the total possible number of defects/attributes in that sample. |
| Target | Performance targets for each type of File Review. |
## Servicing Agent and Interim Servicer Scorecards

<table>
<thead>
<tr>
<th>Item/Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>vs. Prior Month</td>
<td>This column indicates your performance trend and is determined by subtracting your defect rate this review month from your defect rate for the prior review month.</td>
</tr>
<tr>
<td></td>
<td><strong>If your defect rate is:</strong></td>
</tr>
<tr>
<td>Lower than the last review month</td>
<td>Green arrow trending up</td>
</tr>
<tr>
<td>Higher than the last review month</td>
<td>Red arrow trending down</td>
</tr>
<tr>
<td>Equal to the last review month</td>
<td>Gray flat arrow</td>
</tr>
<tr>
<td>Rating</td>
<td>This column will display:</td>
</tr>
<tr>
<td></td>
<td>▪ “Pass” if your defect rate is equal to or less than the performance target for the File Review.</td>
</tr>
<tr>
<td></td>
<td>▪ “Fail” if your defect rate is greater than the performance target for the File Review.</td>
</tr>
<tr>
<td>Review Month</td>
<td>The most recent month in which your organization was subject to a File Review.</td>
</tr>
</tbody>
</table>
The Servicing Agent Scorecard also includes the same Investor Reporting metrics displayed on the master Servicer Scorecard.

Identifies the individual metrics in the Investor Reporting category.

Your actual performance for each metric for the current reporting period, if performance can be calculated.

In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C.

All Investor Reporting metrics will receive a pass/fail performance rating (if performance can be calculated).

Click to access loan-level detail reports.
Servicing Agent and Interim Servicer Scorecards

The Interim Servicer Scorecard

The Interim Servicer Scorecard provides a comprehensive view of all Freddie Mac-owned or guaranteed mortgages that you service for Freddie Mac on an interim basis. If you service loans on an interim basis, an Interim Servicer Scorecard will be available for your review.

Note: The File Review Monitoring and Investor Reporting metrics are not displayed on the Interim Servicer Scorecard.

![Interim Servicer Scorecard](image)

Rank groups and ranking data is not applicable to interim servicing portfolios.
Understanding Your Interim Servicer Scorecard

The Interim Servicer Scorecard contains various sections that display your performance data. Let’s take a closer look at each section.

Additional Reports

Click Additional Reports to display a menu that provides access to other reports as outlined below.

<table>
<thead>
<tr>
<th>Menu Selection</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-Month Rolling Scorecard Summary</td>
<td>Provides access to the <em>12-Month Rolling Scorecard Summary</em> report in Microsoft® Excel® spreadsheet format. For additional information, refer to Chapter 9.</td>
</tr>
<tr>
<td>Interim Portfolio Comparison</td>
<td>Provides a breakdown of how each interim portfolio contributes to the overall interim servicing portfolio that you service for the current reporting period</td>
</tr>
<tr>
<td>QRPC Loan Detail</td>
<td>Provides loan-level detail data for the Quality Right Party Contact section of the ESR.</td>
</tr>
</tbody>
</table>

For additional information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.
The Interim Servicer Scorecard banner identifies the Servicer number under which you service loans for Freddie Mac on an interim basis and the reporting period associated with the performance reflected on the Interim Servicer Scorecard.

For example, if the “As of” date is May 2017, the results reflect your performance for May 2017 and the Scorecard is available to you on June 30, 2017.
**Servicing Agent and Interim Servicer Scorecards**

**Portfolio Summary – Interim Servicer Scorecard**

The Portfolio Summary on the Interim Servicer Scorecard provides general, high-level data about the interim portfolios that you service for Freddie Mac.

<table>
<thead>
<tr>
<th>Total Loans Serviced</th>
<th>Performing</th>
<th>Non-Performing</th>
<th>Seriously Delinquent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2,533</strong> in 42 Interim Portfolios</td>
<td><strong>2,374</strong> 93.72%</td>
<td><strong>159</strong> 6.28%</td>
<td><strong>69</strong> 2.72%</td>
</tr>
</tbody>
</table>

The total number of performing and non-performing loans that you service for the number of interim portfolios displayed.

For example, this Servicer services a total of 2,533 loans for 42 interim portfolios.

The total number of non-performing loans (i.e., loans that are 30+ days delinquent or in foreclosure) that you service for interim portfolios, also reflected as a percentage of total loans interim serviced.

For example: 

\[ \frac{159}{2,533} = 6.28 \text{ percent} \]

The total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent, or in foreclosure) that you service for interim portfolios, also reflected as a percentage of total loans interim serviced.

For example: 

\[ \frac{69}{2,533} = 2.72 \text{ percent} \]

The total number of performing loans that you service for interim portfolios, also reflected as a percentage of total loans interim serviced.

For example: 

\[ \frac{2,374}{2,533} = 93.72 \text{ percent} \]

Click here to access the loan-level detail report for non-performing loans.

For more information, refer to Chapter 9.

Click here to access the Interim Portfolio Comparison report.

For more information, refer to Chapter 9.
The Interim Servicer Scorecard includes the same Default Management performance and supplemental metrics displayed on the Master Servicer Scorecard, Consolidated Scorecard, and Servicing Agent Scorecard, as applicable.

The following table identifies and provides a description for the performance data displayed for the Default Management performance and supplemental metrics.

<table>
<thead>
<tr>
<th>Item/Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>‣ Click this icon to access and download loan-level detail reports. For additional information, refer to “How to Access and Download Loan-Level Detail Reports” in Chapter 9.</td>
<td></td>
</tr>
<tr>
<td>Metric</td>
<td>Identifies the individual Default Management performance and supplemental metrics. For additional information about the metrics, refer to Chapters 6 and 7.</td>
</tr>
</tbody>
</table>
| Performance | Your performance for each metric for the current reporting period.  

- Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio).  
- Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio).  

In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C (not calculable). |
## Servicing Agent and Interim Servicer Scorecards

<table>
<thead>
<tr>
<th>Item/Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Synthetic</td>
<td>The synthetic portfolio’s performance for the metric to which your performance was compared for the reporting period. If we are unable to calculate performance for a given metric due to insufficient data, or if there is not a minimum of 20 loans in the denominator, we will not calculate performance for the synthetic portfolio and the field will display N/A (not applicable). For additional information, refer to “Synthetic Portfolio” in Chapter 8.</td>
</tr>
<tr>
<td>Trend</td>
<td>Indicates whether the difference between your performance and your synthetic portfolio’s performance in the current month materially and statistically deviates from your average historical difference. For each month (current month and prior 11 months) we find the difference between your performance and the synthetic portfolio’s performance (“Trend Value”). We then determine the difference between the Trend Value and the prior three-month average Trend Value (“Trend Difference”). For a given month, if any of the prior three months do not have calculable performance, we will look back for up to five months to calculate your three-month average. To establish trend, we determine whether the current month’s Trend Difference is between one standard deviation above and below the 11-month historical average Trend Differences.</td>
</tr>
</tbody>
</table>

### If your performance vs. your synthetic portfolio’s performance is:

<table>
<thead>
<tr>
<th>If your performance vs. your synthetic portfolio’s performance is:</th>
<th>If your performance vs. your synthetic portfolio’s performance is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statistically better than the prior 11-month history</td>
<td>Statistically better than the prior 11-month history</td>
</tr>
<tr>
<td>Statistically worse than the prior 11-month history</td>
<td>Statistically worse than the prior 11-month history</td>
</tr>
<tr>
<td>Not statistically better or worse than the prior 11-month history</td>
<td>Not statistically better or worse than the prior 11-month history</td>
</tr>
</tbody>
</table>

If we are unable to calculate trend for a metric, “N/A” will display in this column.

---

There must be a minimum of 20 loans in the interim Servicer’s metric denominator to calculate performance for the synthetic portfolio.

Displays only for the Default Management performance metrics. It does not display for the supplemental metrics.

If we are unable to calculate trend for a metric, “N/A” will display in this column.
Servicing Agent and Interim Servicer Scorecards

Metric Detail Pages

Metric Detail pages are not available for the Servicing Agent Scorecard and Interim Servicer Scorecard, as applicable.
The Performance Metrics

Introduction

This chapter outlines the Default Management and Investor Reporting performance metrics and provides detailed descriptions, calculations, and examples of each of the metrics.

Performance Period

All Default Management and Investor Reporting performance metrics have a one-month performance period.

Default Management Metrics

The following table identifies the Default Management metrics.

<table>
<thead>
<tr>
<th>Metrics</th>
<th>Weights</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Transition from 30 to 60+..................</td>
<td>Default management metrics required to determine an overall rank in the Default Management category on the Master Servicer Scorecard and Servicing Agent Scorecard, and for which there was sufficient data to calculate actual performance and the synthetic portfolio’s performance, are weighted based on the rank group you are in.</td>
</tr>
<tr>
<td>2. Cure Efficiency.............................</td>
<td>For additional information, refer to Chapter 8.</td>
</tr>
<tr>
<td>3. Retention Efficiency..........................</td>
<td></td>
</tr>
<tr>
<td>4. Liquidation Efficiency.......................</td>
<td></td>
</tr>
<tr>
<td>5. 6-Month Modification Performance...........</td>
<td></td>
</tr>
<tr>
<td>6. Total Timeline Trend...........................</td>
<td></td>
</tr>
</tbody>
</table>

You must have a minimum of one loan in the denominator to calculate performance for a metric.
The Performance Metrics

Transition from 30 to 60+

The Transition from 30 to 60+ metric measures the percentage of 30-day delinquent loans in the previous month that transitioned to a 60+ day delinquency status (including loans in foreclosure) in the current month. A lower value indicates better performance.

Performance Calculation

The Transition from 30 to 60+ metric is calculated as follows:

\[
\text{Transition from 30 to 60+} = \frac{\text{Number of 30-day delinquent (D30) loans in the previous month that rolled to a 60+ days delinquent (D60+) status (including loans in foreclosure) in the current month}}{\text{Number of D30 loans in the previous month}}
\]

Example

Number of D30 loans in May that transitioned to a D60+ status (including loans in foreclosure) in June = 500

Number of D30 loans in May = 3,000

\[= \frac{500}{3,000} = 16.6667 \text{ percent}\]

Exclusions

The following loans are excluded from this metric:

- Trial Period Plans less than four months old (for non-bankruptcy loans)
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Probate
- Service Members Civil Relief Act (SCRA)
- Disaster forbearance
- Litigation
- Condemned properties
- Trial Period Plans less than 12 months old (for bankruptcy loans)
- Transfers of Servicing (Global Family change between numerator and denominator)
- Government seizures
- Unemployment forbearance
- Appeal of Loan Modification
- Bankruptcy
The Performance Metrics

Cure Efficiency

The Cure Efficiency metric reflects, as a percentage, the number of 60+ day delinquent loans (including loans in foreclosure) in the previous month that cured or paid off in the current month. Full reinstatements, closed loan modifications, successful repayment plans, payoffs (prepays and matured loans), and repurchases will be considered in the numerator. A higher value indicates better performance.

Performance Calculation

The Cure Efficiency metric is calculated as follows:

\[
\frac{\text{Number of D60+ loans (including loans in foreclosure) that cure or pay off in the current month}}{\text{Number of D60+ loans (including loans in foreclosure) in the previous month}} = \text{Cure Efficiency}
\]

Example

\[
\frac{\text{Number of D60+ loans (including loans in foreclosure) that cured or paid off in June = 1,500}}{\text{Number of D60+ loans (including loans in foreclosure) in May = 15,255}} = 9.8328 \text{ percent}
\]

Exclusions

The following loans are excluded from this metric:

- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Transfers of Servicing (Global Family change between numerator and denominator)
The Performance Metrics

Retention Efficiency

The Retention Efficiency metric reflects, as a percentage, the number of Trial Period Plans that were initiated in the current month for loans that were D60+ (including loans in foreclosure) in the prior month. A higher value indicates better performance.

Performance Calculation

The Retention Efficiency metric is calculated as follows:

\[
\frac{\text{Number of D60+ loans (including loans in foreclosure) that initiated a Trial Period Plan in the current month}}{\text{Number of D60+ loans (including loans in foreclosure) in the previous month}} = \text{Retention Efficiency}
\]

Example

Number of D60+ loans (including loans in foreclosure) that initiated a Trial Period Plan in April = 6,500

\[
\frac{6,500}{12,100} = 53.7190 \text{ percent}
\]

Exclusions

The following loans are excluded from this metric:

- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Transfers of Servicing (Global Family change between numerator and denominator)
- Trial Period Plans less than four months old (for non-bankruptcy loans)
- Trial Period Plans less than 12 months old (for bankruptcy loans)
The Performance Metrics

Liquidation Efficiency

The Liquidation Efficiency metric reflects, as a percentage, the number of 90+ days delinquent loans (including loans in foreclosure) in the previous month that resulted in a liquidation (i.e., settled Freddie Mac Standard Short Sale, notified Freddie Mac Standard Deed-in-Lieu of Foreclosure, or a notified foreclosure sale (REO or third-party foreclosure sale)) in the current month. A higher value indicates better performance.

Performance Calculation

The Liquidation Efficiency metric is calculated as follows:

\[
\text{Liquidation Efficiency} = \frac{\text{Number of D90+ loans (including loans in foreclosure) in the previous month}}{\text{Number of D90+ loans (including loans in foreclosure) that resulted in a liquidation in the current month}}
\]

Example

Number of D90+ loans (including loans in foreclosure) that resulted in a liquidation (i.e., settled Standard Short Sale, notified Standard Deed-in-Lieu of Foreclosure, or a notified foreclosure sale (REO or third-party foreclosure sale)) in November = 4,033

Number of D90+ loans (including loans in foreclosure) in October = 4,170

\[
\text{Liquidation Efficiency} = \frac{4,033}{4,170} = 96.7146 \text{ percent}
\]

Exclusions

The following loans are excluded from this metric:

- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Transfers of Servicing (Global Family change between numerator and denominator)
- Trial Period Plans less than four months old (for non-bankruptcy loans)
- Trial Period Plans less than 12 months old (for bankruptcy loans)
The Performance Metrics

6-Month Modification Performance

The 6-Month Modification Performance metric measures the percentage of closed loan modifications that are current, or have paid off (prepayment or maturity) within the six-month period after the loan modification effective date. A higher value indicates better performance.

Performance Calculation

The 6-Month Modification Performance metric is calculated as follows:

\[
\frac{\text{Number of closed modifications that are current six months after the modification effective date, or paid off (prepayment or maturity) within six months of the modification effective date}}{\text{Number of modifications with a modification effective date six months prior to the current month}} = 6\text{-Month Modification Performance}
\]

Example

Number of modifications that closed in April, that are current in October or have paid off (prepayment or maturity) between April and October \(= 1,615\)

\[
\frac{1,615}{\text{Number of modifications that closed in April}} = 80.7500 \text{ percent}
\]

Exclusions

The following loans are excluded from this metric:

- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Transfers of Servicing (Global Family change between numerator and denominator)
The Performance Metrics

Total Timeline Trend

The Total Timeline Trend metric measures how effectively you manage your allowable state foreclosure timelines from month to month. Specifically, it reflects, as a percentage, the number of days your organization exceeded the allowable state foreclosure timeline (i.e., the state foreclosure timeline plus allowable delays) in the current month compared to the number of days your organization exceeded the allowable state foreclosure timelines in the prior month. A lower value indicates better performance.

Performance Calculation

The Total Timeline Trend metric is calculated as follows:

\[
\frac{\text{Total number of delinquent days beyond the allowable state foreclosure timelines in the current month}}{\text{Total number of delinquent days beyond the allowable state foreclosure timelines in the previous month}} = \text{Total Timeline Trend}
\]

Example

Total number of delinquent days beyond the allowable state foreclosure timelines in August = 150

\[
\frac{150}{\text{Total number of delinquent days beyond the allowable state foreclosure timelines in July}} = 60.0000 \text{ percent}
\]

Exclusions

The following loans are excluded from this metric:

- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Transfers of Servicing (Global Family change between numerator and denominator)
- Government seizures
- Service Members Civil Relief Act (SCRA)
- Mortgages sold in a non-performing loan sale
Investor Reporting Metrics

The following table identifies the Investor Reporting metrics. Note that all Investor Reporting metrics will receive a pass/fail performance result (if performance can be calculated).

<table>
<thead>
<tr>
<th>Metrics</th>
<th>Weights</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cash Deficiency</td>
<td>N/A</td>
</tr>
<tr>
<td>2. Average Number of Days to Report Payoffs</td>
<td>N/A</td>
</tr>
<tr>
<td>3. Aged Edits Past 30+ Days</td>
<td>N/A</td>
</tr>
<tr>
<td>4. Loan-Level Reporting Compliance</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Unlike the Default Management metrics, the Investor Reporting metrics have no associated weights. Therefore, you will not receive a rank for each individual Investor Reporting metric, and you will not receive an overall ranking for the Investor Reporting category.
The Performance Metrics

Cash Deficiency

The Cash Deficiency metric indicates whether the worst failed draft event in the current month was greater than two consecutive business days and the draft amount was greater than $2,500.

<table>
<thead>
<tr>
<th>If the worst failed draft event in the current month is:</th>
<th>Then you will receive a performance result of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than two consecutive business days and the draft amount is greater than $2,500</td>
<td>Fail.</td>
</tr>
<tr>
<td>Greater than two consecutive business days and the cash shortage amount is equal to or less than $2,500</td>
<td>Pass.</td>
</tr>
<tr>
<td>Less than or equal to two consecutive business days, regardless of the draft amount</td>
<td>Pass.</td>
</tr>
</tbody>
</table>

Examples

The following examples demonstrate when you will receive a “Pass” or “Fail” performance result.

<table>
<thead>
<tr>
<th>If the draft amount is:</th>
<th>And the failed draft event lasted:</th>
<th>Then you will receive a performance result of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,500.01</td>
<td>Three consecutive business days</td>
<td>Fail.</td>
</tr>
<tr>
<td>$2,500.00</td>
<td>Four consecutive business days</td>
<td>Pass.</td>
</tr>
<tr>
<td>$2,500.01</td>
<td>Two consecutive business days</td>
<td>Pass.</td>
</tr>
</tbody>
</table>
The Performance Metrics

Average Number of Days to Report Payoffs

The Average Number of Days to Report Payoffs metric indicates whether you reported your payoffs in a timely manner to Freddie Mac in the current month.

<table>
<thead>
<tr>
<th>If the average number of business days to report payoffs is:</th>
<th>Then you will receive a performance result of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than two</td>
<td>Fail.</td>
</tr>
<tr>
<td>Less than or equal to two</td>
<td>Pass.</td>
</tr>
</tbody>
</table>

**Performance Calculation**

The Average Number of Days to Report Payoffs metric is calculated as follows:

\[ \frac{\text{Total number of loans that paid off in the current month}}{\text{Total number of business days for each payoff in the current month}} = \text{Average Number of Days to Report Payoffs} \]

**Example**

Total number of business days to report each payoff in October = 575

Total number of loans that paid off in October = 400

\[ \frac{400}{575} = 1.4357 \text{ days (Pass)} \]
The Performance Metrics

Aged Edits Past 30+ Days

The Aged Edits Past 30+ Days metric indicates your promptness in resolving data discrepancies. It reflects, as a percentage, the number of loans with initial edits that occurred in the previous month that have aged edits in the current month. Loan modifications with loan-level edits that settled in the current cycle are excluded. A lower value indicates better performance.

Note: The loan-level report for this metric will detail all edits that apply to each loan.

The following loan-level edits are applicable to this metric.

- 105
- 400
- 606
- 715
- 208
- 411
- 608
- 828
- 210
- 503
- 700
- 910
- 242
- 600
- 702
- 911
- 912

Performance Calculation

The Aged Edits Past 30+ Days metric is calculated as follows:

\[
\text{Count of loans with aged edits (31+ days old) in the current month} \div \text{Count of loans with initial edits in the previous month} = \text{Aged Edits Past 30+ Days (error rate)}
\]

<table>
<thead>
<tr>
<th>If the error rate is:</th>
<th>Then you will receive a performance result of:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than 1.00 percent</td>
<td>Fail.</td>
</tr>
<tr>
<td>Less than or equal to 1.00 percent</td>
<td>Pass.</td>
</tr>
</tbody>
</table>

Example

Count of loans with aged edits (31+ days old) in May = 1

\[
= 0.5000 \text{ percent} \quad \text{(Pass)}
\]

Count of loans with initial edits in April = 200
The Performance Metrics

How to Reconcile the Aged Edits Past 30+ Days Loan-Level Detail Report with Your Performance

Performance for the Aged Edits Past 30+ Days metric is based on the number of loans with aged edits (31+ days), not the number of edits. However, the loan-level detail report for the Aged Edits Past 30+ Days metric contains one loan record for each edit. Therefore, if a loan number generates multiple edits, there will be multiple line items for the loan number on the report. To reconcile the Aged Edits Past 30+ Days metric performance to its loan-level detail report, you must remove duplicate loan records.

Perform the following steps to reconcile the Aged Edits Past 30+ Days loan-level detail report with your performance.

1. Download the loan-level detail report for the Aged Edits Past 30+ Days metric.

2. Highlight the entire worksheet.

3. Select Data.

4. Select Remove Duplicates.
5. De-select “EditType” and “CumulativeAge.”

6. Click OK.

7. Sum the numerator and denominator columns to determine the count of loans. Use the results to tie back to your performance.
The Performance Metrics

Loan-Level Reporting Compliance

The Loan-Level Reporting Compliance metric reflects, as a percentage of total loans serviced, the number of loans reported as of the last loan-level reporting as of the P&I Determination Date for the accounting cycle. Loans with outstanding edits and newly funded loans are excluded.

Servicers will be given a pass/fail performance rating as outlined below:

<table>
<thead>
<tr>
<th>Rank Group 1</th>
<th>If: Equal to or greater than 99 percent is reported</th>
<th>Then: Pass.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 99 percent is reported</td>
<td>Fail.</td>
</tr>
<tr>
<td>Rank Group 2</td>
<td>Equal to or greater than 98 percent is reported</td>
<td>Pass.</td>
</tr>
<tr>
<td></td>
<td>Less than 98 percent is reported</td>
<td>Fail.</td>
</tr>
<tr>
<td>Rank Group 3</td>
<td>Equal to or greater than 97 percent is reported</td>
<td>Pass.</td>
</tr>
<tr>
<td></td>
<td>Less than 97 percent is reported</td>
<td>Fail.</td>
</tr>
<tr>
<td>Rank Group 4</td>
<td>Equal to or greater than 96 percent is reported</td>
<td>Pass.</td>
</tr>
<tr>
<td></td>
<td>Less than 96 percent is reported</td>
<td>Fail.</td>
</tr>
</tbody>
</table>

Performance Calculation

The Loan-Level Reporting Compliance metric is calculated as follows:

\[
\text{Loan-Level Reporting Compliance} = \frac{\text{Total number of loans reported as of the last loan-level reporting as of the P&I Determination Date for the current month}}{\text{Total number of loans serviced in the current month}}
\]

Example

Total number of loans reported as of the last loan-level reporting as of the P&I Determination Date for December = 155,950

Total number of loans serviced in December = 156,000

\[
\text{Loan-Level Reporting Compliance} = \frac{155,950}{156,000} = 0.999679 \text{ percent (Pass)}
\]

(Servicer is in Rank Group 2)
The Performance Metrics

Supporting Reports

A Loan-Level Reporting Compliance report, and loan-level detail report are available to provide insight into your performance for this metric.

The Loan-Level Reporting Compliance report provides a breakdown, by Servicer number, of the following:

- Total number of loans considered for this metric (which includes REO and closed loans)
- Loans excluded from the numerator, which include:
  - Loans with outstanding edits (Missing Loans column)
  - Newly funded loans

**Note:** If a loan has an outstanding edit and is newly funded, it is only counted once.

- Whether the Servicer is exempt (All loans are considered reported, loans with outstanding edits and newly funded loans are ignored.)
- Loans excluded from the denominator (newly funded loans)
- Total number of loans in numerator and denominator, after exclusions
- Performance result

### Servicer Success Scorecard

<table>
<thead>
<tr>
<th>Servicer</th>
<th>Total Loans</th>
<th>Missing Loans</th>
<th>Newly Funded Loans</th>
<th>Exempt Servicer</th>
<th>Numerator Exclusions</th>
<th>Denominator Exclusions</th>
<th>Numerator</th>
<th>Denominator</th>
<th>Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>MCRT1 - Servicer 001855</td>
<td>3,791</td>
<td>23</td>
<td>7</td>
<td>80</td>
<td>28</td>
<td>1</td>
<td>1,729</td>
<td>2,783</td>
<td>55.14%</td>
</tr>
<tr>
<td>MCRT1 - Servicer 002821</td>
<td>6,752</td>
<td>11</td>
<td>3</td>
<td>80</td>
<td>14</td>
<td>9</td>
<td>4,564</td>
<td>4,287</td>
<td>55.14%</td>
</tr>
<tr>
<td>Total</td>
<td>10,543</td>
<td>34</td>
<td>10</td>
<td>160</td>
<td>42</td>
<td>10</td>
<td>6,293</td>
<td>7,070</td>
<td>55.14%</td>
</tr>
</tbody>
</table>

**Note:** The total loans includes REO and closed loans and could be higher than the Total Loans reported on the Servicer Summary Tariff. The Loans Excluded from Numerator Exclusions is the total number of the numerator and denominator included. The Loans Excluded from Denominator Exclusions is the total number of the numerator and denominator included. The Loans Excluded from Denominator Exclusions is the total number of the numerator and denominator included. The Loans Excluded from Denominator Exclusions is the total number of the numerator and denominator included.

To access the Loan-Level Reporting Compliance report, click the performance result.

To identify the specific loans with outstanding edits and newly funded loans excluded from this metric, click download icon to access supporting loan-level detail.
The Performance Metrics

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The Default Management Supplemental Metrics

Introduction

This chapter introduces the Default Management supplemental metrics and provides detailed descriptions, calculations, and examples for each. As a reminder, all supplemental metric numerators are subsets of their denominators.

Performance Period

All supplemental metrics have a one-month performance period.
The Default Management Supplemental Metrics

Transition from Current to 30+

The Transition from Current to 30+ supplemental metric reflects, as a percentage, the number of loans that were current in the previous month that transitioned to a 30+ day delinquency (D30+) status or foreclosure in the current month. A lower value indicates better performance.

Performance Calculation

The Transition from Current to 30+ supplemental metric is calculated as follows:

\[
\frac{\text{Number of current loans in the previous month that transitioned to a 30+ day delinquency (D30+) status or foreclosure in the current month}}{\text{Number of loans that were current in the previous month}} = \text{Transition from Current to 30+}
\]

Example

Number of current loans in May that transitioned to a 30+ day delinquency (D30+) status or foreclosure in June = 125

\[
\frac{125}{4,500} = 2.7778 \text{ percent}
\]

Exclusions

The following loans are excluded from this supplemental metric:

- Trial Period Plans less than four months old (for non-bankruptcy loans)
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Probate
- Service Members Civil Relief Act (SCRA)
- Disaster forbearance
- Litigation
- Condemned properties
- Trial Period Plans less than 12 months old (for bankruptcy loans)
- Transfers of Servicing (Global Family change between numerator and denominator)
- Government seizures
- Unemployment forbearance
- Appeal of Loan Modification
- Bankruptcy
The Default Management Supplemental Metrics

Transition from 60 to 90+

The Transition from 60 to 90+ supplemental metric reflects, as a percentage, the number of loans that were 60 days delinquent (D60) in the previous month and not in foreclosure that transitioned to a 90+ day delinquency (D90+) status or foreclosure in the current month. A lower value indicates better performance.

Performance Calculation

The Transition from 60 to 90+ supplemental metric is calculated as follows:

\[
\text{Transition from 60 to 90+} = \frac{\text{Number of D60 loans in the previous month that were not in foreclosure, that transitioned to a 90+ day delinquency (D90+) status or foreclosure in the current month}}{\text{Number of D60 loans not in foreclosure in the previous month}}
\]

Example

Number of D60 loans in August that were not in foreclosure, that transitioned to a 90+ day delinquency (D90+) status or foreclosure in September = 30

Number of D60 loans not in foreclosure in August = 600

\[
\text{Transition from 60 to 90+} = \frac{30}{600} = 5.0000 \text{ percent}
\]

Exclusions

The following loans are excluded from this supplemental metric:

- Trial Period Plans less than four months old (for non-bankruptcy loans)
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Probate
- Service Members Civil Relief Act (SCRA)
- Disaster forbearance
- Litigation
- Condemned properties
- Trial Period Plans less than 12 months old (for bankruptcy loans)
- Transfers of Servicing (Global Family change between numerator and denominator)
- Government seizures
- Unemployment forbearance
- Appeal of Loan Modification
- Bankruptcy
The Default Management Supplemental Metrics

Transition from 120+ to Worse

The Transition from 120+ to Worse supplemental metric reflects, as a percentage, the number of loans that were 120 or more days delinquent (D120+) (not in foreclosure) in the previous month that transitioned to an even worse D120+ delinquency status (not in foreclosure) in the current month. Loans in the denominator that remain at D120+ and do not transition to a worse level of delinquency are not included in the numerator. A lower value indicates better performance.

Performance Calculation

The Transition from 120+ to Worse supplemental metric is calculated as follows:

\[
\frac{\text{Number of D120+ loans (not in foreclosure) in the previous month that transitioned to an even worse D120+ delinquency status (not in foreclosure) in the current month}}{\text{Number of D120+ loans (not in foreclosure) in the previous month}} = \text{Transition from 120+ to Worse}
\]

Example

Number of D120+ loans (not in foreclosure) in the previous month that transitioned to an even worse D120+ delinquency status (not in foreclosure) in June = 127

\[
\frac{127}{\text{Number of D120+ loans (not in foreclosure) in May = 1,000}} = 12.7000 \text{ percent}
\]

Exclusions

The following loans are excluded from this supplemental metric:

- Trial Period Plans less than four months old (for non-bankruptcy loans)
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Probate
- Service Members Civil Relief Act (SCRA)
- Disaster forbearance
- Litigation
- Condemned properties

- Trial Period Plans less than 12 months old (for bankruptcy loans)
- Transfers of Servicing (Global Family change between numerator and denominator)
- Government seizures
- Unemployment forbearance
- Appeal of Loan Modification
- Bankruptcy
The Default Management Supplemental Metrics

Modification Pull-Through Rate

The Modification Pull-Through Rate supplemental metric reflects, as a percentage, the number of modifications with a trial period start date five months prior, that are closed in the current month. A higher value indicates better performance.

Performance Calculation

The Modification Pull-Through Rate supplemental metric is calculated as follows:

\[
\frac{\text{Modifications with a start date five months prior that are closed in the current month}}{\text{Modifications with a start date five months prior}} = \text{Modification Pull-Through Rate}
\]

Example

\[
\frac{\text{Modifications with a start date five months prior that are closed in June} = 458}{\text{Modifications with a start date in January} = 557} = 82.2262 \text{ percent}
\]

Exclusions

The following loans are excluded from this supplemental metric:

- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Transfers of Servicing (Global Family change between numerator and denominator)

Note: The Transfer of Servicing exclusion applies conditionally to this metric based on the status of the loan and when the transfer occurred, through the time period of the metric.
The Default Management Supplemental Metrics

Inflow to Past Timeline Trend

The Inflow to Past Timeline Trend supplemental metric measures how effectively you manage your loans in foreclosure, without exceeding foreclosure timelines. Specifically, it reflects, as a percentage, the number of loans in foreclosure that were within their allowable state foreclosure timelines (i.e., the state foreclosure timeline plus allowable delays) in the previous month that have exceeded their allowable state foreclosure timelines in the current month. A lower value indicates better performance.

Performance Calculation

The Inflow to Past Timeline Trend supplemental metric is calculated as follows:

\[
\text{Inflow to Past Timeline Trend = } \frac{\text{Number of loans in foreclosure that exceeded their allowable state foreclosure timelines in the current month}}{\text{Number of loans in foreclosure that were within their allowable state foreclosure timelines in the previous month}}
\]

Example

Number of loans in foreclosure that exceeded their allowable state foreclosure timelines in October = 125

\[
\text{Inflow to Past Timeline Trend} = \frac{125}{2,040} = 6.1275 \text{ percent}
\]

Exclusions

The following loans are excluded from this supplemental metric:

- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Transfers of Servicing (Global Family change between numerator and denominator)
- Government seizures
- Service Members Civil Relief Act (SCRA)
The Default Management Supplemental Metrics

Average Age Beyond Timeline

The Average Age Beyond Timeline supplemental metric reflects the average number of days your organization exceeded the allowable state foreclosure timelines (i.e., the state foreclosure timeline plus allowable delays) for all loans that are past their allowable state foreclosure timelines in the current month. A lower value indicates better performance.

Performance Calculation

The Average Age Beyond Timeline supplemental metric is calculated as follows:

\[
\frac{\text{Cumulative number of days beyond the allowable state foreclosure timeline for all loans beyond their allowable state foreclosure timeline in the current month}}{\text{Number of loans beyond their allowable state foreclosure timelines in the current month}} = \text{Average Age Beyond Timeline}
\]

Example

Cumulative number of days beyond the allowable state foreclosure timeline for all loans beyond their allowable state foreclosure timeline in August = \textbf{600}

\[
\frac{\text{Cumulative number of days beyond the allowable state foreclosure timeline for all loans beyond their allowable state foreclosure timeline in August}}{\text{Number of loans beyond their allowable state foreclosure timelines in August}} = 4.80 \text{ days}
\]

Exclusions

The following loans are excluded from this supplemental metric:

- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Transfers of Servicing (Global Family change between numerator and denominator)
- Government seizures
- Service Members Civil Relief Act (SCRA)
Understanding the Ranking Methodology

Rank Groups

Servicers are placed into four rank groups at the Global Family level on the Master Servicer Scorecard, and into two rank groups on the Servicing Agent Scorecard, based on the number of total loans serviced for Freddie Mac reflected on each Scorecard. If you are also a servicing agent, you may be placed in a different rank group on the Servicing Agent Scorecard than the rank group you are placed in on the Master Servicer Scorecard.

Servicers will be ranked within their rank groups in the Default Management category on the Master Servicer and Servicing Agent Scorecards, as applicable. Servicers will not be ranked in the Investor Reporting category.

The **Master Servicer Scorecard** rank groups are:

<table>
<thead>
<tr>
<th>Rank Group</th>
<th>Includes Servicers who service:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank Group 1</td>
<td>200,000 or more Freddie Mac mortgages</td>
</tr>
<tr>
<td>Rank Group 2</td>
<td>75,000 – 199,999 Freddie Mac mortgages</td>
</tr>
<tr>
<td>Rank Group 3</td>
<td>20,000 – 74,999 Freddie Mac mortgages</td>
</tr>
<tr>
<td>Rank Group 4</td>
<td>Less than 20,000 Freddie Mac mortgages</td>
</tr>
</tbody>
</table>

**Note:** Servicers in this rank group will be able to view their actual performance and the performance of their synthetic portfolios, as applicable, on the Master Servicer Scorecard. However, they will not receive ranks for individual metrics nor an overall ranking within their rank group in the Default Management category.

The **Servicing Agent Scorecard** rank groups are:

<table>
<thead>
<tr>
<th>Rank Group</th>
<th>Includes Servicing Agents who service:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank Group 1</td>
<td>100,000 or more Freddie Mac mortgages</td>
</tr>
<tr>
<td>Rank Group 2</td>
<td>Less than 100,000 Freddie Mac mortgages</td>
</tr>
</tbody>
</table>

**Note:** Servicers in this rank group will be able to view their actual performance and the performance of their synthetic portfolios, as applicable, on the Servicing Agent Scorecard. However, they will not receive ranks for individual metrics nor an overall ranking within their rank group in the Default Management category.

After we place you in the appropriate rank group based on total number of mortgages serviced for Freddie Mac, we will apply the methodology outlined in this chapter and
Understanding the Ranking Methodology

rank you against other Servicers in your rank group (in the Default Management category only), if applicable.

As a reminder, the rank groups will be determined based on portfolio composition parameters chosen by Freddie Mac, and may be amended from time to time.

Default Management Metric Weights

The weight associated with each Default Management metric on the Master Servicer, Servicing Agent Scorecards is determined by your rank group on each Scorecard, as applicable.

**Master Servicer Scorecard**

The following identifies the weights associated with each metric, for each rank group, on the Master Servicer Scorecard.

<table>
<thead>
<tr>
<th>Rank Group</th>
<th>Metric</th>
<th>Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Transition from 30 to 60+</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>Cure Efficiency</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td>Retention Efficiency</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td>Liquidation Efficiency</td>
<td>5%</td>
</tr>
<tr>
<td></td>
<td>6-Month Modification Performance</td>
<td>5%</td>
</tr>
<tr>
<td></td>
<td>Total Timeline Trend</td>
<td>10%</td>
</tr>
<tr>
<td>2</td>
<td>Transition from 30 to 60+</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>Cure Efficiency</td>
<td>30%</td>
</tr>
<tr>
<td></td>
<td>Retention Efficiency</td>
<td>30%</td>
</tr>
<tr>
<td></td>
<td>Liquidation Efficiency</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>6-Month Modification Performance</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>Total Timeline Trend</td>
<td>0%</td>
</tr>
<tr>
<td>3</td>
<td>Transition from 30 to 60+</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>Cure Efficiency</td>
<td>30%</td>
</tr>
<tr>
<td></td>
<td>Retention Efficiency</td>
<td>30%</td>
</tr>
<tr>
<td></td>
<td>Liquidation Efficiency</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>6-Month Modification Performance</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>Total Timeline Trend</td>
<td>0%</td>
</tr>
<tr>
<td>4</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>
Understanding the Ranking Methodology

**Servicing Agent Scorecard**

The following identifies the weights associated with each metric, for each rank group, on the Servicing Agent Scorecard.

<table>
<thead>
<tr>
<th>Rank Group</th>
<th>Metric</th>
<th>Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Transition from 30 to 60+</td>
<td>40%</td>
</tr>
<tr>
<td>1</td>
<td>Cure Efficiency</td>
<td>30%</td>
</tr>
<tr>
<td>1</td>
<td>Retention Efficiency</td>
<td>30%</td>
</tr>
<tr>
<td>1</td>
<td>Liquidation Efficiency</td>
<td>0%</td>
</tr>
<tr>
<td>1</td>
<td>6-Month Modification Performance</td>
<td>0%</td>
</tr>
<tr>
<td>1</td>
<td>Total Timeline Trend</td>
<td>0%</td>
</tr>
<tr>
<td>2</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>
Understanding the Ranking Methodology

Ranking Methodology

_Master Servicer Scorecard_

On the Master Servicer Scorecard, if you are in Rank Group 1, 2, or 3, you will receive a rank for each Default Management metric as well as an overall rank for the Default Management category, subject to certain conditions, as outlined below. The rank you receive indicates how you performed relative to other ranked Servicers within your rank group.

**To receive:**

| A rank for an individual Default Management performance metric on the Master Servicer Scorecard | ▪ You must be in one rank groups listed above (i.e., Rank Group 1, Rank Group 2, or Rank Group 3), and  
▪ Sufficient data must be available to calculate the actual performance of the metric (i.e., you must have at least one loan in the denominator of the metric), and  
▪ Your synthetic portfolio’s performance for the metric must be applicable in the reporting period (i.e., you must have at least 20 loans that match the parameters for the denominator of the metric). |
|---|---|
| An overall rank for the Default Management category on the Master Servicer Scorecard | ▪ You must be in one rank groups listed above (i.e., Rank Group 1, Rank Group 2, or Rank Group 3), and  
▪ You must have a metric rank for each metric required for your rank group as outlined below: |

<table>
<thead>
<tr>
<th>If you are in:</th>
<th>You must have a rank for:</th>
</tr>
</thead>
</table>
| Rank Group 1 | ▪ Transition from 30 to 60+  
▪ Cure Efficiency  
▪ Retention Efficiency  
▪ Liquidation Efficiency  
▪ 6-Month Modification Performance  
▪ Total Timeline Trend |
| Rank Group 2 -or- Rank Group 3 | ▪ Transition from 30 to 60+  
▪ Cure Efficiency  
▪ Retention Efficiency |

Servicers who do not have sufficient data to calculate the actual performance or synthetic performance for a given metric are excluded from the ranking for that metric. Servicers who do not receive ranks for every required metric for their rank group are excluded from receiving an overall rank within their rank group.
**Understanding the Ranking Methodology**

**Servicing Agent Scorecard**

On the Servicing Agent Scorecard, you must be in Rank Group 1 to receive a rank for each Default Management metric as well as an overall rank for the Default Management category, subject to certain conditions, as outlined below. The rank you receive indicates how you performed relative to other ranked Servicers within Rank Group 1.

<table>
<thead>
<tr>
<th>To receive:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A rank for an individual Default Management performance metric on the Servicing Agent Scorecard</td>
<td>▪ You must be in Rank Group 1, and</td>
</tr>
<tr>
<td></td>
<td>▪ Sufficient data must be available to calculate the actual performance of the metric (i.e., you must have at least one loan in the denominator of the metric), and</td>
</tr>
<tr>
<td></td>
<td>▪ Your synthetic portfolio’s performance for the metric must be applicable in the reporting period (i.e., you must have at least 20 loans that match the parameters for the denominator of the metric).</td>
</tr>
<tr>
<td>An overall rank for the Default Management category on the Servicing Agent Scorecard</td>
<td>▪ You must be in Rank Group 1, and</td>
</tr>
<tr>
<td></td>
<td>▪ You must have a metric rank for each of the following metrics:</td>
</tr>
<tr>
<td></td>
<td>- Transition from 30 to 60+</td>
</tr>
<tr>
<td></td>
<td>- Cure Efficiency</td>
</tr>
<tr>
<td></td>
<td>- Retention Efficiency</td>
</tr>
</tbody>
</table>
Understanding the Ranking Methodology

How Your Rank is Determined for an Individual Metric

The following outlines the high-level steps we perform to calculate your rank for an individual Default Management performance metric on the Master Servicer and Servicing Agent Scorecards, as applicable.

1. We determine if there is sufficient data available to calculate your actual performance and the synthetic portfolio’s performance for a given metric.

<table>
<thead>
<tr>
<th>If:</th>
<th>Then:</th>
</tr>
</thead>
<tbody>
<tr>
<td>There is sufficient data</td>
<td>We proceed to step 2.</td>
</tr>
<tr>
<td>There is not sufficient data</td>
<td>You do not receive a ranking for the metric.</td>
</tr>
</tbody>
</table>

2. We calculate your actual performance and the synthetic portfolio’s performance for the metric.

3. We then calculate the percent difference between your actual performance for the metric and your synthetic portfolio’s performance for the metric. To do this, we subtract the performance of your synthetic portfolio from your actual performance, and then take that difference and divide it by the performance of the synthetic portfolio.

\[
\text{Your Actual Performance} - \text{Synthetic Portfolio Performance} \quad \frac{=} {\text{Synthetic Portfolio Performance}} = \% \text{ Difference}
\]

Note: To determine ranks, we do not compare one Servicer’s performance directly to another Servicer’s performance because their portfolios are different. Instead, to minimize differences in portfolio composition, we compare Servicer A's performance relative to Servicer A's synthetic portfolio performance then measure it against Servicer B's performance relative to Servicer B's synthetic portfolio performance. We compare the percent difference between the Servicers’ performance and their synthetic portfolio’s performance among all ranked Servicers in the same rank group.

4. Based on the results from step 3, we assign a rank that indicates how your performance for the metric compares to how other ranked Servicers within your rank group performed for the same metric. Remember, you are ranked only among other Servicers who also had sufficient data to calculate actual performance and the synthetic portfolio’s performance for the same metric. Servicers who do not have sufficient data for a given metric are not included in the ranking for that metric.

Based on your rank for the metric, we determine the number of performance points you earned for the metric.
Understanding the Ranking Methodology

**How Your Overall Rank is Determined for the Default Management Category**

You will receive an overall rank for the Default Management category on the Master Servicer and Servicing Agent Scorecards, as applicable, as outlined below.

<table>
<thead>
<tr>
<th>On the Master Servicer Scorecard...</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>If you’re in the following rank group:</td>
<td>Then:</td>
</tr>
<tr>
<td>Rank Group 1</td>
<td>We will determine an overall rank for the Default Management category if ranks were determined for all of the following metrics:</td>
</tr>
<tr>
<td></td>
<td>▪ Transition from 30 to 60+</td>
</tr>
<tr>
<td></td>
<td>▪ Cure Efficiency</td>
</tr>
<tr>
<td></td>
<td>▪ Retention Efficiency</td>
</tr>
<tr>
<td></td>
<td>▪ Liquidation Efficiency</td>
</tr>
<tr>
<td></td>
<td>▪ 6-Month Modification Performance</td>
</tr>
<tr>
<td></td>
<td>▪ Total Timeline Trend</td>
</tr>
<tr>
<td>Rank Group 2</td>
<td>We will determine an overall rank for the Default Management category if ranks were determined for all of the following metrics:</td>
</tr>
<tr>
<td>or-</td>
<td>▪ Transition from 30 to 60+</td>
</tr>
<tr>
<td>Rank Group 3</td>
<td>▪ Cure Efficiency</td>
</tr>
<tr>
<td></td>
<td>▪ Retention Efficiency</td>
</tr>
<tr>
<td><strong>Note:</strong> We will only consider the three metrics listed above when determining the overall rank for the Default Management category for Rank Groups 2 and 3.</td>
<td></td>
</tr>
<tr>
<td>Rank Group 4</td>
<td>You will not receive rankings for individual metrics nor an overall ranking in the Default Management category.</td>
</tr>
</tbody>
</table>
Understanding the Ranking Methodology

<table>
<thead>
<tr>
<th>On the Servicing Agent Scorecard…</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If you’re in the following rank group:</strong></td>
<td><strong>Then:</strong></td>
</tr>
</tbody>
</table>
| Rank Group 1 | We will determine an overall rank for the Default Management category if ranks were determined for all of the following metrics:  
- Transition from 30 to 60+  
- Cure Efficiency  
- Retention Efficiency  
**Note:** We will only consider the three metrics listed above when determining the overall rank for the Default Management category for Rank Group 1. |
| Rank Group 2 | You will not receive rankings for individual metrics nor an overall ranking in the Default Management category. |

When we determine your overall rank for the Default Management category, we compare the total number of points you earned for each ranked metric (in the table above) to the total number of points you were eligible to earn to determine your percentage of eligible points. The number of eligible points for each ranked metric is equal to that metric’s Scorecard weight. We then rank your overall performance (percentage of eligible points) to that of other ranked Servicers within your rank group.
Understanding the Ranking Methodology

**Master Servicer Scorecard Example 1: Servicer in Rank Group 1; Performance Calculated for all Metrics Required for an Overall Rank**

In the following example, there was sufficient data to calculate actual performance and the synthetic portfolio’s performance for all of the Default Management performance metrics. Therefore, because ranks were determined for all of the appropriate metrics, we calculated an overall rank for the Default Management category for this Servicer.

<table>
<thead>
<tr>
<th>Metric</th>
<th>Sufficient data available and rank determined?</th>
<th>Points Earned</th>
<th>Eligible Points</th>
<th>Metric Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transition from 30 to 60+</td>
<td>Yes</td>
<td>38.0996</td>
<td>40</td>
<td>40%</td>
</tr>
<tr>
<td>Cure Efficiency</td>
<td>Yes</td>
<td>18.2569</td>
<td>20</td>
<td>20%</td>
</tr>
<tr>
<td>Retention Efficiency</td>
<td>Yes</td>
<td>18.2478</td>
<td>20</td>
<td>20%</td>
</tr>
<tr>
<td>Liquidation Efficiency</td>
<td>Yes</td>
<td>4.8520</td>
<td>5</td>
<td>5%</td>
</tr>
<tr>
<td>6-Month Modification Performance</td>
<td>Yes</td>
<td>4.5698</td>
<td>5</td>
<td>5%</td>
</tr>
<tr>
<td>Total Timeline Trend</td>
<td>Yes</td>
<td>9.1234</td>
<td>10</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td></td>
<td><strong>93.1495</strong></td>
<td><strong>100</strong></td>
<td></td>
</tr>
</tbody>
</table>

Points Earned = 93.1495

\[
\text{Eligible Points} = 100
\]

\[
= 93.1495 \text{ percent of eligible points earned}
\]

To determine the overall rank for this Servicer, the percentage of eligible points earned is compared to the percentage of eligible points earned for other ranked Servicers within the Servicer’s rank group.
Master Servicer Scorecard Example 2: Servicer in Rank Group 1; Performance Could Not be Calculated for all Metrics Required for an Overall Rank

In the following example, there was not sufficient data available to calculate actual performance and the synthetic portfolio’s performance for the Total Timeline Trend metric. Therefore, because ranks were not determined for all of the appropriate metrics, an overall rank for the Default Management category was not calculated.

<table>
<thead>
<tr>
<th>Metric</th>
<th>Sufficient data available and rank determined?</th>
<th>Points Earned</th>
<th>Eligible Points</th>
<th>Metric Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transition from 30 to 60+</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cure Efficiency</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retention Efficiency</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liquidation Efficiency</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6-Month Modification Performance</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Timeline Trend</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sufficient data was not available to calculate actual performance and the synthetic portfolios’ performance for all six Default Management performance metrics. Therefore, an overall rank for the Default Management category is not determined.
Understanding the Ranking Methodology

Master Servicer Scorecard Example 3: Servicer in Rank Group 2; Performance Calculated for all Metrics Required for an Overall Rank

In the following example, there was sufficient data available to calculate actual performance and the synthetic portfolio’s performance, and therefore determine ranks for all metrics except the Total Timeline Trend metric. However, since this Servicer is in Rank Group 2, only the first three metrics (Transition from 30 to 60+, Cure Efficiency, and Retention Efficiency) are required to determine an overall rank in the Default Management category. Any other metrics with calculable performance are not used to help determine the overall rank.

<table>
<thead>
<tr>
<th>Metric</th>
<th>Sufficient data available and rank determined?</th>
<th>Points Earned</th>
<th>Eligible Points</th>
<th>Metric Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transition from 30 to 60+</td>
<td>Yes</td>
<td>38.1236</td>
<td>40</td>
<td>40%</td>
</tr>
<tr>
<td>Cure Efficiency</td>
<td>Yes</td>
<td>28.3214</td>
<td>30</td>
<td>30%</td>
</tr>
<tr>
<td>Retention Efficiency</td>
<td>Yes</td>
<td>28.6321</td>
<td>30</td>
<td>30%</td>
</tr>
<tr>
<td>Liquidation Efficiency</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>6-Month Modification</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Performance</td>
<td>Total Timeline Trend</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Total: 95.0771  100

\[
\frac{\text{Points Earned}}{\text{Eligible Points}} = \frac{95.0771}{100} = 95.0771 \text{ percent of eligible points earned}
\]

To determine the overall rank for this Servicer, the percentage of eligible points earned is compared to the percentage of eligible points earned for other ranked Servicers within the Servicer’s rank group.
Understanding the Ranking Methodology

Master Servicer Scorecard Example 4: Servicer in Rank Group 2; Performance Could Not be Calculated for all Metrics Required for an Overall Rank

In the following example, there was not sufficient data available to calculate actual performance and the synthetic portfolio’s performance for the Retention Efficiency metric, which is one of the metrics required to have a rank in order to determine an overall rank for the Default Management category for Servicers in Rank Group 2.

<table>
<thead>
<tr>
<th>Metric</th>
<th>Sufficient data available and rank determined?</th>
<th>Points Earned</th>
<th>Eligible Points</th>
<th>Metric Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transition from 30 to 60+</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cure Efficiency</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retention Efficiency</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liquidation Efficiency</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6-Month Modification Performance</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Timeline Trend</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sufficient data was not available to calculate actual performance and the synthetic portfolio’s performance for the Transition from 30 to 60+, Cure Efficiency, and the Retention Efficiency metrics. Therefore, an overall rank for the Default Management category is not determined.
Servicing Agent Scorecard Example 1: Servicer in Rank Group 1; Performance Calculated for all Metrics Required for an Overall Rank

In the following example, there was sufficient data to calculate actual performance and the synthetic portfolio’s performance for all of the Default Management performance metrics required to determine an overall rank for the Default Management category. Therefore, because ranks were determined for all of the appropriate metrics, we calculated an overall rank for the Default Management category for this servicing agent.

<table>
<thead>
<tr>
<th>Metric</th>
<th>Sufficient data available and rank determined?</th>
<th>Points Earned</th>
<th>Eligible Points</th>
<th>Metric Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transition from 30 to 60+</td>
<td>Yes</td>
<td>38.0996</td>
<td>40</td>
<td>40%</td>
</tr>
<tr>
<td>Cure Efficiency</td>
<td>Yes</td>
<td>28.1111</td>
<td>30</td>
<td>30%</td>
</tr>
<tr>
<td>Retention Efficiency</td>
<td>Yes</td>
<td>29.2500</td>
<td>30</td>
<td>30%</td>
</tr>
<tr>
<td>Liquidation Efficiency</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>6-Month Modification</td>
<td>No</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Performance</td>
<td>Total Timeline Trend</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Total: 95.4607

\[
\frac{\text{Points Earned} = 95.4607}{\text{Eligible Points} = 100} = 95.4607 \text{ percent of eligible points earned}
\]

To determine the overall rank for this servicing agent, the percentage of eligible points earned is compared to the percentage of eligible points earned for other ranked servicing agents within the servicing agent’s rank group.
Understanding the Ranking Methodology

Servicing Agent Scorecard Example 2: Servicer in Rank Group 1; Performance Could Not be Calculated for all Metrics Required for an Overall Rank

In the following example, there was not sufficient data available to calculate actual performance and the synthetic portfolio’s performance for the Retention Efficiency metric, which is one of the metrics required to have a rank in order to determine an overall rank for the Default Management category for Servicing Agents in Rank Group 1.

<table>
<thead>
<tr>
<th>Metric</th>
<th>Sufficient data available and rank determined?</th>
<th>Points Earned</th>
<th>Eligible Points</th>
<th>Metric Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transition from 30 to 60+</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cure Efficiency</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retention Efficiency</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liquidation Efficiency</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6-Month Modification Performance</td>
<td>No</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Timeline Trend</td>
<td>Yes</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sufficient data was not available to calculate actual performance and the synthetic portfolio’s performance for the Transition from 30 to 60+, Cure Efficiency, and the Retention Efficiency metrics. Therefore, an overall rank for the Default Management category is not determined.
Understanding the Ranking Methodology

Synthetic Portfolio

The purpose of a synthetic portfolio is to minimize the impact that portfolio composition differences have among Servicers with rankings. We create one synthetic portfolio for each Default Management performance metric, based on control variables that most impact that specific metric.

The following list identifies all 21 control variables. From this list, we selected the specific control variables that will be used to create each metric’s synthetic portfolio.

- Delinquency Status
- Bankruptcy Status
- Previously Modified
- Origination FICO
- Occupancy
- Current LTV
- Loan Origination Year
- State Foreclosure Standard Days
- Total Allowable Delay Days
- Property Type
- HARP
- Total Number of Months in Delinquency Status (Previous 12 Months)
- Maximum Delinquency Months (Previous 12 Months)
- In Deeper Delinquency Status from Prior Cycle
- Current UPB
- Payment Reduction
- Months in Delinquency Status
- Loan Modification Type
- Loan Modification Trial Type
- States
- Loan Product Type

There must be a minimum of 20 loans in the denominator to calculate performance for the synthetic portfolio.

The following table identifies the control variables applicable to each metric when creating its synthetic portfolio.

<table>
<thead>
<tr>
<th>Metric</th>
<th>Synthetic portfolio created based on the following control variables:</th>
</tr>
</thead>
</table>
| Transition from 30 to 60+ | • Current LTV  
• HARP  
• Loan Origination Year  
• Loan Product Type  
• Maximum Delinquency in Previous 12 Months  
• Previously Modified  
• States |
### Understanding the Ranking Methodology

<table>
<thead>
<tr>
<th>Metric</th>
<th>Synthetic portfolio created based on the following control variables:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cure Efficiency</td>
<td>▪ Bankruptcy Type&lt;br&gt;▪ Current LTV&lt;br&gt;▪ Current UPB&lt;br&gt;▪ Delinquency Status&lt;br&gt;▪ Months in Delinquency Status&lt;br&gt;▪ States</td>
</tr>
<tr>
<td>Retention Efficiency</td>
<td>▪ Bankruptcy Type&lt;br&gt;▪ Current LTV&lt;br&gt;▪ Delinquency Status&lt;br&gt;▪ Months in Delinquency Status&lt;br&gt;▪ Occupancy&lt;br&gt;▪ Previously Modified&lt;br&gt;▪ States&lt;br&gt;▪ Total Number of Months Delinquent Last 12 Months</td>
</tr>
<tr>
<td>Liquidation Efficiency</td>
<td>▪ Bankruptcy Type&lt;br&gt;▪ Current UPB&lt;br&gt;▪ Delinquency Status&lt;br&gt;▪ HARP&lt;br&gt;▪ Months in Delinquency Status&lt;br&gt;▪ Previously Modified&lt;br&gt;▪ State FCL Standard Days&lt;br&gt;▪ States</td>
</tr>
<tr>
<td>6-Month Modification Performance</td>
<td>▪ HARP&lt;br&gt;▪ Modification Type&lt;br&gt;▪ Months in Delinquency Status&lt;br&gt;▪ Payment Reduction&lt;br&gt;▪ States</td>
</tr>
<tr>
<td>Total Timeline Trend</td>
<td>▪ Bankruptcy Type&lt;br&gt;▪ Current UPB&lt;br&gt;▪ Delinquency Status&lt;br&gt;▪ HARP&lt;br&gt;▪ Occupancy&lt;br&gt;▪ State FCL Standard Days&lt;br&gt;▪ States</td>
</tr>
</tbody>
</table>
Understanding the Ranking Methodology

Unacceptable Results

We will consider you to have an unacceptable Scorecard result if your overall ranking is in the bottom 25 percent of ranked Servicers within your rank group. However, whether you are in the bottom 25 percent or not, we will consider your Scorecard results, along with other factors, before making a final determination that your overall performance is unacceptable. Such factors include, but are not limited to, the following:

- Portfolio composition
- Concentration of high-risk mortgages
- Servicer Success File Reviews
- Trends in performance
- Adequacy of staffing
- Audit results, and/or compliance with all requirements of the Purchase Documents
# Freddie Mac Servicer Success Scorecard Reports

## Introduction

The following table identifies the reports that are available for each of the Scorecards, as applicable.

<table>
<thead>
<tr>
<th>Report</th>
<th>Available for the following Scorecards:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Consolidated</td>
</tr>
<tr>
<td>Loan-Level Detail Reports</td>
<td>X</td>
</tr>
<tr>
<td>12-Month Rolling Scorecard Summary</td>
<td>X</td>
</tr>
<tr>
<td>Rank Improvement Report</td>
<td>X</td>
</tr>
<tr>
<td>Master Servicer Comparison</td>
<td>X</td>
</tr>
<tr>
<td>Servicing Agent Comparison</td>
<td>X</td>
</tr>
<tr>
<td>Interim Portfolio Comparison</td>
<td>X</td>
</tr>
<tr>
<td>Executive Summary Report</td>
<td>X</td>
</tr>
<tr>
<td>Portfolio Analysis</td>
<td>X</td>
</tr>
<tr>
<td>Roll Rate Analysis</td>
<td>X</td>
</tr>
<tr>
<td>Condominium Housing</td>
<td>X</td>
</tr>
<tr>
<td>High Risk Loan Detail</td>
<td>X</td>
</tr>
<tr>
<td>Manufactured Housing</td>
<td>X</td>
</tr>
<tr>
<td>Portfolio Composition</td>
<td>X</td>
</tr>
<tr>
<td>QRPC Loan Detail</td>
<td>X</td>
</tr>
<tr>
<td>FA Pull Through Loan Detail</td>
<td>X</td>
</tr>
<tr>
<td>Portfolio Overview</td>
<td>X</td>
</tr>
<tr>
<td>Loan-Level Compliance</td>
<td>X</td>
</tr>
</tbody>
</table>

This chapter introduces and provides a high-level overview of each report.
Loan-Level Detail Reports

You can access and download all loan-level detail reports for Default Management performance and supplemental metrics, Investor Reporting metrics, and your entire non-performing loans portfolio. Additionally, a single, comprehensive spreadsheet containing loan-level data for each metric, displayed on separate tabs, is available for download from each Scorecard, as applicable.

Loan-level detail reports are available for Servicers as well as servicing agents and interim Servicers via their respective Scorecards, including the Consolidated Scorecard.

Below is an example of a loan-level detail report.
Freddie Mac Servicer Success Scorecard Reports

How to Access and Download Loan-Level Detail Reports

Perform the following steps to access and download your loan-level detail reports:

1. Click the File Download icon, which is available via the Scorecards and Metric Detail pages (access via the Metric Detail pages is applicable to the Master Servicer Scorecard only).
   - From the Scorecard, click the icon that corresponds to the loan-level detail report you want to download.
   - From the Metric Detail page, click the icon shown below.

Provides access to the Scorecard loan-level detail reports. For more information, refer to Scorecard Loan-Level Details in this chapter.

Scorecard

Metric Detail

Definitions

<table>
<thead>
<tr>
<th>Definition</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Numerator</td>
<td>Denominator</td>
</tr>
<tr>
<td>Initial Loans</td>
<td>88</td>
</tr>
<tr>
<td>Excluded Loans</td>
<td>-0</td>
</tr>
</tbody>
</table>

Notes: A higher performance value than your Synthetic means you are outperforming it.
The following dialog box displays:

![Dialog Box](image)

2. Select **Save** or **Save As** to save the data as a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and sort the data as needed to create ad hoc reports and run analyses.
**Freddie Mac Servicer Success Scorecard Reports**

**How to Identify Loans Included in and Excluded from the Numerator and Denominator**

The total number of loans in the report represents the initial number of loans considered for the denominator, before any exclusions. The last five columns of the report indicate which loans were excluded from the denominator and numerator, and which loans ultimately were included in the numerator and denominator to calculate performance.

<table>
<thead>
<tr>
<th>X</th>
<th>Z</th>
<th>AA</th>
<th>AB</th>
<th>AC</th>
<th>AD</th>
<th>AE</th>
</tr>
</thead>
<tbody>
<tr>
<td>ExcludedFromDenominator</td>
<td>FinalDenominator</td>
<td>InitialNumerator</td>
<td>ExcludedFromNumerator</td>
<td>FinalNumerator</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.81%</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>5.33%</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>7.20%</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>4.21%</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>0.41%</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>2.81%</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>59.97%</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>18.8%</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>1.24%</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>3.1%</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

A “1” in this column indicates the loan was included in the initial numerator (i.e., the numerator prior to applying exclusions).

A “0” indicates it was not included in the initial numerator.

A “1” in this column indicates the loan was included in the final denominator (i.e., the numerator after applying exclusions).

A “0” indicates it was not included in the final numerator.
**Scorecard Loan-Level Details**

You can also download comprehensive loan-level detail reports for each of the Scorecards (Consolidated, Master Servicer, Servicing Agent, and Interim Servicer, as applicable) that include loan-level data for all metrics on the applicable Scorecard.

To do this, click the File Download icon located in the upper left corner of a Scorecard, or the File Download icon on the report menus available via the various Scorecard tiles on the Servicer Performance Profile home page.
**Freddie Mac Servicer Success Scorecard Reports**

**The 12-Month Rolling Scorecard Summary**

The 12-Month Rolling Scorecard Summary report displays, in Microsoft® Excel® spreadsheet format, detailed performance results data for the most recent 12 months, including the current month.

Use this report to view a detailed side-by-side comparison of your performance results for all Scorecard metrics for the most recent 12 months.

The 12-Month Rolling Scorecard Summary report is available via the Master Servicer, Consolidated, Servicing Agent and Interim Servicer Scorecards.

---

### Servicer Success Scorecard

**12-Month Rolling Scorecard Summary | 002759 - Servicer Global Family 002769 | As of: September 2016**

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Loans Serviced</strong></td>
<td>126,384</td>
<td>126,450</td>
<td>126,560</td>
<td>126,672</td>
<td>126,773</td>
<td>126,880</td>
<td>126,980</td>
<td>127,080</td>
<td>127,180</td>
<td>127,280</td>
<td>127,380</td>
<td>127,480</td>
<td>127,580</td>
<td>127,680</td>
</tr>
<tr>
<td><strong>Performing Loans</strong></td>
<td>125,361</td>
<td>125,424</td>
<td>125,525</td>
<td>125,671</td>
<td>125,761</td>
<td>125,845</td>
<td>125,924</td>
<td>126,000</td>
<td>126,076</td>
<td>126,149</td>
<td>126,220</td>
<td>126,280</td>
<td>126,340</td>
<td>126,400</td>
</tr>
<tr>
<td><strong>Non-Performing Loans</strong></td>
<td>763</td>
<td>766</td>
<td>766</td>
<td>766</td>
<td>766</td>
<td>766</td>
<td>766</td>
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<td>766</td>
<td>766</td>
<td>766</td>
<td>766</td>
<td>766</td>
<td>766</td>
</tr>
</tbody>
</table>

---

**Identifies each section of the Scorecard and its corresponding metric components.**

**Detailed performance results for the most recent 12 months.**

- Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio).

- Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio).
How to Access the 12-Month Rolling Scorecard Summary Report

Perform the following steps to access the report:

1. Click 12-Month Rolling Scorecard Summary. This link is available on the Additional Reports menu or the icon in the upper right corner of each Scorecard tile.

The following displays:

2. Select Save or Save As to save the data as a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.
The Rank Improvement Report

The *Rank Improvement* report displays, for each of the six Default Management performance metrics where performance and a rank could be determined, the distance your organization was from other ranked Servicers within your rank group, for the current reporting period. This report is available to Servicers in Rank Groups 1, 2, and 3 on the Master Servicer Scorecard, and to Rank Group 1 on the Servicing Agent Scorecard.

Use this report to help you improve your ranking for individual metrics and your overall rank for the Default Management category.

<table>
<thead>
<tr>
<th>Column</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank</td>
<td>For a specific Default Management performance metric, the number of ranked Servicers within your rank group for the current reporting period. Your organization’s rank information for the individual metric is highlighted in blue.</td>
</tr>
<tr>
<td>Target Numerator</td>
<td>The numerator your organization would have needed to achieve a specific rank for the current reporting period. In the report example above, your organization would have needed a numerator equal to 452 to be ranked 1 among other ranked Servicers in your rank group for the Cure Efficiency metric.</td>
</tr>
</tbody>
</table>
Freddie Mac Servicer Success Scorecard Reports

How to Access the Rank Improvement Report

Perform the following steps to access the report:

1. Click your overall rank in the Default Management section of the Master Servicer or Servicing Agent Scorecard, as applicable.

The following displays:

![Default Management Scorecard](image)

2. Select **Save** or **Save As** to save the data to a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.
Freddie Mac Servicer Success Scorecard Reports

Master Servicer Comparison Report

For servicing agents, the Master Servicer Comparison report provides a detailed performance breakdown, by master Servicer, for the portfolio of loans you subservice, for the current reporting period. This report is available via the Servicing Agent Scorecard. For additional information about the Servicing Agent Scorecard, refer to Chapter 3.

Use this report to review the performance of loans you subservice for each master Servicer’s portfolio, and to determine specific areas where performance can be improved.

How to Access the Master Servicer Comparison Report

1. From the Servicing Agent Scorecard, click the area highlighted below to access the Master Servicer Comparison report.

   ![Master Servicer Comparison Report](image_url)

   The following displays:

   ![Excel Spreadsheet](image_url)

   2. Select Save or Save As to save the data to a Microsoft® Excel® spreadsheet.

   After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.
**Freddie Mac Servicer Success Scorecard Reports**

**Parts of the Master Servicer Comparison Report**

The *Master Servicer Comparison* report is comprised of various sections that correspond to each section of the Servicing Agent Scorecard.

For each tab or section of the report, we display the servicing agent’s (subservicer’s) overall performance, and then provide a breakdown that reflects subserviced loans for each master Servicer’s portfolio of loans and how that performance contributed to the overall performance for subserviced loans. This report allows the servicing agent to view and compare their performance for each master Servicer.

**Portfolio Summary**

Below is an example of the Portfolio Summary section of the report.

The servicing agent’s overall performance for the portfolio of loans it subservices. This information corresponds to the results displayed on the Servicing Agent Scorecard.

---

**Portfolio Summary**

<table>
<thead>
<tr>
<th>Servicing Agent</th>
<th>Total Loans Serviced</th>
<th>Performing Loans</th>
<th>%</th>
<th>Non-Performing Loans</th>
<th>%</th>
<th>Seriously Delinquent Loans</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>000860 - Servicer 000860</td>
<td>135,966</td>
<td>135,966</td>
<td>98.84%</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Master Servicer Distribution**

<table>
<thead>
<tr>
<th>Master Servicer</th>
<th>Total Loans Serviced</th>
<th>Performing Loans</th>
<th>%</th>
<th>Non-Performing Loans</th>
<th>%</th>
<th>Seriously Delinquent Loans</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>100879 - Servicer 100879</td>
<td>150</td>
<td>150</td>
<td>100.00%</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Tabs provide access to each section of the report.

The servicing agent’s overall performance broken down by the master Servicers for whom they subservice loans.
Default Management Metrics

Below is an example of the Default Management Core Metrics section. This section provides detailed data on the Default Management performance metrics for the current reporting period on loans subserviced for each master Servicer.

Default Management Supplemental Metrics

Below is an example of the Default Management Supplemental Metrics section. This section provides detailed data on the Default Management supplemental metrics for the current reporting period on loans subserviced for each master Servicer.
Investor Reporting Metrics

Below is an example of the Investor Reporting Metrics section. This section provides detailed data on the Investor Reporting metrics for the current reporting period for loans subserviced for each master Servicer.

![Investor Reporting Metrics Table]

*Note: The table above shows the investor reporting metrics for loans subserviced for each master Servicer. The metrics include Cash Deficiency, Average Days to Resolve Payoffs, Aged Days First 60 Days, and Loan-Level Reporting Compliance.*

---

**Freddie Mac Servicer Success Scorecard Reports**

**Freddie Mac Servicing Success Program**

May 2019
Servicing Agent Comparison Report

The Servicing Agent Comparison report is available to master Servicers and provides a breakdown of their servicing agents’ performance for the current reporting period.

Use this report to review the performance of your servicing agents, and to determine specific areas where performance can be improved.

How to Access the Servicing Agent Comparison Report

1. From your Scorecard, click the area highlighted below to access the Servicing Agent Comparison report.

The following displays:

2. Select Save or Save As to save the data to a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.
Parts of the Servicing Agent Comparison Report

The Servicing Agent Comparison report is comprised of various sections that correspond to each section of the master Servicer’s Scorecard.

For each tab or section of the report, we display the master Servicer’s overall performance, and then provide a breakdown that reflects how each servicing agents’ subserviced portfolio of loans contributed to that performance. If the master Servicer services a portion of the overall portfolio, that performance is also displayed. This report allows the master Servicer to view and compare its servicing agents’ performance.

Portfolio Summary

Below is an example of the Portfolio Summary section of the report.

The master Servicer’s overall performance for its portfolio of loans. This information corresponds to the results displayed on the master Servicer Scorecard.

<table>
<thead>
<tr>
<th>Master Servicer</th>
<th>Total Loans Serviced</th>
<th>Performing</th>
<th>Non-Performing</th>
<th>Seriously Delinquent</th>
</tr>
</thead>
<tbody>
<tr>
<td>002073 - Servicer 02073</td>
<td>60,092</td>
<td>59,892</td>
<td>200</td>
<td>0</td>
</tr>
<tr>
<td>002073 - Servicer 02074</td>
<td>60,500</td>
<td>59,850</td>
<td>650</td>
<td>0</td>
</tr>
</tbody>
</table>

Master Servicer Contribution

The performance results for that portion of the overall portfolio the master Servicer services.

In this example, the master Servicer does not service any loans.

Tabs provide access to each section of the report.

The master Servicer’s overall performance broken down by each servicing agent’s performance.

In this example, there are four servicing agents.
Default Management Metrics

Below is an example of the Default Management Core Metrics section. This section provides detailed data on the Default Management performance metrics for the current reporting period for each servicing agent.

<table>
<thead>
<tr>
<th>Master Servicer</th>
<th>Numerator</th>
<th>Denominator</th>
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<tbody>
<tr>
<td>12345</td>
<td>60</td>
<td>150</td>
<td>40%</td>
<td>70</td>
<td>140</td>
<td>50%</td>
<td>80</td>
<td>160</td>
<td>50%</td>
</tr>
</tbody>
</table>

Master Servicer Contribution

<table>
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<tr>
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<th>Performance</th>
<th>Numerator</th>
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<td>80</td>
<td>160</td>
<td>50%</td>
</tr>
</tbody>
</table>

Servicing Agent Contribution

Default Management Supplemental Metrics

Below is an example of the Default Management Supplemental Metrics section. This section provides detailed data on the Default Management supplemental metrics for the current reporting period for each servicing agent.

<table>
<thead>
<tr>
<th>Master Servicer</th>
<th>Numerator</th>
<th>Denominator</th>
<th>Performance</th>
<th>Numerator</th>
<th>Denominator</th>
<th>Performance</th>
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</table>

Servicing Agent Contribution
Investor Reporting Metrics

Below is an example of the Investor Reporting Metrics section. This section provides detailed data on the Investor Reporting metrics for the current reporting period for each servicing agent.

<table>
<thead>
<tr>
<th>Master Servicer</th>
<th>Cash Deficiency</th>
<th>Average Num of Days to Report Payoffs</th>
<th>Agent</th>
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Master Servicer Contribution

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Servicing Agent Contribution

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<tr>
<th>Servicing Agent Global</th>
<th>Servicing Agent Servicer</th>
<th>Cash Deficiency</th>
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</table>
Interim Portfolio Comparison Report

The Interim Portfolio Comparison report is available via the Interim Servicer Scorecard and provides a breakdown of how each interim portfolio contributes to the overall interim servicing portfolio that you service for the current reporting period.

Use this report to review the performance of each interim portfolio you service, and to determine specific areas where performance can be improved.

How to Access the Interim Servicer’s Comparison Report

1. From the Interim Servicer Scorecard, click the area highlighted below to access the Interim Portfolio Comparison report.

   The following displays:

2. Select Save or Save As to save the data to a Microsoft® Excel® spreadsheet.

   After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.
**Parts of the Interim Portfolio Comparison Report**

The *Interim Portfolio Comparison* report is comprised of three sections that correspond to each section of your Interim Servicer Scorecard.

For each tab or section of the report, we display the interim Servicer’s overall performance, and then provide a breakdown that reflects how each interim portfolio of loans contributed to that overall performance.

**Portfolio Summary**

Below is an example of the Portfolio Summary section of the report.

The interim Servicer’s overall performance for the portfolio of loans that it services on an interim basis. This information corresponds to the results displayed on the Interim Servicer Scorecard.

**Tabs provide access to each section of the report.**

The interim Servicer’s overall performance broken down by each interim servicing portfolio.
Default Management Metrics

Below is an example of the Default Management Core Metrics section. This section provides detailed data on the Default Management performance metrics for the current reporting period for each interim servicing portfolio.
Default Management Supplemental Metrics

Below is an example of the Default Management Supplemental Metrics section. This section provides detailed data on the Default Management supplemental metrics for the current reporting period for each interim servicing portfolio.
Executive Summary Report

Freddie Mac provides aggregated Global Family performance data and Executive Summary Reports (ESRs) to all Servicers.

The ESR provides the following information:

- A static snapshot of your current month Scorecard
- A current month snapshot of your portfolio composition that includes the following:
  - Total Loans Serviced and unpaid principal balance (UPB)
  - Delinquent Loan Counts by Delinquency Statuses
- Detailed information for each of your Default Management metrics, both performance and supplemental, that include:
  - Definitions for each metric
  - An overview of how we calculated your performance including denominator and numerator details
  - Details about each metric’s synthetic portfolio including:
    - Performance
    - The unique control variables used to calculate each metric’s synthetic performance
- Charts that depict your performance, your synthetic’s performance, and the degree to which you are better or worse than your synthetic
- Additional reports:
  - A table depicting your Alternatives to Foreclosure Pull Through performance tracked for each month’s D60 population. Refer to the FA Pull Through Loan Detail for loan-level detail data to support the information displayed in this table.
  - A graph depicting your Quality Right Party Contact performance on D120+ loans and comparing it against your target rate by month. Refer to the QRPC Loan Detail for loan-level detail data to support the information displayed in this graph.
How to Generate Your ESR

You can generate your ESR directly from your Master Servicer Scorecard. To do this, click the File Download icon next to Executive Summary Report on the Additional Reports menu.

You may also access the ESR directly from the Master Servicer Scorecard menu on the Servicer Performance Profile home page.

How to Print and Save Your ESR

After the ESR displays, move your cursor to the bottom of the screen to display the toolbar. From this toolbar, you can save the ESR as a .pdf file, print, page up and down, and zoom in and out.
The Portfolio Analysis report provides a high-level breakdown of your portfolio (i.e., Consolidated, Master Servicer, Servicing Agent, or Interim Servicer, as applicable), based on various characteristics such as product, loan-to-value (LTV) ratio, number of units, origination year, and more. Statistical information on UPB, total loans serviced, number of loans delinquent and level of delinquency is provided.

You can apply filters, as needed, to review and analyze the data. Use this report to manage your delinquent loan portfolio and prevent loans from progressing to more severe levels of delinquency.

Click the radio button to select the portfolio of loans you want to view. The view defaults to Consolidated. All applicable views will display. In this example, the Servicer does not interim service loans, therefore, the Interim Servicer selection does not display.

Portfolio analysis data displays here. An overall analysis is provided at the top of the report, with breakdowns provided based on various characteristics in the remaining sections of the report. Information provided includes total unpaid principal balance, total loans serviced, total delinquencies, and a breakdown of the delinquencies based on severity level.

Identifies the various characteristics for which the portfolio analysis provided. Characteristics include product, LTV, number of units, origination year, purpose, state, region, and note rate.
How to Access the Portfolio Analysis

You can access the Portfolio Analysis report directly from your Consolidated Scorecard. To do this, click the Portfolio Analysis link on the Additional Reports menu.

You may also access the Portfolio Analysis directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.
Freddie Mac Servicer Success Scorecard Reports

Roll Rate Analysis

The Roll Rate Analysis report provides a breakdown, by servicing cycle, of how the loans in your portfolio are transitioning from one status to another.

You can apply filters, as needed, to review and analyze the data. Use this report to analyze the roll rate trends and determine where process improvements may enhance your performance.

How to Access the Roll Rate Analysis

You can access the Roll Rate Analysis report directly from your Consolidated Scorecard. To do this, click the Roll Rate Analysis link on the Additional Reports menu.
Freddie Mac Servicer Success Scorecard Reports

You may also access the *Roll Rate Analysis* directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.

**Condominium Housing Loan-Level Detail**

The *Condominium Housing* loan-level detail report identifies loans located in super lien states that are 30 days or more delinquent or in foreclosure. Super lien states are those whose statute allows a condominium, homeowners’ association, or planned unit development lien, or some portion thereof, to supersede our first lien position.

The information contained in this report regarding super lien states is for informational purposes only. You should consult with your attorneys to confirm the applicable statutes that may apply regarding super liens.

**How to Access the Condominium Housing Loan-Level Detail**

You can access the *Condominium Housing* loan-level detail report directly from your Consolidated Scorecard. To do this, click the File Download icon next to Condominium Housing on the Additional Reports menu.
Freddie Mac Servicer Success Scorecard Reports

You may also access the *Condominium Housing* loan-level detail report directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.

High Risk Loan Detail

The *High Risk Loan Detail* report identifies loans in your portfolio that are flagged as Alt-A that are 30 days or more delinquent or in foreclosure. Use this report to monitor and mitigate potential losses on loans flagged as Alt-A.

**How to Access the High Risk Loan Detail**

You can access the *High Risk Loan Detail* report directly from your Consolidated Scorecard. To do this, click the File Download icon next to High Risk Loan Detail on the Additional Reports menu.
You may also access the *High Risk Loan Detail* report directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.
Manufactured Housing Loan-Level Detail Report

The Manufactured Housing loan-level detail report contains information on loans that were delivered to Freddie Mac as manufactured housing that are either 30 days or more delinquent, or in foreclosure.

Use this report to:

▪ Ensure that the manufactured home mortgages you show as 30 days or more delinquent, or in foreclosure, match the manufactured home mortgages Freddie Mac lists as 30 days or more delinquent or in foreclosure.

▪ Update your servicing system to correct the property type for loans Freddie Mac determined to be manufactured housing through a property inspection, but were originally delivered to Freddie Mac under a different property type.

How to Access the Manufactured Housing Loan-Level Detail

You can access the Manufactured Housing loan-level detail report directly from your Consolidated Scorecard. To do this, click the File Download icon next to Manufactured Housing on the Additional Reports menu.

You may also access the Manufactured Housing loan-level detail report directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.
Portfolio Composition

The Portfolio Composition report provides a breakdown of total loans serviced, UPB, and delinquency counts by Servicer Family and Servicer. It includes, but is not limited to, the following information, which supports the data displayed in the “Total Loans Serviced and UPB” and “Delinquency Counts” sections of the ESR:

- Delinquent loan counts (D30, D60, D90, loans in foreclosure, seriously delinquent loans, etc.) and UPB
- Breakdown of delinquent loan counts to total loans serviced
- Bankruptcy counts (Chapters 7, 11, 12 and 13) and UPB
- Breakdown of bankruptcy counts to total loans serviced

This report displays in spreadsheet format and is available via the Master Servicer Scorecard only.

How to Access the Portfolio Composition Report

You can access the Portfolio Composition report directly from your Master Servicer Scorecard. To do this, click the File Download icon next to Portfolio Composition on the Additional Reports menu.

You may also access the Portfolio Composition report directly from Master Servicer Scorecard menu on the Servicer Performance Profile home page.
Freddie Mac Servicer Success Scorecard Reports

QRPC Loan Detail

The *QRPC Loan Detail* provides loan-level detail to support the “Quality Right Party Contact” section of the ESR. This report displays in spreadsheet format to allow for additional data analysis.

This report is available via the Master Servicer, Consolidated, Servicing Agent, and Interim Servicer Scorecards.

**How to Access the QRPC Loan Detail**

You can access the *QRPC Loan Detail* report directly from any Scorecard. To do this, click the File Download icon next to QRPC Loan Detail on the Additional Reports menu.

You may also access the *QRPC Loan Detail* report directly from any Scorecard menu on the Servicer Performance Profile home page.
**Freddie Mac Servicer Success Scorecard Reports**

**Foreclosure Alternatives (FA) Pull Through Loan Detail**

The *Foreclosure Alternatives (FA) Pull Through Loan Detail* provides loan-level detail to support the “Alternatives to Foreclosure Pull Through” section of the ESR. This report displays in spreadsheet format to allow for additional data analysis.

This report is available via the Master Servicer Scorecard only.

**How to Access the FA Pull Through Loan Detail**

You can access the *FA Pull Through Loan Detail* report directly from the Scorecard. To do this, click the File Download icon next to FA Pull Through Loan Detail on the Additional Reports menu.

You may also access the *FA Pull Through Loan Detail* report directly from the Scorecard menu on the Servicer Performance Profile home page.
Portfolio Overview

The Portfolio Overview report provides, for the most recent six reporting periods, a side-by-side comparison of high-level portfolio statistical information such as total UPB, total loans serviced, and delinquency statistics.

This report is available via the Consolidated Scorecard only.

To assist with data analysis, click this icon to apply filters to the report.

Click the radio button to select the portfolio of loans you want to view. The view defaults to Consolidated. All applicable views will display. In this example, the Servicer does not interim service loans, therefore, the Interim Servicer selection does not display.
How to Access the Portfolio Overview

You can access the *Portfolio Overview* report directly from your Consolidated Scorecard. To do this, click the Portfolio Overview link on the Additional Reports menu.

You may also access the *Portfolio Overview* report directly from Consolidated Scorecard menu on the Servicer Performance Profile home page.
Loan-Level Reporting Compliance

The Loan-Level Reporting Compliance report provides insight into your performance for the loan-level reporting compliance metric.

The Loan-Level Reporting Compliance report provides a breakdown, by Servicer number, of the following:

- Total number of loans considered for this metric (which includes REO and closed loans)
- Loans excluded from the numerator, which include:
  - Loans with outstanding edits (Missing Loans column)
  - Newly funded loans

**Note:** If a loan has an outstanding edit and is newly funded, it is only counted once.

- Whether the Servicer is exempt (All loans are considered reported, loans with outstanding edits and newly funded loans are ignored.)
- Loans excluded from the denominator (newly funded loans)
- Total number of loans in numerator and denominator, after exclusions
- Performance result

This report is available via the Master Servicer and Servicing Agent Scorecards.

### How to Access the Loan-Level Compliance Report

To access the Loan-Level Reporting Compliance report, click the performance result.
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