

Service Loans

User Guide

August 2016

Notice

The information in this manual is intended to provide general guidance to Freddie Mac Seller/Serviceicers. The information is offered as an aid in, not a substitute for, complying with the requirements set forth in the *Single-Family Seller/Serviceicer Guide* (the Guide). Each Freddie Mac approved Seller/Serviceicer must comply with all applicable provisions in the Guide, and all other purchase documents, as that term is defined in the Guide. This manual does not constitute as one of the purchase documents.

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Introduction

The Freddie Mac Service Loans application makes it easier to service Freddie Mac-owned mortgages by allowing multiple users to send transactions at the same time enabling more efficient processes. This application provides convenient access to system tools and data for investor and default reporting needs. Below is a list of functionality available in Service Loans:

- Report Loan Activity by manual entry or data import for:
 - Newly funded and existing loans
 - Defaulted loans
 - Foreclosure Sale/Deed-in-Lieu
- View or browse loan activity on existing loans
- Process Subsequent Transfer of Servicing Requests by manual entry or data import
- Import loans and customize file mapping
- View notifications
- View standard and outbound Reports
- Obtain property valuation information
- Access Freddie Mac technology tools

This chapter provides basic information about Service Loans, what you need to know before you begin, and how to navigate the application. The following list of topics is detailed in this chapter:

- Before You Begin
 - System Requirements
 - Hours of Operation for Support
 - User Roles
 - Log In and Log Out
 - Set User Context
 - My Home Page
- How to Navigate the System
 - Menu Bar
 - Tabs and Sub-Menus
 - Launch External Applications
 - Broadcast Messages
 - Help
 - Service Loans Application Technology System Alerts

Getting Started

Before You Begin

Before you begin to use Service Loans, you must ensure you meet the minimum system requirements and have a User ID and password assigned. If you need assistance with any of these items, contact your Customer Administrator or Freddie Mac Customer System Setup at 571-382-4940.

System Requirements

The table below identifies the minimum system requirements and Freddie Mac recommended system and browser settings when using the Service Loans application.

	Minimum Configuration	Recommended Configuration
System Configuration	Pentium® III 450MHz, AMD Athlon™ 600MHz	Pentium III 450MHz, AMD Athlon 600MHz and above
Operating System	Microsoft Windows® XP	Microsoft Windows XP SP3
System Memory	1 GB	2 GB
Browser	Microsoft® Internet Explorer® 6, Firefox 3.0	Microsoft Internet Explorer 7 or above, Firefox 3.5 or above
Screen Resolution	1024 x 768	1024 x 768

Hours of Operation for Support

For assistance on the Service Loans application, contact Customer Support (800-FREDDIE). Hours available for support are 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday.

User Roles

Your organization's User Administrator authorizes access to the application. The user role assigned to you by the administrator determines your access to various Servicer ID Numbers and selected functionality within the application. The administrator may assign multiple user roles to you or other individuals based on business responsibilities. The following table lists the various user roles available and the associated activities that user roles may perform.

User Role	Activity	Activity Purpose
User Administrator	<ul style="list-style-type: none">Submits User Roles Form, signed by Servicer's Vice President or higher, which assigns, deletes or changes an authorized user's role.Serves as primary contact with Freddie Mac for resolving user setup issues.	Manage users.

Getting Started

User Role	Activity	Activity Purpose
User Administrator, continued	<ul style="list-style-type: none"> ▪ Assists Servicer's Vice President with receipt and distribution of User IDs to authorized users. ▪ Retrieves, views, and prints activity reports. 	Manage users.
Loan Activity Analyst	<ul style="list-style-type: none"> ▪ Enters and submits Single Loan Activity. ▪ Retrieves, views, and prints loan activity reports. 	Perform loan-level/Investor Reporting activities.
Default Loan Activity Analyst	<ul style="list-style-type: none"> ▪ Enters and submits Default Loan Activity. ▪ Retrieves, views, and prints activity reports. 	Perform Electronic Default Reporting (EDR) activities.
FCL_DIL Analyst	<ul style="list-style-type: none"> ▪ Enters, imports and/or submits foreclosure sale or deed-in-lieu activity. ▪ Retrieves, views, and prints activity reports. 	Enter and submit foreclosure sale results and/or deed-in-lieu activity.
Portfolio Transfer Analyst	<ul style="list-style-type: none"> ▪ Enters or imports Portfolio Transfer Requests/Transfer of Servicing (Subsequent Transfer of Servicing/Form 981). ▪ Retrieves, views, and prints activity reports. 	Identify and submit loans for subsequent transfers of servicing.
Map Bulk File Analyst	Map Bulk File (Creates Custom File)	Manage import formats to create a custom import file.
Exclusionary Report Analyst	Has read-only access to the Exclusionary List.	View Freddie Mac's Exclusionary List.
Workout Specialist	<ul style="list-style-type: none"> ▪ Submits a request. ▪ Views and searches for Minimum Net Proceeds (MNP) and Estimated Market Value (EMV). ▪ Accesses the list of mortgage insurance companies that have delegated authority agreements with Freddie Mac. 	Obtain property valuation information.

Getting Started

User Role	Activity	Activity Purpose
Workout Specialist Read Only	<ul style="list-style-type: none"> Views and searches for MNP and EMV for Obtain Valuation functionality. 	View and search for property valuation information.
Read Only Analyst	<ul style="list-style-type: none"> Retrieves, views, and prints activity reports. 	Use these reports to help proactively manage the portfolio by: <ul style="list-style-type: none"> Facilitating accurate and timely reporting. Identifying and resolving data discrepancies quickly.
FCL - Specialist	<ul style="list-style-type: none"> Submits a request, views and searches for credit bids for the Obtain Credit Bid functionality. 	Obtain foreclosure sale bid information.
FCL – Specialist Read Only	<ul style="list-style-type: none"> Views and searches for credit bids for the Obtain Credit Bid functionality. 	View and search for foreclosure sale bid information.

Log In

You must connect to the Internet to access the Service Loans application. Perform the following steps to access the application:

1. Enter the following URL in your browser:
https://www.FreddieMac.com/service_loans. The log in windows displays.

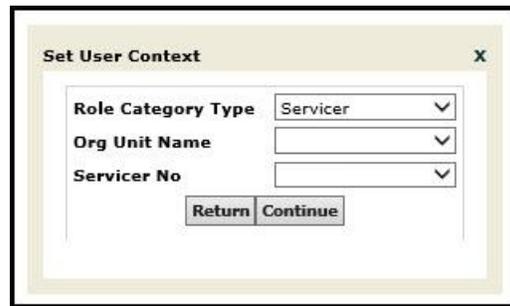
The screenshot shows a login interface with the following elements:

- Page Title: Access Manager for e-Business Login
- Username field: A text input box with the label "Username:" above it and a link "Forgot your username?" below it.
- Password field: A text input box with the label "Password:" above it and a link "Forgot your password?" below it.
- Login Button: A button labeled "Login" located below the password field.

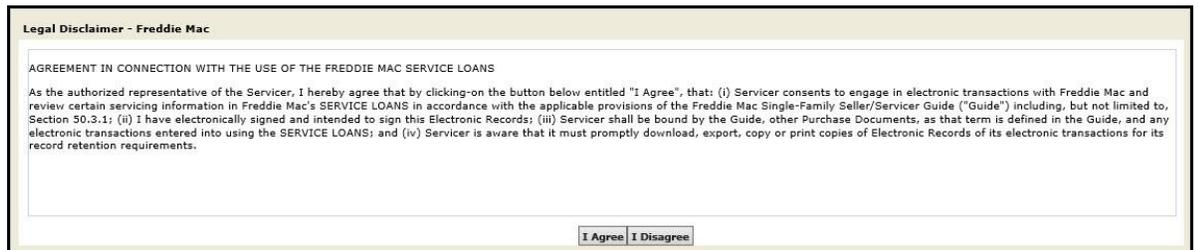
2. Enter your username and password.

Getting Started

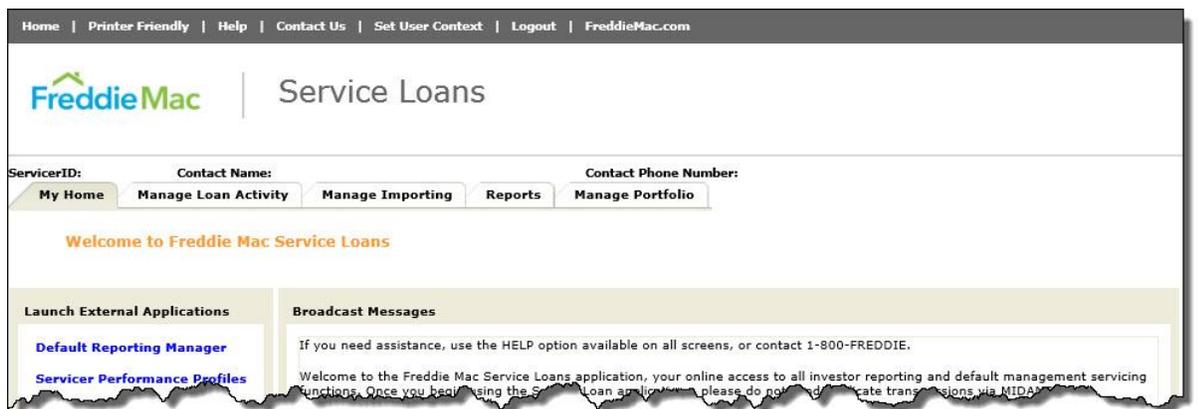
3. Click **Login**. The Set User Context page displays.



4. Select the Role Category Type. This field defaults to Servicer and is the only selection available.
5. Select the Org Unit Name.
6. Select the Servicer No.
7. Click **Continue**. The Legal Disclaimer page displays.



8. Click **I Agree**. My Home page displays.



Note: If you click **I Disagree** your session will be terminated.

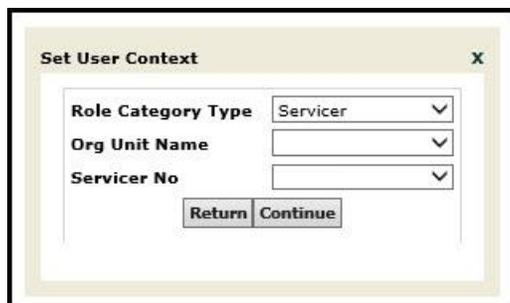
Logout

To logout of the application, select **Logout** from the Menu Bar. You will be directed to FreddieMac.com. To ensure that the application is securely closed, click **X** in the upper right corner to close the browser.

Getting Started

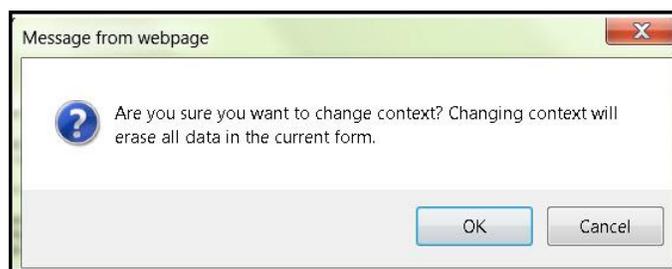
Set User Context

The Set User Context feature gives you the ability to view and access data for loans you are servicing as you work under multiple servicer numbers without the need to logout of the application. The Set User Context function is accessible from the menu bar.



The screenshot shows a window titled "Set User Context" with a close button (X) in the top right corner. Inside the window, there are three dropdown menus: "Role Category Type" with "Servicer" selected, "Org Unit Name", and "Servicer No". Below the dropdowns are two buttons: "Return" and "Continue".

When you click the **Set User Context** button on the main menu bar you will receive the following message:



Click **OK** to display the Set User Context page.

Set Servicer Context Data Field Definitions

The following table provides the data field definitions for the Set Servicer Context page.

Data Field Name	Description
Role Category Type	This field defaults to Servicer and is the only selection available.
Org Unit Name	The title of your organization.
Servicer No	All Servicer IDs that a user has access to will display in this pick list.
Return	This selection will cancel the Set User Context and exit the application. You will be prompted: <i>Are you sure you want to change context?</i> Select OK to change context or Cancel to return to the page you were working on.
Continue	This selection will take you to the Legal Disclaimer page.

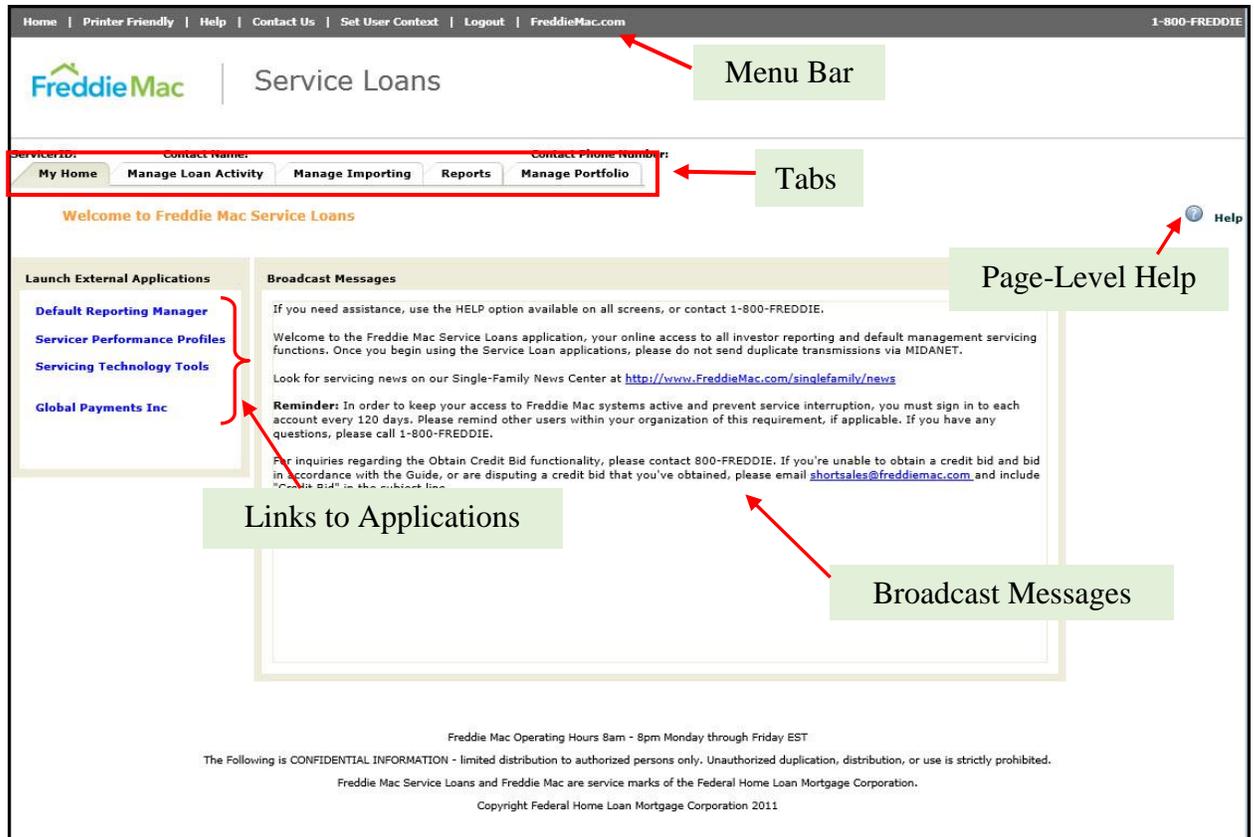
Getting Started

How to Navigate the Service Loans Application

It is easy to navigate the Service Loans application. The system has a convenient My Home page where you will have access to all the functionality that your user role(s) permit. This section discusses the options and functionality available through Service Loans.

My Home Page

The My Home page displays after accepting the legal disclaimer. The example below identifies the options and functionality available on the My Home page.



Getting Started

Menu Bar

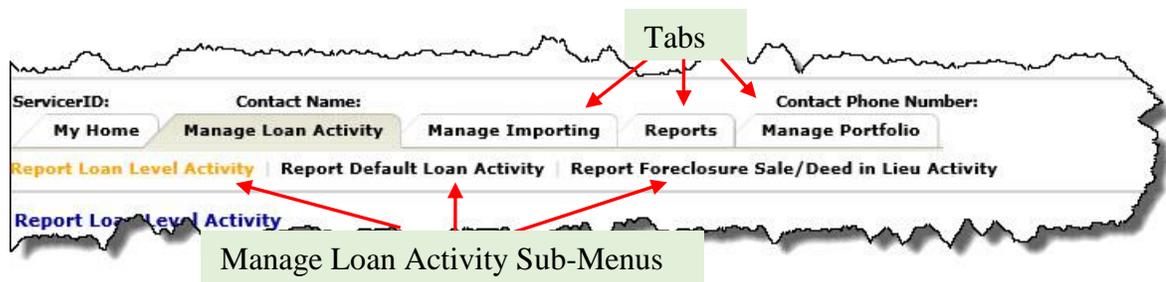
The menu bar is visible across the top of the web page and can be accessed from anywhere in the application.

The following table explains each option and functionality available on the menu bar.

Menu Option	Description
Home	Select Home to return to the My Home page from anywhere in the application.
Printer Friendly	Select Printer Friendly to print the page you are viewing without page banners. Click X to close and return the banners to the page you are viewing.
Help	Select Help to access Service Loans online help.
Contact Us	Select Contact Us if you need to contact Freddie Mac for assistance and troubleshooting.
Set Context	Select Set Context to work under multiple Servicer Numbers without logging out of the application.
Logout	Select Logout to exit the application.
FreddieMac.com	Select FreddieMac.com to launch our website in a separate browser.

Tabs

Tabs are located below the Service Loans banner and are accessible from anywhere in the application. Click the tab title to access the function you need. In addition, some tabs contain sub-menu functionality. Examples of both are displayed below.



Your user role determines the tabs and functionalities available to you. For instance, if your user role is limited to Loan Activity Analyst, you will not see a tab for Manage Portfolio. Refer to “User Roles” in this section to ensure you have the appropriate user role authorization.

Getting Started

The table below describes the functions available on each tab and its sub-menu.

Tab	Sub-Menu Functionality
My Home	<ul style="list-style-type: none"> ▪ Launch Freddie Mac Technology tools ▪ View broadcast messages
Manage Loan Activity	<ul style="list-style-type: none"> ▪ Enter Performing Loan Activity ▪ Enter Default Activity ▪ Enter Foreclosure Sale/Deed In Lieu Activity
Manage Importing	<ul style="list-style-type: none"> ▪ Import Loans ▪ Manage Import Formats
Reports	View, export and save the following reports: <ul style="list-style-type: none"> ▪ Standard ▪ Outbound ▪ Custom
Obtain Valuation	<ul style="list-style-type: none"> ▪ Enter new property valuation request ▪ Search for property valuation information ▪ Import bulk property valuation requests
Obtain Credit Bid	<ul style="list-style-type: none"> ▪ Enter new credit bid request ▪ Search for credit bid information ▪ Import bulk credit bid requests
Manage Portfolio	Manage Portfolio Transfer (Transfer of Servicing/Form 981 requests)

Launch External Applications

The My Home tab will display links to other Servicing Technology Tools on FreddieMac.com. These links are accessible only to authorized users who are pre-approved to use these links. Each authorized user will have their own unique user ID and password to access the information and functionality associated with each application.

The application provides links to Servicing Technology Tools such as Default Reporting ManagerSM and Servicer Performance Profiles.

In addition, you may review a list of mortgage insurance companies that have a delegated authority agreement with Freddie Mac by clicking the Delegated MI Companies link.



Getting Started

Note: If you need to request access to Freddie Mac’s Servicing Technology Tools, go to www.FreddieMac.com/singlefamily/service/tools.html.

The following table describes the various Freddie Mac Technology Tools and their associated functionality.

Application	Functionality
Default Reporting Manager SM	Helps you monitor, validate and update foreclosure sale reporting processes and provides feedback on how to correct errors.
Servicer Performance Profiles	Details how well your organization's performance meets Freddie Mac servicing guidelines.
Servicing Technology Tools	Learn more about Servicing Technology Tools and how to access and sign up for these tools.
Exclusionary List	Access the Exclusionary List with your pre-authorized user ID and password.
Global Payments Incorporated	Access to Global Payments Incorporated, the service bureau you will use to submit remittances to Freddie Mac.
Delegated MI Companies	Access the list of mortgage insurance companies that have a delegated authority agreement with Freddie Mac.

Broadcast Messages

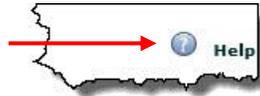
Static alert messages regarding training and other relevant topics display in the Broadcast Messages box.



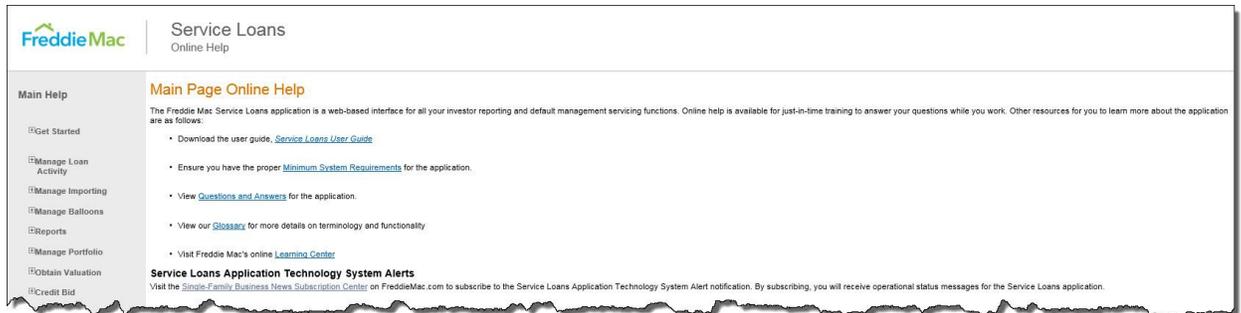
Getting Started

Help

Each page you access contains a help button that provides quick access to page-specific help. The Help icon is located in the upper right corner of the page you are viewing.



Click the **Help** button to access help topics for the page you are viewing. The following is an example of the Help page for the My Home page.



Once you have accessed the page-specific help you can view the help information for that specific page or use the links in the left hand navigation to view other topics within Help. These topics are categorized as follows:

- Get Started
- Manage Loan Activity
- Manage Importing
- Reports
- Manage Portfolio
- Obtain Valuation
- Data Field Definition Tables
- Questions and Answers
- Glossary

Service Loans Application Technology System Alerts

Visit the [Single-Family Business News Subscription Center](#) on FreddieMac.com to subscribe to the Service Loans Application *Technology System Alert* notification. By subscribing, you will receive operational status messages for the Service Loans application.

To receive information about Freddie Mac's servicing requirements, application enhancements, and other servicing-related information, also subscribe to the Single-Family Updates *Servicing* category.

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Introduction

The Manage Loan Activity function allows you to view, edit, submit and export loan activity. Loan activity can be entered manually, imported or cycled. When you enter loan activity, the Service Loans application automatically calculates amounts due for:

- Principal Due
- Monthly Interest
- Exception Interest
- Interest Due to Freddie Mac

The following topics will be discussed in this chapter:

- Before you Begin
 - The Freddie Mac Accounting Cycle
 - Finalizing the Accounting Cycle
 - Reports
- Manage Loan Level Activity
 - When to Report Monthly and Interim Activity
 - Report Loan Level Activity
 - Report Loan Level Activity Data Field Definitions
 - Single Loan Activity
 - Single Loan Activity Data Field Definitions
 - Single Loan Activity Entry
 - View Loan Activity
 - Submit Corrections
- Import Loan Activity
- Export Loan Activity
- Cycle Loans

Manage Loan Activity

Before You Begin: General Information for Loan Activity

Before you begin to report loan activity in Service Loans, you should be familiar with some general information about Freddie Mac's accounting cycle and your obligations for daily, monthly and interim reporting.

For additional information refer to *Single-Family Seller/Servicer Guide* (Guide) Chapter 8303.

The Freddie Mac Accounting Cycle

Freddie Mac's accounting cycle is a one-month period that begins on the 16th of each month and ends at the close of business on the 15th of the following month, or the previous business day if the 15th falls on a non-business day. The last day of the accounting cycle is known as the accounting cutoff.

Finaling the Accounting Cycle

After we process a loan-level transaction for every mortgage you service for us, we "final" the accounting cycle or "close our books" approximately three business days before the end of the month. After we final, you may retrieve monthly reconciliation reports that summarize the activity processed for your portfolio.

Reports

Monthly mortgage activity must be reported for every loan in a Freddie Mac portfolio. Freddie Mac systems compare what was reported and remitted to what is expected. Freddie Mac generates daily and monthly reports communicating what was processed along with any discrepancies. The reports noted below are available in Service Loans.

Daily Edit Reports include:

- *Loan Level Transactions Missing*
- *Edits to be Cleared*
- *System Cleared Edits*
- *LLR Warning Report*

Monthly Reconciliation Reports include:

- *Monthly Account Statement*
- *Loan Reconciliation Difference Report (LRDR)*
- *Detailed Adjustment Report*
- *Seller/Servicer Remittance Analysis*

Refer to Chapter 7, *Reports*, in this user guide for more information.

Manage Loan Level Activity

Manage Loan Activity in Service Loans enables you to report loan activity for performing and non-performing mortgages and submit the data to Freddie Mac.

An important part of managing loan activity is to know what type of activity to report and when to report it.

Manage Loan Activity

Manage Loan Activity contains the following sub-menus:

- Report Loan Level Activity
- Report Default Loan Activity
- Report Foreclosure Sale/Deed-in-Lieu Activity

Each sub-menu contains the ability to enter single loan activity, import, cycle or export. However, cycle is not available for Foreclosure Sale/Deed-in-Lieu.

Refer to Chapter 3, *Default Activity*, for information on how to report default and foreclosure sale or deed-in-lieu mortgage activity.

When to Report Monthly and Interim Activity

Monthly Activity

Refer to the following table for information on when to report monthly loan activity.

Activity	Description of Activity			When to Report
P&I – Newly-Funded Mortgage	Mortgages Freddie Mac funded during the current accounting cycle.			Within five business days after the accounting cutoff
	If the funding date is between:	And the UPB at the accounting cutoff:	Then report and remit:	
	1 st and the 15 th of the month	Is different from the funded balance	Principal due and zero interest.	
	1 st and the 15 th of the month	Is not different from the funded balance	Nothing. No interest is due until the following cycle. If you elect to report in the funding cycle, no principal or monthly interest is due.	
	16 th and the end of the month	Is different from the funded balance	Principal reduction and one month's scheduled interest.	
16 th and the end of the month	Is not different from the funded balance	One month's scheduled interest, even if you do not receive a payment from the borrower.		

Manage Loan Activity

Activity	Description of Activity	When to Report
P&I - Existing and/or Active Mortgage	Current or delinquent mortgage that has not been inactivated and is not in foreclosure.	Within five business days after the accounting cutoff
Inactivate	Mortgage in which you have initiated and notified Freddie Mac of foreclosure and are transferring the loans to an inactive status.	
P&I - Inactive mortgage	Mortgage you inactivated in a previous accounting cycle; no principal or interest due.	
Reinstate	Mortgage inactivated in a previous accounting cycle, brought current, which can include mortgages that have a completed workout or loan modification.	
FHA/VA Foreclosure Conveyance	A claim has been filed with the FHA/VA on a property that did not sell at foreclosure sale.	Within five business days after the accounting cutoff
REO (Real Estate Owned)	Mortgaged property was acquired by us through foreclosure or a deed-in-lieu of foreclosure.	
Balance Correction	Mortgage on which the ending UPB is higher than the beginning UPB.	

Interim Activity

The table below provides information about what activity to report on an interim basis and when to report this activity.

Activity	Description of Activity	Report Activity Within
Payoff – Matured	Mortgage was paid in full during the accounting cycle.	Two business days after the receipt of funds.
Payoff – Prepaid		
Payoff – Repurchase	You are repurchasing (buying back) a mortgage with our approval.	30 days following the date of our notification requiring or approving the repurchase.
Payoff – Conversion	Borrower is exercising the conversion option for convertible ARM sold under the repurchase program.	Five business days after the exception date (exception date may be no later than the deadline specified in the contract).

Manage Loan Activity

Activity	Description of Activity	Report Activity Within
Third-party Foreclosure Sale	Property was purchased by a third-party at a foreclosure sale.	Five business days after the receipt of funds. (The exception date is the foreclosure sale.)
FHA/VA Third-party Foreclosure Sale		

Note: The application does not allow you to report non-liquidation, loan-level transactions until the 16th of the month.

Report Loan Level Activity

The Report Loan Level Activity sub-menu will allow you to access the following functionality:

- Enter Single Loan Activity
- Import Loan Activity
- Export Loan Activity
- Cycle Loans

The Enter Single Loan Activity function enables you to manually enter activity for performing loans one at a time and submit to Freddie Mac. The Import Loan Activity function allows you to import single or multiple loans and customize your import formats. Once you have imported or entered your loan activity, you may use Export Loan Activity to extract the loan data you submitted to Freddie Mac out of Service Loans. The Cycle Loans function allows you to select a cycle date and sequence through each mortgage to report activity.

Report Loan Level Activity Data Field Definitions

The following table provides the data field definitions for the Report Loan Level Activity page.

Data Field	Definition
Reporting Cutoff Date	Freddie Mac's accounting cycle ends at the close of business on the 15 th of the following month or the previous business day if the 15 th falls on a non-business day. The last day of the accounting cycle is known as the accounting cutoff. The date up to which loan collections are included in reports and remittances to Freddie Mac.
Enter Single Loan Activity	This selection provides access to the Enter Single Loan Activity page allowing you to manually enter loan activity.
Freddie Mac Loan Number	Nine-digit loan number assigned by Freddie Mac.

Manage Loan Activity

Data Field	Definition
Import Loan Activity	This selection will enable access to the Import Loans function in Service Loans.
Export Loan Activity	This selection will enable access to the Export function in Service Loans.
Export Date Range Begin	Enter the start date of the data you want to export. Format: mm/dd/yyyy.
Export Date Range End	Enter the stop date of the data you want to export. Format: mm/dd/yyyy.
Cycle Loans	This selection will enable access to the Cycle Loans functionality.

Single Loan Activity

Single Loan Activity will allow you to view or manually enter loan activity for a single mortgage into Service Loans. Refer to “When to Report Monthly and Interim Reporting Activity” in this chapter to determine the type of activity you must report and when to report it.

Manage Loan Activity

Single Loan Activity Data Field Definitions

There are several transaction types for the activity you report to Freddie Mac. The table below identifies each field, the transaction type it applies to and the type of data to enter.

Data Field	Transaction Type	Definition
Freddie Mac Loan Number	All Transaction Types	Nine-digit loan number assigned by Freddie Mac.
Seller/Servicer Loan No.	All Transaction Types	Enter the loan number assigned by the Seller/Servicer. Maximum characters 13 digits.
Transaction Type	All Transaction Types	Select the type of transaction you will report. The following options are available: <ul style="list-style-type: none"> ▪ P&I (non-exception) ▪ Inactive ▪ Balance Correction ▪ Reinstate ▪ Payoff - Matured ▪ Payoff - Prepaid ▪ Payoff - Repurchase ▪ Payoff - Conversion ▪ Third Party Foreclosure Sale ▪ FHA/VA Third Party Foreclosure Sale ▪ REO ▪ FHA/VA Foreclosure Conveyance
Mortgage Note Rate	All Transaction Types	The note rate on the mortgage being paid by the borrower. Enter in decimals. For example, a 5.5% mortgage note must be entered as .055. Enter up to seven digits including decimal.
Mortgage P&I	All Transaction Types	The principal and interest portion of the borrower's regular monthly payment. Enter up to 12 digits including decimal.

Manage Loan Activity

Data Field	Transaction Type	Definition
Accounting Net Yield	All Transaction Types	<p>The net yield rate, which will be used to report and remit interest to Freddie Mac each month. The ANY for each mortgage equals the note rate minus the servicing spread of the mortgage. Enter in decimals. For example, a 5.5% mortgage note must be entered as .055.</p> <p>Enter up to seven digits including decimal.</p>
Freddie Mac Participation %	All Transaction Types	<p>The percentage of the mortgage balance owned by Freddie Mac. Defaults to 100%. Edit to change the percentage.</p> <p>Enter whole numbers between 50-100 percent in 5 percent increments up to three digits.</p>
Previous Gross UPB (Unpaid Principal Balance)	All Transaction Types	<p>The ending gross unpaid principal balance as reported in the previous cycle.</p> <p>Enter up to 12 digits including decimal.</p>
DDLPI (Due Date Last Paid Installment)	All Transaction Types	<p>Due date of last paid installment made by the borrower.</p> <p>Click the calendar and select the date or enter a date in the following format: mm/dd/yyyy.</p>
Principal Due	All Transaction Types	<p>Amount of principal due to Freddie Mac on the mortgage for the current accounting cycle.</p> <p>The application will derive the value. No entry required.</p>
Monthly Interest	All Transaction Types	<p>The amount of monthly interest due in the current accounting cycle.</p> <p>The application will derive the value. No entry required unless it is an Alternate Method loan where the servicer has to enter the amount. This field is editable if the Alt Method Flag is Yes.</p>

Manage Loan Activity

Data Field	Transaction Type	Definition
Interest Due to Freddie Mac	All Transaction Types	The total amount of interest due to Freddie Mac for the reporting cycle. The application will derive the value. No entry required.
Last Payment Received Date	All Transaction Types	The date the lender received the last fully paid installment from the borrower. Click the calendar and select the date or enter a date value in the following format: mm/dd/yyyy.
Correction Indicator	All Transaction Types	Identifies loans that are being resubmitted because of revisions. Defaults to No. Enter Yes if revision and No if not a revision.
Borrower Incentive Curtailment Amount (100%)	All Transaction Types	Required for Home Affordable Modification Program (HAMP) mortgages. Enter the amount of any borrower incentive payments applied to the unpaid principal balance of the mortgage during the accounting cycle. Enter up to 12 digits including decimal.
Borrower Incentive Curtailment Amount (FM%)	All Transaction Types	Freddie Mac's portion of the Borrower Incentive Curtailment Amount. The application will derive this value. The value displayed is based on the input in the Borrower Incentive Curtailment Amount field multiplied by the Freddie Mac participation percentage.
Funding Date	All Transaction Types	The date the mortgage was funded by Freddie Mac. Click the calendar and select the date or enter a date value in the following format: mm/dd/yyyy.

Manage Loan Activity

Data Field	Transaction Type	Definition
Inactivation Date	All Transaction Types except Balance Correction	The date a loan is moved to inactive status, which will discontinue the payment of interest to Freddie Mac beginning with the following cycle. Click the calendar and select the date or enter a date value in the following format: mm/dd/yyyy.
Alt-Method Flag	All Transaction Types	Indicates whether a loan is being reported under an alternative method of accounting such as Actual/Actual. Defaults to No. Select Yes if Alt Method loan.
Ending Gross UPB (Unpaid Principal Balance)	All Transaction Types	<p>The unpaid principal balance for the mortgage as reported in the current cycle.</p> <p>Enter a value greater than zero for the following transaction types:</p> <ul style="list-style-type: none"> ▪ P&I ▪ Inactive ▪ Balance Correction ▪ Reinstate <p>The application will derive the value for the following transactions: Payoffs: Matured, Prepaid, Repurchase and Conversion. Third-Party Foreclosure Sale, FHA/VA Third-Party Foreclosure Sale, REO, FHA/VA Foreclosure Conveyance.</p>

Manage Loan Activity

Data Field	Transaction Type	Definition
MI Cancel Code	P&I	<p>If mortgage insurance was cancelled, you must select the reason for the cancellation:</p> <ul style="list-style-type: none"> ▪ Borrower – Original Property Value ▪ Borrower – Current Property Value ▪ Servicer – Automatic Cancellation <p>You must confirm the reason mortgage insurance is being cancelled by selecting OK or Cancel when the confirmation message displays.</p>
Date Mortgage Insurance Cancelled	P&I	<p>Enter the actual date mortgage insurance was cancelled.</p> <p>Click the calendar and select the date or enter in the following format: mm/dd/yyyy.</p> <p>This data field becomes active only after the MI Cancel Code is entered.</p>
Deferred Principal Loan (Y/N)	All Transaction Types	<p>Required for HAMP mortgages. Defaults to No. Select Yes, if applicable.</p> <p>Identifies if there is deferred principal on the mortgage.</p> <p>Deferred principal is the amount of deferred (non-interest bearing) unpaid principal balance as of the accounting cutoff.</p>
Previous Interest Bearing UPB (100%)	All Transaction Types	<p>Required for HAMP mortgages with deferred principal.</p> <p>Enter the unpaid interest bearing principal balance at the end of the current cycle.</p> <p>Enter up to 12 digits including decimal.</p>

Manage Loan Activity

Data Field	Transaction Type	Definition
Ending Interest Bearing UPB (100%)	All Transaction Types	Required for HAMP mortgages with deferred principal. Enter the unpaid interest bearing principal balance at the end of the current cycle. Enter up to 12 digits including decimal.
Previous Deferred UPB (100%)	All Transaction Types	Required for HAMP mortgages with deferred principal. Enter the unpaid deferred principal balance that has been deferred at the end of the previous cycle. Enter up to 12 digits including decimal.
Ending Deferred UPB (100%)	All Transaction Types	Required for HAMP mortgages with deferred principal. Enter the unpaid deferred principal balance of a deferred mortgage at the end of the current cycle. Enter up to 12 digits including decimal.
Deferred Principal Curtailment Payment (100%)	All Transaction Types	Required for HAMP mortgages with deferred principal. Enter the amount collected towards the deferred principal balance for the current cycle. Enter up to 12 digits including decimal.
Rate Change History (Adjustable-Rate Mortgages)	All Payoffs: Matured, Prepaid, Repurchase and Conversion. Reinstatement, Third- Party Foreclosure Sale, FHA/VA Third-Party Foreclosure Sale, REO, FHA/VA Foreclosure Conveyance	Select the Rate Change Hist button to access the Rate Change History page. Enter up to a maximum of six rate changes. Enter the rate change date value as mm/dd/yyyy. Enter the Net Yield Rate beginning with the decimal followed by up to six digits.

Manage Loan Activity

Data Field	Transaction Type	Definition
Note Holder	Payoffs: Matured, Prepaid, Repurchase and Conversion. Third-Party Foreclosure Sale, FHA/VA Third-Party Foreclosure Sale, REO, FHA/VA Foreclosure Conveyance	Identifies who currently holds the note for the mortgage. Select: 0 - Freddie Mac (for eMortgages only) 1 - Servicer (Servicer's trust department approved by Freddie Mac as a Self Custodian) 2 - Third-Party (all third-party document custodians including the Designated Custodian)
Prepayment Penalty	Payoffs: Matured, Prepaid, Repurchase and Conversion. Third-Party Foreclosure Sale, FHA/VA Third-Party Foreclosure Sale	Enter the amount of penalty for prepayment on the mortgage. This field is available for all payoffs, default and foreclosure transaction types.
Exception Interest	All Payoffs: Matured, Prepaid, Repurchase and Conversion. Third-Party Foreclosure Sale, FHA/VA Third-Party Foreclosure Sale, REO, FHA/VA Foreclosure Conveyance	The application will derive the value. No entry required. The amount of exception interest due based on the exception date. Exception interest is due for exception activity.
Payoff Date	All Payoffs: Matured, Prepaid, Repurchase and Conversion	Enter the date the mortgage was paid off. This field is required for all payoff transaction types. If the transaction is a third-party foreclosure sale or REO, this field changes to Foreclosure Sale Date. Click the calendar and select the date or enter it in the following format: mm/dd/yyyy.

Manage Loan Activity

Data Field	Transaction Type	Definition
Last Payment Received Date	All Transaction Types	The date the lender received the last fully paid installment from the borrower. Click the calendar and select the date or enter it in the following format: mm/dd/yyyy.
Foreclosure Sale Date	Third-Party Foreclosure Sale, FHA/VA Third-Party Foreclosure Sale, REO, FHA/VA Foreclosure Conveyance	Enter the date of the foreclosure sale for the mortgage. Click the calendar and the select date or enter it in the following format: mm/dd/yyyy.

How to Enter Single Loan Activity

Submit single loan activity for performing loans by manually entering data in the Enter Single Loan Activity page on the Report Loan Level Activity tab. All required data fields in the loan entry screens are marked with an asterisk.

Perform the following steps to manually Enter Single Loan Activity.

1. From the My Home tab, click the Manage Loan Level Activity tab. The Report Loan Level Activity sub-menu displays.

Home | Printer Friendly | Help | Contact Us | Set User Context | Logout | FreddieMac.com 1-800-FREDDIE

FreddieMac | Service Loans

ServiceID: Contact Name: Contact Phone Number:

My Home Manage Loan Activity Manage Importing Reports Manage Portfolio

Report Loan Level Activity Report Default Loan Activity Report Foreclosure Sale/Deed in Lieu Activity

Report Loan Level Activity Help

Note: Fields marked with * are required. TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST.

*Reporting Cutoff Date: June 2016

Enter Single Loan Activity

*Freddie Mac Loan Number:

Import Loan Activity

Export Loan Activity

*Export Date Range Begin:

*Export Date Range End:

Export

Cycle Loans

Return Continue

Manage Loan Activity

2. Select the **Reporting Cutoff Date** to change the date value, if needed.

If the current date is:	The dates available for selection are:
After or equal to the 16 th of the month	Current month and current month plus one. Note: Previous month's data submitted via Service Loans available for view only.
Prior to the 16 th of the month	Current month only. Note: Previous month's data submitted via Service Loans available for view only.

3. Select **Enter Single Loan Activity**.
4. Enter the nine-digit **Freddie Mac Loan Number**. The Report Loan Level Activity page re-displays with the **Continue** button enabled.

5. Click **Continue**. The Enter Single Loan Activity page displays with the **Freddie Mac Loan Number** and **Cycle Cutoff Date** automatically populated based on the calendar date.

Manage Loan Activity

Note: For the last two weeks of the month if you are reporting a payoff transaction, remember to use the pick list to select the appropriate reporting cutoff date.

6. Select the **Transaction Type** applicable for the loan activity you are reporting.

The screenshot shows the 'Enter Single Loan Activity' form. At the top, there are navigation tabs: 'My Home', 'Manage Loan Activity', 'Manage Importing', 'Reports', and 'Manage Portfolio'. Below these are sub-tabs: 'Report Loan Level Activity', 'Report Default Loan Activity', and 'Report Foreclosure Sale/Deed in Lieu Activity'. A note states: 'Note: Fields marked with * are required TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST.' The form includes fields for 'Freddie Mac Loan No:' (123456789), 'Seller/Service Loan No:', and 'Cycle'. The 'Transaction Type' dropdown menu is open, showing options: P&I, Inactive, Balance Correction, Reinstate, Payoff - Matured, Payoff - Prepaid, Payoff - Repurchase, Payoff - Conversion, Third Party Foreclosure Sale, FHA/VA Third Party Foreclosure Sale, REO, and FHA/VA Foreclosure Conveyance. Other fields include '*Mortgage Note Rate:', '*Mortgage P & I:', '*Accounting Net Yield:', '*Freddie Mac Participation %:' (100), '*Previous Gross UPB:', and '*Ending Gross UPB:'.

Note: When selecting the Transaction Type, additional data entry fields may display. Refer to “Single Loan Activity Data Field Definitions” in this chapter for more information. Freddie Mac processes one transaction for each loan for each cycle.

7. Enter all required and applicable data fields. An example of a P&I transaction is displayed below.

The screenshot shows the 'Enter Single Loan Activity' form with the 'Transaction Type' set to 'P&I'. The form is populated with the following data: 'Freddie Mac Loan No:' (123456789), 'Seller/Service Loan No:', 'Cycle Cutoff Date:' (June 2016), '*Mortgage Note Rate:' (.035), '*Mortgage P & I:' (\$465.39), '*Accounting Net Yield:' (.0325), '*Freddie Mac Participation %:' (100), '*Previous Gross UPB:' (\$76,969.18), '*Ending Gross UPB:' (\$76,900.43), 'DDLP1:' (06/01/2016), 'MI Cancel Code:' (Select), 'Correction Indicator:' (Yes/No), 'Borrower Incentive Curtailment(100%):', and 'Borrower Incentive Curtailment(FN%):'. At the bottom, there is a 'Confirmation Data:' field and buttons for 'Return', 'Calculate', 'Clear', 'Skip Loan', and 'Submit'.

Manage Loan Activity

- Click **Calculate**. The system will return calculated values for Principal Due, Monthly Interest, Interest Due to Freddie Mac, and Borrower Incentive Curtailment(FM%) if applicable. The **Submit** button at the bottom of the page will be enabled.
- Review the calculated values for accuracy. The example below displays a P&I transaction.

Note: Fields marked with * are required TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST.

Freddie Mac Loan No: 123456789 Continue Seller/Servicer Loan No: Cycle Cutoff Date: June 2016

Transaction Type: P&I

*Mortgage Note Rate: .055 Funding Date: Inactivation Date: Alt-Method Flag: Yes No

*Mortgage P & I: \$465.39

*Accounting Net Yield: .0525

*Freddie Mac Participation %: 100

Previous Gross UPB: \$76,969.18 *Ending Gross UPB: \$76,900.43

*DDLPI: 06/01/2016 MI Cancel Code: Select

Principal Due: \$68.75 Date Mortgage Insurance Cancelled: Deferred Principal Loan (Y/N): Yes No

Monthly Interest: \$336.74

Interest Due to Freddie Mac: \$336.74

*Last Payment Received Date: 06/01/2016

Correction Indicator: Yes No

Borrower Incentive Curtailment(100%):

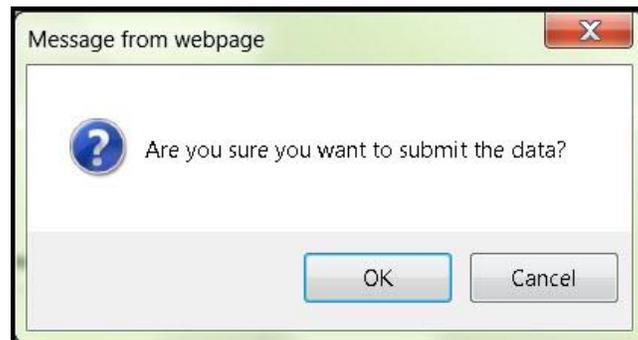
Borrower Incentive Curtailment(FM%):

Confirmation Data:

Return Calculate Clear Skip Loan Submit

Note: If you made a typo, click **Clear** to clear all text entered prior to submitting data. You may also resubmit the data using the correction indicator if the transaction has already been submitted. See “Submit Corrections” in this chapter.

- Click **Submit**. The system will prompt: “Are you sure you want to submit the data?”



Manage Loan Activity

- Click **OK** to submit the data to Freddie Mac. Your confirmation will display in the Confirmation Data box.

The screenshot shows a web interface with two input fields for 'Borrower Incentive Curtailment(100%)' and 'Borrower Incentive Curtailment(FM%)'. Below these is a 'Confirmation Data' box containing the following text:

```

Transaction successfully transmitted to freddie mac.
The Confirmation ID - LLR-9e1cce73-509e-4e4e-9c72-be32d79de6ec
The User ID -Svcr_All_Role1
The Date Request Received - 06/15/2016
The Time Request Received -11:46
    
```

A red arrow points from the left towards the confirmation data box. At the bottom of the form, there are buttons for 'Return', 'Calculate', 'Clear', 'Skip Loan', and 'Submit'.

Note: If you click **Cancel** you will return to the page on which you were working.

You have completed the manual entry for a Single Loan Activity. You have the following options:

Click:	To:
Return	Go back to the previous page.
Clear	Erase the data input on the screen. To correct data previously submitted, see "Submit Corrections" in this chapter.

Once you have manually entered single loan activity you may, view loan activity, submit corrections or export the data.

Manage Loan Activity

View Loan Activity

After loan activity is submitted in the Service Loans application, you may view it.

Perform the following steps to view previously submitted loan activity:

1. Click the Manage Loan Activity tab. The Report Loan Level Activity page displays.



2. Select **Reporting Cutoff Date** to change the date value, if needed.

If the current date is:	The dates available for selection are:
After or equal to the 16 th of the month	Current month, current month plus one and previous month's activity submitted via Service Loans.
Prior to the 16 th of the month	Current month and previous month's activity submitted via Service Loans

3. Select **Enter Single Loan Activity** and enter the nine-digit Freddie Mac loan number.
4. Click **Continue**. The Enter Single Loan Activity page displays previously submitted loan activity and Confirmation Data.

An example of a P&I transaction is displayed on the following page.

Manage Loan Activity

Enter Single Loan Activity Help

Note: Fields marked with * are required

Freddie Mac Loan No: 999999999 Seller/Service Loan No: Cycle Cutoff Date: June 2011

Transaction Type: P&I

*Mortgage Note Rate:	<input type="text" value="0.055"/>	Funding Date:	<input type="text"/>
*Mortgage P & I:	<input type="text" value="\$465.39"/>	Inactivation Date:	<input type="text"/>
*Accounting Net Yield:	<input type="text" value="0.0525"/>	Alt-Method Flag:	<input type="radio"/> Yes <input checked="" type="radio"/> No
*Freddie Mac Participation %:	<input type="text" value="100"/>	*Ending Gross UPB:	<input type="text" value="\$76,900.43"/>
*Previous Gross UPB:	<input type="text" value="\$76,969.18"/>	Date Mortgage Insurance Cancelled:	<input type="text"/>
*DDLPI:	<input type="text" value="05/18/2011"/>	MI Cancel Code:	<input type="text" value="Select"/>
Principal Due:	<input type="text" value="\$66.75"/>	Deferred Principal Loan (Y/N):	<input type="radio"/> Yes <input checked="" type="radio"/> No
Monthly Interest:	<input type="text" value="\$336.74"/>		
Interest Due to Freddie Mac:	<input type="text" value="\$336.74"/>		
*Last Payment Received Date:	<input type="text" value="06/02/2011"/>		
Correction Indicator:	<input checked="" type="radio"/> Yes <input type="radio"/> No		
Borrower Incentive Curtailment(100%):	<input type="text"/>		
Borrower Incentive Curtailment(FM%):	<input type="text"/>		

Confirmation Data:

The Confirmation ID - LLR-bde703d8-c18f-4f61-b817-e9d842b68300
The User ID -Svcr_All_Role1
The Date Request Received -06/15/2011
The Time Request Received -11:54

To view activity for another loan, click **Return** and repeat this procedure or enter the next loan number and click **Continue** as long as the loan is in the same cycle.

Submit Corrections

If you want to revise or correct data for previously submitted activity, you must submit a correction. A correction overrides a previously submitted transaction. Submit corrections if data was submitted in error.

Remember, Freddie Mac processes one transaction for each loan for each cycle.

All revisions must be submitted approximately four business days before the end of the month. To verify the final date for processing corrections, contact your Freddie Mac Portfolio Specialist.

Perform the following steps to submit a revision:

1. From the My Home tab, click Manage Loan Activity. The Report Loan Level Activity page displays.
2. Click **Enter Single Loan Activity** and enter the Freddie Mac loan number.
3. Click **Continue**. The Enter Single Loan Activity page displays.

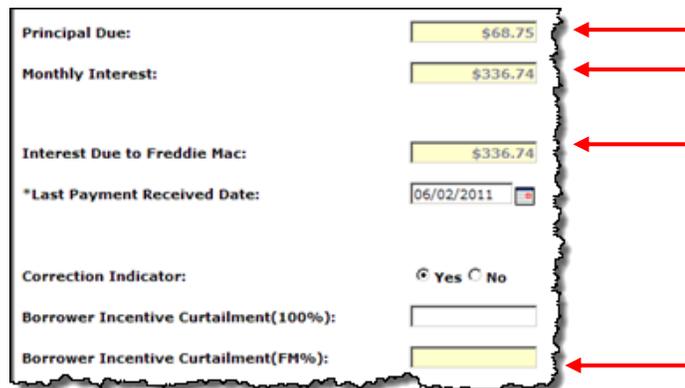
Manage Loan Activity

4. Make any necessary corrections.
5. Change the Correction Indicator from No to Yes.



Correction Indicator: Yes No

6. Click **Calculate**. The system will return calculated values for Principal Due, Monthly Interest, Interest Due to Freddie Mac, and Borrower Incentive Curtailment(FM%) if applicable.



Principal Due: \$68.75

Monthly Interest: \$336.74

Interest Due to Freddie Mac: \$336.74

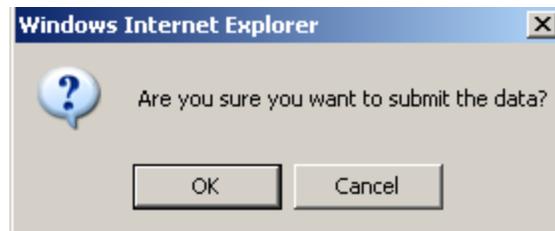
*Last Payment Received Date: 06/02/2011

Correction Indicator: Yes No

Borrower Incentive Curtailment(100%):

Borrower Incentive Curtailment(FM%):

7. Click **Submit**. The system will prompt: “Are you sure you want to submit the data?”



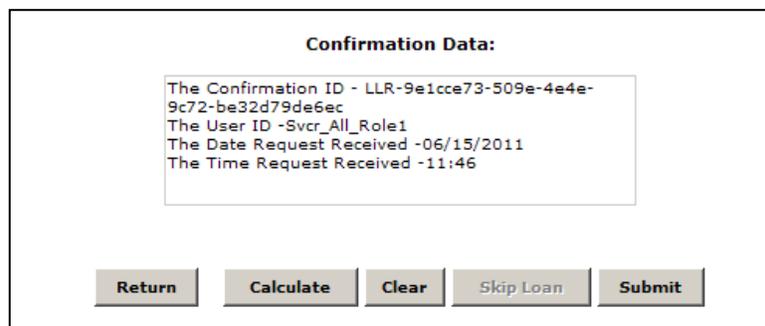
Windows Internet Explorer

Are you sure you want to submit the data?

OK Cancel

8. Click **OK** to submit the data to Freddie Mac. Your confirmation will display in the Confirmation Data box.

Note: If you click **Cancel** you will return to the page you were working on.



Confirmation Data:

The Confirmation ID - LLR-9e1cce73-509e-4e4e-9c72-be32d79de6ec
The User ID -Svcr_All_Role1
The Date Request Received -06/15/2011
The Time Request Received -11:46

Return Calculate Clear Skip Loan Submit

Manage Loan Activity

Once you have completed the corrections for a Single Loan Activity you will have the following options:

Click:	To:
Return	Go back to the previous page.
Clear	Erase the data input on the screen. To correct data previously submitted, see “Submit Corrections” in this chapter.

After corrections are completed, you may export the loan activity. Refer to “Export Loan Activity” in this chapter.

Import Loan Activity

You can use the Import Loan Activity to import loan data into the Service Loans application to submit to Freddie Mac.

The Import Loan Activity function is available on the Manage Loan Activity tab, through the Report Loan Level Activity sub-menu or from the Manage Importing menu.

Report Loan Level Activity

Note: Fields marked with * are required

*Reporting Cutoff Date: June 2011

Enter Single Loan Activity

*Freddie Mac Loan Number:

Import Loan Activity

Export Loan activity

Refer to Chapter 4, *Import Loans*, for step-by-step procedures on how to import loans into the Service Loans application.

Manage Loan Activity

Export Loan Activity

The Export function in Service Loans will allow you to export loan data from the Service Loans application.

The Export function is available on the following sub-menus:

- Report Loan Level Activity
- Report Default Loan Activity
- Report Foreclosure Sale/Deed in Lieu Activity

A sample of the Report Loan Level Activity sub-menu is displayed below with the Export Loan Activity function highlighted.



Refer to Chapter 6, *Export Loans*, for step-by-step procedures on how to export loans into the Service Loans application.

Cycle Loans

The Cycle Loans function allows you to carry forward the data for the activity that you submitted in the previous cycle through Service Loans, such as the note rate, accounting net yield (ANY), participation percentage, dates, and unpaid principal balances (UPBs).

This function is available on the Manage Loan Activity tab for the Report Loan Level Activity and Report Default Loan Activity sub-menus. The diagram below displays how to access the cycle loan function on each of these sub-menus.



Refer to Chapter 5, *Cycle Loans*, for step-by-step procedures on how to cycle loan data using the Service Loans application.

Manage Loan Activity

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Introduction

Servicers with an active Freddie Mac Seller/Servicer number must report delinquent and default information to Freddie Mac monthly for all single-family mortgages in default. Seller/Servicers are required to report the following information:

- Due Date of the Last Paid Installment (DDLPI)
- Default Action Codes (Status and Event)
- Default Reason Codes, Occupancy Status Codes
- Property Condition Codes

Monthly EDR transmissions for the previous month's activity must be sent by 5:30 p.m. Eastern Time on the third business day of each month.

You must report on all mortgages that are 30 days or more delinquent or where the borrower is in bankruptcy, whether or not the borrower is current on mortgage payments. Report mortgages for which the borrower is current in his or her mortgage payments and for which you are pursuing an alternative to foreclosure.

Continue to report on these mortgages until the mortgage is fully reinstated or liquidated, or until the borrower is no longer in bankruptcy and the mortgage is current. For current mortgages under consideration for an alternative to foreclosure, continue to report the applicable information through EDR until there are no applicable default action codes to report for the month.

If you have no activity to report under one or more Seller/Servicer numbers, use the "No Activity to Report" function.

This chapter provides information on how to enter default activity and foreclosure sale/deed-in-lieu reporting.

Refer to the [Electronic Default Reporting \(EDR\) Quick Reference Guide](#) and *Single-Family Seller/Servicer Guide* (Guide), Section 9102.7 for more information on default reporting.

Default Activity

After a mortgage has been flagged in the application as a defaulted mortgage, you must report the status to Freddie Mac by 5:30 p.m. Eastern Time, on the first, second, or third business day of the month. As information regarding the mortgage changes, you are required to update all required information.

Default Activity

There are several ways to report your default activity:

- Report Single Default Loan Activity
- Import Default Loan Activity
- Report No Activity
- Cycle Default Loan Activity

The types of delinquent information to report include:

- Freddie Mac Loan Number
- BPO/Appraisal Value
- Property Condition Code
- Default Reason Code
- Occupancy Status Code
- DDLPI
- Default Action Code and Date

Default Loan Data Fields

The following tables contain the data fields and descriptions for the Report Default Loan Activity and Add Default Loan Data pages.

Report Default Loan Activity

Use the information in the tables to determine how to enter information for default mortgages in the Service Loans application.

Data Field	Description
Cycle Date	<ul style="list-style-type: none">▪ The reporting cycle date range for your default activity (EDR) is for the previous month (First of the month through the end of the month). For example, you would report May's default activity by the third business day in June.▪ The system defaults the cycle date based on the current reporting cycle. In the example above the applicable cycle would be the May cycle.
Report Single Default Loan Activity	This selection provides access to the Single Loan Activity functionality allowing you to manually enter loan activity.
Freddie Mac Loan Number	This is the unique identifying number assigned by Freddie Mac to a loan. Nine-digit number assigned to loan by Freddie Mac.
Import Loan Activity	This selection provides access to the Import Loans function in the Service Loans application.

Default Activity

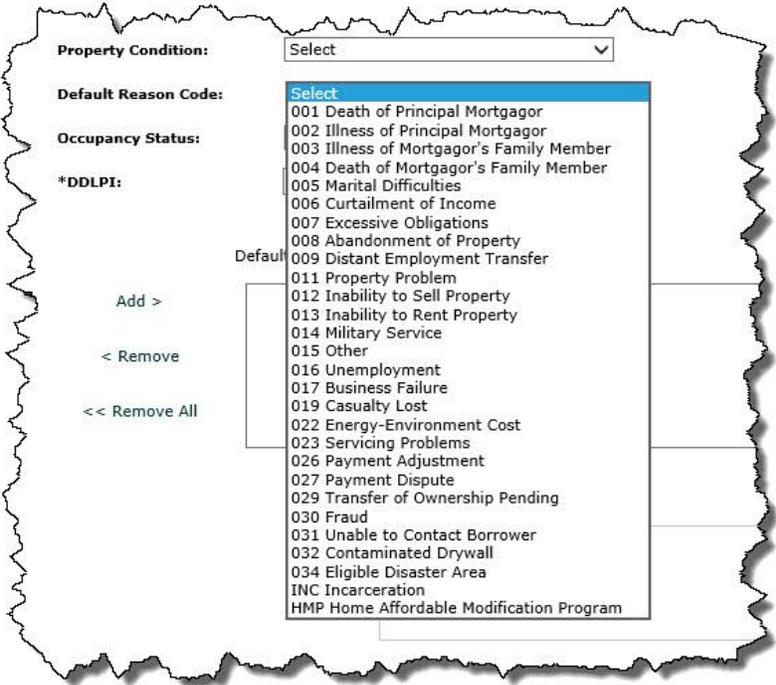
Data Field	Description
Export Loan Activity	This selection provides access to the Export function in Service Loans.
Export Date Range Begin	Enter the begin/start date of the data you want to export. Format: mm/dd/yyyy.
Export Date Range End	Enter the end/finish/stop date of the data you want to export. Format: mm/dd/yyyy.
Report No Activity	This selection reports no activity to Freddie Mac for the previous month.
Cycle Default Loan Activity	This selection provides access to the Cycle Default Loan function in the Service Loans application.

Add Default Loan Data

The following table lists the data fields and a description of each data field located on the Add Default Loan Data Activity page.

Data Field	Description
Cycle Date	The reporting cycle date range for your default activity (EDR) is for the previous month (First of the month through the end of the month). For example, you would report May's default activity by the third business day in June.
Freddie Mac Loan Number	Nine-digit loan number assigned by Freddie Mac.
Servicer Loan Number	Enter the loan number assigned by the Seller/Servicer. Maximum characters 13 digits.
BPO/Appraisal	Broker Price Opinion (BPO) - Represents a written estimate of the market value of the property as completed by a licensed real estate broker. This would typically be the "90 day as is" probable sales price amount. Appraisal - A formal assessment of the value of an asset, as determined by an authorized source.

Default Activity

Data Field	Description
<p>Property Condition</p>	<p>Select the condition of the property from the pick list based on the BPO or appraisal report.</p> <p>The valid values are:</p> <p>03 – Excellent</p> <p>04– Good</p> <p>05 – Fair</p> <p>06 – Poor</p> <p>10 – Unknown or No property inspection</p> <p>18 – Property Inaccessible</p> <p>20 – Condemned</p>
<p>Default Reason Code</p>	<p>A code which identifies your assessment of why the borrower defaulted on the loan. (Refer to Guide Exhibit 82 for additional details on these codes.)</p> <p>Select a code from the pick list.</p> 

Default Activity

Data Field	Description
Occupancy Status	<p>Identifies who occupies the property.</p> <p>Valid values are as follows:</p> <ul style="list-style-type: none"> 01 – Vacant 03 – Borrower Occupied 04 – Tenant Occupied 06 – Unknown 07 – Abandoned 15 – Occupied by Unknown
DDLPI	<p>The due date of last paid installment made by the borrower. This is a required field.</p>
Default Action Code	<p>Indicates the action taken as a result of the defaulted mortgage. These codes represent both status codes and event codes. Refer to Guide Exhibit 82 for additional details on these codes.</p> <p>When a default action code is selected, the following become required fields:</p> <ul style="list-style-type: none"> ▪ Default Action Date ▪ Property Condition ▪ Default Reason Code ▪ Occupancy Status <p>Note: These fields are not marked by an asterisk. An error message will display.</p>
(Default) Action Date	<p>This box provides a calendar to select the date of the action. Select the date and then click Add> to move it to the Default Action Codes & Action Dates box.</p>

Default Activity

How to Report Default Loan Activity

Beginning the month of the 30th day of delinquency, you are required to report each delinquent mortgage with as much information as possible.

Follow the steps below to report default loan activity.

1. From the Manage Loan Activity tab, click the Report Default Loan Activity tab. The Report Default Loan Activity sub-menu displays.

The screenshot shows the 'Report Default Loan Activity' form. At the top, there are navigation tabs: 'My Home', 'Manage Loan Activity', 'Manage Importing', 'Reports', and 'Manage Portfolio'. Below these are sub-tabs: 'Report Loan Level Activity', 'Report Default Loan Activity', and 'Report Foreclosure Sale/Deed in Lieu Activity'. The 'Report Default Loan Activity' sub-tab is selected. A note states: 'Note: Fields marked with * are required. TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST.' Below the note is a '*Cycle Date:' dropdown menu set to 'June 2016'. There are five radio button options: 'Report Single Default Loan Activity', 'Import Loan Activity', 'Export Loan Activity', 'Report No Activity', and 'Cycle Default Loan Activity'. The 'Report Single Default Loan Activity' option is selected. Below it is a '*Freddie Mac Loan Number:' text input field. Below that are '*Export Date Range Begin:' and '*Export Date Range End:' text input fields. There are 'Export' buttons with icons for Excel and PDF. At the bottom are 'Return' and 'Continue' buttons. Two green callout boxes with red arrows provide instructions: one points to the 'Report Single Default Loan Activity' radio button and the 'Freddie Mac Loan Number' field, and the other points to the '*Cycle Date:' dropdown menu.

2. Select the **Cycle Date** pick list to change the date, if needed.
3. Select **Report Single Default Loan Activity** and enter the Freddie Mac loan number. The Continue button is enabled.

This screenshot shows the same 'Report Default Loan Activity' form, but with the 'Report Single Default Loan Activity' radio button selected. The '*Freddie Mac Loan Number:' field now contains the value '123456789'. The 'Continue' button is now enabled. The other elements of the form, including the navigation tabs, note, and other radio buttons, remain the same.

Default Activity

4. Click **Continue**. The Add Default Loan Data page displays.

The screenshot shows the 'Add Default Loan Data' page. At the top, there are navigation tabs: 'My Home', 'Manage Loan Activity', 'Manage Importing', 'Reports', and 'Manage Portfolio'. Below these are three main activity links: 'Report Loan Level Activity', 'Report Default Loan Activity' (highlighted in orange), and 'Report Foreclosure Sale/Deed in Lieu Activity'. A 'Help' icon is in the top right corner.

A note box states: "Note: Fields marked with * are required TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST." Below this, the form fields are as follows:

- Cycle Date: June 2016
- Freddie Loan Number: 123456789 (with a 'Continue' button highlighted in orange)
- Servicer Loan Number: (empty)
- BPO/Appraisal: (empty)
- Property Condition: Select (dropdown)
- Default Reason Code: Select (dropdown)
- Occupancy Status: Select (dropdown)
- *DDLPI: (empty)

Below these fields are two lists for Default Action Codes:

- Default Action Code: A list with options: 09-Forbearance, 11-Repayment Plan in Review, 12-Repayment Plan, 20-Reinstatement (Full or Partial), 24-Government Seizure, 31-Probate, 32-Military Indulgence, 33-Contested Foreclosure and Litigation, 35-Bankruptcy Cramdown Scheduled.
- Action Date: 06/01/2016 (with a calendar icon)

On the right, there is a 'Default Action Code & Action Dates' section with an empty box and buttons: 'Add >', '< Remove', and '<< Remove All'.

At the bottom, there is a 'Confirmation Data' section with an empty box and buttons: 'Return', 'Clear', 'Skip Loan', and 'Submit'.

5. Enter all required and applicable data. The Submit button is enabled.

Note: To report a default action code, refer to “How to Add a Default Action Code” in this chapter.

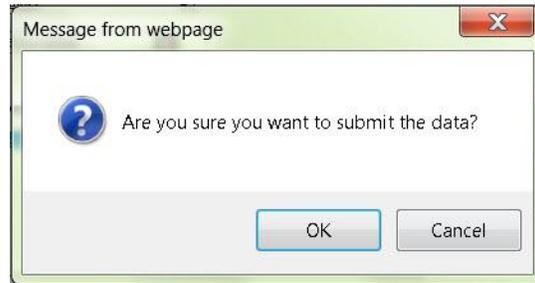
This screenshot is identical to the previous one, but with the following changes:

- The 'Continue' button is now disabled.
- The *DDLPI field now contains the date 05/01/2016 (with a calendar icon).
- In the 'Default Action Code' list, 'AW-First Right-Party Contact' is selected.
- The 'Action Date' is now 07/01/2016 (with a calendar icon).
- In the 'Default Action Code & Action Dates' section, the box now contains 'AW-First Right-Party Contact -- 07/01/2016'.
- The 'Submit' button is now highlighted in orange, indicating it is enabled.

Default Activity

6. Click **Submit**.

The system will prompt: “*Are you sure you want to submit the data?*”



7. Click **OK** to submit the data to Freddie Mac. Your confirmation will display in the Confirmation Data box. **Note:** If you click **Cancel** you will return to the page you were working on.

To continue to report default loan activity without leaving this page, enter another Freddie Mac loan number and click **Continue** or choose one of the options below.

Click:	To:
Clear	Clear all data to correct and resubmit.
Return	Exit the screen. The application returns you to the previous page or menu you were working from.

Default Activity

How to Add a Default Action Code

Default activity code dates must be equal to or older than the current date for all Default Action codes with the exception of default action code 71. When these conditions are not met, you will receive an error message that states: “*Action Date must be on or before current date.*”

Report a default action code each month until the status no longer applies. A complete list of default action codes is located the [Electronic Default Reporting \(EDR\) Quick Reference Guide](#).

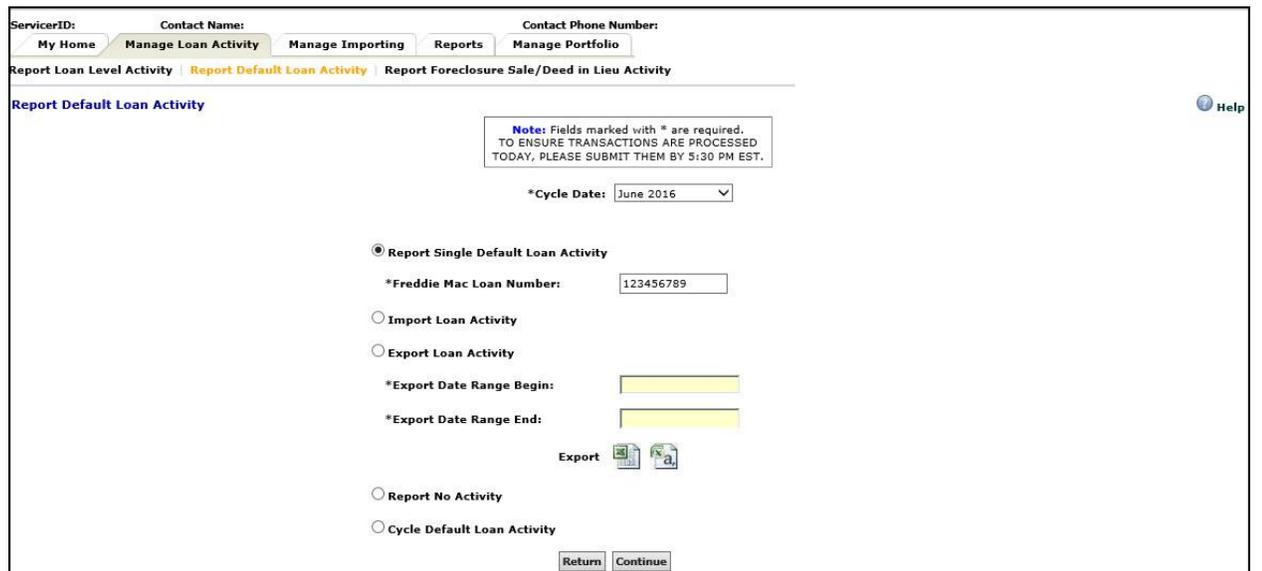
Follow the procedure below to add a default action code.

1. On the Report Default Loan Activity sub-menu select Report Single Default Loan Activity.



The screenshot shows the 'Report Default Loan Activity' sub-menu. At the top, there are navigation tabs: 'My Home', 'Manage Loan Activity', 'Manage Importing', 'Reports', and 'Manage Portfolio'. Below these are three main menu items: 'Report Loan Level Activity', 'Report Default Loan Activity' (highlighted in orange), and 'Report Foreclosure Sale/Deed in Lieu Activity'. Under 'Report Default Loan Activity', there are three radio button options: 'Report Single Default Loan Activity' (selected, indicated by a red arrow), 'Report Multiple Default Loan Activity', and 'Report No Activity'. A note box states: 'Note: Fields marked with * are required. TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST.' Below the note is a dropdown menu for '*Cycle Date' set to 'June 2016'. At the bottom, there is a text input field for '*Freddie Mac Loan Number'.

2. Enter the Freddie Mac loan number.



The screenshot shows the 'Report Default Loan Activity' sub-menu with the 'Report Single Default Loan Activity' radio button selected. The '*Freddie Mac Loan Number' text input field now contains the value '123456789'. Below this, there are three more radio button options: 'Import Loan Activity', 'Export Loan Activity', and 'Report No Activity'. The 'Export Loan Activity' option has two text input fields for '*Export Date Range Begin' and '*Export Date Range End', both of which are currently empty. Below these fields are 'Export' buttons with icons for PDF, Excel, and XML. At the bottom, there are two buttons: 'Return' and 'Continue'.

Default Activity

3. Click **Continue**. The Add Default Loan Data page displays.

ServicerID: **Contact Name:** **Contact Phone Number:**

[My Home](#) [Manage Loan Activity](#) [Manage Importing](#) [Reports](#) [Manage Portfolio](#)

[Report Loan Level Activity](#) [Report Default Loan Activity](#) [Report Foreclosure Sale/Deed in Lieu Activity](#)

Add Default Loan Data [Help](#)

Note: Fields marked with * are required TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST.

Cycle Date: June 2016 **Property Condition:** Select

Freddie Loan Number: 123456789 **Continue** **Default Reason Code:** Select

Servicer Loan Number: **Occupancy Status:** Select

BPO/Appraisal: ***DDLPI:**

Default Action Code: **Action Date:** **Default Action Code & Action Dates:**

09-Forbearance
11-Repayment Plan in Review
12-Repayment Plan
20-Reinstatement (Full or Partial)
24-Government Seizure
31-Probate
32-Military Indulgence
33-Contested Foreclosure and Litigation
35-Bankruptcy Cramdown Scheduled

06/01/2016

Add >
< Remove
<< Remove All

Confirmation Data:

Return **Clear** **Skip Loan** **Submit**

4. Select a default action code from the list in the Default Action Code pick list.

Default Action Code: **Action Date:** **Default Action Code & Action Dates:**

09-Forbearance
11-Repayment Plan in Review
12-Repayment Plan
20-Reinstatement (Full or Partial)
24-Government Seizure
31-Probate
32-Military Indulgence
33-Contested Foreclosure and Litigation
35-Bankruptcy Cramdown Scheduled

06/01/2016

Add >
< Remove
<< Remove All

Confirmation Data:

5. Select an action date for the default action code you selected using the calendar or by manually entering the date.

Default Action Code: **Action Date:** **Default Action Code & Action Dates:**

68-First Legal Action
69-Bankruptcy Plan Confirmed
71-Foreclosure Sale Scheduled
74-BPO or Appraisal Obtained
76-Bankruptcy Court Clearance Obtained
80-Date Breach Letter sent
AW-First Right-Party Contact
AX-Last Right-Party Contact
AY-Property Listed for Sale

06/01/2016

Add >

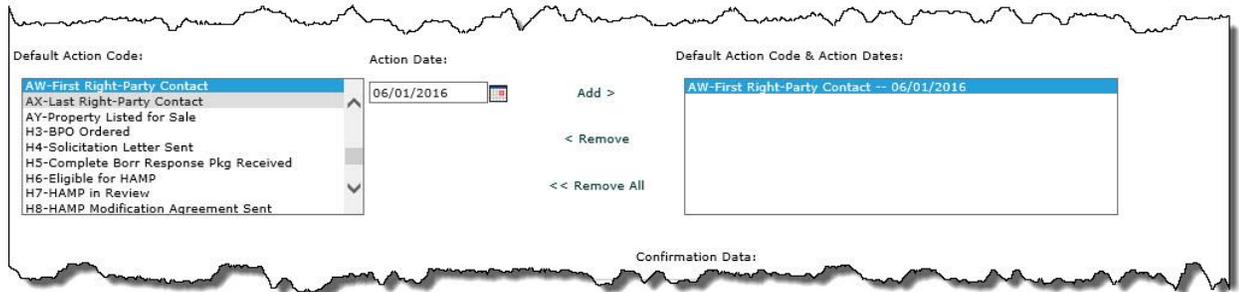
June 2016

Wk	Sun	Mon	Tue	Wed	Thu	Fri	Sat
22				1	2	3	4
23	5	6	7	8	9	10	11
24	12	13	14	15	16	17	18
25	19	20	21	22	23	24	25
26	26	27	28	29	30		

Today is 07/07/2016

Default Activity

- Click **Add>**. The default action code displays in the Default Action Code & Action Dates box. A sample is displayed below.

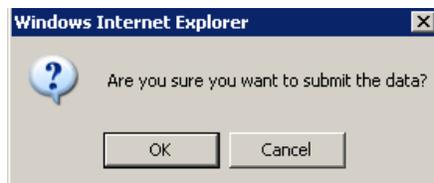


The screenshot shows a web application interface for managing default action codes. On the left, under "Default Action Code:", there is a list box containing several codes: AW-First Right-Party Contact (highlighted), AX-Last Right-Party Contact, AY-Property Listed for Sale, H3-BPO Ordered, H4-Solicitation Letter Sent, H5-Complete Borr Response Pkg Received, H6-Eligible for HAMP, H7-HAMP in Review, and H8-HAMP Modification Agreement Sent. In the center, the "Action Date:" field is set to "06/01/2016". To the right of the date are three buttons: "Add >", "< Remove", and "<< Remove All". On the right side, under "Default Action Code & Action Dates:", there is a box containing the text "AW-First Right-Party Contact -- 06/01/2016". At the bottom right, there is a label "Confirmation Data:".

- Note:** To remove a default action code from the Default Action Code & Action Dates box, take one of the following actions:
- To remove a single default action code, highlight the default action code and click **<Remove**.
 - To remove all default action codes, click **<<Remove All**.
- Enter all required and applicable data. The following fields are required:
 - DDLPI
 - Property Condition
 - Default Reason Code
 - Occupancy Status

Once the required data fields are completed, the Submit button will be enabled.

- Click **Submit**. The system will prompt: “Are you sure you want to submit the data?”



- Click **OK**. A confirmation message displays.

If you want to enter additional default loan data, enter the Freddie Mac loan number and click **Continue**.

Default Activity

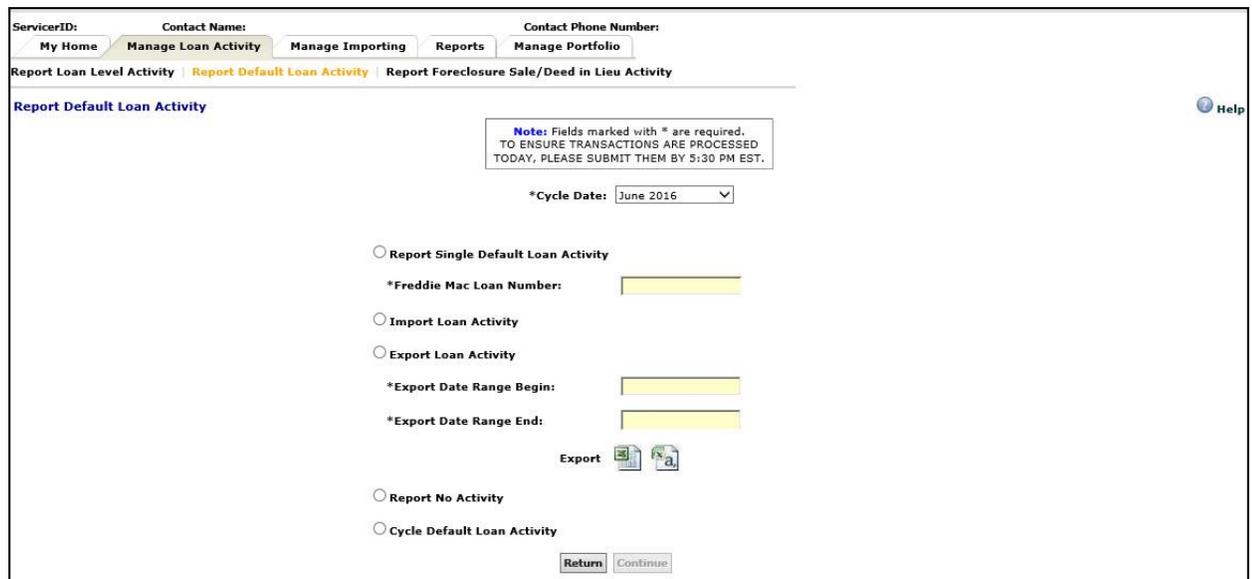
Report No Activity

The Report No Activity feature is available on the Report Default Loan Activity sub-menu.

You can only report no activity once a reporting period. If you try to report no activity more than once a reporting period, you will receive the following error message: “*No Activity has already been reported for this reporting period.*”

Follow the steps below to “Report No Activity.”

1. From the Manage Loan Activity tab, click the Report Default Loan Activity sub-menu. The Report Default Loan Activity page displays.



The screenshot shows a web application interface for reporting default loan activity. At the top, there are navigation tabs: My Home, Manage Loan Activity (selected), Manage Importing, Reports, and Manage Portfolio. Below these are sub-tabs: Report Loan Level Activity, Report Default Loan Activity (selected), and Report Foreclosure Sale/Deed in Lieu Activity. The main content area is titled "Report Default Loan Activity" and contains a note: "Note: Fields marked with * are required. TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST." Below the note is a dropdown menu for "*Cycle Date:" set to "June 2016". There are four radio button options: "Report Single Default Loan Activity" (selected), "Import Loan Activity", "Export Loan Activity", and "Report No Activity". The "Report Single Default Loan Activity" option has a text input field for "*Freddie Mac Loan Number:". The "Export Loan Activity" option has two text input fields for "*Export Date Range Begin:" and "*Export Date Range End:". Below these fields are "Export" buttons with icons for PDF and Excel. At the bottom, there are "Return" and "Continue" buttons.

2. Click **Report No Activity**. The Cycle Date field is no longer available for edit.
3. Click **Continue**. A confirmation message will display.



Default Activity

Report Foreclosure Sale/Deed in Lieu Activity

The Report Foreclosure Sale/Deed in Lieu Activity function in Service Loans is located on the sub-menu of Manage Loan Activity.

The screenshot shows a web application interface for reporting foreclosure activity. At the top, there are fields for 'ServicerID:', 'Contact Name:', and 'Contact Phone Number:'. Below these are navigation tabs: 'My Home', 'Manage Loan Activity', 'Manage Importing', 'Reports', and 'Manage Portfolio'. Under 'Manage Loan Activity', there are sub-tabs: 'Report Loan Level Activity', 'Report Default Loan Activity', and 'Report Foreclosure Sale/Deed in Lieu Activity'. The main content area is titled 'Report Foreclosure Sale or Deed in Lieu' and contains a note: 'Note: Fields marked with * are required. TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST.' There are three radio button options: 'Add Single Loan Foreclosure Sale or Deed in Lieu Activity', 'Import Foreclosure Sale or Deed in Lieu Activity', and 'Export Foreclosure Sale or Deed in Lieu Activity'. The 'Add Single Loan' option has a text field for '*Freddie Mac Loan Number:'. The 'Export' option has two text fields for '*Export Date Range Begin:' and '*Export Date Range End:'. At the bottom, there is an 'Export' button with icons for PDF and Excel, and 'Return' and 'Continue' buttons.

This sub-menu will allow you to access the Add Single Loan Foreclosure or Deed in Lieu Activity page which will enable you to add foreclosure sale or deed-in-lieu mortgage activity into Service Loans. You may also import or export foreclosure sale or deed-in lieu activity.

Default Activity

Add Single Loan Foreclosure Sale or Deed In Lieu Activity

The Add Single Loan Foreclosure Deed in Lieu Activity page is the primary page where you will complete your data entry.

Add Single Loan Foreclosure Sale or Deed In Lieu Activity Data Fields

The following table lists the data field definitions for data fields located on the Add Single Loan Foreclosure or Deed in Lieu Activity page.

Data Field	Definition
Transaction Identifier	This code identifies if this is a foreclosure or a deed in lieu transaction. <ul style="list-style-type: none"> ▪ F04 - Foreclosure ▪ A06 - Deed in Lieu
Freddie Mac Loan Number	Nine-digit number assigned to a mortgage by Freddie Mac.

Default Activity

Data Field	Definition
Servicer Loan Number	Enter the loan number assigned by the Seller/Servicer up to a maximum of 13 characters.
Sale/Recorded Date	Indicates either the date the foreclosure sale was held or the date you received the executed deed. Use the built-in calendar.
FHA/VA Code	<p>This code identifies if the transaction is a FHA, VA or conventional mortgage. If FHA or VA is selected, the following fields are not required:</p> <ul style="list-style-type: none"> ▪ Mortgage Insurance Company ▪ MI % ▪ MI Certificate <p>This value should match the Sale Result value.</p>
Case Number	The case number for an FHA or VA mortgage, as applicable.
Mortgage Insurance Company	Identifies the Freddie Mac approved company that holds the mortgage insurance on this loan.
MI %	Identifies the mortgage insurance coverage on the mortgage. This field is only available if a mortgage insurance company is selected.
MI Certificate	This field holds the mortgage insurance certificate number. This field is only available if a mortgage insurance company is selected.
Property Street Number	Street number of the property.
Property Street Address	The street address of the property.
Property City/State/Zip/Suffix	The city, state and zip code with 4-digit suffix (if known) for the subject property.
S/S REO Contact Name/No/Extn	<p>The name, phone number and extension (if any) of the Seller/Servicer REO contact person.</p> <p>Enter a 10-digit number for the phone number.</p>
Tax Service Contact Name/No/Extn	<p>The name, phone number and extension (if any) of the company, which ensures that the real estate property taxes are dispersed.</p> <p>Enter a 10-digit number for the phone number.</p>

Default Activity

Data Field	Definition
Fcl/Trustee Atty Contact Name No/Extn	The name, phone number and extension (if any) of the foreclosure attorney or the trustee for the property. Enter a 10-digit number for the phone number.
BPO Value	Broker Price Opinion (BPO) - Represents a written estimate of the market value of the property as completed by a licensed real estate broker. This would typically be the “as is” probable price amount.
Sale Result	Identifies who holds the deed on the property after a sale or transfer. FHA/VA Code value. The valid values are: 1 - Freddie Mac 2 - Third Party Sale 4 - HUD/VA
Occupancy Status	Indicates who occupies the property.
Redemption Date	This is the date when the redemption/confirmation period is expected to expire.
Number of Units	The number of separate living quarters on the property. Valid range is 1 through 4.
Open Bid Amount	The dollar amount at which bidding started. Amounts set by state law and/or determined by the requirements in Guide Chapter 9301. This field is only available for foreclosure sales.
Actual Bid Amount	The amount of the accepted bid. This field is only available for foreclosure sales.
Clear and Marketable Title Received	Denotes whether the property title is clear and marketable. This field is only available for deed-in-lieu transactions.
Deficiency Rights Preserved	Identifies if any deficiency rights are secured against the borrower. This field is only available for foreclosure sale transactions.
Winterized	Identifies whether or not the property has been prepared for winter by a property preservation firm. (If winterization is not required, answer N.)
Contribution Required	Indicates if any borrower contributions are required in the form of cash or note. This field is only available for deed-in-lieu transactions.

Default Activity

Data Field	Definition
Contribution Received	Indicates if the required contribution has been received from the borrower, whether in the form of cash or a note. This field is only available for deed-in-lieu transactions.
IRS Notified	Identifies if the IRS has been notified of the foreclosure sale if they hold a lien against the property. This field is only available for foreclosure sale transactions.
IRS Lien	The dollar amount of any IRS liens held against the property.
Other Lien Amounts	The total dollar amount of all non-IRS liens held against the property.
Confirmation Data	The results of your transaction after you transmit to Freddie Mac. When the submission is successful, the confirmation will provide a confirmation ID and the date and time it was received.

When to Report Activity

Use the table below to determine when to enter information in the data fields located on the Report Foreclosure Sale/Deed in Lieu Activity sub-menu.

Refer to the [Electronic Default Reporting \(EDR\) Quick Reference Guide](#) for more information.

Data Field	When is it Required?
Freddie Mac Loan Number	Always
BPO/Appraisal	Report only once in the month following when the event took place.
Property Condition Code	Provide by the 90 th day of delinquency.
Default Reason Code	Provide by the 90 th day of delinquency.
Occupancy Status Code	Provide by the 90 th day of delinquency.
DDLPI	Always
Default Action Code	Report each month until the status no longer applies.

Default Activity

How to Add Single Loan Foreclosure Sale or Deed in Lieu Activity

Follow the procedure below to enter Single Loan Foreclosure Sale or Deed in Lieu Activity.

1. From the Manage Loan Activity tab, click the Report Foreclosure Sale/Deed in Lieu Activity sub-menu. The Report Foreclosure Sale or Deed in Lieu page displays.

ServiceID: Contact Name: Contact Phone Number:

My Home Manage Loan Activity Manage Importing Reports Manage Portfolio

Report Loan Level Activity Report Default Loan Activity **Report Foreclosure Sale/Deed in Lieu Activity**

Report Foreclosure Sale or Deed in Lieu

Note: Fields marked with * are required. TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST.

Add Single Loan Foreclosure Sale or Deed in Lieu Activity

*Freddie Mac Loan Number:

Import Foreclosure Sale or Deed in Lieu Activity

Export Foreclosure Sale or Deed in Lieu Activity

*Export Date Range Begin:

*Export Date Range End:

Export

Return Continue

2. Select **Add Single Loan Foreclosure Sale or Deed in Lieu Activity** and enter the nine-digit number Freddie Mac loan number.
3. Click **Continue**. The Add Single Loan Foreclosure or Deed in Lieu Activity page displays.

ServiceID: Contact Name: Contact Phone Number:

My Home Manage Loan Activity Manage Importing Reports Manage Portfolio

Report Loan Level Activity Report Default Loan Activity **Report Foreclosure Sale/Deed in Lieu Activity**

Add Single Loan Foreclosure or Deed in Lieu Activity

Note: Fields marked with * are required. TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST.

*Transaction Identifier: F04 - Foreclosure

*BPO Value: .00

Freddie Loan Number: 123456789

*Sale Result:

Servicer Loan Number:

*Occupancy Status:

*Sale/Recorded Date:

Redemption Date:

MIA/NA Codes:

*Number of Units:

Default Activity

- Enter the applicable and required fields. An example of a foreclosure sale is displayed below.

Add Single Loan Foreclosure or Deed in Lieu Activity

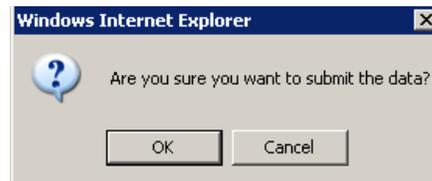
Note: Fields marked with * are required TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST.

*Transaction Identifier:	F04 - Foreclosure	*BPO Value:	\$200,000.00
Freddie Loan Number:	123456789 <input type="button" value="Continue"/>	*Sale Result:	2 - Third Party Sale
Servicer Loan Number:		*Occupancy Status:	V - Vacant
*Sale/Recorded Date:	06/14/2016	Redemption Date:	
*FHA/VA Code:	N - Conventional	*Number of Units:	1
Case Number:		*Open Bid Amount:	\$180,000.00
Mortgage Insurance Company:	00 - No MI	*Actual Bid Amount:	\$190,000.00
MI%:		Clear and Marketable Title Received:	<input type="radio"/> Yes <input type="radio"/> No
MI Certificate:		*Deficiency Rights Preserved:	<input checked="" type="radio"/> Yes <input type="radio"/> No
*Property Street Number:	123	*Winterized:	<input type="radio"/> Yes <input checked="" type="radio"/> No
*Property Street Address:	Anytown	Contribution Required:	<input type="radio"/> Yes <input type="radio"/> No
*Property City/State/Zip/Suffix:	McLean VA 22102	Contribution Received:	<input type="radio"/> Yes <input type="radio"/> No
*S/S REO Contact Name/No/Extn:	John Littleton (123)456-7890	IRS Notified:	<input type="radio"/> Yes <input checked="" type="radio"/> No
Tax Service Contact Name/No/Extn:		IRS Lien:	
*Fcl/Trustee Atty Contact Name/No/Extn:	Lisa Washington (703)555-1212	Other Lien Amounts:	

Confirmation Data:

Enter the property value, that was pre-populated in the Foreclosure Bid Property Value Estimate field on the Credit Bid – Detail View page, in the BPO Value field when reporting the foreclosure sale.

- Click **Submit**. The system will prompt: “Are you sure you want to submit the data?”



- Click **OK**. Confirmation data displays.

You have completed the steps to enter single loan foreclosure or deed-in-lieu activity. You may choose one of the following options:

Click:	To:
Clear	Clear all data entry to correct data and resubmit.
Return	Exit the screen. The application returns you to the sub-menu you were working from.

Default Activity

Import Loan Activity

You can use the Import Loan Activity function when you maintain your servicing data in another system. This allows you to import loan data into the Service Loans application to submit to Freddie Mac.

The Import Loan Activity function is available on the Report Foreclosure Sale or Deed in Lieu Activity tab, through the Enter Single Loan Activity sub-menu.

The screenshot shows the Freddie Mac Service Loans application interface. At the top, there are fields for 'ServicerID:', 'Contact Name:', and 'Contact Phone Number:'. Below these are navigation tabs: 'My Home', 'Manage Loan Activity', 'Manage Importing', 'Reports', and 'Manage Portfolio'. The 'Reports' tab is active, and the sub-menu 'Report Foreclosure Sale/Deed in Lieu Activity' is selected. The main heading is 'Report Foreclosure Sale or Deed in Lieu'. A note states: 'Note: Fields marked with * are required. TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST.' There are three radio button options: 'Add Single Loan Foreclosure Sale or Deed in Lieu Activity', 'Import Foreclosure Sale or Deed in Lieu Activity' (highlighted with a red box), and 'Export Foreclosure Sale or Deed in Lieu Activity'. Below the 'Import' option is a text input field for '*Freddie Mac Loan Number:'. Below the 'Export' option are two text input fields for '*Export Date Range Begin:' and '*Export Date Range End:'. At the bottom, there is an 'Export' button with a file icon, and 'Return' and 'Continue' buttons.

Refer to Chapter 4, *Import Loans*, for step-by-step procedures on how to import loans into the Service Loans application.

Default Activity

Export Loan Activity

The Export function in Service Loans will allow you to export loan data from the Service Loans application.

The Export function is available on the following sub-menus:

- Report Loan Level Activity
- Report Default Loan Activity
- Report Foreclosure Sale/ Deed in Lieu Activity

A sample of the Report Foreclosure Sale or Deed in Lieu sub-menu is displayed below with the Export function highlighted.

ServiceID: _____ Contact Name: _____ Contact Phone Number: _____

My Home Manage Loan Activity Manage Importing Reports Manage Portfolio

Report Loan Level Activity | Report Default Loan Activity | **Report Foreclosure Sale/Deed in Lieu Activity**

Report Foreclosure Sale or Deed in Lieu Help

Note: Fields marked with * are required.
TO ENSURE TRANSACTIONS ARE PROCESSED
TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST.

Add Single Loan Foreclosure Sale or Deed in Lieu Activity

*Freddie Mac Loan Number:

Import Foreclosure Sale or Deed in Lieu Activity

Export Foreclosure Sale or Deed in Lieu Activity

*Export Date Range Begin:

*Export Date Range End:

Export  

Return Continue

Refer to Chapter 6, *Export Loans*, for step-by-step procedures on how to export loans into the Service Loans application.

Default Activity

This Page Intentionally Left Blank

Introduction

The Service Loans application provides import capability, making it faster and easier to enter your servicing data in the application. You can import a single loan or many loans.

Use the import function to submit loan activity and identify loans for Subsequent Transfer of Servicing Requests.

The application uses data sets specific to the type of activity you are importing. For instance, if you are importing activity for Transfer of Servicing, the data you are sending differs from Default Reporting activity. Therefore, you will need different templates for each type of activity you are importing.

The following topics about import will be discussed in this chapter:

- Before You Begin
 - Import Process
 - How to Access the Import Function
- Manage Importing
 - Import Loans Required Data Fields
 - How to Import Loans
 - Test and Upload Import File
 - View Summary
 - How to View the Summary
 - How to Correct Import Errors
- Managing Importing Formats
 - Add Mapping
 - View Existing Mapping
 - Modify Existing Mapping
 - Delete Existing Mapping

Import Loans

Before You Begin

Before you begin to use the import function in Service Loans, you must have one of the following user roles assigned:

- Loan Activity Analyst
- Default Loan Activity Analyst
- FCL/DIL Analyst Foreclosure/Deed-in-Lieu Analyst
- Portfolio Transfer Analyst
- Map Bulk File Analyst

The Map Bulk File Analyst user role is the only user role that allows a custom file to be created.

Import Process

Follow this process to import loan data, regardless of the function you are performing.

- Select a business function to identify the type of file you are importing (i.e., Loan Level Activity).
- Complete all required fields.
- Select a mapping name to identify the file format for the data you are importing.
- Test the import file to view errors associated with the first loan in the file.
- Correct errors.
- Upload the file to Freddie Mac.
- Review status messages.
- Receive confirmation data.
- View the summary.

When importing for the first time, we recommend that you work with Freddie Mac to test your import map/file. Contact Customer Support at 800-FREDDIE or your Freddie Mac servicing representative.

How to Access the Import Function

Manage Importing is the main page you will use to import all data in the application. There are two ways to access this page.

You may:

- Select the Manage Importing tab and ensure the Import Loans function is activated.



Import Loans

- If you have multiple roles, you can access the Import Loans sub-menu page by following the steps below:
 1. From the My Home page click the Manage Loan Activity tab. The Manage Loan Activity page displays.
 2. From the Manage Loan Activity page, click the appropriate sub-menu for the type of activity you are importing. Your options are:
 - Report Loan Level Activity
 - Report Default Loan Activity
 - Report Foreclosure Sale/Deed in Lieu Activity



3. Select **Import Loan Activity** and click **Continue**.

The screenshot shows the "Report Loan Level Activity" page. At the top right, there is a note: "Note: Fields marked with * are required. TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST." Below this, there is a dropdown menu for "*Reporting Cutoff Date:" set to "July 2016". There are five radio button options: "Enter Single Loan Activity", "*Freddie Mac Loan Number:" (with an empty text field), "Import Loan Activity" (selected, with a red arrow pointing to it), "Export Loan Activity", and "Cycle Loans". Below these are two more text fields: "*Export Date Range Begin:" and "*Export Date Range End:". There are "Export", "Return", and "Continue" buttons at the bottom.

The Import Loans page displays.

The screenshot shows the "Import Loans" page. At the top, there are fields for ServicerID, Contact Name, and Contact Phone Number. Below these are tabs: My Home, Manage Loan Activity, Manage Importing, Reports, and Manage Portfolio. Under the Manage Loan Activity tab, there are two sub-menu options: Import Loans (highlighted in yellow) and Manage Import Format. Below the sub-menu, there is a link for "Import Loans" and a note: "Note: Fields marked with * are required. TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST."

Import Loans

Manage Importing

The Manage Importing function has two sub-menus of functionality, Import Loans and Manage Import Format.

Import Loans allows a user to import loans by business function and depending on the business function selected, also by cycle date and mapping name. If you select Loan Level Activity as a business function, you can elect to have Service Loans calculate the Principal, Interest and Interest Due to Freddie Mac by selecting the Calculate LLR check box upon import. This function also allows you to test the first loan record in your import file, receive status messages, and confirmation data about your import.

Manage Import Format will allow a user with the role of Map Bulk File Analyst to manage import formats by customizing the import file. You can add, modify, or delete existing mapping or download a previous template into Microsoft® Excel®.

Import Loans Required Data Fields

The table below identifies the required data fields for Import Loans. The business function you select will determine what data fields display.

Use the table below to assist you with completing all applicable fields for the Import function.

Data Field	Description	Required?
Business Function	Indicates the type of loan data you are importing into Service Loans. Your options are: <ul style="list-style-type: none">▪ Loan Level Activity▪ Default Reporting▪ Foreclosure Sale/Deed in Lieu Reporting▪ Transfer of Servicing Requests	Yes
Mapping Name	The name of the template you want to use to import your mortgage data. Selection available will depend on the business function you selected.	Yes
Cycle Date	Select the cycle date for the reporting cycle.	For Loan Level Activity and Default Activity

Import Loans

Data Field	Description	Required?
Calculate LLR	<p>Select this option if you want Service Loans to calculate the loan-level reporting (LLR) data. Click only if you want the application to calculate the amounts due for Principal, Interest and Interest Due to Freddie Mac. When you opt to have these fields calculated, the application will automatically override the data in the import file for Principal, Interest and Interest Due to Freddie Mac.</p> <p>Note: The automatic calculation is based on other data contained in the import file such as the ANY and Previous Gross UPB. If your file contained an incorrect ANY, you are still able to successfully import but can have incorrect data resulting in an edit. Therefore, as general practice, check your edit reports available in Service Loans.</p>	Optional for Loan Level Activity
Transferor Number	Automatically populates for Transfer of Service Requests. This is the number of the Servicer that is transferring the servicing of the mortgage.	For Transfer of Service Requests
Transferee Number	<p>Enter the Transferee Number as it appears on Form 981, <i>Agreement for Subsequent Transfer of Servicing of Single-Family Mortgages</i>.</p> <p>Enter up to a six-digit number. This is the number of the Servicer who obtains the servicing.</p>	For Transfer of Service Requests
Effective Date	Enter the date the Transfer of Service will become effective as it appears on the Form 981.	For Transfer of Service Requests
Import for Delete	Select Import for Delete when deleting loans from the original import file. This occurs when you have an ineligible loan for transfer and the loan is flagged on the edit report.	For Transfer of Service Requests and required if deleting loans.
Browse	Select Browse to locate the file you want to import.	Yes
Test Import File	By testing the import file, you can identify formatting errors on the first loan in the file. Typically, if the first loan is not formatted correctly, it can impact the entire file preventing it from uploading. Test Import File gives you the opportunity to correct formatting errors in the source file before uploading the data to Freddie Mac.	Yes

Import Loans

Data Field	Description	Required?
Upload	Select Upload to move your file into Service Loans.	Yes
Status Message Box	<p>The system will derive this data.</p> <p>The status message box identifies each loan record by loan number and provides a status message of was “successfully imported” or has “validation errors.” Review all of the messages to ensure that all loans were successfully imported.</p> <p>If there are validation (formatting) errors, we recommend sending a separate file containing only the corrected loans. Caution! Do not re-send the same file containing all of the loans you previously imported, as this will create duplicate data.</p>	N/A
Confirmation Data	<p>The system will derive this data. The confirmation data contains the following information:</p> <ul style="list-style-type: none"> ▪ Transmission status ▪ Confirmation ID ▪ User ID ▪ Date Request Received ▪ Time Request Received ▪ Loan count 	N/A

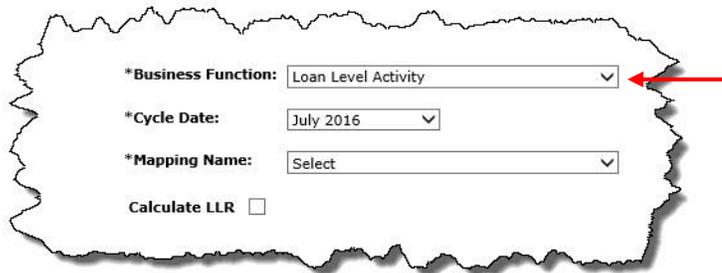
Import Loans

How to Import Loans

Perform the following steps to import loans into the Service Loans application.

1. Click the Manage Importing tab. The Import Loans sub-menu displays.

2. Select the appropriate business function from the pick list. Additional fields may display depending on the business function you select.

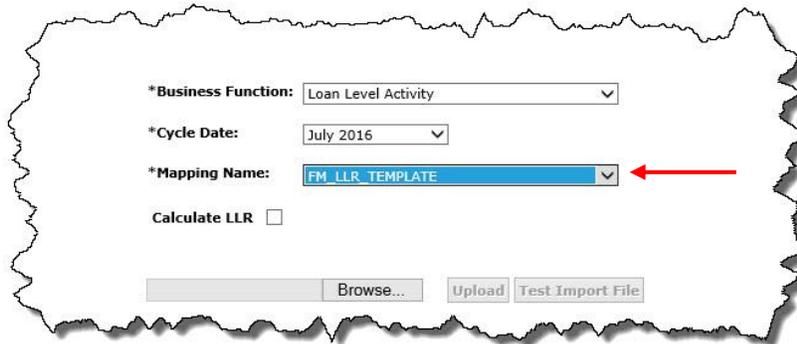


If you select the following business function:	Then:
Loan Level Activity	<ul style="list-style-type: none"> ▪ You must select the appropriate cycle date. ▪ You may select the Calculate LLR check box if you would like loan-level data calculated upon import.
Default Reporting	You must select the appropriate cycle date.

Import Loans

If you select the following business function:	Then:
Transfer of Service Requests	<ul style="list-style-type: none">▪ Enter the following data as it appears on Form 981:<ul style="list-style-type: none">- Transferor Number- Transferee Number- Effective Date▪ Select Import for Delete if appropriate.

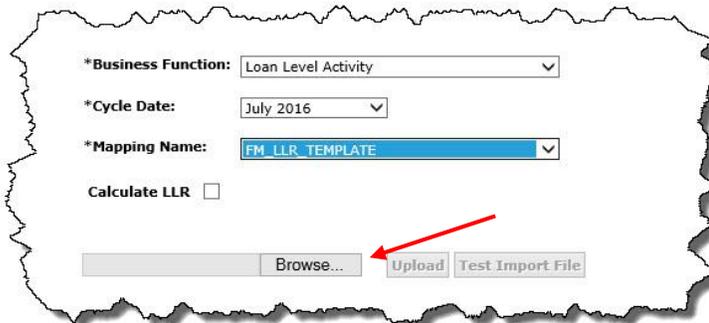
3. Select the appropriate **Mapping Name**.



A screenshot of a web form for importing loans. The form contains the following fields and controls:

- *Business Function: Loan Level Activity (dropdown menu)
- *Cycle Date: July 2016 (dropdown menu)
- *Mapping Name: FM_LLR_TEMPLATE (dropdown menu, highlighted in blue with a red arrow pointing to it)
- Calculate LLR:
- Buttons: Browse... (disabled), Upload, Test Import File

Once the required data fields are completed, the **Browse** button will be enabled.

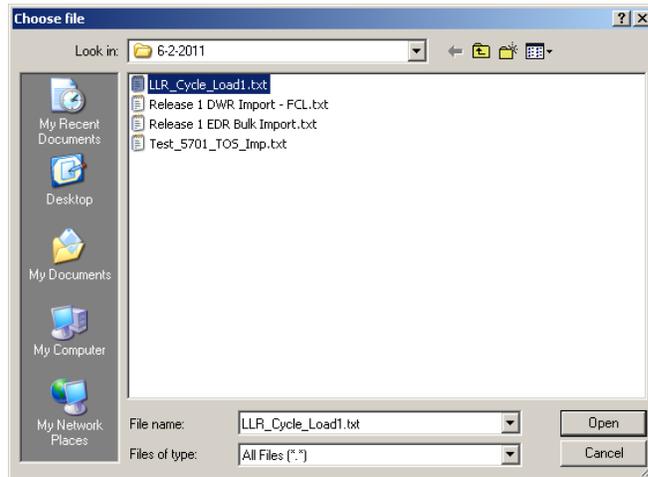


A screenshot of the same web form as above, but with the following changes:

- *Business Function: Loan Level Activity (dropdown menu)
- *Cycle Date: July 2016 (dropdown menu)
- *Mapping Name: FM_LLR_TEMPLATE (dropdown menu)
- Calculate LLR:
- Buttons: Browse... (now enabled and highlighted in grey with a red arrow pointing to it), Upload, Test Import File

Import Loans

4. Click **Browse**. The Choose File window displays.



5. Select the file you want to import and click **Open**. The File Name appears below the **Browse** data field and **Upload** and **Test Import File** are enabled.



To complete the import process, refer to “Test and Upload Import File” in this chapter.

Test and Upload Import File

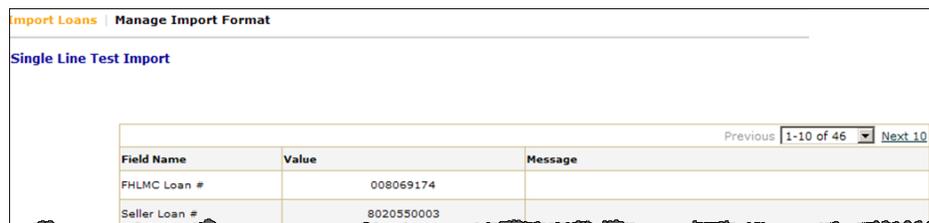
By testing the import file, you can identify formatting errors on the first loan in the file. Typically, if the first loan is not formatted correctly, it can impact the entire file and prevent it from uploading. The Test Import File function gives you the opportunity to correct formatting errors in the source file before uploading the data to Freddie Mac.

Sometimes errors are caused by an extra space. Review all pages of the loan record to ensure all errors are identified.

After reviewing the formatting errors, correct the errors in your source file and systems then repeat the above steps. The goal is to upload your data after all formatting errors are corrected.

Perform the following steps to test and upload your import file.

1. Click **Test Import File**. The Single Line Test Import page displays.

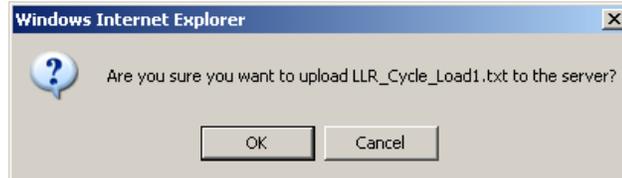


Tip: Click the drop-down arrow and then click **Show All** to show all field names.

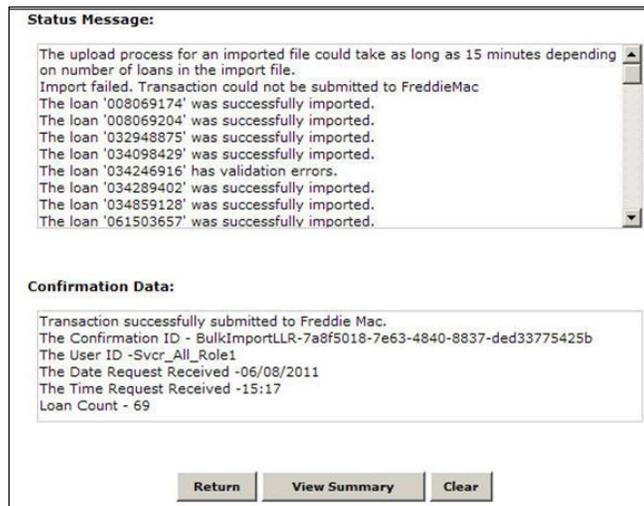
2. Review for accuracy. If errors are identified, correct the errors in your original source file and re-test the data again.

Import Loans

- If the data is accurate, click **Return**. The system will prompt: “Are you sure you want to leave this page?”
- Click **OK**. You will be returned to the Import Loans page.
- Select the file you want to import again. The **Upload** function will be enabled.
- Click **Upload**. The system will prompt: “Are you sure you want to upload [File Name] to the server?”



- Click **OK**. The Import Loan page re-displays with Status Messages (e.g., loan ‘175644543’ was successfully imported) and Confirmation Data (i.e. date, time, user ID and loan count) about the import.



- Review the Status Message and Confirmation Data and take any necessary actions.

You have completed the import loans process. You may choose one of the following options:

Click:	To:
Return	Return to My Home page.
View Summary	To view at a loan level which loans passed and were successfully imported and which ones did not. You can export data to .xls, .pdf, or .csv format. Refer to “View Summary” in this chapter.
Clear	Clear all data.

Once you have imported files you may complete reporting requirements through the Manage Loan Activity function in Service Loans.

Import Loans

View Summary

The View Summary function will display a message that indicates whether the loan successfully imported or whether it failed. For each loan that failed to import, the page will display errors in the first three fields of each loan.

View Summary will detail the following:

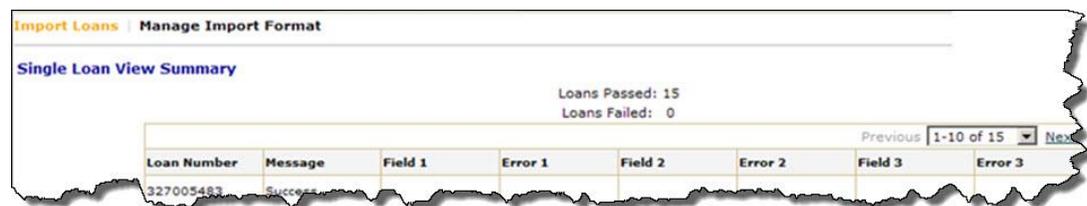
- Loans in the import file listed individually.
- Whether the loan records imported successfully or failed to import.
- Data field position and type of error for the first three data fields for each loan containing a formatting error.

How to View the Summary

The View Summary feature allows you to view detailed information on the data you imported into the Service Loans application. This summary will display the total number of loans that passed or failed to import.

Perform the following steps to view the summary of your import.

1. From the Import Loans page, click **View Summary**. The Single Loan View Summary page displays.



Loan Number	Message	Field 1	Error 1	Field 2	Error 2	Field 3	Error 3
327005483	Success						

2. View the data for any loans that failed to import.
3. When done, click **Close** to return to the Import Loans page. The system will prompt: “Are you sure you want to leave this page?”

Note: You must correct the loans that failed to import and then import them again. Refer to “How to Correct Import Errors” in this chapter.

4. Click **OK**. The Import Loans page displays.

How to Correct Import Errors

When an import error occurs, you must locate the errors, correct the source file and then resubmit the data to Freddie Mac.

There are several ways to resubmit corrected data to Freddie Mac.

You may:

- Manually enter the loan data. Refer to Chapter 2, *Manage Loan Activity*.
- Re-import a new file containing only the loan(s) that failed import. Refer to “How to Import Loans” in this chapter.
- Re-import the entire file if the original file failed to import.

Import Loans

Manage Import Formats

This section introduces the Service Loans applications file mapping function known as Manage Import Format. If your import file format differs from Freddie Mac's proprietary file format, you can create a customized file map that will enable you to import your monthly loan-level data into the Service Loans application.

The Manage Import Format function is available for all servicing activities, including:

- Transfer of Servicing Requests
- Default Reporting
- Foreclosure Sale/Deed-in-Lieu Reporting
- Loan Level Activity

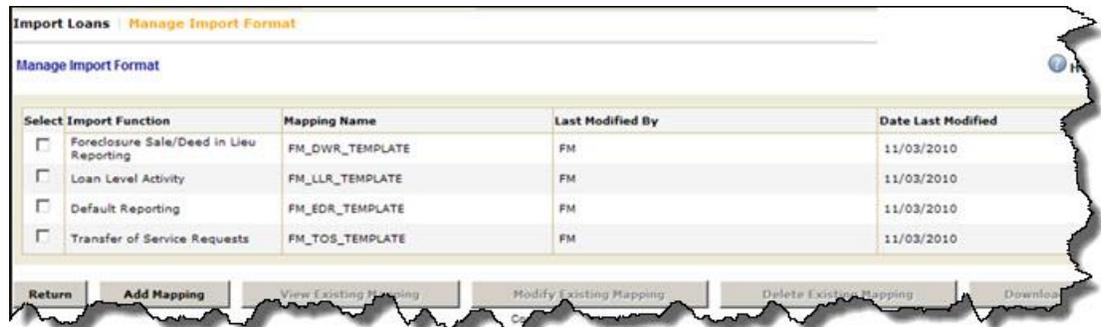
When creating or modifying a customized map, we recommend that you work with Freddie Mac to test your import map prior to sending a file with the new or modified mapping. Contact Customer Support at 800-FREDDIE or your Freddie Mac servicing representative.

Add Mapping

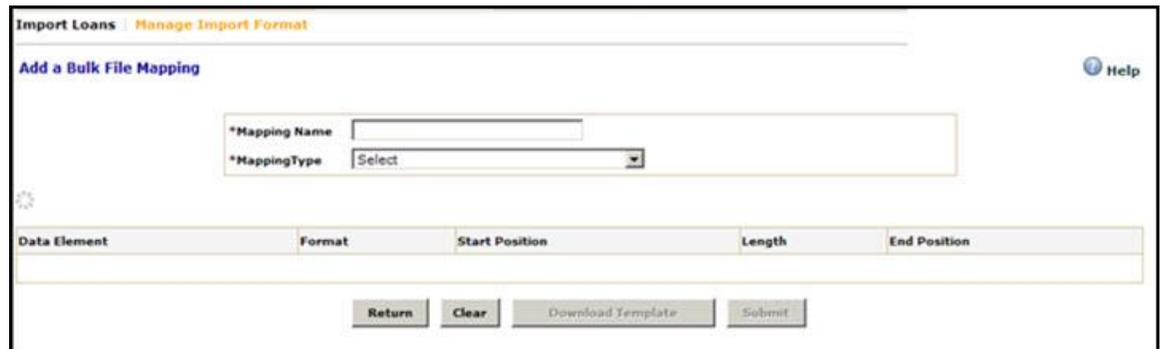
Compare your current file format to Freddie Mac's proprietary file format. If they differ, you must create a customized file format in order to import your activity.

Perform the following steps to add a new mapping file.

1. Click the Manage Importing Tab. The Import Loans sub-menu displays.
2. Click the Manage Import Format sub-menu. The Manage Import Format page displays.



3. Click **Add Mapping**. The Add a Bulk File Mapping page displays.



Import Loans

4. Enter the **Mapping Name**.

Import Loans | Manage Import Format

Add a Bulk File Mapping Help

*Mapping Name

*MappingType Select

Data Element	Format	Start Position	Length	End Position
--------------	--------	----------------	--------	--------------

Return Clear Download Template Submit

5. Select the Mapping Type for the file you are creating from the pick list.

Import Loans | Manage Import Format

Add a Bulk File Mapping Help

*Mapping Name

*MappingType Select

Data Element	Format	Start Position	Length	End Position
--------------	--------	----------------	--------	--------------

Return Clear Download Template Submit

6. For each data element, enter a **Start Position** and **End Position** that maps to your data.

Import Loans | Manage Import Format

Add a Bulk File Mapping Help

*Mapping Name

*MappingType Loan Level Activity

Data Element	Format	Start Position	Length	End Position
FHLMC Loan #	N	<input type="text"/>	<input type="text" value="9"/>	
Seller Loan #	A/N	<input type="text"/>	<input type="text" value="13"/>	

Previous 1-15 of 46 Next 15

Note: The data element fields for Bulk File Mapping span four pages. To view all of the data elements and to ensure you have addressed all fields, click on **Show All**.

Previous Show All 46 Next

End Position Show All 46

- 1-15 of 46
- 16-30 of 46
- 31-45 of 46
- 46-46 of 46

Select record s

7. Click **Submit**. The system prompts: “Are you sure you want to submit?”

Import Loans

8. Click **Yes**. The system displays a confirmation message: *“The add mapping request was successfully saved to Service Loans.”*
9. Click **OK**. The Manage Import Format page displays and the new file mapping is available in the Mapping Name column.

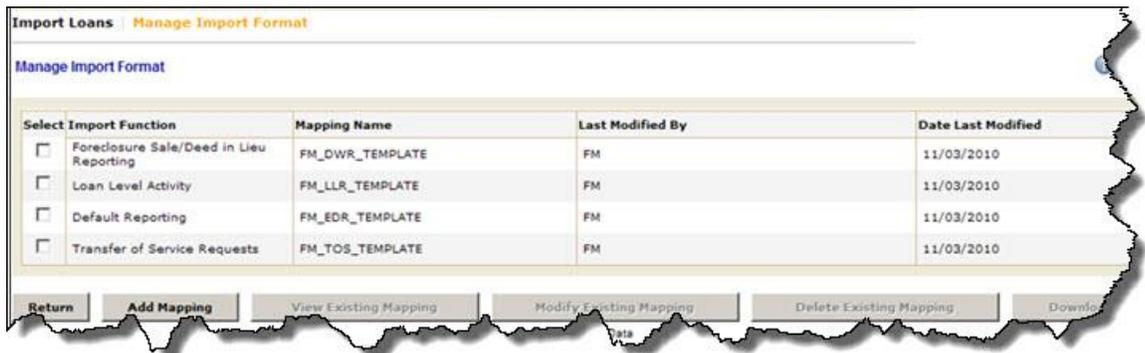
View Existing Mapping

When Freddie Mac announces changes to formatting, we recommend that you verify what impacts the new format may have on your existing templates.

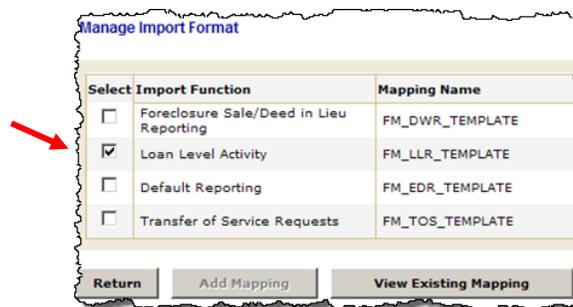
View existing mapping to verify your current mapping format. By viewing the format, you will be prepared for any future modifications you may need to make.

Perform the following steps to View Existing Mapping formats.

1. Click the Manage Importing tab. The Import Loans sub-menu displays.
2. Click the Manage Import Formats sub-menu. The Manage Import Format page displays.



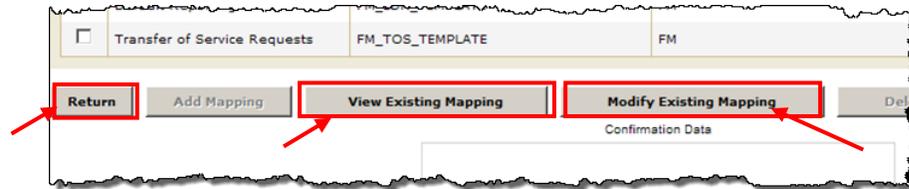
3. Select the mapping file to view by clicking the check box in the Select column.



Import Loans

4. Click **View Existing Mapping**. The View Details of Bulk File Mapping page displays allowing you to view the mapping, one page at a time.

You also have the option to Modify Mapping from this page. For details on Modify Existing Mapping, refer to “Modify Existing Mapping” in this chapter.



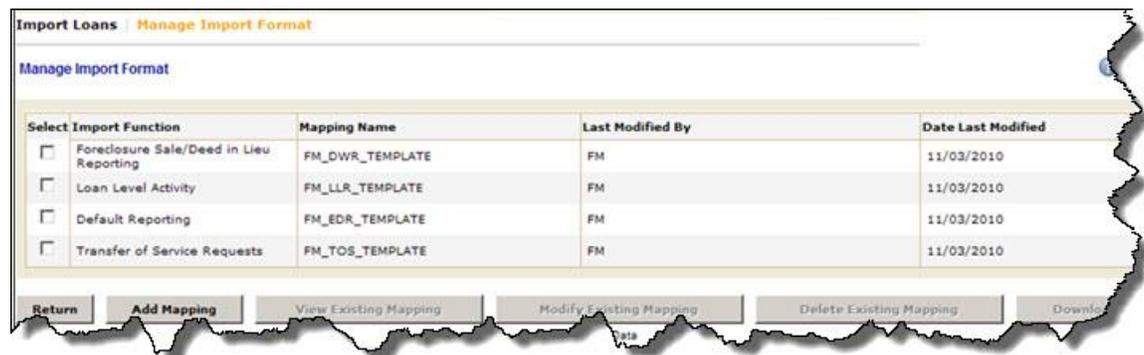
5. Click **Return** when finished viewing. The system will prompt: “Are you sure you want to leave this page?”
6. Click **OK**. The Manage Import Format page displays.

Modify Existing Mapping

The modify function is used to make changes to your existing file mapping. For instance, if your loan number begin and end position changes because you need to add an additional space, i.e., going from a seven- to an eight-digit loan number, you will use the Modify Existing Mapping function to make these adjustments.

Perform the following steps to Modify Existing Mapping:

1. Click the Manage Importing tab. The Import Loans sub-menu displays.
2. Click the Manage Import Formats sub-menu. The Manage Import Format page displays.



3. Select the mapping file to modify by clicking the check box in the Select column.

Import Loans

- Click **Modify Existing Mapping**. The Modify Bulk File Mapping page displays.

Import Loans : Manage Import Format

Modify Bulk File Mapping Help

Mapping Name : FM_LLR_TEMPLATE

Mapping Type : Loan Level Activity

Previous 1-15 of 46 Next 15

Data Element	Format	Start Position	Length	End Position
FHLMC Loan #	N	1	9	9
Seller Loan #	A/N	10	13	22
Exception Code	A/N	23	2	24
DDLPI	YYMMDD	25	6	30
UPB	N	31	11	41
Interest Due	N	42	11	52
Interest Due Sign	+/-	53	1	53
Principal Due	N	54	11	64
Principal Due Sign	+/-	65	1	65
Exception Date	YYMMDD	66	6	71
Prepay Penalty	N	72	11	82
Note Holder	N	83	1	83
Mort Note Rate	N	84	6	89
Mortgage P&I	N	90	11	100
Exception Interest	N	101	11	111

Return Save As Update Clear Download Template

- Locate the field you wish to modify, click **Start Position** and **Length** and make your changes.
- Click **Save As**. The following will display:

Service Loans

Please enter the new map name:

Return Save As

- Enter the new map name.

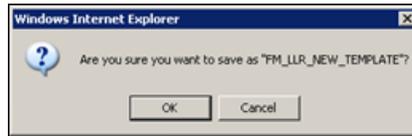
Service Loans

Please enter the new map name:

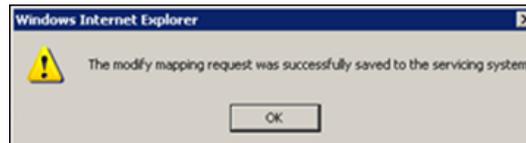
Return Save As

Import Loans

- Click **Save As**. The system will prompt:



- Click **OK**. A confirmation message will display.



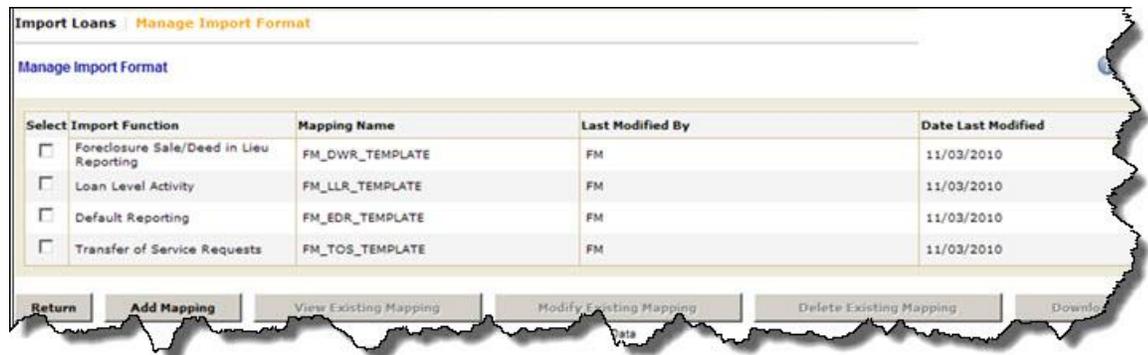
- Click **OK**. The Manage Import Format page displays Confirmation Data and the new mapping format is available for selection.

Delete Existing Mapping

Use the Delete Existing Mapping function to delete outdated mapping formats. For instance, if you've retired a format because Freddie Mac has issued new requirements, delete the old mapping template.

Perform the following steps to Delete Existing Mapping.

- Click the Manage Importing Formats tab. The Import Loans sub-menu displays.
- Click the Manage Import Formats sub-menu. The Manage Import Formats page displays listing all of your mapping templates.



- Select the mapping file to delete by clicking the check box in the Select column as displayed below.



Select Import Function	Mapping Name	Last Modified By	Date Last Modified
<input checked="" type="checkbox"/> Loan Level Activity	FM_LLR_NEW_TEMPLATE	Svcr_All_Role1	06/29/2011

- Click **Delete Existing Mapping**. The system will prompt: *“Do you want to delete the selected mapping?”*
- Click **OK**. A confirmation message will display: *“The mapping has been successfully deleted from the servicing system.”*

Import Loans

- Review the page to confirm the file was deleted. Confirmation data displays in the Confirmation Data box.

The screenshot shows the 'Manage Import Format' page. At the top, there is a breadcrumb 'Import Loans | Manage Import Format' and a 'Help' icon. Below the title, there is a table with four columns: 'Select', 'Import Function', 'Mapping Name', 'Last Modified By', and 'Date Last Modified'. The table contains four rows of data, each with a checkbox in the 'Select' column. Below the table, there are five buttons: 'Return', 'Add Mapping', 'View Existing Mapping', 'Modify Existing Mapping', and 'Delete Existing Mapping'. At the bottom, there is a 'Confirmation Data' box containing the following text:

Select	Import Function	Mapping Name	Last Modified By	Date Last Modified
<input type="checkbox"/>	Foreclosure Sale/Deed in Lieu Reporting	FM_DWR_TEMPLATE	FM	11/03/2010
<input type="checkbox"/>	Loan Level Activity	FM_LLR_TEMPLATE	FM	11/03/2010
<input type="checkbox"/>	Default Reporting	FM_EDR_TEMPLATE	FM	11/03/2010
<input type="checkbox"/>	Transfer of Service Requests	FM_TOS_TEMPLATE	FM	11/03/2010

Confirmation Data

Transaction successfully submitted to Freddie Mac
The Confirmation ID - BukMapping-0e1fae7-018d-4cab-8cd5-312449d12df1
The User ID - Svcr_Alt_Role1
The Date Request Received - 2011-06-29-04:00
The Time Request Received - 19:13:19

- Click **Return**. The application returns you to the Manage Import Formats page.

After you have successfully imported your loans, the next step in the process is to Report Loan Activity.

Introduction

The Cycle Loans function reduces the amount of data that you manually enter for monthly reporting. When selecting cycle loans, the Service Loans application will display each loan record in numeric order, one loan at a time with the previously reported activity. For newly funded loans, the system will display the funding details information.

Cycle Performing Loans

Use the Cycle function for performing loans to:

- Calculate the current month's Principal, Monthly Interest, and Interest Due Freddie Mac.
- Change a transaction type or any data on the Enter Single Loan Activity page.

Perform the following steps to cycle performing loans:

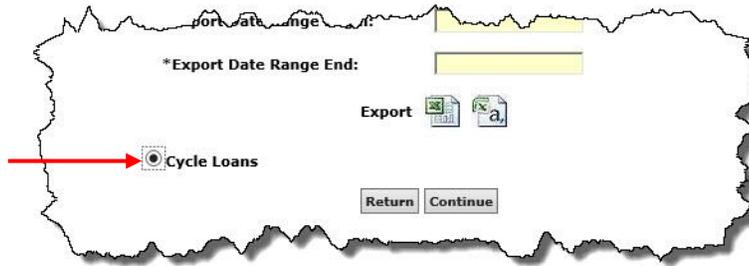
1. Click the Manage Loan Activity tab to access the Report Loan Level Activity sub-menu. The Report Loan Level Activity page displays.

The screenshot shows the 'Report Loan Level Activity' page. At the top, there are navigation tabs: 'My Home', 'Manage Loan Activity', 'Manage Importing', 'Reports', and 'Manage Portfolio'. Below these are sub-tabs: 'Report Loan Level Activity', 'Report Default Loan Activity', and 'Report Foreclosure Sale/Deed in Lieu Activity'. A 'Help' icon is in the top right corner. A note box states: 'Note: Fields marked with * are required. TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST.' The main form area contains several fields and options: '*Reporting Cutoff Date:' with a dropdown menu set to 'July 2016'; radio buttons for 'Enter Single Loan Activity', 'Import Loan Activity', 'Export Loan Activity', and 'Cycle Loans'; '*Freddie Mac Loan Number:' with a text input field; '*Export Date Range Begin:' and '*Export Date Range End:' with text input fields; and an 'Export' button with a download icon. At the bottom, there are 'Return' and 'Continue' buttons.

2. Select the Reporting Cutoff Date. Change the date, if needed.

Cycle Loans

3. Select Cycle Loans. The **Continue** button is enabled.



4. Click **Continue**. The Enter Single Loan Activity page displays. The page will display previously reported activity for existing loans and funding details information for newly funded loans.

Report Loan Level Activity | Report Default Loan Activity | Report Foreclosure Sale/Deed in Lieu Activity

Enter Single Loan Activity Help

Note: Fields marked with * are required

Freddie Mac Loan No: 032948875 Continue Seller/ Servicer Loan No: 8019285561 Cycle Cutoff Date: July 2011

Transaction Type: P&I

*Mortgage Note Rate:	0.07	Funding Date:	
*Mortgage P & I:	\$424.13	Inactivation Date:	
*Accounting Net Yield:	0.0675	Alt-Method Flag:	<input type="radio"/> Yes <input checked="" type="radio"/> No
*Freddie Mac Participation %:	80	*Ending Gross UPB:	\$59,000.00
*Previous Gross UPB:	\$59,837.69	Date Mortgage Insurance Cancelled:	
*DDLPI:	07/01/2011	MI Cancel Code:	Select
Principal Due:	\$670.15	Deferred Principal Loan (Y/N):	<input type="radio"/> Yes <input checked="" type="radio"/> No
Monthly Interest:	\$269.27		
Interest Due to Freddie Mac:	\$269.27		
*Last Payment Received Date:	07/05/2011		
Correction Indicator:	<input type="radio"/> Yes <input checked="" type="radio"/> No		
Borrower Incentive Curtailment(100%):			
Borrower Incentive Curtailment(FM%):			

Confirmation Data:

Return Calculate Clear Skip Loan Submit

Cycle Loans

- Enter all applicable and required fields marked with an asterisk. **Note:** The most commonly updated fields are the DDLPI, Last Payment Received Date, and Ending Gross UPB.

Click:	To:
Clear	Clear all data entry fields.
Skip Loan	Advance to the next loan without submitting data.

- Click **Calculate**. The application automatically calculates the amounts due for Principal, Monthly Interest and Interest Due to Freddie Mac.
- Click **Submit**. The system will prompt: *“Are you sure you want to submit the data?”*



- Click **OK**. The application automatically advances to the next loan in numeric loan number order.
- Continue the same process until all loans have been cycled. When you have completed cycling all loans, the Cycle Finished message will display as shown below.



- Click **OK**.

You may choose one of the following options:

Click:	To:
Clear	To clear all data in each data field.
Return	Exit the screen and return to the previous page you were working from.

You have completed cycling performing loans. You may now Export the Loan Activity. Refer to Chapter 6, *Export Loan Activity*, for more information.

Cycle Loans

Cycle Default Loan Activity

Use the Cycle Default Activity function to report your monthly delinquent loan activity. Cycling carries the data from the previous month to the current cycle, which in turn allows you to update any of the following data fields:

- Servicer Loan Number
- BPO/Appraisal Value
- Property Condition Code
- Default Reason Code
- Occupancy Status Code
- DDLPI
- Default Action Code

For detailed information on default data fields refer to Chapter 3, *Default Activity*.

How to Cycle Default Loans

Perform the following steps to cycle default loan activity.

1. Click the Manage Loan Activity tab.
2. Click the Report Default Loan Activity sub-menu. The Report Default Loan Activity page displays and the cycle date defaults to the current month.

The screenshot shows a web application interface for reporting default loan activity. At the top, there are navigation tabs: My Home, Manage Loan Activity (selected), Manage Importing, Reports, and Manage Portfolio. Below the tabs, there are fields for ServicerID, Contact Name, and Contact Phone Number. The main content area is titled "Report Default Loan Activity" and contains a note: "Note: Fields marked with * are required. TO ENSURE TRANSACTIONS ARE PROCESSED TODAY, PLEASE SUBMIT THEM BY 5:30 PM EST." Below the note is a dropdown menu for "*Cycle Date:" set to "June 2016". There are four radio button options: "Report Single Default Loan Activity", "Import Loan Activity", "Export Loan Activity", and "Report No Activity". The "Report Single Default Loan Activity" option is selected. Under this option, there is a text input field for "*Freddie Mac Loan Number:". Under the "Export Loan Activity" option, there are two text input fields for "*Export Date Range Begin:" and "*Export Date Range End:". Below these fields is an "Export" button with icons for Excel and PDF. At the bottom, there are "Return" and "Continue" buttons.

3. Change the cycle date, if needed.

Cycle Loans

- Select Cycle Default Loan Activity. The Continue button is enabled.



- Click **Continue**. The Report Default Loan Activity page displays each defaulted loan in numeric, loan number order, one loan at a time with the previous month's reported activity.

Report Loan Level Activity | **Report Default Loan Activity** | Report Foreclosure Sale/Deed in Lieu Activity

Add Default Loan Data Help

Note: Fields marked with * are required

Cycle Date: June 2011 Property Condition: 05 Fair

Freddie Loan Number: 44444444 Continue Default Reason Code: 005 Marital Difficulties

Servicer Loan Number: Occupancy Status: 03 Borrower Occupied

BPO/Appraisal: *DDLPI: 01/05/2011

Default Action Code: Action Date: ≤ June 2011 ≥ Default Action Code & Action Dates:

Default Action Code	Action Date	Add >	Default Action Code & Action Dates
65-Chapter 7 Bankruptcy Petition Filed	1		67-Chapter 13 Bankruptcy Petition Filed -- 05/06/2011
66-Chapter 11 Bankruptcy Petition Filed	2		76-Bankruptcy Court Clearance Obtained -- 06/10/2011
67-Chapter 13 Bankruptcy Petition Filed	3		65-Chapter 7 Bankruptcy Petition Filed -- 06/10/2011
68-First Legal Action	4		
69-Bankruptcy Plan Confirmed	5	< Remove	
71-Foreclosure Sale Scheduled	6	<< Remove All	
74-BPO or Appraisal Obtained	7		
76-Bankruptcy Court Clearance Obtained	8		
	9		
	10		
	11		
	12		
	13		
	14		
	15		
	16		
	17		
	18		
	19		
	20		
	21		
	22		
	23		
	24		
	25		
	26		
	27		
	28		
	29		
	30		

Confirmation Data:

Return Clear Skip Loan Submit

- You may update or edit any data on this page if applicable.

Refer to the [Electronic Default Reporting \(EDR\) Quick Reference Guide](#) for more information.

Click:	To:
Clear	To clear all data in each data field.
Return	Exit the screen and return to the previous page you were working from.

Cycle Loans

7. Click **Submit**. The system will prompt: “Are you sure you want to submit the data?”



8. Click **OK**. The application automatically advances to the next loan to be cycled in loan number order.
9. Continue the same process until all loans have been cycled. When you have completed cycling all loans, the Cycle Finished message will display as shown below.



10. Click **OK**.

You may choose one of the following options:

Click:	To:
Clear	To clear all data in each data field.
Return	Exit the screen and return to the previous page you were working from.

You have completed cycling default loan activity. You may now export the loan activity. Refer to Chapter 6, *Export Loan Activity*, for more information.

Export Loan Activity

Chapter 6

Introduction

The Service Loans application provides export capabilities. The Export function allows the ability to export your loan activity and confirmation data. You can export activity for current and previous month(s) up to a 12-month period provided 12 months of data was submitted through the application.

Export Loan Activity

Perform the following steps to export loan activity in Service Loans.

1. Click the Manage Loan Activity tab and select one of the following sub-menus:
 - Report Loan Level Activity
 - Report Default Loan Activity
 - Report Foreclosure Sale/Deed in Lieu Activity

A sample of the Report Loan Level Activity screen is displayed below.

Service Loans application interface showing the 'Report Loan Level Activity' screen. The screen includes a navigation menu with 'Manage Loan Activity' selected, a sub-menu with 'Report Loan Level Activity' selected, and a form with fields for reporting cutoff date, Freddie Mac loan number, export date range, and export options. A note indicates that fields marked with an asterisk are required and that transactions must be submitted by 5:30 PM EST.

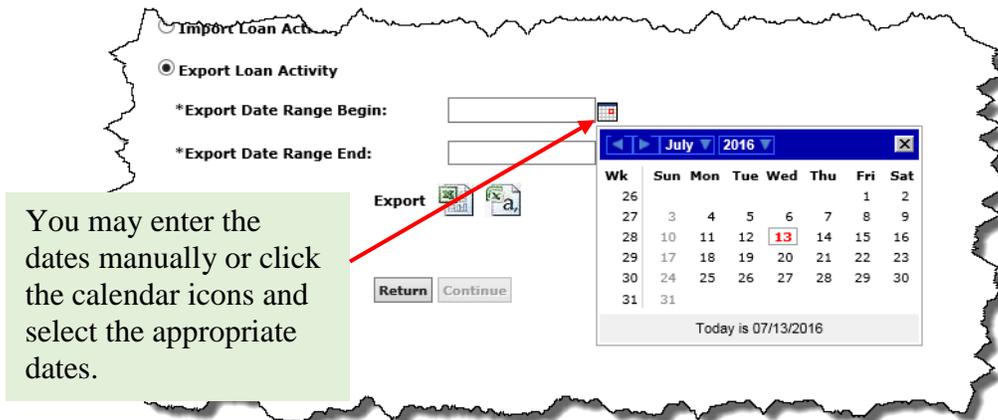
If you selected:	Then:
Report Loan Level Activity	Change the reporting cutoff date if necessary.
Report Default Loan Activity	Change the cycle date if necessary.

Export Loan Activity

2. Select Export Loan Activity. The Export Loan data fields are enabled.



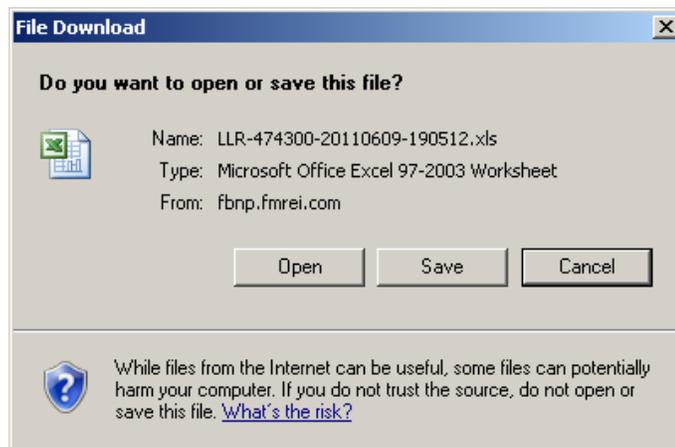
3. Enter the Export Date Range Begin and Export Date Range End dates. If you selected a value for Reporting Cutoff Date or Cycle Date, you may skip this step.



4. Click the appropriate icon to export the data.



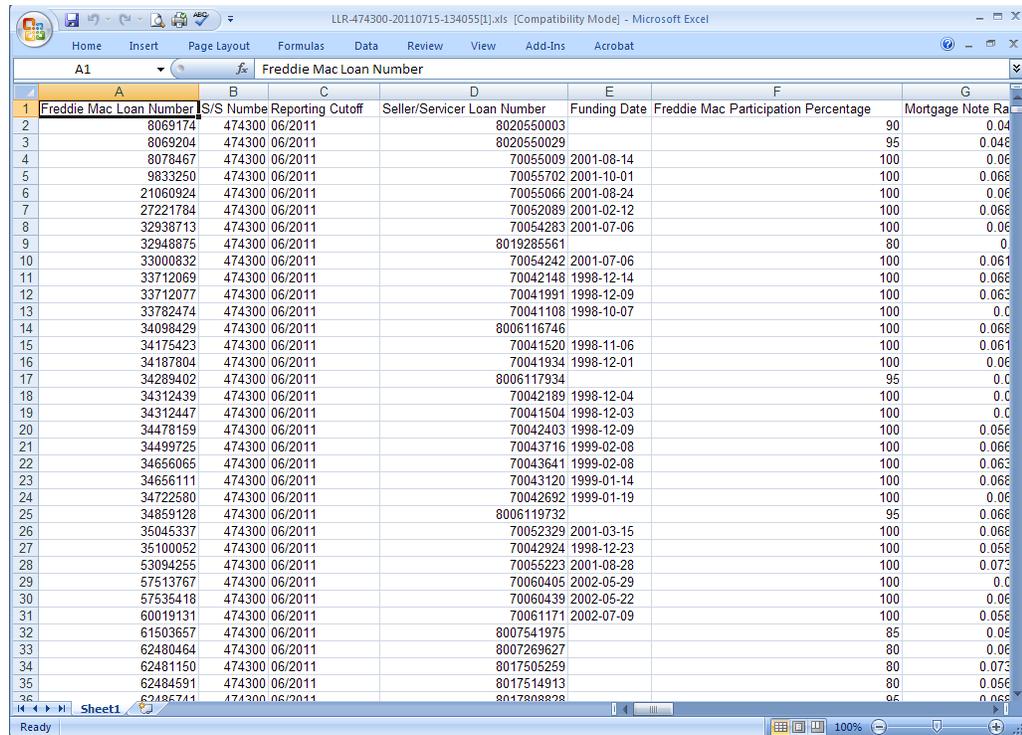
The following will display:



Export Loan Activity

Open the File

1. Click **Open** to open the file. The file opens in the application and format you requested.

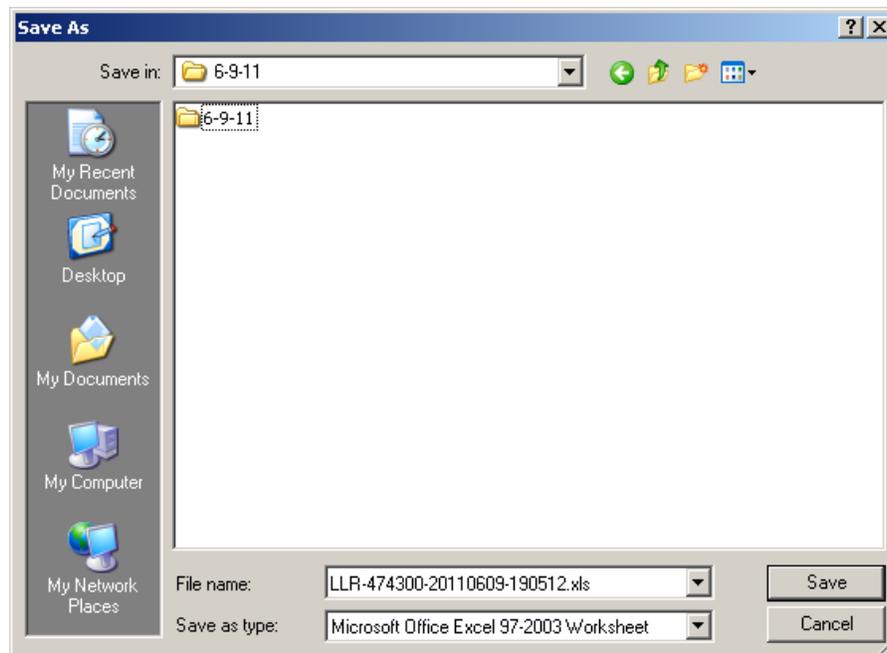


Freddie Mac Loan Number	S/S Number	Reporting Cutoff	Seller/Service Loan Number	Funding Date	Freddie Mac Participation Percentage	Mortgage Note Rate
8069174	474300	06/2011	8020550003		90	0.04
8069204	474300	06/2011	8020550029		95	0.048
8078467	474300	06/2011	70055009	2001-08-14	100	0.06
9833250	474300	06/2011	70055702	2001-10-01	100	0.066
21060924	474300	06/2011	70055066	2001-08-24	100	0.06
27221784	474300	06/2011	70052089	2001-02-12	100	0.066
32938713	474300	06/2011	70054283	2001-07-06	100	0.06
32948875	474300	06/2011	801928561		80	0
33000832	474300	06/2011	70054242	2001-07-06	100	0.061
33712069	474300	06/2011	70042148	1998-12-14	100	0.066
33712077	474300	06/2011	70041991	1998-12-09	100	0.063
33782474	474300	06/2011	70041108	1998-10-07	100	0.0
34098429	474300	06/2011	8006116746		100	0.066
34175423	474300	06/2011	70041520	1998-11-06	100	0.061
34187804	474300	06/2011	70041934	1998-12-01	100	0.06
34289402	474300	06/2011	8006117934		95	0.0
34312439	474300	06/2011	70042189	1998-12-04	100	0.0
34312447	474300	06/2011	70041504	1998-12-03	100	0.0
34478159	474300	06/2011	70042403	1998-12-09	100	0.056
34499725	474300	06/2011	70043716	1999-02-08	100	0.066
34656065	474300	06/2011	70043641	1999-02-08	100	0.063
34656111	474300	06/2011	70043120	1999-01-14	100	0.066
34722580	474300	06/2011	70042692	1999-01-19	100	0.06
34859128	474300	06/2011	8006119732		95	0.066
35045337	474300	06/2011	70052329	2001-03-15	100	0.066
35100052	474300	06/2011	70042924	1998-12-23	100	0.056
53094255	474300	06/2011	70055223	2001-08-28	100	0.073
57513767	474300	06/2011	70060405	2002-05-29	100	0.0
57535418	474300	06/2011	70060439	2002-05-22	100	0.06
60019131	474300	06/2011	70061171	2002-07-09	100	0.056
61503657	474300	06/2011	8007541975		85	0.05
62480464	474300	06/2011	8007269627		80	0.06
62481150	474300	06/2011	8017505259		80	0.073
62484591	474300	06/2011	8017514913		80	0.056
62485711	474300	06/2011	8017808828		95	0.056

Refer to “No Loan Activity” in this chapter for additional information.

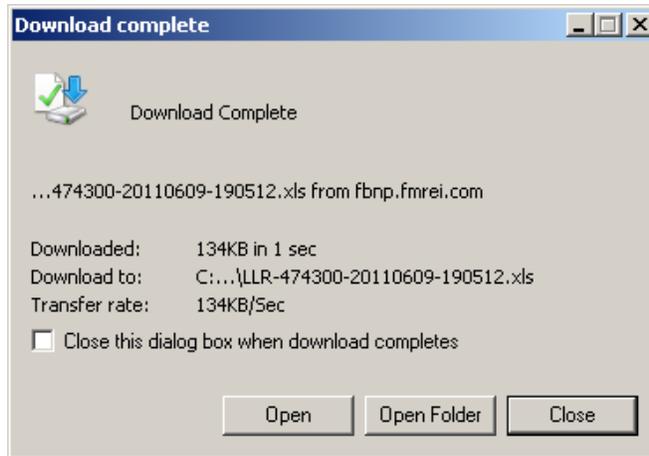
Save the File

1. Click **Save**. The Save As dialogue window displays.



Export Loan Activity

- Browse to the location where you want to save the file and rename the file if necessary.
- Click **Save**. The following displays when the download is complete.



- Click **Close** to close the window and return to the Service Loans application.

When the save is complete, you will return to the sub-menu you were using when you initiated the export.

No Loan Activity

When you report No Activity in the Service Loans application you will see that history in the Export File at the top of the report. A sample is displayed below.

Freddie Mac Loan Number	Service Loan Number	DD/PI	Default Reason Code	Occupancy Status	Property Condition	BPO/ Appraisal	Default Action Code 1 / Date	Default Action Code 2 / Date	Result Action 3 / 15 / Date	Contact Name	Contact Phone Number	Cycle Date	S/S Number	Confirmation Id	User Id	Date Request Received	Time Request Received
No Activity Reported																	
111111111		07/20/2011					75-No Activity to report (For each Seller/Service number) -- 0 09/13/2011			Maxine Ross		08/2011		346300 a25e3734595	sm_mross	09/01/2011	16 01
555555555	999999999	10/01/2010	Other				75-No Activity to report (For each Seller/Service number) -- 0 09/13/2011			Sylvia Williams		08/2011		EDR-cbd1b032-92e1-47a9-926a-ee6074d9625e	sm_williams	09/13/2011	15 04
666666666	888888888	05/01/2011	Other (Bless-CF Principal Mortgagor)				75-No Activity to report (For each Seller/Service number) -- 0 09/13/2011			Sylvia Williams		08/2011		EDR-cbd1b032-92e1-47a9-926a-ee6074d9625e	sm_williams	09/13/2011	15 04
714670669	40402	06/01/2011					0			Cynthia Walker		08/2011		EDR-9891e171-a46c-42a1-8db2-bfccda98bca3	sm_cwalker	09/01/2011	09 52

Introduction

The Service Loans application enables you to select, search, view and export for loan-level and default activity you submitted through Service Loans. You may elect to use these reports for record retention, tracking, quality control and other purposes.

The Reports tab contains three sub-menu options:

- **View Standard Reports** sub-menu functionality allows you to search, select, view and export reports for loan activity.
- **View Outbound Reports** sub-menu functionality allows you to search, retrieve, view and export Loan Reporting Status, Portfolio Reconciliation, ARM Management, Cash Remittance and Funding Details reports for performing loan activity.
- **View Custom Reports** sub-menu functionality allows you to create tailored reports to meet your specific needs based on loan characteristics you select and searches of your portfolio.

Each sub-menu enables access to loan activity submitted through Service Loans for the current and previous 12-month period.

The diagram below highlights where the Report sub-menu functions are located in Service Loans. Refer to Appendix A for sample reports.



Standard Reports

The View Standard Reports functionality gives you the ability to search, select, view and export performing and non-performing loan activity submitted through Service Loans. All reports can be downloaded and saved in .pdf, .xls, or .csv text file formats with the exception of Performing Loan Totals, which are not available in .csv format.

Reports

Below is the high-level process you will follow when working with Standard Reports in Service Loans:

1. Create a new report request.
2. Search for report results.
3. View report.
4. Export and download report.

Create Standard Reports

Standard Reports are available immediately after submitting activity through Service Loans for performing and non-performing loans. You can create a report to view, save or export. Reports you create are available for 10 calendar days on the View Standard Reports page.

The first time you access the View Standard Reports page, your list of reports will be blank and the message “No reports available.” will display.

Below is a sample of the default View Standard Reports page with no prior report request history.

The screenshot shows the 'View Standard Reports' page. At the top, there are navigation tabs: My Home, Manage Loan Activity, Manage Importing, Reports (selected), and Manage Portfolio. Below the tabs, there are sub-menus: View Standard Reports (selected), View Outbound Reports, and View Custom Report. A message states: 'New Report Request: Reports are available for 10 calendar days after creation.' Below this, there are search filters: Select Servicer Number (022124), Sort By (Report Type), All Requestors (checkbox), Show Loan Type (PL/NPL), Show Status (All), and Show Rows (10). A table with the following columns is shown: Select, Loan Type, Report Type, S/S Number, Transaction Type, Report Type, Cycle Date, Date From, Date To, Sort By, Date Created, Requestor, Confirmation ID, and Status. The table contains the text 'No reports available.' Below the table are buttons: View Report, Delete Report, Return, Refresh List, and New Report Request.

Create a New Report Request

Perform the following steps to create a new report request.

1. From the Reports tab, click View Standard Reports in the sub-menu. The View Standard Reports page displays. See “View Standard Report Data Field Definitions” in this chapter for more information.
2. Click **New Report Request**.

This screenshot is identical to the one above, but with a red arrow pointing to the 'New Report Request' button at the bottom of the page.

Reports

The Search for Standard Reports page displays. See “Search for Standard Reports Data Field Definitions” in this chapter for more information.

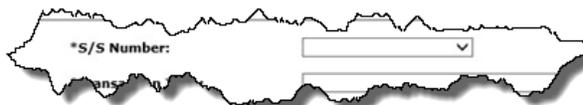
3. Select the Loan Type from the pick list.

If you select:	Then:
PL (performing loans)	The Loan Level Reporting – Transaction Type Report is available for selection in the Select Report Type pick list.
NPL (non-performing loans)	The following reports are available for selection in the Select Report Type pick list: <ul style="list-style-type: none"> ▪ Default Report ▪ Foreclosure Sale/DIL Summary Report ▪ Foreclosure Sale/DIL Detail Report

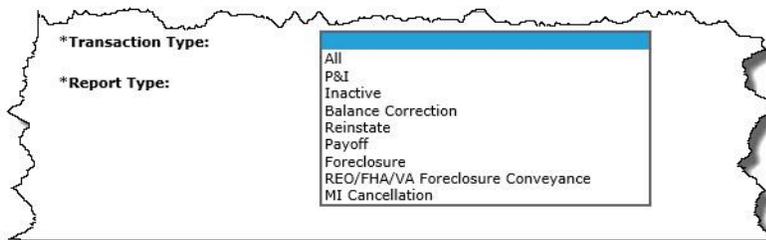
4. Select the Report Type from the pick list.

Reports

5. Select the S/S (Seller/Service) Number by clicking on the pick list.



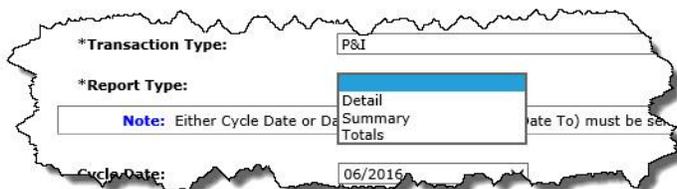
6. Select the Transaction Type by clicking on the pick list. **Note:** This field does not display if you selected a Loan Type of NPL.



Additional fields display after you select the Transaction Type, as shown below.



7. Select the Report Type (filter) by clicking on the pick list. **Note:** This field will not display if you selected NPL for Loan Type.



Reports

- Select a Cycle Date by clicking on the pick list or enter a Date From: and Date To: range by clicking on the pick lists. You may select several months when indicating a date range. You can only select a Cycle Date or a Date Range, not both.

The criteria defaults to Cycle Date. To use the date range, you must click on the pick list for Cycle Date and click the blank before entering the date range.

The Cycle Date field will not display when you select a Report Type of Foreclosure Sale/DIL Summary or Foreclosure Sale/DIL Detail Report.

- Select the Sort criteria by clicking on the pick list.

When you search for Standard NPL reports, this field will display as “Sort” not “Sort by.”

- Click **Submit** to create your report. The system displays the following confirmation message: *“Your report has X records and is currently processing, please click the View Standard Reports tab to view your results.”*

Click:	To:
Return	Exit the screen and return to the View Standard Reports page.
Clear	Clear all data for purposes of correcting and resubmitting or clear data without saving.

Reports

View Standard Report Results

Service Loans will archive reports you request for 10 calendar days. The first time you access this page it will be blank until you create a history of report requests. You can export, open, save, and print Standard Reports to a location you choose. See “Export, Open, Save and Print Standard Reports” in this chapter for more information. You may use the reports for tracking, monitoring, quality control, or other purposes.

Follow the steps below to view report results.

1. From the Reports tab, click View Standard Reports. The following displays.

New Report Request *Reports are available for 10 calendar days after creation.*

Select Servicer Number:

Sort By: Report Type: All Requestors: Show Loan Type: PL/NPL Show Status: All Show Rows: 10

Select	Loan Type	Report Type	S/S Number	Transaction Type	Report Type	Cycle Date	Date From	Date To	Sort By	Date Created	Requestor	Confirmation ID	Status
<input type="radio"/>	PL	Loan Level Reporting	000000	All	Detail		06/2014	07/2015	Freddie Mac Loan Number	19-Jun-2015 10:59:38 AM	000000	a0677e9f-6034-42f5-b09b-bf249494db9f	Completed
<input type="radio"/>	PL	Loan Level Reporting	000000	All	Summary		06/2014	07/2015	Freddie Mac Loan Number	22-Jun-2015 1:29:05 PM	000000	5aa7acdc-b4f3-4fb2-91cc-18b3fc1a7d55	Completed
<input type="radio"/>	PL	Loan Level Reporting	000000	All	Summary	06/2015			Freddie Mac Loan Number	19-Jun-2015 2:35:49 PM	000000	370e82f6-7f06-4d7b-a783-65202f8b47fc	Completed
<input type="radio"/>	PL	Loan Level Reporting	000000	All	Totals		06/2014	07/2015	Freddie Mac Loan Number	19-Jun-2015 10:00:18 AM	000000	a6862d1e-4ab1-454d-a6c4-081c61ee82be	Completed
<input type="radio"/>	PL	Loan Level Reporting	000000	Balance Correction	Detail	06/2015			Freddie Mac Loan Number	19-Jun-2015 4:14:49 PM	000000	26ea885d-22c8-48a9-9dae-568b283aaa0d	Completed
<input type="radio"/>	NPL	Default Report	000000				2012-05-01	2015-06-01	Freddie Mac Loan Number	10-Jun-2015 1:56:10 PM	000000	76426f5e-8beb-4ffb-af05-69a572a06720	Completed
<input type="radio"/>	NPL	Default Report	000000				2012-05-01	2015-06-01	Freddie Mac Loan Number	10-Jun-2015 1:56:10 PM	000000	76426f5e-8beb-4ffb-af05-69a572a06721	Error

View Report Delete Report
Return Refresh List New Report Request

2. Select a report to view by clicking the radio button in the Select column next to the report you want to retrieve. The View Report and Delete Report buttons become active. **Note:** To delete a report from the results, click **Delete Report**. You can only delete reports you create and not another requestor’s report.
3. Click **View Report** to view the report. The Transaction Type Results page displays the report.

Transaction Type Reports Results

S/S Number: Report Name: Loan Level Reporting Transaction Type Report P&I Detail

Report Types: Detail Transaction Type: P&I

Cycle Date: 08/2011

Run Date: 09/22/2011 Run Time: 15:20

Transaction Type Report Detail

Cycle Date	Freddie Mac Loan Number	S/S Loan Number	Transaction Type	Submission Date	Submission Time	Gross UPB	Interest Bearing UPB	Deferred UPB	Principal Due	Deferred Principal Payment (DPCP)	Borrower Incentive Curtailment (BIC)	DDLPI	Correction	Alternate Method Identifier	Exp
08/2011	008069204	8020550029	P&I	08/08/2011	09:13	43296.01			0.00	0.00		08/01/2011	N	N	
08/2011	032948875	8019285561	P&I	08/08/2011	09:21	58000.00			800.00	0.00		08/01/2011	N	N	
08/2011	111111111		P&I	08/02/2011	11:39	187250.00			250.00	0.00		08/01/2011	Y	N	
08/2011	444444444		P&I	08/02/2011	11:16	65000.00			250.00	0.00		08/01/2011	N	AM	

Return Export

Total records read: 4 Total Gross UPB: 353546.00

Total Interest Bearing UPB: 0.00 Total Deferred UPB: 0.00

Total Principal Due: 1300.00 Total Deferred Principal Curtailment Payment (DPCP): 0.00

Total Borrower Incentive Curtailment (BIC): 0.00 Total Principal, DPCP, BIC and Monthly Interest Due: 3005.34

Total Due: 3005.34

Reports

View Standard Report Data Field Definitions

The following table identifies and provides a brief description of each data field on the View Standard Reports page.

Data Field	Description
Select	Use the radio buttons in this column to select the report you want to view.
Loan Type	Indicates whether the report is for Performing (PL) or Non-Performing Loans (NPL).
Report Type (Name)	Identifies the name of the report as one of the following: <ul style="list-style-type: none"> ▪ Loan Level Reporting – Transaction Type Report ▪ Default Report ▪ Foreclosure Sale/DIL Summary Report ▪ Foreclosure Sale/DIL Detail Report
S/S Number	This represents the Seller/Servicer number.
Transaction Type	Represents the Transaction Type included in the report. PL Transaction Types: <ul style="list-style-type: none"> ▪ P&I ▪ Inactive ▪ Balance Correction ▪ Reinstate ▪ Payoff ▪ Foreclosure ▪ REO/FHA/VA Foreclosure Conveyance ▪ MI Cancellation (Only available in Detail format.) NPL Transaction Types: <ul style="list-style-type: none"> ▪ Default Report ▪ Foreclosure Sale/DIL Summary Report ▪ Foreclosure Sale/DIL Detail Report

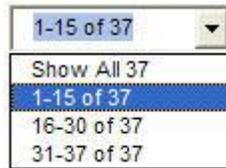
Reports

Data Field	Description	
Report Type	Applicable to PL loans only.	
	Detail	Reflects all loans submitted at the detail level for the requested timeline.
	Summary	Reflects all loans submitted at the summary level for the requested timeline.
	Totals	Reflects only totals for the loans in the requested timeline.
Cycle Date	<p>This is the accounting cycle date. For PL, this defaults to the most recent cycle.</p> <p>For NPL, the cycle date displays when NPL Loan Type and Default Report Type are selected. This defaults to the current cycle.</p>	
Date From:	Enter the beginning date of the accounting cycle you want to view.	
Date To:	Enter the ending date of the accounting cycle you want to view.	
Sort By:	Displays when NPL Loan Type and any Report Type are selected. Identifies how you want the report sorted. Options are Freddie Mac Loan Number or Servicer Loan Number.	
Date Created	The date the report was successfully created.	
Requestor	The user ID of the person who requested the report.	
Confirmation ID	System generated identification used for tracking purposes.	
Status	<p>Identifies the status of the report. You may receive one of the following status types: Completed, Processing, or Error.</p> <p>If there is an error in the status field, a message will display at the top of the page stating: <i>"Please delete and retry request."</i> If you continue to receive this error message multiple times, contact Customer Support at 800-FREDDIE.</p> <p>Tip: Click the Refresh button to update the status.</p>	

Reports

Sorting the Data in the Report

If you have more than the allowed number of loans in your report, you can display the remainder by clicking Next xx or selecting the range from the pick list. These options are in the upper right corner of the table of loans.



You can sort your data by clicking on the column heading.



Export, Open, Save and Print Standard Reports

Standard reports can be exported, opened, saved, and printed to a location you choose. You may use the reports for tracking, monitoring, quality control, or other purposes. You can export the data to a .pdf, .xls or a .csv file format. If you selected the .xls or .csv file format, you can sort and filter the data in your application.

Follow the steps below to export Standard Reports.

1. On the Transaction Type Reports Results page, click the icon that represents the type of file format you want to export.

	Your report will be exported in .pdf format and will open in Adobe® Acrobat Reader®. You will only be able to print in this format. You cannot sort or filter the data.
	Your report will be exported in .xls format and will open in Microsoft® Excel®. You will be able to sort, filter and print the data.
	Your report will be exported in .csv format, a simple file format used to move tabular data between different programs, such a database program to a spreadsheet program. It will open in Microsoft Excel or other spreadsheet applications. You will be able to sort, filter and print the data.

Reports

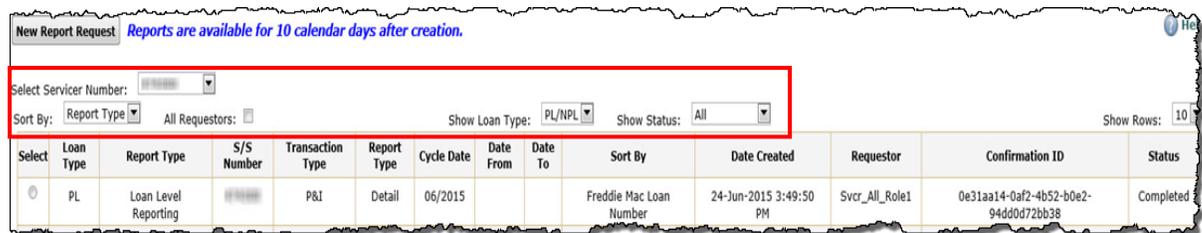
- Choose to open or save your report from the File Download window.

If you choose:	You will:
Open	Go directly to the supporting application to view your data. If you wish to keep the report, you will need to save it in the application.
Save	Be prompted with the Save As window where you can name the file. When the save is complete you have the option to open the file or open the folder.
Cancel	Return to the Transaction Type Results page.

- Use the Print function to print the report.

Sort and Filter Archived Standard Reports

You can sort and filter your archived reports on the View Standard Reports page by various criteria highlighted in red below.



To view results of a single Servicer, select the Servicer number from the Select Servicer Number pick list. To view results of all Servicer numbers you have access to, select **All Servicers**.

Sort By Items and Descriptions

Use the options on the Sort By: pick list to determine how you want to view the information on this page. The following table describes the options available on the Sort By: pick list.

Item Name	When selected, the reports will sort...
Report Type	<p>Based on the report type which include the following options:</p> <ul style="list-style-type: none"> Loan Level Reporting Default Report Foreclosure Sale/DIL Summary Report Foreclosure Sale/DIL Detail Report

Reports

Item Name	When selected, the reports will sort...
S/S Number	Based on the Seller/Servicer Number you are currently using in Service Loans.
Created	Chronologically.
Requestor	By the person who originally requested the report.
Status	By status type which includes the following: Completed, Processing, or Error.

Additional Sort and Filter Options

There are additional options you can sort and filter on besides the Sort By: options in the pick list.

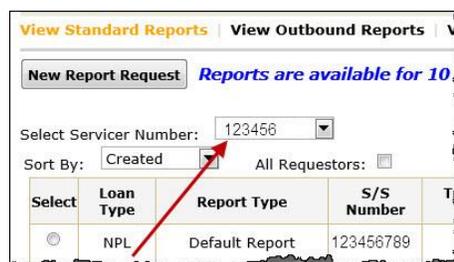
- You can select the check box All Requestors to have the report information display all reports requested under the user login that requested it.
- You can sort by Loan Type. The selection of PL/NPL will display all Loan Types in your results. Select PL for Performing Loans and NPL for Non-Performing Loans.
- You can sort report results by Status. Review the following table to learn about the status types.

Status Type	Description
Processing	Indicates your request is being generated and the report is not available for viewing. Click the Refresh List button to update the status.
Completed	Indicates your request has completed processing and is available for viewing.
Error	Indicates your request has not been processed. Please try your request again.

How to Sort and Filter your Report Results

Follow the steps below to sort and filter your report results.

1. Select a Servicer number or All Servicers in the Select Servicer Number pick list.



Reports

2. Select a filter in the Sort By: pick list. Options are Report Type, S/S Number, Created, Requestor, and Status.
3. Optional. Click the All Requestors check box to display all reports generated for the selected Servicer number.
4. Optional. Select PL for Performing Loans or NPL for Non-Performing Loan in the Show Loan Type pick list. To select both Non-Performing and Performing Loans select PL/NPL.
5. Optional. On the Show Status pick list, select Completed, Processing, or Error to filter your results. To filter by all statuses, select All.

Note: Click the **Refresh List** button to update the Status.

Search Standard Reports Data Field Definitions

The following table lists the data field definitions for the Search Standard Reports page.

Data Field	Definition
Select Loan Type	Identifies the loan type as Performing Loan (PL) or Non-performing Loan (NPL).
Select Report Type	<p>If a PL Loan Type is selected, the only Report Type option available is the Loan Level Reporting – Transaction Type Report. This includes all transaction types including:</p> <ul style="list-style-type: none"> ▪ P&I ▪ Inactive ▪ Balance Correction ▪ Reinstate ▪ Payoff ▪ Foreclosure ▪ REO/FHA/VA Foreclosure Conveyance ▪ MI Cancellation (Only available in Detail Report Type format.) <p>If a NPL Loan Type is selected, the following options are available:</p> <ul style="list-style-type: none"> ▪ Default Report ▪ Foreclosure Sale/DIL Summary Report ▪ Foreclosure Sale/DIL Detail Report
S/S Number	Select the Seller/Servicer number.

Reports

Data Field	Definition	
Transaction Type	<p>Displays when PL Loan Type is selected. The following transaction types are available:</p> <ul style="list-style-type: none"> ▪ All ▪ P&I ▪ Inactive ▪ Balance Correction ▪ Reinstate ▪ Payoff ▪ Foreclosure ▪ REO/FHA/VA Foreclosure Conveyance ▪ MI Cancellation (Only available in Detail Report Type format.) 	
Report Type	<p>Displays when PL Loan Type is selected. Defines the type of report you are requesting.</p> <p>You have the following options:</p>	
	Detail	Reflects all loans submitted at the detail level for the requested timeline.
	Summary	Reflects all loans submitted at the summary level for the requested timeline.
	Totals	Reflects only totals for the loans in the requested timeline.
For Cycle (Cycle Date):	<p>This is the accounting cycle date.</p> <ul style="list-style-type: none"> ▪ For PL, no cycle date is displayed. ▪ For NPL, displays when NPL Loan Type and Default Report Type are selected. This defaults to the current cycle. 	
Date From	For NPL, enter the beginning date of the accounting cycle you want to view.	
Date To	For NPL, enter the ending date of the accounting cycle you want to view.	
Sort	Displays when NPL Loan Type and any Report Type are selected. Identifies how you want your report to be sorted. Options are Freddie Mac Loan Number or Servicer Loan Number.	

Reports

Sample Standard Reports Transaction Type Results

The following examples represent Transaction Type Report Results for PL and NPL. To view sample reports, refer to Appendix A.

PL Loan-Level Reporting Transaction Type Report All

Transaction Type Reports Results

S/S Number: Report Name:
 Report Type: Transaction Type:
 Cycle Date: Run Date:
 Run Time:

Transaction Type Report Detail

Cycle Date	Freddie Mac Loan Number	S/S Loan Number	Transaction Type	Submission Date	Submission Time	Gross UPB	Interest Bearing UPB	Deferred UPB	Principal Due	Deferred Principal Curtailment Payment (DPCP)	Borrower Incentive Curtailment (BIC)	DDLPI	Correction	Alternate Method Identifier	Exception Interest	LPRI Date	Exception Date	Participation %	Net Yield Rate	M P	
07/2013	99999999	11111111	Payoff-Mature	06/20/2013	16:06	0.00	0.00		0.01	0.00		05/01/2013	Y	N		0.01	04/01/2013	06/18/2013	100	0.05625	
07/2013	99999999	11111111	Payoff-Prepaid	06/20/2013	16:06	0.00	0.00		972.64	0.00		00/06/01/2013	Y	N		-1.47	06/18/2013	06/18/2013	100	0.04125	
07/2013	99999999	11111111	Payoff-Prepaid	07/08/2013	08:23	0.00	0.00	0.00	174660.58	0.00		00/05/01/2013	Y	N		126.81	07/05/2013	07/05/2013	100	0.06625	
07/2013	99999999	11111111	Payoff-Prepaid	07/10/2013	16:03	0.00	0.00		218867.52	0.00		00/09/01/2012	Y	N		278.08	07/08/2013	07/08/2013	100	0.06625	
07/2013	99999999	11111111	Payoff-Prepaid	07/06/2013	08:23	0.00	0.00	0.00	230846.57	0.00		00/10/01/2010	Y	N		139.14	07/05/2013	07/05/2013	100	0.055	
07/2013	99999999	11111111	Payoff-Prepaid	06/24/2013	08:29	0.00	0.00	0.00	89069.94	0.00		00/10/01/2009	Y	N		-143.72	06/21/2013	06/21/2013	100	0.05654	
07/2013	99999999	11111111	Payoff-Prepaid	07/03/2013	16:12	0.00	0.00	0.00	102992.82	93500.00		00/06/01/2013	Y	N		0.00	07/01/2013	07/01/2013	100	0.0175	
07/2013	99999999	11111111	Payoff-Prepaid	07/01/2013	08:04	0.00	0.00	0.00	203241.97	0.00		00/08/01/2012	Y	N		-99.88	06/28/2013	06/28/2013	100	0.0525	
07/2013	99999999	11111111	FHA/VA Third Party Foreclosure Sale	07/15/2013	08:37	0.00	0.00	0.00	123187.99	0.00		00/08/01/2010	Y	N		14493.36	07/12/2013	06/17/2013	100	0.04625	
07/2013	99999999	11111111	FHA/VA Third Party Foreclosure Sale	07/08/2013	08:23	0.00	0.00	0.00	143229.41	0.00		00/12/01/2011	Y	N		8543.28	07/05/2013	06/28/2013	100	0.05154	

Return Export   

Total records read:	<input type="text" value="23"/>	Total Gross UPB:	<input type="text"/>
Total Interest Bearing UPB:	<input type="text" value="0.00"/>	Total Deferred UPB:	<input type="text"/>
Total Principal Due:	<input type="text" value="2670976.41"/>	Total Deferred Principal Curtailment Payment (DPCP):	<input type="text" value="93500.00"/>
Total Borrower Incentive Curtailment (BIC):	<input type="text" value="0.00"/>	Total Monthly Interest Due:	<input type="text" value="23"/>
Total Principal, DPCP, BIC and Monthly Interest Due:	<input type="text" value="2767049.54"/>	Total Reinstatement Interest Due:	<input type="text" value="360"/>
Total Proceeds on Foreclosure Sales:	<input type="text" value="1657393.39"/>	Total Proceeds Due on Payoffs:	<input type="text" value="116700"/>
Total Interest Advance on REO and FHA/VA Foreclosure Conveyance:	<input type="text" value="0.00"/>		
Total Due:	<input type="text" value="2803899.58"/>		

Reports

NPL Transaction Type Report Results for a Default Report

Transaction Type Reports Results

Report Header

Servicer Number: Report Name:
Run Date: Run Time:
For Cycle: Sort By:

Report Body

Default Report

Previous: 1-10 of 313

Seller/Servicer Loan Number	Freddie Mac Loan Number	Cycle Date	BPO / Appraised Value	DDLP1	Default Reason Code and Description	Property Condition Code and Description	Occupancy Status Code and Description	Default Action Code and Description	Default Action Date
0000000000000000	0000000000	06-2013		02/01/2013	007 Excessive Obligations	04 Good	03 Borrower Occupied	43- Referred to Foreclosure	07/08/2013
0000000000000000	0000000000	06-2013		01/01/2013	006 Curtailment of Income	04 Good	03 Borrower Occupied		
0000000000000000	0000000000	06-2013		07/01/2010	001 Death of Principal Mortgagor	04 Good	01 Vacant	43- Referred to Foreclosure	10/13/2010
0000000000000000	0000000000	06-2013		07/01/2013	007 Excessive Obligations	04 Good	03 Borrower Occupied	20- Reinstatement (Full or Partial)	07/08/2013
0000000000000000	0000000000	06-2013		09/01/2012	003 Illness of Mortgagor's Family Member	04 Good	03 Borrower Occupied	43- Referred to Foreclosure	01/24/2013
0000000000000000	0000000000	06-2013		07/01/2013	006 Curtailment of Income	10 Unknown or No Property Inspection	06 Unknown	BF- Non-HAMP Modification Trial Period	03/01/2013
0000000000000000	0000000000	06-2013		08/01/2010	007 Excessive Obligations	04 Good	03 Borrower Occupied	43- Referred to Foreclosure	11/30/2010

Return Export   

Cycle Month Total Records per Cycle

06-2013	313
---------	-----

Total Records per Report:

Outbound Reports

View Outbound Reports gives you the ability to search, retrieve, view and export Loan Reporting Status, Portfolio Reconciliation, ARM Management, Cash Remittance and Funding Details reports for Performing Loan activity.

Use these reports to help you proactively manage your portfolio by:

- Facilitating accurate and timely reporting
- Identifying and resolving data discrepancies quickly
- Reducing compensatory fees by identifying discrepancies so they can be resolved in a timely manner

You can access most of the reports for any cycle in the current and previous 12-month period. Some reports can only generate three months of data per request. However, these reports can retrieve data for as far back as there is data in Service Loans. Other reports can only generate data for the current month.

You must access Default Reporting ManagerSM to retrieve NPL reports.

Reports

Outbound reports are categorized as follows:

- Loan Reporting Status
- Portfolio Reconciliation
- ARM Management
- Cash Remittance
- Funding Details

Refer to the [Resolving Loan Level Edits Quick Reference Guide](#) for information on loan-level edits and exception codes.

Outbound Report Types

This section provides an overview of the available outbound report types based on their category.

Loan Reporting Status Reports

Loan Reporting Status Reports will facilitate research and correction of loan transaction edits. This data can also help you research and correct the root cause of data discrepancies.

The following table lists the available Outbound Loan Reporting Status Reports and their description.

Note that the following reports are updated and available three times per day (6:00 a.m., 12:00 p.m., and 5:00 p.m. Eastern Time):

- *LLR System Cleared Edits*
- *LLR Edits to be Cleared*
- *LLR Warning Report*

Report	Description
<i>LLR System Cleared Edits</i>	This report lists transactions with edits Service Loans was able to clear and process. The message “ <i>No data in error.</i> ” appears on the report when you have no transactions for this report.
<i>LLR System Cleared Edits Details</i>	This report provides additional loan details from the <i>LLR System Cleared Edits</i> report to help resolve the discrepancy. The message “ <i>No reports were found.</i> ” displays when there is no data for this report.

Reports

Report	Description
<i>LLR Edits to Be Cleared</i>	<p>Identifies loan-level transaction edits or discrepancies the system cannot clear.</p> <p>The message “<i>No data in error.</i>” appears on the report when you have no transactions for this report.</p>
<i>LLR Edits to Be Cleared Details</i>	<p>This report provides additional loan data details from the <i>LLR Edits to Be Cleared</i> report to help resolve the discrepancy.</p> <p>The message “<i>No reports were found.</i>” displays when there is no data for this report.</p>
<i>LLR Warning Report</i>	<p>Identifies loans with multiple loan transactions. Freddie Mac only processes one transaction per loan.</p> <p>Use this report to determine whether the correct loan transaction was processed. If the correct loan transaction was not processed, submit a revision</p>
<i>LLR Warning Report Details</i>	<p>This report provides additional loan data details from the <i>LLR Warning Report</i> to help you determine if the correct transaction has been processed.</p>
<i>Loan Level Missing Report</i>	<p>This report lists mortgages you service for Freddie Mac that you did not report this accounting cycle and mortgages with unresolved edits on the <i>Edits to Be Cleared</i> report. Once the system accepts a loan-level transaction for a mortgage, it drops off the report except for the following:</p> <ul style="list-style-type: none"> ▪ 101 Invalid Freddie Mac loan number—stays on the <i>Edits to be Cleared</i> report until the system has closed for the cycle. ▪ 303 Partial Duplicate/Possible Correction—appears on the <i>Edits to be Cleared</i> report the following business day only. <p>This report is only available after 75 percent of the portfolio is processed. If you have not processed 75 percent of your portfolio and generate a <i>Loan Level Missing Report</i>, it will state “<i>No Reports Were Found.</i>”</p>

How to Find Information about Edit Codes

For detailed information about loan-level edits and warning messages, refer to the [Resolving Loan-Level Edits Quick Reference Guide](#), available in the Learning Center or via online help in the Service Loans application.

Reports

Portfolio Reconciliation

Portfolio Reconciliation reports help you reconcile investor reporting, remitting, and custodial principal and interest account, and manage your overall Freddie Mac performance. Comparing the critical data elements in these reports to your system will ensure accurate and timely reporting. In addition, they will increase the capability to identify remittance differences, correct remittances, and avoid compensatory fees. The figures on the preliminary report may change due to revisions. Always refer to the final version of each report.

The following table lists the available Outbound Portfolio Reconciliation Reports, their description and retention period.

Report	Description	Retention Period (months)
<i>Loan Reconciliation Difference Report</i>	A monthly report that provides a summary of all edits for the cycle. A summary of every transaction our system did not immediately accept during the cycle due to a reporting discrepancy or simulation of a transaction. “No data in error” message appears when you have no transactions for this report. You should be aware of each discrepancy on this report from your daily edit reports.	13 (current month + previous 12)
<i>LLR MAS (Monthly Account Statement)</i>	This report provides the amounts due, remittances and adjustments for the accounting cycle. Use this report to reconcile your account. Available in .pdf format only.	13 (current month + previous 12)
<i>Loan Level Trial Balance</i>	A report that lists active/inactive loans and the ending active/inactive unpaid principal balance as of the most recent accounting cycle cutoff.	13 (current + previous 12)
<i>Newly Funded Loans</i>	This report details a list of newly funded loans as of the previous business day. This report is updated daily and provides a detailed list of newly funded loans for the current cycle to ensure loans are reported timely.	Current, previous and future cycle
<i>Newly Transferred in Loans</i>	A monthly report available the second business day of the month. Provides a list of newly acquired loans to ensure the transferee reports the appropriate loans.	Current month only
<i>Loan Modifications Processed Report</i>	A monthly report available two business days prior to the accounting cycle cutoff. This report provides a list of current cycle loan modifications processed by Freddie Mac.	13 (current + previous 12)

Reports

ARM Management

Timely review and processing of ARM Management reports will help ensure the accuracy of monthly investor reporting.

The following table lists the available Outbound ARM Management Reports, their description and retention period.

Report	Description	Retention Period (months)
<i>Notification of ARM Loans Net Yield Adjustment Report</i>	A monthly report available 45 days prior to the scheduled payment change date of an ARM loan. It identifies loans that have net yield rates that are scheduled to adjust.	13 (current + 12 months once a history has been built)
<i>Current Cycle ARM Adjustment</i>	A monthly report that provides a list of all ARM loans that have payment adjustments for the current cycle.	Current month only

Cash Remittance

Cash Remittance reports are used to ensure that remittances are accurate and timely. The amount due can change throughout the cycle based on additional transactions processed and manual adjustments.

The following table lists the available Outbound Cash Remittance Reports, their description and retention period.

Report Name	Description	Retention Period (months)
<i>Remittance Detail</i>	A monthly report that reflects the amount due and remittance due date for each loan in the portfolio. The final version is available on the first business day of the month on the Outbound Reports tab in Service Loans.	13 (current + previous 12)
<i>Detail Adjustment Report (DAR)</i>	Itemizes adjustments made to your portfolio as reflected on the <i>Monthly Account Statement</i> and the <i>Seller Servicer Remittance Analysis</i> . The <i>Detail Adjustment Report</i> can change throughout the cycle as adjustments are processed. A preliminary version is available on a daily basis. You may request a final version at the end of the month on the Outbound Report tab in Service Loans.	13 (current + previous 12)

Reports

Report Name	Description	Retention Period (months)
<i>Seller Servicer Remittance Analysis</i>	<p>Also known as the Cash Statement. A summary report that reflects amounts received based on Global Payments Inc. (GPI) remittances and amounts due based on loan level transactions processed by Freddie Mac. In addition, adjustments will also display on this report that can be viewed in detail on the <i>Detail Adjustments Report (DAR)</i>.</p> <p>A preliminary version is available on a daily basis. When Freddie Mac closes the accounting cycle at the end of the month you may request a final version of this report on the Outbound Reports tab in Service Loans.</p>	13 (current + previous 12)
<i>Remittance Analysis Amount Due Drilldown</i>	A daily report that reflects amounts due based on loan level transactions processed in Freddie Mac's system. A preliminary and final version of this report is available on the Outbound Reports tab in Service Loans.	13 (current + previous 12)
<i>Remittance Analysis Amount Received Drilldown</i>	A daily report that reflects the remittances you initiated through GPI. A preliminary and final version of this report is available on the Outbound Reports tab in Service Loans.	13 (current + previous 12)
<i>Negotiated Payoff Report</i>	Itemizes proceeds due on payoffs negotiated with a special contracted remittance due date. A preliminary version is available on a daily basis. A final version is available at the end of the month on the Outbound Report tab in Service Loans.	13 (current + previous 12)

Reports

Funding Details

Funding Details reports provide loan-level back up for purchase summaries. For each sale, you will receive at least one Funding Detail Report.

The following table lists the available Outbound Funding Detail reports, their description and retention period.

Report Name	Description	Retention Period (months)
<i>Funding Detail for Concurrent Transfer of Servicing</i>	A loan-level record of the purchase summaries for the concurrent Servicer. For each sale, you will receive one or more Funding Detail report(s).	13 (current + previous 12)
<i>Funding Details Report</i>	A loan-level record of the mortgage purchase summaries. For each mortgage sale, you will receive one or more Funding Details report(s).	13 (current + previous 12)

For additional information about daily edit reports and monthly reconciliation reports, refer to the [Investor Reporting to Freddie Mac](#) reference guide.

Search for Outbound Reports

You will access the Search for Outbound Reports page to retrieve your reports. You can access reports for any cycle in the current and previous 12-month period, one at a time.

Perform the following steps to search for outbound reports:

1. From the My Home page, click the Reports tab. The Search for Standard Reports page displays.
2. Click the View Outbound Reports sub-menu. The Search for Outbound Reports page displays.

Search for Outbound Reports

Note: Fields marked with * are required

*S/S Number: 022124

*Report Type:

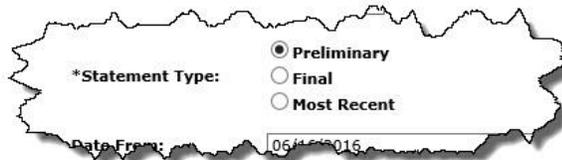
* Cycle Date: 07/2016

Return Clear Search

3. Select the S/S Number by clicking on the pick list.

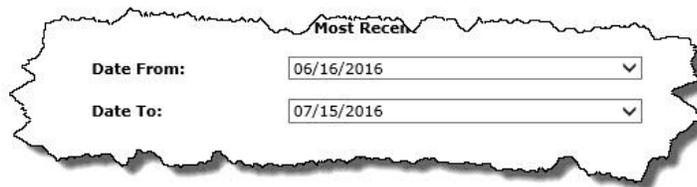
Reports

- Select the Report Type by clicking on the pick list. The Cycle Date or Month Report Received will become active once a Report Type is selected.
Note: Based on the report type you select, additional fields may display.
- Select the Cycle Date or Month Report Received for the cycle you want to view or export by clicking on the pick list. The Cycle Date will default to the most completed accounting cycle.
- If applicable, select the Statement Type. The default is Preliminary.



A screenshot of a web form with a torn paper edge effect. It features a label '*Statement Type:' followed by three radio button options: 'Preliminary' (which is selected), 'Final', and 'Most Recent'. Below these options is a 'Date From:' label and a text input field containing '06/16/2016'.

- If applicable, enter the Date Range, and a Date From and Date To, to narrow your search within the Cycle Date selected for the following Report Types: Remittance Analysis Amount Due Drilldown, Detail Adjustment Report, and Negotiated Payoff Report.



A screenshot of a web form with a torn paper edge effect. It shows a 'Date From:' label and a dropdown menu with '06/16/2016' selected. Below it is a 'Date To:' label and a dropdown menu with '07/15/2016' selected. Above the dropdowns, the text 'Most Recent' is visible.

- Click **Search** to display available reports. Depending on the type of report you selected, Service Loans displays the Outbound Search Results page or opens the View Report window.
- If you receive the following error message, “*No reports were found.*”, click **OK**, revise your search criteria and try again.
Note: The following reports will generate an empty report when no data is found instead of displaying the error message described above.
 - Newly Funded Loans*
 - Newly Transferred in Loans*
 - Current Cycle ARM Adjustment Loans*
 - LLR System Cleared Edits*
 - Edits to Be Cleared*
- If you receive the following warning message, “*Amounts due can change throughout the cycle and manual adjustments may be made to your account. Do not rely solely on this report to determine remittances to Freddie Mac,*” click **OK** after reviewing the message to view your results.

Reports

To learn how to view, print, download, and export reports see the following topics in this chapter:

- Outbound Search Results
- View Report

Search for Outbound Reports Data Field Definitions

The following table provides data field definitions for the Search for Outbound Reports page. Refer to the table for details on how to complete each data field.

Data Field	Definition	
S/S Number	Enter your Seller/Service number.	
Cycle Date	The date for the last cycle of cycle research.	
Month Report Received	<p>Month Report Received: The month the loan was reported and added to the Service Loans Application.</p> <p>Note: Reports are added to the Service Loans application the next business day after reporting. For example, if you report a loan in error for the 08/2014 cycle on 7/24/2014, you would select July 2014 Month Report Received and select the 07/25/2014 report date.</p>	
Report Type	Name of the report you want to retrieve.	
Statement Type	Indicates the type of statement you want your report to reflect.	
	Statement Type	Definition
	Preliminary	This statement type is produced anytime during the cash cycle within three business days before the end of the month.
	Most Recent	This statement type is produced when there are changes needed to existing transactions after the cash cycle has closed and the final statement has been generated.
	Final	This statement type is produced upon the cash cycle closing at the end of the accounting period.
Date From:	Defaults to the beginning date of the current cycle. You may select any date within the cycle to narrow your search criteria.	
Date To:	Defaults to the end date of the current cycle. You may select any date within the cycle to narrow your search criteria.	

Reports

Outbound Search Results

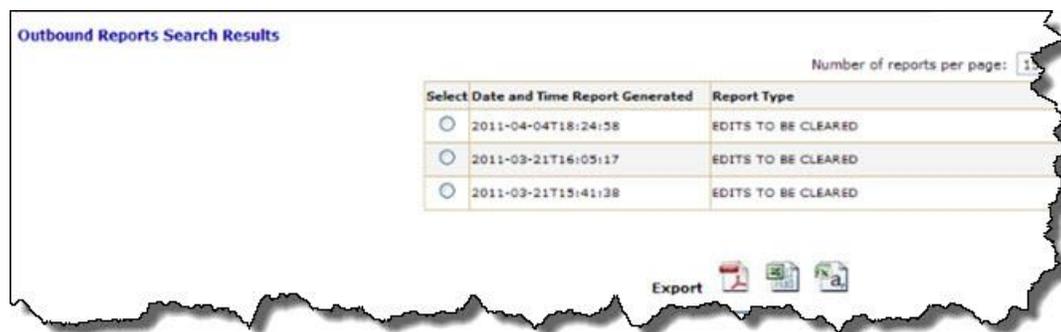
If you searched on the following reports, Service Loans will display the Outbound Search Results page:

- *LLR System Cleared Edits*
- *LLR System Cleared Edits Details*
- *LLR Edits to Be Cleared*
- *LLR Edits to Be Cleared Details*
- *Loan Level Missing Report*
- *Loan Reconciliation Difference Report*
- *LLR MAS Report*
- *Loan Level Trial Balance*
- *Loan Modifications Processed Report*
- *Notification of ARM Loans Net Yield Adjustment*
- *Remittance Detail*
- *Funding Detail for Concurrent Transfer of Servicing*
- *Funding Details Report*

You must export the report to a .pdf file, .xls spreadsheet, or a .csv file format to view the report.

All other reports will open in the View Report page. Refer to ‘View Report’ in this chapter for more information.

An example of the Outbound Search Results page is displayed below.

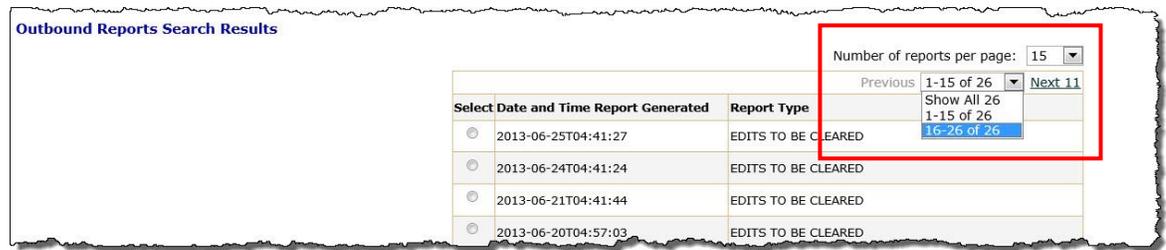


The Date and Time Report Generated column represents the date Freddie Mac sent the report to Service Loans. The time is displayed in military time.

If an item is bolded for the *Edits to be Cleared* and *System Cleared Edits* reports, this means the report contains data. For these reports, non-bolded items, do not contain data.

Reports

To increase your search results view, click the **Number of reports per page** pick list and select the desired number. You may also click the Next XX link to view additional results. These features are highlighted in the diagram below.



Export, Open, Save and Print Outbound Reports

Follow the procedure below to export, open, save and print your report from the Outbound Search Results page.

1. From the Outbound Reports Search Results page, select the report to export by clicking the radio button in the Select column.



2. Click the icon that represents the file format to which you want to export your report.

Icon	File Format
	Your report will be exported in .pdf format and will open in Adobe Acrobat Reader. You will only be able to print in this format. You cannot sort or filter the data.
	Your report will be exported in .xls format and will open in Microsoft Excel. You will be able to sort, filter and print the data.
	Your report will be exported in .csv format, a simple file format used to move tabular data between different programs, such a database program to a spreadsheet program. It will open in Excel or other spreadsheet applications. You will be able to sort, filter and print the data.

Reports

The system will display a File Download window as shown below.



3. Choose to open or save your report from the File Download window.

Click:	To:
Open	Go directly to the supporting application to view your data. If you want to keep the report, you will need to save it in the application.
Save	Save the file with the default file name, select Save . To rename the file, click the drop-down arrow and select Save As . When the save is complete, you have the option to open the file or open the folder.

4. After you export your report, select **Return** to return to the Search for Outbound Reports page. The system prompts: “Are you sure you want to leave this page?”
5. Click **OK** to return to the Search for Outbound Reports page or click **Cancel** to remain on the page.

View Report Page

If you searched on the following reports, Service Loans will display the View Report page:

- *Newly Funded Loans*
- *Newly Transferred in Loans*
- *Current Cycle ARM Adjustment Loans*
- *Custom Report*
- *Seller Servicer Remittance Analysis*
- *Remittance Analysis Amount Due Drilldown*
- *Remittance Analysis Amount Received Drilldown*
- *Detail Adjustment Report*
- *Negotiated Payoff Report*

Reports

A sample View Report window is displayed below.

Today's Date: 7/12/2013 10:27:22 AM
Freddie Mac
Preliminary
Last Updated: 7/11/2013 11:45:00 PM
Seller Services Remittance Analysis
6/16/2013 through 7/15/2013

Accountant Id :
Servicer Number :
Servicer Name :
Servicer Contact Name :

Date	Amount Received			Amount Due				Balance	Int. Reimb
	P & I Adj Int Advanced	PIO, TP FCL	Corrections	P & I Int Advanced	PIO, TP FCL	Adj.	Adj. Code		
Jun 16	0.00	0.00	0.00	0.00	0.00	0.00		3,380,105.91	0.00
Jun 17	0.00	18,375,875.76	0.00	0.00	18,375,875.84	0.00		3,380,105.83	0.00
Jun 18	0.00	15,400,019.88	0.00	0.00	15,470,004.47	-59,984.54	CO	3,380,105.78	0.00
Jun 19	169,651,847.51	11,687,906.45	0.00	169,548,477.38	12,311,504.17	-78,448.10	CO	2,944,326.30	0.00
Jun 20	0.00	10,426,914.42	0.00	0.00	10,426,914.45	0.00		2,944,326.27	0.00
Jun 21	0.00	0.00	0.00	0.00	0.00	0.00		2,944,326.27	0.00

View Report Menu Bar

The View Report menu bar is located across the top of the View Report window. The diagram on the next page identifies the features available on the View Report menu bar.



Export, Open, Save and Print Outbound Report

Follow the procedure below to export, open, save and print Outbound Reports from the View Report page.

1. On the View Report page, click the Export drop down menu.
2. Choose one of the following file format options:
 - XML file with report data
 - CSV (comma delimited)
 - PDF
 - MHTML (web archive)
 - Excel
 - Tiff file
 - Word

The system will display a File Download window as shown below.



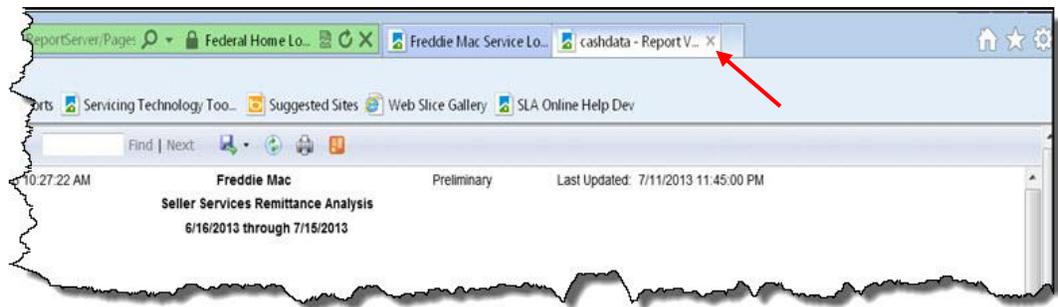
Reports

3. Choose to Open or Save your report from the File Download window.

Click:	To:
Open	Go directly to the supporting application to view your data. If you want to keep the report, you will need to save it in the application
Save	Save the file with the default file name, select Save . To rename the file, click the drop down arrow and select Save As . When the save is complete, you have the option to open the file or open the folder.
Cancel	To return to the View Report page.

Note: To print, use the Print function on the menu bar or use the supporting application print function to print your report.

4. After you export your report, close the View Report Window by clicking the **X** on the active window in your browser.



Custom Reports

The View Custom Report tab allows you to create tailored reports to meet your specific needs. This feature enables you to conduct searches on your portfolio based on loan characteristics and criteria that you choose. Once these reports are generated you can view, print, or export them for use.

You may export the report in the following formats:

- XML file with report data
- CSV (comma delimited)
- PDF
- MHTML (web archive)
- Excel
- Tiff file
- Word

Reports

Below is the high-level process you will follow to process and generate your custom reports:

1. Select the fields to display in your report.
2. Determine how you want the data to be displayed.
3. Filter and sort your report.
4. Evaluate output.

Create a Custom Report

Follow the procedure below to create a custom report.

1. From the Reports tab, click the View Custom Report sub-menu. The Generate Custom Report page displays.

Generate Custom Report

Note: Fields marked with * are required

Select Fields for your report:

- Freddie Mac Loan Number
- Servicer Loan Number
- Accounting Cycle
- Accelerated Remittance Cycle (ARC) Days
- Accounting Net Yield (ANY)
- Accounting Net Yield Effective Date
- Adjustment Rate Round Percentage
- Balloon Term Years
- Contract Number

Order of Fields to Display:

- Freddie Mac Loan Number (Required Field)
- Servicer Loan Number (Required Field)

Filter: Show me all the loans that fit the following parameters

FM Loan: Funding Dt: From To

*Servicer: Remittance Due Dt: From To

Servicer Loan: Exception Dt: From To

Accounting Cycle: 07/2016

PARC:

CE Collateral Flag:

Loan Status:

- Active (1)
- Delinquent (2)
- Foreclosure (3)
- REO (4)

Exception Code:

- Non Exception (00)
- Inactive Loan (40)
- Reinstated Loan (50)
- Payoff -- Matured (60)
- Payoff -- Prepaid (61)
- Payoff -- Repurchased (65)
- Convertible ARM (ACARM) (66)
- Transfer to REO (70)
- Third Party Foreclosure Sale (71)
- FHA/VA Foreclosure (72)
- FHA/VA Third-Party Foreclosure Sale (73)
- Principal Balance Correction (80)

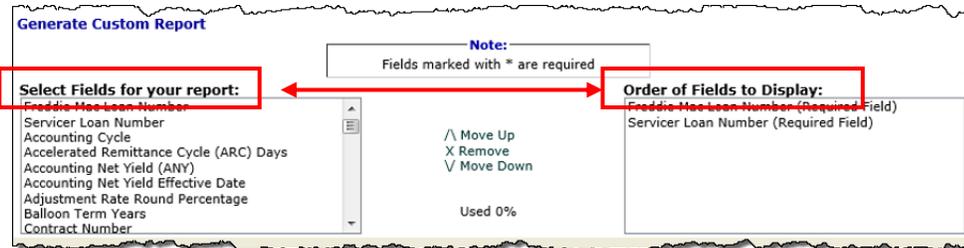
DLP:

- ARM
- BALLOON
- CRAMDON
- FHA/VA
- MODS
- MULTI
- SECOND
- SFFR (Single Family Fixed Rate)

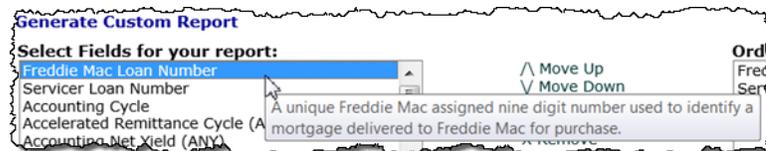
Account: The number assigned by the current Servicer to identify a mortgage within the Servicer's own automated system

Reports

2. Select a field for your report by clicking on the field name in the Select Fields for your report box. The system will populate your selection in the Order of Fields to Display box. Freddie Mac Loan Number and Servicer Loan Number are default fields.

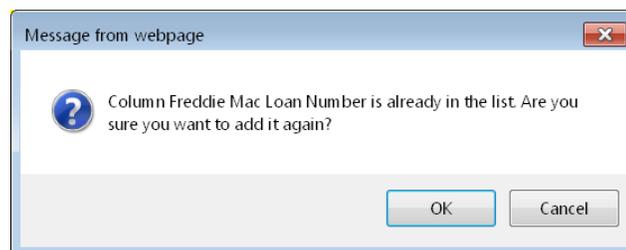


Note: When you move your cursor over the data field name, the definition will display in a pop up window.

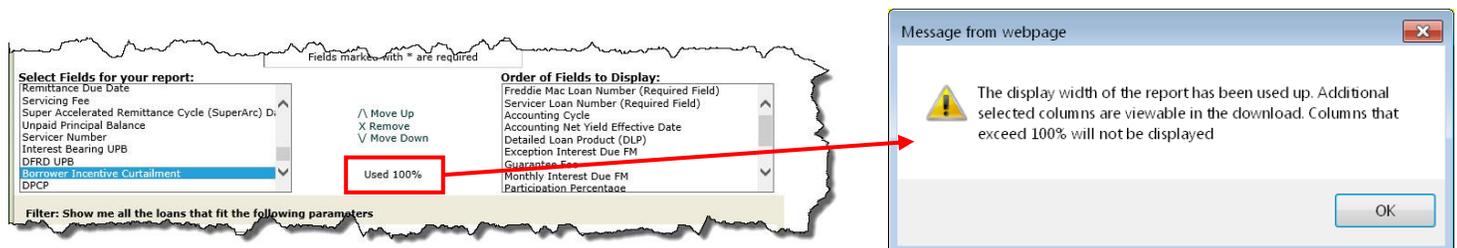


3. Continue to select fields for your report by clicking on the field name in the Select Fields for your report box until all fields you want for your report are selected.

Note: When you try to add a field that is already present, you will receive the following type of warning message:



If you add data fields beyond the display width of the report, you will receive the following warning message:



- To remove a data field you added, click the data field name in the Order of Fields to Display box and click **X Remove**.
- To place the data fields in the order you want them to display on your report, highlight a data field in the Order of Fields to Display box, and click the Move Up or Move Down links.

Reports

Select Filters

To filter the search results of your report, make selections in the filter box. The Servicer data field is the only required field. This field defaults to the Servicer number you used to log into Service Loans. You may change this number by clicking the Servicer pick list and selecting another Servicer number. All other selections are optional.

Filter: Show me all the loans that fit the following parameters

FM Loan: Funding Dt: From To

*Servicer: Remittance Due Dt: From To

Servicer Loan: Exception Dt: From To

Account: The number assigned by the current Servicer to identify a mortgage within the Servicer's own automated system

PARC:

CE Collateral Flag:

To learn about a data field, move your cursor over the data field name to display the data field definition.

Follow the procedure below to complete your filter selections.

1. Select the Servicer number from the Servicer pick list. This is a required data field.
2. Select the accounting cycle from the pick list. The application defaults to the most recent accounting cycle.
3. Enter optional filter selections, as needed:
 - Enter the Freddie Mac loan number in the FM Loan data field. You may enter multiple Freddie Mac loan numbers separated by a comma.
 - Enter the Servicer loan number in the Servicer Loan data field.
 - Select Yes or No from the PARC pick list.
 - Select Yes or No from the CE Collateral Flag pick list.
 - Select the loan status by clicking on the appropriate check box in the Loan Status box.
 - Select the DLP by clicking on the appropriate check box in the DLP box.
 - Enter the funding date in the Funding Dt From and To data fields in the following format mm/dd/yyyy.
 - Enter the remittance due date in the Remittance Due Dt From and To data fields in the following format: mm/dd/yyyy.
 - Enter the exception date in the Exception Dt From and To data fields in the following format: mm/dd/yyyy.
 - Select the exception code by clicking on the appropriate check box.
4. Click **Continue** after you have selected your filter options. The Generate Custom Report Sort Order page will display. If you receive an error message, correct your data and click **Continue** again.

Reports

Determine the Sort Order for your Custom Report

The Generate Custom Report Sort Order page allows you to select how you want to see the first three data fields and whether you want the information to be in ascending or descending order. If you do not select a sort order for your custom report, the report will default sort order by Freddie Mac loan number descending.

ServiceID: Contact Name: Contact Phone Number:
My Home Manage Loan Activity Manage Importing Reports Manage Portfolio
View Standard Reports | View Outbound Reports | View Custom Report
Generate Custom Report Sort Order
Sort By (Optional):-
First Element to Sort By-----
Ascending Descending Subtotal/Group
Then By:-
Second Element to Sort By-----
Ascending Descending Subtotal/Group
Then By:-
Third Element to Sort By-----
Ascending Descending Subtotal/Group
Return
Generate a preview... (restricted to 50 rows)
Generate the complete report... (max. 50000 rows)

The following steps are optional.

1. Select the First Element to Sort By pick list and select the first data field you want your report to sort by. **Note:** If you want to generate a preview of the report, you must select the first element to sort by.
2. Select the Ascending or Descending radio button for the First Element to Sort By. The default is Ascending.
3. Do not select a Subtotal/Group.
4. Repeat steps 1 through 3 for the remaining two data elements, if needed.

Generate Custom Report

Click one of the following options once you complete your search criteria:

Click:	To:
Return	Return to the Generate Custom Report page. <ul style="list-style-type: none">▪ The system prompts with the following confirmation message: <i>“Are you sure you want to leave this page?”</i>▪ Click OK to return to the Generate a Custom Report page.

Reports

Click:	To:
Generate a Preview...	Preview what your report will look like. <ul style="list-style-type: none">You must have selected the first element to sort by.Restricted to 50 rows of data.Report opens in new window.
Generate a complete report...	Create the custom report based on the criteria you selected. <ul style="list-style-type: none">Restricted to 50,000 rows of data.Report opens in new window.

Print, Download, and Export Custom Report Results

Follow the procedure below to print, download and export custom report results.

1. On the View Report page, click the Export pick list.
2. Choose one of the following file format options:
 - .XML file with report data
 - .CSV(comma delimited)
 - .PDF
 - MHTML (web archive)
 - Excel
 - TIFF (tagged image file format)
 - Word
3. Choose to open or save your report.

Click:	To:
Open	Go directly to the supporting application to view your data. If you want to keep the report, you will need to save it in the application
Save	Save the file with the default file name, select Save . To rename the file, click the drop-down arrow and select Save As . When the save is complete, you have the option to open the file or open the folder.
Cancel	To return to the View Report page.

3. To print the report, use the supporting application print function.

Reports

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Introduction

The Service Loans application provides a function that enables users to initiate Subsequent Transfer of Servicing (TOS). A Subsequent Transfer of Servicing occurs after Freddie Mac purchases the mortgages.

You must submit Form 981, *Agreement for Subsequent Transfer of Servicing – Single Family Mortgages*, in accordance with *Single Family Seller/Servicer Guide (Guide)* Section 7101.2 at least 45 days prior to submitting a Subsequent Transfer of Servicing (hereinafter referred to as TOS) request.

A TOS transfers the mortgage to a Freddie Mac approved Servicer after Freddie Mac purchases the mortgage. A TOS affects all servicing duties and responsibilities (as set forth in the purchase documents) for mortgages and Real Estate Owned (REO) properties owned in whole or in part by us. Freddie Mac determines whether to approve each TOS for each of the options. The Servicer receiving mortgages must be eligible to receive a TOS.

For a TOS, the transferor is the Servicer that transfers or proposes to transfer, servicing of the mortgage(s) or portfolio after Freddie Mac purchases the transferring mortgages. The transferee is the Servicer that acquires, or proposes to acquire, the servicing of the mortgage portfolio.

Before You Begin

Before you begin to use Service Loans to initiate a TOS, review Freddie Mac's requirements for Transfer of Servicing in Guide Chapter 7101.

The following topics will be discussed in this chapter:

- Manage Portfolio Process Flow
- Manage Portfolio Transfer
 - Manage Portfolio Transfer Data Field Definitions
 - Create New Request
 - Import Request
 - View Details
 - Modify Request (Add or Delete loans)
 - Delete Request
 - View Approval Letters
 - Review Errors
 - Refresh
 - Export

Manage Portfolio Transfer

Manage Portfolio Transfer Process Flow

The TOS process allows you to transfer a single loan, multiple loans or your entire portfolio using the Service Loans application. You can import or manually enter loans to be transferred.

The process to submit a TOS request is as follows:

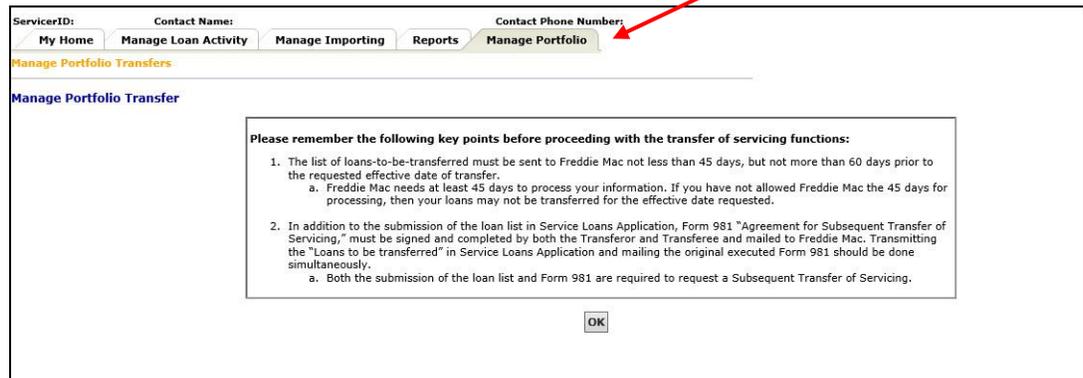
1. Submit the original, executed Form 981 to the designated Freddie Mac business area.
2. Access Service Loans to create and submit a TOS request.
3. Review errors for the TOS request.
4. Modify loans (add loans or delete ineligible loans).
5. Export the transfer activity details, one transfer at a time. You can access this anytime after a request is created.
6. Receive approval.

Manage Portfolio Transfer

The Manage Portfolio Transfer page is the primary page you use to create and manage TOS activity. The page contains all of your TOS activity for new and modified requests. Activity on this page is available after you create a new request and the TOS request is submitted. The first time you access this page there will not be any activity available to view.

To access the Manage Portfolio Transfer page, complete the following steps:

1. From the My Home tab, click Manage Portfolio. The Manage Portfolio sub-menu displays.



Manage Portfolio Transfer

- Review the notice information and click **OK**. The Manage Portfolio Transfer page displays.

Select	Transferor	Transferee	Request Date/ Time	Effective Date	Transfer Type	User ID	Confirmation Message ID	No. of Loans
<input type="radio"/>	223456	123456	03/31/2011 03:20 PM	06/16/2011	Individual Loans	Svcr_TOS_Anlst_2	TOS-7c5fd211-b4ae-49ba-a647-e201a346f8c9	25
<input checked="" type="radio"/>	223456	123456	04/15/2011 12:00 AM	05/16/2011	All Loans	fm_tos_anlst_1	TOS-156a7bd3-d6ab-4044-b627-865746e31018	0
<input type="radio"/>	223456	123456	04/15/2011 12:00 AM	05/16/2011	All Loans	fm_tos_anlst_1	TOS-c389414c-787a-427a-89b6-55e58f85d766	0
<input type="radio"/>	223456	123456	03/28/2011 02:37 PM	05/16/2011	Individual Loans	Svcr_TOS_Anlst_2	TOS-76cb54dc-6ea0-4b2d-875c-70a5712bf2dc	25

To manage activity, sort the desired column title. Sort columns by selecting the transfer you wish to manage or review and then clicking the column title.

The application will sort in ascending and descending order each time you click the column header. A green arrow indicates the order of sort.



Manage Portfolio Transfer Data Fields

The following table provides the data field definitions for data fields located on the Manage Portfolio Transfer tab and sub-menus.

Data Field	Definition
Transferor	The Servicer that transfers or proposes to transfer, servicing of the mortgage(s) or portfolio after Freddie Mac purchases the transferring mortgages. This value is automatically populated.
Transferee	The Servicer that acquires, or proposes to acquire, the servicing of the mortgage(s) or mortgage portfolio. Enter the six-digit Freddie Mac Seller/Servicer ID number as noted on Form 981.
Request Date/Time	A date and time stamp indicating when the TOS request was submitted.

Manage Portfolio Transfer

Data Field	Definition
Effective Date	The date the TOS request becomes effective as reflected on the Form 981. The effective date must be 45 or more days in the future and will begin on the 16 th of the following month.
Transfer Type	Indicates if the TOS request includes all loans or individual loans.
User ID	The Service Loans User ID of the user that created the TOS request.
Confirmation Message ID	The tracking number of a submitted TOS request.
No. of Loans	Indicates the number of loans included in a TOS request. For an All Loans Transfer Type this number will always be 0.
Serial No.	Numerical value of loan number associated with Portfolio Transfer Request.
Freddie Mac Loan No.	Nine -digit loan number assigned by Freddie Mac.
Status	Indicates the status of the Manage Portfolio Transfer Request. The following are valid values: <ul style="list-style-type: none">▪ Requested▪ Deleted

Transfer Type

The transfer type will determine the Manage Portfolio functions available. There are two types of transfers:

- All Loans
- Individual Loans

An All Loans transfer type is a full portfolio transfer and provides the capability to perform the following functions:

- Create New Request
- Review Errors
- View Approval Letters
- Refresh List

Manage Portfolio Transfer

An Individual Loans transfer type is a partial portfolio transfer and provides the capability to perform the following functions:

- Create New Request
- View Details
- Modify Request
- Delete Request
- View Approval Letters
- Review Errors
- Export Portfolio Transfer Request
- Refresh List

Manage Portfolio Transfers Functions

Use the function tabs at the bottom of the Manage Portfolio Transfers page to complete a TOS transaction.



Refer to the following table for a description of each function.

Function	Description
Create New Request	Create a new TOS request. This function will also provide access to Import a TOS Request.
View Details	View details of the TOS request. This view provides details on current activity such as the active number of loans in the transfer and loans that have been deleted.
Modify Request	Add or delete loans on an existing TOS request. Must be performed no later than the end of the calendar month prior to the requested transfer date. For example, if the effective date of the transfer is 4/16, you must add or delete loans no later than 3/31.
Delete Request	Delete an existing TOS request.

Manage Portfolio Transfer

Function	Description
View Approval Letters	View, print or save approval letters. <ul style="list-style-type: none"> ▪ Available on the approval date. ▪ Transferor approval letter ▪ Transferee approval letter
Review Errors	View a list of critical and exception errors associated with the TOS request. <ul style="list-style-type: none"> ▪ Critical errors are associated with an invalid Freddie Mac Seller/Service ID number for the Transferee. ▪ Exception errors occur due to an invalid Freddie Mac loan number.
Refresh List	Refresh the contents of the page you are viewing.
Export	Export a TOS request. The exported data includes the Freddie Mac Loan Number, Transferor and Transferee Number, Effective Date, Individuals Loans and the Status. Data exports in .csv format.

Create New Request

After submitting Form 981, access Service Loans to create a TOS request. You may transfer all loans or an individual transfer. An individual transfer can include one or many loans.

Perform the following steps to create a new TOS request:

1. Click the Manage Portfolio tab to access the Manage Portfolio Transfer sub-menu. The Manage Portfolio Transfer Instructions and Key Points display.
2. Review the Instructions and Key Points and click **OK**. The Manage Portfolio Transfer page displays.
3. Click **Create New Request**. The Create New Portfolio Transfer Request page displays.

Manage Portfolio Transfer

- Enter Transferee number as the 6-digit Freddie Mac Seller/Servicer ID number as noted on Form 981.
- Select the Effective Date as noted on Form 981. The date must be 45 or more days in the future and will begin on the 16th of the following month.
- Choose All Loan Transfer or Individual Transfer.
- If you select Individual Transfer, enter the Freddie Mac loan number.

All Loan Transfer
 Individual Loan Transfer

Serial No.	* Freddie Mac Loan No
1	<input type="text"/>

Note: An individual transfer can include one or many loans. After you enter the first Freddie Mac loan number the system will allow you to enter multiple loan numbers.

If you do not want to manually enter loan numbers, you may import. Refer to “Import” in this chapter.

- Click **Submit**. The system will prompt: “Are you sure you want to submit the data?”
- Click **OK**. The confirmation data will display in the Confirmation box.

Transferor: 474300
 *Transferee: 111111
 *Effective Date: 08/16/2011
 Transfer Type: All Loan Transfer
 Individual Loan Transfer

Serial No.	* Freddie Mac Loan No
1	22222222
2	<input type="text"/>

Confirmation:
 Transaction successfully submitted to Freddie Mac.
 Confirmation ID - TOS-ad41f984-733d-49fb-8682-db7c20db9894
 User ID - Svcr_All_Role1
 Date Request Received - 06/30/2011

Return Import Clear Submit

If you made an error in any of the fields on this page, click the **Clear** button to clear all fields, re-enter the data and click **Submit**.

- Click **Return**. The system will prompt: “Are you sure you want to leave this page?”
- Click **OK**. The Manage Portfolio Transfers page displays with the New Portfolio Transfer Request you submitted in the list of loans.

Select	Transferor	Transferee	Request Date/ Time	Effective Date	Transfer Type	User ID	Confirmation Message ID	No. of Loans
<input checked="" type="radio"/>	474300	111111	06/30/2011 12:00 AM	08/16/2011	Individual Loans	Svcr_All_Role1	TOS-ad41f984-733d-49fb-8682-db7c20db9894	1
<input type="radio"/>	474300	493355	06/30/2011 12:00 AM	07/16/2011	Individual Loans	Svcr_All_Role1	TOS-e358dc59-e3cf-43da-aebd-601f5114642a	15

Manage Portfolio Transfer

Import Request

You can use the Import Loan Activity function to import loan data into the Service Loans application to submit to Freddie Mac.

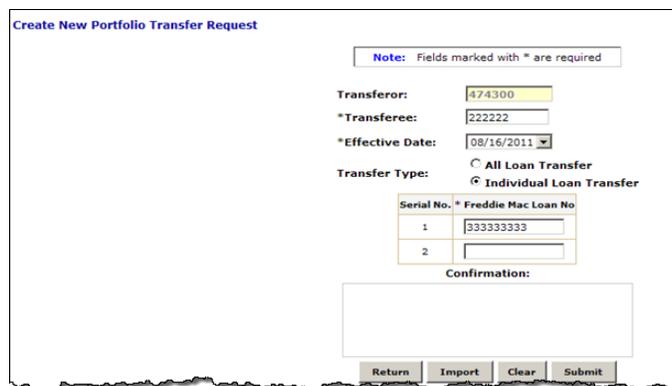
The Import function is available on the Manage Portfolio Transfers sub-menu, through the Create New Portfolio Transfer Request page. The Import feature is available for Individual Loans Transfer and not All Loans Transfer.

Import loan numbers for an Individual Loans Transfer at least 30 days prior to the effective date of the transfer. For more information, refer to Chapter 4, *Import Loans*.

Access Import Request

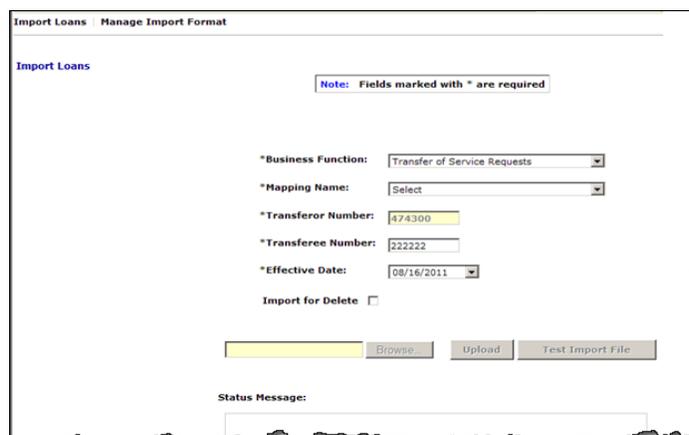
To access the import feature, follow the steps below:

1. Perform steps 1 through 7 in the procedure “Create New Request” outlined on pages six and seven in this chapter. Your page should look similar to the example below.



The screenshot shows the 'Create New Portfolio Transfer Request' form. It includes a note: 'Fields marked with * are required'. The form fields are: Transferor (474300), *Transferee (222222), *Effective Date (08/16/2011), and Transfer Type (radio buttons for All Loan Transfer and Individual Loan Transfer, with Individual Loan Transfer selected). Below this is a table for 'Serial No.' and 'Freddie Mac Loan No.' with two rows: row 1 has Serial No. 1 and Freddie Mac Loan No. 333333333; row 2 has Serial No. 2 and an empty Freddie Mac Loan No. field. There is a 'Confirmation:' text area below the table. At the bottom are buttons for 'Return', 'Import', 'Clear', and 'Submit'.

2. Click **Import**. The Import Loans page displays with the required fields populated.



The screenshot shows the 'Import Loans' page. It includes a note: 'Fields marked with * are required'. The form fields are: *Business Function (Transfer of Service Requests), *Mapping Name (Select), *Transferor Number (474300), *Transferee Number (222222), *Effective Date (08/16/2011), and Import for Delete (checkbox). Below these are buttons for 'Browse', 'Upload', and 'Test Import File'. At the bottom is a 'Status Message:' text area.

3. Follow the instructions for importing loans in Chapter 4.

Manage Portfolio Transfer

View Details

Use the View Details function to view details of your TOS Request. The details of the TOS Request are located on the Loan Numbers Associated with Portfolio Transfer Request page shown below.

Loan numbers associated with Portfolio Transfer Request

Confirmation Message ID : TOS-6664e55c-9e4e-422a-8015-1ec23f86fb24 Transferor : 474300 Transferee : 777777
 User ID : fm_tos_anlst_1 Request Date/ Time : 07/12/2011 04:21 PM Effective Date : 08/16/2011

Serial No.	* Freddie Mac Loan No.	Status
1	300000200	Requested
2	300000201	Requested
3	300000202	Requested
4	300000203	Requested
5	300000204	Requested
6	300000205	Requested
7	300000206	Requested
8	300000207	Requested
9	300000208	Requested
10	300000209	Requested

View Details Data Field Definitions

The table below details the type of information located on the Loan Numbers Associated with Portfolio Transfer Request page located within the View Details function.

Data Field	Description
Confirmation Message ID	The tracking number of a submitted TOS request.
Transferor	The Servicer that transfers or proposes to transfer, servicing of the mortgage(s) or portfolio after Freddie Mac purchases the transferring mortgages. This value is automatically populated.
Transferee	The Servicer that acquires, or proposes to acquire, the servicing of the mortgage(s) or mortgage portfolio. Enter the 6-digit Freddie Mac Seller/Servicer ID number as noted on Form 981.
User ID	The Service Loans User ID of the user that created the TOS request.
Request Date/Time	A date and time stamp indicating when the TOS request was submitted.

Manage Portfolio Transfer

Data Field	Description
Effective Date	The date the TOS Request becomes effective as reflected on the Form 981. The effective date must be 45 or more days in the future and will begin on the 16th of the following month.
Serial No.	Numerical value of loan number associated with Portfolio Transfer Request.
Freddie Mac Loan No.	Nine-digit loan number assigned by Freddie Mac.
Status	Indicates the status of the Manage Portfolio Transfer Request. The following are valid values: <ul style="list-style-type: none"> ▪ Requested ▪ Deleted

View Details of a TOS Request

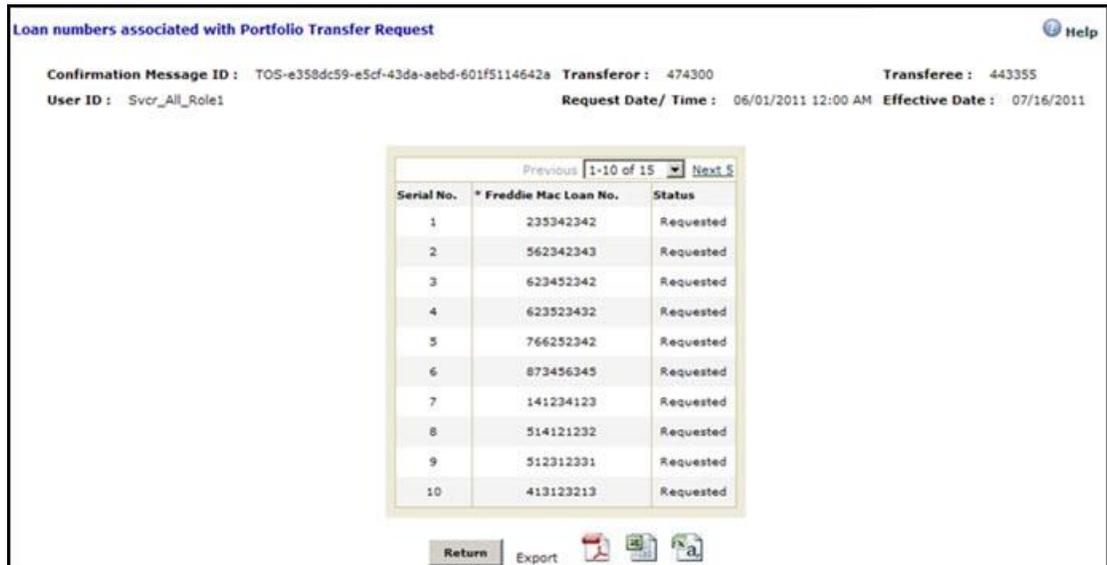
Perform the following steps to View Details of a TOS request.

1. Click the Portfolio Management tab to access the Manage Portfolio Transfer submenu. The Manage Portfolio Transfer Instructions and Key Points display.
2. Review the Instructions and Key Points and click **OK**. The Manage Portfolio Transfer page displays.
3. Select the mortgage you want to view details for in the Select column.

Select	Transferor	Transferee	Request Date/ Time	Effective Date	Transfer Type	User ID	Confirmation Message ID
<input checked="" type="radio"/>	674300	443355	06/01/2011 12:00 AM	07/16/2011	Individual Loans	Svcr_All_Role1	TOS-e358dc59-e5cf-43da-a
<input type="radio"/>	674300	111111	05/02/2011 08:41 PM	06/16/2011	Individual Loans	Svcr_All_Role1	TOS-f27ab78e-6afd-4759-e
<input type="radio"/>	674300	766666	04/04/2011 11:42 PM	05/16/2011	All Loans	Svcr_All_Role1	TOS-5cffe4b7-2bf-4282-88
<input type="radio"/>	674300	999999	04/12/2011 02:24 AM	05/16/2011	All Loans	fm_all_role_1	TOS-591a5225-50d2-423e-

Manage Portfolio Transfer

4. Click **View Details**. The Loan Numbers Associated with Portfolio Transfer Request page displays.



Loan numbers associated with Portfolio Transfer Request

Confirmation Message ID: TOS-e358dc59-e5cf-43da-aebd-601f5114642a Transferor: 474300 Transferee: 443355
User ID: Svcr_All_Role1 Request Date/ Time: 06/01/2011 12:00 AM Effective Date: 07/16/2011

Serial No.	* Freddie Mac Loan No.	Status
1	235342342	Requested
2	562342343	Requested
3	623452342	Requested
4	623523432	Requested
5	766252342	Requested
6	873456345	Requested
7	141234123	Requested
8	514121232	Requested
9	512312331	Requested
10	413123213	Requested

Return Export   

5. Review the information.
6. Click **Return**. The system will prompt: “Are you sure you want to leave this page?”
7. Click **OK**. The Manage Portfolio Transfer page displays.

After viewing the details of a TOS request you can add or delete single loans using the Modify Request function.

Modify Request

The Modify Request function allows you to add or delete single loans.

Follow the procedure below to modify a request.

1. Click the Portfolio Management tab to access the Manage Portfolio Transfer sub-menu. The Manage Portfolio Transfer Instructions and Key Points display.
2. Review the Instructions and Key Points and click **OK**. The Manage Portfolio Transfers page displays.
3. Select the radio button for the request you want to modify from the **Select Column**.

Manage Portfolio Transfer

- Click **Modify Request**. The Modify Portfolio Transfer Request page displays.

Modify Portfolio Transfer Request

Confirmation Message ID : TOS-c144ed47-90c4-4af4-a6e3-f9cc50c466db Transferor : 474300 Transferee : 222222
User ID : Svcr_All_Role1 Request Date/ Time : 06/30/2011 05:40 PM Effective Date : 08/16/2011

Note: Fields marked with * are required

Delete Loans

Previous: 1-15 of 16 Next: 1

Select All | Select None

Select *	Freddie Mac Loan No.
<input type="checkbox"/>	965997103
<input type="checkbox"/>	003660375
<input type="checkbox"/>	004707591
<input type="checkbox"/>	102462682
<input type="checkbox"/>	104903767
<input type="checkbox"/>	106462164
<input type="checkbox"/>	107259060
<input type="checkbox"/>	108929639
<input type="checkbox"/>	108943216
<input type="checkbox"/>	108943879
<input type="checkbox"/>	110489071
<input type="checkbox"/>	117631507
<input type="checkbox"/>	117632554
<input type="checkbox"/>	124684734
<input type="checkbox"/>	125974833

Add Loans

Serial No. *	Freddie Mac Loan No.
1	

Confirmation:

Return Import Clear Submit

To Add Loans:

- Enter the Freddie Mac loan number that you want to add to the transfer of servicing request.
- Click **Submit**. The system will prompt: *Are you sure you want to submit the data?*
- Click **OK**. The confirmation data for the transaction displays in the Confirmation box. You may add additional loans by clicking **Import**. This will take you to the Import page with TOS pre-populated.

Confirmation:

Transaction successfully submitted to Freddie Mac.
Confirmation ID - 83a25d9e-7e4a-459b-8b15-8cab6eff4ccc
User ID - Svcr_All_Role1
Date Request Received - 07/01/2011

Return Import Clear Submit

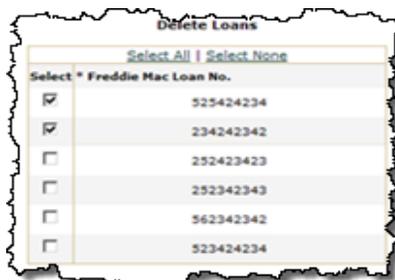
Manage Portfolio Transfer

You have modified a Portfolio Transfer Request by adding loans. You now have the following options:

Click:	To:
Return	Return to the Modify Portfolio Transfer Request page and view an updated loan count of the TOS Request you just modified.
Import	Go to the Import Loans page.
Clear	Clear the data on the screen and add additional loans.
Submit	Submit the transaction again.

To Delete Loans:

1. Select the loan numbers you want to delete by clicking on the check box or click the link [Select All](#) to delete all loans.



2. Click **Submit**. The system will prompt: “Are you sure you want to submit the data?”



3. Click **OK**. The Modify Portfolio Transfer Request page re-displays with confirmation data for the transaction.



Manage Portfolio Transfer

You have modified a Portfolio Transfer Request by deleting loans. You now have the following options:

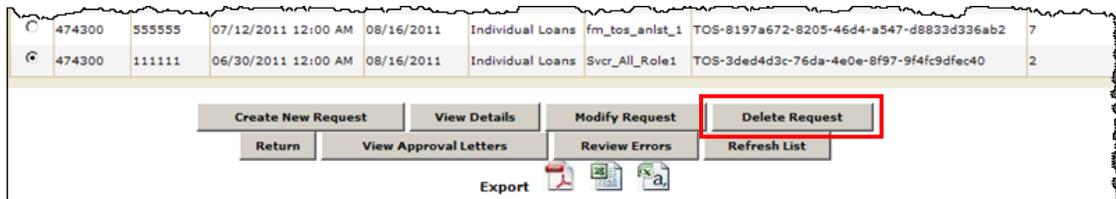
Click:	To:
Return	Return to the Modify Portfolio Transfer Request page and view an updated loan count of the TOS Request you just modified.
Import	Go to the Import Loans page.
Clear	Clear the data on the screen and add additional loans.
Submit	Submit the transaction again.

Delete Request

Use the Delete Request function on the Manage Portfolio Transfer page to delete a TOS request.

To do this, perform the following steps.

1. Click the Manage Portfolio tab to access the Manage Portfolio Transfer submenu. The Manage Portfolio Transfer Instructions and Key Points display.
2. Review the Instructions and Key Points and click **OK**. The Manage Portfolio Transfer page displays.
3. Select the TOS Request you want to delete from the Select column. The Delete Request function is enabled.



Manage Portfolio Transfer

- Click **Delete Request**. The Delete Portfolio Transfer Request page displays.

Delete Portfolio Transfer Request Help

Confirmation Message ID : TOS-3ded4d3c-76da-4e0e-8f97-9f4fc9dfec40 Transferor : 474300 Transferee : 111111
 User ID : Svcr_All_Role1 Request Date/ Time : 06/30/2011 12:00 AM Effective Date : 08/16/2011

Note: Fields marked with * are required

Serial No.	* Freddie Mac Loan No.
1	222222222
2	888888888

Confirmation:

Return Delete

- Verify this is the TOS request you want to delete by reviewing the Freddie Mac loan numbers.
- Click **Delete**. The system prompts: “Are you sure you want to delete?”
- Click **OK**. The Delete Portfolio Transfer Request page re-displays with confirmation data for the transaction.

Confirmation:

Transaction successfully submitted to Freddie Mac.
 Confirmation ID - b9861198-2949-4bb2-9531-fe58a881e356
 User ID - Svcr_All_Role1
 Date Request Received - 07/14/2011
 Time Request Received - 16:11

Return Delete

- Click **Return**. The system prompts: “Are you sure want to leave this page?”
- Click **OK**. The Manage Portfolio Transfer page displays with the TOS request deleted.

Manage Portfolio Transfers Help

Previous 1-4 of 14 Next 4

Select	Transferor	Transferee	Request Date/ Time	Effective Date	Transfer Type	User ID	Confirmation Message ID	No. of Loans
<input checked="" type="radio"/>	474300	444444	07/13/2011 12:00 AM	08/16/2011	Individual Loans	Svcr_All_Role1	TOS-d6fd9c81-9d90-47b6-bde9-3339c8bfd56c	6
<input type="radio"/>	474300	234234	07/14/2011 03:05 PM	08/16/2011	Individual Loans	Svcr_All_Role1	TOS-8fad2074-8cc3-41eb-a1e8-13c292451a13	2
<input type="radio"/>	474300	555555	07/12/2011 12:00 AM	08/16/2011	Individual Loans	fm_tos_anlst_1	TOS-8197a672-8205-46d4-a547-d8833d336ab2	7
<input type="radio"/>	474300	454545	07/06/2011 12:00 AM	08/16/2011	All Loans	Svcr_All_Role1	TOS-dcd72b0a-34c3-4c5c-8a53-afce0a656e1f	0

Manage Portfolio Transfer

Export Request

The Service Loans application provides export capabilities. The export function gives you the ability to export transfer of servicing data for individual loans. The data will download to a file in .csv, .xls, or .pdf format.

The exported data includes but is not limited to:

- Freddie Mac Loan Number
- Transferor Number
- Transferee Number
- Effective Date
- All or Individual Loans
- Status

Export is available on the following pages:

- Manage Portfolio Transfers
- The Loan Numbers associated with Portfolio Transfer Request page via the View Details tab
- The View Existing Portfolio Transfer Requests page via the Export Request tab

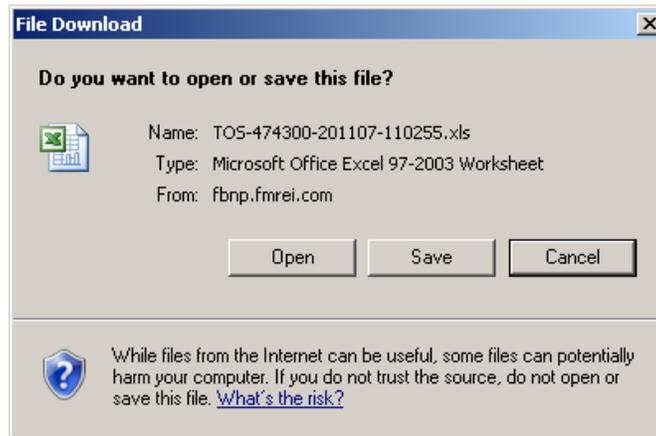
Follow the steps below to Export data from the Manage Portfolio Transfer page.

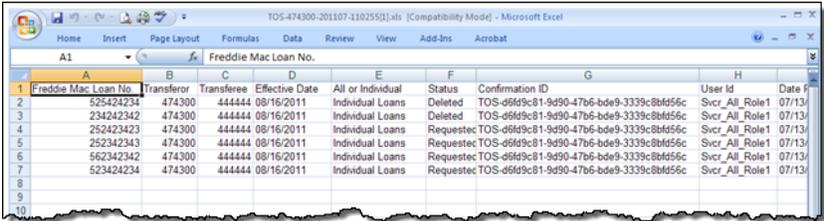
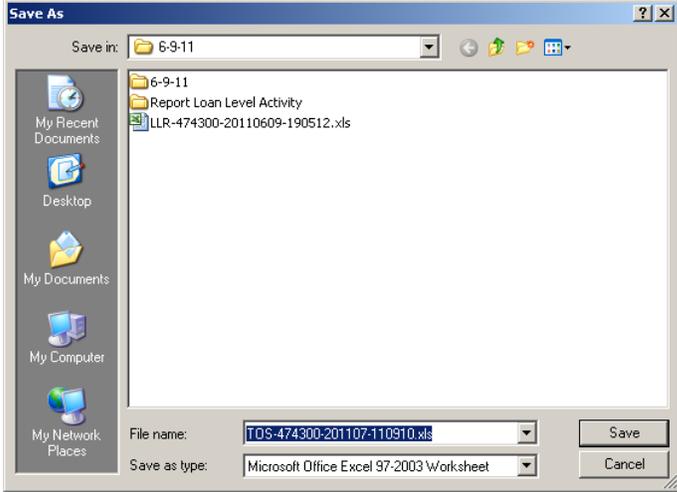
1. Click the Manage Portfolio tab to access the Manage Portfolio Transfer submenu. The Manage Portfolio Transfer Instructions and Key Points display.
2. Review the Instructions and Key Points and click **OK**. The Manage Portfolio Transfer page displays.
3. Select the Transfer Request in the Select column you want to export data from Service Loans.
4. Click the appropriate **Export** icon that represents the format you want to download the data in. The system will prompt: “Are you sure you want to save the data?”



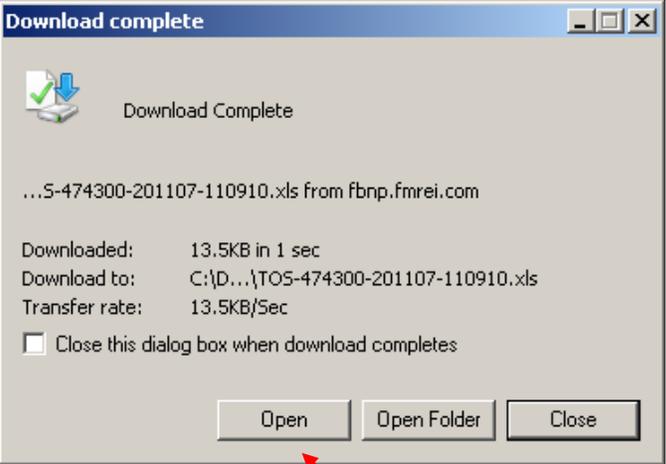
Manage Portfolio Transfer

5. Click **OK**. The File Download window displays.



If you want to:	Then:
Open the file	<p>Click Open. The data will download and open in Microsoft® Excel®.</p> 
Save the file	<p>1. Click Save. The Save As window displays.</p>  <p>2. Browse to the location where you want to save the data and rename the file if necessary.</p>

Manage Portfolio Transfer

If you want to:	Then:
Save the file (continued)	<p>3. Click Save. The Download Complete window displays.</p>  <p>To view the data, click Open. The data will display in the application and format you selected.</p>

View Approval Letters

An approval letter is issued after Freddie Mac approves the TOS. Approval letters are available on the approval date. Separate approval letters are issued to both the transferor and the transferee stating their responsibilities, the effective date of the transfer and additional terms and conditions. You may download your approval letters directly from the Service Loans application in .txt format.

If there are no approval letters available, the system will display a message stating no approval letters available as displayed below.



Manage Portfolio Transfer

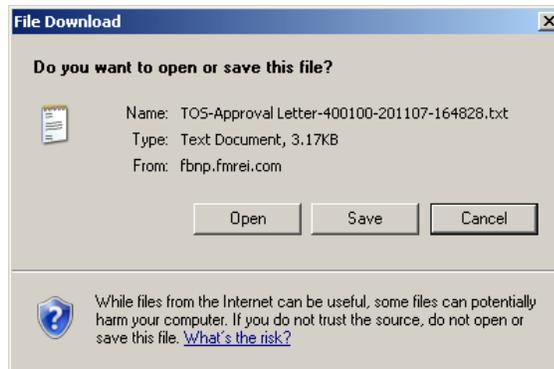
If approval letters are available, the View Approval Letters page will display a listing of approvals available for download.

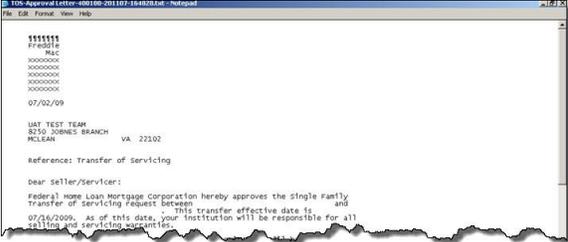
Follow the steps below to view approval letters.

1. Click the Manage Portfolio tab to access the Manage Portfolio Transfer submenu. The Manage Portfolio Transfer Instructions and Key Points display.
2. Review the Instructions and Key Points and click **OK**. The Manage Portfolio Transfer page displays.
3. Select the TOS request you want to view an approval letter for from the **Select** column.
4. Click **View Approval Letters**. The View Approval Letters page displays.

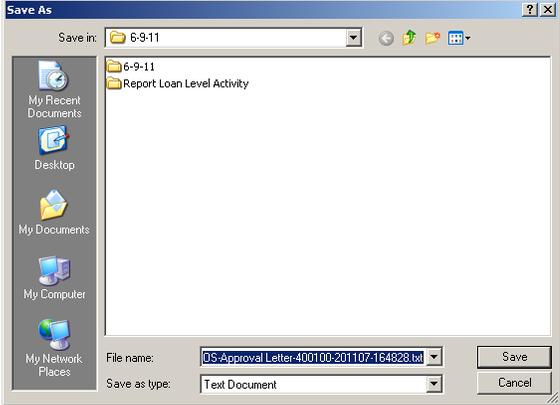
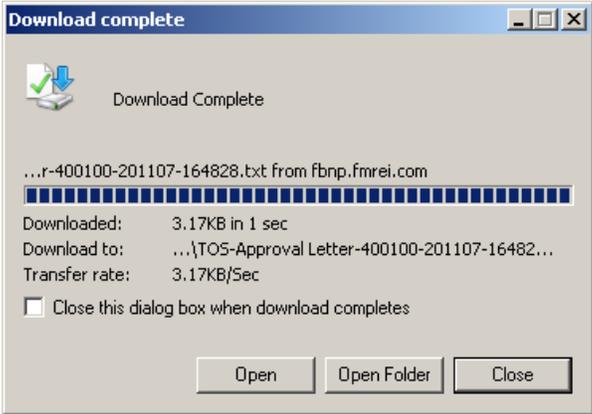
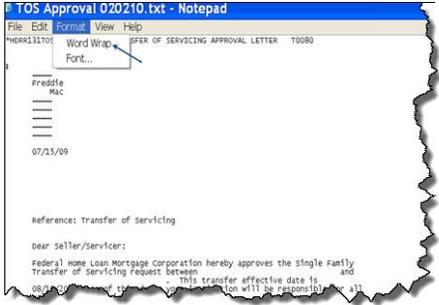


5. Click the Click here to download report link next to the Transferor ID for which you want to view approval letters. The File Download window displays.



If you want to:	Then:
Open the file	<p>Click Open. The Approval Letter downloads in Notepad in a .txt format.</p> 

Manage Portfolio Transfer

If you want to:	Then:
Save the file	<ol style="list-style-type: none"><li data-bbox="646 317 1247 352">1. Click Save. The Save As window displays. <li data-bbox="646 810 1398 877">2. Browse to the location where you want to save the data and rename the file if necessary.<li data-bbox="646 898 1409 934">3. Click Save. The Download Complete window displays.  <p data-bbox="646 1413 1385 1549">Note: When saving the approval letter, Freddie Mac recommends you open the letter, select Format: Word Wrap from the drop down menu to reformat the approval letter.</p> 

Manage Portfolio Transfer

Review Errors

Errors occur when a TOS request contains ineligible loans or when there is an ineligible Servicer. In these instances, you will receive error reports indicating the type of error that has occurred.

You must click the **Review Errors** button for each transfer request to ensure there are no errors. If you fail to acknowledge the errors and correct them, it will delay or suspend the processing of your request.

There are two types of errors critical or loan exceptions.

Critical Exceptions – occur when you have an ineligible Servicer. The exception report is available the business day following Freddie Mac’s receipt and review of Form 981.

When this occurs, you must:

- Determine if the Servicer ID number was incorrect, submit a corrected Form 981 (Subsequent Transfer of Servicing) with the applicable Transferor/Transferee number, ensure all corrections are initialed and/or signed (with original wet signatures/initials) by both parties and resubmit the form to Freddie Mac.
- Create a new TOS request with an eligible Servicer/Transferee and submit.

Loan Exceptions – occur when you have an ineligible loan for transfer. Loans must be allocated to the TOS request before Freddie Mac can determine whether there are any loan exceptions. The exception report is available after Freddie Mac’s receipt and review of Form 981 and loan eligibility determination.

You will need to:

- Remove loan from the transfer request manually or by import.
- If loan numbers were imported, correct the import file and re-import (select, import to delete when re-importing).

View Error Reports

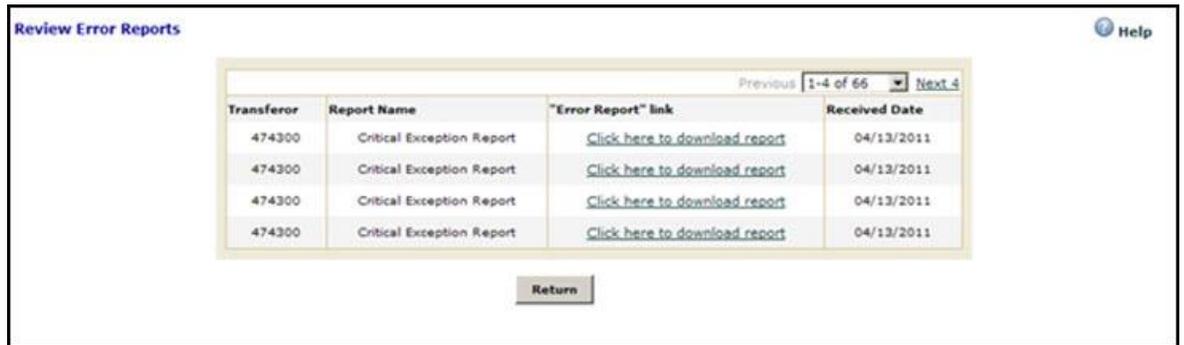
Perform the following steps to view the error reports:

1. From the My Home tab, click Manage Portfolio. The Manage Portfolio sub-menu displays.
2. Review the notice information and click **OK**. The Manage Portfolio Transfer page displays.
3. In the **Select** column, click the button for the request corresponding to the error report you want to download.



Manage Portfolio Transfer

4. Click **Review Errors**. The Review Error Reports page displays.



Note: Click **Show All** in the drop down menu to view all reports. Click **Return** to exit this page and return to the previous page you were working on.

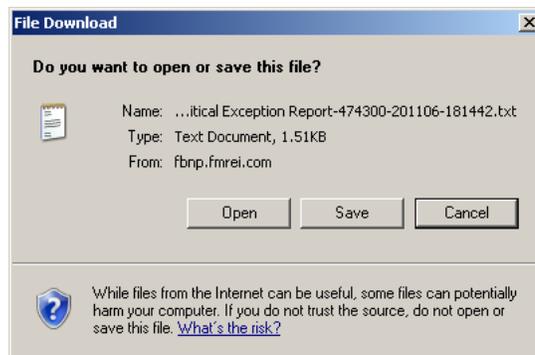
If there are no error reports available, the application will display a message stating no error reports are available.

If there are errors, the system advances you to the Review Error Reports page where you can view a list of all of the error reports for that request.

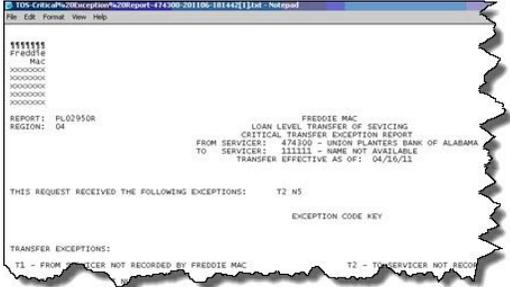
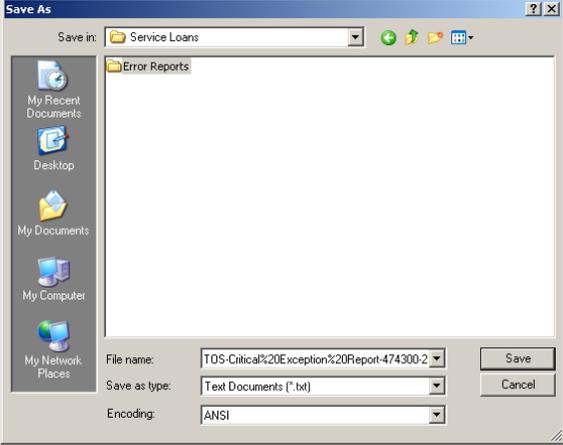
Download Error Report

You can find the error report corresponding to your transfer request based on the Received Date (request received). Click the [Click here to download report](#) link to download and view the report. The document will download in .txt format.

To download the report, click the [Click here to download report](#) link that corresponds to the Received Date of the error report you want to view. The File Download window displays.



Manage Portfolio Transfer

If you want to:	Then:
Open the report	<p>Click Open. The error report opens in Notepad in a .txt format.</p> 
Save the report	<ol style="list-style-type: none">1. Click Save. The Save As dialogue window displays.  <ol style="list-style-type: none">2. Browse to the location where you want to save the file.3. Rename the file in necessary.4. Click Save.5. Click the Return button to return to the Review Error Reports page.

Manage Portfolio Transfer

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Introduction

The Obtain Valuation function in Service Loans allows you to request and retrieve the estimated market value (EMV) and minimum net proceeds (MNP) for evaluating a mortgage you service for Freddie Mac for a Standard Short Sale.

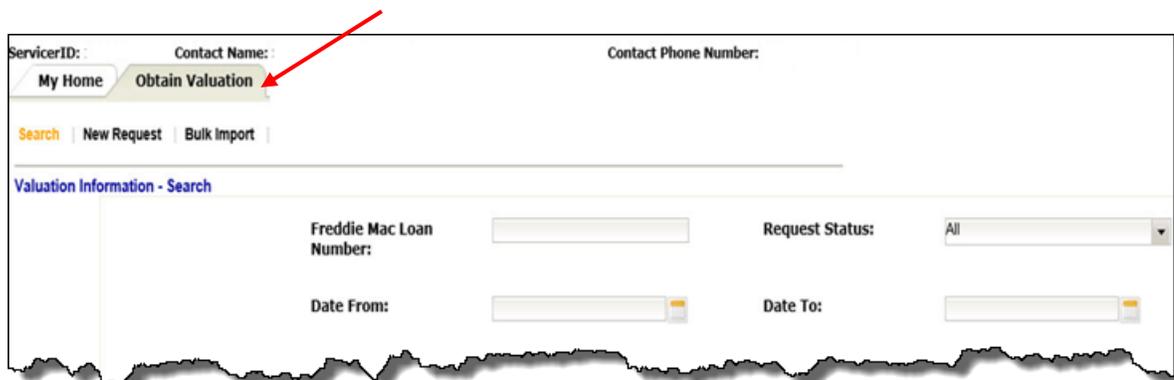
When evaluating an eligible borrower for a Standard Short Sale or Streamlined Short Sale, you are required to obtain both a property value provided in the form of an EMV and the MNP from Freddie Mac through the Service Loans application. An EMV and MNP will be returned in Service Loans with a Good Through Date indicating the length of time the property value and MNP will be valid. If you are unable to obtain an evaluation decision on a purchase offer prior to the expiration, a new valuation must be obtained via the Service Loans application to evaluate the purchase offer.

You will use the MNP and EMV to evaluate the purchase offer received, and if you have delegated authority to approve and all of the short sale eligibility requirements are met, including the purchase offer less the transaction costs meets or exceeds the MNP, then it will enable settlement of the short sale in Workout Prospector®.

The Obtain Valuation tab contains the following sub-menus:

- Search
- New Request
- Bulk Import

A sample page is displayed below highlighting where the Obtain Valuation tab is located on the Service Loans menu.



Obtain Valuation

The following main topics are discussed in this chapter:

- Before You Begin
- What is a Short Sale?
- What are Minimum Net Proceeds?
- Delegated Mortgage Insurance (MI) Companies
- New Request
- Search
- Bulk Import
- Print, Export, and Download Data

Before You Begin

Before you begin to use the Obtain Valuation function in Service Loans, you must be assigned the user role of Workout Specialist or Workout Specialist – Read Only. Contact your User Administrator if you have questions.

You should also be familiar with the requirements for a Freddie Mac Standard Short Sale. Refer to *Single-Family Seller/Servicer Guide* (Guide) Chapter 9204 for Standard Short Sale requirements.

What is a Short Sale?

A short sale is the sale of mortgaged premises for less than the total amount necessary to satisfy the mortgage.

If the borrower's eligible hardship is permanent or long-term and the borrower is unable or unwilling to sustain homeownership, determine if the borrower meets the eligibility requirements and then evaluate the borrower for a short sale according to Guide Section 9204. As a reminder, you must comply with Freddie Mac's evaluation hierarchy in Guide Section 9201.2.

Freddie Mac Servicers are delegated to approve most short sales in accordance with the requirements of Guide Sections 9208.1 through 9208.8.

What are Minimum Net Proceeds?

Once you have determined that the borrower has met the eligibility requirements for a Standard Short Sale and you have determined it meets the requirements of the Standard Short Sale delegations provided in Guide Chapter 9204, you may approve a short sale transaction, if after allowable transaction costs are deducted, the net proceeds of the transaction meet or exceed the Minimum Net Proceeds (MNP) provided to you by Freddie Mac through the Service Loans application.

Obtain Valuation

To determine if the net proceeds of the sale of the property meet or exceed the MNP, deduct the following allowable transaction costs from the gross sales price per Guide Section 9208.7.

For example:

\$100,000.00	Gross Sales Price
- \$9,000.00	Allowable Closing Costs (including real estate commission)
- \$6,000.00	Payment to subordinate lien holders
- \$3,000.00	Borrower relocation assistance
<hr/>	
\$82,000.00	Determine this amount meets or exceeds the minimum net proceeds in Service Loans

You are not delegated to approve a short sale transaction if the amount remitted to Freddie Mac at closing would be less than the MNP. If the net proceeds are less, you must counteroffer with an amount that meets the MNP in agreement with the response time frames established in Guide Section 9208.6. You may submit a recommendation to Freddie Mac for review if a subsequent offer does not meet the minimum net proceeds. See Guide Section 9208.2 for more information on submitting a recommendation to Freddie Mac.

You must use Workout Prospector[®] to settle the short sale.

Delegations by Mortgage Insurance (MI) Companies

When you approve and process a short sale, you must ensure you are complying with the requirements of the mortgage insurer. You must determine the applicable mortgage insurer's approval of the terms of the short sale or confirm the applicable mortgage insurer has provided a delegation of authority.

Freddie Mac has delegation of authority with certain MI companies that grant permission for Servicers to approve the terms of a short sale transaction. You must obtain approval from any mortgage insurance company with whom Freddie Mac does not have a delegated authority agreement to complete a short sale.

To view a list of MI companies that have granted delegated authority to Freddie Mac, click the [Delegated MI Companies](#) link on the My Home page in Service Loans. The link is highlighted below.



Obtain Valuation

If the MI company is not on the Delegated MI approval list for a short sale, you are still responsible for obtaining the necessary MI approval.

If you are not delegated to approve a short sale but feel a short sale may be the best option for addressing the delinquency, submit a recommendation and rationale to Freddie Mac for review according to the requirements in Guide Section 9208.2.

For more information on mortgage insurance and short sales refer to Guide Section 9208.7. To view a list of companies that have received a delegated authority agreement with Freddie Mac follow the procedures below:

1. From the My Home tab, click Delegated MI Companies in the Launch External Applications box. The Service Loans MI Companies page displays.



The following Mortgage Insurance companies have granted delegation for Servicers for the following workout types: Freddie Mac Standard Short Sale and Freddie Mac Standard Deed-in-Lieu of foreclosure

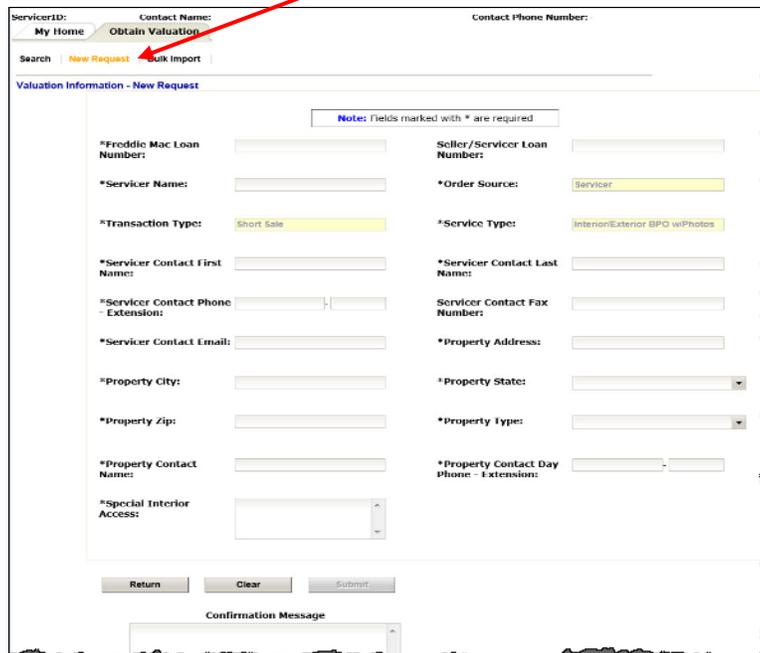
SI#	Mortgage Insurance Company
1	CMG Mortgage Insurance Company (CMG)
2	Essent Guaranty, Inc
3	Genworth Mortgage Insurance Corporation
4	Mortgage Guaranty Insurance Corporation (MGIC)
5	PMI Mortgage Insurance Company
6	Radian Guaranty, Inc.
7	Republic Mortgage Insurance Company (RMIC)
8	Triad Guaranty Insurance Corporation
9	United Guaranty Corporation

The following Mortgage Insurance companies have granted delegation for Servicers to use the Freddie Mac Credit Bid for foreclosure sale bidding

SI#	Mortgage Insurance Company
1	

New Request

Use the New Request function on the Obtain Valuation tab to request a property valuation in Service Loans.



ServiceLoansID: _____ Contact Name: _____ Contact Phone Number: _____

My Home Obtain Valuation

Search New Request Bulk Import

Valuation Information - New Request

Note: Fields marked with * are required

*Freddie Mac Loan Number:	<input type="text"/>	Seller/Servicer Loan Number:	<input type="text"/>
*Servicer Name:	<input type="text"/>	*Order Source:	Servicer
*Transaction Type:	Short Sale	*Service Type:	Interior/Exterior BPO w/Photos
*Servicer Contact First Name:	<input type="text"/>	*Servicer Contact Last Name:	<input type="text"/>
*Servicer Contact Phone - Extension:	<input type="text"/>	Servicer Contact Fax Number:	<input type="text"/>
*Servicer Contact Email:	<input type="text"/>	*Property Address:	<input type="text"/>
*Property City:	<input type="text"/>	*Property State:	<input type="text"/>
*Property Zip:	<input type="text"/>	*Property Type:	<input type="text"/>
*Property Contact Name:	<input type="text"/>	*Property Contact Day Phone - Extension:	<input type="text"/>
*Special Interior Access:	<input type="text"/>		

Return Clear Submit

Confirmation Message

Obtain Valuation

The table, Valuation Information – New Request Data Field Definitions, provides data field valid values or formats and definitions for the Valuation Information – New Request page.

Refer to the following table for details on how to complete each data field.

Data Field	Valid Format/ Values	Definition	Auto- Populated? Y/N
Freddie Mac Loan Number	Numeric	Nine-digit loan number assigned by Freddie Mac. Warning: If you enter less than nine digits, the system will prefix zeros to make it a nine-digit number. For example, you enter 1234, the system enters the number as 000001234.	N
Seller/ Servicer Loan Number	Alphanumeric	The loan number assigned by the Seller/Servicer. The maximum number of characters is 13 digits. No minimum. Optional.	N
Servicer Name	Alphanumeric	Name of the Servicer. The maximum number of characters is 50.	N
Order Source	Alphanumeric	Entity that generates the order. Service Loans will auto populate this field to Servicer. This field cannot be edited.	Y
Transaction Type	Alphanumeric	Service Loans will auto populate this field to indicate the transaction type is Short Sale. This field cannot be edited.	Y
Service Type	Interior/ Exterior BPO w/Photos	Requested service for property valuation. Service Loans will auto populate this field with Interior/Exterior BPO with Photos. This field cannot be edited.	Y
Servicer Contact First Name	Alphanumeric	First name of the person Freddie Mac should call regarding any questions about the request for property value information. The maximum number of characters is 25.	N

Obtain Valuation

Data Field	Valid Format/ Values	Definition	Auto- Populated? Y/N
Servicer Contact Last Name	Alphanumeric	Last name of the person Freddie Mac should call regarding any questions about the request for property value information. The maximum number of characters is 25.	N
Servicer Contact Phone - Extension	Numeric	10-digit number phone number of the person Freddie Mac should call regarding any questions about the request for property value information. The phone extension is not mandatory. However, if you enter a phone extension it must be four digits.	N
Servicer Contact Fax Number	Numeric	10-digit fax number of the person Freddie Mac should contact regarding any questions about the request for property value information. For example, 8005551212. Optional.	N
Servicer Contact Email		The email address of the person where notifications about the request will be sent. The maximum number of characters is 50. You may use hyphen and underscore symbols after the domain (@) and before .com. Example of valid format: Firstname_lastname@FreddieMac.com	N
Property Address	Alphanumeric	The physical address of the subject property. The maximum number of characters is 60.	Y
Property City	Alpha	City where the subject property is located. The maximum number of characters is 20.	Y
Property State	Two-digit state abbreviation	State or U.S. territory where the subject property is located. The maximum number of characters is 2.	Y

Obtain Valuation

Data Field	Valid Format/ Values	Definition	Auto- Populated? Y/N
Property Zip	Five-digit number. Each digit must be a value between 0-9.	Zip code where the subject property is located.	Y
Property Type	<ul style="list-style-type: none"> ▪ Single Family Detached ▪ Townhouse ▪ 2 Units ▪ 3 Units ▪ 4 Units ▪ Condo ▪ Co-op ▪ Mobile Home ▪ Manufactured Home ▪ Planned Unit DV ▪ Land Only ▪ Other ▪ Condotel ▪ Modular 	The property type associated with the Freddie Mac loan number.	N
Property Contact Name	Alphanumeric	Contact name for access to the property.	N
Property Contact Day Phone – Extension:	10-digit number Extension: If used, must be a four-digit number.	Contact name's daytime phone number and extension. The daytime phone number is a mandatory field. The day phone extension is not mandatory. However, if you enter an extension it must be four digits.	N

Obtain Valuation

Data Field	Valid Format/ Values	Definition	Auto- Populated? Y/N
Special Interior Access	Alphanumeric	Special instructions about the property. For example: <ul style="list-style-type: none"> ▪ Lockbox code 1234 ▪ Call after 5:00 p.m. only ▪ Cell phone number: 111-111-1111 	N

How to Enter a New Request

Use the Valuation Information – New Request functionality to manually enter a new request for valuation information. All required data fields in the Valuation Information – New Request entry screen are marked with an asterisk (*).

Perform the following steps to manually enter a new request.

1. From the My Home page, click the Obtain Valuation tab. The Valuation Information – Search page displays.



2. Click **New Request**. The system prompts: “Are you sure you want to leave this page?”
3. Click **OK**. The Valuation Information – New Request page displays.



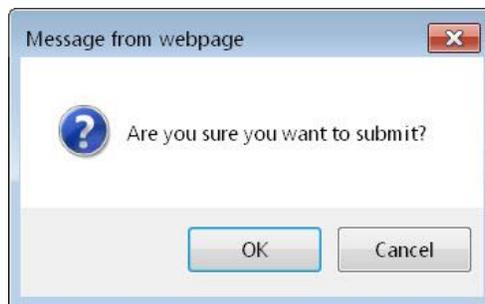
Obtain Valuation

4. Enter all required data fields marked with an asterisk. See “New Request Data Field Definitions” in this chapter for more information. Use the Tab key to move from one data field to the next. You may receive a screen validation error message. Refer to “Error Messages” in this chapter for more information. Once all required data fields are completed, the Submit button will become enabled.



Note: Once you enter the Freddie Mac loan number correctly, the system may auto-populate the following data fields: Property Address, Property City, Property State, and Property Zip. You may change this information if necessary.

5. Click **Submit**. The system prompts: “Are you sure you want to submit?”



6. Click **OK**. The Confirmation Message, “*The Minimum Net Proceeds request has been successfully submitted*”, displays in the Confirmation Message box.



Note: You may receive a data or loan validation error message. Refer to “Error Messages” in this chapter for more information.

Obtain Valuation

Error Messages

When completing a New Request, there are three types of error messages you may receive:

- Screen validation error messages
- Data validation error messages
- Loan validation error messages

Screen Validation Error Messages

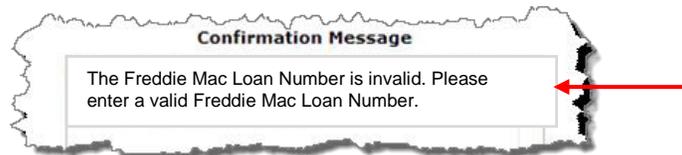
Screen validation error messages appear on the screen in red just below the data field where the error has occurred. These errors are a result of incorrect formatting or missing data. These errors must be resolved prior to submitting the data. Once these errors are resolved, Service Loans will enable the Submit button.

Examples of screen validation error messages are as follows:



Data Validation Error Messages

Data validation error messages will appear immediately after you click the Submit button in the Confirmation Message box. See an example below.



Refer to the following table to identify the different types of data validation error messages and what action you can take, if applicable.

Error Message	Required Action
This Freddie Mac Loan Number is invalid. Please enter a valid Freddie Mac Loan Number.	Verify you have entered a valid Freddie Mac loan number. Warning: If you entered less than nine digits the system will prefix zeros to make it a nine-digit number. For example, when you enter 1234 the system enters the numbers as follows: 000001234.

Obtain Valuation

Error Message	Required Action
The Freddie Mac Loan Number you entered shows a status of CLOSED in our system. A closed loan is a loan that is Paid Off or Charged Off.	Verify you have entered the correct Freddie Mac loan number. If you need further assistance, contact your Freddie Mac representative or Customer Support at 800-FREDDIE.
The Freddie Mac Loan Number entered is located in a different state than you indicated. Please verify the Freddie Mac Loan Number and address.	Verify the Freddie Mac loan number, property address, and property state. Re-enter this information and submit your request again.
The Freddie Mac Loan Number you entered shows a status of REO in our system.	Contact your Freddie Mac representative or Customer Support at 800-FREDDIE.

Loan Validation Error Messages

Loan validation error messages will also display in the Confirmation Message box. The following table provides the loan validation error messages and the necessary actions to take if you encounter any of these messages.

Error Message	Required Action
The Freddie Mac Loan Number provided has an existing pending request for short sale minimum net proceeds.	Use the Valuation Information – Search functionality to search for the Freddie Mac loan number and view details of the request. You may not submit a duplicate request for a loan in a Pending status.
A valid minimum net proceeds for the Freddie Mac Loan Number provided already exists. Please use the search option to retrieve the minimum net proceeds.	Use the Valuation Information – Search functionality to search for the Freddie Mac loan number and view the MNP amount for the Freddie Mac loan number entered. You may not submit a duplicate request until the Good Through Date has expired.
The Freddie Mac Loan Number provided has an existing request on hold for short sale minimum net proceeds.	Use the Valuation Information – Search functionality to search for the Freddie Mac loan number provided and view the Hold Reason. You may not submit another request for this Freddie Mac loan number until the original request is declined or the Good Through Date has expired.

Obtain Valuation

Error Message	Required Action
You are not authorized to submit a request for the loan number entered.	The Servicer Number associated to the Freddie Mac loan number does not exist in the list of Servicer numbers for which the request was submitted. Check the Freddie Mac loan number and Servicer number.

How to Correct Errors

Some of the data validation error messages you receive will not allow you to make corrections and direct you to call your Freddie Mac representative. For those errors you are able to correct, you have two options. You can correct errors while remaining on the Valuation Information – New Request page or, you can leave the page and create another request. If you choose to correct your errors while on the Valuation Information – New page, you will save time by re-entering only data that needs to be corrected instead of re-entering all the mandatory data fields.

If you leave the page, be sure to note the Servicer number and either the Freddie Mac loan number or the request date so you will be able to search for the loan record. You may also want to note the specific errors that must be corrected.

To make corrections while on the Valuation Information – New Request page displaying the error:

1. Re-enter corrected data.
2. Click **Submit**.

To make corrections after leaving the Valuation Information – New Request page, follow the procedure below.

1. From the My Home page, click the Obtain Valuation tab. The Valuation Information – Search page displays.
2. Enter the Freddie Mac loan number or enter a date range during which the Obtain Valuation request was submitted.
3. Press the Tab key on your keyboard.
4. Click **Search**. The Valuation Information search results display.
5. Select the Freddie Mac loan number you want to view by clicking the check box next to the loan number.
6. Click **View**. The Valuation Information – Detail View page displays.
7. Make note of the error message.
8. Click **Return**. The system will prompt: “*Are you sure you want to leave this page?*”
9. Click **OK**. The Valuation Information – Search page displays.

Obtain Valuation

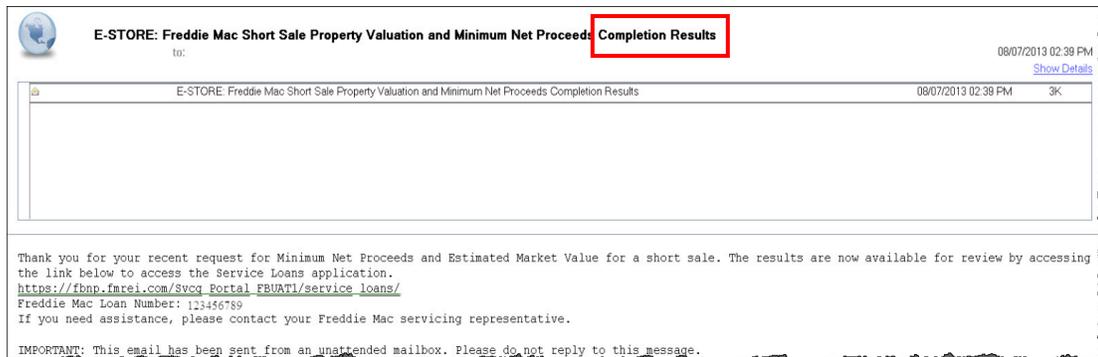
10. Click the New Request sub-menu. The system prompts: *“Are you sure you want to leave this page?”*
11. Click **OK**. The Valuation Information – New Request page displays.
12. Enter the request with corrected data and complete all required data fields.
13. Click **Submit**. A confirmation message displays: *“Minimum Net Proceeds Request has been successfully submitted.”*

Email Notification of MNP Valuation Results

Once you have successfully submitted your request for valuation, your request is in a Pending status awaiting valuation results. For more information about a Pending status, see “Request Statuses” in this chapter.

It may take up to 12 calendar days to receive your valuation results. Continue to monitor your email for updates to the request status. Declined results appear immediately in the Confirmation Message box. Your results will be Completed, Cancelled, Hold, or Reinstated from a Hold status and will be communicated in an email to the Servicer contact email address that was entered on the Valuation Information – New Request entry screen. A Completed result means that an EMV and MNP value are available in Service Loans.

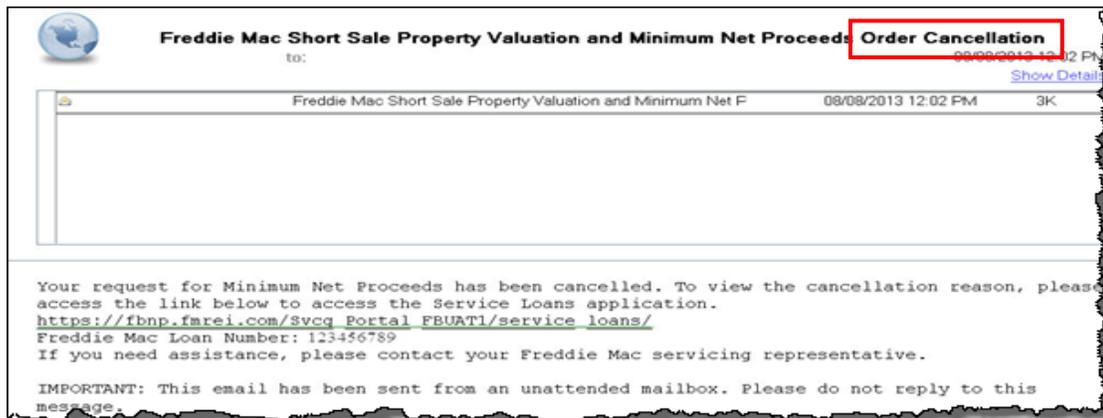
A sample of the email notification you will receive informing you that the MNP and EMV results are available is displayed below.



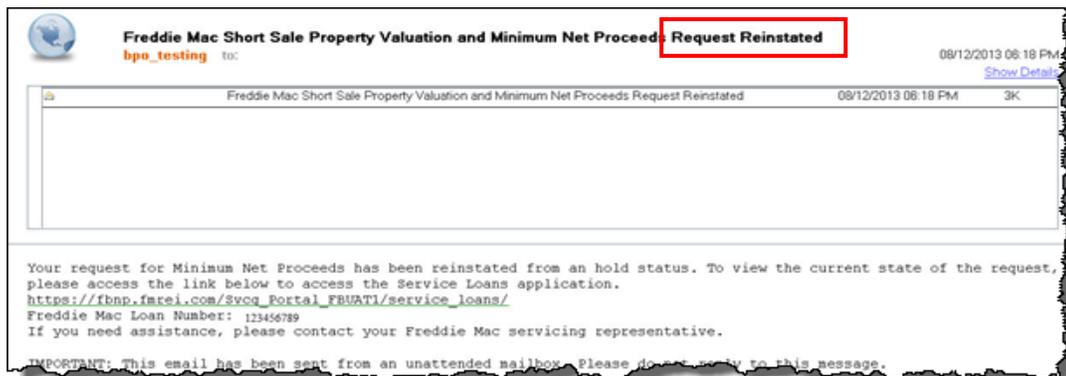
Use the Freddie Mac loan number and the link in the email notification to access Service Loans to search and retrieve the MNP and EMV for a short sale. Refer to “How to Search for Valuation Information” in this chapter for more information.

Obtain Valuation

The following are samples of email notifications for property valuations in a Hold or Cancelled status. Use the Freddie Mac loan number and the link in the email notification to access Service Loans to search and retrieve the reason for hold and cancelled.



The following is a sample of a property valuation request that has been reinstated from a Hold status.



Obtain Valuation

You may receive an email from Service Loans in response to a submitted dispute. Any dispute functionalities, terms or displays as part of the Obtain Valuation functionality in the Service Loans application are for Freddie Mac internal use only. Freddie Mac may decide, in its sole discretion or in response to a Servicer's dispute, to make use of any dispute functionalities in the Service Loans application. Any questions about disputes, including email notifications about a dispute, should be sent to Freddie Mac at shortsales@freddiemac.com or by calling Customer Support at 800-FREDDIE.

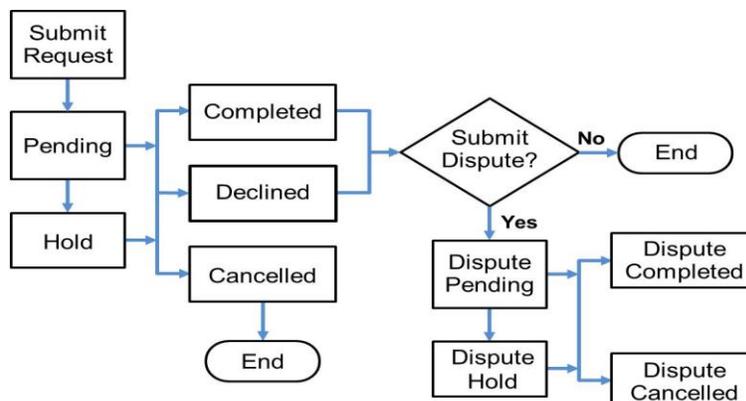
Search

The Valuation Information – Search page is used to search for a MNP value and other property information available on the Valuation Information – Detail View page.

The screenshot shows the 'Valuation Information - Search' page. It includes fields for 'Freddie Mac Loan Number', 'Date From', and 'Date To'. A 'Request Status' dropdown is set to 'All'. Below these fields is a list of 'Servicer Number' options: 12345A, 12345B, and 12345C. There are buttons for 'Add all', 'Add', 'Remove', and 'Remove all'. A 'Selected Service' dropdown is also present. At the bottom are 'Clear' and 'Search' buttons. Three callout boxes provide instructions: one points to the search fields saying 'Enter your search criteria in the applicable data fields.', another points to the 'Freddie Mac Loan Number' field saying 'You can search for an individual loan by Freddie Mac loan number.', and a third points to the 'Date From' and 'Date To' fields saying 'You may also search for multiple loans at a time by a date range.'

Request Statuses

The Request Status indicates what stage in the process your request is in. When you submit a valuation request in Service Loans your request will follow one of the following paths:



Obtain Valuation

The table below identifies the request statuses and their associated definitions.

Request Status	Definition
All	When selected on the Search screen, will return all statuses in your search results.
Pending	The valuation request has been successfully submitted and the application is waiting for valuation results. When selected on the Search screen, will return only loans that are waiting for an EMV and MNP.
Completed	The valuation request has been successfully processed and the estimated market value and minimum net proceeds are available. When selected on the Search screen, will return only loans that have received an EMV and MNP.
Declined	The valuation request has encountered an error. When selected on the Search screen, will return only loans that have encountered an error and did not receive an EMV or MNP. To determine why a request was denied, view the Decline Reason on the Valuation Information – Detail View page.
Hold	The valuation request has some unresolved issues that the vendor is in the process of rectifying. When selected on the Search screen, will only return loans are on hold.
Cancelled	The valuation request has been cancelled. Refer to the cancellation reason for an explanation. When selected on the Search screen, will return only loans that have been cancelled. You may submit another request once a Freddie Mac loan number has a status of Cancelled.
Dispute Pending	Any dispute functionalities, terms or displays as part of the Obtain Valuation functionality in the Service Loans application are for Freddie Mac internal use only. Freddie Mac may decide, in its sole discretion or in response to a Servicer's dispute, to make use of any dispute functionalities in the Service Loans application. Any questions about disputes, including the Request Status of a dispute, should be sent to Freddie Mac at shortsales@FreddieMac.com or by calling Customer Support at 800-FREDDIE.
Dispute Completed	
Dispute Hold	
Dispute Cancelled	

Obtain Valuation

Valuation Information – Search Data Fields

The following table provides the data field definitions for the data fields located on the Valuation Information- Search page.

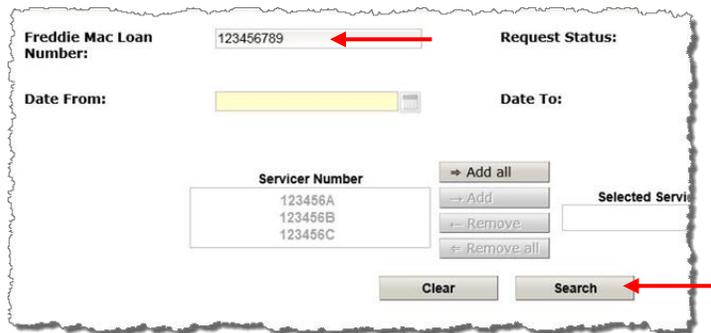
Data Field	Valid Format/ Values	Definition
Freddie Mac Loan Number	Numeric	Nine-digit loan number assigned by Freddie Mac. Warning: If you enter less than nine digits, the system will prefix zeros to make it a nine-digit number. For example, you enter 1234, the system enters the number as 000001234.
Request Status	<ul style="list-style-type: none"> ▪ All ▪ Pending ▪ Completed ▪ Declined ▪ Hold ▪ Cancelled ▪ Dispute Pending ▪ Dispute Completed ▪ Dispute Hold ▪ Dispute Cancelled 	Indicates what stage in the process your request is in. Any dispute functionalities, terms or displays as part of the Obtain Valuation functionality in the Service Loans application are for Freddie Mac internal use only. Freddie Mac may decide, in its sole discretion or in response to a Servicer's dispute, to make use of any dispute functionalities in the Service Loans application. Any questions about disputes, including the Request Status of a dispute, should be sent to Freddie Mac at shortsales@FreddieMac.com or by calling 1800FREDDIE.
Date From	mm/dd/yyyy	The begin date of the date range for the request.
Date To	mm/dd/yyyy	The end date of the date range for the request.
Servicer Number	Alphanumeric	The Seller/Servicer number for which the user has access. This data field is auto-populated.
Selected Servicer Number	Alphanumeric	The list of servicer numbers you want to include in your search criteria.

Obtain Valuation

How to Search for Valuation Information

Follow the steps below to search for property valuation information.

1. From the My Home page click the Obtain Valuation tab. The Valuation Information – Search page displays.
2. To search for a Minimum Net Proceeds, do one of the following:
 - To search by Freddie Mac Loan Number, proceed to step 3.
 - To search by Date Range, proceed to step 4.
3. Enter the Freddie Mac loan number and press the Tab key. The Search button becomes enabled. Proceed to step 8.

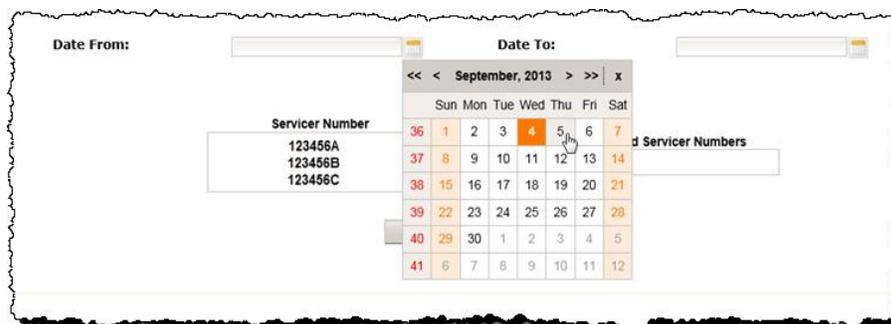


The screenshot shows a search form with the following fields and controls:

- Freddie Mac Loan Number:** A text input field containing "123456789". A red arrow points to this field.
- Request Status:** A dropdown menu.
- Date From:** A date input field.
- Date To:** A date input field.
- Searcher Number:** A list box containing "123456A", "123456B", and "123456C".
- Buttons:** "Add all", "Add", "Remove", "Remove all", "Clear", and "Search". A red arrow points to the "Search" button.
- Selected Services:** An empty text input field.

Note: If you enter less than nine digits, the system will prefix zeros to make it a nine-digit number. For example, if you enter 1234, the system enters the number as follows: 000001234.

4. To search for multiple loans at a time by a date range, select a Request Status. This field will default to All. Your options are: All, Dispute Pending, Dispute Completed, Dispute Cancelled, Dispute Hold, Pending, Hold, Cancelled, Completed, or Declined.
5. Enter the beginning date of the date range in the Date From: field manually as mm/dd/yyyy or click on the calendar icon to select a date as displayed below.



The screenshot shows the "Date From:" field with a calendar icon. A calendar pop-up is displayed for September 2013. The calendar has a grid with days of the week (Sun, Mon, Tue, Wed, Thu, Fri, Sat) and dates (1-30). A mouse cursor is hovering over the date "4" (Thursday, September 4th). The "Date To:" field is also visible but empty.

6. Enter the end date of the date range in the Date To: field. The date you enter must not be a future date. The Search button becomes enabled.

Obtain Valuation

- If you want to filter your results by Servicer number, click the Servicer numbers you want in the Servicer Number box.

Click:	To:
Add →	Add a single Servicer number
Add all ⇒	Add all Servicer numbers.
Remove ←	Remove a single Servicer number.
Remove all ⇐	Remove all Servicer numbers.

Note: If you do not select a Servicer Number, Service Loans will return search results that include all Servicer Numbers.

- Click **Search**. The Valuation Information – Search results page displays. The search results are displayed below the search box where you enter your search criteria. If there is no data matching your search criteria, you will receive an error message. Validate you entered the correct Freddie Mac loan number and/or Servicer number associated with the Freddie Mac loan number.

To begin a new search, click **Clear** to clear the results.

Select	Freddie Mac Loan Number	Seller / Servicer Loan Number	Servicer Number	Property City	Property State	Property Zip	Property Type	Request Date	Estimated Market Value	Minimum Net Proceeds	Good Through Date	Request Status
<input type="checkbox"/>	123456789	987654321	123456A	miami	FL	33199	Single Family Detached	07/10/2014	\$169,000.00	\$135,622.50	10/14/2014	Completed
<input type="checkbox"/>	987654321	77777ABC	654321B	deerfield	FL	33442	Single Family Detached	06/16/2014	\$168,000.00	\$134,820.00	09/18/2014	Completed
<input type="checkbox"/>	888888888	1-2-3-4-5-6-7-8	123456A	ORLANDO	FL	32809	Single Family Detached	07/22/2014	\$34,000.00	\$10,200.00	10/21/2014	Completed
<input type="checkbox"/>	777777777	88888877777ABC	123456A	akland	OH	44005	Single Family Detached	08/11/2014	\$32,000.00	\$13,200.00	11/13/2014	Completed

- Select the loan you want to view by clicking the check box next to the loan. The View button becomes enabled.



- Click **View**. The Valuation Information – Detail View page displays.

Obtain Valuation

Once your search is complete, you will have the have the following options:

Click:	To:
Return	Go back to the previous page.
Print	Print the information. Refer to “How to Print the Detail View” in this chapter.
Export	Export the information. Refer to “How to Export Data” in this chapter. This option allows you to export the Valuation Information – Detail View of the selected loan into a .pdf, .xls or .csv file format.

Viewing Search Results

When you search by Freddie Mac loan number or a date range, the Search Results page will display. When you select a Freddie Mac loan number to view, your results will be displayed on the Detail View page. This section will address the Valuation Information – Search Results and the Detail View page.

Valuation Information - Detail View Page

When you search for a loan record and select to view it, you will be on the Valuation Information – Detail View page. The Valuation Information – Detail View page contains important information about your property valuation request. A sample of the results are highlighted on the Valuation Information – Detail View page displayed on the next page.

Obtain Valuation

My Home | **Obtain Valuation** | [Return](#) | [Edit](#) | [Print](#)

Search | New Request | Bulk Import | [Help](#)

Valuation Information - Detail View

Freddie Mac Loan Number:	123456789	Seller / Servicer Loan Number:	123456A
Servicer Name:	ABC Bank	Order Source:	Servicer
Transaction Type:	Short Sale	Service Type:	Interior/Exterior BPO w/Photos
Servicer Contact First Name:	Jill	Servicer Contact Last Name:	Scott
Servicer Contact Phone - Extension:	8005551212	Servicer Contact Fax Number:	8005551212
Servicer Contact Email:	jill_scott@ABC-Bank.com	Property Address:	619 Marion St.
Property City:	Greensboro	Property State:	NC
Property Zip:	27401	Property Type:	Single Family Detached
Property Contact Name:	Chris Brown	Property Contact Day Phone - Extension:	8005551212
Special Interior Access:	Beware of dog in the back yard!		

Request Date:	08/27/2014	Request Status:	Completed
MNP Request Completion Date:	08/27/2014	MNP Request Declined Date:	
MNP Request Hold Date:		MNP Request Cancelled Date:	
No. of Days to Completion:	0	No. of Days in Pending:	
No. of Days to Decline:		No. of Days in Hold:	
No. of Days to Cancel:		National Vendor Contact Number:	
National Vendor Contact Name:		BPO Order Number:	4395165
Hold Comments:			
Cancellation Comments:			
Desktop Review Comments:			
Reason for Decline:			
Hold Reason:			
Cancellation Reason:			

Estimated Market Value :	\$138,000.00	Minimum Net Proceeds :	\$124,752.00
Good Through Date:	11/27/2014		

[Return](#) | [Print](#) | [Export](#)

Valuation Information
- Detail View Results

Obtain Valuation

The table below defines the results displayed on the Valuation Information - Detail View page. These values cannot be edited.

Data Field	Definition
Request Date	The date that a property valuation request was submitted.
Request Status	Identifies what stage in the process your request is in (i.e., Pending, Completed, Hold, Cancelled or Declined).
MNP Request Completion Date	The date the property valuation request was completed.
MNP Request Declined Date	The date the property valuation request was declined.
MNP Request Hold Date	The date the property valuation request was placed on hold.
MNP Request Cancelled Date	The date the property valuation request was cancelled.
No. of Days to Completion	The number of days from the submission date to the date the request was completed.
No. of Days in Pending	The number of days from the submission date of the request to the current date.
No. of Days to Decline	The number of days from the submission date of the request to the date the request was declined.
No of Days in Hold	The number of days from the Hold date of the request to the current date.
No. of Days to Cancel	The number of days from the submission date of the request to the cancellation date.
National Vendor Contact Number	The number of the vendor processing the property valuation request.
National Vendor Contact Name	The name of the vendor processing the property valuation request.
BPO Order Number	The Broker's Price Opinion order number.
Hold Comments	Additional detail about the property valuation request. Typically, this section provides additional information when a property valuation is in a Hold status and the reason for Hold is Other.

Obtain Valuation

Data Field	Definition
Cancelled Comments	Additional detail about the property valuation request. Typically, this section provides additional information when a property valuation is in a Cancelled status and the Cancellation Reason is Other.
Desktop Review Comments	Any dispute functionalities, terms or displays as part of the Obtain Valuation functionality in the Service Loans application are for Freddie Mac internal use only. Freddie Mac may decide, in its sole discretion or in response to a Servicer's dispute, to make use of any dispute functionalities in the Service Loans application. Any questions about disputes, including the Desktop Review Comments, should be sent to Freddie Mac at shortsales@FreddieMac.com or by calling Customer Support at 800-FREDDIE.
Reason for Decline	<p>The reason why the request was not completed. Refer to "Error Messages" in this chapter for more information. A request may be declined for the following reasons:</p> <ul style="list-style-type: none"> ▪ Freddie Mac loan number is invalid. ▪ Freddie Mac loan number is an REO. ▪ The Freddie Mac loan number is a closed loan. ▪ The property state does not correspond to the Freddie Mac loan number submitted. ▪ There is an existing property valuation request against the Freddie Mac loan number with a valid Good Through Date. ▪ EMV value obtained from desktop review matches the current EMV of the loan.
Hold Reason	<p>The explanation for why the request was placed on hold. A request may be placed on hold for the following reasons:</p> <ul style="list-style-type: none"> ▪ Insufficient information ▪ Occupant refusing access ▪ Access information incorrect ▪ Future inspection date established ▪ Waiting response from point of contact ▪ Waiting response from Servicer ▪ Other

Obtain Valuation

Data Field	Definition
Cancellation Reason	<p>The explanation for why the request was cancelled. A request may be cancelled for the following reasons:</p> <ul style="list-style-type: none"> ▪ Servicer Request ▪ No Supplier Found ▪ Duplicate Order ▪ Insufficient Information ▪ Access information incorrect ▪ No response from Servicer point of contact ▪ Occupants refusing access ▪ Order placed in error ▪ Easement issue ▪ Pending legal issue ▪ Incorrect address ▪ Other: See comments
Estimated Market Value	Property valuation estimated by Freddie Mac.
Minimum Net Proceeds	<p>Amount that represents the lowest short sale net proceeds a Servicer is delegated to approve.</p> <p>You are delegated to approve a short sale transaction if after allowable transactions costs are deducted; it meets or exceeds the MNP that Service Loans provides.</p>
Good Through Date	The last date your property valuation in Service Loans will be valid for a Freddie Mac short sale agreement. This is 90 days from the date the MNP was completed.

Obtain Valuation

How to Print the Detail View

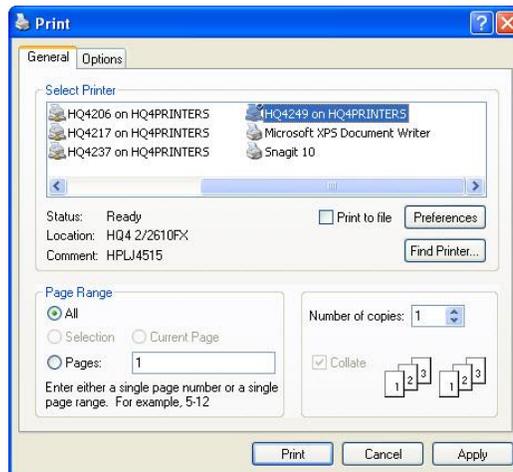
Perform the following steps to print the page:

1. Click **Print**. The Print Friendly View page displays.

The screenshot shows a web application interface with a navigation bar at the top containing 'My Home', 'Obtain Valuation', and 'Obtain Credit Bid'. The main content area is titled 'Print Friendly View' and displays a two-column list of key-value pairs for property and servicer information. At the bottom of the page, there are 'Print' and 'Cancel' buttons.

Freddie Mac Loan Number:	123456789	Seller / Servicer Loan Number:	123456789
Servicer Number:	123456	Servicer Name:	ABC Bank
Order Source:	Servicer	Transaction Type:	Short Sale
Service Type:	Interior/Exterior BPO w/Photos	Servicer Contact First Name:	Jill
Servicer Contact Last Name:	Scott	Servicer Contact Phone - Extension:	
Servicer Contact Fax Number:	8065551212	Servicer Contact Email:	Jill_Scott@ABC-Bank.com
Property Address:	25 OLD ENGLEWOOD R	Property City:	Greensboro
BPO Order Number:	4396425	Hold Comments:	
Cancellation Comments:		Desktop Review Comments:	
Hold Reason:		Reason for Decline:	
Minimum Net Proceeds :	\$99,750.00	Cancellation Reason:	
		Estimated Market Value :	\$125,000.00
		Good Through Date:	11/03/2014

2. Click **Print**. A print dialogue box opens.



3. Click **Print** to print the page.
4. When finished, click **Cancel** to return to the Valuation Information – Detail View page.

Obtain Valuation

Search Results

The search results are displayed on the Valuation Information – Search page below the search box where you enter your search criteria.

When you search by a date range, you will see all statuses with the most recent status displaying first because a full history of the loan record is displayed. When you search by Freddie Mac loan number, your results will sort by request status in the following order: Pending, Completed, Declined, Hold or Cancelled.

As a reminder, you may filter your results by request status. A sample of the Search results page is displayed below.

The screenshot shows the 'Valuation Information - Search' page. At the top, there are search filters for 'Freddie Mac Loan Number', 'Request Status', 'Date From', and 'Date To'. Below these are buttons for '+ Add all', '+ Remove all', and '+ Remove all'. A 'Search' button is at the bottom right of the filter area. Below the filters is a table with columns: Select, Freddie Mac Loan Number, Seller / Servicer Loan Number, Servicer Number, Property City, Property State, Property Zip, Property Type, Request Date, Estimated Market Value, Minimum Net Proceeds, Good Through Date, and Request Status. A green callout box points to the '25' dropdown menu with the text 'The number of loan records'. Another green callout box points to the pagination controls at the bottom of the table with the text 'Buttons to advance through the pages in results'. A third green callout box points to the '25' dropdown menu with the text 'The number of result pages available for viewing'.

Select	Freddie Mac Loan Number	Seller / Servicer Loan Number	Servicer Number	Property City	Property State	Property Zip	Property Type	Request Date	Estimated Market Value	Minimum Net Proceeds	Good Through Date	Request Status
<input type="checkbox"/>	123456789	987654321	123456A	miami	FL	33189	Single Family Detached	07/10/2014	\$169,000.00	\$135,422.50	10/14/2014	Completed
<input type="checkbox"/>	987654321	77777ABC	854321B	deerfield	FL	33442	Single Family Detached	06/16/2014	\$168,000.00	\$134,828.00	09/18/2014	Completed
<input type="checkbox"/>	888888888	1-2-3-4-5-6-7-8	123456A	ORLANDO	FL	32809	Single Family Detached	07/22/2014	\$34,000.00	\$10,200.00	10/21/2014	Completed
<input type="checkbox"/>	777777777	88888877777ABC	123456A	wilford	OH	44805	Single Family Detached	08/11/2014	\$33,000.00	\$13,200.00	11/13/2014	Completed
<input type="checkbox"/>	666666666	77777ABC	123456A	KISSIMMEE	FL	34746	Condo	05/09/2014	\$66,000.00	\$48,500.00	08/14/2014	Completed

How to Sort Data in the Search Results

The search results default view is 25 records per page. You can change the default view and select to view up to 500 loans per page. Follow the procedure below to change the default view for number of records to view per page.

1. Click the number of records pick list.



2. Select the number of records you want to view from the pick list. For example: 100. Use the scroll bar to view your options up to 500.



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3. The Valuation Information – Search results page re-displays with the number of records you requested to view.

Note: Service Loans only holds a history of 15 months. Your search results will display the number of records requested up to the 15-month history.

The loan records will default sort by request status in the following order: Pending, Completed, and Declined. Within Pending, Completed and Declined the results will sort in ascending order by Request Date.

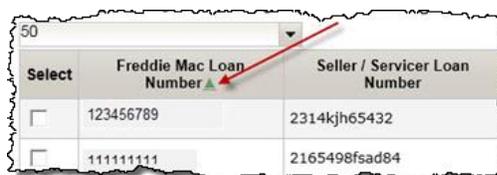
To re-sort a column of data:

1. Move your cursor over the heading of the column. Your cursor will change from a pointer to a hand and the column heading will turn from black to blue.



Select	Freddie Mac Loan Number	Seller / Servicer Loan Number
<input type="checkbox"/>	123456789	2314kj65432
<input type="checkbox"/>	111111111	

2. Click on a column heading to re-sort the data. A green triangle will appear next to the title of the column heading.



Select	Freddie Mac Loan Number ▲	Seller / Servicer Loan Number
<input type="checkbox"/>	123456789	2314kj65432
<input type="checkbox"/>	111111111	2165498fsad84

To re-sort the data in ascending/descending order click the column heading again.

Bulk Import

The Bulk Import feature in the Obtain Valuation functionality of Service Loans enables you to import a single loan or multiple loans and request a MNP for each loan. Importing multiple loans reduces the amount of time required to enter each loan manually. If you want to import loans to receive a property value, you must use this feature in the Obtain Valuation function and not other import functions, such as Manage Importing.

You must match your data to the file layout specific to Obtain Valuation. The loan data must be in either a comma separated value (.csv) or a text (.txt) format while still using commas to separate the fields.

The following topics about Bulk Import will be discussed in this section:

- How to Access Import Bulk
- Upload and Test Import
- Test Import Results
- Upload and Submit
- Status and Confirmation Messages
- View Summary

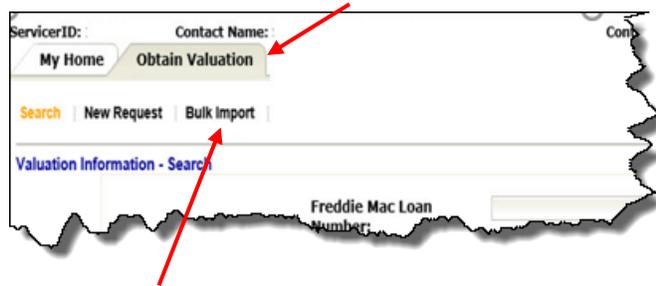
Obtain Valuation

- Bulk Import Error Messages
- How to Correct Import Errors
- Additional Data Validation Error Messages
- Bulk Email Notifications

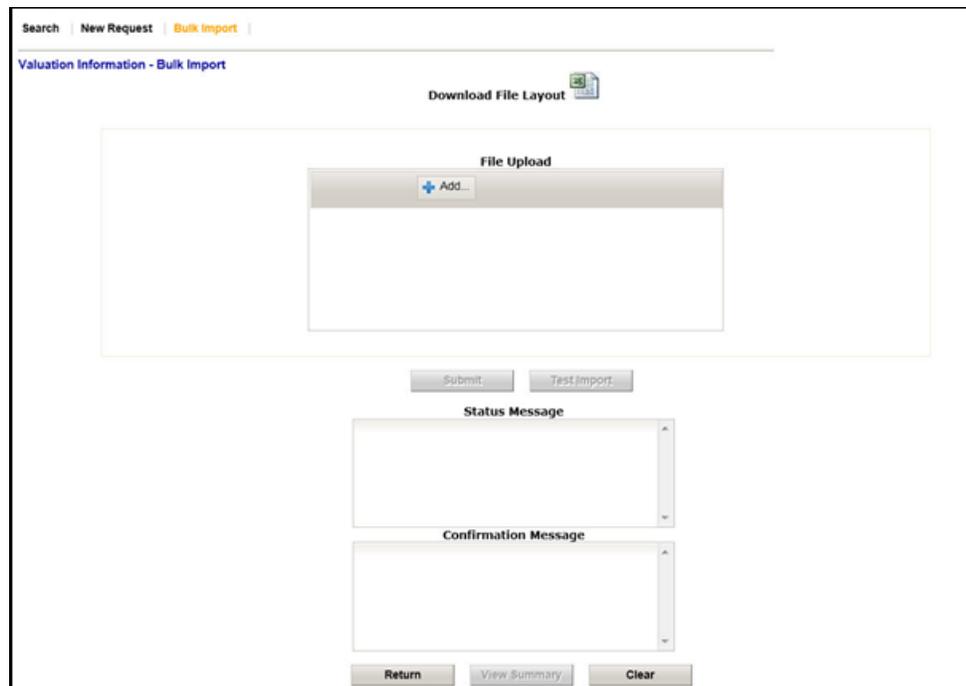
How to Access Bulk Import

Follow the procedure below to access Bulk Import.

1. From the My Home page, click the Obtain Valuation tab. The Obtain Valuation Information – Search page displays.



2. Click **Bulk Import**. The system prompts: “Are you sure you want to leave the page?”
3. Click **OK**. The Valuation Information – Bulk Import page displays.



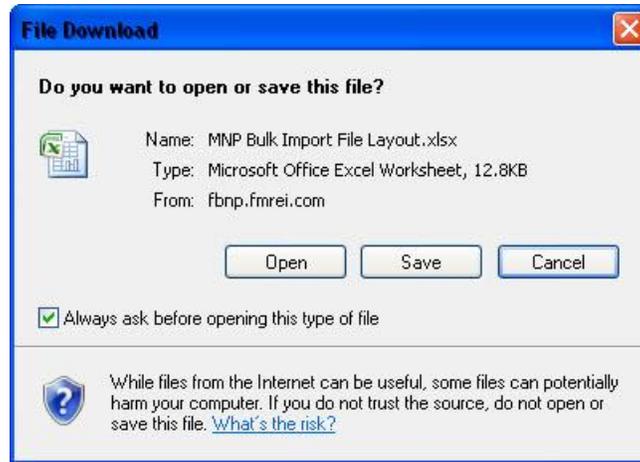
Obtain Valuation

Download the Bulk Import File Layout Instructions

Use the Bulk Import File Layout Instructions to create the bulk import file for Obtain Valuation. Follow the instructions provided in the layout and create your file in .csv or .txt format.

Follow the procedure below to download the Bulk Import File Layout Instructions.

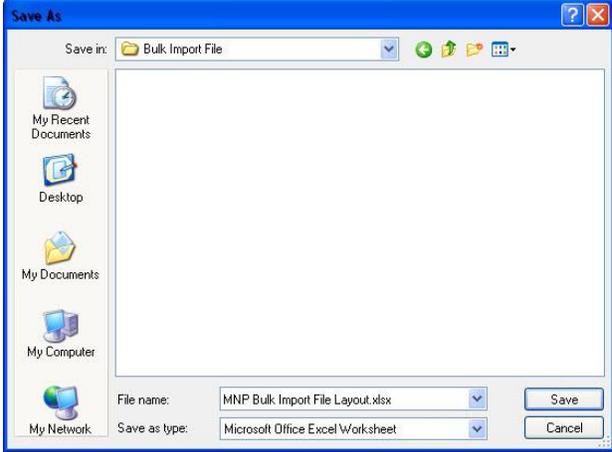
1. From the Valuation Information – Bulk Import page, click **Download File Layout**. The File Download dialogue box displays.



2. Refer to the following table:

If you want to:	Then:
Open the file	<p>Click Open. The Bulk Import File Layout opens in Microsoft® Excel®.</p>

Obtain Valuation

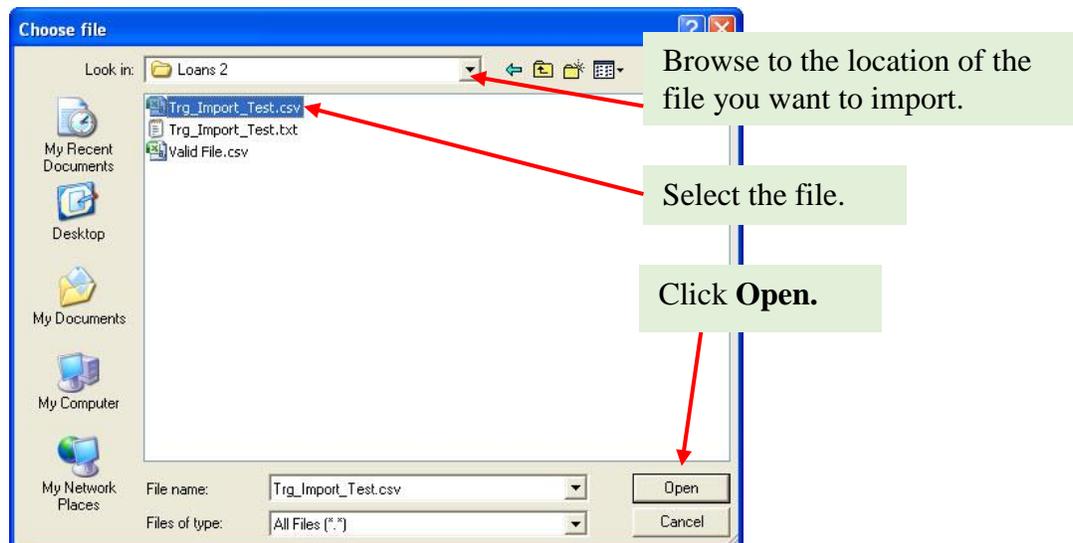
If you want to:	Then:
Save the file	<ol style="list-style-type: none">1. Click Save. The Save As window displays. 2. The default file name is MNP Bulk Import File Layout. If necessary, change the file name.3. Click Save. The Download Complete window displays.

Upload and Test Import

Follow the procedure below to upload and test your import file. This procedure may differ slightly for if you are using Internet Explorer 9.

From the Valuation Information – Bulk Import page:

1. Click **Add**. The Choose file window opens.
2. Browse to the location of the file you want to import, select the file and click **Open**.



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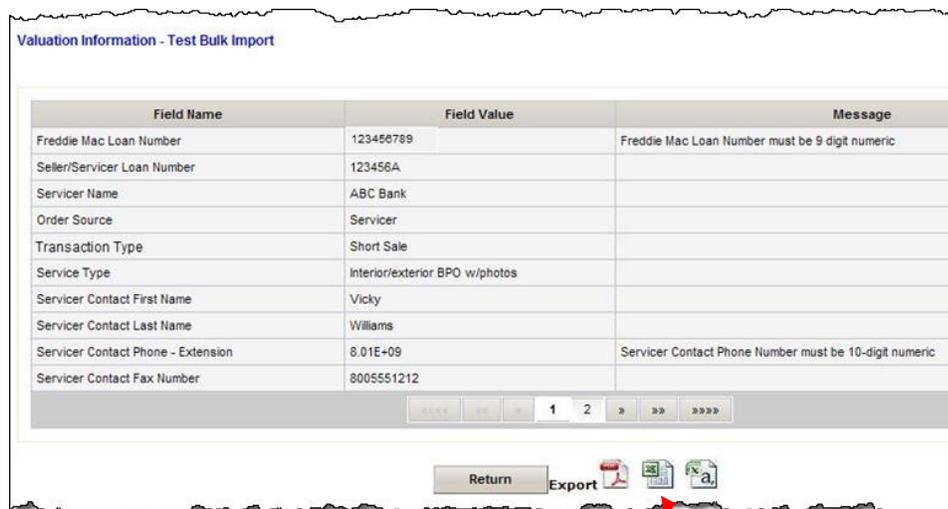
- The Upload button and the name of the file you selected to import will display in the File Upload box on the Valuation Information – Bulk Import page.



- Verify this is the file you want to upload and test.
- Click **Upload**. Confirmation that the file was successfully uploaded is indicated when the file name displays in green and “Done” displays in the File Upload box. The Test Import button is enabled.



- Click **Test Import**. Review the test results for errors in the Message column in the Valuation Information – Test Bulk Import page. Click the numbers or arrows to view all pages of results. Refer to “Test Import File Results” in this chapter for more information.



Field Name	Field Value	Message
Freddie Mac Loan Number	123456789	Freddie Mac Loan Number must be 9 digit numeric
Seller/Service Loan Number	123456A	
Service Name	ABC Bank	
Order Source	Service	
Transaction Type	Short Sale	
Service Type	Interior/exterior BPO w/photos	
Service Contact First Name	Vicky	
Service Contact Last Name	Williams	
Service Contact Phone - Extension	8.01E+09	Service Contact Phone Number must be 10-digit numeric
Service Contact Fax Number	8005551212	

Click an icon if you want to export the information.

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- Click **Return** when you have reviewed the errors. The system prompts: “Are you sure you want to leave this page?”



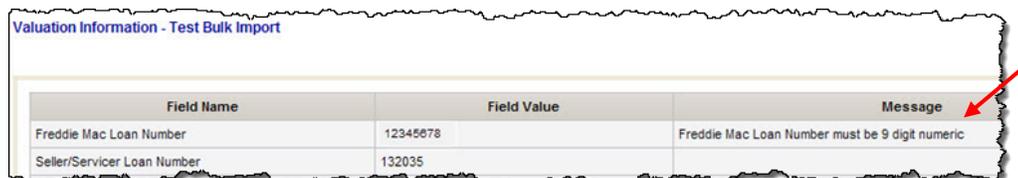
- Click **OK**. The Valuation Information – Bulk Import page displays.
- Correct the errors in the file, upload and test the import again until you receive no errors in your file. When you have no errors on test import, you are ready to submit your file for bulk import to Service Loans.

Test Import Results

The Test Import function will test the first loan record in your import file. The first loan record is tested for accuracy and conformity to the bulk import file layout for Obtain Valuation. If the first loan is not formatted correctly, it can affect the entire file and prevent it from uploading. The Test Import function gives you the opportunity to correct formatting errors and data validation errors in the source file before uploading the data to Freddie Mac.

If the first loan record has errors, a description of the error displays in the Message column. Use the arrows to view all pages (17 mandatory fields) of the first loan record. Verify all loans in the file. If the loan has no errors, you will see no messages.

Below is an example of an error message on the Valuation Information – Test Bulk Import page:

A screenshot of the "Valuation Information - Test Bulk Import" page. It shows a table with three columns: "Field Name", "Field Value", and "Message". The first row shows "Freddie Mac Loan Number" with value "12345678" and a message "Freddie Mac Loan Number must be 9 digit numeric". The second row shows "Seller/Service Loan Number" with value "132035". A red arrow points to the message cell in the first row.

Field Name	Field Value	Message
Freddie Mac Loan Number	12345678	Freddie Mac Loan Number must be 9 digit numeric
Seller/Service Loan Number	132035	

You may Export the data in .pdf, .xls, or .csv format by clicking the respective icon. Click **Return** to display the Valuation Information - Bulk Import page.

Upload and Submit

After you correct your test import errors, you are ready to upload and submit.

Follow the procedure below to upload and submit your requests.

- From the Valuation Information – Bulk Import page click **Submit**. The system prompts: “Are you sure you want to upload <file name> to the system?”

Obtain Valuation

- Click **OK**. The Valuation Information – Bulk Import page displays information in the Status Message and Confirmation Message box and the View Summary button is enabled.



- Click **View Summary**. The Valuation Information – View Summary page displays.

Valuation Information - View Summary

Loan Number	Field Name	Field Value	Message
123456789	Servicer Contact Phone - Extension	8005551212.00	Servicer Contact Phone Number must be 10-digit numeric
111111111	Property State	WS	Property State should be a valid State ID
222222222	Servicer Contact Phone - Extension	8005554321.00	Servicer Contact Phone Number must be 10-digit numeric

- Review all errors displayed in the Message column.

Caution! You will not be able to return to this page once you leave and clear information on the Bulk Import page. It is recommended that you print, export and download this data.

- Click **Close** when finished. The Valuation Information – Bulk Import page displays.



You have completed your bulk import. You have the following options:

Click:	To:
Close	Return to Valuation – Information Bulk Import page.
Export	Export the information. Refer to “How to Export Data” in this chapter for more information.

Status and Confirmation Messages

The Status Message box, in the Valuation Information-View Summary page, indicates how many and which loans were imported successfully. The Confirmation Message box indicates the date the request was received, the time the request was received and the total loan count for successful loans. The Confirmation Message box also reminds you that if a loan record contained loan validation errors an email will be sent to the Servicer contact email address you entered in the bulk import file. As a reminder, these error messages can take up to 10 business days to receive. Loans that have successfully imported and passed validation will be processed and remain in Service Loans for 15 months.

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A sample of the Status and Confirmation Messages are displayed below.



View Summary

The Valuation Information – View Summary screen contains information about loans that were successfully imported as well as loans that failed import due to incorrect formatting, missing information or validation errors. In addition, the Valuation Information – View Summary screen contains the Freddie Mac loan number, the name of the data field that contains the data validation error, its value as entered in the imported file, and the data validation error message.

A sample of the Valuation Information – View Summary page is displayed below.

A screenshot of a web application interface showing a table of loan records with validation errors. The table has four columns: Loan Number, Field Name, Field Value, and Message. Below the table are navigation buttons (First, Previous, Next, Last) and an "Export" button with icons for PDF, CSV, and XLS. A "Close" button is also present.

Loan Number	Field Name	Field Value	Message
123456789	Servicer Contact Phone - Extension	8005551212.00	Servicer Contact Phone Number must be 10-digit numeric
111111111	Property State	WS	Property State should be a valid State ID
222222222	Servicer Contact Phone - Extension	8005551212.00	Servicer Contact Phone Number must be 10-digit numeric
333333333			Success
444444444	Servicer Contact Phone - Extension	8005551212-123	Servicer Contact Phone Extension must be 4-digit numeric
#####	Special Interior Access		Special Interior Access is missing

For each loan record and each error in that loan record, you will receive an error message in the Message column. Review all errors. Make sure that you view each page in the report. You can also export the data for better viewing into .pdf, .csv, or .xls file formats. Refer to “How to Export Data” in this chapter.

If your loan record does not contain any data validation errors, “Success” displays in the Message column.

Obtain Valuation

Bulk Import Error Messages

When you use the Bulk Import functionality in Obtain Valuation you may encounter error messages. There are several types of error messages you may encounter depending on the task you are attempting to complete. These include:

- Bulk File Import Error Messages
- Loan Validation Error Messages
- Data Validation Error Messages
- Data Validation Error Messages that Result in a Declined Status

Bulk Import File Error Messages

After you upload a file, and/or click Test Import, you may encounter bulk import file error messages. Refer to the following table, for a description of the error message and the required action you need to take.

Error Message	Will display in the:	Required Action
File Layout is incorrect	Status Message box	Refer to the <i>Obtain Valuation Bulk Import File Layout</i> on the Valuation Information Bulk Import page.
File must be either .csv or .txt	Status Message box	Verify your file is one of the valid formats: .csv or .txt.
File has no loan records	Status Message box	Verify the file you selected contains at least one loan record for import.
File contains duplicate loan records	Message column on the Valuation Information – View Summary page	Delete this loan record from your import file.
The file size is greater than 1.9 MB or contains more than 2,000 loan records and cannot be imported. Please reduce your file size to less than 1.9 MB or a maximum of 2,000 loan records and re-import your file.	File Upload box	Reduce the size of your import file to no greater than 1.9 MB or reduce the loan record count to less than 2,000.

Obtain Valuation

Loan Validation Error Messages

The following table contains loan validation errors that will prevent your property valuation request from being submitted.

Error Message	Required Action
The Freddie Mac Loan Number provided has an existing pending request for short sale minimum net proceeds.	A request for this Freddie Mac loan number is in a Pending status. Remove the loan record from your import file.
A valid minimum net proceeds for the Freddie Mac Loan Number provided already exists. Please use the search option to retrieve the minimum net proceeds.	A completed request already exists for this Freddie Mac loan number. You may not submit a duplicate request when the Good Through Date has not yet expired. Use the search option to retrieve the existing MNP value.
The Freddie Mac Loan Number provided has an existing request on hold for short sale minimum net proceeds.	Use the Valuation Information – Search functionality to search for the Freddie Mac loan number provided and view the Hold reason. You may not submit another request for this Freddie Mac loan number until the original request is Declined or the Good Through Date has expired.
You are not authorized to submit a request for the loan number entered.	The Servicer number associated to the Freddie Mac loan number does not exist in the list of Servicer numbers for which the request was submitted. Please check the Freddie Mac loan number and Servicer number.

Data Validation Error Messages

The Data Validation Error Messages table contains the data validation error messages you may receive when performing a bulk import. These errors will display on the Valuation Information – View Summary page. To learn how to correct errors, refer to “How to Correct Bulk Import Errors” in this chapter.

Field Name	Error Message	Required Action
Freddie Mac Loan Number	Freddie Mac Loan Number is missing	Enter or verify a valid nine digit Freddie Mac Loan Number for this loan record
Servicer Name	Servicer Name is missing	Enter a Servicer Name for this loan record.
Order Source	Order Source is missing	Enter Servicer for all loan records.
Transaction Type	Transaction Type is missing	Enter Short Sale for all loan records

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Field Name	Error Message	Required Action
Service Type	Service Type is missing	Enter Interior/Exterior BPO w/Photos for all loan records.
Servicer Contact First Name	First Name is missing	Enter a Servicer contact first name.
Servicer Contact Last Name	Last Name is missing	Enter a Servicer contact last name.
Servicer Contact Phone – Extension	Phone is missing	Enter the phone number of the Servicer contact.
Servicer Contact Email	Email is missing	Enter a valid email address for the Servicer contact. You may use hyphen and underscore symbols after the domain (@) and before .com. Example of valid format: Firstname_lastname@FreddieMac.com
Property Address	Property Address is missing	Enter the property address for the loan record.
Property City	City is missing	Enter the city for the loan record.
Property State	State is missing	Enter the state for the loan record.
Property Zip	Zip is missing	Enter the zip code for the property
Property Type	Property Type is missing	Enter the property type for the loan record.
Property Contact Name	Contact Name is missing	Enter a valid contact name for the property.
Property contact Day Phone-Extension	Day Phone is missing	Enter a property contact day phone number. If applicable, enter the four-digit extension.
Special Interior Access	Special Interior Access is missing	Enter special instructions about the property. For example: <ul style="list-style-type: none"> ▪ Lockbox code 1234 ▪ Call after 5:00 p.m. only ▪ Cell phone number: 111-111-1111
Freddie Mac Loan Number	Freddie Mac Loan Number must be 9-digit number	Enter a valid nine-digit Freddie Mac loan number.

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Field Name	Error Message	Required Action
Seller/Servicer Loan Number	Seller Servicer loan number should not be more than 13-digit alpha-numeric	Verify the Seller/Servicer loan number is no more than 13 digits. Optional.
Servicer Name	Servicer Name should not be more than 50 characters	Verify the Servicer Name is not more than 50 characters.
Order Source	Order Source should be Servicer	Verify the Order Source value is Servicer.
Transaction Type	Transaction Type should be Short Sale	Verify the Transaction Type is Short Sale.
Service Type	Service Type should be interior/exterior BPO w/Photos	Verify the Service Type value is Interior/Exterior BPO w/Photos.
Servicer Contact Last Name	Last Name should not be more than 25 characters	Verify the Last Name is not more than 25 characters.
Servicer Contact First Name	First Name should not be more than 25 characters	Verify the First Name is not more than 25 characters.
Servicer Contact Phone – Extension	Phone number must be 10-digit numeric	Verify the Phone Number is 10 digits.
	Phone Extension must be 4-digit number	You must enter a dash (-) and a four-digit extension number or leave this field blank.
Servicer Contact Fax Number	Fax number must be 10-digit number	Verify the fax number is 10 digits.
Servicer Contact Email	Incorrect Email format	Verify the email address is in the correct format and not more than 50 characters.
Property Address	Property Address should not be more than 60 characters	Verify the property address is not more than 60 characters.
Property City	City should not be more than 20 characters	Verify the city is not more than 20 characters.
Property State	State should be a valid State ID	Verify the state is a two letter abbreviation.
Property Zip	Zip code must be 5-digit numeric	Verify the zip code is a five-digit number.

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Field Name	Error Message	Required Action
Property Type	Property value should be one of the following values: <ul style="list-style-type: none"> ▪ Single Family Detached ▪ Townhouse ▪ 2 units ▪ 3 units ▪ 4 units ▪ Condo ▪ Co-op ▪ Mobile home ▪ Manufactured homes ▪ Planned unit DV ▪ Land Only ▪ Other ▪ Condotel ▪ Modular 	Verify the property type entered is the property type associated with the Freddie Mac loan number.
Property Contact Name	Contact name should not be more than 50 characters	Verify the contact name is not more than 50 characters.
Property Contact Day Phone-Extension	Day Phone number must be 10-digit number	Verify the Contact Day Phone is 10 digits.
Special Interior Access	Special Interior Access should not be more than 500 characters	Verify the text entered for this field is not more than 500 characters.

Data Validation Error Messages that Result in a Declined Status

The following data validation error messages will result in a Declined status and be communicated to the Servicer contact email address in the loan record.

Error Message	Required Action
This Freddie Mac Loan Number is invalid. Please enter a valid Freddie Mac Loan Number.	Verify you have entered a valid Freddie Mac loan number.
The Freddie Mac Loan Number you entered shows a status of closed in our system. A closed loan is a loan that is Paid Off or Charged Off.	Verify you have entered the correct Freddie Mac loan number. If you need further assistance, contact your Freddie Mac representative or Customer Support at 800-FREDDIE.

Obtain Valuation

Error Message	Required Action
The Freddie Mac Loan number entered is located in a different state than you indicated. Please verify the Freddie Mac Loan Number and address.	Verify the Freddie Mac loan number, property address, and property state and re-enter this information and submit your request again.
The Freddie Mac Loan Number you entered shows a status of REO in our system.	Contact your Freddie Mac representative or Customer Support at 800-FREDDIE.

How to Correct Bulk Import Errors

If you encounter any bulk import file error messages, you must fix these errors in order to submit the loan record to Service Loans. Refer to “Bulk Import File Layout Error Messages” in this chapter to correct your errors.

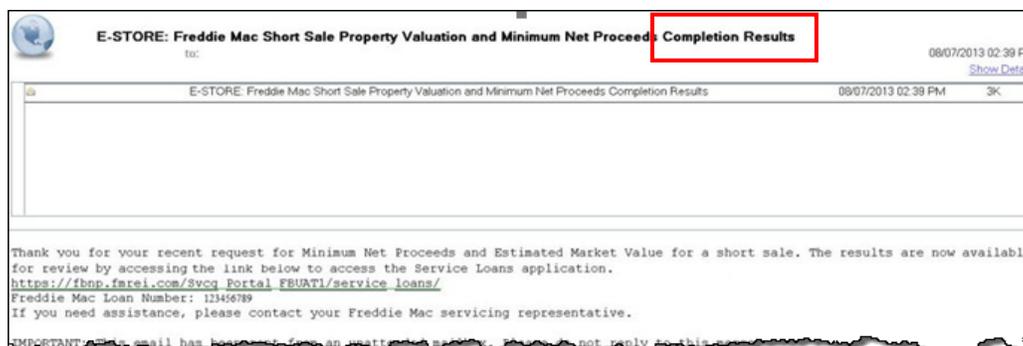
If you receive loan validation error messages, verify you have entered the correct Freddie Mac loan number. Use the Valuation Information – Search functionality to search for the Freddie Mac loan number and view details of the request.

You may receive data validation error messages while testing your import file and/or on the Valuation Information – View Summary page. If you receive an error while testing your import file, edit your file and upload again. If you do not resolve the error, the loan record in the file will not successfully import. If you receive errors on the Valuation Information – View Summary page, you must correct the errors, if applicable, by re-importing an updated loan record or manually entering the request on the Valuation Information – New Request page. Refer to “How to Enter a New Request” for step-by-step procedures on manually entering a request.

Bulk Email Notifications

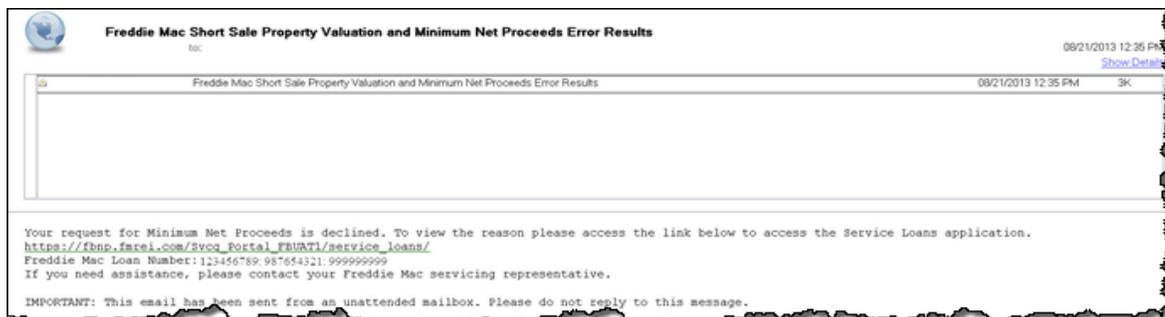
After loans are successfully submitted through bulk import, loans will be in Pending status. The Servicer contact will be notified via email when the valuation result is Completed, Declined, Hold, Cancelled or Reinstated from a Hold. These notifications may take up to 12 calendar days to receive.

Below is a sample of the email notification for a completed property valuation. You will receive an individual email notification for each request that has a Completed status. This notification will be sent to the Servicer contact email address in the loan record.



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Below is a sample email notification for a declined request. Declined notifications will be sent to the Servicer contact email address in the loan record. Each Servicer contact email address in the bulk file will receive one email notification for all requests associated with their email ID that have a Declined status in the bulk import.



The bulk email notifications for Hold, Cancelled and Reinstated from a Hold status are identical to the ones you will receive when completing a manual new request. See “New Request Email Notifications” in this chapter for examples.

When you receive the email, access the link to go to Obtain Valuation Information in Service Loans and use the Search function to retrieve the information on the Valuation Information – Detail View page.

Any dispute functionalities, terms or displays as part of the Obtain Valuation functionality in the Service Loans application are for Freddie Mac internal use only. Freddie Mac may decide, in its sole discretion or in response to a Servicer’s dispute, to make use of any dispute functionalities in the Service Loans application. Any questions about disputes, including email notifications, should be sent to Freddie Mac at shortsales@freddiemac.com or by calling Customer Support at 800-FREDDIE.

Print, Export, and Download Data

The Export function in Obtain Valuation will allow you to export data from the Service Loans application.

You can print, export and download data in the following formats:

- .pdf
- .xls
- .csv

The Print and Export functions are available on the bottom of the following pages:

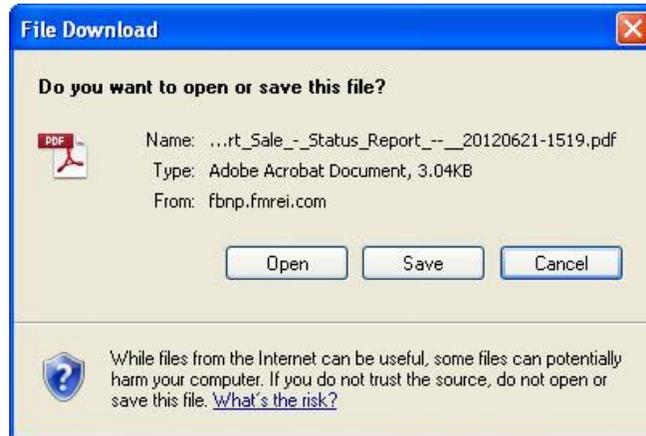
- Valuation Information Search Results
- Valuation Information Detail View
- Valuation Information Test Import
- Valuation Information View Summary

Obtain Valuation

How to Export Data

Follow the procedure below to export data from Obtain Valuation. This procedure may differ slightly for if you are using Internet Explorer 9.

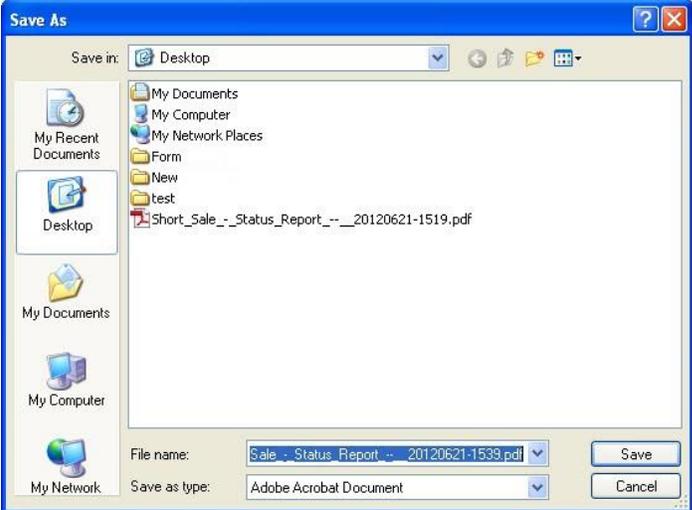
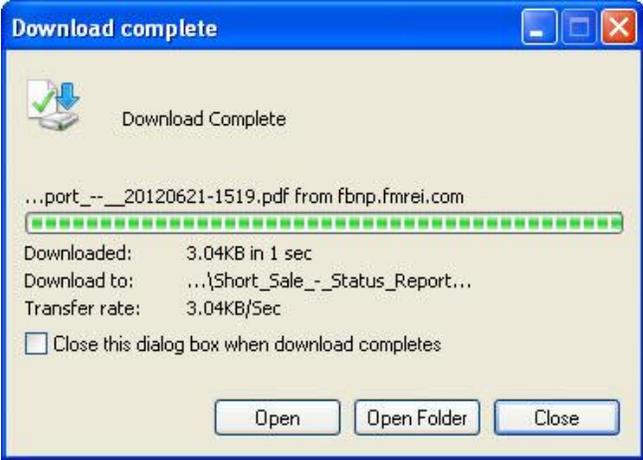
1. Click on one of the following icons: PDF, XLS, CSV. The File Download window opens.



2. Refer to the following table:

If you want to:	Then:
Open the file	Click Open to view the file in .pdf format. 

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If you want to:	Then:
Save the file	<ol style="list-style-type: none">1. Click Save. The Save As window displays. 2. As a default, the Service Loans application will name the file as follows: Short_Sale_-_Status_Report_-_20120621-1519.pdf. If necessary, change the file name. <p>Note: The default file name will be different if you are exporting from the Test Import results or the Valuation Information – View Summary screen.</p>3. Click Save. The Download Complete window displays. 

Obtain Valuation

File Naming Convention

When you export and download a file, Service Loans names the file with a default naming convention.

Short_Sale_-_Status_Report_--_20120621-1519.pdf.

Year Day/ Time
Month

The default naming convention for Export from the Test Import results or Valuation Information – View Summary screen will read as follows without the time and date stamp:

Short_Sale-Bulk_Import_View_Summary

Title

Introduction

The Obtain Credit Bid function in Service Loans allows you to request and retrieve the Credit Bid, as determined by Freddie Mac, for a scheduled foreclosure sale. Eligible mortgages include first lien mortgages not covered by mortgage insurance, not insured by FHA, not guaranteed by VA or RHS or subject to a credit enhancement.

For ineligible mortgages, you must bid an amount approved by the responsible party according to the *Single-Family Seller/Servicer Guide* (Guide) Sections 9301.35 unless Freddie Mac has a delegation of authority from the applicable party. If conditions exist that would require you to establish bids for foreclosure sales outside of these guidelines, then you must comply with Guide Section 9301.31, *Delegated Bidding*.

For more information, refer to the [Foreclosure Sale Bidding Instructions Reference Guide](#).

Prepare for the Foreclosure Sale

Unless state law requires that an appraisal report be used to set the bid, Servicers must obtain a credit bid for foreclosure sale bidding.

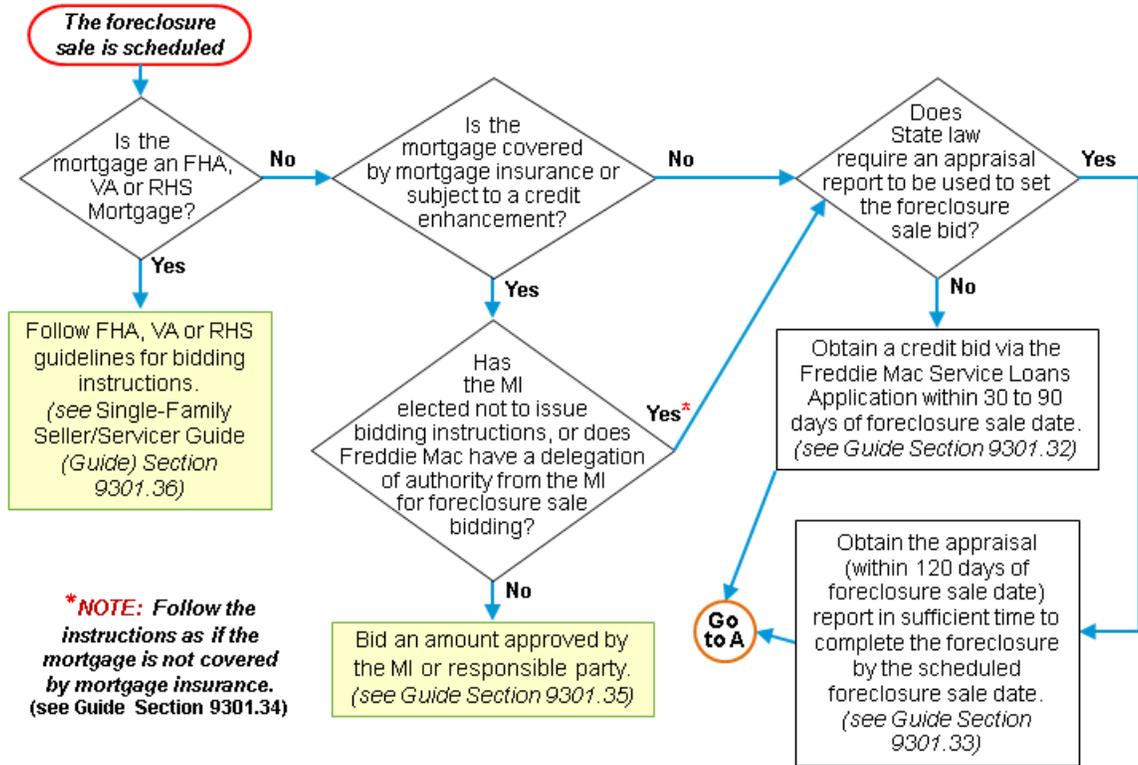
To ensure a credit bid is received in time for the foreclosure sale, Freddie Mac recommends that you submit requests for credit bids through Service Loans no less than 30 days and no more than 90 days before the scheduled sale.

Service Loans will return a credit bid with a Good Through Date indicating the length of time the credit bid will be valid and an Estimated Sale Date (e.g., 45 days from the submission date).

Obtain Credit Bid

The following process flow summarizes the requirements in the Guide Sections 9301.31-9301.37.

Preparing for the Foreclosure Sale



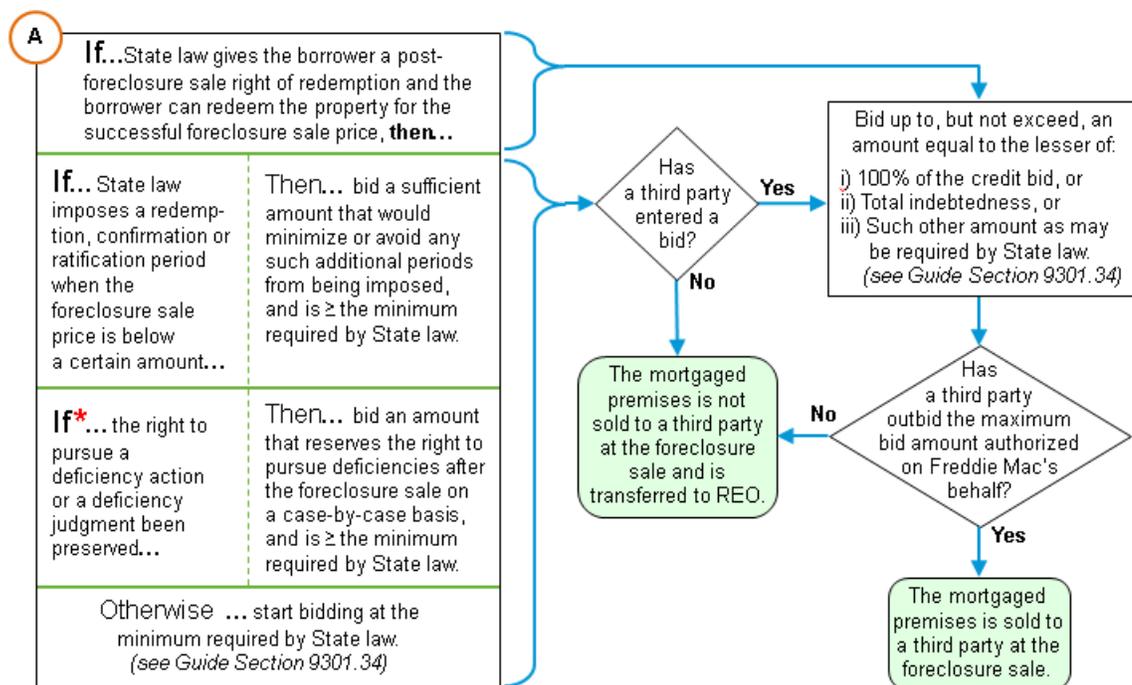
Obtain Credit Bid

Foreclosure Sale Bidding Process

Once a credit bid has been returned by Service Loans, you must comply with Guide Section 9301.34.

The following process flow summarizes the bidding instructions in Guide Section 9301.34.

Foreclosure Sale Bidding Process



***NOTE:** In the event the mortgage has mortgage insurance, and the MI's instructions include preserving deficiency rights, bid an amount at foreclosure sale that reserves the right to pursue deficiencies after the foreclosure sale on a case-by-case basis. (see Guide Section 9301.35)

If the Good Through Date returned with the credit bid is set to expire prior to the scheduled foreclosure sale date, then you must proactively request an updated credit bid in time for the scheduled foreclosure sale.

The Obtain Credit Bid tab in Service Loans contains the following sub-menus:

- Search
- New Request
- Bulk Import

A sample page is displayed below highlighting where the Obtain Credit Bid tab is located on the Service Loans menu.



Obtain Credit Bid

The following topics are discussed in this chapter:

- Before You Begin
- What is a Credit Bid?
- Delegated MI Companies
- Credit Bid – New Request
- Credit Bid – Search
- Credit Bid – Bulk Import
- Print, Export, and Download Data

Before You Begin

Before you begin to use the Obtain Credit Bid function in Service Loans, you must be assigned the user role of FCL – Specialist or FCL – Specialist Read Only. Contact your User Administrator if you have questions.

You should also be familiar with Guide Chapter 9204, *Freddie Mac Workout Options*, and Guide Sections 9301.31-9301.36.

What is a Credit Bid?

A foreclosure sale bid, referred to as the credit bid, is a bid on behalf of Freddie Mac at the foreclosure sale of a mortgaged premise that Freddie Mac will accept for a third-party to purchase the property in the event the third party outbids this amount.

Mortgage Insurer (MI) Delegations of Authority for Foreclosure Sale Bidding

When you are preparing for the foreclosure sale, you must ensure you are complying with the bidding instructions or requirements of the MI, if the mortgage is covered by a mortgage insurance policy.

Freddie Mac has delegated authority from several MIs that allow Freddie Mac and its Servicers to establish bids at foreclosure sale according to Freddie Mac's guidelines for mortgages covered by mortgage insurance policies provided by participating MIs.

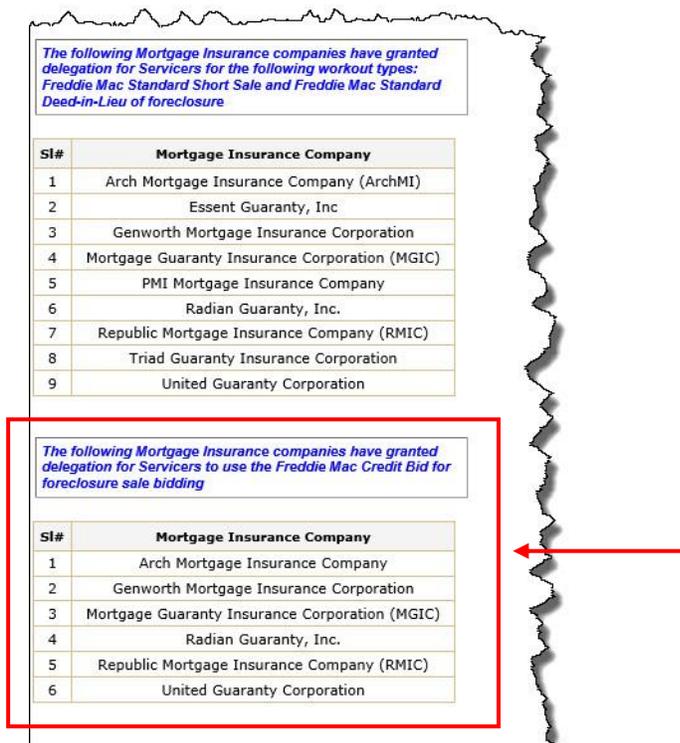
Obtain Credit Bid

Follow the procedure below to view a list of MIs that have granted delegated authority to Freddie Mac.

1. From the My Home tab, click **Delegated MI Companies** in the Launch External Applications box.



The Service Loans MI Companies page displays.



Please be advised that delegated MI companies are subject to change. Always refer to this list when preparing for foreclosure sales scheduled for mortgages covered by mortgage insurance policies.

Obtain Credit Bid

Credit Bid - New Request

Use the New Request function on the Credit Bid tab to request a credit bid in Service Loans. A sample of the Credit Bid – New Request page is displayed below.

The screenshot shows a web application interface for requesting a credit bid. At the top, there are tabs for 'My Home' and 'Obtain Credit Bid'. Below the tabs are navigation links for 'Search', 'New Request', and 'Bulk Import'. A 'Help' icon is in the top right corner. The main form area contains a note: 'Note: Fields marked with * are required'. The form fields are arranged in two columns:

- Left column: *Freddie Mac Loan Number, *Servicer Contact Email, *Property City, *Property Zip.
- Right column: Seller/Servicer Loan Number, *Property Address, *Property State (dropdown menu), MI Company Indicator (checkbox).

 Below the form are three buttons: 'Return', 'Clear', and 'Submit'. At the bottom, there is a 'Confirmation Message' section with a scrollable text area.

The following table provides data fields and their valid values or formats, as well as and definitions for the Credit Bid – New Request page. Refer to the following table for details on how to complete each data field.

Data Field	Valid Format/ Values	Definition	Mandatory? Y/N
Freddie Mac Loan Number	Numeric	Nine-digit loan number assigned by Freddie Mac.	Y
Seller/Servicer Loan Number	Alphanumeric	The loan number assigned by the Seller/Servicer. No minimum. The maximum number of characters is 13-digits. Freddie Mac recommends you complete this data field.	N
Servicer Contact Email		The email address where notifications about the request will be sent. This can be a general mailbox. The maximum number of characters is 50. You may use hyphens and underscore symbols after the domain (@) and before .com. Example of valid format: Firstname_lastname@FreddieMac.com	Y

Obtain Credit Bid

Data Field	Valid Format/ Values	Definition	Mandatory? Y/N
Property Address	Alphanumeric	The physical address of the subject property. The maximum number of characters is 60.	Auto-populated
Property City	Alpha	City where the subject property is located. The maximum number of characters is 20.	Auto-populated
Property State	Two-digit state abbreviation	State or U.S. territory where the subject property is located. The maximum number of characters is 2.	Auto-populated
Property Zip	Five-digit number. Each digit must be a value between 0-9.	Zip code where the subject property is located.	Auto-populated
MI Indicator	Auto-populated	If Freddie Mac systems indicate the mortgage is covered by a mortgage insurance policy, this data field displays after the Freddie Mac loan number is entered.	N

How to Enter a New Request

Use the Credit Bid – New Request page to manually enter a new request for a credit bid. All required data fields are marked with an asterisk.

Perform the following steps to manually enter a Credit Bid – New Request.

1. From the My Home page, click the Obtain Credit Bid tab. The Credit Bid – Search page displays.

The screenshot shows a web interface with a navigation bar at the top containing 'My Home' and 'Obtain Credit Bid' tabs. A red arrow points to the 'Obtain Credit Bid' tab. Below the navigation bar, there are links for 'Search', 'New Request', and 'Bulk Import'. The main content area displays a 'Credit Bid - Search' form with input fields for 'Freddie Mac Loan Number' and 'Date From'.

Obtain Credit Bid

2. Click **New Request**. The system prompts: “Are you sure you want to leave this page?”
3. Click **OK**. The Credit Bid – New Request page displays.

The screenshot shows the 'Credit Bid - New Request' page. At the top, there are tabs for 'My Home' and 'Obtain Credit Bid'. Below the tabs are navigation links for 'Search', 'New Request', and 'Bulk Import'. A 'Help' icon is in the top right corner. The main form area contains a note: 'Note: Fields marked with * are required'. The form fields are: '*Freddie Mac Loan Number', '*Seller/Service Loan Number', '*Servicer Contact Email', '*Property Address', '*Property City', '*Property State' (a dropdown menu), '*Property Zip', and 'MI Company Indicator' (a checkbox). Below the form are three buttons: 'Return', 'Clear', and 'Submit'. At the bottom of the form area is a 'Confirmation Message' section with a scrollable text area.

4. Enter all required data fields marked with an asterisk. See “Credit Bid – New Request Data Field Definitions” in this chapter for more information. Use the Tab key to move from one data field to the next. You may receive a screen validation error message. Refer to “Error Messages” in this chapter for more information.

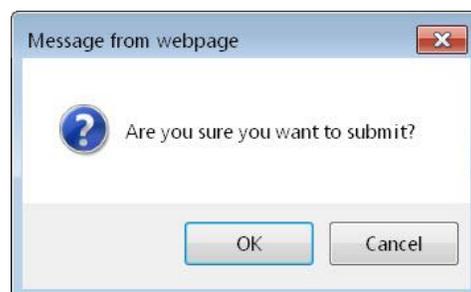
Note:

- Once you enter the Freddie Mac loan number correctly, the system may auto-populate the following data fields: Property Address, Property City, Property State, Property Zip. You may change this information if necessary.
- You cannot change the MI Indicator once it is populated. If this needs to be corrected, contact shortsales@FreddieMac.com.

Once all required data fields are completed, the Submit button is enabled.



5. Click **Submit**. The following displays:



Obtain Credit Bid

6. Click **OK**. The following confirmation message displays:



Note: You may receive a data or validation error message. Refer to “Error Messages” in this chapter for more information.

Error Messages

When completing a new request, there are two types of error messages you may receive:

- Screen validation error messages
- Loan validation error messages

Screen Validation Error Messages

Screen validation error messages appear on the screen in red just below the data field where the error has occurred. These errors are a result of incorrect formatting or missing data. These errors must be fixed prior to submitting the data. Once these errors are corrected, Service Loans will enable the Submit button.

The following are some examples of screen validation error messages:



The following are screen validation error messages that may appear:

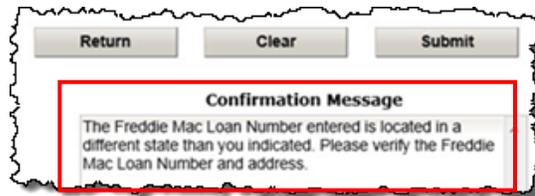
- Freddie Mac Loan Number is missing
- Servicer Contact Email is missing
- Property Address is missing
- Property City is missing

Obtain Credit Bid

- Property Zip is missing
- Property Zip code must be 5-digit numeric
- Incorrect email format
- Property Address should not be more than 60 characters
- Property City should not be more than 20 characters

Loan Validation Error Messages

Loan validation error messages will display immediately in the Confirmation Message box after you click the Submit button.



The following table identifies the different types of loan validation error messages and what action you can take, if applicable.

Error Message	Required Action
This Freddie Mac Loan Number is invalid. Please enter a valid Freddie Mac Loan Number.	Verify you have entered a valid Freddie Mac loan number. Warning: If you entered less than nine digits the system will prefix zeros to make it a nine-digit number. For example, when you enter 1234 the system enters the numbers as 000001234.
The Freddie Mac Loan Number entered is located in a different state than you indicated. Please verify the Freddie Mac Loan Number and address.	Verify the Freddie Mac loan number, property address, and property state and re-enter this information and submit your request again.
The Freddie Mac Loan Number provided has an existing request on hold for a credit bid.	Use the Credit Bid – Search functionality to search for the Freddie Mac loan number provided and view the Hold Reason. You may not submit another request for this Freddie Mac loan number until the original request is declined, cancelled, or the Good Through Date has expired.

Obtain Credit Bid

Error Message	Required Action
A valid credit bid for the Freddie Mac Loan Number provided already exists. Please use the search option to retrieve the credit bid.	Use the Credit Bid – Search functionality to search for the Freddie Mac loan number and view the credit bid details. You may not submit a duplicate request until the Good Through Date has expired.
The Freddie Mac Loan Number provided has an existing pending request for a credit bid.	Use the Credit Bid – Search functionality to search for the Freddie Mac loan number and view the details of the request. You may not submit a duplicate request for a loan in a Pending status.
You are not authorized to submit a request for the loan number entered.	Contact Customer Support at 800-FREDDIE or your Freddie Mac servicing representative.
Unable to generate Credit Bid request as our records show that the loan has been fully paid off.	If you need further assistance, contact Customer Support at 800-FREDDIE or your Freddie Mac servicing representative.

How to Correct Errors

For those errors you are able to correct, you have two options. You can correct errors while remaining on the Credit Bid – New Request page or, you can leave the page and create another request. If you choose to correct your errors while on the Credit Bid – New Request page, you will save time by re-entering only data that must be corrected instead of re-entering all of the mandatory data fields.

If you leave the page, be sure to note the specific error/s that must be corrected, Servicer number and the Freddie Mac loan number or the request date, so you will be able to search for the loan record.

To make corrections while on the Credit Bid – New Request page displaying the error:

1. Re-enter corrected data.
2. Click **Submit**.

To make corrections after leaving the Credit Bid – New Request page follow the procedure below.

1. From the My Home page, click the Obtain Credit Bid tab. The Credit Bid – Search page displays.
2. Enter the Freddie Mac loan number or enter a date range during which the credit bid request was submitted.
3. Press the Tab key.
4. Click **Search**. The Credit Bid search results display.

Obtain Credit Bid

5. Select the Freddie Mac loan number you want to view by clicking the check box next to the loan number.
6. Click **View**. The Credit Bid – Detail View page displays. Make note of any error message.
7. Click **Return**. The system will prompt: “*Are you sure you want to leave this page?*”
8. Click **OK**. The Credit Bid – Search page displays.
9. Click the Credit Bid – New Request sub-menu. The system prompts: “*Are you sure you want to leave this page?*”
10. Click **OK**. The Credit Bid – New Request page displays.
11. Enter the request with corrected data and complete all required data fields.
12. Click **Submit**. The system prompts: “*Are you sure you want to submit?*”
13. Click **OK**. A confirmation message displays indicating that the credit bid request has been successfully submitted.

Completed and Declined Credit Bid Requests

Your requests may take up to 10 calendar days to process. Decline notifications will appear immediately on the Credit Bid – New Request screen after submission in the Confirmation Message box.

To determine if your request was completed and received a credit bid, use the search option.

We recommend that you search for Completed request statuses every five to 10 business days. However, you can search every day for the previous day’s requests. You will need to determine what process is best for your organizational needs.

You will not receive an email notification for declined and completed requests submitted through the direct manual entry method.

Email Notification of Credit Bid Results

Once you have successfully submitted your request for a credit bid, your request is in a Pending status awaiting results. For more information about a Pending status, refer to “Request Statuses” in this chapter.

It may take up to 10 calendar days to receive your results. Continue to monitor your email for updates to the request status.

When you submit a manual Credit Bid – New Request, you may receive an email notification for any of the following statuses:

- Cancelled
- Hold
- Reinstated from a Hold

Obtain Credit Bid

Email notifications are sent to the Servicer Contact Email address entered on the Credit Bid – New Request screen. Use the Freddie Mac loan number and the link in the email notification to access Service Loans to search and retrieve the Credit Bid – Detail View. Refer to “How to Search for Credit Bids” in this chapter for more information.

A sample of the email notification you will receive informing you that the Credit Bid request is Cancelled is displayed below.

From:	NPL Credit Bid Valuation@freddiemac.com
To:	.
Date:	10/24/2013 01:34 PM
Subject:	Freddie Mac Credit Bid Order Cancellation

Your request for a Credit Bid has been cancelled. To view the cancellation reason, please access the Service Loans application. https://fbnp.fmrei.com/Svcq_Portal_FBUAT1/service_loans/
Freddie Mac Loan Number: 111111111
If you need assistance, please contact your Freddie Mac Servicing Representative.

IMPORTANT: This email has been sent from an unattended mailbox. Please do not reply to this message.

The following are samples of email notifications for credit bid requests in a Hold or Reinstated from Hold status.

From:	NPL Credit Bid Valuation@freddiemac.com
To:	.
Date:	10/23/2013 03:16 PM
Subject:	Freddie Mac Credit Bid Request on Hold

Your request for a Credit Bid is on hold. To view the hold reason, please access the Service Loans application. https://fbnp.fmrei.com/Svcq_Portal_FBUAT1/service_loans/
Freddie Mac Loan Number: 111111111
If you need assistance, please contact your Freddie Mac Servicing Representative.

IMPORTANT: This email has been sent from an unattended mailbox. Please do not reply to this message.

From:	NPL Credit Bid Valuation@freddiemac.com
To:	.
Date:	10/22/2013 04:33 PM
Subject:	Freddie Mac Credit Bid Request Reinstated

Your request for Credit Bid has been reinstated from a hold status. To view the current request, please access the Service Loans application. https://fbnp.fmrei.com/Svcq_Portal_FBUAT1/service_loans/
Freddie Mac Loan Number: 111111111
If you need assistance, please contact your Freddie Mac Servicing Representative.

IMPORTANT: This email has been sent from an unattended mailbox. Please do not reply to this message.

You may receive an email from Service Loans in response to a submitted dispute. Any dispute functionalities, terms or displays as part of the Obtain Credit Bid functionality in the Service Loans application are for Freddie Mac internal use only. Freddie Mac may decide, in its sole discretion or in response to a Servicer’s dispute, to make use of any dispute functionalities in the Service Loans application. Any questions about disputes, including email notifications of a dispute, should be sent to Freddie Mac at shortsales@FreddieMac.com or by calling Customer Support at 800-FREDDIE.

Obtain Credit Bid

Credit Bid – Search

The Credit Bid – Search page is used to search for credit bid request information including, but not limited to, the Request Status, Estimated Sales Date, and Credit Bid Good Through Date available on the Detail View page.

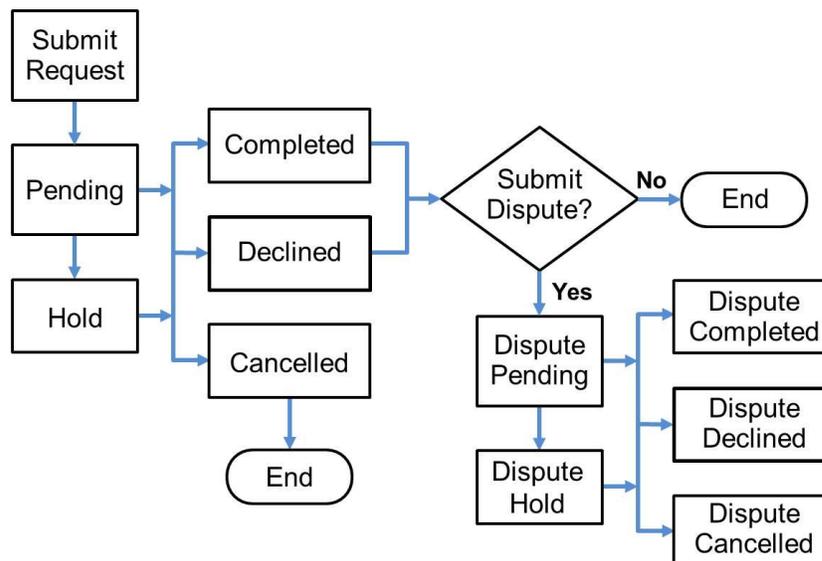
A sample of the Credit Bid – Search page is displayed below.

The screenshot shows the 'Obtain Credit Bid' search interface. At the top, there are fields for 'ServicerID:', 'Contact Name:', and 'Contact Phone Number:'. Below these are tabs for 'Search', 'New Request', and 'Bulk Import'. The main search area includes a 'Freddie Mac Loan Number:' field, a 'Request Status:' dropdown menu set to 'All', 'Date From:' and 'Date To:' date pickers, and a 'Servicer Number' list with 'Add', 'Remove', and 'Remove all' buttons. A 'Selected Servicer Numbers' field is also present. A 'Clear' button and a 'Search' button are at the bottom. Three callout boxes provide instructions: one on the left says 'Enter your search criteria in the applicable data fields.'; one on the top right says 'You can search for an individual loan by Freddie Mac loan number.'; and one on the bottom right says 'You may also search multiple loans at a time by a date range.'

You can search for an individual loan by Freddie Mac loan number or multiple loans at a time by a date range.

Request Statuses

The request status indicates what stage in the process your request is in. When you submit a credit bid request in Service Loans, your request will follow one of the paths shown below:



Obtain Credit Bid

The following table identifies the request statuses and their definitions.

Request Status	Definition
All	When selected on the Search screen, will return all statuses in your search results.
Pending	A credit bid request has been successfully submitted, passed all formatting and loan validations, and is awaiting credit bid details.
Completed	A credit bid request was successfully processed, and the credit bid, good through date and estimated sale date are available.
Declined	The credit bid request encountered an error and did not receive a credit bid, good through date, or estimated sale date.
Hold	The credit bid request has some unresolved issues.
Cancelled	The credit bid request has been cancelled.
Dispute Pending	Any dispute functionalities, terms or displays as part of the Obtain Credit Bid functionality in the Service Loans application are for Freddie Mac internal use only. Freddie Mac may decide, in its sole discretion or in response to a Servicer's dispute, to make use of any dispute functionalities in the Service Loans application. Any questions about disputes, including the Request Status of a dispute, should be sent to Freddie Mac at shortsales@FreddieMac.com or by calling Customer Support at 800-FREDDIE.
Dispute Completed	
Dispute Declined	
Dispute Hold	
Dispute Cancelled	

Obtain Credit Bid

Credit Bid – Search Data Fields

The following table provides the data field definitions for the data fields located on the Credit Bid – Search page.

Data Field	Valid Format/ Values	Definition
Freddie Mac Loan Number	Numeric	Nine-digit loan number assigned by Freddie Mac. Warning: If you enter less than nine digits, the system will prefix zeros to make it a nine-digit number. For example, you enter 1234, the system enters the number as 000001234.
Request Status	<ul style="list-style-type: none"> ▪ All ▪ Pending ▪ Completed ▪ Declined ▪ Hold ▪ Cancelled ▪ Dispute Pending ▪ Dispute Completed ▪ Dispute Declined ▪ Dispute Hold ▪ Dispute Cancelled 	Indicates what stage in the process your request is in. Any dispute functionalities, terms or displays as part of the Obtain Credit Bid functionality in the Service Loans application are for Freddie Mac internal use only. Freddie Mac may decide, in its sole discretion or in response to a Servicer's dispute, to make use of any dispute functionalities in the Service Loans application. Any questions about disputes, including the Request Status of a dispute, should be sent to Freddie Mac at shortsales@FreddieMac.com or by calling Customer Support at 800-FREDDIE.
Date From:	mm/dd/yyyy	The begin date of the date range for the request.
Date To:	mm/dd/yyyy	The end date of the date range for the request.
Servicer Number	Alphanumeric	The Seller/Servicer number(s) that the user has access to for submission of credit bid requests. This field is auto-populated.
Selected Servicer Number	Alphanumeric	The list of Seller/Servicer numbers you want to include in your search criteria.

Obtain Credit Bid

How to Search for Credit Bids

Follow the steps below to search for credit bid request information.

1. From the My Home page click the Obtain Credit Bid tab. The Credit Bid – Search page displays.
2. To search for a credit bid, do one of the following:
 - To search by Freddie Mac loan number, proceed to step 3.
 - To search by a date range, proceed to step 4.
3. Enter the Freddie Mac loan number and press the Tab key. The Search button is enabled. Proceed to step 7.

Freddie Mac Loan Number: 123456789
Request Status:
Date From:
Date To:
Servicer Number: 123456A, 123456B, 123456C
Buttons: Add all, Add, Remove, Remove all, Clear, Search

4. To search for multiple loans at a time by a date range, select a Request Status. This field will default to All. Your options are: All, Dispute Pending, Dispute Hold, Dispute Cancelled, Dispute Completed, Dispute Declined, Pending, Hold, Cancelled, Completed, or Declined.

Note: Any dispute functionalities, terms or displays as part of the Obtain Credit Bid functionality in the Service Loans application are for Freddie Mac internal use only. Freddie Mac may decide, in its sole discretion or in response to a Servicer's dispute, to make use of any dispute functionalities in the Service Loans application. Any questions about disputes, including the request status of a dispute, should be sent to Freddie Mac at shortsales@FreddieMac.com or by calling Customer Support at 800-FREDDIE.

5. Enter the beginning date of the date range in the Date From: data field manually as mm/dd/yyyy or click on the calendar icon to select a date as displayed below.

Note: You must enter both a Date From: and Date To: value.

Date From:
Date To:
Servicer Number: 123456A, 123456B, 123456C
Calendar: September 2013

Obtain Credit Bid

- Enter the end date of the date range in the Date To: data field. The date entered must not be a future date. The Search button becomes enabled.

If you want to filter your results by Servicer number, click the Seller/Servicer numbers you want in the Servicer Number box.

Click:	To:
Add →	Add a single Servicer number.
Add all ⇒	Add all Servicer numbers.
Remove ←	Remove a single Servicer number.
Remove all ⇐	Remove all Servicer numbers.

Note: If you do not select a Servicer number, Service Loans will return search results that include all Servicer numbers.

- Click **Search**. The Credit Bid – Search page displays the results. If there is no data matching your search criteria, you will receive an error message. Verify that you entered the correct Freddie Mac loan number and/or Servicer number.

To begin a new search, click **Clear**.

Select	Freddie Mac Loan Number	Seller / Servicer Loan Number	Servicer Number	Request Date	Property City	Property State	Property Zip	Foreclosure Bid Property Value Estimate	Credit Bid	Estimated Sale Date	Good Through Date	Request Status
<input type="checkbox"/>	123456789	1987654321	111111	11/13/2014	PALM HARBOR	FL	34483	\$175,000.00	\$132,923.01	12/27/2014	02/13/2015	Completed
<input type="checkbox"/>	987654321	1344694309	222222	07/07/2014	DENVERST	NJ	07427	\$330,000.00	\$271,880.41	08/21/2014	10/04/2014	Completed
<input type="checkbox"/>	111111111	1987654321	333333	11/12/2014	MOBILE	CA	92180	\$27,000.00	\$14,842.21	12/22/2014	01/13/2015	Completed
<input type="checkbox"/>	222222222	1920163774	444444	08/26/2014	PHILADELPHIA	PA	19126	\$200,000.00	\$38,069.58	10/10/2014	11/24/2014	Completed
<input type="checkbox"/>	333333333	1742679620	555555	03/21/2014	MOBILE	CA	92180	\$69,000.00	\$32,021.22	12/09/2014	12/09/2014	Completed
<input type="checkbox"/>	444444444	1987654321	666666	08/13/2014	WINCHESTER	TN	37398	\$175,000.00	\$104,094.00	09/27/2014	11/16/2014	Completed
<input type="checkbox"/>	555555555	1887903321	777777	07/22/2014	LADRANGE	OH	44050	\$125,000.00	\$63,006.19	09/05/2014	10/23/2014	Completed
<input type="checkbox"/>	666666666	1302143391	888888	07/14/2014	WEST PALM BEACH	FL	33417	\$128,000.00	\$94,096.82	08/18/2014	10/14/2014	Completed

- Select the Freddie Mac loan number you want to view credit bid request information for by clicking the check box next to the loan. The View button is enabled.



- Click **View**. The Credit Bid – Detail View page displays.

Obtain Credit Bid

You have completed your Credit Bid - Search. You have the following options:

Click:	To:
Return	Go back to the previous page.
Print	Print the information. Refer to “How to Print the Detail View” in this chapter.
Export	Export the information. Refer “How to Export Data” in this chapter. This option allows you to export your search results or the Credit Bid – Detail View of the selected loan into a .pdf, .xls, or .csv file format.

Viewing Search Results

When you search by Freddie Mac loan number or a date range, the Search Results page will display.

The search results for a Freddie Mac loan number will display in the following order: Dispute Pending, Dispute Completed, Dispute Declined, Dispute Hold, Dispute Cancelled, Pending, Completed, Declined, Hold or Cancelled.

When you select a Freddie Mac loan number to view, your results will be displayed on the Credit Bid – Detail View page.

When you search by a date range, you will see all statuses with the most recent status displaying first because a full history of the loan record is displayed.

Credit Bid – Detail View Page

When you search for a loan record and select to view it, the Credit Bid – Detail View page displays. The Credit Bid – Detail View page contains important information about your credit bid request.

A sample of the results are highlighted on the Credit Bid – Detail View page displayed on the following page.

Obtain Credit Bid

ServicerID: Contact Names: Servicer Workout Specialist Contact Phone Number:

[My Home](#) [Obtain Valuation](#) [Obtain Credit Bid](#)

[Search](#) [New Request](#) [Bulk Import](#)

[Help](#)

Credit Bid - Detail View

Credit bids provided to Servicers through the Service Loans application are applicable for First-Lien Mortgages that are not covered by mortgage insurance, not insured by the Federal Housing Administration (FHA), not guaranteed by the Department of Veteran Affairs (VA) or the Rural Housing Service (RHS) or not subject to a credit enhancement. If the Mortgage is covered by mortgage insurance, insured by FHA, guaranteed by VA or RHS or subject to a credit enhancement, then the Servicer must bid an amount approved by the responsible party, unless Freddie Mac has a delegation of authority from the applicable party. Refer to the Freddie Mac Single-Family Seller/Servicer Guide for complete requirements.

Freddie Mac Loan Number: **Seller / Servicer Loan Number:**

Servicer Number: **Property Address:**

Property City: **Property State:**

Property Zip: **Servicer Contact Email:**

Request Date: **No. of Days to Completion:**

No. of Days in Pending: **No. of Days to Decline:**

No. of Days in Hold: **No. of Days to Cancel:**

Request Status: **Request Hold Date:**

National Vendor Contact Name: **National Vendor Contact Number:**

BPO Order Number:

Comments:

Reason for Decline /Cancel / Hold:

Credit Bid: \$122,923.01 **Good Through Date:** 02/12/2015

Estimated Sale Date: 12/27/2014 **Foreclosure Bid Property Value Estimate :** \$170,000.00

Foreclosure Bid Property Value Estimation Method: BPD

[Return](#) [Print](#) [Export](#)

Credit Bid – Detail View Results

Obtain Credit Bid

The table below defines the results displayed on the Credit Bid – Detail View page. These values cannot be edited. The data elements returned by Service Loans depends on the Request Status.

Data Field	Definition
Request Date	The date that the credit bid request was submitted.
No. of Days to Completion	The number of days from the submission date to the date the request was completed.
No. of Days in Pending	The number of days from the submission date of the request to the current date.
No. of Days to Decline	The number of days from the submission date of the request to the date the request was declined.
No. of Days in Hold	The number of days from the hold date of the request to the current date.
No. of Days to Cancel	The number of days from the submission date of the request to the cancellation date.
Request Status	Identifies what stage in the process your request is in (i.e., Pending, Completed, Hold, Canceled or Declined).
Request Hold Date	The date the credit bid request was placed on hold.
National Vendor Contact Number	The number of the vendor.
National Vendor Contact Name	The name of the vendor.
BPO Order Number	The Broker's Price Opinion order number.
Comments	Additional detail about the credit bid request. Typically, this section provides additional information when a credit bid is in a Hold or Cancelled status and the reason for Hold or Cancelled is Other.
Reason for Decline/Cancel/Hold	<p>The explanation for why the request or dispute was not completed, placed on hold or cancelled.</p> <p>Note: Any dispute functionalities, terms or displays as part of the Obtain Credit Bid functionality in the Service Loans application are for Freddie Mac internal use only. Freddie Mac may decide, in its sole discretion or in response to a Servicer's dispute, to make use of any dispute functionalities in the Service Loans application.</p> <p>Any questions about disputes, including the Request Status of a dispute, should be sent to Freddie Mac at shortsales@FreddieMac.com or by calling Customer Support at 800-FREDDIE.</p>

Obtain Credit Bid

Data Field	Definition
Credit Bid	A bid on behalf of Freddie Mac at a foreclosure sale of a mortgaged premise that Freddie Mac will accept for a third-party to purchase the property.
Good Through Date	The last date the credit bid will be valid in Service Loans.
Estimated Sale Date	The estimated foreclosure sale date (e.g. 45 days from the request date.)
Foreclosure Bid Property Value Estimate	Estimated property valuation returned with the credit bid.
Foreclosure Bid Property Value Estimation Method	Methodology used to determine the estimated property valuation returned with the credit bid.

How to Print the Detail View

To print the page:

1. Click **Print**. The following page displays.

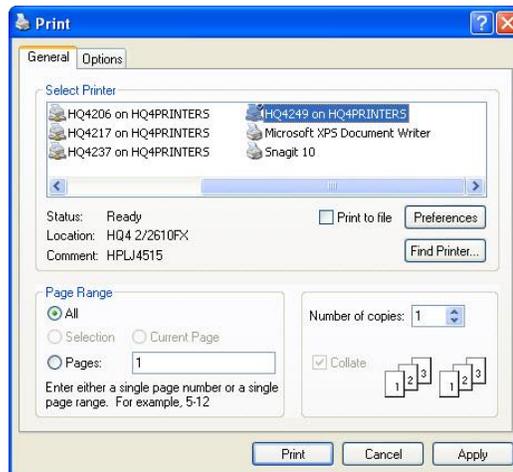
The screenshot shows the 'Credit Bid - Detail View' page. The page is divided into several sections with the following data:

- Freddie Mac Loan Number:** 123456789
- Seller / Servicer Loan Number:** 123456789ABC
- Servicer Number:** 111111
- Property Address:** 1330NW175 ST
- Property City:** MIAMI
- Property State:** FL
- Property Zip:** 33169
- Servicer Contact Email:** Sara_Smith@ABCBank.com
- Request Date:** 07/01/2014
- No. of Days to Completion:** 1
- No. of Days in Pending:**
- No. of Days to Decline:**
- No. of Days in Hold:**
- No. of Days to Cancel:**
- Request Status:** Completed
- Request Hold Date:**
- National Vendor Contact Name:**
- National Vendor Contact Number:**
- BPO Order Number:** 394026
- Comments:**
- Reason for Decline /Cancel / Hold:**
- Credit Bid:** \$73,442.61
- Good Through Date:** 09/30/2014
- Estimated Sale Date:** 08/15/2014
- Foreclosure Bid Property Value Estimate:** \$125,000.00
- Foreclosure Bid Property Value Estimation Method:** BPO

At the bottom of the page, there are two buttons: **Print** and **Cancel**.

Obtain Credit Bid

2. Click **Print**. A print dialogue box opens.



3. Click **Print** to print the page.
4. When finished, click **Cancel** to return to the Credit Bid – Detail View page.

Search Results

The search results are displayed on the Credit Bid – Search page below the search box where you enter your search criteria.

A sample of the Credit Bid – Search results page is displayed below.

Credit Bid - Search

Freddie Mac Loan Number: Request Status: All

Date From: 07/01/2014 Date To: 02/27/2015

Searcher Number: 111111, 222222, 333333, 444444, 555555

Selected Servicer Numbers:

Clear Search

Credit bids provided to Servicers through the Service Loans application are applicable for First-Lien Mortgages that are not covered by mortgage insurance, not insured by the Federal Housing Administration (FHA), not guaranteed by the Department of Veteran Affairs (VA) or the Rural Housing Service (RHS) or not subject to a credit enhancement. If the Mortgage is covered by mortgage insurance, insured by FHA, guaranteed by VA or RHS or subject to a credit enhancement, then the Servicer must bid an amount approved by the responsible party, unless Freddie Mac has a delegation of authority from the applicable party. Refer to the Freddie Mac Single-Family Seller/Service Guide for complete requirements.

Select	Freddie Mac Loan Number	Seller / Servicer Loan Number	Servicer Number	Request Date	Property City	Property State	Property Zip	Foreclosure Bid	Property Value Estimate	Credit Bid	Estimated Sale Date	Good Through Date	Request Status
<input type="checkbox"/>	123456789	1987540334	111111	11/12/2014	PALM HARBOR	FL	34683		\$170,000.00	\$122,923.01	12/27/2014	02/12/2015	Completed
<input type="checkbox"/>	987654321	1144694309	222222	07/07/2014	DEMAREST	NJ	07627		\$530,000.00	\$271,880.41	08/21/2014	10/06/2014	Completed
<input type="checkbox"/>	1648781670			11/12/2014	WILKINSON	AL	35180			\$153,418.81	12/27/2014	02/12/2015	Completed
<input type="checkbox"/>		8916	227	10/22/2014	VAN ALLEN	CA			\$7,000.00	\$4,846.20	10/04/2014	01/25/2015	Completed
<input type="checkbox"/>	111111111	999AAABB	333333	08/20/2014	PHILADELPHIA	PA	19126		\$100,000.00	\$38,069.58	10/10/2014	11/26/2014	Completed
<input type="checkbox"/>	222222222	1820163774	444444	08/26/2014	PHILADELPHIA	PA	19126		\$69,000.00	\$52,021.22	12/05/2014	12/09/2014	Completed
<input type="checkbox"/>	333333333	1742678620	444444	10/21/2014	MIAMI	FL	33165		\$170,000.00	\$106,094.00	09/27/2014	11/16/2014	Completed
<input type="checkbox"/>	444444444	1987523991	444444	08/13/2014	WINCHESTER	TN	37398		\$125,000.00	\$63,006.19	09/05/2014	10/22/2014	Completed
<input type="checkbox"/>	555555555	1687503321	444444	07/22/2014	LAGRANGE	OH	44050		\$128,000.00	\$86,098.82	08/28/2014	10/14/2014	Completed
<input type="checkbox"/>	666666666	1303145551	444444	07/14/2014	WEST PALM BEACH	FL	33417						Completed

View Return Print Export

Obtain Credit Bid

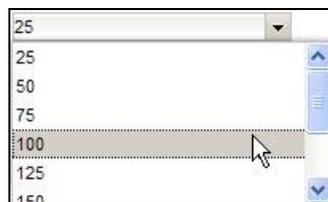
How to Sort Data in the Search Results

The search results default view is 25 records per page. You can change the default view and select to view up to 500 loans per page. Follow the procedure below to change the default view for number of records to view per page.

1. Click the number of records pick list.



2. Select the number of records you want to view from pick list. Use the scroll bar to view your options up to 500.



3. The Credit Bid – Search results page re-displays with the number of records you requested to view.

Note: Service Loans retains a history of 15 months. Your search results will display the number of records requested up to the 15-month history.

To re-sort a column of data:

1. Move your cursor over the heading of the column. Your cursor will change from a pointer to a hand and the column heading will turn from black to blue.



2. Click on a column heading to re-sort the data. A green triangle will appear next to the title of the column heading.



Note: To re-sort the data in ascending/descending order click the column heading again.

Obtain Credit Bid

Credit Bid - Bulk Import

The Bulk Import feature in the Obtain Credit Bid functionality in Service Loans enables you to import a single loan or multiple loans. Importing multiple loans reduces the amount of time required to enter each loan manually.

You must match your data to the bulk file layout specific to the Obtain Credit Bid functionality. The loan data must be in either a comma separated value (.csv) or a text (.txt) format while still using commas to separate the fields.

The following topics about the Bulk Import functionality are discussed in this section:

- How to Access Bulk Import
- Upload and Test Import File
- Test Import Results
- Upload and Submit
- Status and Confirmation Messages
- View Summary
- Bulk Import Error Messages
- How to Correct Import Errors
- Bulk Email Notifications

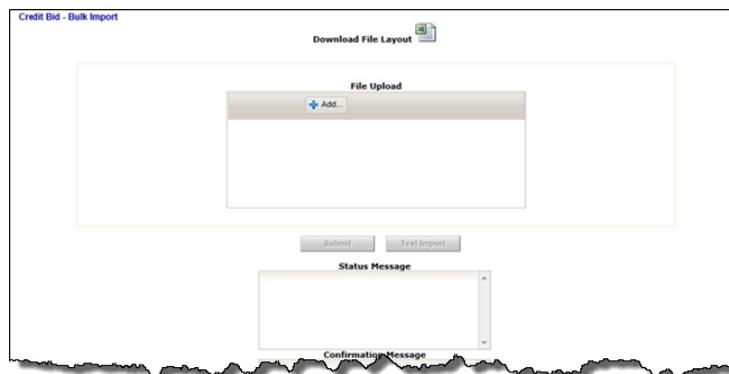
How to Access Bulk Import

Follow the procedure below to access Credit Bid – Bulk Import.

1. From the My Home page, click the Obtain Credit Bid tab. The Credit Bid – Search page displays.



2. Click **Bulk Import**. The system prompts: “Are you sure you want to leave the page?”
3. Click **OK**. The Credit Bid – Bulk Import page displays.



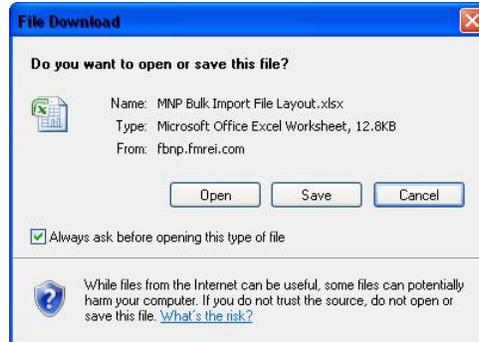
Obtain Credit Bid

Download the Bulk Import File Layout Instructions

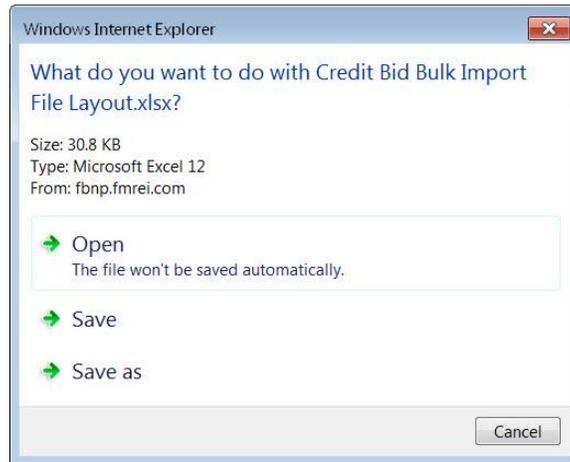
Use the bulk import file layout instructions to create a bulk import file for Obtain Credit Bid. Follow the instructions provided in the layout and create your file in .csv or .txt format.

Follow the procedure below to download the bulk import file layout instructions.

1. From the Credit Bid – Bulk Import page, click **Download File Layout**. The File Download dialogue box displays.



2. To save the file, click **Save**. The following displays.



3. To view, click **Open**. The file displays.

Data Element Name	Format	Max Length	Valid Value(s)	Mandatory/Optional	Comments
FreddieMac Loan Number	Numeric	9		Mandatory	Must be 9 digit Numeric
Seller/Service Loan Number	Alphanumeric	15		Optional	Special Characters allowed
Service Name	Alphanumeric	50		Optional	Special Characters allowed
Order Source	Alphanumeric		Service	Optional	
Transaction Type	Alphanumeric		Foreclosure Bid (Drive By	Optional	
Service Type	Alphanumeric		EFO with Photo	Optional	
Service Contact Last Name	Alphanumeric	25		Optional	Special Characters allowed
Service Contact First Name	Alphanumeric	25		Optional	Special Characters allowed
Service Contact Phone - Extension	Numeric(10); Numeric(4)	15		Optional	1234567890-1234
Service Contact Fax Number	Numeric	10		Optional	
Service Contact Email	Alphanumeric	50		Mandatory	Should be in Email format
Property Address	Alphanumeric	60		Mandatory	
Property City	Alphanumeric	20		Mandatory	
Property State	Alphanumeric	2	AK AL AR AZ CA CO CT DC DE FL GA GU HI IA IL IN KS KY LA MA MD ME MI MN MO MS MT NC ND NE NH NJ NY LA MA MD ME MI MN MO MS MT NC ND NE NH NJ NY	Mandatory	

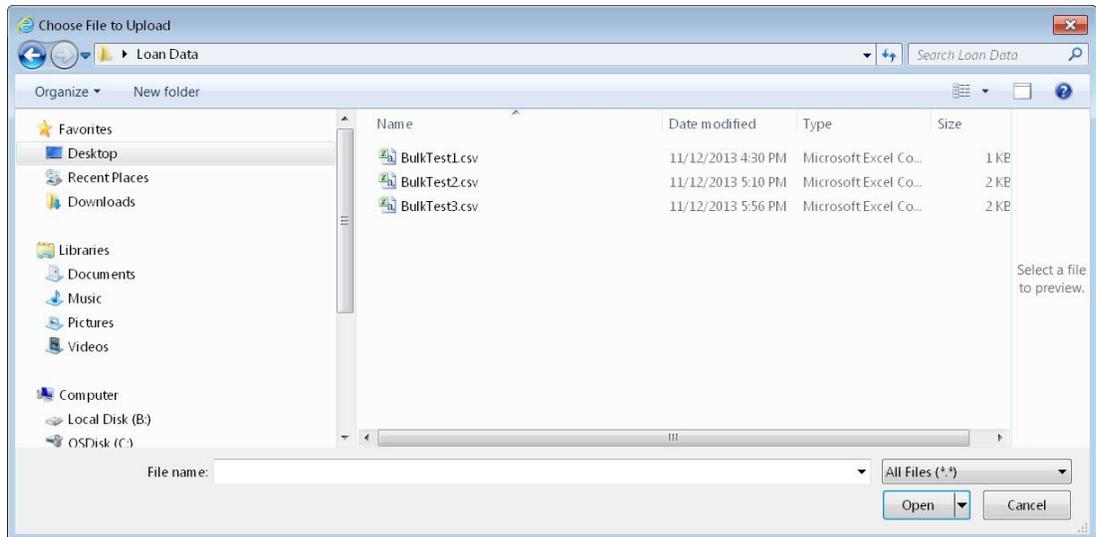
Obtain Credit Bid

Upload and Test Import File

Follow the procedure below to upload and test your bulk import file. Freddie Mac recommends that you always test import your bulk file prior to submission.

From the Credit Bid – Bulk Import page:

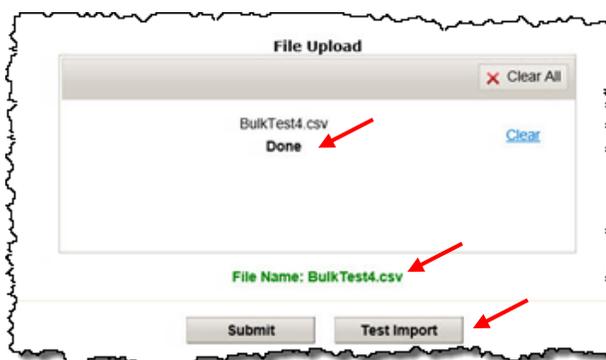
1. Click **Add**. The Choose File to Upload window displays.
2. Browse to the location of the file you want to import and select the file.



3. Click **Open**. The Credit Bid – Bulk Import page displays the name of the file you selected in the File Upload box.



4. Verify this is the file you want to upload and test.
5. Click **Upload**. The Credit Bid – Bulk Import page displays “Done” in the File Upload box and the file name is displayed in green below the File Upload box as confirmation of the file you just uploaded. The Test Import button becomes enabled.



Obtain Credit Bid

- Click **Test Import**. The Credit Bid – Test Bulk Import page displays one of two pages of the first loan record.

Credit Bid - Test Bulk Import

Field Name	Field Value	Message
Freddie Mac Loan Number	111111111	
Seller/Service Loan Number	1234567890	
Service Name	ABC Bank	
Order Source	Service	
Transaction Type	Foreclosure Bid Drive By	
Service Type	BPO with Photo	
Service Contact First Name	Sara	
Service Contact Last Name	Smith	
Service Contact Phone - Extension	8005551212-1234	
Service Contact Fax Number		

Return Export

Click the numbers or arrows to view all pages of results for the data fields.

- Review the test results for errors in the Message column. Refer to “Test Import Results” in this chapter for more information.

Note: Optional: Click on an icon to export data.

- Click **Return** when you are finished reviewing the errors. The system prompts: “Are you sure you want to leave this page?”

- Click **OK**. The Credit Bid – Bulk Import page displays.

Note: Click **Cancel** to remain on the page.

- Correct the errors in the file and upload and test import again until you receive no errors.

When you have no errors on test import, you are ready to submit your file for bulk import to Service Loans.

Test Import Results

The Test Import function will test the first loan record in your import file. The first loan record is tested for accuracy and conformity to the bulk import file layout for Obtain Credit Bid. If the first loan is not formatted correctly, it can affect the entire file and prevent it from uploading. The Test Import function gives you the opportunity to correct formatting errors and data validation errors in the source file before uploading the data to Freddie Mac.

If the first loan record has errors, you will see a description of the error in the Message column. Use the arrows to view all pages of the first loan record. Verify all loans in the file to ensure these errors are not repeated in additional loan records. If the loan record has no errors, you will see no messages in the Message column.

Obtain Credit Bid

The following is an example of an Error Message in the Credit Bid – Test Import results page:



Field Name	Field Value	Message
Freddie Mac Loan Number	1111111	Freddie Mac Loan Number must be 9 digit numeric
Seller/Service Loan Number	1234567890	
Service Name	ABC Bank	

You may Export the data in .pdf, .xls, or .csv format by clicking the respective icon. Click **Return** to return to the Credit Bid – Bulk Import page.

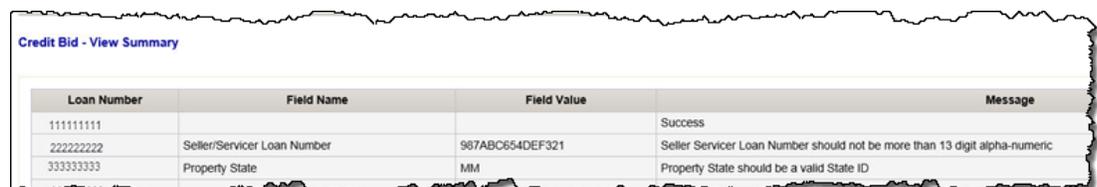
Upload and Submit

After you correct your test import errors, you are ready to upload and submit. Follow the procedure below to upload and submit your bulk import file.

1. From the Credit Bid – Bulk Import page click **Submit**. The system prompts: “Are you sure you want to upload <file name> to the server?”
2. Click **OK**. The Credit Bid – Bulk Import page displays information in the Status Message and Confirmation Message box and the View Summary button becomes enabled. **Note:** Click **Return** to return to the Credit Bid – Bulk Import page without submitting your request.



3. Click on **View Summary**. The Credit Bid – View Summary page displays.



Loan Number	Field Name	Field Value	Message
111111111			Success
222222222	Seller/Service Loan Number	987ABC654DEF321	Seller Service Loan Number should not be more than 13 digit alpha-numeric
333333333	Property State	MM	Property State should be a valid State ID

4. Review all the errors that your file may contain in the Message column.
Caution! You will not be able to return to this page once you leave and clear information on the Credit Bid – Bulk Import page. We recommend that you print, export and/or download this data.
5. Click **Close** when finished. The Credit Bid – Bulk Import page displays.

Obtain Credit Bid

You have completed your bulk import. You have the following options:

Click:	To:
Close	Return to the Credit Bid – Bulk Import page.
Export	Export the information. Refer to “How to Export Data” in this chapter for more information.

Status and Confirmation Messages

The Status Message box in the Credit Bid – Bulk Import page will indicate how many and which loans were imported successfully. The Confirmation Message box will indicate the date the request was received, the time the request was received and the total loan count for successful loans. The Confirmation Message will also remind you that if a loan record contained loan validation errors an email will be sent to the Servicer contact email address you entered in the bulk import file. As a reminder, these error messages can take up to 10 calendar days to receive. Loans that have successfully imported and passed validation will be processed and remain in Service Loans for 15 months.

A sample of the Status and Confirmation Messages are displayed below.



View Summary

The Credit Bid – View Summary page contains information about loans that successfully imported as well as loans that failed to import due to incorrect formatting, missing information or validation errors. In addition, the Credit Bid – View Summary screen contains the Freddie Mac loan number, the name of the data field that contains the data validation error, its value as entered in the imported file, and the data validation error message.

Obtain Credit Bid

A sample of the View Summary page is displayed below.

Loan Number	Field Name	Field Value	Message
11111111			Success
22222222	Seller/Service Loan Number	967ABC654DEF321	Seller Service Loan Number should not be more than 13 digit alpha-numeric
33333333	Property State	MM	Property State should be a valid State ID
44444444			Success
55555555			Success
66666666			Success
77777777	Property Zip	9910	Property Zip code must be 5 digit numeric
88888888			Success
99999999	Freddie Mac Loan Number	00000000	Freddie Mac Loan Number is missing
12345678	Service Contact Email		Service Contact Email is missing

For each loan record and each error in that loan record, you will receive an error message in the Message column. Review all errors. Make sure that you view each page in the report. You can also export the data for better viewing into .pdf, .csv, or .xls. Refer to “How to Export Data” in this chapter.

If your loan record does not contain any errors, “Success” will be displayed in the Message column.

Bulk Import Error Messages

When you use the Bulk Import functionality for Obtain Credit Bid you may encounter error messages. There are several types of error messages you may encounter depending on the task you are attempting to complete. These include:

- Bulk File Import Error Messages
- Loan Validation Error Messages
- Data Validation Error Messages

Bulk Import File Error Messages

After you upload a file, and/or click **Test Import**, you may encounter bulk import file error messages. Refer to the following table for a description of the error messages and the actions you need to take.

Error Message	Will display in the	Required Action
File Layout is incorrect.	Status Message box	Refer to the <i>Foreclosure Credit Bid Request in SLA: Bulk Import File Instructions</i> on the Credit Bid – Bulk Import page.
File must be either .csv or .txt.	Status Message box	Verify your file is one of the valid formats: .csv or .txt.

Obtain Credit Bid

Error Message	Will display in the	Required Action
File has no loan records.	Status Message box	Verify the file you selected contains at least one loan record.
File contains duplicate loan records.	Message column on the View Summary page	Delete this loan record from your import file.
The file size is greater than 1.9 MB or contains more than 2,000 loan records and cannot be imported. Please reduce your file size to less than 1.9 MB or a maximum of 2,000 loan records and re-import your file.	File Upload box	Reduce the size of your import file to no greater than 1.9 MB or reduce the loan record count to less than 2,000.

Loan Validation Error Messages

The following table contains loan validation errors that will prevent your credit bid request from being submitted.

Error Message	Required Action
This Freddie Mac Loan Number is invalid. Please enter a valid Freddie Mac Loan Number.	Verify you have entered a valid Freddie Mac loan number. Warning: If you entered less than nine digits the system will prefix zeros to make it a nine-digit number. For example, when you enter 1234 the system enters the numbers as 000001234.
The Freddie Mac Loan Number provided has an existing pending request for a credit bid.	A request for this Freddie Mac loan number is in a Pending status. Remove the loan record from your import file.
The Freddie Mac Loan Number entered is located in a different state than you indicated. Please verify the Freddie Mac Loan Number and address.	Verify the Freddie Mac loan number, property address, and property state. Re-enter this information and submit your request again.

Obtain Credit Bid

Error Message	Required Action
A valid credit bid for the Freddie Mac Loan Number provided already exists. Please use the search option to retrieve the credit bid.	A completed request already exists for this Freddie Mac loan number. You may not submit a duplicate request when the Good Through Date has not yet expired. Use the search option to retrieve the existing credit bid information.
The Freddie Mac Loan Number provided has an existing request on hold for a credit bid.	Use the Search option to search for the Freddie Mac loan number provided and view the Hold reason. You may not submit another request for this Freddie Mac loan number until the original request is Declined, Cancelled, or the Good Through Date has expired.
You are not authorized to submit a request for the loan number entered.	Contact Customer Support at 800-FREDDIE or your Freddie Mac servicing representative.
Unable to generate Credit Bid request as our records show that the loan has been fully paid off.	If you need further assistance, contact Customer Support at 800-FREDDIE or your Freddie Mac servicing representative.

Data Validation Error Messages

The following table contains the data validation error messages you may receive when performing a bulk import. These errors will display on the Credit Bid – View Summary page. To learn how to correct errors, refer to “How to Correct Bulk Import Errors” in this chapter.

Field Name	Error Message	Required Action
Freddie Mac Loan Number	Freddie Mac Loan Number is missing.	Enter or verify a valid nine-digit Freddie Mac loan number for this loan record.
Servicer Contact Email	Email is missing.	Enter a valid email address for the Servicer Contact. You may use hyphen and underscore symbols after the domain (@) and before .com. Example of valid format: Firstname_lastname@FreddieMac.com
Property Address	Property Address is missing.	Enter the property address for the loan record.
Property City	City is missing.	Enter the city for the loan record.
Property State	State is missing.	Enter the state for the loan record.

Obtain Credit Bid

Field Name	Error Message	Required Action
Property Zip	Zip is missing.	Enter the zip code for the property
Property Type	Property Type is missing.	Enter the property type for the loan record.
Freddie Mac Loan Number	Freddie Mac Loan Number must be 9-digit number.	Enter a valid nine-digit Freddie Mac loan number
Seller/Servicer Loan Number	Seller/Servicer loan number should not be more than 13-digit alphanumeric.	Verify the Seller/Servicer loan number is no more than 13 digits. Optional.
Servicer Contact Email	Incorrect Email format.	Verify the email address is in the correct format and not more than 50 characters.
Property Address	Property Address should not be more than 60 characters.	Verify the property address is not more than 60 characters.
Property City	City should not be more than 20 characters.	Verify the city is not more than 20 characters.
Property State	State should be a valid State ID.	Verify the state is a two-letter abbreviation.
Property Zip	Zip code must be 5-digit numeric.	Verify the zip code is a five-digit number.

How to Correct Bulk Import Errors

If you encounter any bulk import file error messages, you must correct these errors in order to submit the loan record to Service Loans. Refer to “Bulk Import File Error Messages” in this chapter to correct your errors.

If you receive loan validation error messages, verify you have the entered the correct Freddie Mac loan number and use the Credit Bid – Search functionality to search for the Freddie Mac loan number and view details of the request.

You may receive data validation error messages while testing your import file and/or on the Credit Bid – View Summary page. If you receive an error while testing your import file, edit your file and upload again. If you do not resolve the error, the loan record in the file will not successfully import. If you receive errors on the Credit Bid – View Summary page, you must correct the errors, if applicable, by re-importing an updated loan record or manually entering the request on the Credit Bid – New Request page. Refer to “How to Enter a New Request” for step-by-step procedures on manually entering a request.

Obtain Credit Bid

Completed Credit Bid Requests

Your requests may take up to 10 calendar days to process. To determine if your request was completed and received a credit bid, use the search option to search by Freddie Mac loan number or request date range and request status.

We recommend that you search for Completed requests every five to 10 business days. However, you can search every day for the previous day's requests. You will need to determine what process is best for your organizational needs.

You will not receive an email notification for Completed requests.

Bulk Email Notifications

When you submit a bulk import for credit bids, you may receive an email notification for any of the following reasons:

- Declined
- Cancelled
- Hold
- Reinstated from a Hold

It may take up to 10 calendar days to receive your results. Continue to monitor your email for updates to the request status.

Email notifications are sent to the Servicer Contact Email address entered on the bulk import file. Use the Freddie Mac loan number and the link in the email notification to access Service Loans to search and retrieve the credit bid information. Refer to “How to Search for Credit Bids” in this chapter for more information.

The email notifications for Credit Bid – Bulk Import are the same as Credit Bid – New Request with one exception. For declined requests, each Servicer contact email address in the bulk file will receive one email notification for all requests associated with their email ID that have a Declined status in the bulk import.

A sample of the declined email notification is displayed below.

From: <NPL Credit Bid Valuation>

Subject Line: Freddie Mac Foreclosure Bid Sale Credit Bid Error Results

Your request for Credit Bid is declined. To view the decline reason, please access the [Service Loans application](#).

123456789, 987654321, 111111111, 999999999

If you need assistance, please contact your Freddie Mac Servicing Representative.

IMPORTANT: This email has been sent from an unattended mailbox. Please do not reply to this message.

Obtain Credit Bid

When you receive the email, access the link to go to the Obtain Credit Bid tab in Service Loans and use the search function to retrieve the information on the Credit Bid – Detail View page.

Any dispute functionalities, terms or displays as part of the Obtain Credit Bid functionality in the Service Loans application are for Freddie Mac internal use only. Freddie Mac may decide, in its sole discretion or in response to a Servicer’s dispute, to make use of any dispute functionalities in the Service Loans application. Any questions about disputes, including the email notifications of a dispute, should be sent to Freddie Mac at shortsales@FreddieMac.com or by calling Customer Support at 800-FREDDIE.

Print, Export, and Download Data

The Export function in Obtain Credit Bid will allow you to export data from the Service Loans application.

You can print, export and download data in the following formats:

- .pdf
- .xls
- .csv

The Print and Export functions are available on the bottom of the following pages:

- Credit Bid - Search Results
- Credit Bid - Detail View
- Credit Bid - Test Import
- Credit Bid - View Summary

How to Export Data

Follow the procedure below to export data from the Obtain Credit Bid functionality.

1. Click on one of the following icons: PDF, XLS, CSV. The File Download window displays.
2. Click **Open** to view the file.

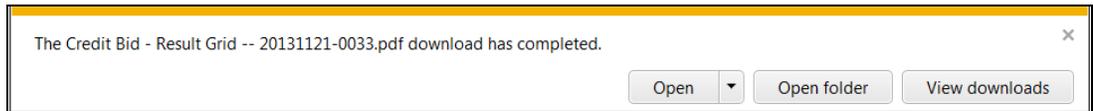


3. Click **Save** to save the file. The Save As window opens.

As a default, the Service Loans application will name the file as follows: *Credit Bid – “page name – yyymmdd-tttt.File extension.”* You may re-name the file to anything you want. The default file name will be different based on the page you are exporting from. For example, if you export from the Credit Bid – Detail View page, the default page name will be *“Credit Bid Detail View....”*

Obtain Credit Bid

- When finished click **Save**. The Download Complete window opens.

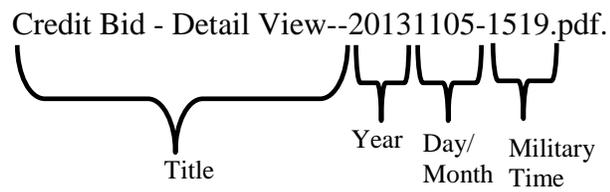


- Click **Open** to view the file.

File Naming Convention

When you export and download a file, Service Loans names the file with a default naming convention.

Credit Bid - Detail View--20131105-1519.pdf.



The diagram shows the file name "Credit Bid - Detail View--20131105-1519.pdf." with brackets underneath identifying its parts: "Credit Bid - Detail View" is labeled as "Title"; "2013" is labeled as "Year"; "11" is labeled as "Day/"; "05" is labeled as "Month"; and "1519" is labeled as "Military Time".

Obtain Credit Bid

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Sample Reports

Introduction

This appendix provides sample reports available in Service Loans for:

- Standard Reports
- Outbound Reports

Standard Reports

The following are sample Standard Reports. These reports are available in .pdf, .xls, and .csv format.

PL Loan Level Reporting Transaction Type Report All Detail, All Summary and All Totals

The following pages display sample reports for the *PL Loan Level Reporting Transaction Type Report* for All Detail, All Summary and All Totals.

PL – Loan Level Reporting Transaction Type Report All Detail

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
S/S Number	Report Name	Report Type	Transaction Type	Cycle Date	Run Date	Run Time													
111111	Report All Detail	Detail	All	06/2013	06/27/2013	10:01													
Cycle Date	Freddie Mac Loan Number	S/S Loan Number	Transaction Type	Submission Date	Submission Time	Gross UPB	Interest Bearing UPB	Deferred UPB	Principal Due	Deferred Principal Payment (DPCP)	Borrower Incentive Curtailment	DOLPI	Correction	Alternate Method Identifier	Exception Interest	LPRO Date	Exception Date	Participation %	Net Yield R
06/2013	111111111	12345678	P&I	06/17/2013	17:41	55640.42	42228.57	13411.85	29.1	0	0	0	06/01/2013	Y	N	06/10/2013		100	0.0
06/2013	22222222	87654321	P&I	06/20/2013	16:11	2052.41	2052.41		772.39	0	0	0	05/01/2013	Y	N	04/01/2013		100	0.0
06/2013	33333333		P&I	06/17/2013	17:41	98728.52	66936.14	29792.38	47.77	0	0	0	06/01/2013	Y	N	06/04/2013		100	0.0
06/2013	44444444	11111111	P&I	06/17/2013	17:41	35012.87	25670.74	9342.13	0	0	0	0	05/01/2013	Y	N	05/13/2013		100	0.0
06/2013	55555555	22222222	P&I	06/17/2013	17:41	258203.4	246872.19	9331.22	0	0	0	0	05/01/2013	Y	N	05/15/2013		100	0.0
06/2013	66666666	33333333	P&I	06/17/2013	17:41	92252.34	64410.02	27642.32	44.7	0	0	0	06/01/2013	Y	N	06/14/2013		100	0.0
06/2013	77777777	44444444	P&I	06/17/2013	17:41	53043.23	37062.94	15980.29	27.69	0	0	0	06/01/2013	Y	N	06/05/2013		100	0.0
06/2013	88888888	55555555	P&I	06/18/2013	13:21	221268.5	192400.09	28668.4	156.35	0	0	0	06/01/2013	Y	N	05/31/2013		100	0.0
06/2013	99999999	66666666	P&I	06/18/2013	13:21	298668.3	251987.77	47670.56	203.88	0	0	0	06/01/2013	Y	N	06/03/2013		100	0.0
06/2013	00000000	77777777	P&I	06/17/2013	17:41	115468.3	80769.61	34698.69	58.98	0	0	0	05/01/2013	Y	N	05/16/2013		100	0.0
06/2013	99999999	88888888	P&I	06/17/2013	18:39	78668.75	74268.75	4600	204.83	0	0	0	06/01/2013	Y	N	06/14/2013		100	0.0
06/2013	88888888	99999999	P&I	06/20/2013	16:11	113945.7	113945.69		0	0	0	0	10/01/2011	Y	N	09/01/2011		100	0.0
06/2013	77777777	00000000	P&I	06/17/2013	17:41	153099	110048.22	43060.76	75.91	0	0	0	06/01/2013	Y	N	06/14/2013		100	0.0
06/2013			P&I	06/17/2013	17:41	71336.43	55153.13	16183.3	46.87	0	0	0	06/01/2013	Y	N	06/14/2013		100	0.0
06/2013			P&I	06/16/2013	13:21	112466.9	96892.52	15594.4	0	0	0	0	04/01/2013	Y	N	03/29/2013		100	0.0
06/2013			P&I	06/17/2013	17:41	68660.38	47938.62	20711.76	99.03	0	0	0	04/01/2013	Y	N	06/13/2013		100	0.0

Sample Reports

PL – Loan Level Reporting Transaction Type Report All Summary

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
1	S/S Number	Report Name	Report Type	Transaction Type	Cycle Date	Run Date	Run Time											
2	99999999	Loan Level Reporting Transaction Type Report All Summary	Summary	All	06/2013	06/27/2013	14:27											
3																		
4	Freddie Mac Loan Number	S/S Loan Number	Transaction Type	Cycle Date	Exception Date	Gross UPB(100%)	Freddie Mac % Gross UPB	Interest Bearing UPB(100%)	Interest Bearing UPB	Freddie Mac % Deferred UPB(100%)	Deferred UPB	Freddie Mac % Principal Due	Principal	Borrower Incentive Curtailment	Exception Interest	Monthly Interest	Proceeds Due	
5	111111111	00000000	P&I	06/2013		55640.42	55640.42	42228.57	42228.57	13411.85	13411.85	29.1	0	0	0	167.27	0	
6	222222222	111111111	P&I	06/2013		2052.41	2052.41	2052.41	2052.41		772.39	772.39	0	0	0	9.74	0	
7	333333333	222222222	P&I	06/2013		98728.52	98728.52	68936.14	68936.14	28792.38	28792.38	47.77	0	0	0	273.06	0	
8	444444444	333333333	P&I	06/2013		35012.87	35012.87	25670.74	25670.74	9342.13	9342.13	0	0	0	0	101.61	0	
9	555555555	444444444	P&I	06/2013		258203.41	258203.41	248872.19	248872.19	9331.22	9331.22	0	0	0	0	777.73	0	
10	666666666	555555555	P&I	06/2013		92252.34	92252.34	64410.02	64410.02	27842.32	27842.32	44.7	0	0	0	255.13	0	
11	777777777	666666666	P&I	06/2013		53043.23	53043.23	37062.94	37062.94	15980.29	15980.29	27.69	0	0	0	135.23	0	
12	888888888	777777777	P&I	06/2013		221268.49	221268.49	192400.09	192400.09	28868.4	28868.4	156.35	0	0	0	641.85	0	
13	999999999	888888888	P&I	06/2013		298958.33	298958.33	251987.77	251987.77	47870.56	47870.56	203.88	0	0	0	840.64	0	
14	000000000	999999999	P&I	06/2013		115468.3	115468.3	80769.61	80769.61	34688.89	34688.89	58.98	0	0	0	294.69	0	
15	111111111	123456789	P&I	06/2013		78668.75	78668.75	74268.75	74268.75	4600	4600	204.83	0	0	0	108.61	0	
16	222222222	987654321	P&I	06/2013		113945.69	113945.69	113945.69	113945.69			0	0	0	0	451.04	0	
17	333333333	0	P&I	06/2013		153098.98	153098.98	110048.22	110048.22	43050.78	43050.78	75.91	0	0	0	435.91	0	
18	444444444	222222222	P&I	06/2013		71336.43	71336.43	55153.13	55153.13	16183.3	16183.3	46.87	0	0	0	172.5	0	
19	555555555	333333333	P&I	06/2013		112486.92	112486.92	96892.52	96892.52	15594.4	15594.4	0	0	0	0	383.53	0	
20	666666666	444444444	P&I	06/2013		68650.38	68650.38	47938.62	47938.62	20711.76	20711.76	99.03	0	0	0	190.15	0	
21	777777777	555555555	P&I	06/2013		151429.38	151429.38	117769.53	117769.53	33658.85	33658.85	99.72	0	0	0	368.34	0	
22	888888888	666666666	P&I	06/2013		137363.7	137363.7	114037.7	114037.7	23328	23328	95.6	0	0	0	451.78	0	
23	999999999	777777777	P&I	06/2013		68307.87	68307.87	47692.69	47692.69	20615.18	20615.18	0	0	0	0	188.78	0	
24	000000000	888888888	P&I	06/2013		159277.34	159277.34	130441.95	130441.95	28935.39	28935.39	96	0	0	0	475.92	0	
25	150815400	188795671	P&I	06/2013		117351	117351	82017.86	82017.86	35333.14	35333.14	55.57	0	0	0	324.87	0	
26	150815400	188795671	P&I	06/2013		110640.85	110640.85	84404.05	84404.05	26236.8	26236.8	0	0	0	0	334.1	0	
27	150815400	188795671	P&I	06/2013		135866.73	135866.73	94934.85	94934.85	40931.68	40931.68	64.71	0	0	0	376.04	0	
28	181888113	217777777	P&I	06/2013		200624.42	200624.42	140125.39	140125.39	60498.03	60498.03	96.43	0	0	0	555.04	0	
29	214814813	34128321	P&I	06/2013		98601.2	98601.2	98601.2	98601.2			0	0	0	0	0	0	

Sample Reports

PL – Loan Level Reporting Transaction Type Report All Totals

	A	B	C	D	E	F	G	H	I	J
1	S/S Number	Report Name	Report Type	Transaction Type	Cycle Date	Run Date	Run Time			
2		Loan Level Reporting								
3		Transaction Type Report All								
4		111111 Totals	Totals	All	07/2013	07/18/2013	12:15			
5	Total records read:		204	Total Gross UPB:	23881587.2					
6	Total Interest Bearing UPB:	14334707.57		Total Deferred UPB:	3979281.94					
7	Total Principal Due:	2876209.94		Total Deferred Principal Curtailment Payment (DPCP):	93500					
8	Total Borrower Incentive Curtailment (BIC):	0		Total Monthly Interest Due:	73036.93					
9	Total Principal, DPCP, BIC and Monthly Interest Due:	3042746.87		Total Reinstatement Interest Due:	36840.04					
10	Total Proceeds on Foreclosure Sales:	1657393.39		Total Proceeds Due on Payoffs:	1362295.47					
11	Total Interest Advance on REO and FHA/VA Foreclosure Conveyance:	0								
12	Total Due:	3079586.91								
13										
14										
15										
16										
17										
18										
19										
20										
21										
22										
23										
24										
25										
26										
27										
28										

Sample Reports

NPL

The following reports are available for the NPL Loan Type:

- *Default Report*
- *Foreclosure Sale/DIL Summary Report*
- *Foreclosure Sale/DIL Detail Report*

Default Report

	A	B	C	D	E	F	G	H	I	J	K	L
1	S/S Number	Report Name	Sort By	Cycle Date	Run Date	Run Time						
2	11111111	Default Report	FreddieMac LoanNumber	05/2013	06/27/2013	14:46						
3												
4	Seller/Service Loan Number	Freddie Mac Loan Number	BPO/Appraised Cycle Date	Value	DDLP/	Default Reason Code and Description	Property Condition Code and description	Occupancy Status code and Description	Default Action Code and Description	Default Action Date	Default Action Code and Description	Default Action Date
5	11111111	00000000	05-2013		04/01/2012	006 Curtailment of Income	10 Unknown or No Property Inspection	06 Unknown	20-Reinstatement (Full or Partial)	06/10/2013		
6	22222222	11111111	05-2013		01/01/2013	001 Death of Principal Mortgagor	04 Good	01 Vacant	43-Referred to Foreclosure	06/05/2013		
7	33333333	22222222	05-2013		03/01/2012	001 Death of Principal Mortgagor	05 Fair	01 Vacant	43-Referred to Foreclosure	09/04/2012		
8	44444444	33333333	05-2013		03/01/2010	007 Excessive Obligations	04 Good	03 Borrower Occupied	20-Reinstatement (Full or Partial)	06/03/2013		
9	55555555	44444444	05-2013		05/01/2013	007 Excessive Obligations	04 Good	04 Tenant Occupied				
10	66666666	55555555	05-2013		07/01/2011	006 Curtailment of Income	05 Fair	03 Borrower Occupied	43-Referred to Foreclosure	09/20/2012		
11	77777777	66666666	05-2013		08/01/2011	007 Excessive Obligations	05 Fair	03 Borrower Occupied	20-Reinstatement (Full or Partial)	06/04/2013		
12	88888888	77777777	05-2013		05/01/2013	031 Unable to Contact Borrower	04 Good	03 Borrower Occupied				
13	99999999	88888888	05-2013		01/01/2013	015 Other	04 Good	03 Borrower Occupied	43-Referred to Foreclosure	06/05/2013		
14	00000000	99999999	05-2013		07/01/2010	001 Death of Principal Mortgagor	04 Good	01 Vacant	43-Referred to Foreclosure	10/13/2010		
15	11111111	123456789	05-2013		05/01/2013	006 Curtailment of Income	04 Good	03 Borrower Occupied				

Sample Reports

Foreclosure Sale/ DIL Summary Report

R8																		
S/S Number	Report Name	Sort By	Date From	Date To	Run Date	Run Time												
11111111	Foreclosure Sale / DIL Summary Report	FreddieMac LoanNumber	05/15/2013	06/17/2013	06/27/2013	14:59												
Freddie Mac Loan Number	Servicer Loan Number	Transaction Id	Sale / Record Date (MM/YYYY)	Sale Result	# of Units	Redemption Date	Opening Bid Amount	Actual Bid Amount	BPO Value	IRS lien Amount	Foreclosure Attorney Name	Foreclosure Attorney Phone Number	Foreclosure Attorney Phone Extension	REO Contact	REO Contact Phone Number	REO Contact Phone extension		
111111111	00000000	FD4	05/30/2013		1	1 07/01/2013	165300	165300	185000		JOHNSON, DONALD	18006551212		ABC MORTGAGE	18006551212	1111		
22222222	11111111	FD4	06/17/2013		1	1	40200	40200	40000		SMITH, VALERIE	18006551212		ABC MORTGAGE	18006551212	1111		
33333333	22222222	FD4	06/17/2013		2	1	305100	305100	280892		CLARK, GABLE	18006551212		ABC MORTGAGE	18006551212	1111		
44444444	33333333	FD4	05/30/2013		1	1	20600	20600	127639		THOMAS ASSOCIA JOHNSON,	18006551212		ABC MORTGAGE	18006551212	1111		
55555555	44444444	FD4	05/28/2013		1	1 06/10/2013	119366	119336.8	150000		DONALD	18006551212		ABC MORTGAGE	18006551212	1111		
66666666	55555555	FD4	06/03/2013		1	1	55100	55100	60000		SMITH, VALERIE	18006551212		ABC MORTGAGE	18006551212	1111		
77777777	66666666	FD4	05/14/2013		1	1	150000	150000	170000		CLARK, GABLE	18006551212		ABC MORTGAGE	18006551212	1111		
88888888	77777777	FD4	05/16/2013		1	1 05/16/2013	100	90001	187000		THOMAS ASSOCIA JOHNSON,	18006551212		ABC MORTGAGE	18006551212	1111		
99999999	88888888	FD4	06/04/2013		2	1	85000	85000	84000		DONALD	18006551212		ABC MORTGAGE	18006551212	1111		
00000000	99999999	FD4	05/31/2013		1	1 07/30/2013	62000	62000	71000		SMITH, VALERIE	18006551212		ABC MORTGAGE	18006551212	1111		
11111111	123456789	FD4	06/06/2013		1	1	170420	170420.5	175000		CLARK, GABLE	18006551212		ABC MORTGAGE	18006551212	1111		
22222222	987654321	FD4	06/04/2013		2	1	98666	98666	140302		THOMAS ASSOCIA	18006551212		ABC MORTGAGE	18006551212	1111		
33333333	0	FD4	06/06/2013		1	1 12/06/2013	75000	75000	75000		TROTT TROTT MCCALLA RAYMER L	2486422515 7706437200		ABC MORTGAGE	18006551212	1111		
44444444	22222222	FD4	06/04/2013		1	1	26538	26538	26538		RONALD R WOLFE MALCOLM	8133422200		ABC MORTGAGE	18006551212	1111		
55555555	33333333	FD4	05/14/2013		2	1	354700	354700	389967					WELLS FARGO				

Sample Reports

Foreclosure Sale/ DIL Detail Report

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1	S/S Number	Report Name	Sort By	Date From	Date To	Run Date	Run Time									
2	111111111	Foreclosure Sale / DIL Detail Report	FreddieMacLoanNumber	05/01/2013	06/27/2013	06/27/2013	15:18									
3																
4	Freddie Mac Loan Number	Freddie Mac Servicer Loan Number	Freddie Mac Loan Transaction Id	Sale / Record Date	Sale Result	Redemption Date	Property Street Address	Property City	Property State	Zip Code	# of Units	Occupancy Status	Opening Bid Amount	Actual Bid Amount	BPO Value	IRS Lien(s) Amount
5	111111111	00000000	F04	05/02/2013	1	05/14/2013	EARL STREET	UNION	NJ	7083	1	Unknown	100	100	230000	
6	222222222	111111111	F04	05/30/2013	1	07/01/2013	POINTE BOULEVAR	AURORA	IL	60504	1	OwnerOccu pied	165300	165300	185000	
7	333333333	22222222	F04	06/17/2013	1		COOLIDGE AVE	LEHIGH ACRE	FL	33936	1	Vacant	40200	40200	40000	
8	444444444	333333333	F04	06/18/2013	2		AUTUMN DRIVE	ANCHORAGE	AK	99516	1	OwnerOccu pied	245500	245500	362709	
9	555555555	44444444	F04	06/17/2013	2		CARROTWOOD CT	FT MYERS	FL	33919	1	Unknown	305100	305100	280892	

Sample Reports

Outbound Reports

Outbound Reports are categorized as follows:

- *Loan Reporting Status*
- *Portfolio Reconciliation*
- *ARM Management*
- *Cash Remittance*
- *Funding Details*

Loan Reporting Status Reports

The following reports are samples of Loan Reporting Status reports:

- *LLR System Cleared Edits*
- *LLR System Cleared Edits Details*
- *LLR Edits to be Cleared*
- *LLR Edits to be Cleared Details*
- *LLR Warning Report*
- *LLR Warning Report Details*
- *Loan Level Missing Report*

Sample Reports

LLR System Cleared Edits

REPORT : PL02475R	FREDDIE MAC										PAGE : 1
ACCOUNTANT : 2-E5-000	LOAN LEVEL REPORTING										DATE : 10/17/13
	EDIT ERROR REPORT										TIME : 04:00:30
	SYSTEM CLEARED EDITS										
CYCLE : 131015	SERVICER :										PHONE :
FREDDIE			PRINCIPAL DUE	INTEREST DUE	UPB	NET				USER	EDIT
MAC	SERVICER	DUE DATE	/ DPCP	/ BORR INCNTV	/ DFRD UPB	YIELD EXCP	EXCP	PREPAYMENT	NO	ID CORR	ERR
LOAN NMBR	LOAN NUMBER	LPI		CRTLMT		RATE CODE	DATE	PENALTY	TE	IND	CODE
GROUP # :											
		08/01/12	0.00	-2,288.09	92,291.56	4.250	70	04/30/13	0.00		0506W
		EXPECTED		-2,288.06							0600E
			0.00	0.00	0.00						
GROUP # :											
		12/01/13	278.82	195.37	89,033.38	2.500		00/00/00	0.00		0600E
		EXPECTED		186.07							
			0.00	0.00	0.00						
GROUP # :											
		10/01/13	287.03	210.30	118,470.81	2.500		00/00/00	0.00		0600E
		EXPECTED		247.41							
			0.00	0.00	0.00						
TOTAL TRANSACTIONS IN ERROR :			3								

Sample Reports

LLR System Cleared Edits Details

Additional Loan Data

Cycle Date	20130915	Servicer Loan #	999999999999999
Freddie Mac Loan #	111111111	FHA/VA Flag	N
Origination Date	19950714	NEGAM Flag	Y
Prior Cycle UPB	63116.10	Accounting Method	N
DDLPI	20130301	Purchase Date	19961029
Loan Status	2	Servicer of Record	877903
Inactive Cycle		Repurchase Flag	
Reinstatement Cycle		Maturity Date	20250801
Participation %	1.00	Balloon Type	
Foreclosure Sale Date			
Foreclosure Action Date			

ARM Loan Data

Net Margin	1.2900	Index Source	5
Prior Net Yield Rate	2.2570	Adjustment Period	1
Periodic Coupon Adj Change Date	20130501	Periodic Rate Cap Increase	0.0000
Payment Charge Date	19970901	Periodic Rate Cap Decrease	0.0000
Lookback Period	0	Loan Ceiling	11.9500
Rounding Factor	0.0000	Loan Floor	0.0000

Sample Reports

LLR Edits to be Cleared

REPORT : PL02355R	FREDDIE MAC										PAGE : 1
ACCOUNTANT :	LOAN LEVEL REPORTING										DATE : 09/17/13
	EDIT ERROR REPORT										TIME : 04:00:38
	EDITS TO BE CLEARED										
CYCLE :	SERVICER :										PHONE : (000)000-0000
FREDDIE			PRINCIPAL DUE	INTEREST DUE	UPB	NET				USER	EDIT
MAC	SERVICER	DUE DATE	/DPCP	/BORR INCNTV	/DFRD	YIELD EXCP	EXCP	PREPAYMENT	NO	ID	CORR ERR
LOAN NMBR	LOAN NUMBER	LPI		CRTLMT	UPB	RATE	CODE	DATE	PENALTY	TE	IND
											CODE
GROUP # :											
		12/01/12	149.25	3,403.37	102,593.89	6.625	50	00/00/00	0.00		0600E
		EXPECTED		2,836.14							
			0.00	0.00	0.00						
GROUP # :											
		08/01/13	0.00	353.57	344,247.91	1.750		00/00/00	0.00		0600E
		EXPECTED	-833.33	352.35							0700E
			0.00	0.00	101,800.00						0208E
GROUP # :											
		08/01/13	493.00	284.57	194,639.56	1.750		00/00/00	0.00		0600E
		EXPECTED	-507.00	283.11							0700E
			0.00	0.00	0.00						
TOTAL TRANSACTIONS IN ERROR :			3								0208E

Sample Reports

LLR Edits to be Cleared Details

Additional Loan Data			
Cycle Date	20130815		
Freddie Mac Loan #	123456789	Servicer Loan #	111111111111
Origination Date	20040512	FHA/VA Flag	N
Prior Cycle UPB	101362.99	NEGAM Flag	N
DDLPI	20120201	Accounting Method	N
Loan Status	4	Purchase Date	20050323
Inactive Cycle		Servicer of Record	680102
Reinstatement Cycle		Repurchase Flag	
Participation %	1.00	Maturity Date	20340601
Foreclosure Sale Date	20130702	Balloon Type	
Foreclosure Action Date	201206		

ARM Loan Data			
Net Margin	3.3750	Index Source	4
Prior Net Yield Rate	3.5000	Adjustment Period	12
Periodic Coupon Adj Change Date	20120601	Periodic Rate Cap Increase	2.0000
Payment Charge Date	20090701	Periodic Rate Cap Decrease	2.0000
Lookback Period	45	Loan Ceiling	11.0000
Rounding Factor	0.1250	Loan Floor	0.0000

Sample Reports

LLR Warning Report Details

Additional Loan Data

Cycle Date	20151015		
Freddie Mac Loan #		Servicer Loan #	
Origination Date	20030123	FHA/VA Flag	N
Prior Cycle UPB	67359.86	NEGAM Flag	N
DDLPI	20151001	Accounting Method	N
Loan Status	1	Purchase Date	20030414
Inactive Cycle		Servicer of Record	
Reinstatement Cycle		Repurchase Flag	
Participation %	1.00	Maturity Date	20330201
Foreclosure Sale Date		Balloon Type	
Foreclosure Action Date			

ARM Loan Data

Net Margin		Index Source	
Prior Net Yield Rate		Adjustment Period	
Periodic Coupon Adj Change Date		Periodic Rate Cap Increase	
Payment Charge Date		Periodic Rate Cap Decrease	
Lookback Period		Loan Ceiling	
Rounding Factor		Loan Floor	

Sample Reports

Portfolio Reconciliation

The following reports are samples of Portfolio Reconciliation reports:

- *Loan Reconciliation Difference Report*
- *LLR MAS (Monthly Account Statement)*
- *Loan Level Trial Balance*
- *Newly Funded Loans*
- *Newly Transferred in Loans*
- *Loan Modifications Processed Report*

Loan Reconciliation Difference Report

The Loan Reconciliation Report has four sections. Review the table below to learn about each section and the sample report that follows.

Section	Name of Section	Description
1	Loan Transactions Applied by Freddie Mac	<p>This section identifies transactions that we adjusted because we did not receive a corrected transaction or your corrected transaction was not accepted.</p> <p>These transactions appear on the <i>Edits to be Cleared</i>, <i>System Cleared Edits</i>, or the <i>Loan-Level Missing Reports</i>. There may be more than one line for each mortgage since each transaction is listed separately.</p>
2	Loan Transactions Applied by Servicer	<p>This section identifies mortgages for which you submitted more than one transaction or a corrected transaction, and we accepted one of the transactions.</p> <p>There is more than one line for each mortgage because each transaction is listed separately.</p>
3	Invalid Freddie Mac Loan Number Reported	<p>This section of the report displays loan numbers you reported that our system did not recognize as valid. The Freddie Mac loan numbers appear on the <i>Edits to be Cleared</i> daily edit report with error code 101E.</p> <p>There is one line for each mortgage.</p>
4	Incorrect Servicer Number Reported	<p>This section displays loan numbers that our system shows as belonging to a different Servicer.</p> <p>The loan numbers appear on the <i>Edits to be Cleared</i> report with error code 105E.</p> <p>There is one line for each mortgage.</p>

Sample Reports

Loan Reconciliation Difference Report

Section 1

REPORT : LL00800R		FREDDIE MAC				PAGE: 1	
ACCOUNTANT:		LOAN LEVEL REPORTING				DATE: 09/27/13	
		LOAN RECONCILIATION DIFFERENCE REPORT				TIME: 00:04:27	
CYCLE: 13/09/15		SERVICER:				FINAL	
SECTION 1: LOAN TRANSACTIONS APPLIED BY FREDDIE MAC							
SERVICER LN NUMBER	FM LN NUMBER	PRINCIPAL DUE / DPCP	INTEREST DUE / BORR INCNTV CRTLMT	PREPAYMENT PREMIUM / DFRD UPB	UPB	EXCEPTION CODE DATE	R USR TRN DI STA FF TRANS DATE ERROR CODE
		45.31	371.81	0.00	82,963.68	00/00/00	REJ * 09/16/13 600
		45.31	380.46	0.00	82,963.68	00/00/00	FM- LNH 09/16/13
DIFFERENCE		0.00	8.65	0.00		ANY = 5.50000 %	AGE = 90+
		0.00	0.00	0.00			
		0.00	0.00	0.00			
DIFFERENCE		0.00	0.00	0.00			
		1,193.75	92.62	0.00	62,319.17	00/00/00	REJ * 09/16/13 712 713
		1,193.75	92.62	0.00	61,319.17	00/00/00	FM- LNH 09/16/13
DIFFERENCE		0.00	0.00	0.00		ANY = 1.75000 %	AGE = 0
		427106877	0.00	0.00	0.00		
		427106877	0.00	1,000.00	0.00		
DIFFERENCE			0.00	1,000.00	0.00		
SECTION 1 TOTAL			0.00	8.65	0.00		

Section 2

REPORT : LL00800R		FREDDIE MAC				PAGE: 1	
ACCOUNTANT:		LOAN LEVEL REPORTING				DATE: 09/27/13	
		LOAN RECONCILIATION DIFFERENCE REPORT				TIME: 00:04:27	
CYCLE: 13/09/15		SERVICER:				FINAL	
SECTION 2: LOAN TRANSACTIONS APPLIED BY SERVICER							
SERVICER LN NUMBER	FM LN NUMBER	PRINCIPAL DUE / DPCP	INTEREST DUE / BORR INCNTV CRTLMT	PREPAYMENT PREMIUM / DFRD UPB	UPB	EXCEPTION CODE DATE	R USR TRN DI STA FF TRANS DATE ERROR CODE
		6,549.76-	554.80	0.00	203,810.39	00/00/00	DUP * 09/16/13 303
		172.57	637.45	0.00	203,810.39	00/00/00 Y	LNH 09/16/13
DIFFERENCE		6,722.33	82.65	0.00		ANY = 3.75000 %	AGE = 0
		0.00	0.00	0.00			
		0.00	0.00	0.00			
DIFFERENCE		0.00	0.00	0.00			
		977.62	123.03	0.00	64,637.76	00/00/00	DUP * 09/16/13 303
		231.28	123.03	0.00	64,637.76	00/00/00 Y	LNH 09/16/13
DIFFERENCE		746.34-	0.00	0.00		ANY = 2.25000 %	AGE = 0
		0.00	0.00	0.00			
		0.00	746.34	0.00			
DIFFERENCE		0.00	746.34	0.00			

Sample Reports

Section 3

REPORT : LL00800R		FREDDIE MAC								PAGE: 1				
ACCOUNTANT:		LOAN LEVEL REPORTING								DATE: 09/27/13				
		LOAN RECONCILIATION DIFFERENCE REPORT								TIME: 00:05:44				
CYCLE: 13/09/15		SERVICER:								FINAL				
SECTION 3: INVALID FREDDIE MAC LOAN NUMBER REPORTED														
INTEREST DUE PREPAYMENT														
SERVICER LN NUMBER	FM LN NUMBER	PRINCIPAL DUE / DPCP	BORR / CRTLMT	INCNVT	PREMIUM / DFRD UPB	UPB	EXCEPTION CODE	DATE	R V ID	USR STA	TRN DI	TRANS DATE	ERROR CODE	AGE
		0.00	4,802.36-		0.00	0.00	70	09/06/13	Y		REJ	09/16/13	101	0

Section 4

REPORT : LL00800R		FREDDIE MAC								PAGE:				
ACCOUNTANT:		LOAN LEVEL REPORTING								DATE: 09/27/13				
		LOAN RECONCILIATION DIFFERENCE REPORT								TIME: 00:05:44				
CYCLE: 13/09/15		SERVICER:								FINAL				
SECTION 4: INCORRECT SERVICER NUMBER REPORTED														
INTEREST DUE PREPAYMENT														
SERVICER LN NUMBER	FM LN NUMBER	PRINCIPAL DUE / DPCP	BORR / CRTLMT	INCNVT	PREMIUM / DFRD UPB	UPB	EXCEPTION CODE	DATE	R V ID	USR STA	TRN DI	TRANS DATE	ERROR CODE	AGE
		117.11	233.19		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		1,905.03	573.71		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		542.37	589.70		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		418.95	424.79		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		244.62	211.86		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		152.97	408.68		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		270.43	274.61		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		292.89	437.68		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		359.09	440.10		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		139.53	257.17		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		0.00	302.10		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		385.00	71.13		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		531.53	56.44		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		134.77	332.32		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		468.02	154.74		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		810.06	146.10		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		120.01	234.82		0.00	0.00	00/00/00			REJ	09/16/13	105	0	
		167.09	298.10		0.00	0.00	00/00/00			REJ	09/16/13	105	0	

Sample Reports

LLR MAS Report

The LLR MAS (*Monthly Account Statement*) report is only available in .pdf format.

TRANSACTIONS APPLIED	PRINCIPAL DUE	DFRD PRINCIPAL CURTAILMENT	BORR INCENTIVE CURTAILMENT	INTEREST DUE	TOTAL P&I	
REPORT : LLR6110R						PAGE: 87
ACCOUNTANT: 2E2900						RUN DATE: 06/27/13
SERVICER :						RUN TIME: 04:37:14
			AS OF 06/15/13			FINAL
BEGINNING BALANCE						248,333,617.49
NON EXCEPTION ()	115,283,945.30	0.00	84,192.26	59,040,916.75	174,409,054.31	
INACTIVATION (40)	0.00	0.00	0.00	51,908.90	51,908.90	
REACTIVATION (50)	266,594.08	0.00	0.00	738,040.58	1,004,634.66	
MATURED PAYOFF (60)	428,837.41	0.00	0.00	1,491.89	430,329.30	
PREPAID PAYOFF (61)	436,888,770.07	21,400.00	0.00	1,973,865.11	438,884,035.18	
REPURCHASE (65)	289,759.71	0.00	0.00	941.88	290,701.59	
REO (70)	0.00	0.00	0.00	61,904.56-	61,904.56-	
FRCLSRE 3RD PS (71)	1,004,900.94	0.00	0.00	76,541.44	1,081,442.38	
NEG PRIN RDCTN (80)	70,496.28-	0.00	0.00	87,700.50	17,204.22	
ADD TOTAL P&I	554,092,311.23	21,400.00	84,192.26	61,909,502.49	616,107,405.98	616,107,405.98
LESS REMITTANCES MADE						627,088,726.59
ADD ADJUSTMENTS TO BALANCE DUE FREDDIE MAC						3,106,877.56-
ENDING BALANCE						234,245,419.32

Sample Reports

Loan Level Trial Balance

REPORT: PL00761R				FREDDIE MAC				RUNDATE: July 28, 2016 1						
				LOAN LEVEL TRIAL BALANCE										
				AS OF 07/15/16 CYCLE										
				SERVICER:										
FREDDIE														
SERVICER	MAC	LN	INACT	REINS	NET	PART	PART %	DFRD	BLN	BLN	REM	ARC	SARC	
LOAN NMBR	LOAN NMBR	STA	DDLPI	DATE	DATE	UPB	YIELD	%	UPB	UPB	TYPE	MAT-DATE	OPT	DAY
00000000	00000000	1	07/01/16			51,872.23	6.6250	100%	51,872.23	0.00	G	0	00	
00000000	00000000	1	07/01/16			74,982.63	6.6250	100%	74,982.63	0.00	G	0	00	
00000000	00000000	1	07/01/16			43,944.37	7.8750	100%	43,944.37	0.00	ARC	3	00	
00000000	00000000	1	07/01/16			43,944.37	7.8750	100%	43,944.37	0.00	ARC	3	00	
00000000	00000000	1	07/01/16			46,069.59	6.6250	100%	46,069.59	0.00	ARC	3	00	
00000000	00000000	1	07/01/16			39,759.24	7.3750	100%	39,759.24	0.00	ARC	3	00	
00000000	00000000	1	07/01/16			71,442.02	5.8750	100%	71,442.02	0.00	ARC	3	00	
00000000	00000000	5	06/01/16			0.00	6.0000	100%	0.00	0.00	ARC	3	00	
00000000	00000000	1	07/01/16			108,962.33	6.6250	100%	108,962.33	0.00	ARC	3	00	
00000000	00000000	1	07/01/16			34,326.43	6.6450	100%	34,326.43	0.00	G	0	00	
00000000	00000000	3	04/01/12	12/15/12		55,803.92	6.6450	100%	55,803.92	0.00	G	0	00	
00000000	00000000	1	07/01/16			51,485.58	6.6450	100%	51,485.58	0.00	G	0	00	
00000000	00000000	1	07/01/16			59,770.29	7.1450	100%	59,770.29	0.00	G	0	00	
00000000	00000000	1	07/01/16			111,165.01	5.2500	100%	111,165.01	0.00	ARC	3	00	
00000000	00000000	1	07/01/16			148,511.67	5.6250	100%	148,511.67	0.00	ARC	3	00	
00000000	00000000	1	07/01/16			152,971.84	5.6250	100%	152,971.84	0.00	ARC	3	00	
00000000	00000000	1	07/01/16			99,717.64	1.7500	100%	99,717.64	0.00	ARC	3	00	
00000000	00000000	1	07/01/16			125,255.02	4.3750	100%	125,255.02	0.00	ARC	3	00	
00000000	00000000	1	07/01/16			47,491.83	5.0000	100%	47,491.83	0.00	ARC	3	00	
00000000	00000000	1	07/01/16			135,611.81	5.1250	100%	135,611.81	0.00	ARC	3	00	
00000000	00000000	1	07/01/16			141,047.62	4.6050	100%	141,047.62	0.00	G	0	00	
00000000	00000000	1	07/01/16			130,188.76	5.1050	100%	130,188.76	0.00	G	0	00	
00000000	00000000	1	07/01/16			55,461.95	5.1050	100%	55,461.95	0.00	G	0	00	

Sample Reports

Newly Funded Loans

9/3/2013 2:29:53 PM

Create Another Report

Freddie Mac

Newly Funded Loans Report - Servicer:

As of 08/15/2013 Cycle

Total no of records processed: 903

FMAC Loan#	Funding Date	ARC Days	Net Yield	Remit Option	Super Arc DaysMRT	Maturity Date	Code Servicing Fee Code	Total UPB	Interest Bearing UPB	DFRD UPB	DLP	PARC Days
100000111	7/23/2013	3	0.02625	Not Available		7/1/2043	C	262,039.82	262,039.82	0.00	ARM	
100000121	7/23/2013	3	0.03000	Not Available		8/1/2043	C	329,700.00	329,700.00	0.00	ARM	
100000130	7/23/2013	3	0.02875	Not Available		8/1/2043	C	365,000.00	365,000.00	0.00	ARM	
100000138	7/23/2013	3	0.02250	Not Available		8/1/2043	C	230,040.54	230,040.54	0.00	ARM	
100000146	7/23/2013	3	0.02125	Not Available		7/1/2043	C	413,613.89	413,613.89	0.00	ARM	
100000172	7/23/2013	3	0.02875	Not Available		8/1/2043	C	243,200.00	243,200.00	0.00	ARM	
100000180	7/23/2013	3	0.02625	Not Available		8/1/2043	C	317,000.00	317,000.00	0.00	ARM	
100000188	8/6/2013		0.04250	Not Available		8/1/2043		183,800.00	183,800.00	0.00	SFFR	
100000196	8/6/2013		0.04125	Not Available		7/1/2043		158,657.00	158,657.00	0.00	SFFR	
100000204	8/6/2013		0.04286	Not Available		7/1/2043		193,251.84	193,251.84	0.00	SFFR	
100000212	8/6/2013		0.04500	Not Available		8/1/2043		198,450.00	198,450.00	0.00	SFFR	
100000220	8/6/2013		0.04595	Not Available		7/1/2043		229,318.35	229,318.35	0.00	SFFR	
100000228	8/6/2013		0.04322	Not Available		7/1/2043		281,350.80	281,350.80	0.00	SFFR	
100000236	8/6/2013		0.04375	Not Available		8/1/2043		312,280.00	312,280.00	0.00	SFFR	
100000244	8/6/2013		0.04125	Not Available		8/1/2043		275,900.00	275,900.00	0.00	SFFR	
100000252	8/6/2013		0.04375	Not Available		8/1/2038		245,302.00	245,302.00	0.00	SFFR	
100000260	8/6/2013		0.04375	Not Available		8/1/2043		341,138.00	341,138.00	0.00	SFFR	
100000268	8/6/2013		0.04500	Not Available		8/1/2043		212,761.00	212,761.00	0.00	SFFR	
100000276	8/6/2013		0.04125	Not Available		7/1/2043		283,088.16	283,088.16	0.00	SFFR	
								217,760,390.55				

Sample Reports

Newly Transferred in Loans

S/6/2013 8:45:13 AM
 Create Another Report
 Freddie Mac
 Newly Transferred In Loans Report - Servicer:
 As of 09/15/2013 Cycle
 Total no of records processed: 159

FMAC Loan#	Loan Status Code	ARC Days	Net Yield	Part %	Remit Option	Super Arc DaysMRT	CE Flag	Maturity Date	Code Servicing Fee Code	Total UPB	Interest Bearing UPB	DFRD UPB	Inactive Cycle Date	Reinstate Cycle Date	DDLPI	DLP	PARC Days
00000000	1		0.05000	100.00	Not Available			1/1/2038		170,362.47	170,362.47	0.00					SFFR
00000000	1		0.05000	100.00	Not Available			1/1/2038		180,727.97	180,727.97	0.00					SFFR
00000000	1		0.07425	100.00	Not Available			1/1/2038		102,689.47	102,689.47	0.00					SFFR
00000000	1		0.06375	100.00	Not Available			1/1/2038		90,437.89	90,437.89	0.00					SFFR
00000000	1		0.06425	100.00	Not Available			12/1/2037		182,254.31	182,254.31	0.00					SFFR
00000000	1		0.05375	100.00	Not Available			2/1/2038		112,608.84	112,608.84	0.00					SFFR
00000000	2		0.05400	100.00	Not Available			2/1/2038		246,137.06	246,137.06	0.00			7/1/2013		SFFR
00000000	2		0.06675	100.00	Not Available			2/1/2038		256,067.06	256,067.06	0.00			3/1/2013		SFFR
00000000	1		0.05098	100.00	Not Available			2/1/2023		295,558.23	295,558.23	0.00					SFFR
00000000	1		0.05400	100.00	Not Available			2/1/2038		251,784.37	251,784.37	0.00					SFFR
00000000	1		0.05400	100.00	Not Available			3/1/2038		216,394.05	216,394.05	0.00					SFFR
00000000	1		0.05375	100.00	Not Available			3/1/2038		133,221.71	133,221.71	0.00					SFFR
00000000	1		0.05900	100.00	Not Available			4/1/2038		210,093.98	210,093.98	0.00					SFFR
00000000	1		0.06125	100.00	Not Available			5/1/2038		95,157.80	95,157.80	0.00					SFFR
00000000	2		0.07000	100.00	Not Available			5/1/2038		74,753.24	74,753.24	0.00			6/1/2013		SFFR
00000000	1		0.05400	100.00	Not Available			5/1/2038		201,677.18	201,677.18	0.00					SFFR
00000000	1		0.05375	100.00	Not Available			5/1/2038		113,202.19	113,202.19	0.00					SFFR
00000000	1		0.05625	100.00	Not Available			5/1/2038		466,882.64	466,882.64	0.00					SFFR
00000000	2		0.05625	100.00	Not Available			5/1/2038		244,557.53	244,557.53	0.00			7/1/2013		SFFR
00000000	1		0.05625	100.00	Not Available			5/1/2038		353,041.67	353,041.67	0.00					SFFR
00000000	2		0.07375	100.00	Not Available			6/1/2038		79,807.64	79,807.64	0.00			7/1/2013		SFFR
00000000	1		0.05750	100.00	Not Available			7/1/2038		120,970.31	120,970.31	0.00					SFFR
00000000	2	3	0.02625	100.00	Not Available			4/1/2038 M		309,744.42	309,744.42	0.00			7/1/2013		ARM
00000000	1	3	0.06125	100.00	Not Available		N	2/1/2034		78,143.28	78,143.28	0.00					SFFR
										28,406,925.80							

Sample Reports

Loan Modifications Processed Report

FREDDIE MAC											23:34 Wednesday, September 11, 2013
LOAN MODIFICATIONS PROCESSED REPORT											
EFFECTIVE CYCLE 9 / 13											

SERVICER=											
LOAN NUMBER	WSI	GROUP NUMBER	OLD ANY	NEW ANY	OLD UPB AT 100%	NEW UPB AT 100%	DFRD UPB	AMT CAP AT 100%	PARTIC PCT	AMT CAP FM SHARE	FLG
*****	1	*****	5.135	3.750	163,330.17	174,455.72	19,336.82	11,125.55	1.00	11,125.55	
*****	1	*****	5.120	3.750	310,832.11	330,335.37	0.00	19,503.26	1.00	19,503.26	
*****	1	*****	4.598	3.750	189,696.80	198,967.94	59,690.38	9,271.14	1.00	9,271.14	
*****	1	*****	3.750	3.750	134,795.48	137,534.77	0.00	2,739.29	1.00	2,739.29	
*****	1	*****	5.625	1.750	425,920.79	442,608.45	156,400.00	16,687.66	1.00	16,687.66	
*****	1	*****	3.375	1.750	125,408.75	134,095.46	35,000.00	8,686.71	1.00	8,686.71	
*****	1	*****	6.225	3.750	257,661.84	284,699.42	85,511.27	27,037.58	1.00	27,037.58	
*****	1	*****	6.750	4.000	85,949.19	86,315.28	25,894.58	366.09	1.00	366.09	
*****	1	*****	2.625	1.750	371,169.58	383,097.34	6,700.00	11,927.76	1.00	11,927.76	
*****	1	*****	6.125	3.750	234,100.08	248,238.93	0.00	14,138.85	1.00	14,138.85	
*****	1	*****	3.000	3.750	238,898.92	240,153.83	39,244.93	1,254.91	1.00	1,254.91	
*****	1	*****	6.125	3.750	187,634.91	200,730.67	14,375.13	13,095.76	1.00	13,095.76	
*****	1	*****	6.100	1.875	407,380.60	422,759.67	0.00	15,379.07	1.00	15,379.07	
*****	1	*****	4.500	3.750	229,717.16	241,869.75	69,515.69	12,152.59	1.00	12,152.59	
*****	1	*****	6.125	1.750	202,741.95	209,199.92	45,000.00	6,457.97	1.00	6,457.97	
*****	1	*****	3.375	3.750	391,565.17	400,486.57	120,145.97	8,921.40	1.00	8,921.40	
*****	1	*****	4.250	3.750	278,229.80	295,903.97	79,084.12	17,674.17	1.00	17,674.17	
*****	1	*****	6.675	3.750	130,172.23	138,101.57	31,920.63	7,929.34	1.00	7,929.34	
*****	1	*****	3.250	3.750	344,976.95	350,178.38	11,998.79	5,201.43	1.00	5,201.43	

SERVICER										209,550.53	
N = 19											
REPORT ID: PPLM0108											
AN ASTERISK INDICATES VARIANCE BETWEEN UPB CHANGE AND CAP AMT											

Sample Reports

ARM Management

The following reports are samples of ARM Management reports:

- *Current Cycle ARM Adjustment*
- *Notification of ARM Loans Net Yield Adjustment*

Current Cycle ARM Adjustment

FMAC Loan#	S/S Loan	Net Yield	Guar Fee	Index Src	Mrtg Rate Adjust Pd	Mrtg Life Ceiling	Mrtg Life floor	Net Margin	Periodic Increase Rate Cap	Periodic Decrease Rate Cap	Look Back Pd	Rounding %	DLP	Serv Fee	Account #
10011000		0.02750	0.00199	0007	6	10.00 %	0.00 %	2.38 %	1.00 %	1.00 %	25	0.00125	ARM	0.0037500	
10011000		0.02500	0.00250	0004	12	9.38 %	0.00 %	2.38 %	2.00 %	2.00 %	45	0.00125	ARM	0.0037500	
10011000		0.02625	0.00500	0004	12	25.00 %	0.00 %	2.50 %	2.00 %	2.00 %	45	0.00125	ARM	0.0037500	
10011000		0.03005	0.00200	0004	12	17.13 %	0.00 %	2.88 %	2.00 %	2.00 %	45	0.00000	ARM	0.0037500	
10011000		0.02500	0.00310	0004	12	12.88 %	0.00 %	2.38 %	2.00 %	2.00 %	45	0.00125	ARM	0.0037500	
10011000		0.03000	0.00250	0004	12	14.88 %	0.00 %	2.88 %	2.00 %	2.00 %	45	0.00125	ARM	0.0037500	
10011000		0.02625	0.00000	0041	12	10.50 %	0.00 %	2.00 %	2.00 %	2.00 %	45	0.00125	ARM	0.0025000	
10011000		0.02625	0.00000	0041	12	10.75 %	0.00 %	2.00 %	2.00 %	2.00 %	45	0.00125	ARM	0.0025000	
10011000		0.02625	0.00386	0007	6	11.63 %	0.00 %	2.25 %	1.00 %	1.00 %	25	0.00125	ARM	0.0037500	
10011000		0.02875	0.00385	0007	6	12.38 %	0.00 %	2.50 %	1.00 %	1.00 %	25	0.00125	ARM	0.0037500	
10011000		0.02625	0.00145	0004	12	11.38 %	0.00 %	2.50 %	2.00 %	2.00 %	45	0.00125	ARM	0.0025000	

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Create Another Report

Freddie Mac

Current Cycle ARM Adj Report - Servicer:

As of 10/15/2013 Cycle

Total no of records processed: 433

Sample Reports

Notification of ARM Loans Net Yield Adjustment

SERVICER:

PRODUCT TYPE: 1 YR 1% ARM GUAR

UTILIZE THE APPLICABLE "NEW NET YIELD" TO CALCULATE NET YIELD INTEREST DUE FREDDIE MAC ON THE ARM LOANS INDICATED BELOW BEGINNING WITH THE 01/15/14 ACCOUNTING CUTOFF.

SERVICER LOAN NUMBER	FREDDIE MAC LOAN NUMBER	CUR- RENT INDEX	PC MARGIN	ROUNDED ADJUSTED PC COUPON	C A P	GUAR- ANTEE FEE	NEW NET YIELD
	4408103318	0.140	2.000	2.125	Y	0.180	2.3050
	4408103337	0.140	2.000	2.125	Y	0.180	2.3050
	440811538	0.140	2.000	2.125	Y	0.180	2.3050
	440810779	0.140	2.000	2.125	Y	0.180	2.3050

Sample Reports

Cash Remittance

The following reports are available for Cash Remittance:

- *Remittance Detail*
- *Seller Servicer Remittance Analysis*
- *Remittance Analysis Amount Due Drilldown*
- *Remittance Analysis Amount Received Drilldown*
- *Detail Adjustment Report(DAR)*
- *Negotiated Payoff*

A sample of each report follows.

Sample Reports

Remittance Detail

REPORT: PL00765H		FREDDIE MAC				RUNDATE: October 30, 2013		
REMITTANCE DETAIL REPORT								
AS OF 10/15/13 CYCLE								
SERVICER:								
S/S	FM	EXCP	REM	REM-OPT	PRINCIPAL	INTEREST	PRE-PAYMENT	TOTAL
LOAN#	LOAN#	CODE	OPT	DATE	DUE	DUE	PREMIUM	DUE
-----DUE DATE = 10/07/13-----								
		61	1ST TUES	11/05/13	139,986.99	-27.84	0.00	139,959.15
		SUBTOTAL			139,986.99	-27.84	0.00	139,959.15
-----DUE DATE = 10/10/13-----								
		61	ARC-3	10/18/13	175,539.61	63.72	0.00	175,603.33
		SUBTOTAL			175,539.61	63.72	0.00	175,603.33
-----DUE DATE = 10/11/13-----								
		61	ARC-3	10/18/13	39,248.85	18.15	0.00	39,267.00
		SUBTOTAL			39,248.85	18.15	0.00	39,267.00
-----DUE DATE = 10/17/13-----								
		61	ARC-3	10/18/13	27,211.67	35.04	0.00	27,246.71
		SUBTOTAL			27,211.67	35.04	0.00	27,246.71
-----DUE DATE = 10/18/13-----								
			ARC-3	10/18/13	1,857.67	306.83	0.00	2,164.50
			ARC-3	10/18/13	438.56	923.11	0.00	1,361.67
			ARC-3	10/18/13	173.60	362.35	0.00	535.95
			ARC-3	10/18/13	183.47	441.02	0.00	624.49
			ARC-3	10/18/13	237.08	19.45	0.00	256.53
			ARC-3	10/18/13	332.57	814.31	0.00	1,146.88
			1ST TUES	11/05/13	161.51	375.80	0.00	537.31
			1ST TUES	11/05/13	251.42	473.15	0.00	724.57
		SUBTOTAL			41,996.37	22,243.97	0.00	64,240.34
TOTAL PRINCIPAL DUE					550,331.37			
TOTAL INTEREST DUE					246,899.73			
TOTAL PREPAYMENT PREMIUM					0.00			
TOTAL DUE					797,231.10			

Sample Reports

Seller Servicer Remittance Analysis

Amount Received				Amount Due				Balance	Int. Reimb			
Date	P & I Adj Int Advanced	PIO, TP FCL	Corrections	P & I Int Advanced	PIO, TP FCL	Adj.	Adj. Code					
								333,727.96				
Sep 16	0.00	50,853.37	0.00	0.00	135,896.90	0.00		248,694.43	0.00			
Sep 17	0.00	0.00	0.00	0.00	177,411.33	0.00		71,283.10	0.00			
Sep 18	402,702.55	0.00	0.00	344,823.05	0.00	0.00		129,162.60	0.00			
Sep 19	0.00	0.00	0.00	0.00	104,530.49	-59,111.18	CO	83,743.29	0.00			
Sep 20	0.00	0.00	0.00	0.00	0.00	0.00		83,743.29	0.00			
Sep 21	0.00	0.00	0.00	0.00	0.00	0.00		83,743.29	0.00			
Sep 22	0.00	0.00	0.00	0.00	0.00	0.00		83,743.29	0.00			
Sep 23	0.00	0.00	0.00	0.00	0.00	0.00		83,743.29	0.00			
Sep 24	0.00	0.00	0.00	0.00	0.00	0.00		83,743.29	0.00			
Sep 25	0.00	0.00	0.00	0.00	0.00	0.00		83,743.29	0.00			
Sep 26	0.00	0.00	0.00	0.00	0.00	0.00		83,743.29	0.00			
Sep 27	0.00	0.00	0.00	0.00	0.00	0.00		83,743.29	0.00			
Sep 28	0.00	0.00	0.00	0.00	0.00	0.00		83,743.29	0.00			
Sep 29	0.00	0.00	0.00	0.00	0.00	0.00		83,743.29	0.00			
Sep 30	0.00	0.00	0.00	0.00	0.00	0.00		83,743.29	0.00			
Oct 1	0.00	0.00	0.00	62,522.71	0.00	-305.88	MULT	21,526.46	0.00			
Oct 2	0.00	139,959.14	0.00	0.00	0.00	0.00		161,485.60	0.00			
Oct 3	0.00	0.00	0.00	0.00	0.00	0.00		161,485.60	0.00			
Oct 4	0.00	0.00	0.00	0.00	0.00	0.00		161,485.60	0.00			
Oct 5	0.00	0.00	0.00	0.00	0.00	0.00		161,485.60	0.00			
Oct 6	0.00	0.00	0.00	0.00	0.00	0.00		161,485.60	0.00			
Oct 7	0.00	175,603.33	0.00	0.00	139,959.15	0.00		197,129.78	0.00			
Oct 8	0.00	39,267.00	0.00	0.00	0.00	0.00		236,396.78	0.00			
Oct 9	0.00	0.00	0.00	0.00	0.00	0.00		236,396.78	0.00			
Oct 10	0.00	0.00	0.00	0.00	175,603.33	0.00		60,793.45	0.00			
Oct 11	0.00	20,819.84	0.00	0.00	39,267.00	0.00		42,346.29	0.00			
Oct 12	0.00	0.00	0.00	0.00	0.00	0.00		42,346.29	0.00			
Oct 13	0.00	0.00	0.00	0.00	0.00	0.00		42,346.29	0.00			
Oct 14	0.00	0.00	0.00	0.00	0.00	0.00		42,346.29	0.00			
Oct 15	0.00	0.00	0.00	0.00	0.00	0.00		42,346.29	0.00			
Total	402,702.55	426,502.68	0.00	407,345.76	772,658.20	-59,417.06		42,346.29	0.00			
Total Interest Reimbursement Due to Freddie Mac calculated at Prime Rate								3.250	% plus	3.000	%	0.00

Sample Reports

Remittance Analysis Amount Due Drilldown

Remittance Analysis Amount Due Drilldown							Final
ServicerNumber :							
Servicer Name :							
Cycle Date : 09/16/2013 To 10/15/2013							
Total Remittances Due for Cycle \$ 8,889,725.25							
Date	Transaction	Payoff	Exception	Loan	Amount		Cycle
Remittance Posted	Type	Remitt. Type	Code	Number	Adjusted	Daily Total	Amount Posted
Sep 16	EXP		61		\$105,257.30		10/2013
Sep 16	EXP		61		\$129,616.96		10/2013
						\$ 234,874.26	
Sep 18	BICP				\$1,000.00		10/2013
Sep 18	PI				\$11,482.00		10/2013
Sep 18	PI				\$16,776.07		10/2013
Sep 18	PI				\$ 8,559,394.07		10/2013
						\$ 8,588,652.14	
Sep 30	EXP		61		\$124,333.28		10/2013
Sep 30	CO				(\$40,660.68)		10/2013
						\$ 83,672.60	
Oct 01	LMCI				(\$17,412.17)		10/2013
Oct 01	SS				(\$61.58)		10/2013
						(\$ 17,473.75)	
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Sample Reports

Remittance Analysis Amount Received Drilldown

Remittance Analysis Amount Received Drilldown						Final
ServicerNumber :						
Servicer Name :						
Cycle Date : 9/16/2013 To 10/15/2013						
Total Remittances Due for Cycle \$ 3,801,514.68						
Servicer Number	Date Remittance Posted	Transaction Type	Activity Description	Payment Method	Amount Adjusted	Cash Cycle
	Sep 18	GPS	Payoff, Foreclosure, REO Activ	GPS(Global Payment System)	\$1,350,485.02	201310
	Oct 04	GPS	Principal and Interest Payment	GPS(Global Payment System)	\$288.96	201310
	Oct 04	GPS	Payoff, Foreclosure, REO Activ	GPS(Global Payment System)	\$879,579.10	201310
	Oct 09	GPS	Payoff, Foreclosure, REO Activ	GPS(Global Payment System)	\$617,007.04	201310
	Oct 10	GPS	Payoff, Foreclosure, REO Activ	GPS(Global Payment System)	\$897,610.16	201310
	Oct 15	GPS	Principal and Interest Payment	GPS(Global Payment System)	\$56,543.70	201310
Page 1 of 1						Run Date 11/4/2013 11:30:33 AM

Sample Reports

Detail Adjustment Report(DAR)

Accountant ID:: Freddie Mac Performing Loans							11/7/2013 3:08 PM
Detail Adjustment Report							
Servicer Number:							Final
Servicer Name:							Cycle: 10/2013
FM Loan Number	Payment Number	Adjustment Post Date	Date Approved	Description	Comments	Adjustment Amount	
10000001		09/16/2013	09/11/2013	Charge off		-141,363.78	
10000002		09/20/2013	09/16/2013	Charge off		-94,192.96	
10000003		09/20/2013	09/25/2013	Charge off		-178,660.65	
10000004		09/20/2013	09/26/2013	Charge off		-109,062.29	
10000005		09/20/2013	09/27/2013	Charge off		-130,004.90	
10000006		09/23/2013	09/18/2013	Charge off		-108,089.71	
10000007		09/25/2013	09/19/2013	Charge off		-64,369.13	
10000008		09/27/2013	09/26/2013	Charge off		-234,870.91	
10000009		10/01/2013	10/11/2013	Miscellaneous Interest		22.36	
10000010		10/01/2013	10/11/2013	Miscellaneous Interest		155.59	
10000011		10/01/2013	10/11/2013	Miscellaneous Interest		191.67	
10000012		10/01/2013	10/11/2013	Loan Mod. Capitalized Interest		-5,065.49	
10000013		10/01/2013	10/11/2013	Loan Mod. Capitalized Interest		-3,205.50	
10000014		10/01/2013	10/11/2013	Loan Mod. Capitalized Interest		-2,521.14	
10000015		10/01/2013	10/11/2013	Loan Mod. Capitalized Interest		-2,448.19	
10000016		10/01/2013	10/11/2013	Loan Mod. Capitalized Interest		-1,991.09	
NET TOTAL:						(\$1,075,476.00)	

Sample Reports

Negotiated Payoff Report

Freddie Mac Negotiated Payoff Report						
	Payoff Date	Due Date	Payoff Remit. Type**	Negotiated PO Code*	Amount	Total
3017140000	8/12/2013	8/14/2013	F	2002	\$220,422.78	
3017140000	8/12/2013	8/14/2013	F	2002	\$134,778.51	
3110000010	8/12/2013	8/14/2013	F	2002	\$153,911.11	\$ 509,112.40
3017140000	8/13/2013	8/15/2013	F	2002	\$124,720.66	
3017140000	8/13/2013	8/15/2013	F	2002	\$298,395.63	
3017140000	8/13/2013	8/15/2013	F	2002	\$179,885.68	
3017140000	8/13/2013	8/15/2013	F	2002	\$182,604.93	
3017140010	8/13/2013	8/15/2013	F	2002	\$387,167.10	
3017140000	8/13/2013	8/15/2013	F	2002	\$112,705.77	
3110000010	8/13/2013	8/15/2013	F	2002	\$336,035.70	
3017140000	8/13/2013	8/15/2013	F	2002	\$183,038.78	
3017140010	8/13/2013	8/15/2013	F	2002	\$173,490.36	
3017140000	8/13/2013	8/15/2013	F	2002	\$127,524.83	
3110000010	8/13/2013	8/15/2013	F	2002	\$302,873.86	
						\$2,408,443.50
						\$2,917,555.90

****Payoff Remit. Type**
 F - Flex Payoff
 P - PARC Payoff

*** Negotiated Payoff Codes**
 Z002 Payoff funds due 2 business days after reported payoff date
 Z003 Payoff funds due 3 business days after reported payoff date
 Z004 Payoff funds due 4 business days after reported payoff date
 Z005 Payoff funds due 5 business days after reported payoff date
 Z006 Payoff funds due 6 business days after reported payoff date
 Z009 Payoff funds due 9 business days after reported payoff date
 Z010 Payoff funds due 10 business days after reported payoff date
 Z013 Payoff funds due 13 business days after reported payoff date
 Z018 Payoff funds due 18 business days after reported payoff date
 Z032 Payoff date 13th, remittance due 5 BD after the Accounting cutoff that Payoff date falls in
 Z033 Payoff date 1st of the month, remittance due 25th of the month
 Z034 Payoff date 1st of the month, remittance due on 3day ARC date of following accounting cycle
 Z035 Payoff date 15th of the month, remittance due 5 BD after the payoff date
 Z036 Payoff date 1st of the month, remittance due on the 6th BD of the month

Sample Reports

Funding Details

The following reports are samples of Funding Details reports:

- *Funding Detail for Concurrent Transfer of Servicing*
- *Funding Details Report*

Funding Detail for Concurrent Transfer of Servicing

REGION:	FREDDIE MAC		AS OF DATE: 07/18/13					
	FUNDING DETAIL REPORT		RUN DATE: 07/18/13					
	FUNDING DATE: 07/19/13		RUN TIME: 12:00					
SELLER/SERVICER:	DESIGNATED/SERVICER:							
CONTRACT #:	BRANCH CODE:							
PRODUCT: B67	ACCTG NET YIELD 06.100	PART-PCT: 100						
IF ARM: ACCTG NET MARGIN 00.000	ACCTG NET LIFE CAP 00.000	ACCTG NET LIFE FLOOR 00.000	RATE ADJUSTMENT DATE 00/00/00					
FHLMC	SELLER	DELIVERY	CONSTANT	DATE	PRINCIPAL	PRINCIPAL	CASH	COUPON
LOAN NUMBER	LOAN NUMBER	DATE	P&I	PAID TO	BALANCE	PURCHASED	PRICE	RATE ST
		07/11/13	766.06	11/17/12	103,894.54	103,894.54	000.000	06.350 P
TOTAL PURCHASED	1		766.06		103,894.54	103,894.54	0.000	
ST (STATUS) COLUMN: P = PURCHASED, W = WITHDRAWN AND R = REJECTED								

Sample Reports

Funding Details Report

REGION:	FREDDIE MAC	AS OF DATE: 10/31/13						
	FUNDING DETAIL REPORT	RUN DATE: 10/31/13						
	FUNDING DATE: 10/31/13	RUN TIME: 12:00						
SELLER/SERVICER:	DESIGNATED/SERVICER:							
CONTRACT #:	BRANCH CODE:							
PRODUCT: 973	ACCTG NET YIELD 02.875	PART-PCT: 100						
IF ARM: ACCTG NET MARGIN 00.000	ACCTG NET LIFE CAP 00.000	ACCTG NET LIFE FLOOR 00.000						
		RATE ADJUSTMENT DATE 00/00/00						
FHLMC	SELLER	DELIVERY	CONSTANT	DATE	PRINCIPAL	PRINCIPAL	CASH	COUPON
LOAN NUMBER	LOAN NUMBER	DATE	P&I	PAID TO	BALANCE	PURCHASED	PRICE	RATE ST
		10/31/13	1,106.12	10/01/13	117,886.95	117,886.95	101.207	03.125 P
TOTAL PURCHASED	1		1,106.12		117,886.95	117,886.95	101.207	
ST (STATUS) COLUMN: P = PURCHASED, W = WITHDRAWN AND R = REJECTED								
Page 1 of 3								

Sample Reports

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