

Loan Coverage Advisor[®]

User Guide

November 2016

Legal Disclaimer:

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

Table of Contents

CHAPTER 1 - GETTING STARTED WITH LOAN COVERAGE ADVISOR	1
Introduction	2
What is Loan Coverage Advisor?	2
How Does the Application Work?	2
How Can Loan Coverage Advisor Support Your Business?	3
Before You Begin – Requesting Access to Loan Coverage Advisor	4
System Recommendations	5
Accessing Loan Coverage Advisor	5
Password Expiration	8
Exiting the Application / No Activity	9
Getting Help	9
The Learning Center	10
Live/Email Support.....	10
CHAPTER 2 - OVERVIEW OF THE LOAN COVERAGE ADVISOR APPLICATION	1
Overview of the Home Page	2
Overview of Search Page	3
Overview of Saved Results Page	7
Overview of Reports Page	8
CHAPTER 3 - ACCESSING LOAN INFORMATION	1
Overview of Search Query Functions	2
Contents of Search Results	2
General Search Tips	3
Basic Search Query	5
How to Complete a Basic Search	7
Search Results Table	8
Basic Search Results Content	10
Saved Results Page	14
Advanced Search Query.....	17
Search with Import a List of Loans	17
Search with Multiple Seller/Servicer Numbers	21
Search by R&W Relief Date Options	24
Search by Credit Enhancement (CE) Criteria.....	28
Credit Enhancement Criteria Search Results	33
Search by Events Criteria	35
Events Criteria Search Results	38
Search by Primary MI Criteria.....	39
Primary MI Criteria Search Results	42
Export Search Results	42
View Current Loan Risk Details	44
Selling, Delivery, Servicer and Servicing Details	45
Credit Risk Offset Details.....	46
Selling R&W tab	46
Servicing R&W tab	49
Mortgage Insurance (MI) tab.....	50
Credit Enhancement (CE) tab	50
Loan History	51
Loan History – Selling & Servicing R&W Table	52
Layout of the Table.....	53
Export Loan History Records	56

CHAPTER 4 - GENERATING REPORTS	1
Introduction	2
Projected Relief Date of Newly Funded Loans Report	2
Intended Audience and Use	3
When to Generate the Projected Relief Date of Newly Funded Loans Report	4
How to Generate the Projected Relief Date of Newly Funded Loans Report	4
How to Read the Projected Relief Date of Newly Funded Loans Report	7
Setting Up Excel's Filter Feature for Viewing Select Loans	10
Printing the Report	11
Relief and Trending Reports	13
Selling R&W Relief Date Report – On Demand	13
Intended Audience and Use	14
When to Generate the Selling R&W Relief Date Report – On Demand	14
How to Generate the Selling R&W Relief Date Report – On Demand	15
How to Read the Selling R&W Relief Date Report – On Demand	18
Selling R&W Relief Date Report – Scheduled	19
Intended Audience and Use	20
When to Download the Selling R&W Relief Date Report – Scheduled	20
How to Download the Selling R&W Relief Date Report – Scheduled	21
How to Read the Selling R&W Relief Date Report – Scheduled	24
Projected Relief Date Trend Report.....	25
Intended Audience and Use	26
When to Generate the Projected Relief Date Trend Report	27
How to Generate the Projected Relief Date Trend Report	27
How to Read the Projected Relief Date Trend Report Summary	30
How to Read the Projected Relief Date* Trend Report Details	34
APPENDIX A: LOAN COVERAGE ADVISOR GLOSSARY	A-1

Getting Started with Loan Coverage Advisor

Chapter 1

Getting Started with Loan Coverage Advisor	1
Introduction	2
What is Loan Coverage Advisor?	2
How Does the Application Work?	2
How Can Loan Coverage Advisor Support Your Business?	3
Before You Begin – Requesting Access to Loan Coverage Advisor	4
System Recommendations	5
Accessing Loan Coverage Advisor	5
Password Expiration	8
Exiting the Application / No Activity	9
Getting Help	9
The Learning Center	10
Live/Email Support	10

Getting Started with Loan Coverage Advisor

Introduction

This chapter provides information to help you get started with Freddie Mac Loan Coverage Advisor®, including general information to help you understand:

- The purpose of the application
- How the application works (high-level overview)
- How the application can help support your business
- How to acquire and maintain access
- Where to get help

What is Loan Coverage Advisor?

Loan Coverage Advisor is a web-based application that calculates, tracks and publishes the selling representation and warranty relief status for every loan sold to Freddie Mac. Refer to Section 1301.11 of the Freddie Mac *Single-Family Seller/Servicer Guide* (Guide) for more information about the selling representation and warranty (R&W) framework (the framework), including the specific R&Ws that may be relieved, as well as conditions for establishing the relief date.

Loan Coverage Advisor also tracks the party or parties that are obligated for the R&Ws for each loan owned by Freddie Mac, and identifies the date on which the party obligated for the R&W is projected to be or is actually relieved from the R&Ws.



The information displayed in Loan Coverage Advisor is based on or directly derived from (i) loan-level delivery data provided by the original Seller of each loan in connection with the purchase of the loan by Freddie Mac, as well as any additional or corrective loan delivery data provided by the Seller and/or Servicer after purchase of the loan; and (ii) the investor accounting and reporting data provided by Seller/Servicer to Freddie Mac as required by the Guide. Accordingly, the information provided by Loan Coverage Advisor is subject to final verification for accuracy by Freddie Mac. This may result in a change in certain data fields in Loan Coverage Advisor, including the Projected Relief Date or the Actual Relief Date. If the Seller/Servicer finds that the information in Loan Coverage Advisor is not consistent with the mortgage file data or the investor accounting and reporting data for any loan, the Seller/Servicer should contact Freddie Mac.

How Does the Application Work?

Loan Coverage Advisor aggregates up-to-date information relating to credit parameters on a loan and, more specifically, the existence and nature of credit risk offsets such as mortgage insurance and other credit enhancements. In terms of functionality, Loan Coverage Advisor:

Getting Started with Loan Coverage Advisor

- Performs rules-based calculations to accurately track the status of R&W relief dates.
- Reflects eligibility and R&W relief based on both Version 1 and 2 of the framework.
- Tracks loan events, such as delinquencies, data corrections and Quality Control review results that impact the R&W relief dates.
- Identifies the terms of obligations for each loan and the counterparties responsible for those obligations.
- Tracks changes to the R&W obligors that occur as a result of transfers of servicing or other similar transactions.
- Provides transparency into loan-level related credit risk offsets, such as Mortgage Insurance (MI) coverage and other Credit Enhancements (CEs)

Through Loan Coverage Advisor's built-in query function, you can retrieve and view loan details and event history, save results and you can export information and generate reports.

Loan Coverage Advisor maintains a history of events impacting representations and warranties and relief dates. Beginning with the date Freddie Mac purchases the loan and ending at the time the loan is closed through pay-off, foreclosure or some other event, Loan Coverage Advisor captures an event history over time for each loan. Within the event history, Loan Coverage Advisor provides information about any change to the Obligor or the projected relief dates, including a brief description of the event that triggered the change. The ability to view historical obligations in this manner puts information in the hands of both the Obligor and Freddie Mac. Providing transparency around other credit risk offsets that apply to the loan including MI and CE expands the volume of data you have at your fingertips.

How Can Loan Coverage Advisor Support Your Business?

With this application you'll have greater certainty and more transparency when doing business with Freddie Mac. Loan Coverage Advisor offers:

- A single platform to view the projected and actual R&W relief dates for loans you've sold to Freddie Mac – including loans sold prior to the effective date of the framework – providing a holistic view of your portfolio.
- A variety of report options and advanced loan-level search capabilities so you can easily track loan events throughout the life of the loan, especially those that have impacted the relief dates for Obligor.
- Access to other critical information associated with a loan, including transfer of servicing transactions, mortgage insurance, and other credit enhancement(s).

Getting Started with Loan Coverage Advisor

Before You Begin – Requesting Access to Loan Coverage Advisor

Loan Coverage Advisor requires users to apply for individual access using Form 906, *Freddie Mac Loan Coverage Advisor Authorized User Role Form*. To become a Loan Coverage Advisor user, complete the following steps:

1. Access the registration information on the Loan Coverage Advisor web page - http://www.FreddieMac.com/singlefamily/sell/loan_coverage_advisor.html
2. Follow the registration instructions to complete and submit the Loan Coverage Advisor Form 906, *Freddie Mac Loan Coverage Advisor Authorized User Roles Form*.

Freddie Mac **Form 906**
Freddie Mac Loan Coverage Advisor[®]
Authorized User Role Form

Seller/Service Name: _____
 Select Box Number 1 or Number 2 below:
 1. Select this box if you would like all Authorized Users listed below to have access to the Freddie Mac Loan Coverage Advisor[®] (LCVA[®]) loan data for all of your Seller/Service numbers associated with your legal entity and provide at least one of your Seller/Service numbers here: _____; OR
 2. Select this box if you would like the Authorized Users listed below to only have access to the LCVA loan data for just your Seller/Service numbers listed here: _____

This LCVA Authorized User Role Form ("Form 906") must be signed by the Seller/Service's duly authorized officer (Vice President or higher rank) who has the authority to assign and delegate authority to the Seller/Service's employee(s) to serve as the "Customer Administrator" and in the LCVA Authorized User Role of "Read-Only User." The Customer Administrator will receive and distribute the User IDs to each Read-Only User. To change the Customer Administrator and/or add, modify or delete any Read-Only User, the Seller/Service must complete, sign and deliver a new Form 906 to Freddie Mac. The Form 906 (pages 1 and 2) is a "Purchase Document," defined in the Guide and is governed by the LCVA User Agreement in the Guide and Seller/Service's other Purchase Documents.

Customer Administrator Name:		Title:	
Street Address:		Phone:	
City/State/Zip:		Cust. Admin. E-Mail:	

Authorized User Change	Select Applicable Access Status(es)	Authorized User Role – "Read Only User" Insert: Name, E-Mail, Phone Number and PIN	Reason For Change: Use With Modify or Delete (Not With Add)
<input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete	<input type="checkbox"/> Seller <input type="checkbox"/> Service	Name: _____ E-Mail: _____ Phone: _____ 4 Digit PIN: □□□□	<input type="checkbox"/> Name Change <input type="checkbox"/> No Longer Employed <input type="checkbox"/> Information Correction <input type="checkbox"/> Other: _____
<input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete	<input type="checkbox"/> Seller <input type="checkbox"/> Service	Name: _____ E-Mail: _____ Phone: _____ 4 Digit PIN: □□□□	<input type="checkbox"/> Name Change <input type="checkbox"/> No Longer Employed <input type="checkbox"/> Information Correction <input type="checkbox"/> Other: _____
<input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete	<input type="checkbox"/> Seller <input type="checkbox"/> Service	Name: _____ E-Mail: _____ Phone: _____ 4 Digit PIN: □□□□	<input type="checkbox"/> Name Change <input type="checkbox"/> No Longer Employed <input type="checkbox"/> Information Correction <input type="checkbox"/> Other: _____
<input type="checkbox"/> Add <input type="checkbox"/> Modify <input type="checkbox"/> Delete	<input type="checkbox"/> Seller <input type="checkbox"/> Service	Name: _____ E-Mail: _____ Phone: _____ 4 Digit PIN: □□□□	<input type="checkbox"/> Name Change <input type="checkbox"/> No Longer Employed <input type="checkbox"/> Information Correction <input type="checkbox"/> Other: _____

3. After Freddie Mac reviews and processes your completed form, we will send an email to the Customer Administrator indicated on the form that contains the User ID for each user being added in the form. It is the Customer Administrator's responsibility to then distribute the respective User IDs. Users will receive a separate email containing their password and instructions for logging in to the application for the first time.

Please review all of the registration information on Form 906 and in your emails to successfully complete the registration process for administrator and/or user access.

Getting Started with Loan Coverage Advisor

System Recommendations

We recommend using Microsoft Internet Explorer 11 or backward compatible versions, and Mozilla Firefox 45. If lower browser versions are used, you may notice some display and format differences. Loan Coverage Advisor may not be compatible with all mobile devices or other browsers.

Accessing Loan Coverage Advisor

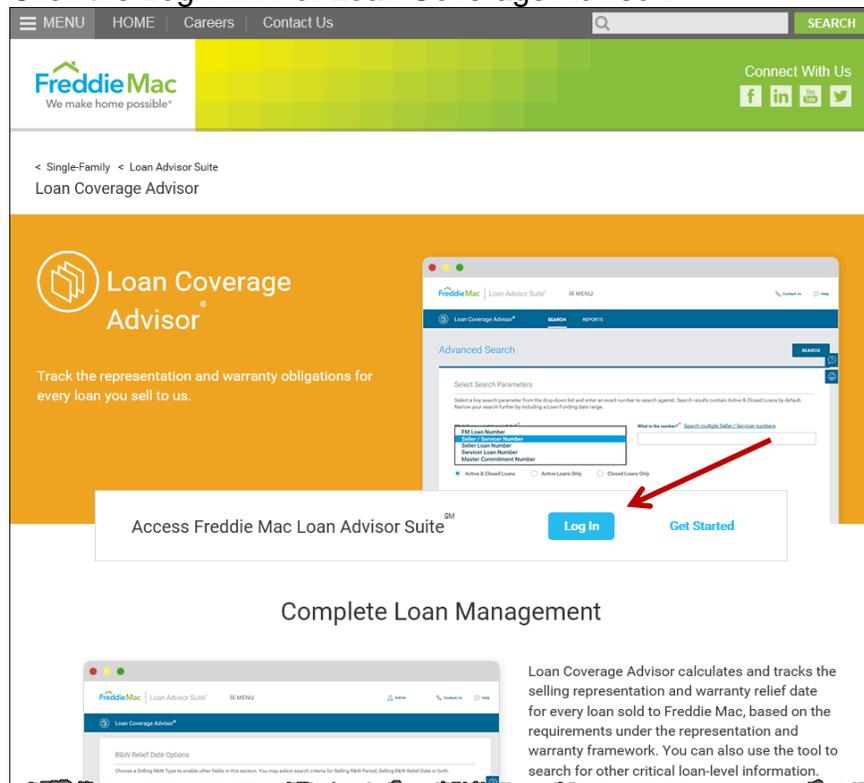
Complete the following steps to access and log in to Loan Coverage Advisor after you have successfully completed the [registration process](#):

Access the Loan Coverage Advisor link from one of these pages located on FreddieMac.com:

- Loan Coverage Advisor web page – http://www.FreddieMac.com/singlefamily/sell/loan_coverage_advisor.html
- [Selling web page](http://www.FreddieMac.com/singlefamily/sell) – <http://www.FreddieMac.com/singlefamily/sell>
- [Servicing web page](http://www.FreddieMac.com/singlefamily/service) – <http://www.FreddieMac.com/singlefamily/service>

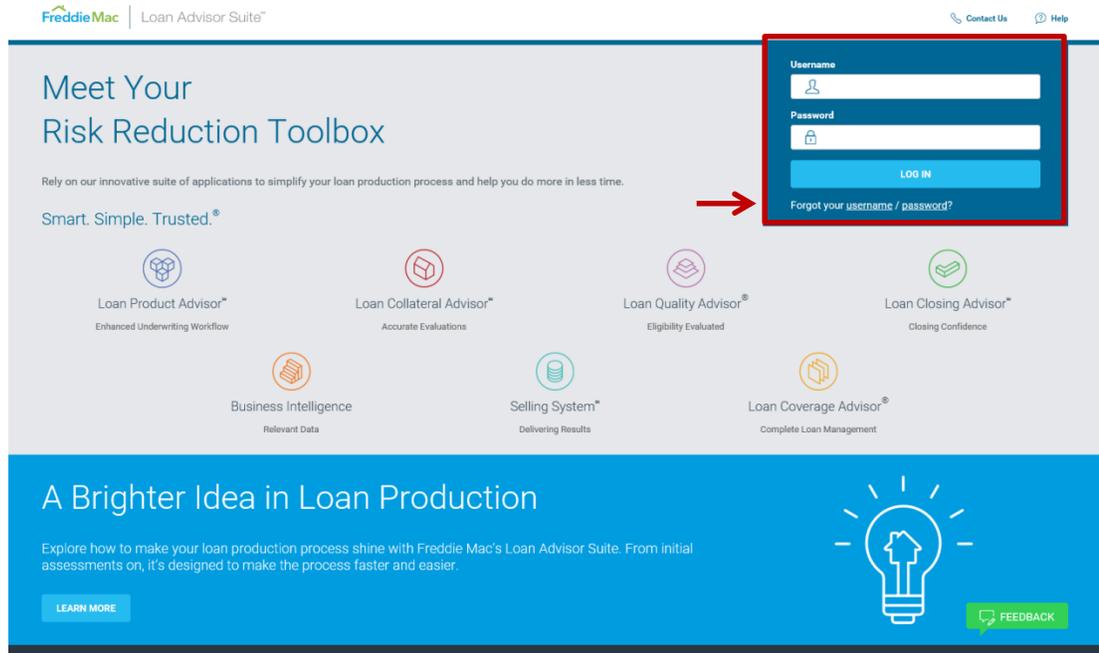
The following is an example of the link visible on the Loan Coverage Advisor web page.

1. Click the Login link for Loan Coverage Advisor.



Getting Started with Loan Coverage Advisor

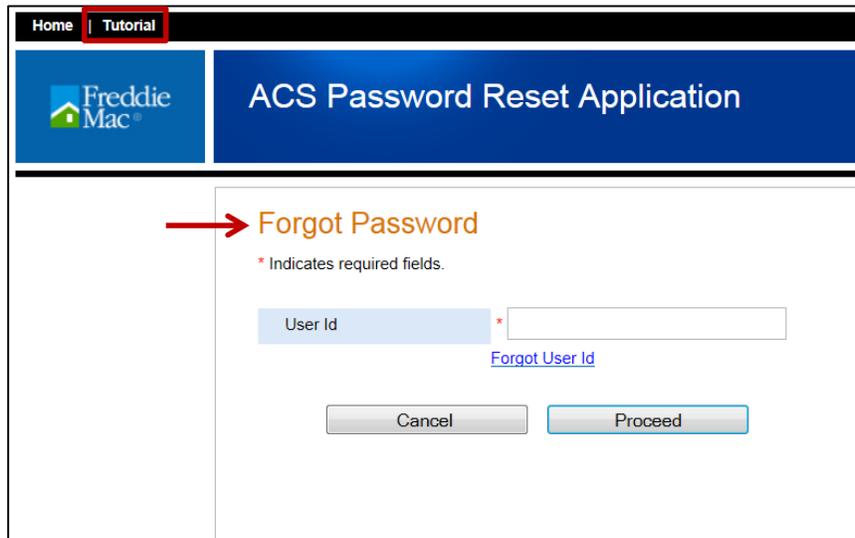
- The Loan Advisor Suite Login page displays.
2. Enter your Username and Password.



 If you forget your Username or Password, select the **Forgot your username?** or **Forgot your password?** link, as applicable. The following Forgot User ID or Forgot Password page displays, as applicable.

You can only use the automated password reset function if you have completed a user security profile.

Getting Started with Loan Coverage Advisor



Home | **Tutorial**

Freddie Mac[®] ACS Password Reset Application

Forgot Password

* Indicates required fields.

User Id *

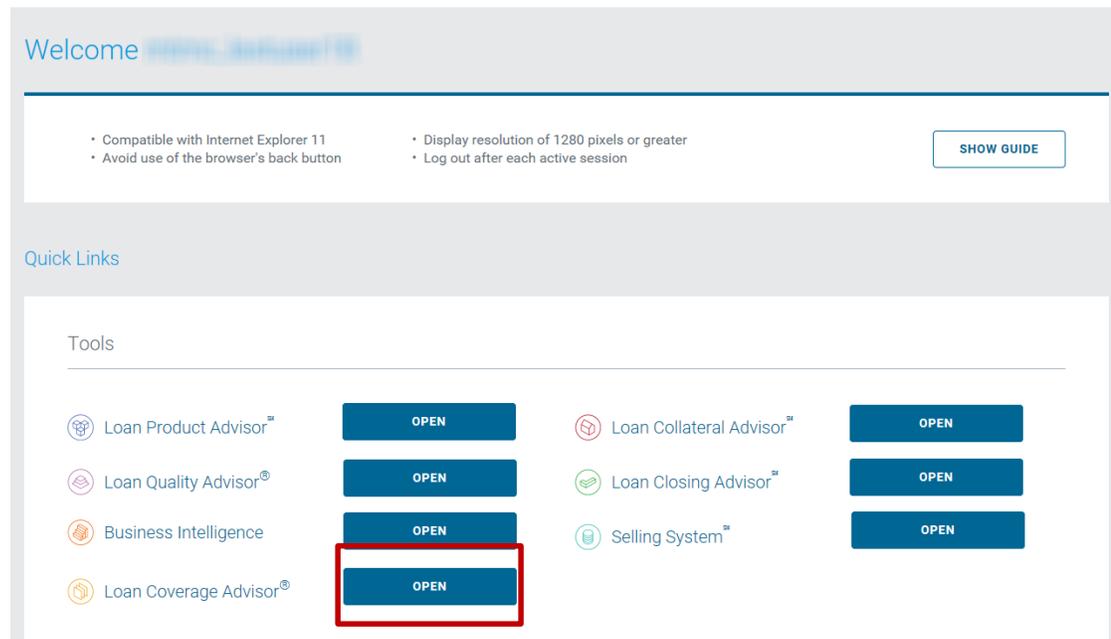
[Forgot User Id](#)

Cancel Proceed

Enter the required information in the fields and click the **Proceed** button. For additional help, click the **Tutorial** button.

3. Click **Login**.
4. Find the application under Tools and click **OPEN** to navigate to the Loan Coverage Advisor Welcome page.

If logging in for the first time, the Loan Advisor Suite Landing Page will display.



Welcome

- Compatible with Internet Explorer 11
- Display resolution of 1280 pixels or greater
- Avoid use of the browser's back button
- Log out after each active session

[SHOW GUIDE](#)

Quick Links

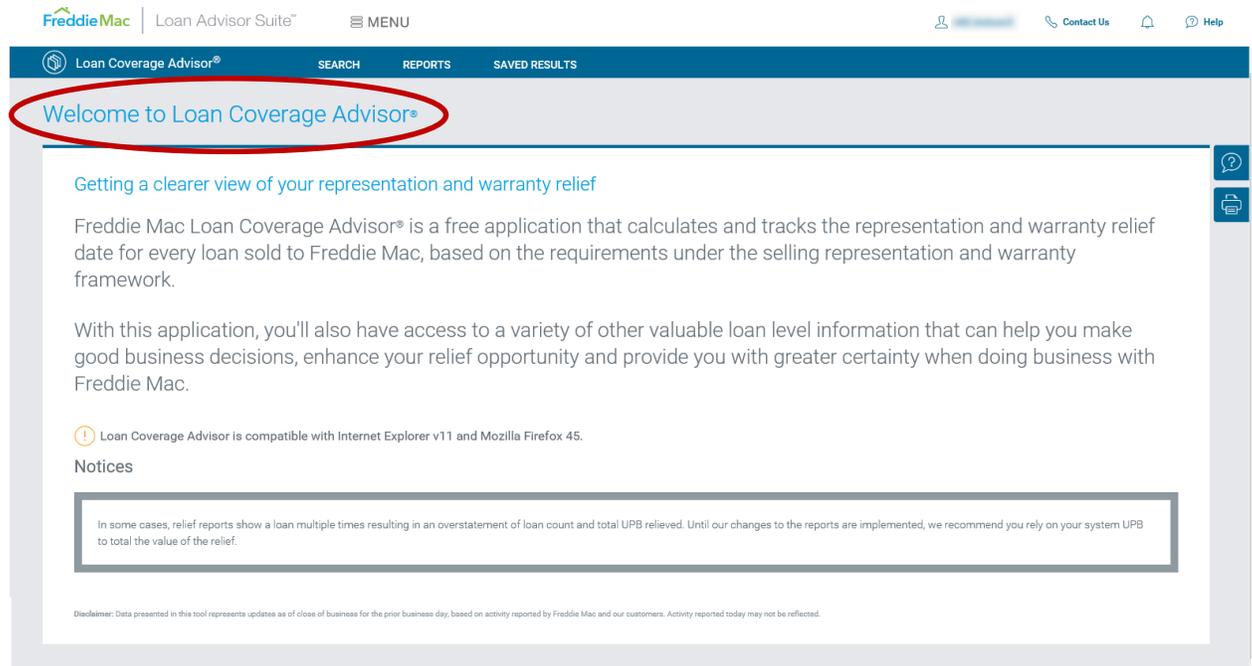
Tools

Loan Product Advisor [™]	OPEN	Loan Collateral Advisor [™]	OPEN
Loan Quality Advisor [®]	OPEN	Loan Closing Advisor [™]	OPEN
Business Intelligence	OPEN	Selling System [™]	OPEN
Loan Coverage Advisor [®]	OPEN		

Getting Started with Loan Coverage Advisor

 If the application displays a **Learn More** button versus the **OPEN** button, you have not yet been provided access to that application. To gain access, please consult your administrator for assistance in expanding your user rights.

5. (Optional) Bookmark the Welcome page once you access Loan Coverage Advisor. The bookmark will automatically direct you to the application.

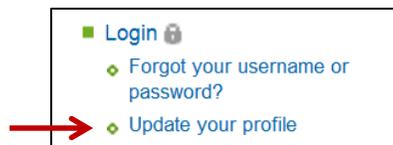


You have successfully logged in to Loan Coverage Advisor. For an introduction to the Loan Coverage Advisor application, refer to Chapter 2, *Overview of the Loan Coverage Advisor Application*.

Password Expiration

Loan Coverage Advisor passwords expire after 90 days. To reset your password, complete the following steps.

1. Click the **Update your profile** link under Loan Coverage Advisor's **Login** link.



2. Log in to your user profile (this is the profile you created when you first accessed Loan Coverage Advisor or another Freddie Mac Single-Family application).
3. From the left navigation link, click **Password**.

Getting Started with Loan Coverage Advisor

4. Enter your current password, then your new password, and confirm.
5. Click **Save**.

You have successfully changed your password and can log in to Loan Coverage Advisor with your new password. If you need additional help resetting your password, contact Customer Support at 800-FREDDIE.

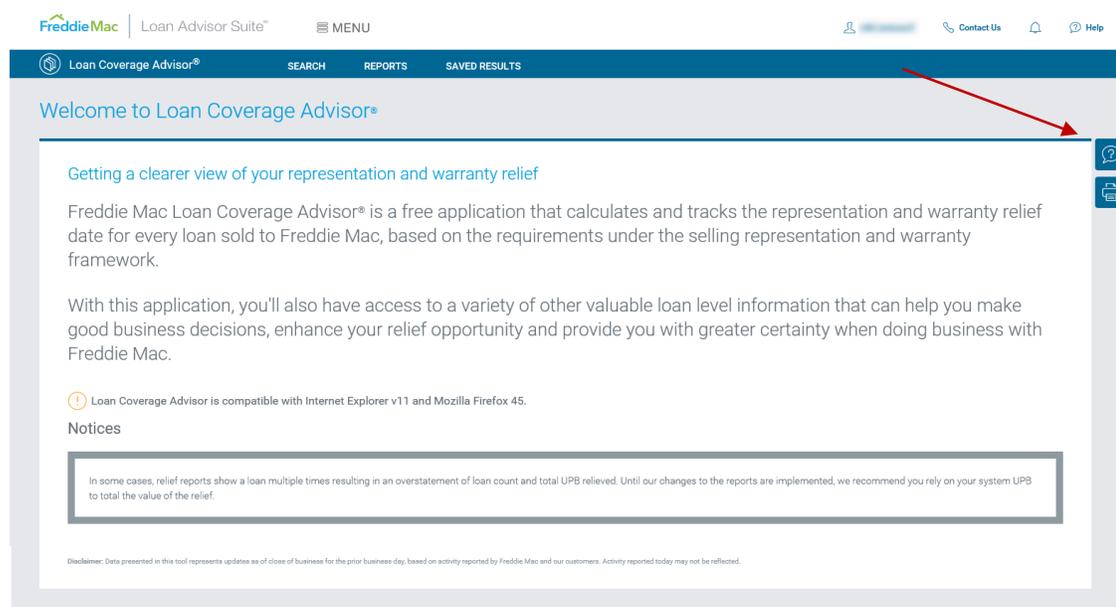
Exiting the Application / No Activity

To exit the Loan Coverage Advisor application, click the **Exit** link in the upper right corner. You are returned to the Landing page. Click the **Exit** button again to close out of the Landing page. You are returned to the FreddieMac.com web page. As a best practice, always close your browser when you have finished using the application.

If the application remains idle for 30 minutes, you are automatically exited from Loan Coverage Advisor.

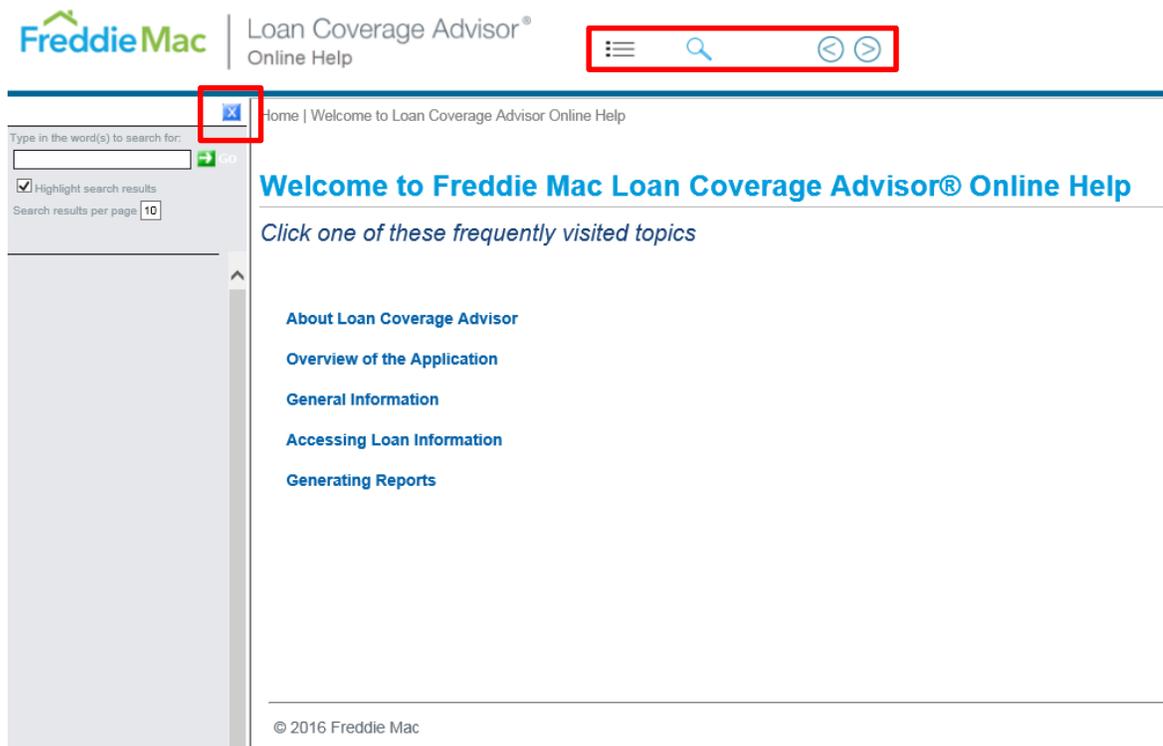
Getting Help

An online help system is available via the Help link located on the right side of each Loan Coverage Advisor page.



Within the online help system, you can view different topics of information through the search function, or toggle between the table of contents and search icons from the top menu bar to locate information. You can also access this user guide and other training resources via the Help link.

Getting Started with Loan Coverage Advisor



The “X” in the upper-right corner of the left navigation bar hides the list of help topics from your view. Click the **Contents** or **Search** icon on the top navigation bar to bring the left navigation bar back into view. The arrows are for navigating backward or forward.

The Learning Center

For information about online offerings and additional reference information about Loan Coverage Advisor and the representation and warranty framework, visit the Learning Center at www.FreddieMac.com/learn.

Live/Email Support

For live support, contact Customer Support at 800 - FREDDIE or your designated Freddie Mac representative during normal business hours. You can also email RW_Ops@FreddieMac.com.

Overview of the Loan Coverage Advisor Application

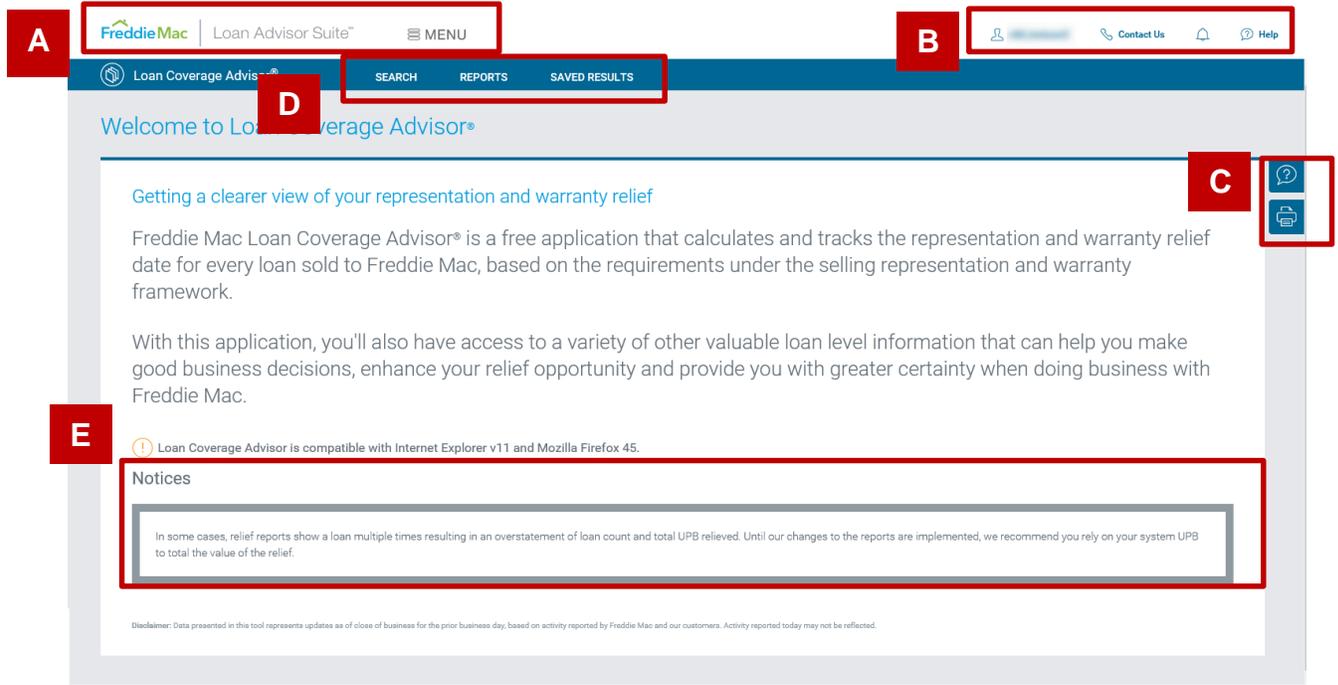
Chapter 2

Overview of the Loan Coverage Advisor Application	1
Overview of the Home Page	2
Overview of Search Page.....	3
Overview of Saved Results Page.....	7
Overview of Reports Page	8

Overview of the Loan Coverage Advisor Application

Overview of the Home Page

The Loan Coverage Advisor Home page provides access to search query functions, reports and saved results, along with a Notices panel and quick access to help and contact us information.



The following table provides a brief description of each feature.

Home Page Features	
Feature	Description
A – Left Header Menu	<ul style="list-style-type: none"> Links to the Loan Advisor Suite Home Page Menu toggles between the Loan Advisor Suite Page and Loan Coverage Advisor Home page.
B – User Information	<p>Provides access to resources and support:</p> <ul style="list-style-type: none"> Displays the User ID you used to log into Loan Coverage Advisor. Contact Us displays the email address used to request assistance and business support. Help provides access to the Loan Advisor Suite online help system.

Overview of the Loan Coverage Advisor Application

Home Page Features	
Feature	Description
C – Right Side Menu	<ul style="list-style-type: none">▪ Help question icon provides access to the Loan Coverage Advisor online help system.▪ Print icon provides access to printer functions for the opportunity to print pages.
D – Main Menu	Provides access to the Loan Coverage Advisor pages dedicated to searches, report generation and saved results.
E – Notices Panel	Provides information about upcoming or current system availability. It is important to review these messages as they may indicate planned down time for technical enhancements, or may reference potential data delays if processing jobs are running longer than expected.



Step-by-step instructions on using Loan Coverage Advisor's functionality are provided in Chapter 3, *Accessing Loan Information*, and Chapter 4, *Generating Reports*. The Table of Contents provides a detailed list of topics covered in each chapter.

Overview of Search Page

Loan Coverage Advisor's search functionality provides access to general R&W loan details for your Freddie Mac portfolio of loans. In addition, the search functionality retrieves detailed information about loan events that triggered changes in the R&W relief dates and/or assigned Obligors. Information about the risk-sharing components associated with a loan can also be accessed through the search functionality. All users have access to this read-only information tracked and managed by Loan Coverage Advisor for their respective loans.

Overview of the Loan Coverage Advisor Application

The screenshot shows the 'Search for Loans' page in the Loan Coverage Advisor application. The page has a blue header with the application name and navigation tabs for 'SEARCH', 'REPORTS', and 'SAVED RESULTS'. Below the header, there is a search form titled 'Search for Loans' with an 'Advanced Search' link. The form includes a section for 'Select Search Parameters' with instructions: 'Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default.' There are two input fields: 'What do you want to search by?' with a dropdown menu showing 'FM Loan Number', and 'What is the number?'. Below these fields are radio buttons for 'Include in results...' with options: 'Active & Closed Loans' (selected), 'Active Loans Only', and 'Closed Loans Only'. A 'SEARCH' button is at the bottom left of the form area.

Users can perform a basic search using one of the following loan identifiers:

- Freddie Mac Loan Number
- Seller / Servicer Number
- Seller Loan Number
- Servicer Loan Number
- Master Commitment Number

This screenshot is similar to the previous one, but the dropdown menu for 'What do you want to search by?' is open, showing a list of search options: 'FM Loan Number', 'Seller / Servicer Number', 'Seller Loan Number', 'Servicer Loan Number', and 'Master Commitment Number'. The 'FM Loan Number' option is highlighted in blue. A red rectangular box highlights the entire dropdown menu area.

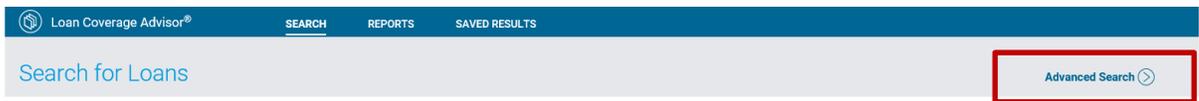


If you perform a search that results in more than 2,000 records, or takes over 10 seconds to complete, a message will appear giving you the option to stop the search or send it to the Saved Results page for later retrieval.

Information on using the Saved Results page is located in Chapter 3, *Accessing Loan Information*.

You can build more refined search queries by using the Advanced Search link to navigate to the Advanced Loan Search page.

Overview of the Loan Coverage Advisor Application



Advanced searches require the Seller/Servicer Number or Master Commitment Number to serve as the primary search parameter; or FM Loan Number if importing a list of multiple Freddie Mac Loan Numbers (up to 50,000) to retrieve details on those specific loans.

Callout 1: -- Select -- equals is between is before is after

Callout 2: -- Select -- Max Selling Relief Selling Credit Selling Capacity Selling Collateral

Callout 3: -- Select -- equals is between is before is after

Callout 4: -- Select -- 0 Months 12 Months 36 Months 60 Months Life of Loan

Callout 5: -- Select -- CE criteria Events criteria Primary MI criteria

The 'Advanced Search' page includes the following sections:

- Select Search Parameters:** A dropdown menu for 'What do you want to search by?' (with callout 1) and an input field for 'What is the number?' with an 'Import a Loan List' link.
- Include in results...:** Radio buttons for 'Active & Closed Loans' (selected), 'Active Loans Only', and 'Closed Loans Only'.
- Loan Funding Date:** A dropdown menu (with callout 1) and a calendar icon.
- R&W Relief Date Options:** A section for choosing a 'Selling R&W Type' (with callout 2) and a 'Selling R&W Period' (with callout 4). Below this are fields for 'Selling R&W Relief Date' (with callout 3), 'Month', and 'Year', along with radio buttons for 'Planned' (selected) and 'Actual'.
- Additional Search Options:** A dropdown menu (with callout 5) for selecting business events that may impact R&W relief.

Overview of the Loan Coverage Advisor Application

Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Credit Enhancements

Search for loans with Credit Enhancements by selecting one or more of the following criteria.

MI Company: **-- Select --** (dropdown menu)

MI Policy Number:

CE Status (by default only loans with Active CE are included in search results.)
 Include loans with Inactive CE

CE Types*
 Choose one or more of the following Credit Enhancement Types.

Exclude from search:

- WIP/OC
- MODERNS
- RECOURSE
- SMC
- SPREAD
- SELECT MI

Buttons: ADD ALL, ADD, REMOVE, REMOVE ALL

Include in search:

The Counterparty responsible for the Credit Enhancement is defined by the recovery source listed in the CE tag.

SEARCH

-- Select --

- ARCH
- Genworth
- MGIC
- PMI
- Radian
- RMIC
- Triad
- UGIC
- Amerin
- CMAC
- G3
- ARCH MRT

Additional Search Options

You can also search by business events that may impact R&W relief and a variety of credit risk offset vehicles, such as credit enhancements and primary mortgage insurance. Selecting one of these options will disable the R&W Relief Date

Events criteria (dropdown menu)

Events

Search for loans by selecting one of the Event Types below and defining a date range.

Event Types*
 Select (dropdown menu) between and

SEARCH

Additional Search Options

You can also search by business events that may impact R&W relief and a variety of credit risk offset vehicles, such as credit enhancements and primary mortgage insurance. Selecting one of these options will disable the R&W Relief Date

Primary MI criteria (dropdown menu)

Primary MI

Search for loans with Primary MI by selecting one or more of the following criteria.

Certification Number:

MI Coverage %: **-- Select --** (dropdown menu)

MI Status (by default only loans with Active MI are included in search results.)
 Include loans with Inactive MI

Cancellation Reason: **-- Select --** (dropdown menu)

Cancellation Date: between and

MI Family Companies*
 Choose one or more of the following MI Family Companies.

Exclude from search:

- ARCH
- Essent
- Genworth
- MGIC
- National MI
- DBAI

Buttons: ADD ALL, ADD, REMOVE, REMOVE ALL

Include in search:

-- Select --

- Original Value
- Current Value
- Automatic Cancellation
- Mandatory Termination
- FM Canceled

SEARCH

Overview of the Loan Coverage Advisor Application



When an accessible Seller/Service Number is used as the primary criterion in a Loan Coverage Advisor search, all loans affiliated with that counterparty are returned in the results, depending on authorized access, including loans where the counterparty is:

- A current selling Obligor,
- The current servicing Obligor, or
- Both a current selling and servicing Obligor

Please note when searching by Seller/Service Number, using criteria available in Advanced Search helps to refine the results may be necessary.

Information on using the Search page is located in Chapter 3, *Accessing Loan Information*.

Overview of Saved Results Page

In addition to the Search features available, Loan Coverage Advisor saved results capabilities enable you to save your search results and conduct larger, portfolio level searches. To access your saved records from the Saved Results page, select the Saved Results tab on the top menu.

Overview of the Loan Coverage Advisor Application

Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Saved Results

Select an action to download, re-run or delete a saved search.

⚠ Expired results shall be removed after 90 days.

TOTAL	AVAILABLE	ERROR	EXPIRED	IN PROGRESS
5	2	0	0	3

DETAILS	CRITERIA	ACTIONS
October 3, 2016 12:12 PM In Progress	Seller / Servicer Number Loan Type	157344 Active
October 3, 2016 12:12 PM In Progress	Seller / Servicer Number Loan Type	157344 Active & Closed
October 3, 2016 12:11 PM In Progress	Seller / Servicer Number Loan Type	157344 Active & Closed
September 29, 2016 3:13 PM Expires in 10 days 47,806 Records	Seller / Servicer Number Loan Type	157344 Active & Closed
September 29, 2016 3:10 PM Expires in 10 days 47,806 Records	Seller / Servicer Number Loan Type	157344 Active & Closed

1 - 5 of 5 items

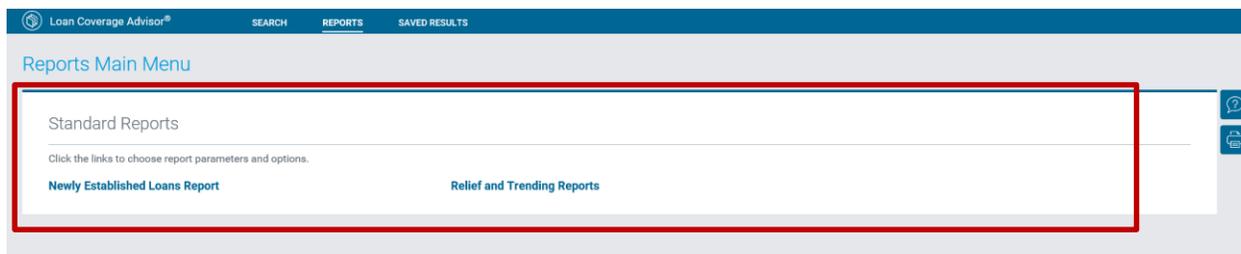
On the Saved Results page, you can see which searches are in-progress, available to download, expired, and in error status. Here users can refresh in-progress searches to update the status or download, re-run or delete completed searches

Information about saved results is located in Chapter 3, *Accessing Loan Information*.

Overview of Reports Page

Loan Coverage Advisor report capabilities enable you to retrieve and extract credit enhancement data for any Freddie Mac loan. With a few clicks and user-supplied parameters, you can generate a variety of custom reports.

Overview of the Loan Coverage Advisor Application



Information about generating reports is located in Chapter 4, *Generating Reports*.

Accessing Loan Information

Chapter 3

Accessing Loan Information	1
Overview of Search Query Functions.....	2
Contents of Search Results	2
General Search Tips.....	3
Basic Search Query	5
How to Complete a Basic Search	7
Search Results Table	8
Basic Search Results Content	10
Saved Results Page.....	14
Advanced Search Query	17
Search with Import a List of Loans	17
Search with Multiple Seller/Servicer Numbers.....	21
Search by R&W Relief Date Options	24
Search by Credit Enhancement (CE) Criteria	28
Credit Enhancement Criteria Search Results	33
Search by Events Criteria	34
Events Criteria Search Results	38
Search by Primary MI Criteria.....	39
Primary MI Criteria Search Results.....	42
Export Search Results.....	42
View Current Loan Risk Details.....	44
Selling, Delivery, Servicer and Servicing Details	45
Credit Risk Offset Details	46
Selling R&W tab.....	46
Servicing R&W tab.....	49
Mortgage Insurance (MI) tab.....	50
Credit Enhancement (CE) tab	50
Loan History	51
Loan History – Selling & Servicing R&W Table	52
Layout of the Table.....	53
Export Loan History Records.....	56

Accessing Loan Information

Overview of Search Query Functions

This chapter provides information about using Loan Coverage Advisor's search function to access loan-level credit risk data. Loan Coverage Advisor tracks the current credit risk sharing and credit risk offset components of loans. It also provides an event history on the loan including factors that could affect obligations and coverage eligibility for R&W relief, as well as current information about applicable mortgage insurance or credit enhancements (CEs). Loan Coverage Advisor users are able to complete a basic search using any of the following criteria:

- A Freddie Mac Loan Number,
- A Seller/Servicer,
- A Master Commitment Number,
- A Seller Loan Number, or
- A Servicer Loan Number

Loan Coverage Advisor also provides an advanced search function that allows you to customize your search using Freddie Mac's assigned Seller/Servicer Number or Master Commitment Number and one or more related attributes. You can also import a list of Freddie Mac Loan Numbers to customize your search query.

Contents of Search Results

The contents of the search results will vary based on the criteria you enter for the query. The table below highlights the loan-level information returned by search type.

Contents of Search Results	
Type of Search	Contents Returned
Basic Search by: <ul style="list-style-type: none">▪ Freddie Mac Loan Number▪ Seller/Servicer Number▪ Master Commitment Number▪ Seller Loan Number▪ Servicer Loan Number	Current R&W information

Accessing Loan Information

Contents of Search Results	
Type of Search	Contents Returned
Advanced Loan Search based on any combination of the following parameters: <ul style="list-style-type: none"> ▪ Loan Funding Date ▪ Selling R&W Type <ul style="list-style-type: none"> ○ Selling R&W Period ○ Selling R&W Relief Date 	For Loan Funding Date only, current R&W information For Selling R&W Type and related criteria, information includes the three Cs (credit, capacity and collateral).
Advanced Loan Search featuring CE Criteria	Information about active and terminated CEs
Advanced Loan Search featuring Event Criteria	Information about loan events that impact the R&W Relief Date or the counterparty responsible for the R&Ws
Advanced Loan Search featuring Primary MI Criteria	Information about one or more of the following Primary Mortgage Insurance (MI) attributes including: Certification Number, MI Coverage Percentage, Status (Active MI or Inactive MI), Cancellation Date, and Cancellation Reason.

In general, the data you retrieve for basic searches – using one of the primary loan identifiers, i.e., Freddie Mac Loan Number, Seller Loan Number, Servicer Loan Number, Seller/Servicer Number or Master Commitment Number – consists of current R&W information for the loans that meet the stated criteria.

Advanced searches that include the Selling R&W Type with one or more R&W relief attributes (e.g., Selling R&W Period and/or Selling R&W Relief Date), and/or the Loan Funding Date, also return current R&W information about the loans that meet the attributes entered in the query. Advanced searches that incorporate CE criteria, Events criteria, or Primary MI criteria provide results that include data elements related to the CE, Events, or Primary MI parameters entered in the query.

General Search Tips

Keep the following information in mind when preparing a search:

- By default, Loan Coverage Advisor retrieves data for all active and closed loans associated with the specified search criteria. You may adjust this

Accessing Loan Information

setting to restrict search results to “Active Loans Only” or “Closed Loans Only.”

- Loan Coverage Advisor search queries by Seller/Servicer Number return all loan records associated with that Seller/Servicer Number. If your organization uses more than one Seller/Servicer Number to do business with Freddie Mac, you can use the Multiple Seller/Servicer Number search function or search by each number separately. In some cases the identified Seller/Servicer is the Obligor in its capacity as Seller of the loan or as Servicer of the loan, as the case may be; in other instances, the entity is the Obligor in its capacity as both the Seller and Servicer of the loan.
- The Multiple Seller/Servicer Number search can produce a large volume of search results. It is recommended to include additional criteria in the search to narrow your results. Results from multiple searches can also be exported and combined outside the tool for further analysis.
- When searching the Loan Coverage Advisor database by Master Commitment Number, the subset of loan records for the Seller which is associated with the specified Master Commitment Number is returned. To search for loans assigned to different Master Commitment Numbers search separately for each Master Commitment Number.
- When searching by Freddie Mac Loan Number, Seller Loan Number or Servicer Loan Number, loan details associated with the specified loan number are returned. The most common use for this approach is searches performed when attempting to locate information essential to claim filings and R&W Relief Date(s), responsible counterparties or Obligors, and dates on which the Seller or Servicer assumed responsibility for the R&W associated with a particular loan.
- When entering search parameters, ensure that there are no spaces before or after the search parameter.
- The **SEARCH** button will enable when you have entered valid values in available fields on the screen.
- The message “No loans found...” is displayed whenever there are no loans in the Loan Coverage Advisor database associated with the search criteria. Keep in mind, Loan Coverage Advisor accesses data from the previous business day. This may be a possible cause for the message to display when searching for a newly funded loan.
- When search results are greater than 2,000 records, Loan Coverage Advisor does **not** populate its Search page. Instead it displays a confirmation message “*Your search returned [number of records] results and can take up to 15 minutes to complete. Your search result can be retrieved in CSV format on your saved results page.*”

Accessing Loan Information

Basic Search Query

You can perform a basic search for loan-level information using any one of the primary loan identifiers:

- Freddie Mac Loan Number (FM Loan Number),
- Seller/Servicer Number,
- Seller Loan Number,
- Servicer Loan Number, or
- Master Commitment Number

Loan Coverage Advisor retrieves results for all records that match the stated criteria. The value entered is validated based on the identifier type selected by the user:

- FM Loan Number must be 9 digits
- Seller/Servicer Number must be 6 digits
- Seller Loan Number may be up to 30 alpha/numeric digits, and can include special characters and spaces
- Servicer Loan Number may be up to 30 alpha/numeric digits, and can include special characters and spaces
- Master Commitment Number must be 9 alpha/numeric characters, i.e., 1 character + 8 digits

If the value entered falls outside pre-defined “standard” format/syntax controls, Loan Coverage Advisor displays a message indicating the expected format/syntax for the value entered.



The data in Loan Coverage Advisor reflects the data delivered to Freddie Mac.

As a best practice, ensure the data you deliver in connection with the sale of the loan to Freddie Mac and/or during the life of the loan reflects your Seller Loan Number or Servicer Loan Number.

If your Seller/Servicer Number is delivered to Freddie Mac as the Seller Loan Number or Servicer Loan Number, the Loan Coverage Advisor results will also reflect this -- the Seller/Servicer Number will be returned for the Seller Loan Number or Servicer Loan Number.

The following screens show an example of a Seller/Servicer Number being entered for the Servicer Loan Number when the loan was delivered. Because multiple loans were delivered with the Seller/Servicer Number entered as the Servicer Loan Number, multiple loans are returned in the results.

Accessing Loan Information

Select Search Parameters

Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default.

What do you want to search by? *

- FM Loan Number
- Seller / Servicer Number
- Seller Loan Number
- Servicer Loan Number
- Master Commitment Number

Active & Closed Loans
 Active Loans Only
 Closed Loans Only

What is the number? *

123456

FM LOAN NUMBER	SLR R&W NUMBER	SLR R&W NAME	SLR LOAN NUMBER	SLG R&W RELIEVED	MAX SLG R&W PERIOD	MAX SLG R&W PLN RELIEF DT	MAX ACT
123456789	123456	Bank of America, N.A.	123456789	No	Life of Loan	Life of Loan	
123456789	123456	Bank of America, N.A.	123456789	No	Life of Loan	Life of Loan	
123456789	123456	Bank of America, N.A.	123456789	No	Life of Loan	Life of Loan	
123456789	123456	Bank of America, N.A.	123456789	No	Life of Loan	Life of Loan	
123456789	123456	Bank of America, N.A.	123456789	No	Life of Loan	Life of Loan	
123456789	123456	Bank of America, N.A.	123456789	No	Life of Loan	Life of Loan	
123456789	123456	Bank of America, N.A.	123456789	No	Life of Loan	Life of Loan	

1 - 10 of 213 items

Loan Risk Details for FM Loan #123456789

Seller	Delivery	Servicer	Servicing
SELLER NAME Bank of America, N.A.	LOAN ACQUISITION DATE 09/17/1998	SERVICER NAME Bank of America, N.A. (Freddie Mac Servicer)	MATURITY DATE 08/20/2012
SELLER NUMBER 123456	LOAN PRODUCT 15Yr Fixed Conv	SERVICER NUMBER 123456	GROSS UPB \$6,996.22
SELLER LOAN NUMBER 123456789	DELIVERY METHOD Bulk	SERVICER LOAN NUMBER 123456	BIFURCATION SERVICING TYPE Full
MASTER COMMITMENT NUMBER 123456789	BIFURCATION DELIVERY TYPE None		LOAN STATUS Foreclosure
	PARTICIPATION % 100		
	POST SETTLEMENT FPD* 09/20/1998		

*The Post Settlement First Payment Date is the first principle and interest payment due date after the Freddie Mac Settlement Date



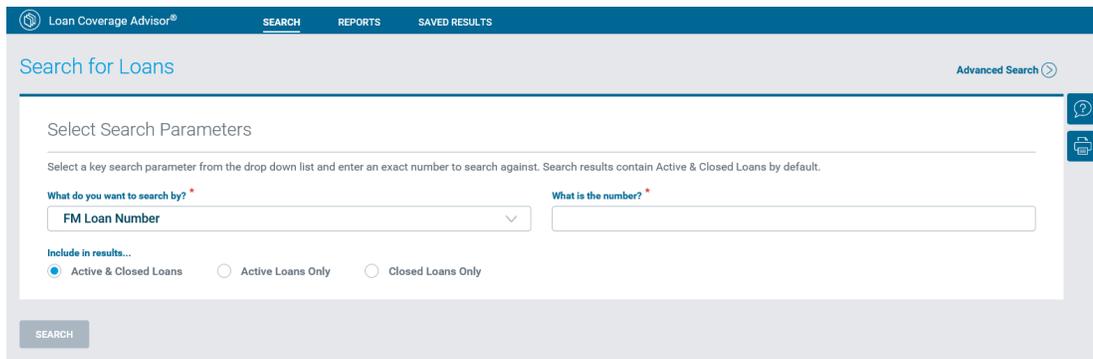
Data is refreshed in Loan Coverage Advisor if the lender reports a change to the information associated with a Freddie Mac Loan Number.

Accessing Loan Information

How to Complete a Basic Search

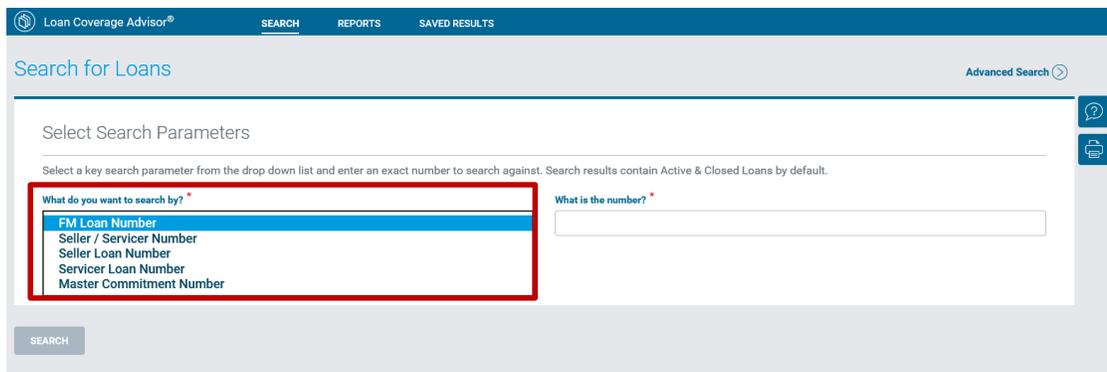
To complete a basic search, perform the following steps:

1. From the main menu, click **Search**. The Search for Loans page displays.



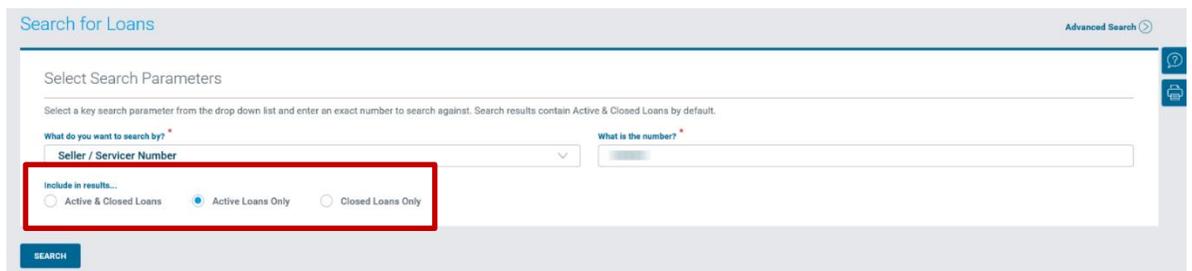
The screenshot shows the 'Search for Loans' page in the Loan Coverage Advisor application. The page has a blue header with 'SEARCH', 'REPORTS', and 'SAVED RESULTS' tabs. Below the header, there's a 'Search for Loans' title and an 'Advanced Search' link. The main content area is titled 'Select Search Parameters' and contains a text box with instructions: 'Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default.' There are two input fields: 'What do you want to search by?' with a dropdown menu showing 'FM Loan Number' selected, and 'What is the number?'. Below these fields are three radio buttons under the heading 'Include in results...': 'Active & Closed Loans' (selected), 'Active Loans Only', and 'Closed Loans Only'. A 'SEARCH' button is at the bottom left.

2. Select the primary search criteria type from the drop-down list. The default selection is the FM Loan Number.



This screenshot shows the 'Search for Loans' page with the 'What do you want to search by?' dropdown menu open. The menu lists several options: 'FM Loan Number', 'Seller / Servicer Number', 'Seller Loan Number', 'Servicer Loan Number', and 'Master Commitment Number'. The 'FM Loan Number' option is highlighted in blue. The rest of the page, including the 'What is the number?' field and the 'Include in results...' radio buttons, is visible but not highlighted.

3. Enter the desired search value in the **What is the number?** data field.
4. (Optional) Select the radio button matching the loan status you want returned by the search query. The default (pre-configured) selection is “Active & Closed Loans.”



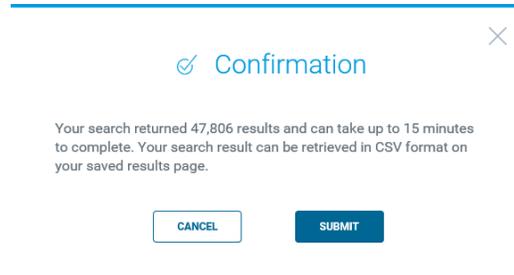
This screenshot shows the 'Search for Loans' page with the 'What do you want to search by?' dropdown menu set to 'Seller / Servicer Number'. The 'Include in results...' radio buttons are highlighted with a red box: 'Active & Closed Loans' (unselected), 'Active Loans Only' (selected), and 'Closed Loans Only' (unselected). The 'SEARCH' button is at the bottom left.

Accessing Loan Information

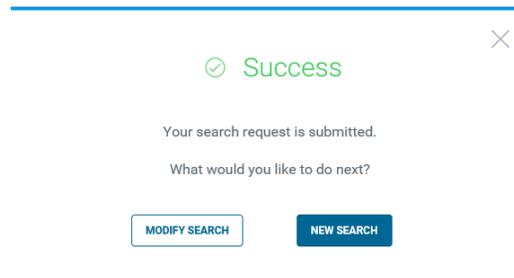
5. Click the **Search** button. Search results may be displayed in a table that appears below the Search Results header. See *Search Results Table* in this chapter for further functions.



- If you perform a search that results in more than 2,000 records, or takes over 10 seconds to complete, you may see a confirmation message allowing you to choose to stop the search or submit it to the Saved Results page.



- Click **Submit** to send your search results to the Saved Results page. A message will display showing a successful submission.



See *Saved Results Page* in this chapter for further functions.

Search Results Table

The results displayed for loans in the following Search Results table are based on the specified search criteria and displays when the resultant count is less than 2,000 loans. You can view a maximum of 10 data rows in the search page (at a time) for a maximum of 10 loan records. The maximum number of result pages viewable via the Loan Coverage Advisor user interface is 100 pages. The counter (located in the mid-region of the Search Results page) shows the number of loans retrieved and marks your current location.

The parameter(s) used to build the search query is/are shown in the “Current Search” box located in the mid-region of the Search Results table; each parameter has its own “Undo” link allowing you to remove (“undo”) the criteria and broaden the array of search results. Simply click the “Undo” link next to the parameter you want to retract. Removing any one of the search parameters could result in incremental increases in the number of loans returned in the search results. If you remove all of the parameters, the search results would become equivalent to a basic search.

Accessing Loan Information

Current Search Criteria

Search results are based on the criteria shown below. To remove any of your selected search criteria from these results, please click .

Seller / Servicer Number	 [blurred]
Loan Status	 Active

Your search yielded 213 results

Results have been generated based on selected criteria.

FM LOAN NUMBER	SLR R&W NUMBER	SLR R&W NAME	SLR LOAN NUMBER	SLG R&W RELIEVED	MAX SLG R&W PERIOD	MAX SLG R&W PLN RELIEF DT	MAX SLG R&W ACT RELIEF DT	SVR R&W NUMBER
[blurred]	[blurred]	[blurred]	[blurred]	No	Life of Loan	Life of Loan		[blurred]
[blurred]	[blurred]	[blurred]	[blurred]	No	Life of Loan	Life of Loan		[blurred]
[blurred]	[blurred]	[blurred]	[blurred]	No	Life of Loan	Life of Loan		[blurred]
[blurred]	[blurred]	[blurred]	[blurred]	No	Life of Loan	Life of Loan		[blurred]
[blurred]	[blurred]	[blurred]	[blurred]	No	Life of Loan	Life of Loan		[blurred]

Pagination buttons only become active when the record count exceeds 10. The following example provides information about the pagination buttons.

FM LOAN NUMBER	SLR R&W NUMBER	SLR R&W NAME	SLR LOAN NUMBER	SLG R&W RELIEVED	MAX SLG R&W PERIOD	MAX SLG R&W PLN RELIEF DT	MAX SLG R&W ACT RELIEF DT
123456789	[blurred]	[blurred]	[blurred]	No	Life of Loan	Life of Loan	

1 - 10 of 213 items

< > 1 2 3 4 5 6 7 8 9 10 >



Accessing Loan Information

Pagination	
Option	Description
1	Scroll (the horizontal scroll bar) right or left to view columns outside the visible area.
2	Jump to a specific page.
3	Skip one page forward or backward.
4	Skip to the first or last page.

The loan records retrieved through basic search queries display up-to-date R&W information. Within the Search Results table, a row of data represents a loan record. In the following example, the loan level information displayed in the Search Results table is based on a basic search query:

- The Freddie Mac Loan Number for the loan is displayed in data column #1.
- Information pertaining to the Seller R&W is presented in data columns #2 through #8.
- Columns #9 through #12 provide information about the Servicer R&W.

1	2	Seller Information						8	9	Servicer Information			12
FM LOAN NUMBER	SLR R&W NUMBER	SLR R&W NAME	SLR LOAN NUMBER	SLG R&W RELIEVED	MAX SLG R&W PERIOD	MAX SLG R&W PLN RELIEF DT	MAX SLG R&W ACT RELIEF DT	SVR R&W NUMBER	SVR R&W NAME	SVR LOAN NUMBER	GROSS UPB(\$)		
123456789				No	Life of Loan	Life of Loan					30591.02		

211 - 213 of 213 items |< < 13 14 15 16 17 18 19 20 21 22 > >|

Basic Search Results Content

You can retrieve the R&W loan details shown in the following table using the Freddie Mac Loan Number, Seller/Servicer Number, Seller Loan Number, Servicer Loan Number or Master Commitment Number. A single row of search results containing the information is populated into the search results page for every loan that satisfies the search criteria.

Accessing Loan Information

Basic Search Results	
Data Field	Description
FM Loan Number (Freddie Mac Loan Number)	The 9-digit Freddie Mac loan number used to identify a mortgage delivered to Freddie Mac for purchase.
SLR R&W Number (Seller R&W Number)	The Freddie Mac 6-digit number uniquely identifying the Seller who sold the loan to Freddie Mac.
SLR R&W Name (Seller R&W Name)	The Obligor name associated with the unique Selling R&W Number.
SLR Loan Number	The user-created identifier uniquely identifying the loan (Seller).
SLG R&W Relieved (Selling R&W Relieved)	A binary (yes (Y) or no (N)) indicator that Selling R&W has been relieved for the loan.
MAX SLG R&W Period (Maximum Selling R&W Period)	The maximum period of time between the Loan Funding Date and projected/planned R&W Relief Date. For each loan, consists of one of the following: 0 Months, 12 Months, 36 Months, 60 Months and Life of Loan.
MAX SLG R&W Pln Relief Dt (Maximum Selling R&W Planned Relief Date)	The latest planned date the Selling R&W will be relieved on the loan based on its attributes and payment history.
MAX SLG R&W Act Relief Dt (Maximum Selling R&W Actual Relief Date)	The date the Selling R&W was relieved on the loan.
SVR R&W Number (Servicer R&W Number)	The Freddie Mac 6-digit number uniquely identifying the Servicer Obligor (Servicer).
SVR R&W Name (Servicer R&W Name)	The Servicer Obligor name associated with the unique Servicer R&W Number.
SVR Loan Number	The user-created identifier uniquely identifying the loan (Servicer).

Accessing Loan Information

Basic Search Results	
Data Field	Description
Gross UPB(\$)	The interest-bearing UPB plus the non-interest bearing (forbearance) UPB of a loan owned by Freddie Mac.
Selling*	Collection of seller information presented as part of the current loan risk data set for the loan.
Delivery*	Collection of delivery information presented as part of the current loan risk data set for the loan.
Servicer*	Collection of servicing information presented as part of the current loan risk data set for the loan.
Servicing*	Collection of servicing information presented as part of the current loan risk data set for the loan.
Credit Risk Offsets*	Most up-to-date information about credit risk offsets associated with the loan.
Loan History – Selling and Servicing R&W**	R&W history and events that triggered R&W updates.

* Access by clicking the Freddie Mac Loan Number link of a loan record displayed in the Search Results table.

** Accessible via the R&W History button on the Current Loan Risk Detail view.



Important Items to Note About the Representation and Warranty Information

Obligors: Only the identity of the Obligor that is in the first position appears in the basic R&W search results table (see **column 3**). If a loan has two or more Obligors due to a bifurcated delivery or transfer of servicing, information about the second position Obligor can be found in the Current Loan Risk Detail view.

Maximum Selling R&W Planned Relief Date: The Maximum Selling R&W Planned Relief Date in **column 7** of the table corresponds to the R&W Relief Date that is currently projected.

Accessing Loan Information

Maximum Selling R&W Actual Relief Date: In most cases, when a value appears in the Maximum Selling R&W Actual Relief Date field in **column 8**, the date matches the Maximum Selling R&W Planned Relief Date. In the event there is an open repurchase, the Maximum Selling R&W Actual Relief Date will not show as relieved even if the Maximum Selling R&W Planned Relief Date has been reached.

Selling R&W Relieved (Indicator): This indicator, appearing in **column 5**, is tied to the Maximum Selling R&W Actual Relief Date. The indicator is always set to “No” until the Maximum Selling R&W Actual Relief Date has occurred.

Loan Coverage Advisor retrieves results for all records that match the stated criteria. The parameter(s) used to build a search query display on the screen. You can include by default “active and closed loans” or narrow your search. A link to begin the export is available to the right of the screen.

The screenshot shows a web interface titled "Search Results". Under "Current Search Criteria", there is a note: "Search results are based on the criteria shown below. To remove any of your selected search criteria from these results, please click [icon]". Below this, two search criteria are listed: "Seller / Servicer Number" with a greyed-out input field and a minus icon, and "Loan Status" with a radio button selected for "Active" and a minus icon. Below the criteria, it says "Your search yielded 213 results" and "Results have been generated based on selected criteria." On the right side, there is a blue button labeled "EXPORT RESULTS" which is circled in red.

After you click **EXPORT RESULTS**, Loan Coverage Advisor displays a pop-up box prompting you to open or save the data export file. Choose the “Open” option to automatically launch and view the data in a Microsoft Excel worksheet. You can use the sort, filter and formatting features in Microsoft Excel to rearrange the loan records. Click the “Save” (or “Save As”) option to download the file to your computer or a LAN drive.

The screenshot shows a file dialog box with the text: "Do you want to open or save 20161019_0827_Search_Results.csv from las.fmrei.com?". There are three buttons: "Open", "Save" (with a dropdown arrow), and "Cancel". A close button (X) is in the top right corner.



We recommend you **Save** the file immediately and rename it when prompted so you can continue to download and open subsequent files.

Accessing Loan Information

Saved Results Page

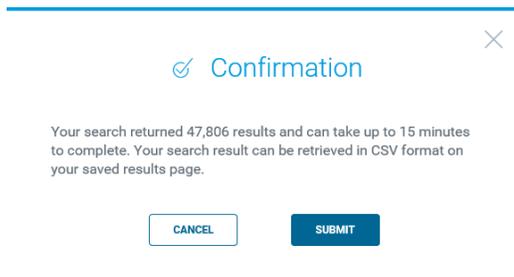
The Saved Results Page allows you to access saved search results from your search criteria and gives you the ability to retrieve results. You may retrieve the search results immediately and for up to 14 days. After 14 days, the search results will expire, however Loan Coverage Advisor continues to list your search parameters, so you may still access your search criteria to re-create your search. These expired search parameters will be removed after 90 days.

When you perform a search that results in more than 2,000 records, or takes over 10 seconds to compile, you may see a confirmation message.

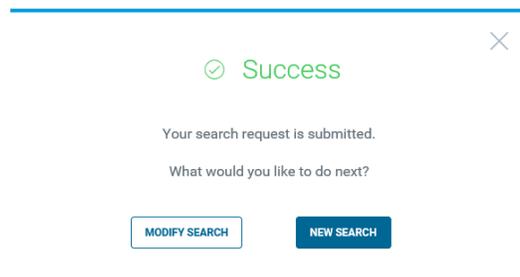


If you do not take any action on the confirmation message prompt, the search will automatically be submitted for you and be available for access on the Saved Results page.

Perform the following steps when you see this message:



1. Click **Submit** to send your search results to the Saved Results page. A message will display showing a successful submission. Your search parameter results will be submitted to the Saved Results page.
2. When you see the Success message, click New Search to create a new search.
3. (Optional) Click Modify Search if you want to change parameters for the submitted file.



4. Click the Saved Results tab in the top menu to view the submitted search results. The Saved Results page displays.

Accessing Loan Information

Loan Coverage Advisor® SEARCH REPORTS **SAVED RESULTS**

Saved Results

Select an action to download, re-run or delete a saved search.

⚠ Expired results shall be removed after 90 days.

TOTAL	AVAILABLE	ERROR	EXPIRED	IN PROGRESS
5	2	0	0	3

DETAILS	CRITERIA	ACTIONS
October 3, 2016 12:12 PM In Progress	Seller / Servicer Number 157344 Loan Type Active	
October 3, 2016 12:12 PM In Progress	Seller / Servicer Number 157344 Loan Type Active & Closed	
October 3, 2016 12:11 PM In Progress	Seller / Servicer Number 157344 Loan Type Active & Closed	
September 29, 2016 3:13 PM Expires in 10 days 47,806 Records	Seller / Servicer Number 157344 Loan Type Active & Closed	
September 29, 2016 3:10 PM Expires in 10 days 47,806 Records	Seller / Servicer Number 157344 Loan Type Active & Closed	

1 - 5 of 5 Items

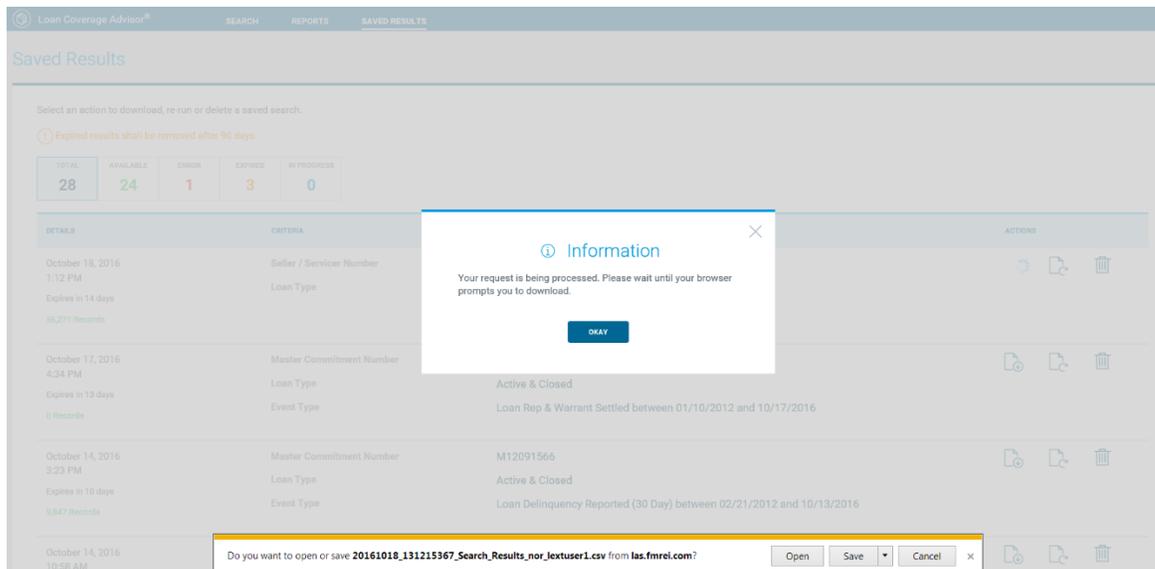
5. Click any of the quick filter functions at the top to narrow your list of search results for this Saved Results page.



The time displayed in the Details column of the Saved Results page is Eastern Standard Time.

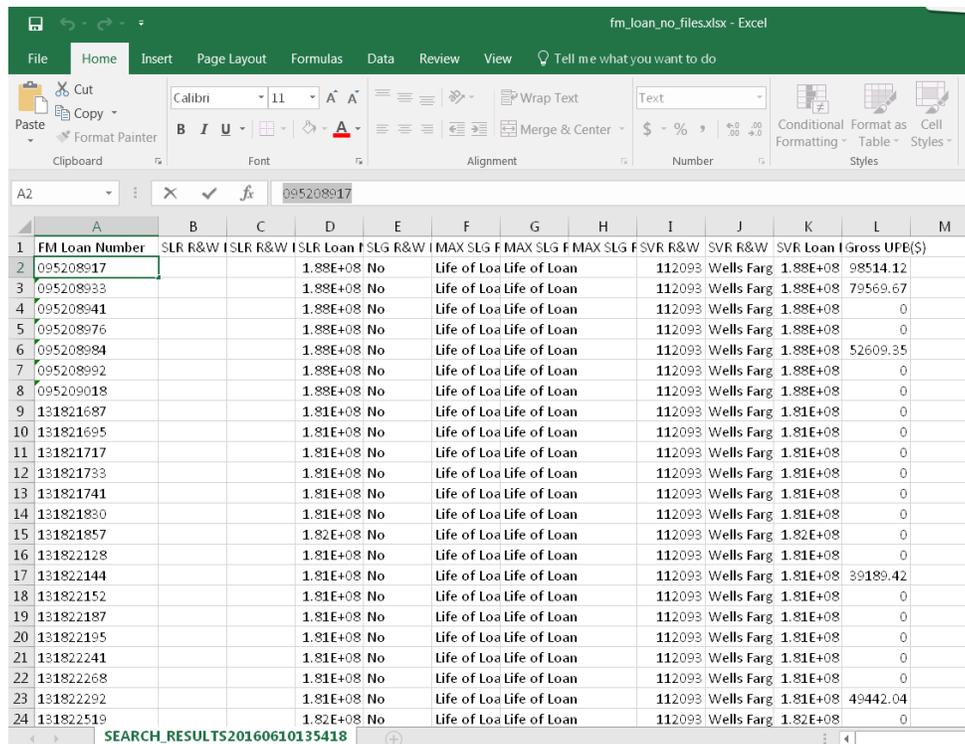
6. Select your action based on your needs for the files. You may refresh the details file in progress by clicking the refresh action icon to see if it is finished processing. You may also either download the file, re-run or delete the file as necessary.
7. To download the file, click the download action icon, then **OK** when prompted.

Accessing Loan Information



You will receive a prompt asking from your browser if you want to **Open** or **Save** the file.

8. Selecting **Open** automatically launches Microsoft Excel and displays a worksheet populated with the visible data. All Microsoft features are available when the file opens in Excel. You are able to sort, filter and format the exported loan records.



9. Click the "Save" (or "Save As") option to download the file to your computer or a LAN drive.

Accessing Loan Information

Advanced Search Query

The Advanced Search option allows you to customize your search criteria using Freddie Mac Loan Numbers, Seller/Servicer Number, or Master Commitment Number.

Searches using a Freddie Mac Loan Number allow you to quickly retrieve results for a group of loans rather than searching for those loans separately. This type of search requires you to import a list of loan numbers.

Searches using the Seller/Servicer Number or Master Commitment Number can produce highly customized results when enhanced with additional search parameters. Advanced searches can be configured to retrieve loan data using one or more Seller R&W Relief Date options, loan information related to credit enhancements, or loan events.

For each of these configurations, you may use a Loan Funding Date to further refine the search results. In addition, you may limit results to a segment of your loan portfolio based on the loan status.

If a search parameter cannot be used with another search parameter, the field is highlighted in yellow and is disabled until an applicable parameter is selected. To clear an active field with a drop-down list, along with their associated fields, click **Select** from the drop-down list.



The available Seller and Servicer numbers include only those currently in Active or Suspended status. If you do not see your number and believe this to be in error, please contact your Freddie Mac Account Representative for assistance.

Search with Import a List of Loans

If you know the FM Loan Number for multiple loans, you can import the loan numbers using an Excel template.

To search with an imported list of Freddie Mac Loan Numbers, complete the following steps:

1. From the Search page, click **Advanced Loan Search**.

The screenshot shows the 'Loan Coverage Advisor' search interface. At the top, there are navigation tabs: 'SEARCH', 'REPORTS', and 'SAVED RESULTS'. The main heading is 'Search for Loans'. In the top right corner, the 'Advanced Search' link is circled in red. Below the heading, there is a section titled 'Select Search Parameters'. A sub-heading reads: 'Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default.' There are two input fields: 'What do you want to search by?' with a dropdown menu showing 'FM Loan Number', and 'What is the number?'. Below these fields, there is a section 'Include in results...' with three radio buttons: 'Active & Closed Loans' (selected), 'Active Loans Only', and 'Closed Loans Only'. At the bottom left, there is a 'SEARCH' button.

Accessing Loan Information

The Advanced Search page displays.

Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Advanced Search

SEARCH

Select Search Parameters

Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default. Narrow your search further by including a Loan Funding date range.

What do you want to search by? * What is the number? * [Import a Loan List](#)

Include in results... Active & Closed Loans Active Loans Only Closed Loans Only

Loan Funding Date

R&W Relief Date Options

Choose a Selling R&W Type to enable other fields in this section. You may select search criteria for Selling R&W Period, Selling R&W Relief Date or both.

Selling R&W Type Selling R&W Period

Selling R&W Relief Date Month Year

and is Planned Actual

Additional Search Options

You can also search by business events that may impact R&W relief and a variety of credit risk offset vehicles, such as credit enhancements and primary mortgage insurance. Selecting one of these options will disable the R&W Relief Date Options above.

2. Ensure FM Loan Number is selected as the primary search criteria type from the drop-down list and click **Import a list of loans**. (This link appears next to the **What is Number?** field name after **FM Loan Number** is selected as the primary search criteria.) The Import a Loan List pop-up window displays.

Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Advanced Search

SEARCH

Select Search Parameters

Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default. Narrow your search further by including a Loan Funding date range.

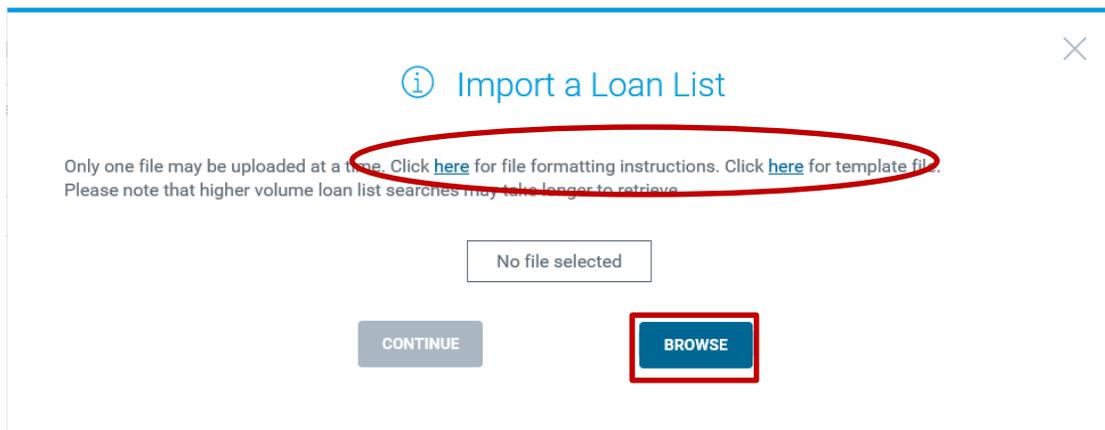
What do you want to search by? * What is the number? * [Import a Loan List](#)

Include in results... Active & Closed Loans Active Loans Only Closed Loans Only

Loan Funding Date

3. Select **Browse**. The Choose File to Upload pop-up window displays.

Accessing Loan Information



For file formatting instructions or an example template file, click the applicable “here” links. The file format instructions shown below provide all the technical details needed to create the import file.

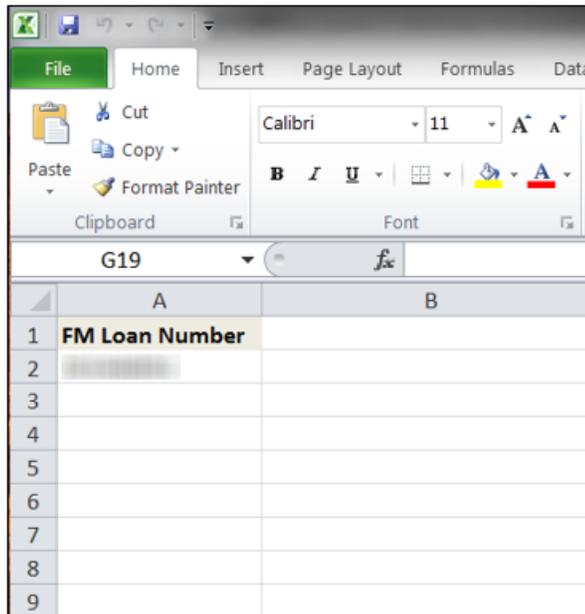
FM Loan Number Search - Import File Format

- File type must be Excel with an .xls or .xlsx extension.
- A maximum of 50,000 FM Loan Numbers can be imported.
- Column values must conform to the formatting convention in the table below.
- The FM Loan Number column must be set to excel format type “General.”
- FM Loan Numbers with leading zeros are acceptable.
- Remove any blank rows between FM Loan Numbers. Only loan numbers up to the first blank row will be included in the import.
- If there are multiple tabs in the file only the data on the first tab will be imported.
- Select the here link in the Loan Coverage Advisor application to open the reusable template file.
- Delete the row(s) of sample data included in the template file before use.

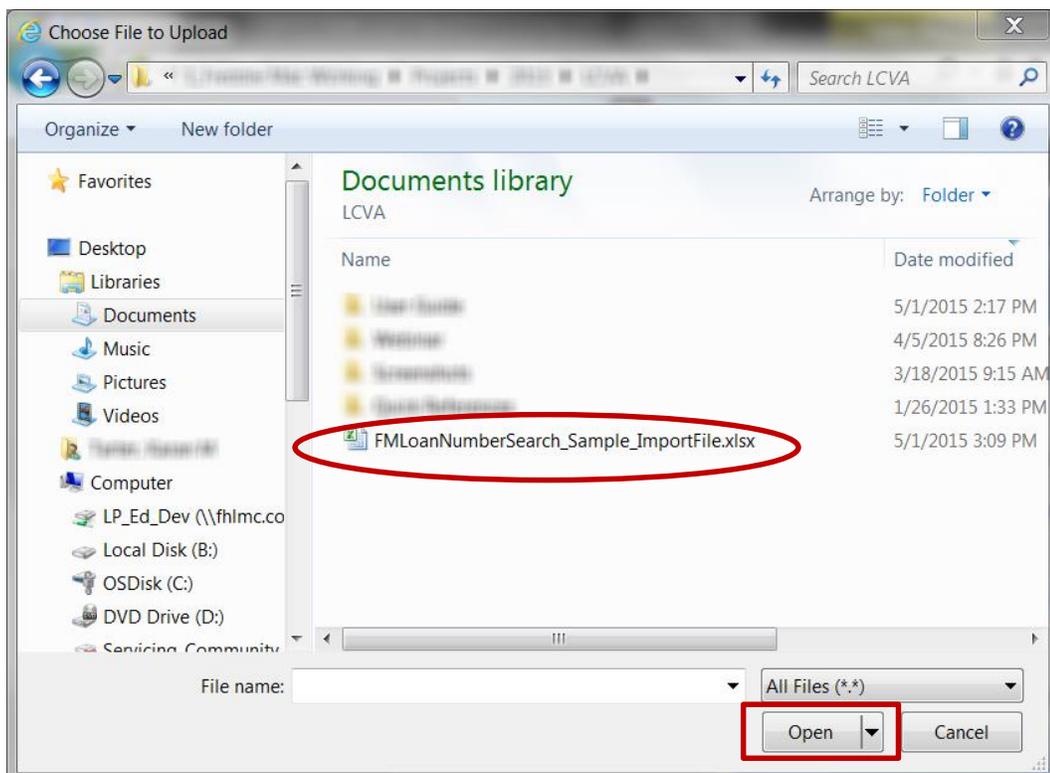
Column Headings	Format
FM Loan Number	nnnnnnnnnn

The template link opens an Excel spreadsheet. Click the **Enable Editing** button, replace the sample FM Loan Number with your list of FM Loan Numbers and save the file.

Accessing Loan Information



4. Locate the file you wish to import and click **Open**. The Import a Loan List pop-up window displays with the file selected.



5. Click **Continue**. The file name appears in the Import a Loan List box.

Accessing Loan Information



After a file is selected, file validation occurs, checking for errors with the FM Loan Numbers imported for things like duplicates and incorrect FM Loan Number syntax format.

Import a Loan List

Only one file may be uploaded at a time. Click [here](#) for file formatting instructions. Click [here](#) for template file. Please note that higher volume loan list searches may take longer to retrieve.

fm_loan_no_files.xlsx

CONTINUE BROWSE

The search results parameters display with information on the imported FM Loan Numbers list.

6. Click **Search**. You cannot add any other search parameters when importing a loan list.

Loan Coverage Advisor®

SEARCH REPORTS SAVED RESULTS

Advanced Search

SEARCH

Select Search Parameters

Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default. Narrow your search further by including a Loan Funding date range.

What do you want to search by? *

FM Loan Number

What is the number? * Import a Loan List

Imported List

Include in results...

Active & Closed Loans Active Loans Only Closed Loans Only

Loan Funding Date

-- Select --

Search with Multiple Seller/Service Numbers

If your organization does business with Freddie Mac under more than one Seller/Service Number, you have the option to create a search query that includes multiple Seller/Service Numbers. With this capability, you can retrieve loan information for more than one Seller/Service Number at the same time. Because this option can return a large volume of results, it is recommended that you enter additional search criteria to limit the number of results returned after you select the Seller/Service Numbers.

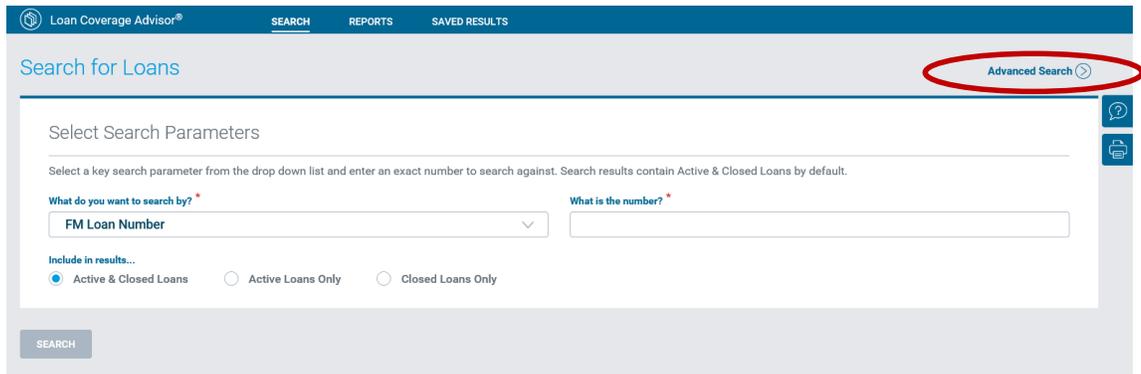


When choosing additional advanced search criteria, keep in mind the search will consider the inputs as “and” criteria. Entering conflicting criteria can result in a “No loans found” message.

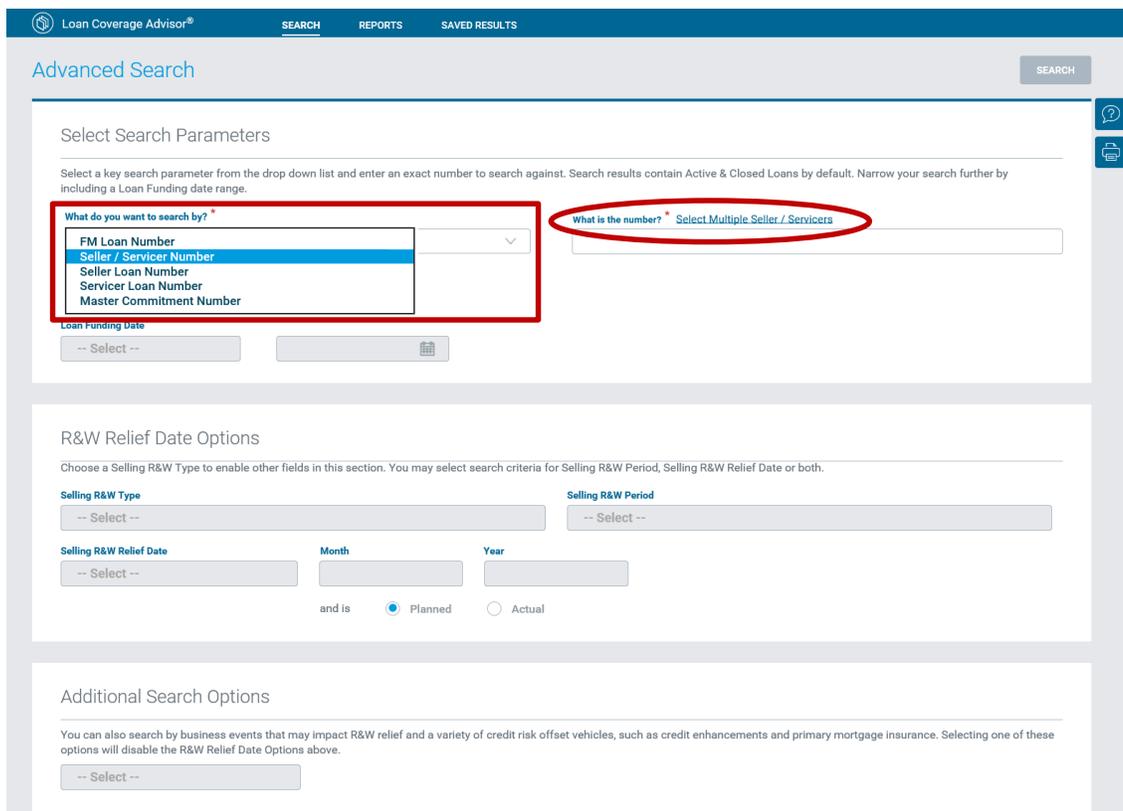
Accessing Loan Information

To search across multiple Seller/Service Numbers, complete the following steps:

1. From the Search page, click **Advanced Loan Search**. The Advanced Search page displays.

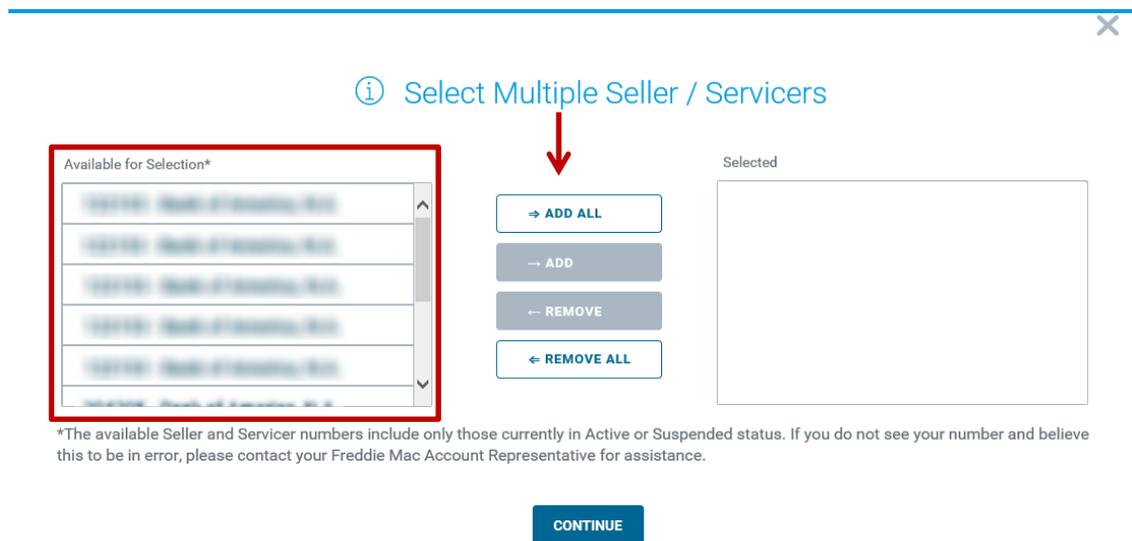


2. Select Seller/Service Number as the primary search criteria type from the drop-down list and click the **Select Multiple Seller/Service** link. (This link appears next to the **What is the Number?** field name after **Seller/Service Number** is selected as the primary search criteria.) The Related Seller/Service pop-up window displays.



Accessing Loan Information

3. Select the Seller/Service Numbers from the **Available for Selection** list. Then use the navigation buttons to add Seller/Service Numbers to the **Selected** box. The Seller/Service Numbers you chose appear in the **Selected** box.



The screenshot shows a user interface for selecting seller/service numbers. On the left, a list titled "Available for Selection*" contains several entries, each with a number and a name. A red box highlights this list. In the center, there are four buttons: "⇒ ADD ALL", "→ ADD", "← REMOVE", and "⇐ REMOVE ALL". A red arrow points from the "Select Multiple Seller / Servicers" header to the "ADD ALL" button. On the right, there is an empty box labeled "Selected". Below the interface, a blue "CONTINUE" button is visible.

Select Multiple Seller / Servicers

Available for Selection*

Selected

⇒ ADD ALL

→ ADD

← REMOVE

⇐ REMOVE ALL

CONTINUE

*The available Seller and Service numbers include only those currently in Active or Suspended status. If you do not see your number and believe this to be in error, please contact your Freddie Mac Account Representative for assistance.

Adding Seller/Service Numbers

- To select more than one Seller/Service Number from the **Available for Selection** list in a single step, press and hold the CTRL button when making the second and all subsequent selections. Use the **Add** button to transfer the selections to the **Selected** box.
- To select ALL Seller/Service Numbers from the **Available for Selection** list in a single step, click the **Add All** button to transfer the entire list to the **Selected** box.

Removing Seller/Service Numbers

- To remove selected Seller/Service Numbers from the **Selected** box, highlight the selection(s) and click the **Remove** button.
- To remove ALL selected Seller/Service Numbers from the **Selected** box, click the **Remove All** button.

4. Click the **Continue** button.

This will return you to the Advanced Search page with *Multiple Selected* appearing in the **What is the number?** data field.

5. Enter additional search criteria to limit the number of results returned.

Accessing Loan Information

Advanced Search SEARCH

Select Search Parameters

Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default. Narrow your search further by including a Loan Funding date range.

What do you want to search by? *

Seller / Servicer Number

What is the number? * Search multiple Seller / Servicer numbers

Multiple Selected

Selecting multiple Seller / Servicer numbers can return a large volume of results. Enter additional search criteria below to limit the number of results returned.

Include in results...



Multiple Selected remains in the **What is the number?** data field for subsequent searches until multiple Seller/Servicers numbers are removed from the **Selected** list. Click the **Search multiple Seller/Servicer numbers** link to access this list again.

Search by R&W Relief Date Options

You can retrieve loan information using the Selling R&W Type with one or more R&W relief attributes (e.g., Selling R&W Period and/or Selling R&W Relief Date) as parameters for the search query. The Loan Funding Date is an optional parameter you may add to the search query to further refine the list of records retrieved. However, you cannot use Events criteria, CE criteria, or Primary MI criteria under **Additional Search Options...** in combination with the R&W Relief Date Options. The **Additional Search Options...** drop-down list (itemizing Events criteria, CE criteria, and Primary MI criteria options) is disabled when selecting R&W Relief Date Options.



To clear a field with a drop-down list, along with their associated fields, click **Select** from the drop-down list.

To search using R&W Relief Date Options, complete the following steps:

1. From the Search page, click **Advanced Loan Search**. The Advanced Search page displays.

Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Search for Loans Advanced Search

Select Search Parameters

Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default.

What do you want to search by? *

FM Loan Number

What is the number? *

Include in results...

Active & Closed Loans Active Loans Only Closed Loans Only

SEARCH

2. Select the Seller/Servicer Number –or– Master Commitment Number as the primary search criteria type from the drop-down list.

Accessing Loan Information

Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Advanced Search SEARCH

Select Search Parameters

Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default. Narrow your search further by including a Loan Funding date range.

What do you want to search by? *

- FM Loan Number
- Seller / Servicer Number**
- Seller Loan Number
- Servicer Loan Number
- Master Commitment Number

What is the number? * Select Multiple Seller / Servicers

Loan Funding Date

-- Select --

3. Enter the Seller/Servicer Number –or– Master Commitment Number in the **What is the number?** data field.

Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Advanced Search SEARCH

Select Search Parameters

Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default. Narrow your search further by including a Loan Funding date range.

What do you want to search by? *

- FM Loan Number
- Seller / Servicer Number**
- Seller Loan Number
- Servicer Loan Number
- Master Commitment Number

What is the number? * Select Multiple Seller / Servicers

Loan Funding Date

-- Select --

R&W Relief Date Options

Choose a Selling R&W Type to enable other fields in this section. You may select search criteria for Selling R&W Period, Selling R&W Relief Date or both.

Selling R&W Type

-- Select --

Selling R&W Period

-- Select --

Selling R&W Relief Date

-- Select --

Month

Year

and is Planned Actual

Additional Search Options

You can also search by business events that may impact R&W relief and a variety of credit risk offset vehicles, such as credit enhancements and primary mortgage insurance. Selecting one of these options will disable the R&W Relief Date Options above.

-- Select --

4. Select the **Selling R&W Type** with one or more of the relief attributes (**Selling R&W Period** and/or **Selling R&W Relief Date(s)**) from the drop-down list(s). Enter the parameter value in the data field for the selected criteria.

Accessing Loan Information

The screenshot shows the 'Advanced Search' interface of the Loan Coverage Advisor. The top navigation bar includes 'SEARCH', 'REPORTS', and 'SAVED RESULTS'. The main section is titled 'Advanced Search' and contains a 'Select Search Parameters' area. Below this, there are several input fields and dropdown menus. A red box highlights the 'R&W Relief Date Options' section, which includes a 'Selling R&W Type' dropdown menu, a 'Selling R&W Period' dropdown menu, and a 'Selling R&W Relief Date' dropdown menu. Below these are radio buttons for 'Planned' (selected) and 'Actual'. The 'Additional Search Options' section is also visible below the red box.

About the Selling R&W Type

The Selling R&W Type consists of four options which provide access to either the maximum selling R&W information (Max Selling Relief) or more detailed information (Selling Credit, Selling Capacity or Selling Collateral). The Selling R&W Period and Selling R&W Relief Date fields become active once the Selling R&W Type is selected.

Selling R&W Type

The screenshot shows a dropdown menu for 'Selling R&W Type'. The options are: -- Select --, Max Selling Relief, Selling Credit, Selling Capacity, and Selling Collateral.

About the Selling R&W Period

The Selling R&W Period options consist of five periods associated with the representation and warranty framework. You can only select a single period from the drop-down list.

Accessing Loan Information

Selling R&W Period

-- Select --
0 Months
12 Months
36 Months
60 Months
Life of Loan

About the Selling R&W Relief Date

The Selling R&W Relief Date can be any month/year combination equal to or after January 2013. You can select one parameter from the drop-down list to refine the search date. The parameters allow you to choose from an exact month/year, any date within a specified month/year range, or any date before or after a defined month/year. When you select “is between”, additional fields appear to specify the end month/year.

Selling R&W Relief Date

-- Select --
equals
is between
is before
is after

5. (Optional) Select a **Loan Funding Date(s)** to further refine the search results. Options for this parameter are the same as the Selling R&W Relief Date.

<h3>Loan Funding Date</h3> <table border="1"><tr><td>-- Select --</td></tr><tr><td>equals</td></tr><tr><td>is between</td></tr><tr><td>is before</td></tr><tr><td>is after</td></tr></table>	-- Select --	equals	is between	is before	is after	<table border="1"><tr><td><input type="text"/></td></tr></table>  <p>Use the calendar icon to select the date</p>	<input type="text"/>
-- Select --							
equals							
is between							
is before							
is after							
<input type="text"/>							

6. (Optional) Restrict the search results to “Active Loans Only” or “Closed Loans Only” loans by selecting the appropriate radio button. The default setting is “Active & Closed Loans”.

Accessing Loan Information

Include in results...

Active & Closed Loans Active Loans Only Closed Loans Only

7. Click the **Search** button. Loan Coverage Advisor performs the search query and displays the results in the Search Results page.



By default, basic and advanced searches are driven by the planned Selling R&W Relief Date (even when a specific Selling R&W Relief Date type is not specified as a search parameter).

Selecting the Selling R&W Relief Date “Actual Date” radio button restricts records to those where the Selling R&W Relief Date has actually occurred

Selling R&W Relief Date

-- Select --
equals
is between
is before
is after

Month

Year

and is Planned Actual

Search by Credit Enhancement (CE) Criteria

You can create an advanced search query to retrieve information about the credit enhancements on certain loans. With this type of search, you can refine the search results by including one or more of the following credit enhancement (CE) parameters within your search parameters: CE status, MI Company, MI Policy Number, and Credit Enhancement Type. However, the application does not require you to include any of these parameters. Simply selecting “CE Criteria” from the **Additional Search Options...** drop-down list will produce search results featuring CE attributes.

By default, only loans with an Active CE are included in the search results. When you select the “Include loans with Inactive CE:” checkbox, loans with an Inactive CE also display in the search results.

Accessing Loan Information

Additional Search Options

You can also search by business events that may impact R&W relief and a variety of credit risk offset vehicles, such as credit enhancements and primary mortgage insurance. Selecting one of these options will disable the R&W Relief Date Options.

-- Select --
CE criteria
 Events criteria
 Primary MI criteria

Credit Enhancements

Search for loans with Credit Enhancements by selecting one or more of the following criteria.

MI Company: -- Select --
 MI Policy Number:

CE Status (by default only loans with Active CE are included in search results.)
 Include loans with Inactive CE

The following table provides the full list of CE types the application may reference in the selection list. You must select one or more CE types as search criteria parameters. The Loan Funding Date parameter is optional and you can use it to further refine the results retrieved by the search query. You cannot use R&W Relief Date Options, however, to create advanced searches built around CE criteria.

Types of Credit Enhancements (CEs) for Selection in Drop-down List	
▪ 1STLOSS	▪ INVDPMI
▪ CASH	▪ MIPOOL
▪ COPRIME	▪ MODERNS
▪ CPA	▪ RECOURSE
▪ ENCPA	▪ SMC
▪ ENSPREAD	▪ SPREAD
▪ INDEMN	▪ SELECT MI



To clear a field with a drop-down list, along with their associated fields, click **Select** from the drop-down list. See Appendix A, Loan Coverage Advisor Glossary, for explanations of terms.

To search using CE Criteria, complete the following steps:

1. From the Search page, click **Advanced Loan Search**. The Advanced Search page displays.
2. Select the Seller/Servicer Number –OR– Master Commitment Number as the primary search criteria type from the drop-down list.

Accessing Loan Information

3. Enter the Seller/Service Number –or– Master Commitment Number in the **What is the number?** data field.
4. Select **CE Criteria** from the **Additional Search Options...** drop-down list. Credit Enhancement search parameters display.

Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Advanced Search SEARCH

Select Search Parameters

Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default. Narrow your search further by including a Loan Funding date range.

FM Loan Number
Seller / Service Number
Seller Loan Number
Servicer Loan Number
Master Commitment Number

What is the number? Search multiple Seller / Servicer numbers

Active & Closed Loans Active Loans Only Closed Loans Only

Loan Funding Date
-- Select --

R&W Relief Date Options

Choose a Selling R&W Type to enable other fields in this section. You may select search criteria for Selling R&W Period, Selling R&W Relief Date or both.

Selling R&W Type -- Select -- Selling R&W Period -- Select --

Selling R&W Relief Date -- Select -- Month Year

and is Planned Actual

Additional Search Options

You can also search by business events that may impact R&W relief and a variety of credit risk offset vehicles, such as credit enhancements and primary mortgage insurance. Selecting one of these options will disable the R&W Relief Date

-- Select --
CE criteria
Events criteria
Primary MI criteria

5. (Optional) Select the mortgage insurer company from the **MI Company** drop down list.

Accessing Loan Information

Credit Enhancements

Search for loans with Credit Enhancements by selecting one or more of the following criteria.

MI Company

- Select --
- ARCH
- Genworth
- MGIC
- PMI
- Radian
- RMIC
- Triad
- UGIC
- Amerin
- CMAC
- G3
- ARCH MRT

MI Policy Number

REMOVE REMOVE ALL

SMC SPREAD SELECT MI

The Counterparty responsible for the Credit Enhancement is defined by the recovery source listed in the CE tag.

- (Optional) Enter the **MI policy number** in the MI Policy Number.
- Select the credit enhancement type(s) from the **Exclude from search** list. Then use the navigation buttons to add CE types to the **Include in search** box.

Credit Enhancements

Search for loans with Credit Enhancements by selecting one or more of the following criteria.

MI Company

-- Select --

MI Policy Number

CE Status (by default only loans with Active CE are included in search results)

Include loans with Inactive CE

CE Types

Choose one or more of the following Credit Enhancement Types.

Exclude from search

- 1STLOSS
- CASH
- COPRIME
- CPA
- ENCPA
- EMORPAD

ADD ALL ADD REMOVE REMOVE ALL

Include in search

-- Select --

- ARCH
- Genworth
- MGIC
- PMI
- Radian
- RMIC
- Triad
- UGIC
- Amerin
- CMAC
- G3
- ARCH MRT

The Counterparty responsible for the Credit Enhancement is defined by the recovery source listed in the CE tag.

The CE types chosen appear in the **Include in search** box.

Accessing Loan Information

CE Types *
Choose one or more of the following Credit Enhancement Types.

Exclude from search

CASH
CPA
ENSPREAD
INDEMN
INVDPMI
MIPDOL

ADD ALL
ADD
REMOVE
REMOVE ALL

Include in search

1STLOSS
COPRIME
ENCPA

Adding Credit Enhancement Types

- To select more than one CE type from the **Exclude from search** list in a single step, press and hold the CTRL button when making the second and all subsequent selections. Use the **Add** button to transfer the selections to the **Include in search** list.
- To select ALL CE types from the **Exclude from search** list in a single step, simply click the **Add All** button to transfer the entire list to the **Include in search** list.

Removing Credit Enhancement Types

- To remove selected CE types from the **Include in search** list, highlight the selection(s) and click the **Remove** button.
- To remove ALL selected CE types from the **Include in search** list, click the **Remove All** button.

8. (Optional) Select a **Loan Funding Date(s)** to further refine the search results. You can select one parameter from the drop-down list to refine the search date. The parameters allow you to choose from an exact date, any date within a specified date range, or any date before or after a defined date. When you select “is between”, an additional date field appears to specify the end date.

Loan Funding Date

-- Select --
equals
is between
is before
is after

Use the calendar icon to select the date

Accessing Loan Information

- (Optional) Restrict the search results to “Active Loans Only” or “Closed Loans Only” loans by selecting the appropriate radio button. The default setting is “Active & Closed Loans”.

Include in results...

Active & Closed Loans Active Loans Only Closed Loans Only

- Click the **Search** button. Loan Coverage Advisor performs the search query and displays the results in the Search Results page.



Credit Enhancement Criteria Search Results

After pressing **Search**, the CE search results will include records matching the current search criteria listed and used to retrieve your search results. The search query retrieves results based your search criteria, and creates a list of loans meeting the parameters of the search.

The [✕](#) link aligned with each of the search parameters (in the **Current Search Criteria** section) allows you to dynamically modify the results set. Removing any one of the search parameters could result in incremental increases in the number of loans returned in the search results. If you remove all of the CE parameters, the search results would become equivalent to a basic search. Results include one row for every CE. Thus, a loan can display more than one if that loan has more than one CE.

Search Results

Current Search Criteria

Search results are based on the criteria shown below. To remove any of your selected search criteria from these results, please click [✕](#).

[✕](#) Seller / Servicer Number

MI Company

CE Type

Your search yielded 2 results

Results have been generated based on selected criteria. [EXPORT RESULTS](#)

FM LOAN NUMBER	CE TYPE	RECOVERY SOURCE	ENFORCEMENT TRIGGER	ENFORCEMENT ACTION	COVERAGE ADDED DATE	COVERAGE EFFECTIVE DATE	PLANNED TERMINATION DATE	ACTUAL TERMINATION DATE	CE COVERAGE	MI COMPANY	MI POLICY NUMBER	MI CERTIFICATE NUMBER
[REDACTED]	MIPOOL	Mortgage Insurance Company	REO Sale	Reimburse	12/01/1992	02/15/1992				General Elec. Mtg. Ins.Co.	[REDACTED]	[REDACTED]
[REDACTED]	MIPOOL	Mortgage Insurance Company	REO Sale	Reimburse	12/01/1992	02/15/1992				General Elec. Mtg. Ins.Co.	[REDACTED]	[REDACTED]

1 - 2 of 2 items

Accessing Loan Information

The following table provides a description of the CE data fields displayed in the Search Results table in the order of appearance (from left to right in the table).

CE Search Results	
Data Field	Description
FM Loan Number	The 9-digit Freddie Mac loan number used to identify a mortgage delivered to Freddie Mac for purchase.
CE Type	Identifies the type of Freddie Mac credit risk offset associated with the loan under the applicable CE agreement.
Recovery Source	Counterparty responsible for the CE. Values are Primary, Account, Mortgage Insurance Company, Seller, Servicer, or Originator
Enforcement Trigger	The event or time frame that initiates an Enforcement Action.
Enforcement Action	The process of recovering losses for the CE coverage.
Coverage Added Date	The date the CE coverage is added.
Coverage Effective Date	The date the CE coverage became effective.
Planned Termination Date	The date the CE coverage is scheduled to terminate provided the termination provisions in the agreement are met.
Actual Termination Date	The date the CE coverage was terminated.
CE Coverage	The amount of credit risk offset applied to a loan or group of loans.
MI Company	The name of the Mortgage Insurance company.
MI Policy Number	The number assigned by a mortgage insurer to identify a mortgage insurance policy.
MI Certificate Number	The number assigned by a primary mortgage insurer to track a loan.

Additional Things to Know About Credit Enhancement Search Results

- The number of rows in the search results reflects the number of credit enhancements, not the number of unique loan records, i.e., there can be more than one credit enhancement row for the same loan.

Accessing Loan Information

- The results are organized in ascending order by FM Loan Number.

Search by Events Criteria

You can retrieve information pertaining to loan events for one or more loans using the **Events criteria** option under **Additional Search Options....** You may only perform this type of search on one event type at a time and must include to/from dates as search parameters. This limits the results retrieved to a specified date range.

The Loan Funding Date is an optional parameter you can add to the search query to further refine the list of records retrieved. You cannot include R&W Relief Date Options, however, in this type of search. The following table lists all available event types you may use as a search parameter for an Events Criteria search.

Types of Events in Selection Drop-down List	
▪ Standard Transfer	▪ Loan Modified (Repayment or Forbearance)
▪ Non Standard Transfer	▪ Loan Rep & Warrant Settled
▪ Partial Adverse Action	▪ Loan Post Fund Data Correction
▪ Full Adverse Action	▪ Loan Delinquency Reported (30 Day)
▪ Repurchase Demand Issued	▪ Loan Delinquency Reported (60 Day)
▪ Repurchase Demand Rescinded	▪ Loan Delinquency Reported (90 Day)
▪ Manual Sunset Update	▪ Loan Delinquency Reported (120 Day)
▪ Manual Obligor Update	▪ Loan Delinquency Reported (150 Day)
▪ Loan CE Tag Updated	▪ Loan QC Review Completed

To search using Events Criteria, perform the following steps:

1. From the Search page, click **Advanced Loan Search**. The Advanced Search page displays.

Accessing Loan Information

Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Search for Loans Advanced Search >

Select Search Parameters

Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default.

What do you want to search by? * What is the number? *

Include in results...

Active & Closed Loans Active Loans Only Closed Loans Only

SEARCH

Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Advanced Search SEARCH

Select Search Parameters

Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default. Narrow your search further by including a Loan Funding date range.

FM Loan Number
Seller / Servicer Number
Seller Loan Number
Servicer Loan Number
Master Commitment Number What is the number? * Search multiple Seller / Servicer numbers

Active & Closed Loans Active Loans Only Closed Loans Only

Loan Funding Date

-- Select --

R&W Relief Date Options

Choose a Selling R&W Type to enable other fields in this section. You may select search criteria for Selling R&W Period, Selling R&W Relief Date or both.

Selling R&W Type: -- Select -- Selling R&W Period: -- Select --

Selling R&W Relief Date: -- Select -- Month: Year:

and is Planned Actual

Additional Search Options

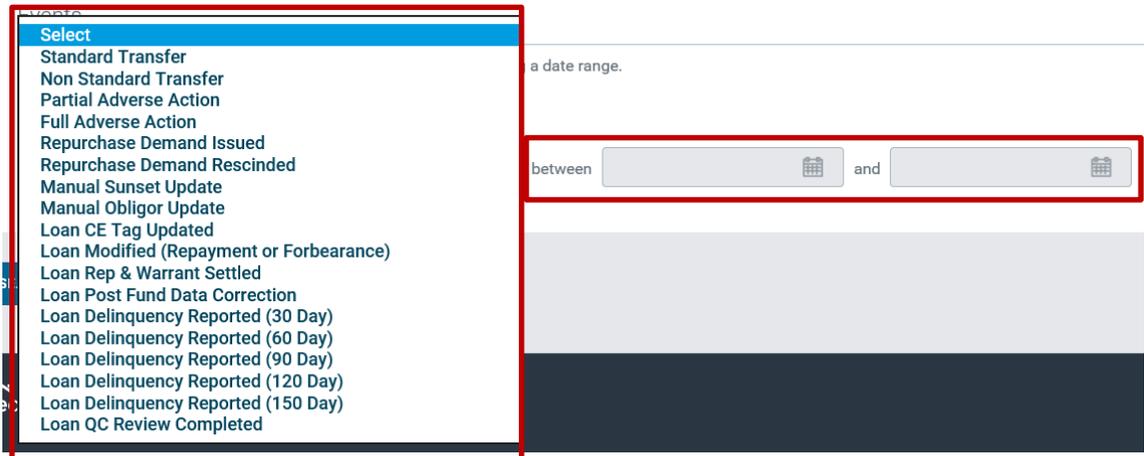
-- Select --
CE criteria
Events criteria
Primary MI criteria relief and a variety of credit risk offset vehicles, such as credit enhancements and primary mortgage insurance. Selecting one of these options will disable the R&W Relief Date

SEARCH

2. Select the Seller/Servicer Number –OR– Master Commitment Number as the primary search criteria type from the drop-down list.
3. Enter the Seller/Servicer Number –or– Master Commitment Number in the **What is the number?** data field.
4. Select **Events Criteria** from the **Additional Search Options...** drop-down list. The Events selection drop-down list and date fields display.

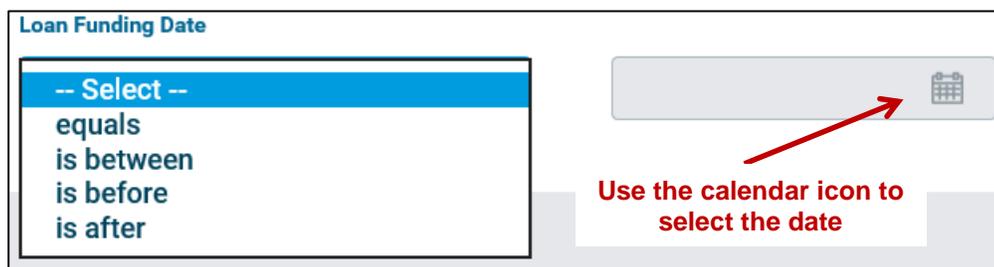
Accessing Loan Information

5. Choose an Event Type from the drop-down list **AND** specify the start and end calendar dates to be used as the Business Event Date range. Only one Event Type can be selected for the search.



After you select the Event Type, the date fields may be temporarily disabled while Loan Coverage Advisor refreshes the page. To clear the Event Type, along with their associated fields, click Select from the Event Type drop-down list.

6. (Optional) Select a **Loan Funding Date(s)** to further refine the search results. You can select one parameter from the drop-down list to refine the search date. The parameters allow you to choose from an exact date, any date within a specified date range, or any date before or after a defined date. When you select “is between”, an additional date field appears to specify the end date.



7. (Optional) Restrict the search results to “Active Loans Only” or “Closed Loans Only” loans by selecting the appropriate radio button. The default setting is “Active & Closed Loans”.



Accessing Loan Information

8. Click the **Search** button. Loan Coverage Advisor performs the search query and displays the results in the Search Results page.



Events Criteria Search Results

After pressing **Search**, you will see the Events Criteria search results display according to current search criteria listed and used to retrieve your search results. The search query retrieves results based your search criteria, and creates a list of loans meeting the parameters of the search.

The  link aligned with each of the search parameters (in the **Current Search Criteria** section) allows you to dynamically modify the results set. Removing any one of the search parameters could result in incremental increases in the number of loans returned in the search results. If you remove all of the Events Criteria search parameters, the search results would become equivalent to a basic search.

The following table provides a description of the Event Type data fields displayed in the Search Results table in the order of appearance (from left to right in the table).

Event Search Results	
Data Field	Description
FM Loan Number	The 9-digit Freddie Mac loan number used to identify a mortgage delivered to Freddie Mac for purchase.
Event Type	Describes the nature of an event within Loan Coverage Advisor.
Business Event Date	The date when an activity occurred that may impact the R&W of a loan.
R&W Impacted	The impact an event had on the R&W for a loan. Valid values for this data field are: <ul style="list-style-type: none">▪ Seller▪ Servicer▪ Seller & Servicer

Additional Things to Know About Events Criteria Search Results

- The number of rows in the search results reflects the number of events, not the number of unique loan records, i.e., there can be more than one event row for the same loan.

Accessing Loan Information

- Multiple events (rows) for the same loan appear in the Search Results table in reverse chronological order, i.e., the most recent event appears first.
- When an event impacts both the Seller and Servicer R&W, the value “Selling & Servicing” displays in the R&W Impacted field.
- When no value appears in the R&W Impacted column, it is an indication the event did not impact the R&W, e.g., the Seller R&W was already set to Life of Loan.

FM LOAN NUMBER	EVENT TYPE	BUSINESS EVENT	R&W IMPACTED
157	Loan Delinquency Reported (60 Day)	11/23/2015	
157	Loan Delinquency Reported (60 Day)	02/22/2016	
157	Loan Delinquency Reported (60 Day)		
	Loan Delinquency Reported (60 Day)	11/23/2015	
	Loan Delinquency Reported (60 Day)	01/25/2016	
	Loan Delinquency Reported (60 Day)	12/21/2015	
	Loan Delinquency Reported (60 Day)	11/23/2015	
	Loan Delinquency Reported (60 Day)	03/21/2016	
	Loan Delinquency Reported (60 Day)	03/21/2016	

1 - 10 of 15 items

< 1 2 >

Search by Primary MI Criteria

You can create an advanced search query to retrieve information about the primary mortgage insurance on a loan. Select “Primary MI criteria” from the **Additional Search Options...** list.

Refine your advanced search criteria to make sure that one or more of the following mortgage insurance (MI) attributes is included in the search criteria: **Certification Number**, **MI Coverage %**, **Status** (active or cancelled), **Cancellation Date**, and **Cancellation Reason**. However, inclusion of any of these parameters is not required to retrieve information on the MI attributes of loans as part of an advanced search.

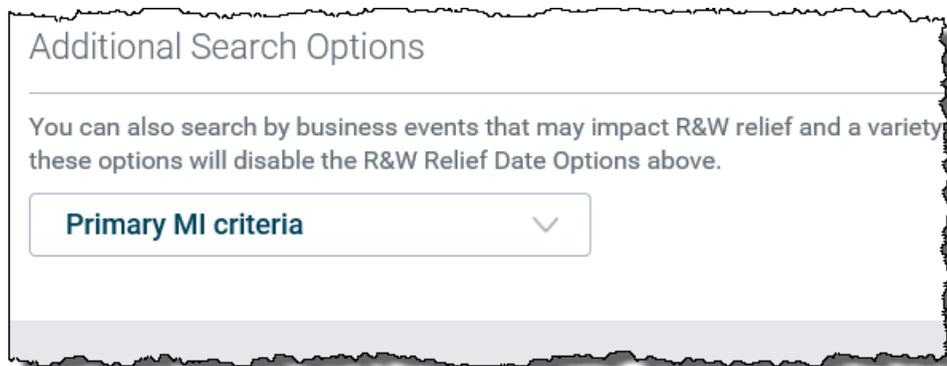
The following table lists all available MI Family-Companies you may use as search parameters for a Primary MI Criteria search.

Accessing Loan Information

MI Family-Company Names in Selection Drop-down List	
ARCH	RADIAN
Essent	RMIC
Genworth	Triad
MGIC	UGIC
National MI	Other
PMI	

To search using Primary MI criteria, perform the following steps:

1. Select Primary MI criteria in the Additional Search Options menu.



2. Select at least one MI Family-Company name from the **Exclude from search** list, then use the navigation buttons located in the center of the page to add MI Family-Companies to the **Include in search** box on the far right.

To choose more than one MI Family-Company, hold the control button when making each selection and select **“Add.”**

You may add all of the MI Family-Companies available in the list. After adding MI Family-Companies, you may remove one or more names listed in the search box.

Accessing Loan Information

Primary MI

Search for loans with Primary MI by selecting one or more of the following criteria.

Certification Number

MI Coverage %

MI Status (by default only loans with Active MI are included in search results.)
 Include loans with Inactive MI

Cancellation Reason

Cancellation Date

MI Family-Companies
 Choose one or more of the following MI Family-Companies.

Exclude from search

ARCH
Essent
Genworth
MGIC
National MI
PMI

Include in search

ADD ALL
ADD
REMOVE
REMOVE ALL

SEARCH

3. Click the **Search** button. Loan Coverage Advisor performs the search query and displays the results on the Search Results page.

Your search yielded 29 results

Results have been generated based on selected criteria. [EXPORT RESULTS](#)

FM LOAN NUMBER	MI COMPANY	CERTIFICATION NUMBER	MI COVERAGE %	STATUS	CANCELLATION DATE	CANCELLATION REASON
XXXXXXXXXX	Essent - Essent	XXXXXXXXXX	25.00	Active		
XXXXXXXXXX	Essent - Essent	XXXXXXXXXX	30.00	Active		

Credit Risk Offsets [R&W HISTORY](#)

Selling R&W | Servicing R&W | **MI** | CE

Primary Mortgage Insurance

MI FAMILY-COMPANY Essent - Essent	STATUS Active	CERTIFICATION NUMBER XXXXXXXXXX
MI COVERAGE % 25		

[R&W HISTORY](#)

Accessing Loan Information

By default, advanced searches by Primary MI are set to retrieve loans with an **Active** Status. When the MI is currently active, the **Cancellation Date** and **Cancellation Reason** will be blank.

When you select the “**Include loans with Inactive MI**” checkbox, information regarding loans with “Inactive” MI are presented, and you are able to include the **Cancellation Date** and **Cancellation Reason** in the search parameters. MI Status is linked to the **Cancellation Date**.

MI Status (by default only loans with Active MI are included in search results.)

Include loans with Inactive MI

Primary MI Criteria Search Results

After pressing **Search**, you will see the Primary MI Criteria search results display according to current search criteria listed. The search query retrieves results based your search criteria, and creates a list of loans meeting the parameters of the search.

The following list contains the data fields that may display data on the Primary MI Criteria search results table depending on your search parameters:

- Freddie Mac Loan Number
- MI Company
- Certification Number
- MI Coverage %
- Status
- Cancellation Date
- Cancellation Reason

Export Search Results

You can export loan-level information retrieved from any search query to a CSV file format that you can open using Microsoft Excel. A link to begin the export is available above the Search Results table.

Export files consist of the search criteria used and the loan-level records visible in the Search Results table, i.e., the data in the export file is subject to the filter criteria placed on the records in the Search page.

Accessing Loan Information

Results have been generated based on selected criteria.

EXPORT RESULTS

FM LOAN NUMBER	SLR R&W NUMBER	SLR R&W NAME	SLR LOAN NUMBER	SLG R&W RELIEVED	MAX SLG R&W PERIOD	MAX SLG R&W PLN RELIEF DT	MAX ACT
[Link]	123456	Bank of America, N.A.	987654321	No	Life of Loan	Life of Loan	
[Link]	123456	Bank of America, N.A.	987654321	No	Life of Loan	Life of Loan	
[Link]	123456	Bank of America, N.A.	987654321	No	Life of Loan	Life of Loan	
[Link]	123456	Bank of America, N.A.	987654321	No	Life of Loan	Life of Loan	
[Link]	123456	Bank of America, N.A.	987654321	No	Life of Loan	Life of Loan	
[Link]	123456	Bank of America, N.A.	987654321	No	Life of Loan	Life of Loan	
[Link]	123456	Bank of America, N.A.	987654321	No	Life of Loan	Life of Loan	

1 - 10 of 213 items

< 1 2 3 4 5 6 7 8 9 10 >

After you click the **Export Results** button located above the Search Results table, Loan Coverage Advisor displays a pop-up box prompting you to open or save the data export file. Choose the “Open” option to automatically launch and view the data in a Microsoft Excel worksheet. You can use the sort, filter and formatting features in Microsoft Excel to rearrange the loan records. Click the “Save” (or “Save As”) option to download the file to your computer or a LAN drive.



The loan-level records included in the export file are limited to those viewable across all pages in the results table. Filter(s) set to refine the search results can also constrain the records included in the export file.

About the System-Generated Export File Name

The Loan Coverage Advisor-generated file name includes a date/time stamp – the number underlined in red on the image. The first 8 digits reflect the date, and the last 6 digits reflect the time of day (in military format) that the export file was created. Reading from left to right, the first 4 digits represent the year; the next 2 digits identify the month; and are followed by 2 digits for the day of month. The 6 digits that make up the time portion of the file name read from left to right is the hour (2 digits), minutes (2 digits) and seconds (2 digits).

Accessing Loan Information

View Current Loan Risk Details

The Freddie Mac Loan Number, the first column in the Search Results table, identifies the loan and also functions as a hyperlink to more comprehensive loan data – historical information about the loan’s origination and delivery, its servicing and current credit risk offsets. To access this additional loan data, click the applicable hyperlinked FM Loan Number.

Current Search Criteria

Search results are based on the criteria shown below. To remove any of your selected search criteria from these results, please click ⊖.

Seller / Servicer Number

Loan Status Active

Your search yielded 213 results

Results have been generated based on selected criteria.

FM LOAN NUMBER	SLR R&W NUMBER	SLR R&W NAME	SLR LOAN NUMBER	SLG R&W RELIEVED	MAX SLG R&W PERIOD	MAX SLG R&W PLN RELIEF DT	MAX SLG R&W ACT RELIEF DT	SVR R&W NUMBER
123456789				No	Life of Loan	Life of Loan		
123456789				No	Life of Loan	Life of Loan		
123456789				No	Life of Loan	Life of Loan		
123456789				No	Life of Loan	Life of Loan		
123456789				No	Life of Loan	Life of Loan		

The following screen represents the additional loan data available for each record. The top half of the page is divided into four sections: Seller (region 1), Delivery (region 2), Servicer (region 3) and Servicing (region 4). The application displays loan data associated with selected attributes in these sections. The bottom half of the page provides credit risk offset information for the loan: Selling R&W, Servicing R&W, Mortgage Insurance (MI) and Credit Enhancement (CE) (regions 5, 6, 7 and 8). The information presented in these tabs represents the most current credit risk offsets for the loan. Directly below the credit risk offset tabs is a link to the R&W History record for the loan (region 9).

Accessing Loan Information

Loan Risk Details for FM Loan #123456789 Return to Search

1

Seller

SELLER NAME
[REDACTED]

SELLER NUMBER
[REDACTED]

SELLER LOAN NUMBER
[REDACTED]

MASTER COMMITMENT NUMBER
[REDACTED]

2

Delivery

LOAN ACQUISITION DATE
06/11/2015

LOAN PRODUCT
30Yr Fixed Conv

DELIVERY METHOD
Flow

BIFURCATION DELIVERY TYPE
None

PARTICIPATION %
100

POST SETTLEMENT FPD*
07/01/2015

3

Servicer

SERVICER NAME
[REDACTED]

SERVICER NUMBER
[REDACTED]

SERVICER LOAN NUMBER
[REDACTED]

4

Servicing

MATURITY DATE
08/01/2043

GROSS UPB
\$111,979.61

BIFURCATION SERVICING TYPE
None

LOAN STATUS
Performing

*The Post Settlement First Payment Date is the first principle and interest payment due date after the Freddie Mac Settlement Date

Credit Risk Offsets R&W HISTORY

Selling R&W
Servicing R&W
MI
CE

Responsible Party

	POSITION	OBLIGOR NAME	OBLIGOR NUMBER	START DATE	END DATE
5	1	[REDACTED]	[REDACTED]	09/17/1998	-

Current Coverage

MAX R&W PERIOD	MAX PLANNED RELIEF DATE	R&W RELIEF INDICATED?	
Life of Loan	Life of Loan	No	

TYPE	PLANNED RELIEF DATE	ACTUAL RELIEF DATE	PERIOD	FUNDING DATE	*MATURITY DATE
Credit	Life of Loan	-	Life of Loan		
Capacity	Life of Loan	-	Life of Loan		
Collateral	Life of Loan	-	Life of Loan		
Exclusion	Life of Loan	-	Life of Loan		

* Loan timeline is not to scale

R&W HISTORY
9

Selling, Delivery, Servicer and Servicing Details

The loan selling, delivery, servicer and servicing details presented in the top half of the Current Loan Risk Detail page display loan data gathered from Freddie Mac source systems. There is one exception, the Post Settlement First Payment

Accessing Loan Information

Date is a derived number. It is the first principal and interest payment due date after the Freddie Mac Settlement Date. Many characteristics of a loan, such as the unpaid principal balance and whether the payments are current, are subject to change over the life of the loan. The following screen reflects the data Loan Coverage Advisor is able to maintain about each loan by continuous tracking and monitoring of loan events and activities across Freddie Mac source systems.

Loan Risk Details for FM Loan #123456789

Seller	Delivery	Servicer	Servicing
SELLER NAME [REDACTED]	LOAN ACQUISITION DATE 06/11/2015	SERVICER NAME [REDACTED]	MATURITY DATE 08/01/2043
SELLER NUMBER [REDACTED]	LOAN PRODUCT 30Yr Fixed Conv	SERVICER NUMBER [REDACTED]	GROSS UPB \$111,979.61
SELLER LOAN NUMBER [REDACTED]	DELIVERY METHOD Flow	SERVICER LOAN NUMBER [REDACTED]	BIFURCATION SERVICING TYPE None
MASTER COMMITMENT NUMBER [REDACTED]	BIFURCATION DELIVERY TYPE None		LOAN STATUS Performing
	PARTICIPATION % 100		
	POST SETTLEMENT FPD* 07/01/2015		

*The Post Settlement First Payment Date is the first principle and interest payment due date after the Freddie Mac Settlement Date

Credit Risk Offset Details

The credit risk offset detail for a loan provides an overview of factors that can help manage credit risk. The information tabs included in the bottom half of the Current Loan Risk Detail page display current information about the loan's Seller R&W, Servicer R&W, Mortgage Insurance (MI) and Credit Enhancements (CE). Click the tab title to access information related to each of these credit risk offsets.

Selling R&W tab

The Selling RW tab includes a table of information about the current Seller Obligor, the counterparty Freddie Mac holds accountable for the R&W for the loan. This tab also includes a graphical representation of R&W relief for the duration of the loan. The Selling RW tab is active when you first open the Current Loan Risk Detail page.

Accessing Loan Information

The screenshot displays the 'Credit Risk Offsets' interface. At the top, there are tabs for 'Selling R&W', 'Servicing R&W', 'MI', and 'CE'. The 'Selling R&W' tab is selected and highlighted with a red box. Below the tabs, there is a 'Responsible Party' section with a table containing one row of data. The 'Current Coverage' section includes a chart with a red box around the 'R&W RELIEF INDICATED?' field, which is set to 'No'. Below the chart is a table with columns for TYPE, PLANNED RELIEF DATE, ACTUAL RELIEF DATE, PERIOD, FUNDING DATE, and MATURITY DATE. The table contains four rows: Credit, Capacity, Collateral, and Exclusion. The Credit, Capacity, and Collateral rows have yellow bars representing the planned maximum R&W relief period, while the Exclusion row has a red bar representing the life-of-loan exclusion. A red box highlights the entire Current Coverage section.

POSITION	OBLIGOR NAME	OBLIGOR NUMBER	START DATE	END DATE
1			03/24/2016	-

TYPE	PLANNED RELIEF DATE	ACTUAL RELIEF DATE	PERIOD	FUNDING DATE	MATURITY DATE
Credit	05/01/2019	-	36 Months		
Capacity	05/01/2019	-	36 Months		
Collateral	05/01/2019	-	36 Months		
Exclusion	Life of Loan	-	Life of Loan		

If there is more than one Selling Obligor, then a row of information is provided for each. The application can display information for up to five current Obligators in the table. It stores information about prior Seller Obligators in the loan history accessed via the **R&W History...** button located below the Credit Offset Risk Details section.

The Selling R&W Obligor table provides the following information for each Seller Obligor:

- Position (differentiates the order of magnitude when there is more than one Obligor)
- Obligor Name
- Obligor Number
- Start Date (for obligation)
- End Date (for obligation)

Eligibility information pertaining to relief of the R&W for the loan is positioned beneath the Selling R&W Obligor table in a chart that includes: Max R&W Period, Max Planned Relief Date, R&W Relief Indicator, Planned Relief Date, and Actual Relief Date. The Actual Relief Date field will not reflect a date so long as the Seller Obligor continues to be responsible in whole or in part for the R&W.

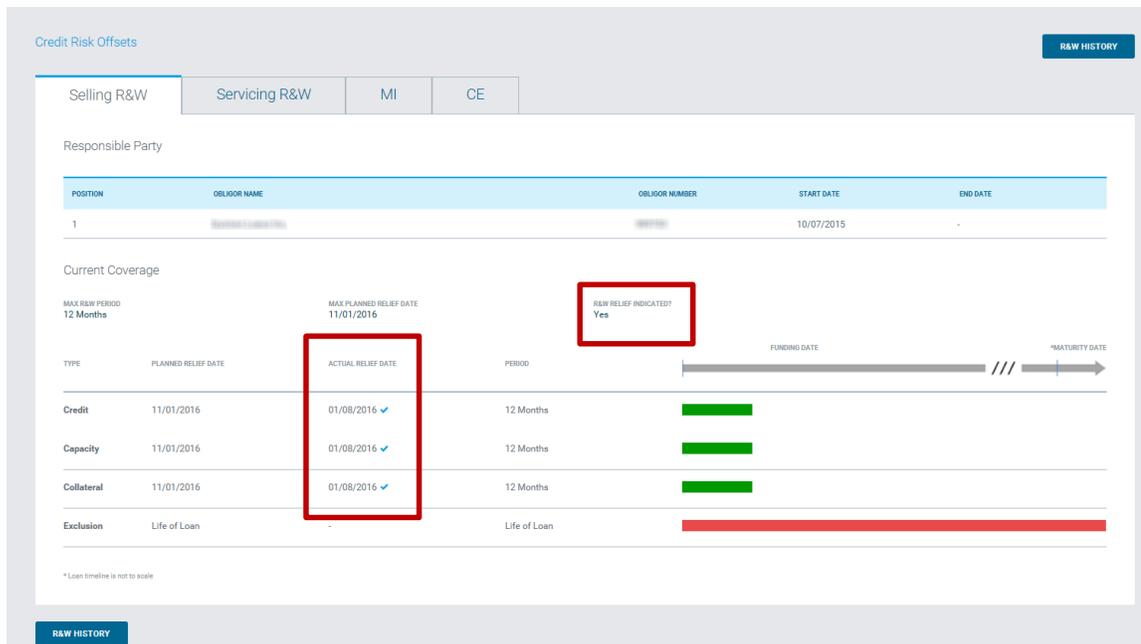
The color-coded bars in the chart represent the planned maximum R&W relief period across the three Cs (credit, capacity and collateral) and life-of-loan exclusions. The following table describes what each color-coded bar represents:

Accessing Loan Information

Color-coded Bar Descriptions	
Color	Description
Green	Planned Selling R&W Period is equal to relieved.
Yellow	Planned Selling R&W Period is equal to 12/36/60 months when not relieved.
Red	Planned Selling R&W Period is equal to Life of Loan.

The chart in the example above displays a loan that has not received R&W relief. The yellow color-coded bars reflect a Planned Selling R&W Period equal to 36 months for the three Cs. The Planned Relief Date is 05/01/2019.

The chart in the example below displays a loan that has received R&W relief. The green color-coded bar reflects a Planned Selling R&W Period equal to 12 months for the three Cs. When R&W relief is obtained, the R&W Relief Indicated field changes to “Yes”, the Actual Relief Date field is populated with a blue checkmark next to the date.



To return to the Selling R&W tab from one of the other tabs, simply click the Selling R&W tab label.

Accessing Loan Information

Servicing R&W tab

The Servicing R&W tab includes a table of information about the current Servicer Obligor, the counterparty that is or was the Servicer of the loan that Freddie Mac holds accountable for the R&W for the loan.

The screenshot shows the 'Credit Risk Offsets' interface. At the top right is a blue button labeled 'R&W HISTORY'. Below this is a navigation bar with four tabs: 'Selling R&W', 'Servicing R&W' (which is highlighted with a red box), 'MI', and 'CE'. Underneath the tabs is a section titled 'Responsible Party' containing a table with the following data:

POSITION	OBLIGOR NAME	OBLIGOR NUMBER	START DATE	END DATE	INTERIM SERVICER
1			07/16/2015	-	No

Below the table, it says 'PLANNED RELIEF DATE: Life of Loan'. At the bottom left of the interface is another blue button labeled 'R&W HISTORY'.

When the loan has been subject to a bifurcated delivery or transfer of servicing, the counterparty identified as the Servicer Obligor may not be the same as the entity named for the Seller Obligor. Loan Coverage Advisor displays information for up to five current Servicing Obligors in instances where the offset risk strategies executed for the loan involves multiple Servicing Obligors. The application stores information about prior

Servicing Obligors in the loan history accessed via the **R&W History...** button located below the Credit Offset Risk Details section.

The Servicing R&W Obligor table provides the following information for each Obligor:

- Position (differentiates the order of magnitude when there is more than one Obligor)
- Obligor Name
- Obligor Number
- Start Date (for obligation)
- End Date (for obligation)
- Interim Servicer (associated with the Obligor)

The Planned Relief Date for the R&W appears below the Servicing R&W table on the Servicing RW tab.

Accessing Loan Information

Mortgage Insurance (MI) tab

The MI tab includes information about Mortgage Insurance requirements (where applicable).

The screenshot shows the 'Credit Risk Offsets' interface with the 'MI' tab selected. The 'MI' tab is highlighted with a red box. Below the tabs, the 'Primary Mortgage Insurance' section displays the following information:

MI FAMILY-COMPANY	STATUS	CERTIFICATION NUMBER
Essent - Essent	Active	[REDACTED]

MI COVERAGE %
25

R&W HISTORY

The MI tab identifies key facts about the private mortgage insurance requirements for a loan. The information that may display in the MI tab includes:

- MI Family-Company
- Certification Number
- Status
- MI Coverage %
- MI Insurance Cancellation Date (not visible when the status is “Active”)
- MI Insurance Cancellation Reason (not visible when the status is “Active”)

Credit Enhancement (CE) tab

The CE tab includes a table of information about credit enhancements (tagged to the loan to mitigate identified credit risks).

The screenshot shows the 'Credit Risk Offsets' interface with the 'CE' tab selected. The 'CE' tab is highlighted with a red box. Below the tabs, the 'Credit Enhancements' section displays a table with the following data:

CE TYPE	RECOVERY SOURCE	ENFORCEMENT TRIGGER	ENFORCEMENT ACTION	COVERAGE ADDED DATE	COVERAGE EFFECTIVE DATE	PLANNED TERMINATION DATE	ACTUAL TERMINATION DATE	CE COVERAGE	M
MIPOOL	Mortgage Insurance Company	REO Sale	Reimburse	08/25/1994	08/01/1994	-	-	-	G

R&W HISTORY

The application provides information for both active and terminated tagged CEs within the CE tab and includes:

Accessing Loan Information

- CE Type
- Enforcement Trigger
- Actual Termination Date
- CE Coverage
- MI Policy Number
- Recovery Source
- Enforcement Action
- Coverage Added Date
- Coverage Effective Date
- Planned Termination Date
- Actual Termination Date
- MI Company
- MI Certificate Number

Loan Coverage Advisor sorts records appearing in the table first by the Coverage Effective Date, when active, and then by Actual Termination Date, when inactive, in reverse chronological order. Untagged CEs are not included in the CE tab. When there are no tagged CEs for the loan, Loan Coverage Advisor displays the message “There are no Credit Enhancements found for this loan”.

Loan History

Loan Coverage Advisor maintains loan history records for all activities that affect the R&W Relief Date and counterparty obligations for a loan. Loan Coverage Advisor stores these events, beginning with the Loan Funding Date, in its database. The complete list of loan events tracked by Loan Coverage Advisor includes:

- Backfill Conversion¹
- Legacy Conversion²
- Legacy Loan Closed
- Legacy Settlement
- Legacy Transfer
- Loan CE Tag Updated
- Loan Closed
- Loan Closed Reversal
- Loan Delinquency Reported
- Loan Funded
- Loan Modified
- Loan Obligor Reassigned
- Loan Repayment Plan Updated
- Loan R&W Settled
- Loan R&W Unlocked
- Manual Sunset Update
- Loan Post Fund Data Correction
- QC Reviewed
- Repurchase Demand Issued
- Repurchase Demand Rescinded
- Scheduled Sunset Date Reached

¹ For loans funded between January 1, 2013 and September 30, 2013, information about events are labeled “Backfill Conversion” events.

² For loans funded prior to January 1, 2013, information about events are labeled “Legacy Conversion” events.

Accessing Loan Information



Direct questions about the loan funded events to the Business Operations Services team via email: RW_Ops@FreddieMac.com.

Loan History – Selling & Servicing R&W Table

The Loan History – Selling & Servicing R&W table contains all the Seller and Servicer R&W event records for a loan and links them to its Current Loan Risk Detail record. This table presents a chronological view of loan events impacting the R&W of a loan.

You can access the Current Loan Risk Detail record for a loan by clicking the hyperlinked FM Loan Number in the Search Results page. For step-by-step instructions, refer to the [View Current Loan Risk Details](#) section in this chapter. To access the Loan History table, click the **R&W History** button located below the Credit Risk Offsets table.



The following screens provide example Loan History tables. The events included in the table span the life of this loan – beginning with the Loan Funding Date event appearing at the bottom of the screen and the most current event listed in the first row. By default, the application organizes events in descending order by the business event date. The blue-shaded row directly below the *Business Event Date* and *System Processed Date* column headers contain toggle switches to control the sort order of events. You may sort events in ascending or descending order by clicking the **Sorted / Not Sorted** link associated with the data field. You can also expand the Selling R&W Impacted to display additional detail for the three Cs (credit, capacity and collateral).

Accessing Loan Information

Example of Loan History with Standard Transfer Entries (loan funded prior to January 1, 2013)

Loan History - Selling & Servicing R&W FM Loan Number [REDACTED]

The Events displayed below are sorted in descending order of Business Event Date by default. [Export to File.](#)

Scroll to the top of the table to sort by Business Event Date or System Processed Date.

EVENT TYPE	BUSINESS EVENT DATE	R&W IMPACTED	R&W PERIOD	PLANNED RELIEF DATE	ACTUAL RELIEF DATE	OBLIGOR 1 NAME	OBLIGOR 1 NUMBER	FROM DATE	TO DATE	SYSTEM PROCESSED DATE
Standard Transfer	11/16/2015	SERVICING				[REDACTED]	[REDACTED]	12/23/2004		12/01/2015
Standard Transfer	11/16/2015	SERVICING				[REDACTED]	[REDACTED]	12/23/2004	11/15/2015	12/01/2015
Legacy Conversion	09/12/2013	SELLING	Life of Loan	Life of Loan	03/17/2010					09/12/2013
R&W record established in system for Loan funded prior to 1/1/2013										
Legacy Conversion	09/12/2013	SERVICING	Life of Loan	Life of Loan						09/12/2013
R&W record established in system for Loan funded prior to 1/1/2013										

Example of Loan History with Legacy Conversion Entries (loan funded prior to January 1, 2013) and the Selling R&W Impacted expanded

Loan History - Selling & Servicing R&W FM Loan Number [REDACTED]

The Events displayed below are sorted in descending order of Business Event Date by default. [Export to File.](#)

Scroll to the top of the table to sort by Business Event Date or System Processed Date.

Standard Transfer	11/16/2015	SERVICING				[REDACTED]	[REDACTED]	12/23/2004	11/15/2015	12/01/2015
Legacy Conversion	09/12/2013	SELLING	Life of Loan	Life of Loan	03/17/2010					09/12/2013
R&W record established in system for Loan funded prior to 1/1/2013										
Legacy Conversion	09/12/2013	Credit	Life of Loan	Life of Loan	03/17/2010					09/12/2013
Legacy Conversion	09/12/2013	Capacity	Life of Loan	Life of Loan	03/17/2010					09/12/2013
Legacy Conversion	09/12/2013	Collateral	Life of Loan	Life of Loan	03/17/2010					09/12/2013

Layout of the Table

A loan event record contains 11 data fields. The following table provides a description of each data field in the Loan History – Selling & Servicing R&W table.

Accessing Loan Information

Loan History – Selling & Servicing R&W Table	
Data Field	Description
Event Type	Describes the nature of an event within Loan Coverage Advisor. For a complete list of the event types tracked through Loan Coverage Advisor, see Search By Events Criteria .
Business Event Date	The date an activity occurred that may impact the R&W of a loan.
R&W Impacted	The impact an event had on the R&W for a loan. Valid values for this data field are: <ul style="list-style-type: none"> ▪ Selling ▪ Servicing For Selling, additional detail is provided for the three Cs (credit, capacity and collateral).
Planned Relief Date	Date when the Selling R&W will be relieved on the loan based on its attributes and payment history.
Actual Relief Date	Business date on which the R&W was relieved for a given loan.
Obligor 1 Number	Unique Freddie Mac assigned number used to identify an institution that holds the first position of the R&W for a mortgage.
Obligor 1 Name	Name of counterparty that holds the first position of the R&W for a mortgage.
From Date	The start date for the obligation.
To Date	The end date for the obligation.
System Processed Date	The date Loan Coverage Advisor detected/recorded the loan event and/or processed the R&W update triggered by the loan event.
Comments	Narrative related to the R&W impact of the loan event and/or the business reason for the loan event.

Accessing Loan Information

This section, listed below the formatted data cells, contains commentary pertaining to the loan event. Depending on the nature of the event, the remarks may present an explanation, clarification or annotation for the event.

Legacy Settlement	03/17/2010	▼ SELLING	Life of Loan	Life of Loan	03/17/2010	Freddie Mac GMAC Settlement 2011	157996	03/17/2010	11/24/2013
-------------------	------------	-----------	--------------	--------------	------------	--	--------	------------	------------

(1) This Settlement covers origination R&W for all associated loans subject to the defined curve outs & Other terms. (2) Detailed terms in attachment.

The information displayed in the table is unique for each occurrence of the event. In other words, when the event does not result in a change in the data, the data field is left blank signaling that value appearing in the record (row) directly below/above remains the most current when you sort the table in descending/ascending order respectively. In certain cases, however, the blank field is an indicator that the attribute is still pending, e.g., the Actual Relief Date remains blank until the Seller R&W is relieved.

Adjust the Table Size

For better viewing, you can adjust the size of the table by clicking the corners or sides of the table to stretch or shrink the table. Adjustments to the table size do not alter the visible area of the table. When the record count exceeds the pre-defined length of the table, a vertical scroll bar automatically activates. Loan Coverage Advisor also automatically wraps text inside each of the data fields to accommodate reductions to the width of the table.

Close the Loan Event History Table

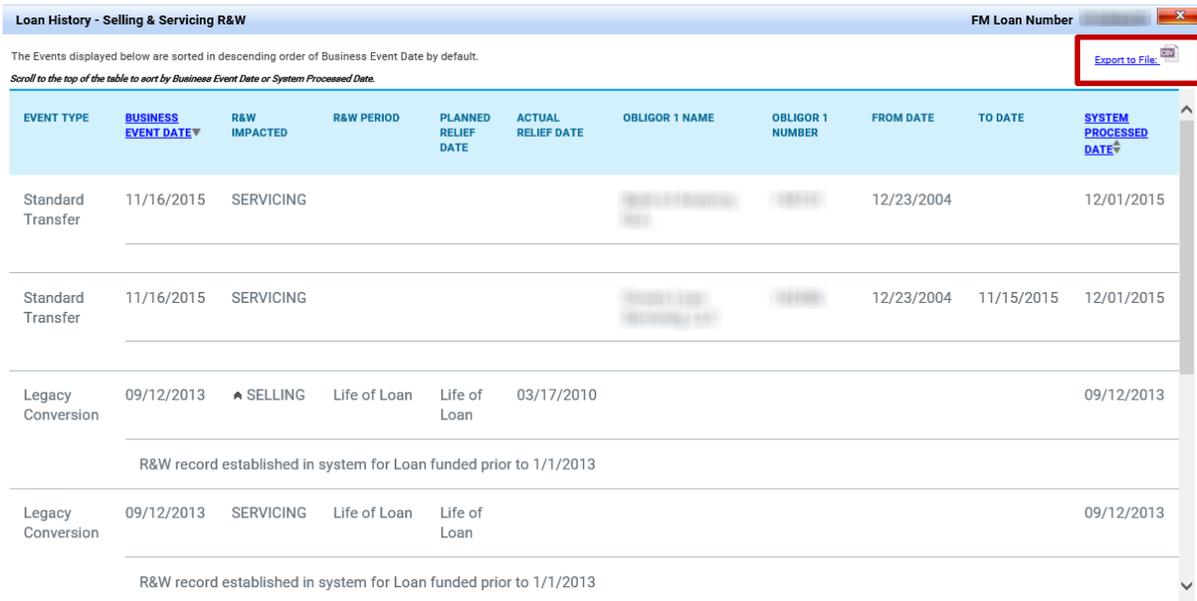
The Loan History – Selling & Servicing R&W table is a separate page that opens in front of the Current Loan Risk Detail page. Access to the Current Loan Risk Detail record and the ability to navigate to other areas within Loan Coverage Advisor is blocked while the loan event history table is open. To exit the Loan History – Selling & Servicing R&W table and return to the Current Loan Risk Detail record view, click the **Exit** button in the upper right corner of the page.

Loan History - Selling & Servicing R&W			FM Loan Number		
The Events displayed below are sorted in descending order of Business Event Date by default.					
<i>Scroll to the top of the table to sort by Business Event Date or System Processed Date.</i>					
Standard Transfer	11/16/2015	SERVICING		12/23/2004	11/15/2015 12/01/2015

Accessing Loan Information

Export Loan History Records

You may export loan history records to Microsoft Excel using the **Export to File** link located in the upper right corner of the Loan History – Selling & Servicing R&W page. Click the **Export to File** link – or– the **CSV** symbol.



Loan History - Selling & Servicing R&W FM Loan Number

The Events displayed below are sorted in descending order of Business Event Date by default.
Scroll to the top of the table to sort by Business Event Date or System Processed Date.

EVENT TYPE	BUSINESS EVENT DATE	R&W IMPACTED	R&W PERIOD	PLANNED RELIEF DATE	ACTUAL RELIEF DATE	OBLIGOR 1 NAME	OBLIGOR 1 NUMBER	FROM DATE	TO DATE	SYSTEM PROCESSED DATE
Standard Transfer	11/16/2015	SERVICING						12/23/2004		12/01/2015
Standard Transfer	11/16/2015	SERVICING						12/23/2004	11/15/2015	12/01/2015
Legacy Conversion	09/12/2013	▲ SELLING	Life of Loan	Life of Loan	03/17/2010					09/12/2013
R&W record established in system for Loan funded prior to 1/1/2013										
Legacy Conversion	09/12/2013	SERVICING	Life of Loan	Life of Loan						09/12/2013
R&W record established in system for Loan funded prior to 1/1/2013										

You will receive a prompt asking if you want to **Open** or **Save** the file.



Selecting **Open** automatically launches Microsoft Excel and displays a worksheet populated with the visible data from the Loan History - Selling & Servicing R&W table. All Microsoft features are available when the file opens in Excel. You are able to sort, filter and format the exported loan records. Click the “Save” (or “Save As”) option to download the file to your computer or a LAN drive.

Generating Reports

Chapter 4

Generating Reports	1
Introduction	2
Projected Relief Date of Newly Funded Loans Report	2
Intended Audience and Use	3
When to Generate the Projected Relief Date of Newly Funded Loans Report	4
How to Generate the Projected Relief Date of Newly Funded Loans Report	4
How to Read the Projected Relief Date of Newly Funded Loans Report	7
Setting Up Excel's Filter Feature for Viewing Select Loans	10
Printing the Report	11
Relief and Trending Reports	13
Selling R&W Relief Date Report – On Demand	13
Intended Audience and Use	14
When to Generate the Selling R&W Relief Date Report – On Demand	14
How to Generate the Selling R&W Relief Date Report – On Demand	15
How to Read the Selling R&W Relief Date Report – On Demand	18
Selling R&W Relief Date Report – Scheduled	19
Intended Audience and Use	20
When to Generate the Selling R&W Relief Date Report – Scheduled	20
How to Generate the Selling R&W Relief Date Report – Scheduled	21
How to Read the Selling R&W Relief Date Report – Scheduled	24
Projected Relief Date Trend Report	25
Intended Audience and Use	26
When to Generate the Projected Relief Date Trend Report	27
How to Generate the Projected Relief Date Trend Report	27
How to Read the Projected Relief Date Trend Report Summary	30
How to Read the Projected Relief Date* Trend Report Details	34

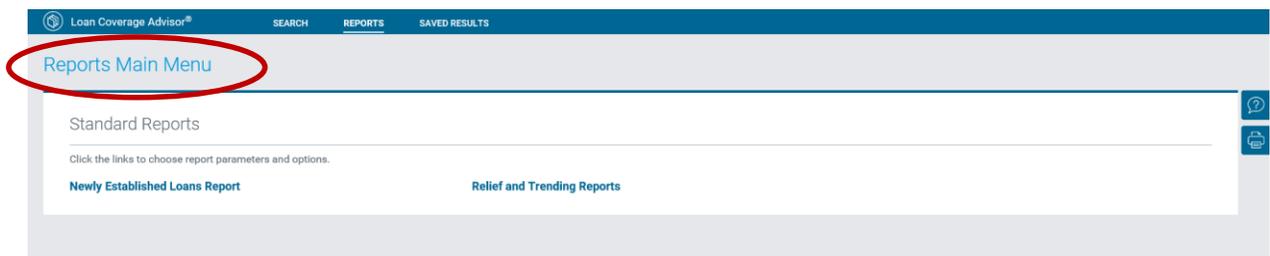
Generating Reports

Introduction

Loan Coverage Advisor can dynamically generate reports that provide information to help you manage your business with us under the selling representation and warranty (R&W) framework. The reports present details about the way the loans were delivered to Freddie Mac, and factors used to determine and set the R&W relief date for those loans. All Loan Coverage Advisor users with selling obligations can generate standard reports from the Reports page of the application.



If your organization is a Servicer without selling obligations, you will not be able to generate reports. You can, however, view loan-level details via the Search for Loan(s) option.



Within this chapter, you'll find information about each of the standard reports, including the following:

- Purpose of report
- Intended audience
- Ideal time of month to generate report (if applicable)
- Generating the report
- Reviewing the report

Projected Relief Date of Newly Funded Loans Report

The Projected Relief Date of Newly Funded Loans report provides information on loans funded during a defined time period and the Obligor's projected relief dates. The information offered in this report may be used for your organization's operational analysis and planning.

Generating Reports

FreddieMac Projected Relief Date* of Newly Funded Loans Report

Seller Number: [Redacted] Post
 Funding Date Range: 01/01/2016 - 03/31/2016
 Seller Name: [Redacted]
 Report Generated on: 06/17/2016 02:26 PM

Report Summary (Based on Projected Relief Date - Selling Max*)

Time to Relief Date*	Number of Loans	Purchase UPB
0 Months	0	\$0.00
12 Months	47	\$7,691,855.54
36 Months	141	\$26,299,944.19
Life of Loan	0	\$0.00

Total Loans Funded	188
Total Purchase UPB	\$33,991,799.73

Loan Details: (All the details in this table are based on the Loan Funding Date. Any changes to the Loan after the Funding Date are not captured in this report.)

Item Number	Funding Date**	Settlement First Payment Date (PSFPD)***	FHL Loan Number	Seller Loan Number	Purchase UPB	Product	Note Maturity Date	Delivery Type	Seller R&W Obligor1	Obligor 1 Name	Seller R&W Obligor2	Obligor 2 name	Projected Relief Date*			
													Selling Credit	Selling Capacity	Selling Collateral	Selling Max*
1	01/13/2016	02/01/2016	[Redacted]	[Redacted]	\$74,901.24	30yr Fixed Conv	11/01/2045	Flow	107268	[Redacted]	[Redacted]	[Redacted]	02/01/2019	02/01/2019	02/01/2019	02/01/2019
2	01/13/2016	02/01/2016	[Redacted]	[Redacted]	\$155,794.57	30yr Fixed Conv	11/01/2045	Flow	107268	[Redacted]	[Redacted]	[Redacted]	02/01/2019	02/01/2019	02/01/2019	02/01/2019
3	01/13/2016	02/01/2016	[Redacted]	[Redacted]	\$158,200.00	30yr Fixed Relief Refd	12/01/2045	Flow	107268	[Redacted]	[Redacted]	[Redacted]	02/01/2017	02/01/2017	02/01/2017	02/01/2017
4	01/13/2016	02/01/2016	[Redacted]	[Redacted]	\$159,789.30	30yr Fixed Conv	11/01/2045	Flow	107268	[Redacted]	[Redacted]	[Redacted]	02/01/2019	02/01/2019	02/01/2019	02/01/2019
5	01/13/2016	02/01/2016	[Redacted]	[Redacted]	\$145,416.81	30yr Fixed Conv	11/01/2045	Flow	107268	[Redacted]	[Redacted]	[Redacted]	02/01/2019	02/01/2019	02/01/2019	02/01/2019
6	01/13/2016	02/01/2016	[Redacted]	[Redacted]	\$74,901.24	30yr Fixed Conv	11/01/2045	Flow	107268	[Redacted]	[Redacted]	[Redacted]	02/01/2019	02/01/2019	02/01/2019	02/01/2019
7	01/13/2016	02/01/2016	[Redacted]	[Redacted]	\$137,818.27	30yr Fixed Conv	11/01/2045	Flow	107268	[Redacted]	[Redacted]	[Redacted]	02/01/2019	02/01/2019	02/01/2019	02/01/2019
8	01/13/2016	02/01/2016	[Redacted]	[Redacted]	\$45,940.79	30yr Fixed Conv	11/01/2045	Flow	107268	[Redacted]	[Redacted]	[Redacted]	02/01/2019	02/01/2019	02/01/2019	02/01/2019
9	01/13/2016	02/01/2016	[Redacted]	[Redacted]	\$61,967.18	30yr Fixed Relief Refd	11/01/2045	Flow	107268	[Redacted]	[Redacted]	[Redacted]	02/01/2017	02/01/2017	02/01/2017	02/01/2017
10	01/13/2016	02/01/2016	[Redacted]	[Redacted]	\$91,881.57	30yr Fixed Conv	11/01/2045	Flow	107268	[Redacted]	[Redacted]	[Redacted]	02/01/2019	02/01/2019	02/01/2019	02/01/2019
11	01/13/2016	02/01/2016	[Redacted]	[Redacted]	\$80,500.00	30yr Fixed Conv	12/01/2045	Flow	107268	[Redacted]	[Redacted]	[Redacted]	02/01/2019	02/01/2019	02/01/2019	02/01/2019
12	01/13/2016	02/01/2016	[Redacted]	[Redacted]	\$172,704.03	30yr Fixed Conv	11/01/2040	Flow	107268	[Redacted]	[Redacted]	[Redacted]	02/01/2019	02/01/2019	02/01/2019	02/01/2019
13	01/13/2016	02/01/2016	[Redacted]	[Redacted]	\$209,564.22	30yr Fixed Conv	11/01/2045	Flow	107268	[Redacted]	[Redacted]	[Redacted]	02/01/2019	02/01/2019	02/01/2019	02/01/2019

Intended Audience and Use

This report may appeal to several audiences within your organization for a variety of reasons:

- Sellers may use the report to ensure all their loans sold in a prior period are properly set up in Loan Coverage Advisor.
- Financial managers and risk managers may reference this report when reviewing their projections on net worth and capital reserves for loans in their Freddie Mac portfolio.
- Sellers may use information provided in the report to validate the target relief date and help manage their operational goals.



If your organization is a Servicer without selling obligations, you will not be able to generate this report. You can, however, view loan-level details via the Search for Loan(s) option.

Generating Reports

When to Generate the Projected Relief Date of Newly Funded Loans Report

You can generate the Projected Relief Date of Newly Funded Loans Report for loans purchased by Freddie Mac on and after January 1, 2013 – when the R&W framework became effective. To generate the report, you need to provide a Seller Number and Date Range.

At this time, you can only generate the report for an individual Seller Number. If your organization has more than one Seller Number, you must generate the report for each assigned Seller Number under which you hold reps and warrants in order to have a composite view of your Freddie Mac loan portfolio. Since the application delivers the report in an Excel® file, you can merge data across reports into a single workbook.

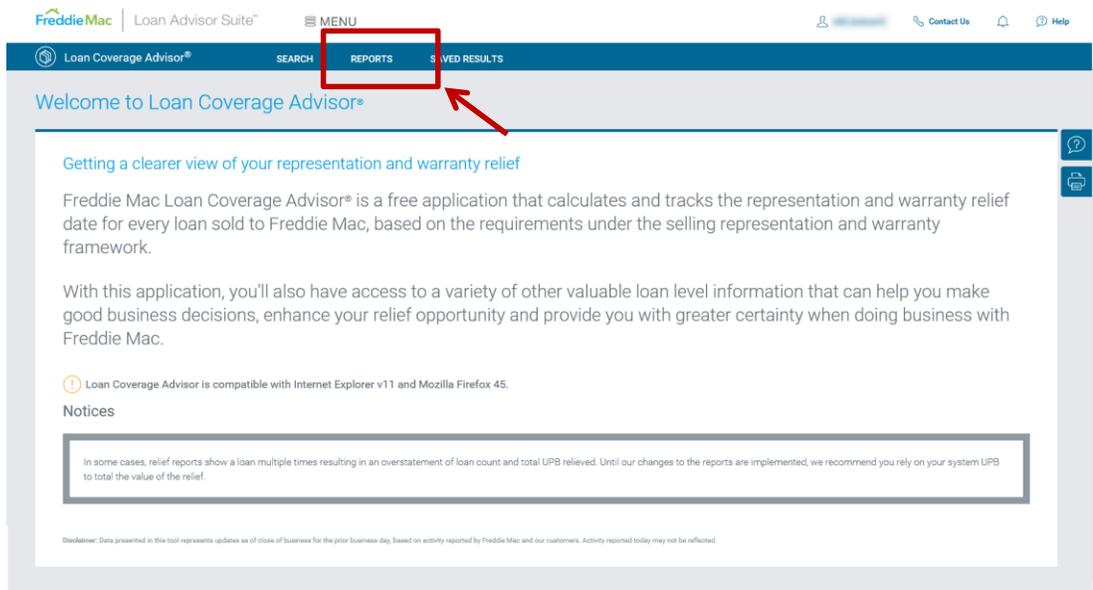
Freddie Mac recommends that you generate this report on a consistent basis (i.e., during the same timeframe each month) to have an accurate view of your funded loans from the prior month and their assigned relief dates. Requesting this report to include several months of loan deliveries can impact Loan Coverage Advisor's response time, therefore, we recommend generating reports on a per month basis if possible.

How to Generate the Projected Relief Date of Newly Funded Loans Report

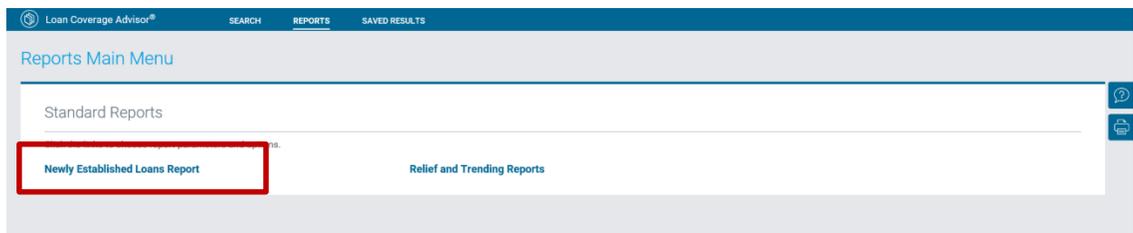
To generate the Projected Relief Date of Newly Funded Loans report, complete the following steps:

1. Click **Reports** to launch the Reports page.

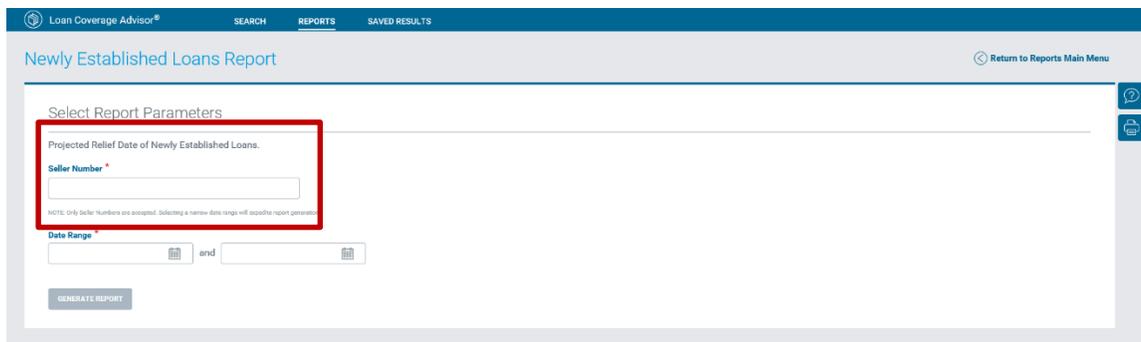
Generating Reports



2. Select **Newly Established Loans Report** from the Standard Reports menu. The page refreshes and the Set Report Parameters and Options page displays.



3. Enter your Seller number in the **Seller Number** data field.



4. Select the **Date Range** for the report using the calendar icons (to the right of the **From** and **To** fields). To optimize the response time, enter a one month date range.

Generating Reports

Loan Coverage Advisor® SEARCH REPORTS

Newly Established Loans Report [Return to Reports Main Menu](#)

Select Report Parameters

Projected Relief Date of Newly Established Loans.

Seller Number *

Date Range *

GENERATE REPORT

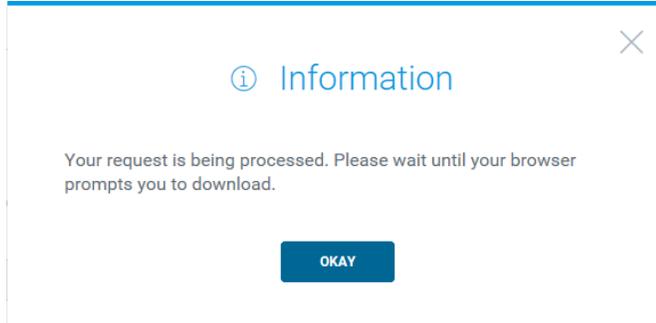
Use calendar icons

5. Click the **Generate Report** button. (The **Generate Report** button becomes visible once the required parameters are entered.)



A message displays upon clicking **Generate Report**.

6. Click **Okay** to continue to the download process.

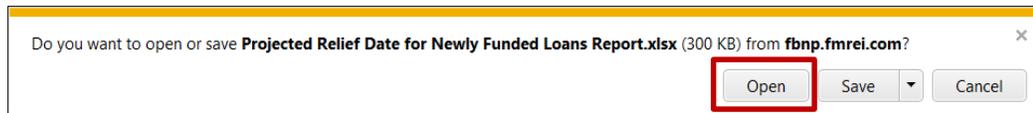


It may take Loan Coverage Advisor a few moments to generate the report. If Loan Coverage Advisor does not find a match for your request, the application will return the following message: *“No loans matching the criteria are found. Report is not generated”*.

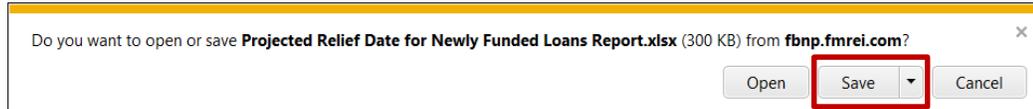
After Loan Coverage Advisor locates loans that meet the report parameters and assembles the report, a pop-up box appears at the bottom of the page. This box provides options to view or save the report.

7. **Option A:** Click **Open** to launch Microsoft Excel and view the report on your screen.

Generating Reports



8. **Option B:** Click **Save** to download a copy of the report.

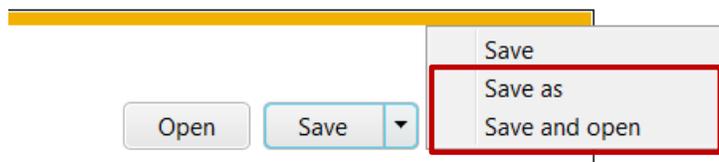


You have three options for saving the report:

- a. Save the report to the Download folder on your computer. This is the default action performed when you click **Save**.

When you choose the “Save” option, another pop-up window appears asking whether you want to **Open** the report, **Open** the Download folder where the application saved the report, or **View** all downloads on your computer.

- b. Choose the “Save As” option to rename the report and/or select the storage location.
 - c. Choose the “Save and Open” option. The report is saved to the Download folder on your computer and automatically opens for viewing.
9. Click the drop-down list arrow to the right of the **Save** button to choose options “Save As” or “Save and Open”



How to Read the Projected Relief Date of Newly Funded Loans Report

In the following sample report, the Report Summary section appears on the first page of the report and consists of two tables – located directly above the main data table, Loan Details:

- The table on the left side of the summary section presents demographic data for the newly funded loans grouped by time to relief: the count and aggregate value of the Current UPB of loans in each group.
- The table on the right side of the summary section displays the total count and total current UPB for loans included in the report.

Generating Reports

The Loan Details section displays key selling and delivery information for loans that met the parameters specified for the report. Each row in the Loan Details section of the report represents a loan. There is an Item Number assigned to each row of the report for greater ease in locating loan records when discussing the contents of the report.

In the following sample report, you can see 1,538 loans funded during the period of March 1, 2015 through April 30 2015. Based on the data at the time of funding, 248 loans had 12 months to relief, and 1,290 loans had 36 months to relief.



You may notice blank columns of data for either Obligor 1 or 2 within the report. This occurs because your view includes only information related to your obligations.

FreddieMac														Projected Relief Date* of Newly Funded Loans Report																		
Report Header Seller Number: [REDACTED] Funding Date Range: 01/01/2016 - 03/31/2016										Seller Name: [REDACTED] Report Generated on: 06/17/2016 02:26 PM																						
Report Summary Report Summary (Based on Projected Relief Date - Selling Max*)																																
<table border="1"> <thead> <tr> <th>Time to Relief Date*</th> <th>Number of Loans</th> <th>Purchase UPB</th> </tr> </thead> <tbody> <tr> <td>0 Months</td> <td>0</td> <td>\$0.00</td> </tr> <tr> <td>12 Months</td> <td>47</td> <td>\$7,691,855.54</td> </tr> <tr> <td>36 Months</td> <td>141</td> <td>\$26,299,944.19</td> </tr> <tr> <td>Life of Loan</td> <td>0</td> <td>\$0.00</td> </tr> </tbody> </table>										Time to Relief Date*	Number of Loans	Purchase UPB	0 Months	0	\$0.00	12 Months	47	\$7,691,855.54	36 Months	141	\$26,299,944.19	Life of Loan	0	\$0.00	<table border="1"> <tr> <td>Total Loans Funded</td> <td>188</td> </tr> <tr> <td>Total Purchase UPB</td> <td>\$33,991,799.73</td> </tr> </table>				Total Loans Funded	188	Total Purchase UPB	\$33,991,799.73
Time to Relief Date*	Number of Loans	Purchase UPB																														
0 Months	0	\$0.00																														
12 Months	47	\$7,691,855.54																														
36 Months	141	\$26,299,944.19																														
Life of Loan	0	\$0.00																														
Total Loans Funded	188																															
Total Purchase UPB	\$33,991,799.73																															
Loan Details Loan Details (All the details in this table are based on the Loan Funding Date. Any changes to the Loan after the Funding Date are not captured in this report.)																																
Item Number	Funding Date**	Post Settlement First Payment Date (PSFPD)***	FHA Loan Number	Seller Loan Number	Purchase UPB	Product	Note Maturity Date	Delivery Type	Seller R&W Obligor1	Obligor 1 Name	Seller R&W Obligor2	Obligor 2 name	Projected Relief Date*																			
													Selling Credit	Selling Capacity	Selling Collateral	Selling Max*																
1	01/13/2016	02/01/2016			\$74,901.24	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019																
2	01/13/2016	02/01/2016			\$155,794.57	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019																
3	01/13/2016	02/01/2016			\$158,200.00	30Yr Fixed Relief Eff	11/01/2045	Flow	107268				02/01/2017	02/01/2017	02/01/2017	02/01/2017																
4	01/13/2016	02/01/2016			\$159,789.30	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019																
5	01/13/2016	02/01/2016			\$145,416.81	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019																
6	01/13/2016	02/01/2016			\$74,901.24	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019																
7	01/13/2016	02/01/2016			\$137,818.27	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019																
8	01/13/2016	02/01/2016			\$45,940.79	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019																
9	01/13/2016	02/01/2016			\$61,967.18	30Yr Fixed Relief Eff	11/01/2045	Flow	107268				02/01/2017	02/01/2017	02/01/2017	02/01/2017																
10	01/13/2016	02/01/2016			\$91,881.57	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019																
11	01/13/2016	02/01/2016			\$80,500.00	30Yr Fixed Conv	12/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019																
12	01/13/2016	02/01/2016			\$172,704.09	30Yr Fixed Conv	11/01/2040	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019																
13	01/13/2016	02/01/2016			\$209,563.72	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019																

The following table provides a short description of the data columns featured in this report (from left to right) beginning with the second column.

Generating Reports

Projected Relief Date of Newly Funded Loans Report	
Report Field	Description
Funding Date	The date Freddie Mac takes ownership of the loan; referred to as “Freddie Mac Settlement Date”.
Post Settlement First Payment Date	The first principal and interest payment date after the Freddie Mac Settlement Date.
FM Loan Number	The 9-digit Freddie Mac loan number used to identify a mortgage delivered to Freddie Mac for purchase.
Seller Loan Number	Unique number assigned by the seller to identify a loan within the seller's own system. This value is supplied with the loan delivery data.
Purchase UPB	The unpaid principal balance amount of the loan at the time of purchase by Freddie Mac.
Product	A shortened, text description of the loan product.
Note Maturity Date	The date the mortgage is due to mature based on the origination date and mortgage term.
Delivery Type	Path through which the loan is sold to Freddie Mac such as such as flow loan acquisition or bulk loan acquisition.
Seller R&W Obligor 1	A unique Freddie Mac assigned number used to identify an institution that holds the first position of the R&W for a mortgage.
Obligor 1 Name	Name of the counterparty that holds the first position of the R&W for a mortgage.
Seller R&W Obligor 2	A unique Freddie Mac assigned number used to identify an institution that holds the second position of the R&W for a mortgage.

Generating Reports

Projected Relief Date of Newly Funded Loans Report	
Report Field	Description
Obligor 2 Name	Name of the counterparty that holds the second position of the R&W for a mortgage.
Projected Relief Date	Date when the Selling R&W will be relieved on the loan based on its attributes and payment history. Includes a detailed breakdown for: Selling Credit, Selling Capacity, Selling Collateral and Selling Max (Maximum Selling R&W Period).

Setting Up Excel's Filter Feature for Viewing Select Loans

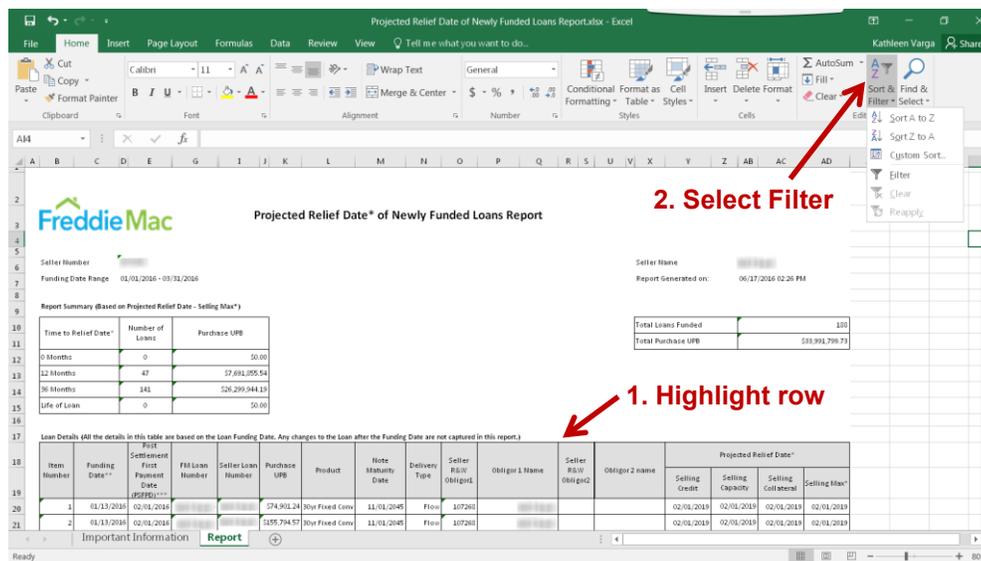
Receiving the Projected Relief Date of Newly Funded Loans report in an Excel format provides many options to manage a potentially large volume of data. You can use the Excel filter features to restrict the rows of visible data to loans of interest.

Row 19 of the Projected Relief Date of Newly Funded Loans report contains the column headers for the loan-level information contained in the report. Data for the loans included in the report begin on row 20. Each row represents a loan.

To set up Excel's filter feature, complete the following steps:

1. Highlight columns B through O in Row 19. (You may first have to enable the spreadsheet for editing by selecting the Enable Editing button if present.)
2. Select "Filter" from the Sort & Filter drop-down list to set a filter option for all highlighted columns.

Generating Reports



3. After you activate the column filters, you can quickly filter loan records by one or more data attributes by clicking the down arrow in the right corner of the column header and selecting/deselecting data values.

Loan Details (All the details in this table are based on the Loan Funding Date. Any changes to the Loan after the Funding Date are not captured in this report.)

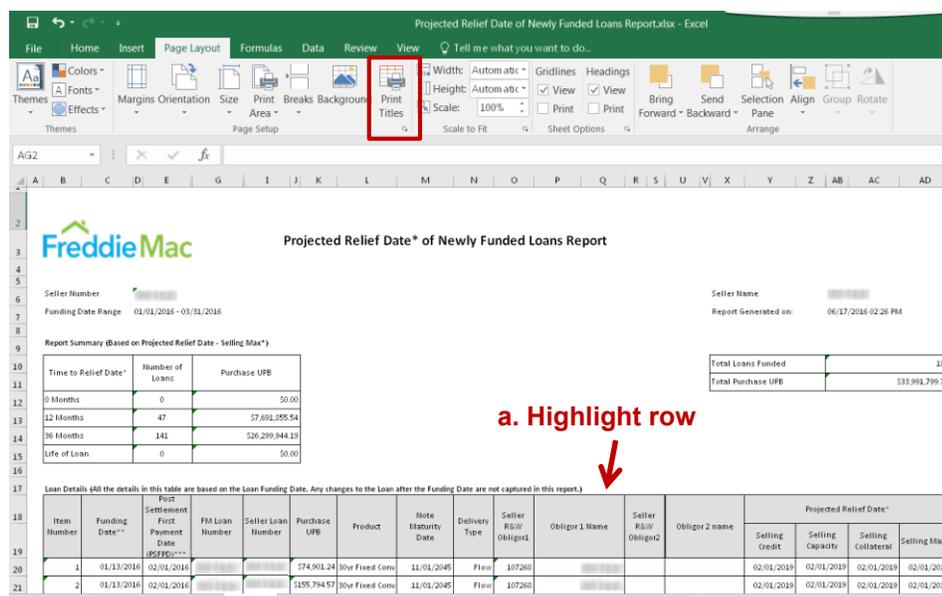
Item Number	Funding Date**	Post Settlement First Payment Date	FM Loan Number	Seller Loan Number	Purchase UPB	Product	Note Maturity Date	Delivery Type	Seller R/W Obligor1	Obligor 1 Name	Seller R/W Obligor2	Obligor 2 name	Projected Relief Date*			
													Selling Credit	Selling Capacity	Selling Collateral	Selling Max*
1	01/13/2016	02/01/2016			\$74,901.24	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019
2	01/13/2016	02/01/2016			\$155,794.57	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019
3	01/13/2016	02/01/2016			\$159,200.00	30Yr Fixed Conv	12/01/2045	Flow	107268				02/01/2017	02/01/2017	02/01/2017	02/01/2017
4	01/13/2016	02/01/2016			\$159,789.30	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019
5	01/13/2016	02/01/2016			\$159,789.30	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019
6	01/13/2016	02/01/2016			\$74,901.24	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019
7	01/13/2016	02/01/2016			\$137,618.27	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019
8	01/13/2016	02/01/2016			\$45,940.79	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019
9	01/13/2016	02/01/2016			\$61,967.10	30Yr Fixed Relief Refi	11/01/2045	Flow	107268				02/01/2017	02/01/2017	02/01/2017	02/01/2017
10	01/13/2016	02/01/2016			\$91,881.57	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019
11	01/13/2016	02/01/2016			\$80,500.00	30Yr Fixed Conv	12/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019
12	01/13/2016	02/01/2016			\$172,704.03	30Yr Fixed Conv	11/01/2040	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019
13	01/13/2016	02/01/2016			\$309,563.22	30Yr Fixed Conv	11/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019
14	01/13/2016	02/01/2016			\$276,000.00	30Yr Fixed Conv	12/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019
15	01/13/2016	02/01/2016			\$104,217.76	30Yr Fixed Conv	10/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019
16	01/13/2016	02/01/2016			\$302,943.00	30Yr Fixed Relief Refi	12/01/2045	Flow	107268				02/01/2017	02/01/2017	02/01/2017	02/01/2017
17	01/13/2016	02/01/2016			\$267,243.48	30Yr Fixed Conv	10/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019
18	01/13/2016	02/01/2016			\$211,850.00	30Yr Fixed Conv	12/01/2045	Flow	107268				02/01/2019	02/01/2019	02/01/2019	02/01/2019

Printing the Report

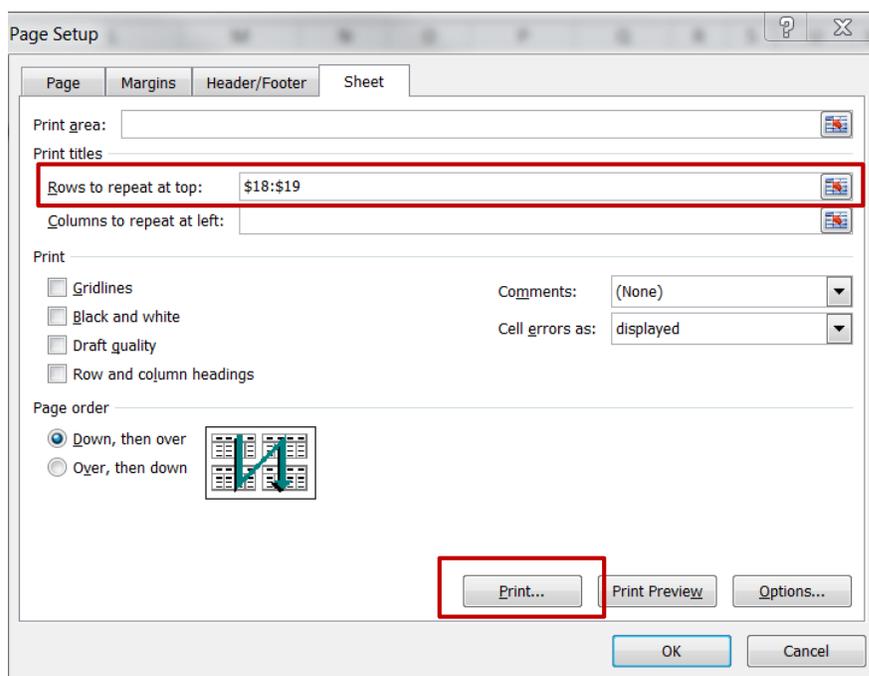
To print the Projected Relief Date of Newly Funded Loans report, complete the following steps to format the document for optimal readability.

1. Set up repeating header rows:
 - a. Highlight cells B19 through O19.
 - b. Select the **Print Titles** option on the Page Layout ribbon.

Generating Reports



- c. On the Sheet tab, the **Rows to repeat at top** data field should be populated with the value \$18:\$19. If the field is blank or contains a different value, click the Excel worksheet icon (located at the right end of the data field), place the mouse cursor into any cell in Row 18 or 19, and then click the Excel worksheet icon again. The Page Setup should look like the following screen.



Generating Reports

2. On the Page tab, set the page orientation to Landscape:
 - a. Select “Legal” size paper.
 - b. On the Margin tab, check the box to center the report “Horizontally” on the page. Click **OK**.

The worksheet is now formatted to repeat the column headings for the body of the report on each new page, and is using the landscape orientation to print.



To save paper, choose “Print on Both Sides” when setting the print options.

Relief and Trending Reports

Relief and Trending Reports contains three report types that you may generate listing the numbers of loans for relief dates in your selected time period. Your organization can use the information offered in these reports for operational analysis and planning. The three report types are:

- Selling R&W Date Report – On Demand
- Selling R&W Relief Date Report – Scheduled
- Projected Relief Dates – Trend Report

The screenshot shows the 'Loan Coverage Advisor' interface. At the top, there are navigation tabs for 'SEARCH', 'REPORTS', and 'SAVED RESULTS'. The main heading is 'Relief and Trending Reports' with a 'Return to Reports Main Menu' link. Below this is a 'Select Report Parameters' section with a note: 'Please select a type of report below to retrieve reports for available Seller Numbers.' A dropdown menu labeled 'Report Type' is highlighted with a red box. The dropdown options are: '- select one -', 'Selling R&W Relief Date Report - On Demand', 'Selling R&W Relief Date Report - Scheduled', and 'Projected Relief Dates - Trend Report'. There are also help and print icons on the right side of the form.

Selling R&W Relief Date Report – On Demand

The Selling R&W Relief Date Report provides a list of loans meeting the requirements for R&W relief under the framework according to Guide Section 1301.11. The last column of the report identifies the relief criteria met for each loan appearing on the report.

Generating Reports



Selling Representation and Warranty Relief Date* Report

Seller Number
Reporting Period January-2016

Seller Name
Report Generated on 6/17/2016 4:27 PM

Report Summary
Number of Loans with Relief Date* in the Selected Period 57
Total Current UPB \$8,599,985.93

Loan Details***

Item Number	Funding Date**	FM Loan Number	Seller Loan Number	Servicer Loan Number	Current UPB	Note Maturity Date	Selling Relief Date*	Selling Relief Date* Type
1	9/14/2015				\$118,930.51	8/1/2045	1/12/2016	Satisfactory QC
2	9/14/2015				\$134,983.15	8/1/2045	1/11/2016	Satisfactory QC
3	9/14/2015				\$128,395.77	8/1/2045	1/21/2016	Satisfactory QC
4	10/14/2016				\$79,332.81	9/1/2045	1/28/2016	Satisfactory QC
5	10/14/2016				\$143,994.05	10/1/2045	1/28/2016	Satisfactory QC
6	10/14/2016				\$131,890.78	8/1/2045	1/28/2016	Satisfactory QC
7	11/12/2016				\$209,050.13	10/1/2035	1/31/2016	Satisfactory QC
8	10/14/2014				\$241,497.50	8/1/2037	1/19/2016	Satisfactory QC
9	12/11/2014				\$134,854.86	11/1/2037	1/1/2016	Acceptable Pay History
10	12/11/2014				\$131,341.80	11/1/2044	1/1/2016	Acceptable Pay History
11	12/11/2014				\$72,337.87	11/1/2044	1/1/2016	Acceptable Pay History
12	12/11/2014				\$92,390.51	11/1/2044	1/1/2016	Acceptable Pay History
13	12/11/2014				\$72,845.37	11/1/2044	1/1/2016	Acceptable Pay History
14	12/11/2014				\$101,851.30	11/1/2044	1/1/2016	Acceptable Pay History
15	12/11/2014				\$79,780.32	11/1/2044	1/1/2016	Acceptable Pay History
16	12/11/2014				\$108,034.52	12/1/2044	1/1/2016	Acceptable Pay History
17	12/11/2014				\$145,873.85	11/1/2044	1/1/2016	Acceptable Pay History
18	12/11/2014				\$388,888.36	7/1/2038	1/1/2016	Acceptable Pay History
19	12/11/2014				\$330,749.13	10/1/2034	1/1/2016	Acceptable Pay History
20	12/11/2014				\$182,170.21	10/1/2044	1/1/2016	Acceptable Pay History

The information displayed in this report is based on loan activity reported by Seller and/or Servicer and Freddie Mac, and it may not reflect current activities with respect to the Mortgages. This information does not denote that the identified Mortgages comply with the eligibility requirements in the Freddie Mac Seller/Servicer Guide; it is Seller's responsibility to ensure that such requirements, including those in Guide Section 6.14(a), are met. This information is confidential and proprietary, and is for the use of Seller and/or Servicer only.

Page 1 of 3

Intended Audience and Use

Sellers may use this report to identify loans that meet the criteria for relief of certain R&W (Guide Section 1301.11). In turn, the information can be used to assist you in assessing your portfolio liability under which you hold R&W.



If your organization is a Servicer without selling obligations, you will not be able to generate this report. You can, however, view loan-level details via the Search for Loan(s) option.

When to Generate the Selling R&W Relief Date Report – On Demand

You can generate the Selling R&W Relief Date Report for any prior reporting period (dating back to January 2013 when the R&W framework became effective). Given the loan eligibility start date under the framework, the first possible period for loans to meet criteria for relief was February, 2014.

To generate the report, you need to provide your associated Selling Rep and Warranty Obligor Number (Seller Number) and the Reporting Period (month and year). The application delivers the report in PDF format.

Generating Reports

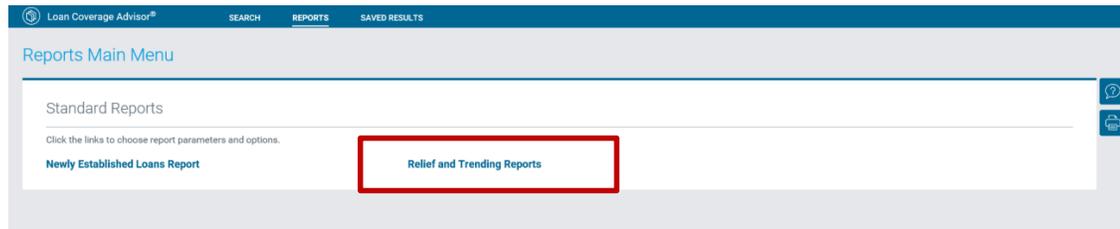
Freddie Mac recommends that you generate this report on a consistent recurring basis (i.e., during the same timeframe each month) to have an accurate view of loans that meet the requirements for R&W relief under the framework.

When the desired date range for the report includes the prior month, the best time to generate the report is after EDR final reporting to ensure the accuracy of the information.

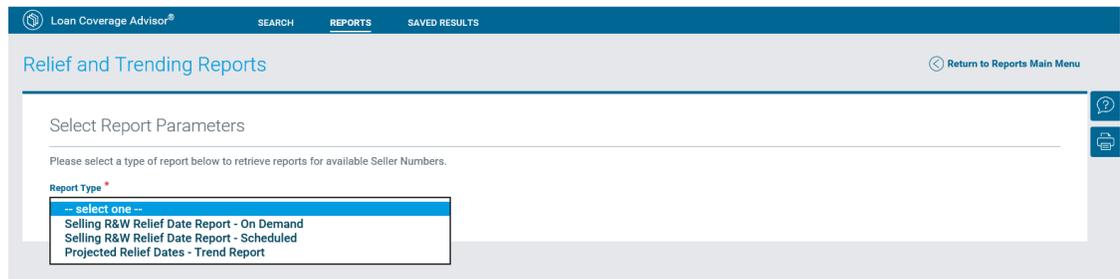
How to Generate the Selling R&W Relief Date Report – On Demand

To generate the Selling R&W Relief Date Report, complete the following steps:

1. Click **Reports** to launch the Reports page.
2. Select **Relief and Trending Reports** from the Standard Reports menu. The page refreshes and the Relief and Trending Reports page displays.



3. Select **Selling R&W Relief Date Report – On Demand** from the drop-down list. The parameter selections for the Selling R&W Relief Date Report display.



4. Enter your Seller Number in the **Seller Number** data field.
5. Select the **Month** and **Year** for the reporting period from the relief period drop-down lists.

Generating Reports

Select Report Parameters

Please select a type of report below to retrieve reports for available Seller Numbers.

Report Type *
Selling R&W Relief Date Report - On Demand

Seller Number *

Month * January **Year *** 2013

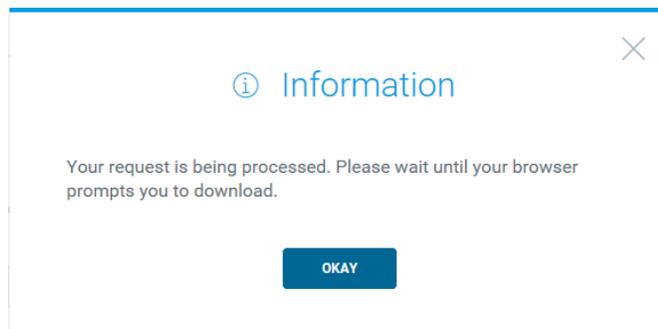
GENERATE REPORT

6. Click the **Generate Report** button. (The **Generate Report** button becomes visible once the required parameters are entered.)



A message displays upon clicking **Generate Report**.

7. Click **Okay** to continue to the download process.

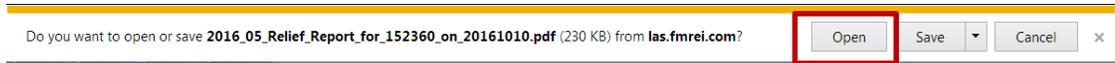


It may take Loan Coverage Advisor a few moments to generate the report. If Loan Coverage Advisor does not find a match for your request, it returns the following message: *“No loans matching the criteria are found. Report is not generated”*.

After Loan Coverage Advisor locates loans that meet the report parameters and assembles the report, a pop-up box appears at the bottom of the page. This box provides options to view or save the report.

Generating Reports

8. **Option A:** Click **Open** to launch Microsoft Excel and view the report on your screen.

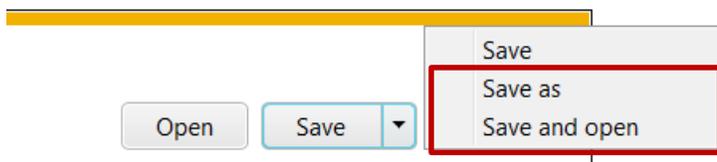


9. **Option B:** Click **Save** to download a copy of the report.



You have three options for saving the report:

- a. Save the report to the Download folder on your computer. This is the default action performed when you click **Save**.
When you choose the "Save" option, another pop-up window appears asking whether you want to **Open** the report, **Open** the Download folder where the application saved the report, or **View** all downloads on your computer.
 - b. Choose the "Save As" option to rename the report and select the storage location.
 - c. Choose the "Save and Open" option. The application saves the report to the Download folder on your computer and automatically opens for viewing.
10. Click the drop-down list arrow to the right of the **Save** button to choose options "Save As" or "Save and Open".



Generating Reports

How to Read the Selling R&W Relief Date Report – On Demand

In the following sample report, there are three sections of the report: Report Header, Report Summary, and Loan Details. The **Report Header** includes the parameters used to generate the report (on the left side), along with the Seller Name and date/time the application generated the report (on the right side).

Given the importance of the timing for EDR monthly reporting when generating the reports for the previous month (relative to the current date) along with factors that may delay reporting/recording of loan events, the report generated date/time stamp is significant. Knowing the report was generated after the prior month's EDR cycle ensures you have a complete and accurate list of relieved loans for that period. Changes made to EDR data out of cycle can impact the report contents when retrieved again after EDR data changes are applied.

The **Report Summary** section identifies the number of loans included in the report and the aggregate value of their current UPB.

The **Loan Details** section provides loan-level information about loans that meet the criteria for relief during the specified reporting period based on loan information in the application on the date you generated the report. Each row in the Loan Details section of the report represents a loan. The application assigns an Item Number to each row of the report for greater ease in locating loan records when discussing the contents of the report. The application organizes the section by FM Loan Number (in ascending order).

In addition to providing the Selling Relief Date for each loan, the report displays the following information: Funding Date, Seller Loan Number, Servicer Loan Number, Current UPB, Note Maturity Date, and the reason for Selling R&W Relief.

Generating Reports



Selling Representation and Warranty Relief Date* Report

Seller Number Reporting Period	[REDACTED] April-2016	<h3>Report Header</h3>	Seller Name Report Generated on	[REDACTED] 9/24/2016 3:40 AM				
<h3>Report Summary</h3>								
Report Summary Number of Loans with Relief Date* in the Selected Period		1,255						
Total Current UPB		\$233,888,376.18						
<h3>Loan Details**</h3>								
Item Number	Funding Date**	FM Loan Number	Seller Loan Number	Servicer Loan Number	Current UPB	Note Maturity Date	Selling Relief Date*	Selling Relief Date* Type
1	6/11/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$176,832.37	6/1/2045	4/8/2016	Satisfactory QC
2	6/11/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$100,201.71	6/1/2045	4/19/2016	Satisfactory QC
3	7/29/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$0.00	7/1/2045	4/8/2016	Satisfactory QC
4	10/14/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$158,031.74	10/1/2045	4/4/2016	Satisfactory QC
5	10/28/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$121,383.72	10/1/2045	4/11/2016	Satisfactory QC
6	10/28/2015	[REDACTED]	[REDACTED]	[REDACTED]		9/1/2045	4/1/2016	Satisfactory QC
7	11/12/2015	[REDACTED]	[REDACTED]	[REDACTED]		9/1/2035	4/11/2016	Satisfactory QC
8	11/12/2015	[REDACTED]	[REDACTED]	[REDACTED]		1/1/2045	4/11/2016	Satisfactory QC
9	1/13/2016	[REDACTED]	[REDACTED]	[REDACTED]	\$155,445.73	11/1/2045	4/29/2016	Satisfactory QC
10	11/12/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$137,760.35	11/1/2045	4/21/2016	Satisfactory QC
11	11/12/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$177,207.27	11/1/2045	4/19/2016	Satisfactory QC
12	11/17/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$82,592.78	11/1/2030	4/18/2016	Satisfactory QC
13	11/17/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$152,595.66	11/1/2030	4/7/2016	Satisfactory QC
14	11/25/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$331,608.23	11/1/2045	4/7/2016	Satisfactory QC
15	12/10/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$50,854.75	12/1/2045	4/7/2016	Satisfactory QC
16	1/13/2016	[REDACTED]	[REDACTED]	[REDACTED]	\$206,027.14	11/1/2045	4/15/2016	Satisfactory QC
17	12/10/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$86,107.85	12/1/2045	4/14/2016	Satisfactory QC
18	12/10/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$103,600.67	11/1/2035	4/29/2016	Satisfactory QC
19	12/16/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$126,099.15	12/1/2030	4/28/2016	Satisfactory QC
20	12/16/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$144,845.00	12/1/2030	4/28/2016	Satisfactory QC

The information displayed in this report is based on loan activity reported by Seller and/or Servicer and Freddie Mac, and it may not reflect current activities with respect to the Mortgages. This information does not denote that the identified Mortgages comply with the eligibility requirements in the Freddie Mac Seller/Servicer Guide; it is Seller's responsibility to ensure that such requirements, including those in Guide Section 1301.11, are met. This information is confidential and proprietary, and is for the use of Seller and/or Servicer only.

Selling R&W Relief Date Report – Scheduled

The Selling R&W Relief Date Report – Scheduled provides a list of loans meeting the requirements for R&W relief under the framework according to Guide Section 1301.11. The last column of the report identifies the relief criteria met for each loan appearing on the report.

Generating Reports



Selling Representation and Warranty Relief Date* Report

Seller Number [REDACTED]
Reporting Period April-2016

Seller Name [REDACTED]
Report Generated on 9/24/2016 3:40 AM

Report Summary

Number of Loans with Relief Date* in the Selected Period 1,255
Total Current UPB \$233,888,378.19

Loan Details***

Item Number	Funding Date**	FM Loan Number	Seller Loan Number	Servicer Loan Number	Current UPB	Note Maturity Date	Selling Relief Date*	Selling Relief Date* Type
1	8/11/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$176,832.37	6/1/2045	4/8/2016	Satisfactory QC
2	8/11/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$100,201.71	8/1/2045	4/19/2016	Satisfactory QC
3	7/29/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$0.00	7/1/2045	4/8/2016	Satisfactory QC
4	10/14/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$158,031.74	10/1/2045	4/4/2016	Satisfactory QC
5	10/28/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$121,383.72	10/1/2045	4/11/2016	Satisfactory QC
6	10/28/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$178,975.17	10/1/2045	4/1/2016	Satisfactory QC
7	11/12/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$131,249.12	10/1/2035	4/11/2016	Satisfactory QC
8	11/12/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$133,242.49	11/1/2045	4/11/2016	Satisfactory QC
9	1/13/2016	[REDACTED]	[REDACTED]	[REDACTED]	\$155,445.73	11/1/2045	4/29/2016	Satisfactory QC
10	11/12/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$137,750.35	11/1/2045	4/21/2016	Satisfactory QC
11	11/12/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$177,207.27	11/1/2045	4/19/2016	Satisfactory QC
12	11/17/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$82,592.78	11/1/2030	4/18/2016	Satisfactory QC
13	11/17/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$152,595.06	11/1/2030	4/7/2016	Satisfactory QC
14	11/25/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$331,808.23	11/1/2045	4/7/2016	Satisfactory QC
15	12/10/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$50,854.75	12/1/2045	4/7/2016	Satisfactory QC
16	1/13/2016	[REDACTED]	[REDACTED]	[REDACTED]	\$206,027.14	11/1/2045	4/15/2016	Satisfactory QC
17	12/10/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$86,107.85	12/1/2045	4/14/2016	Satisfactory QC
18	12/10/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$103,600.57	11/1/2035	4/29/2016	Satisfactory QC
19	12/18/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$126,099.15	12/1/2030	4/28/2016	Satisfactory QC
20	12/18/2015	[REDACTED]	[REDACTED]	[REDACTED]	\$144,845.00	12/1/2030	4/28/2016	Satisfactory QC

The information displayed in this report is based on loan activity reported by Seller and/or Servicer and Freddie Mac, and it may not reflect current activities with respect to the Mortgages. This information does not denote that the identified Mortgages comply with the eligibility requirements in the Freddie Mac Seller/Servicer Guide; it is Seller's responsibility to ensure that such requirements, including those in Guide Section 1301.11, are met. This information is confidential and proprietary, and is for the use of Seller and/or Servicer only.

Page 1 of 43

Intended Audience and Use

Sellers may use this report to identify loans that meet the criteria for relief of certain R&W (Guide Section 1301.11). In turn, the information can be used to assist you in assessing your portfolio liability under which you hold R&W.



If your organization is a Servicer without selling obligations, you will not be able to download this report. You can, however, view loan-level details via the Search for Loan(s) option.

When to Download the Selling R&W Relief Date Report – Scheduled

You can download the Selling R&W Relief Date Report – Scheduled for the prior six-month reporting period for any or all seller numbers for which you have access.

To download the report(s), either click **Download All** or select one or more checkboxes and click **Download Selected**. The application will prompt you to download a zip file, which contains the report(s) in PDF format.

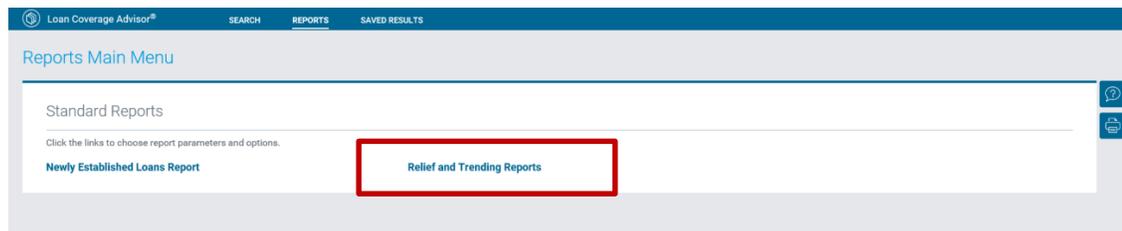
The report is scheduled to run and be available to customers after the EDR final reporting.

Generating Reports

How to Download the Selling R&W Relief Date Report – Scheduled

To download the Selling R&W Relief Date Report - Scheduled, complete the following steps:

1. Click **Reports** to launch the Reports page.
2. Select **Relief and Trending Reports** from the Standard Reports menu. The page refreshes and the Relief and Trending Reports page displays.



3. Select **Selling R&W Relief Date Report – Scheduled** from the drop-down list. The Available Reports section for the Selling R&W Relief Date Report – Scheduled displays.



Description of the data column icons featured on the Available Reports section:

<input type="checkbox"/>	Indicates a report with relieved loans is available to download
-	No relieved loans reported for this period
N/A	No reports are found in the particular month for this Seller Number

Generating Reports

The screenshot shows the 'Relief and Trending Reports' interface. At the top, there are navigation tabs for 'SEARCH', 'REPORTS', and 'SAVED RESULTS'. Below the header, there is a 'Return to Reports Main Menu' link. The main section is titled 'Select Report Parameters' and contains a dropdown menu for 'Report Type' set to 'Selling R&W Relief Date Report - Scheduled'. A disclaimer note is present below the dropdown. The 'Available Reports' section features a table with columns for 'SELLER NUMBER' and months from 'APRIL 2016' to 'SEPTEMBER 2016'. Each row represents a seller number with checkboxes for each month. At the bottom of the table area, there are 'DOWNLOAD SELECTED' and 'CLEAR ALL' buttons. A 'DOWNLOAD ALL' button is also visible in the top right of the 'Available Reports' section.

SELLER NUMBER	APRIL 2016	MAY 2016	JUNE 2016	JULY 2016	AUGUST 2016	SEPTEMBER 2016
152360	<input type="checkbox"/>	-				
157328	-	-	-	-	-	-
157336	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	-	-
157360	N/A	N/A	N/A	N/A	N/A	N/A
157386	-	-	-	-	-	-
160135	N/A	N/A	N/A	N/A	N/A	N/A
160151	N/A	N/A	N/A	N/A	N/A	N/A
160169	N/A	N/A	N/A	N/A	N/A	N/A
163775	-	-	-	-	-	-
176734	N/A	N/A	N/A	N/A	N/A	N/A
176750	N/A	N/A	N/A	N/A	N/A	N/A
177891	N/A	N/A	N/A	N/A	N/A	N/A

- To retrieve specific reports, select the available checkboxes and click **Download Selected**.
- (Optional) Select **Download All** to download all available reports, or **Clear All** to clear checkbox selections.

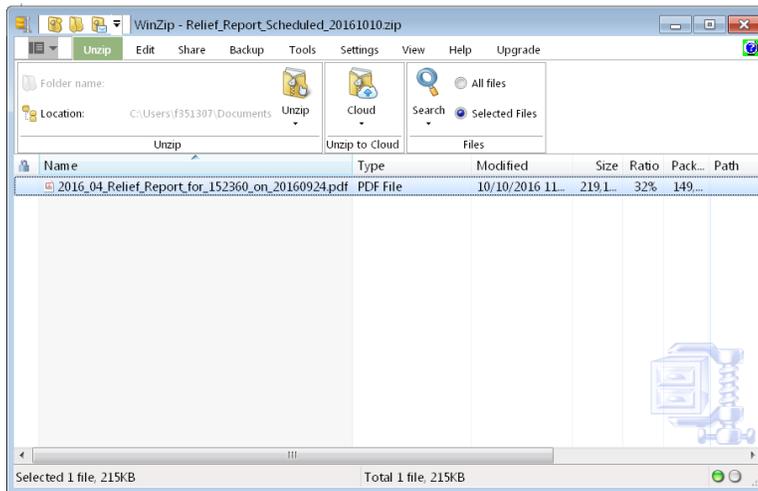
After Loan Coverage Advisor Loan Coverage Advisor retrieves the report(s), a pop-up box appears at the bottom of the page. This box provides options to view or save the report.

- Option A:** Click **Open** to launch WinZip where user can unzip the file and select a PDF file to open.



Generating Reports

To open, select the file from the pop-up box:

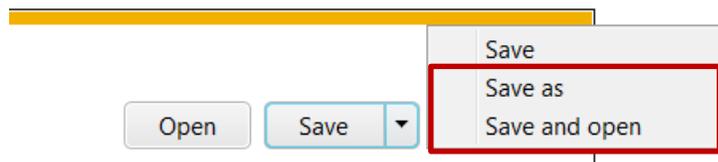


7. **Option B:** Click **Save** to download a copy of the report after opening the file with WinZip.



You have three options for saving the report:

- a. Save the report to the Download folder on your computer. This is the default action performed when you click **Save**.
When you choose the “Save” option, another pop-up window appears asking whether you want to **Open** the report, **Open** the Download folder where the application saved the report, or **View** all downloads on your computer.
 - b. Choose the “Save As” option to rename the report and select the storage location.
 - c. Choose the “Save and Open” option. The application saves the report to the Download folder on your computer and automatically opens for viewing.
8. Click the drop-down list arrow to the right of the **Save** button to choose options” Save As” or “Save and Open”.



Generating Reports

How to Read the Selling R&W Relief Date Report – Scheduled

In the following sample report, there are three sections of the report: Report Header, Report Summary, and Loan Details. The **Report Header** includes the parameters used to generate the report (on the left side), along with the Seller Name and date/time the application generated the report (on the right side).

Given the importance of the timing for EDR monthly reporting when generating the reports for the previous month (relative to the current date) along with factors that may delay reporting/recording of loan events, the report generated date/time stamp is significant. Thus, the report is always generated after the prior month's EDR cycle to ensure that you have a complete and accurate list of relieved loans for that period. Any events impacting relief for that month that are reported after the date of generation will not be reflected on the report. Run the On-Demand Report for the most up-to-date relief information.

The **Report Summary** section identifies the number of loans included in the report and the aggregate value of their current UPB.

The **Loan Details** section provides loan-level information about loans that meet the criteria for relief during the specified reporting period based on loan information in the application on the date you generated the report. Each row in the Loan Details section of the report represents a loan. The application assigns an Item Number to each row of the report for greater ease in locating loan records when discussing the contents of the report. The application organizes the section by FM Loan Number (in ascending order).

In addition to providing the Selling Relief Date for each loan, the report displays the following information: Funding Date, Seller Loan Number, Servicer Loan Number, Current UPB, Note Maturity Date, and the reason for Selling R&W Relief.

Generating Reports



Selling Representation and Warranty Relief Date* Report

Seller Number Reporting Period	January-2016	Report Header	Seller Name Report Generated on	6/17/2016 4:27 PM
-----------------------------------	--------------	----------------------	------------------------------------	-------------------

Report Summary	Report Summary
Number of Loans with Relief Date* in the Selected Period	57
Total Current UPB	\$8,589,965.93

Item Number	Funding Date**	FM Loan Number	Seller Loan Number	Servicer Loan Number	Current UPB	Note Maturity Date	Selling Relief Date*	Selling Relief Date* Type
1	9/14/2015				\$118,930.51	8/1/2045	1/12/2018	Satisfactory QC
2	9/14/2015				\$134,983.15	9/1/2045	1/11/2018	Satisfactory QC
3	9/14/2015				\$128,395.77	9/1/2045	1/21/2018	Satisfactory QC
4	10/14/2015				\$79,332.81	9/1/2045	1/28/2018	Satisfactory QC
5	10/14/2015					10/1/2045	1/28/2018	Satisfactory QC
6	10/14/2015					9/1/2045	1/28/2018	Satisfactory QC
7	11/12/2015					10/1/2035	1/31/2018	Satisfactory QC
8	10/14/2014				\$241,497.50	8/1/2037	1/19/2018	Satisfactory QC
9	12/11/2014				\$134,854.68	11/1/2037	1/1/2018	Acceptable Pay History
10	12/11/2014				\$131,341.80	11/1/2044	1/1/2018	Acceptable Pay History
11	12/11/2014				\$72,337.67	11/1/2044	1/1/2018	Acceptable Pay History
12	12/11/2014				\$92,390.51	11/1/2044	1/1/2018	Acceptable Pay History
13	12/11/2014				\$72,848.37	11/1/2044	1/1/2018	Acceptable Pay History
14	12/11/2014				\$101,851.30	11/1/2044	1/1/2018	Acceptable Pay History
15	12/11/2014				\$79,780.32	11/1/2044	1/1/2018	Acceptable Pay History
16	12/11/2014				\$108,034.52	12/1/2044	1/1/2018	Acceptable Pay History
17	12/11/2014				\$145,673.85	11/1/2044	1/1/2018	Acceptable Pay History
18	12/11/2014				\$368,986.36	7/1/2038	1/1/2018	Acceptable Pay History
19	12/11/2014				\$330,749.13	10/1/2034	1/1/2018	Acceptable Pay History
20	12/11/2014				\$182,170.21	10/1/2044	1/1/2018	Acceptable Pay History

The information displayed in this report is based on loan activity reported by Seller and/or Servicer and Freddie Mac, and it may not reflect current activities with respect to the Mortgages. This information does not denote that the identified Mortgages comply with the eligibility requirements in the Freddie Mac Seller/Servicer Guide; it is Seller's responsibility to ensure that such requirements, including those in Guide Section 6.14(a), are met. This information is confidential and proprietary, and is for the use of Seller and/or Servicer only.

Projected Relief Date Trend Report

You can use the Projected Relief Date Trend Report to understand the movement of projected relief dates. This report compares the Selling R&W relief date changes for loans attributed to specific loan events over a period of two months.

Loan Coverage Advisor delivers a pre-formatted pdf version of the report along with an extract file containing loan-level details for the underlying loans contributing to the month-over-month movement summarized in the report. The extract data (presented in an Excel worksheet) provides specific details about the loan events associated with a change in the R&W period.

Generating Reports



Projected Relief Date* Trend Report Details

Seller Number



Based on Reported Data for the Period of

Seller Name



12/01/2015 to 01/31/2016

Report Generated on:

04/08/2016 11:39 AM

Loan Level Details

Item #	FM Loan Number	Seller Loan Number	Servicer Loan Number	Current UPB	Current Selling Credit Relief Period	Current Selling Capacity Relief Period	Current Selling Collateral Relief Period	Prior Projected R&W Relief Period	Current Projected R&W Relief Period	Reason for R&W Relief Period Change
1	[REDACTED]	[REDACTED]	[REDACTED]	\$ 143,534.50	36 Months	36 Months	36 Months	12 Months	36 Months	Delinquency
2	[REDACTED]	[REDACTED]	[REDACTED]	\$ 87,239.36	12 Months	12 Months	12 Months	Life of Loan	12 Months	Other
3	[REDACTED]	[REDACTED]	[REDACTED]	\$ 322,393.56	60 Months	60 Months	60 Months	36 Months	60 Months	Delinquency
4	[REDACTED]	[REDACTED]	[REDACTED]	\$ 176,689.18	60 Months	60 Months	60 Months	36 Months	60 Months	Delinquency
5	[REDACTED]	[REDACTED]	[REDACTED]	\$ 172,941.97	60 Months	60 Months	60 Months	36 Months	60 Months	Delinquency
6	[REDACTED]	[REDACTED]	[REDACTED]	\$ 75,270.51	Life of Loan	Life of Loan	Life of Loan	36 Months	Life of Loan	Delinquency
7	[REDACTED]	[REDACTED]	[REDACTED]	\$ 131,676.27	Life of Loan	Life of Loan	Life of Loan	36 Months	Life of Loan	Delinquency
8	[REDACTED]	[REDACTED]	[REDACTED]	\$ 124,996.20	36 Months	36 Months	36 Months	Life of Loan	36 Months	Other
9	[REDACTED]	[REDACTED]	[REDACTED]	\$ 124,307.32	12 Months	12 Months	12 Months	Life of Loan	12 Months	Other
10	[REDACTED]	[REDACTED]	[REDACTED]	\$ 151,682.59	36 Months	36 Months	36 Months	12 Months	36 Months	Delinquency

Intended Audience and Use

Organizations with selling obligations benefit from the Projected Relief Date Trend Report and Projected Relief Date Trend Report Summary Details.

Sellers can see trends occurring with loans and assess their confidence around expected R&W relief. Sellers can also use the reports to identify areas of their business process that may require changes.

The report can also be used to identify servicing trends in business processes that may require changes to ensure prudent servicing practices (specifically timely collection calls) and increase the number of loans with an acceptable payment history.



If your organization is a Servicer without selling obligations, you will not be able to generate this report. You can, however, view loan-level details via the Search for Loan(s) option.

Generating Reports

When to Generate the Projected Relief Date Trend Report

You can access reports from up to the five most recent reporting cycles on a rolling six-month basis. Reports compare data from two reporting periods: data for the requested month and the prior completed month. For example, a request to access an October report is restricted to the September reporting cycle (comparing August and September active loans).

To generate the report, you need to provide a Seller Number. Freddie Mac recommends that you access this report on a consistent basis (i.e., during the same timeframe each month) to have an accurate view of loans meeting the requirements for R&W relief.

When the desired date range for the report includes the prior month, the best time to access the report is after EDR final reporting to ensure the accuracy of the information.

How to Generate the Projected Relief Date Trend Report

In the event there are no changes in relief dates for loans during the reporting period, information presented in the Report Summary of the full (PDF) report will be identical for both months; and the Excel worksheet will not present any loan-level detail data.

To generate the Projected Relief Date Trend Report, complete the following steps:

1. Click **Reports** to launch the Reports page.
2. Select **Relief and Trending Reports** from the Standard Reports menu. The page refreshes and the Relief and Trending Reports page displays.
3. Select **Projected Relief Date Trend Report** from the drop-down list. The parameter selections for the Projected Relief Date Trend Report display.
4. Enter your Seller number in the **Seller Number** data field and click **Show Reports**.

Generating Reports

Select Report Parameters

Please select a type of report below to retrieve reports for available Seller Numbers.

Report Type *

Projected Relief Dates - Trend Report

Seller Number *

SHOW REPORTS

NOTE: Reports are available for up to 5 reporting periods on a rolling 6 month basis.

The window redisplay with a list of available reports.

Available Reports

Report for Seller Number [REDACTED]

To retrieve specific reports, please select Summary, Detail or Both for each desired Period and click Download Selected.

REPORTING PERIOD	SUMMARY	DETAIL	BOTH
January 2016	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Download Selected Clear All

5. Select the report(s) you wish to download. You have the option to select **Download All**, or **Download Selected** after choosing additional report parameters. Use the **Clear All** button to deselect your download request.

The **Download All** option will include all the Trend Summary and Trend Detail reports for the available monthly reporting periods in a single Zip file. The Download Selected option allows you to customize the reports you want to download to a Zip file by using the radio buttons to choose which reporting

Generating Reports

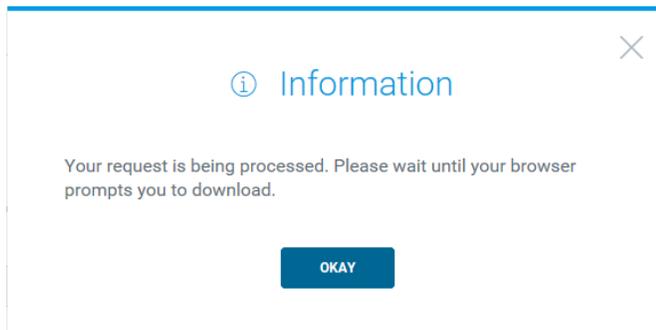
period and the associated Trend Summary and/or Trend Detail reports to download.

6. Click the **Generate Report** button. (The **Generate Report** button becomes visible once the required parameters are entered.)

GENERATE REPORT

A message displays upon clicking **Generate Report**.

7. Click **Okay** to continue to the download process.



After Loan Coverage Advisor locates the report(s) that meet the report parameters, a pop-up box appears at the bottom of the page. This box provides options to view or save the report.

8. **Option A:** Click Open to launch the Zip file.

Do you want to open or save **Trend_Report_Scheduled_111924_20161014.zip** from **las.fmrei.com**?

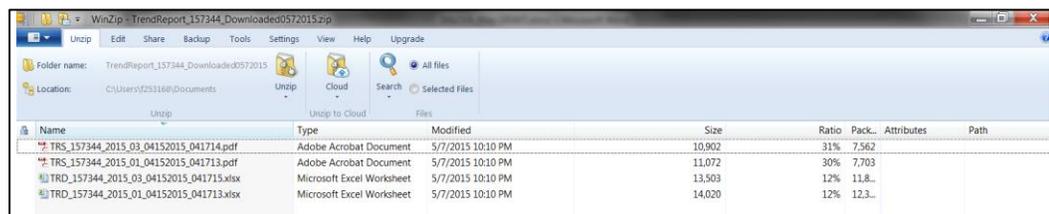
Open

Save

Cancel

x

Double-click a report within the Zip file to view the report on your screen.



9. **Option B:** Click **Save** to download a copy of the report.

Generating Reports



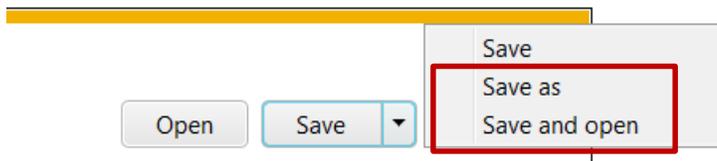
You have three options for saving the report:

- a. Save the report to the Download folder on your computer. This is the default action performed when you click **Save**.

When you choose the "Save" option, another pop-up window appears asking whether you want to **Open** the report, **Open** the Download folder where the application saved the report, or **View** all downloads on your computer.

- b. Choose the "Save As" option to rename the report and/or select the storage location.
- c. Choose the "Save and Open" option. The report is saved to the Download folder on your computer and automatically opens for viewing.

10. Click the drop-down list arrow to the right of the Save button to choose options "Save As" or "Save and Open".



How to Read the Projected Relief Date Trend Report Summary

The Projected Relief Date Trend Report tracks the movement of active loans across the time-to-relief categories that were triggered by specific loan events during a reporting period. These categories are 0-months, 12-months, 36-months, 60-months and life-of-loan and defined in the R&W framework. The report consists of three sections: Report Header, Report Summary, and Month-over-Month movement tables by loan event type within the body of the report.

The **Report Header** includes the parameters used to generate the report (Seller Number and Reporting Period), as well as the Seller Name and date/time you generated the report.

Generating Reports



Projected Relief Date* Trend Report Summary

Seller Number		Based on Reported Data for the Period of
Seller Name		12/01/2015 to 01/31/2016
Report Generated on	04/08/2016 11:39:08 AM	

Report Summary

Active Loans as of Month End - December 2015

R&W Period**	Number of Loans
12 Months	270
36 Months	1,566
60 Months	52
Life of Loan	12,125
Total	14,013

Active Loans as of Month End - January 2016

R&W Period**	Number of Loans
12 Months	230
36 Months	1,604
60 Months	55
Life of Loan	11,981
Total	13,870

Not included in this count are: (i) loans that have been paid off and (ii) loans with respect to which Freddie Mac will not exercise its remedies for a breach of the selling representations and warranties enumerated in Guide Section 6.14(a)

Projected R&W Period** Changes Due To Delinquency / Delinquency Reporting Corrections			
Prior Projected R&W Period**	Current Projected R&W Period**	Number of Loans	Current UPB
12 Months	36 Months	2	\$295,217.09
36 Months	60 Months	3	\$672,024.71
36 Months	Life of Loan	2	\$206,946.78
Total		7	\$1,174,188.58

Projected R&W Period** Changes Due To Post Fund Data Correction			
Prior Projected R&W Period**	Current Projected R&W Period**	Number of Loans	Current UPB
Total		0	\$0.00

Projected R&W Period** Changes Due To Credit Enhancement			
Prior Projected R&W Period**	Current Projected R&W Period**	Number of Loans	Current UPB
Total		0	\$0.00

Projected R&W Period** Changes Due To Loan Modification / Forbearance			
Prior Projected R&W Period**	Current Projected R&W Period**	Number of Loans	Current UPB
Total		0	\$0.00

Projected R&W Period** Changes Due To Other Loan Events			
Prior Projected R&W Period**	Current Projected R&W Period**	Number of Loans	Current UPB
Life of Loan	12 Months	2	\$211,546.68
Life of Loan	36 Months	1	\$124,996.20
Total		3	\$336,542.88

The **Report Summary** includes the loan count by time-to-relief for active loans across two consecutive months. The application bases the months featured in the report on the reporting period you selected for the generated report. In this sample report (reporting period of December 2015 – January 2016), the information in the Summary section indicates:

- There was a change in the number of active loans from 12,125 to 11,981.
- There was some movement of loans across R&W periods attributed to various factors, especially in the 36 Months, and Life of Loan R&W Periods.

Generating Reports



Projected Relief Date* Trend Report Summary

Seller Number
 Seller Name
 Report Generated on 04/08/2016 11:39:08 AM

Based on Reported Data for the Period of
 12/01/2015 to 01/31/2016

Report Summary			
Active Loans as of Month End - December 2015		Active Loans as of Month End - January 2016	
R&W Period**	Number of Loans	R&W Period**	Number of Loans
12 Months	270	12 Months	230
36 Months	1,566	36 Months	1,604
60 Months	52	60 Months	55
Life of Loan	12,125	Life of Loan	11,981
Total	14,013	Total	13,870

Not included in this count are: (i) loans that have been paid off and (ii) loans with respect to which Freddie Mac will not exercise its remedies for a breach of the selling representations and warranties enumerated in Guide Section 6.14(a)

Each month-over-month movement table in the body of the report focuses on a specific type of loan event and quantifies the number of loans undergoing a relief date change as a result of that triggered loan event.

Projected R&W Period** Changes Due To Delinquency / Delinquency Reporting Corrections			
Prior Projected R&W Period**	Current Projected R&W Period**	Number of Loans	Current UPB
12 Months	36 Months	2	\$295,217.09
36 Months	60 Months	3	\$672,024.71
36 Months	Life of Loan	2	\$206,946.78
Total		7	\$1,174,188.58

Projected R&W Period** Changes Due To Post Fund Data Correction			
Prior Projected R&W Period**	Current Projected R&W Period**	Number of Loans	Current UPB
Total		0	\$0.00

Projected R&W Period** Changes Due To Credit Enhancement			
Prior Projected R&W Period**	Current Projected R&W Period**	Number of Loans	Current UPB
Total		0	\$0.00

Projected R&W Period** Changes Due To Loan Modification / Forbearance			
Prior Projected R&W Period**	Current Projected R&W Period**	Number of Loans	Current UPB
Total		0	\$0.00

Projected R&W Period** Changes Due To Other Loan Events			
Prior Projected R&W Period**	Current Projected R&W Period**	Number of Loans	Current UPB
Life of Loan	12 Months	2	\$211,546.68
Life of Loan	36 Months	1	\$124,996.20
Total		3	\$336,542.88

The month-over-month movement tables provide information about time-to-relief changes by loan event type, i.e., delinquency reporting, post purchase data correction, credit enhancements, loan modification and forbearance, and other assorted loan event reasons.

Generating Reports

- The “Prior R&W Period” column shows the time-to-relief categories for the subset of loans in the first month of the month-over-month comparison set.
- The “Current R&W Period” column identifies the new time-to-relief category for that subset of loans resulting from the R&W impacted loan event.
- The “Number of Loans” column quantifies the number of active loans subjected to the month-over-month change for the loan event by each impacted time-to-relief category.
- The “Current UPB” column presents the total current UPB for the loans referenced. This is based on the UPB provided in the last investor reporting cycle. If a borrower’s payment has been applied, but not yet reported to Freddie Mac, the UPB may not equal the UPB in your system.



The application only presents information about time-to-relief categories in the month-over-month analysis tables in instances where there was a change. In the month-over-month analysis section of this sample report, the application identified a change in time-to-relief for one loan event type, delinquency or delinquency reporting corrections. In this sample report, eight loans were subject to time-to-relief category changes in September 2015 due to delinquency or delinquency reporting corrections.

In addition to the report (pdf file), the application returned an Excel worksheet. This report contains loan-level details for the underlying loans contributing to the month-over-month movement summarized in the full report. It provides specific details about the loan events associated with a change in the R&W period including the R&W Period Change Date, Prior and Current R&W Period, and the Reason for the R&W Period Change.

Generating Reports



Projected Relief Date* Trend Report Details

Seller Number: [REDACTED] Based on Reported Data for the Period of
 Seller Name: [REDACTED] 12/01/2015 to 01/31/2016
 Report Generated on: 04/08/2016 11:39 AM

Loan Level Details

Item #	FM Loan Number	Seller Loan Number	Servicer Loan Number	Current UPB	Current Selling Credit Relief Period	Current Selling Capacity Relief Period	Current Selling Collateral Relief Period	Prior Projected R&W Relief Period	Current Projected R&W Relief Period	Reason for R&W Relief Period Change
1	[REDACTED]	[REDACTED]	[REDACTED]	\$ 143,534.50	36 Months	36 Months	36 Months	12 Months	36 Months	Delinquency
2	[REDACTED]	[REDACTED]	[REDACTED]	\$ 87,239.36	12 Months	12 Months	12 Months	Life of Loan	12 Months	Other
3	[REDACTED]	[REDACTED]	[REDACTED]	\$ 322,393.56	60 Months	60 Months	60 Months	36 Months	60 Months	Delinquency
4	[REDACTED]	[REDACTED]	[REDACTED]	\$ 176,689.18	60 Months	60 Months	60 Months	36 Months	60 Months	Delinquency
5	[REDACTED]	[REDACTED]	[REDACTED]	\$ 172,941.97	60 Months	60 Months	60 Months	36 Months	60 Months	Delinquency
6	[REDACTED]	[REDACTED]	[REDACTED]	\$ 75,270.51	Life of Loan	Life of Loan	Life of Loan	36 Months	Life of Loan	Delinquency
7	[REDACTED]	[REDACTED]	[REDACTED]	\$ 131,676.27	Life of Loan	Life of Loan	Life of Loan	36 Months	Life of Loan	Delinquency
8	[REDACTED]	[REDACTED]	[REDACTED]	\$ 124,996.20	36 Months	36 Months	36 Months	Life of Loan	36 Months	Other
9	[REDACTED]	[REDACTED]	[REDACTED]	\$ 124,307.32	12 Months	12 Months	12 Months	Life of Loan	12 Months	Other
10	[REDACTED]	[REDACTED]	[REDACTED]	\$ 151,682.59	36 Months	36 Months	36 Months	12 Months	36 Months	Delinquency

How to Read the Projected Relief Date* Trend Report Details

This “report within the report” contains loan-level details for the underlying loans contributing to the month-over-month movement summarized in the full report. It provides specific details about the loan events associated with a change in the R&W Relief periods including the Prior and Current Projected R&W Relief Period, and the Reason for R&W Period Change.

The month-over-month movement tables provide information about time-to-relief changes by loan event type, i.e., delinquency reporting, post purchase data correction, credit enhancements, loan modification and forbearance, and other assorted loan event reasons.

The “Prior Projected R&W Relief Period” column shows the time-to-relief categories for the subset of loans in the first month of the month-over-month comparison set. The “Current Projected R&W Relief Period” column identifies the new time-to-relief category for that subset of loans resulting from the R&W impacted loan event. The data listed quantifies the number of active loans subjected to change(s) triggered by loan events within each impacted time-to-relief category. The “Current UPB” column presents the total current UPB for the loans referenced. This is based on the UPB provided in the last investor reporting cycle. If a borrower’s payment has been applied, but not yet reported to Freddie Mac, the UPB may not equal the UPB in your system.

You can then use Excel’s filter features to restrict the rows of visible data to loans of interest and/or print the report.

Appendix A: Loan Coverage Advisor Glossary

This glossary provides definitions for many of the terms used in the Loan Coverage Advisor application and Loan Coverage Advisor User Guide.

[A](#) | [B](#) | [C](#) | [D](#) | [E](#) | [F](#) | [G](#) | [H](#) | [I](#) | [J](#) | [K](#) | [L](#) | [M](#) | [N](#) | [O](#) | [P](#) | [Q](#) | [R](#) | [S](#) | [T](#) | [U](#) | [V](#) | [W](#) | [X](#) | [Y](#) | [Z](#)

A

Active Loans

Any loan that is not paid off or otherwise satisfied.

Actual Relief Date

The business date on which the R&W was relieved for a given loan.

Actual Termination Date

The date the CE coverage was terminated.

B

Bifurcation

The contractual separation of responsibility for Selling R&Ws and Servicing R&Ws, whereby two different parties become responsible for each set of R&Ws.

Bifurcation Delivery Type

Identifies whether there is a bifurcation of Selling R&Ws at delivery on a given loan, and if so, which type of bifurcation is in place.

Bifurcation Servicing Type

Identifies whether there is a bifurcation of Selling and/or Servicing R&Ws after delivery on a given loan, and if so, which type of bifurcation is in place.

Business Event Date

The date when an activity occurred that may impact the R&W of a loan.

[Go Back to Top](#)

C

CE

See *Credit Enhancement*

CE Coverage

The amount of credit risk offset applied to a loan or group of loans.

CE Tag

A series of data points applied to loans to indicate a CE. The tag represents the terms of a CE.

CE Tagged

The event triggered when a loan is associated with a CE.

CE Type

Identifies the type of Freddie Mac credit risk offset associated with the loan under the applicable CE agreement.

Certification Number

See *MI Certificate Number*

Closed Loans

Any loan that is paid off or otherwise satisfied.

Concurrent Transfer of Servicing (CTOS)

Servicing is transferred at the same time Freddie Mac purchases the transferring Mortgages.

Counterparty

An institution that does business with Freddie Mac.

Credit Enhancement (CE)

An agreement between Freddie Mac and a Seller/Servicer and/or a third party, defining risk sharing responsibility for covering losses, usually resulting from a borrower defaulting on a mortgage obligation and/or a Seller/Servicer's institutional practices. Any loan tagged with a credit enhancement at funding or at any point during its life is automatically set to R&W Life of Loan.

Credit Risk Offset

A hedge instrument used to offset potential credit losses on a loan, group of loans, security, or other financial instrument.

Current R&W Period

See *Selling R&W Period*

Current UPB

See *UPB*

D

Delivery Method

Path through which the loan is sold to Freddie Mac such as flow loan acquisition or bulk loan acquisition.

Delivery Type

See *Delivery Method*

E

End Date (Current Loan Risk Detail Report)

The last date of an obligation.

[Go Back to Top](#)

Enforcement Action

The process of recovering losses for the CE coverage.

Enforcement Trigger

The event or time frame that initiates an Enforcement Action.

Event Type

Describes the nature of an event within Loan Coverage Advisor.

Exclusion Relief Date

Represents the date to which Seller/Servicer will continue to be responsible for the life of loan Reps and Warranties described in Guide Section 1301.11. This is generally the loan maturity date.

F

First Payment Date

See *Post Settlement First Payment Date*

FM (Freddie Mac) Loan Number

The 9-digit Freddie Mac loan number used to identify a mortgage delivered to Freddie Mac for purchase.

Full Adverse Action

Freddie Mac's suspension or disqualification of Seller/Servicer as an approved Freddie Mac Seller/Servicer, or Freddie Mac's termination of all Servicing by a Servicer.

Funding Date

See *Loan Funding Date*

G

Gross UPB

The interest-bearing UPB plus the non-interest bearing (forbearance) UPB of a loan owned by Freddie Mac.

Guide

The Freddie Mac *Single-Family Seller/Servicer Guide*.

H

No terms

I

Interim Servicer

Counterparty retained by Freddie Mac to perform servicing activities for Freddie Mac-owned mortgages; a type of Servicing Agent.

J

No terms

K

No terms

L

Loan Acquisition Date

See *Loan Funding Date*.

Loan CE Tag Updated

Operational data correction by Freddie Mac to the CE Tag.

Loan Delinquency Reported

A searchable event type in Loan Coverage Advisor. Values include:

- 30 Day- 30-day delinquency occurred
- 60 Day-60-day delinquency occurred
- 90 Day-90-day delinquency occurred
- 120 Day-120-day delinquency occurred
- 150 Day-150-day delinquency occurred

Loan Funding Date

The date Freddie Mac takes ownership of the loan; referred to as “Freddie Mac Settlement Date”.

Loan Modified (Repayment or Forbearance)

Loan subject to forbearance, a repayment plan or otherwise modified from its original terms.

Loan Post Fund Data Correction

Operational data correction based on information received from Seller after Funding or Settlement Date.

Loan Product

The text description of the loan product.

Loan QC Review Completed

Loan has obtained a satisfactory conclusion of a Freddie Mac quality control review.

Loan Rep and Warrant Settled

Settlement between Freddie Mac and Seller/Servicer of some or all of Seller/Servicer’s obligations regarding a portfolio of loans.

Loan Status

Indication of an “active” or “closed” loan status within Loan Coverage Advisor.

M

Manual Obligor Update

A searchable event type in Loan Coverage Advisor.

[Go Back to Top](#)

Manual Sunset Update

Operational data correction by Freddie Mac to the Relief Date.

Master Commitment Number (MC)

Number assigned to the Master Commitment between Freddie Mac and the Seller providing the terms under which Freddie Mac will purchase eligible Mortgages over a fixed period of time.

Maturity Date

See *Note Maturity Date*

MAX SLG R&W Act Relief Dt

See *Maximum Selling R&W Actual Relief Date*

MAX SLG R&W Period

See *Maximum Selling R&W Period*

Maximum Selling R&W Actual Relief Date (MAX SLG R&W Act Relief Dt)

The date the Selling R&W was relieved on the loan.

Maximum Selling R&W Period (MAX SLG R&W Period)

The maximum period of time between the loan funding and projected/planned R&W relief date. For each loan, the period of time consists of one of the following: 0 Months, 12 Months, 36 Months, 60 Months and Life of Loan.

MC

See *Master Commitment Number*

MI

See *Mortgage Insurance*

MI Certificate Number

The number assigned by a mortgage insurer to track a loan.

MI Company

The name of the mortgage insurance company.

MI Coverage %

The percent of MI coverage available for a loan in the event of a default.

MI Policy Number

The number assigned by a MI company to identify a mortgage insurance policy.

Mortgage Insurance

Insurance which protects mortgage lenders against loss in the event of default by the borrower.

Mortgage Insurance (MI) Cancellation Date

The date the Primary MI coverage was cancelled.

Mortgage Insurance (MI) Cancellation Reason

The reason that the Primary MI coverage was cancelled.

Mortgage Insurance (MI) Pool

Credit enhancement whereby an identified group of loans have loss coverage in the event of a default by the Borrower, up to a specified aggregate stop loss. Freddie Mac is the sole named insured.

Mortgage Insurance (MI) Status

Status indicating whether the MI coverage is active or inactive (cancelled).

[Go Back to Top](#)

Mortgage Servicing Rights (MSR)

Contractual rights and obligations to service loans owned by Freddie Mac.

N

Note Maturity Date

The date that the mortgage is due to mature based on the origination date and mortgage term.

Non-standard Transfer of Servicing (NSTOS)

Any transfer of servicing that is documented by a contract other than the Freddie Mac Forms 960 or 981.

O

Obligations

Responsibilities of the counterparty on a loan.

Obligor

The counterparty responsible for a given obligation.

Obligor Name

The name of the counterparty responsible for a given obligation.

Obligor 1 Name

Name of the counterparty that holds the first position of the R&W for a mortgage.

Obligor 2 Name

Name of the counterparty that holds the second position of the R&W for a mortgage.

Obligor Number

See *Seller R&W Obligor 1 and Seller R&W Obligor 2*

[Go Back to Top](#)

P

Partial Adverse Action

A partial termination by Freddie Mac of Servicer's servicing portfolio.

Participation Percent (%)

The percent of undivided interest in a mortgage purchased by Freddie Mac. Freddie Mac currently purchases 100 percent of the interest in a Mortgage.

Planned Relief Date

See *Selling R&W Planned/Projected Relief Date*

Planned Termination Date

The date the CE coverage is scheduled to terminate provided the termination provisions in the agreement are met.

Post Settlement First Payment Date

The first principal and interest payment date after the Freddie Mac Settlement Date.

Primary MI criteria

A search of Mortgage Insurance (MI) attributes including: certification number, MI Coverage percentage, cancellation date, and cancellation reason.

Product

See *Loan Product*

Projected Relief Date

See *Selling R&W Planned/Projected Relief Date*

Purchase UPB

The unpaid principal balance amount of the loan at the time of purchase by Freddie Mac.

Q

No terms

R

R&W

See *Reps and Warranties*

R&W Impacted

The impact an event had on the R&W for a loan.

R&W Period

See *Selling R&W Period*

R&W Period Change Date

The date the R&W Period changed.

R&W Relief Date

The date on or after which Freddie Mac will not seek to exercise its remedies in connection with a breach of the R&W under the framework.

Recovery Source

Counterparty responsible for the Credit Enhancement.

Relief Date

See *R&W Relief Date*

Relief Period

See *Selling R&W Period*

Reps and Warranties

The R&W provided by a Seller or Servicer that the loan is in compliance with the origination requirements as defined in the Guide Section 1301.11.

Repurchase Demand Issued

Freddie Mac issued a repurchase request with respect to a loan.

Repurchase Demand Rescinded

Freddie Mac repurchase request is no longer outstanding.

S

Seller/Servicer Number

The Freddie Mac 6-digit number uniquely identifying the Seller/Servicer.

Seller Loan Number

Unique number assigned by the seller to identify a loan within the seller's own system.

Seller Name

See *Selling R&W Name*

Seller Number

See *Selling R&W Number*

Seller R&W Name (SLR R&W Name)

The Obligor name associated with the unique Selling R&W Number.

Seller R&W Number (SLR R&W Number)

The Freddie Mac 6-digit number uniquely identifying the Seller who sold the loan to Freddie Mac.

Seller R&W Obligor 1

A unique Freddie Mac assigned number used to identify an institution that holds the first position of the R&W for a mortgage.

Seller R&W Obligor 2

A unique Freddie Mac assigned number used to identify an institution that holds the second position of the R&W for a mortgage.

Selling R&W

The R&W described in Section 1301.11 of the Guide.

[Go Back to Top](#)

Selling R&W Planned/Projected Relief Date (SLR R&W Pln Relief Date)

Date when the Selling R&W will be relieved on the loan based on its attributes and payment history.

Selling R&W Position (SLR R&W Position)

Indicator of Seller R&W obligation as related to other counterparties; used for bifurcated R&W transactions.

Selling R&W Relief Date

See *R&W Relief Date*

Selling R&W Relieved (SLG R&W Relieved)

A binary (yes (Y) or no (N)) indicator that the Selling R&W has been relieved for the loan.

Selling Relief Date

See *R&W Relief Date*

Selling Relief Date Type

The reason for Selling R&W Relief. For example, an acceptable payment history.

Servicer Loan Number

Unique number assigned by the servicer to identify a loan within the servicer's own system.

Servicer Name

See *Servicing R&W Name*

Servicer Number

See *Servicing R&W Number*

Servicer R&W Name (SVR R&W Name)

The Servicer Obligor name associated with the unique Servicing R&W Number.

Servicer R&W Number (SVR R&W Number)

The Freddie Mac 6-digit number uniquely identifying the Servicer Obligor (Servicer).

SLG R&W Relieved

See *Selling R&W Relieved*

SLR R&W Name

See *Seller R&W Name*

SLR R&W Number

See *Seller R&W Number*

SLR R&W Pln Relief Date

See *Selling R&W Planned Relief Date*

SLR R&W Position

See *Selling R&W Position*

Standard Transfer

A transfer of servicing, pursuant to Guide Chapter 7101.

Start Date (Current Loan Risk Detail Report)

The beginning date of an obligation.

Status

See *Loan Status*

SVR R&W Name

See *Servicer R&W Name*

SVR R&W Number

See *Servicer R&W Number*

System Processed Date

The date Loan Coverage Advisor detected/recorded the loan event and/or processed the R&W update triggered by the loan event.

[Go Back to Top](#)

T

Time to Relief Date

See *Seller R&W Period / Selling R&W Period*

U

UPB

The gross unpaid principal balance of a loan.

V

No terms

W

No terms

X

No terms

Y

No terms

Z

No terms

[Go Back to Top](#)