

# Quality Control Information Manager (QCIM)

## User Guide

February 2017

## Notice

The information in this document is intended to provide general guidance to Freddie Mac Seller/Service providers. The information is offered as an aid in, not a substitute for, complying with the requirements set forth in the Single-Family Seller/Service provider Guide (the Guide). Each Freddie Mac approved Seller/Service provider must comply with all applicable provisions in the Guide, and all other purchase documents, as that term is defined in the Guide and non-disclosure agreements. This publication does not constitute a part of the Guide. In the event any information provided in this publication conflicts or is inconsistent with the provisions or requirements of the Guide or any Purchase Document, the provisions or requirements of the Guide and such Purchase Documents control and supersede the information contained in this publication.

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# Introduction

Freddie Mac's Quality Control Information Manager (QCIM) is a secure web-based system that enables Seller/Service providers to more effectively manage their post-funding Quality Control (QC) process – including performing and non-performing file requests. You can easily:

- Access QC loan file status, manage your remedy requests and run basic and detailed queries for loans in process.
- Upload loan files as well as missing, incomplete and appeal documentation.
- Utilize the Management Reporting function to view QC and Remedy reports, trends and data.

The terms and conditions applicable to use of QCIM can be found in the *Single-Family Seller/Service Provider Guide (Guide)*. Exhibit 38, *Quality Control Information Manager Agreement*, supersedes any other QCIM terms of document signed by a Seller/Service provider. Each Seller/Service provider using QCIM, by virtue of such use, will be deemed to have agreed to the terms and conditions set forth in Guide Exhibit 38.

QCIM has three main functions:

- **Loan File Management** - provides information on file requests and specific file issues, including missing docs (documents), appeals and incomplete file statuses.
- **Remedy Management** - provides information on outstanding repurchase or remedy requests. Seller/Service providers can view the loan status, latest actions and provide real-time comments to the Remedy Management team.
- **Management Reporting** - provides flexible reports and customizable dashboards containing current, historical and trending data for QC and remedy data.

QCIM contains data as of January 1, 2014, as well as all outstanding requests. The following table displays the historical data accessible in QCIM for each function:

Historical Data	
Function	Includes:
Loan File Management	<ul style="list-style-type: none"> <li>• Data as of January 1, 2014</li> <li>• All outstanding file requests</li> </ul>
Remedy Management	<ul style="list-style-type: none"> <li>• Data as of January 1, 2014</li> <li>• All outstanding remedies</li> </ul>
Management Reporting	<ul style="list-style-type: none"> <li>• Data as of January 1, 2014</li> <li>• All outstanding requests</li> <li>• All outstanding file remedies</li> </ul>

# Introduction

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## Hours of Availability

QCIM is available seven days per week during the following hours:

Day	Hours
Monday – Friday	7 am – 11 pm
Saturday	9 am – 9 pm
Sunday	11 am – 9 pm

## System Requirements

To view the full capability of QCIM and utilize the flexibility of Management Reporting, it is recommended that [Microsoft Silverlight Version 4 or higher](#), a free web browser plug-in, be installed on your computer. In addition, it is recommended that Internet Explorer 11 or higher be utilized.

## User Roles

Seller/Service providers must assign employees to specified user roles (authorized tasks). Each User Role is given different access and functionality. Users can be assigned multiple roles. If a user needs access to both the Loan File Management and the Remedy Management views, a Seller/Service provider should choose Loan File Management Customer Read Only (RO) **and** Remedy Management Customer Write or Remedy Management Customer RO. Both Loan File Management and Remedy Management users have access to the Management Reporting function. All user roles have the ability to reset their individual password.

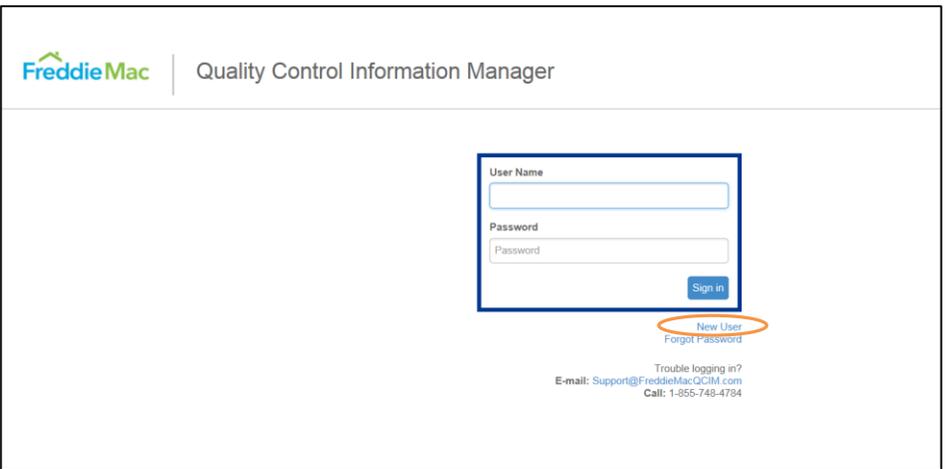
Role	Access / Notes
Customer Administrator	<p>The Customer Administrator must be set up before users can be assigned. Contact your Freddie Mac Remedy Management or Loan File Management contact or send an e-mail to <a href="mailto:QC_Information_Manager@FreddieMac.com">QC_Information_Manager@FreddieMac.com</a> to obtain the "QCIM Seller/Service provider User Administrator &amp; Officer Certification Form." Once this has been completed and submitted, Freddie Mac will send the Customer Administrator an e-mail containing the QCIM link and login credentials.</p> <p>The Customer Administrator is responsible for approving all QCIM user requests, user roles, and user account changes within their company. This approval process is managed through the Customer Account workflow function in QCIM.</p> <p>The Customer Administrator has the ability to approve or reject new customer user requests within the respective Seller/Service provider.</p> <div style="background-color: #ffffcc; padding: 5px;"> The Customer Administrator has no access to the site beyond administrative functions and must choose additional roles if they will also require site access.</div>

# Introduction

Role	Access / Notes
Loan File Management Customer RO (Read Only)	The user has read-only access to the "Loan File Management" for reviewing file requests, missing and incomplete documents as well as appeal requests in the system. Records are restricted to only those assigned to the responsible family.  This user also has access to the Management Reporting function.
Remedy Management Customer RO (Read Only)	The user has access to the Remedy Management view used for reviewing repurchases, remedy, and appeal requests in the system. Records are restricted to only those assigned to the responsible family. A user with this role can view Customer Comments and Freddie Mac External Comments but does not have the ability to add comments.  This user also has access to the Management Reporting function.
Remedy Management Customer Write	The user has access to the Remedy Management view used for reviewing repurchases, remedy, and appeal requests in the system. Records are restricted to only those assigned to the responsible family. A user with this role can view Customer Comments and Freddie Mac External Comments as well as add additional comments and change file(s) status.  This user also has access to the Management Reporting function.

## Accessing QCIM

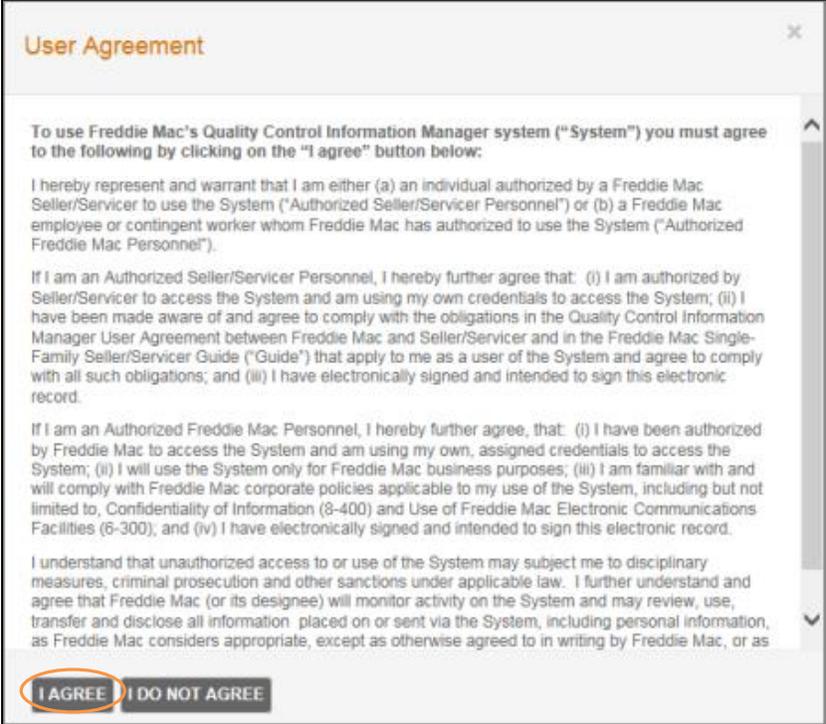
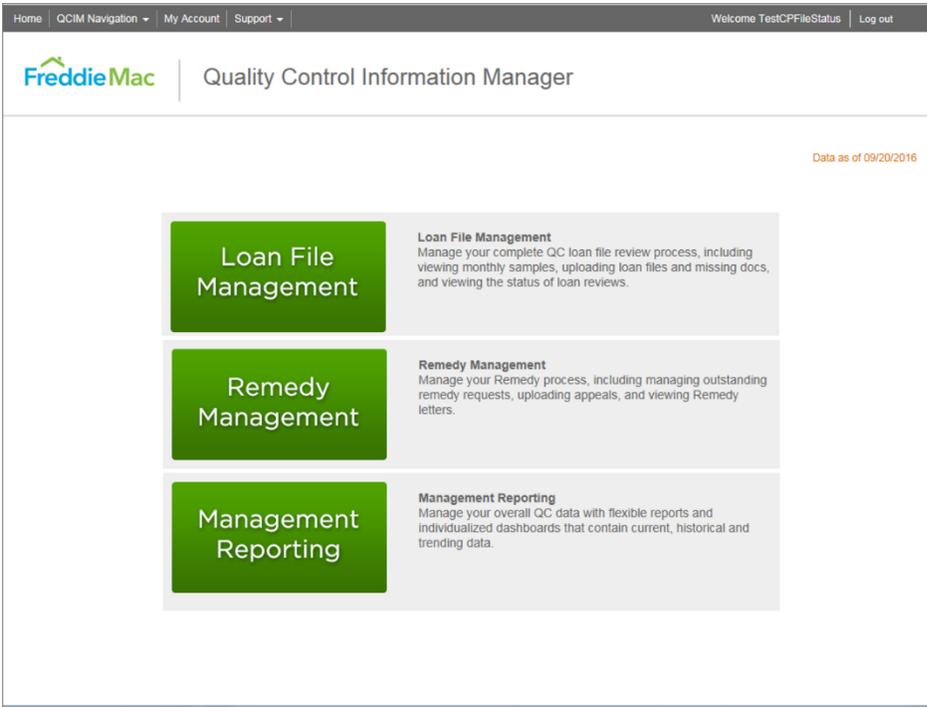
To access QCIM, Freddie Mac requires Customer Administration and New User approval. Please contact your company's Customer Administrator or use the **New User** link on the Home page.

Action	Result / Notes
Once you have QCIM access, enter <a href="https://www.FreddieMacQCIM.com/">https://www.FreddieMacQCIM.com/</a> into your browser's address line. Then click <b>Go</b> .	
The Login page displays. To add a new user, click <b>New User</b> .	

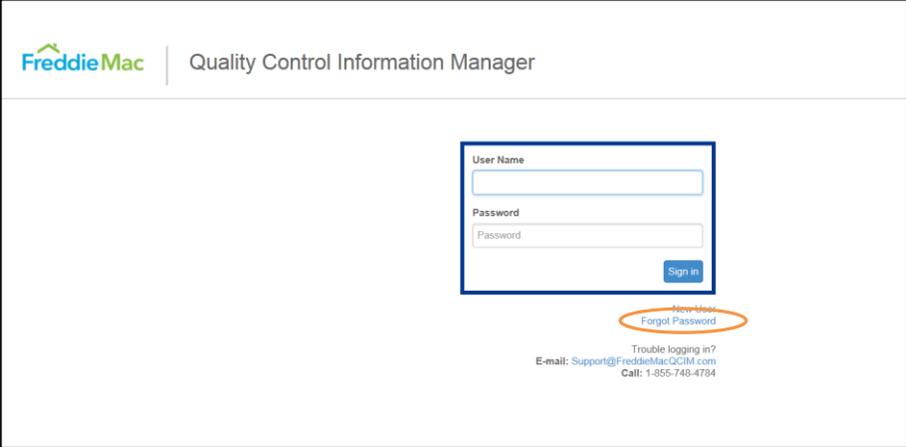
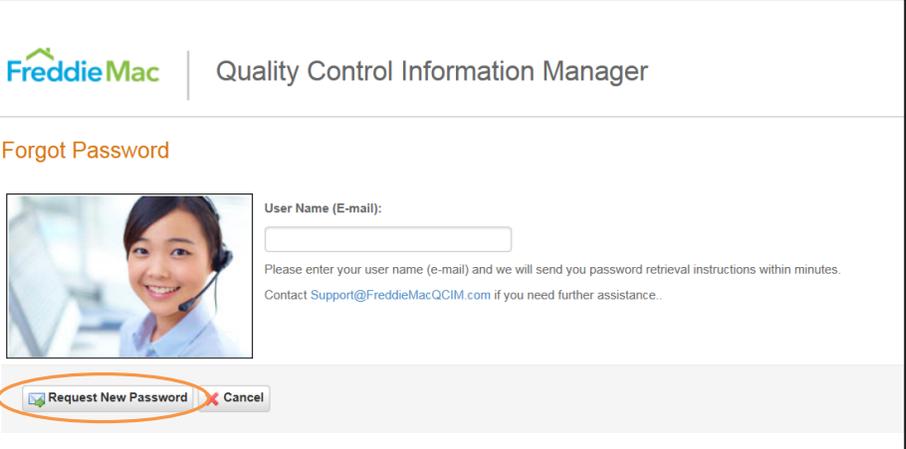
# Introduction

Action	Result / Notes
<p>The Account Sign-up page displays. Enter your <b>Full Name</b> and <b>E-mail</b> address. To submit the request, click <b>Register Now</b>.</p> <p>The account sign-up request is sent to the Customer Administrator and Freddie Mac.</p>	<div data-bbox="555 298 1497 898"> </div> <div data-bbox="555 915 1481 1247" style="background-color: #ffffcc; padding: 10px;"> <p> Both a Customer Administrator and Freddie Mac must approve the new user request. After both approvals have occurred, the new user receives an e-mail within 72 hours containing a confirmation code and QCIM link.</p> <p>New users must click the e-mailed link, enter the confirmation code, and create a new password within the time frame designated in the e-mail. If the user does not create their new password within the designated timeframe, an e-mail must be sent to <a href="mailto:Support@FreddieMacQCIM.com">Support@FreddieMacQCIM.com</a> requesting a new confirmation code.</p> </div>
<p>To log in to QCIM, enter your <b>User Name</b> and <b>Password</b> on the Login page. Click <b>Sign in</b>.</p>	<div data-bbox="555 1272 1497 1734"> </div>

# Introduction

Action	Result / Notes
<p>The User Agreement will display as a pop-up window.</p> <p>Review the User Agreement and click <b>I AGREE</b> to proceed.</p>	
<p>The Home page displays. You can access functions through the top navigation bar or by selecting main functions on the QCIM Home page.</p> <p><b>NOTE:</b> You will only see the functions available to your user role. If you have a Customer Admin role, this page does not display unless you are set up with additional roles.</p>	

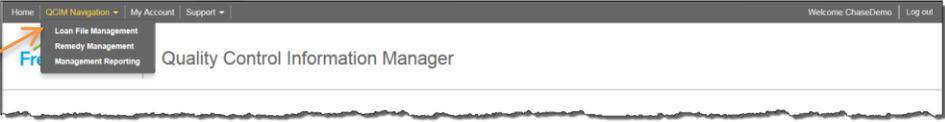
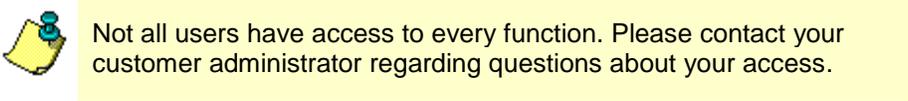
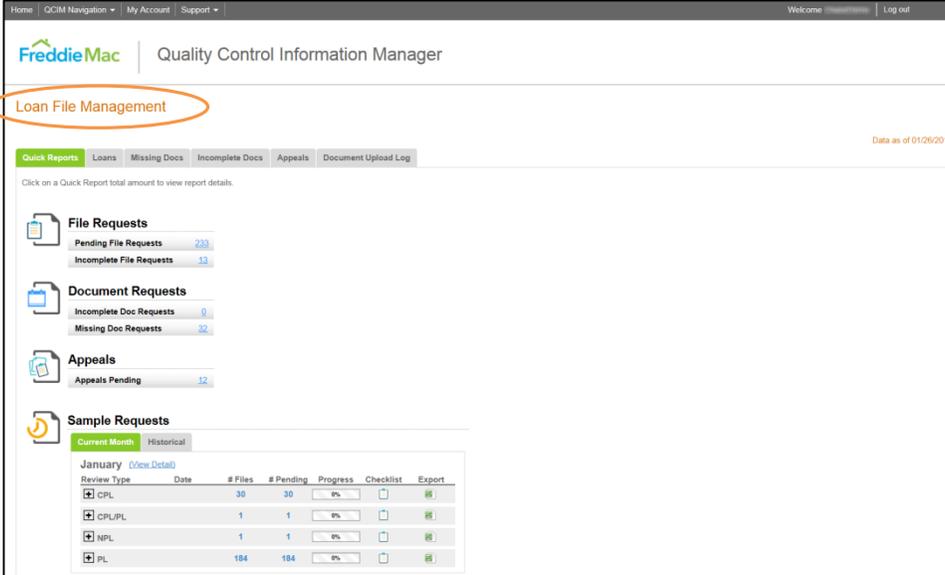
# Introduction

Action	Result / Notes
<p><b>Forgotten Password</b></p> <p>To retrieve a forgotten password, click <b>Forgot Password</b> on the Login page.</p> <p><b>NOTE:</b> You will be locked out of QCIM after five incorrect attempts. A message will appear indicating you need to contact QCIM support to obtain access.</p>	
<p>The Forgot Password page appears. After entering your e-mail address and clicking <b>Request New Password</b>, password retrieval instructions will be e-mailed to you.</p>	

# Introduction

## Navigating QCIM via the Top Navigation Bar

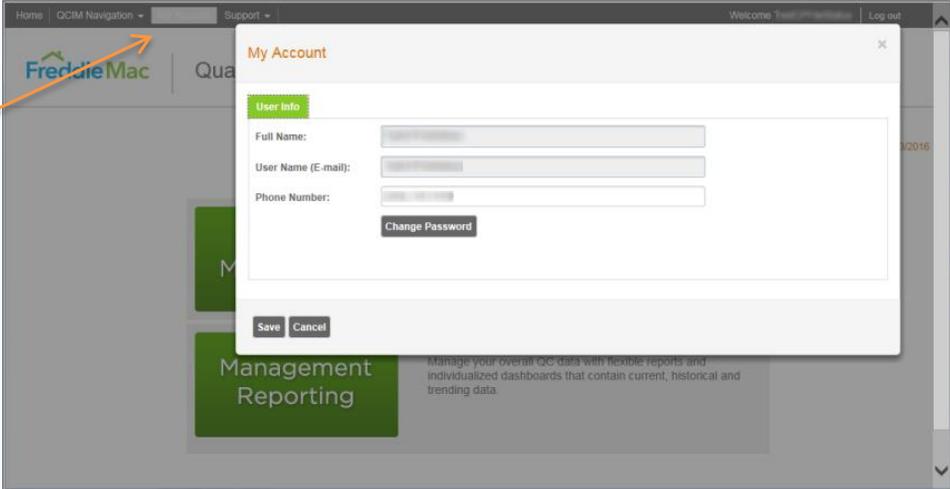
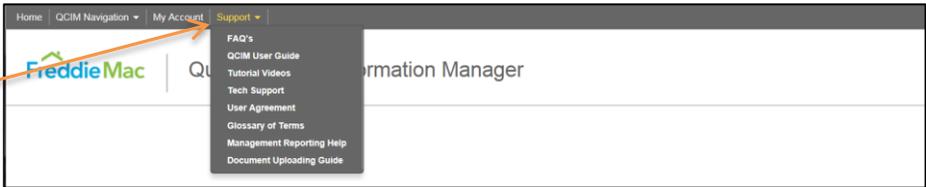
There are three main functions within QCIM, Loan File Management, Remedy Management and Management Reporting. QCIM also contains administrative and support options.

Action	Result / Notes																																			
<p><b>QCIM Navigation tab</b></p> <p>Using the top navigation bar on the Home page select <b>QCIM Navigation</b>.</p> <p>If your user role grants you access to both functions, you can then choose between <b>Loan File Management</b>, <b>Remedy Management</b> and <b>Management Reporting</b>. Otherwise, you will only see the function that is available to you. If you are a Customer Administrator an additional tab will be displayed in the top navigation. See <a href="#">Customer Administrator</a>.</p>	 <p>The screenshot shows the top navigation bar of the QCIM interface. It includes links for Home, QCIM Navigation, My Account, and Support. Below these are three main menu items: Loan File Management, Remedy Management, and Management Reporting. The page title is 'Quality Control Information Manager'.</p> <p> Not all users have access to every function. Please contact your customer administrator regarding questions about your access.</p>																																			
<p><b>Loan File Management</b> takes you to the Quick Reports tab on the Loan File Management page which provides summarized reporting on loan file requests and key loan file statuses.</p>	 <p>The screenshot shows the 'Loan File Management' page. The 'Loan File Management' tab is circled in orange. Below the navigation bar, there are several sections: 'Quick Reports' (with sub-tabs for Loans, Missing Docs, Incomplete Docs, Appeals, and Document Upload Log), 'File Requests' (with counts for Pending and Incomplete File Requests), 'Document Requests' (with counts for Incomplete and Missing Doc Requests), 'Appeals' (with count for Appeals Pending), and 'Sample Requests' (with a table for January).</p> <table border="1" data-bbox="613 1465 1003 1585"> <thead> <tr> <th>Review Type</th> <th>Date</th> <th># Files</th> <th># Pending</th> <th>Progress</th> <th>Checklist</th> <th>Export</th> </tr> </thead> <tbody> <tr> <td>CPL</td> <td></td> <td>30</td> <td>30</td> <td>0%</td> <td><input type="checkbox"/></td> <td></td> </tr> <tr> <td>CPL/PL</td> <td></td> <td>1</td> <td>1</td> <td>0%</td> <td><input type="checkbox"/></td> <td></td> </tr> <tr> <td>NPL</td> <td></td> <td>1</td> <td>1</td> <td>0%</td> <td><input type="checkbox"/></td> <td></td> </tr> <tr> <td>PL</td> <td></td> <td>184</td> <td>184</td> <td>0%</td> <td><input type="checkbox"/></td> <td></td> </tr> </tbody> </table>	Review Type	Date	# Files	# Pending	Progress	Checklist	Export	CPL		30	30	0%	<input type="checkbox"/>		CPL/PL		1	1	0%	<input type="checkbox"/>		NPL		1	1	0%	<input type="checkbox"/>		PL		184	184	0%	<input type="checkbox"/>	
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NPL		1	1	0%	<input type="checkbox"/>																															
PL		184	184	0%	<input type="checkbox"/>																															

# Introduction

Action	Result / Notes
<p><b>Remedy Management</b> takes you to the Remedy Management main page where you can access loan(s) in the Remedy pipeline.</p>	
<p><b>Management Reporting</b> takes you to the Management Reporting main page where you can view your QC and remedy data through various reports and create an individualized dashboard.</p>	

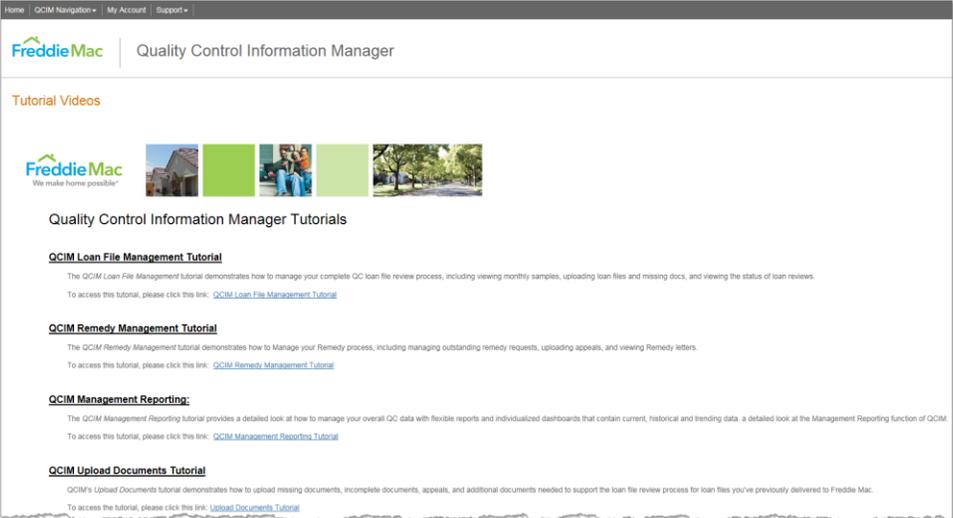
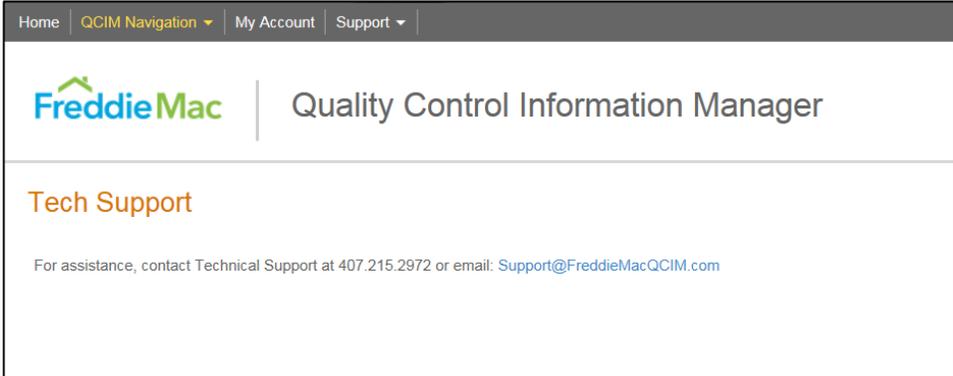
# Introduction

Action	Result / Notes
<p><b>My Account tab</b></p> <p>Select <b>My Account</b> to access account information and to change your user password.</p>	
<p><b>Support tab</b></p> <p>To access the support option within QCIM, select <b>Support</b> from the top navigation bar. Eight options appear under Support: FAQs, QCIM User Guide, Tutorial Videos, Tech Support, User Agreement, Glossary of Terms, Management Reporting Help and Document Upload Guide.</p>	

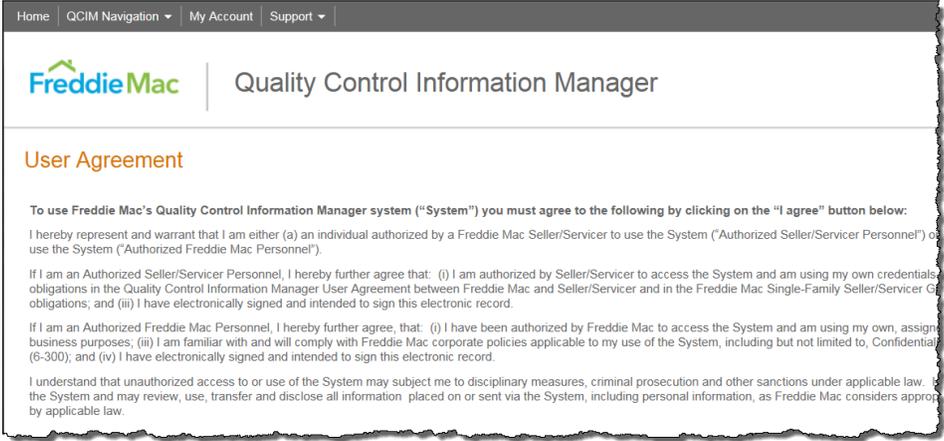
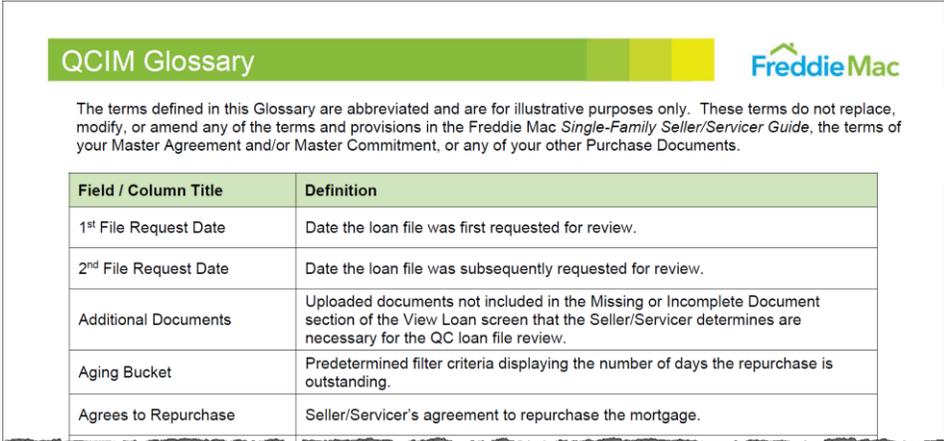
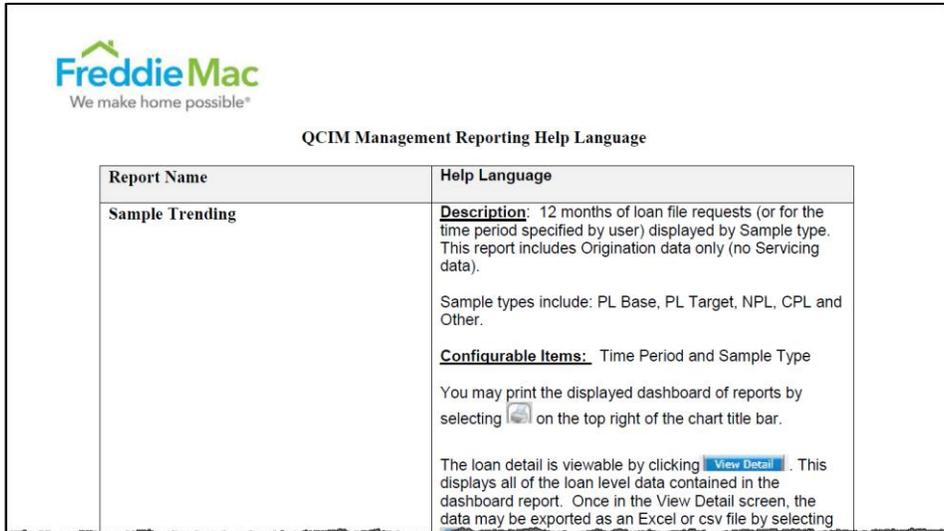
# Introduction

Action	Result / Notes
<p>The first option, <b>FAQs</b>, opens a new page with Frequently Asked Questions.</p>	<p><b>General</b></p> <p><b>What is QCIM?</b></p> <p>Freddie Mac's Quality Control Information Manager (QCIM) is a secure, web based application enabling Seller/Serviceers to manage performing and non-performing loan data through the post-funding QC process.</p> <p>With QCIM, you can access the information you need on your QC loan files, from outstanding file requests to the review status and closed repurchases on loans, and more...</p> <ul style="list-style-type: none"> <li>• <b>Easy tracking:</b> Find out the status of pending and incomplete loan file requests, including missing and incomplete document requests, and appeals that are pending.</li> <li>• <b>Provide documents online:</b> Simply upload any missing documents, incomplete documents, appeals, and additional documents.</li> <li>• <b>See outstanding requests:</b> View outstanding missing and incomplete document requests, request dates, and upload history.</li> <li>• <b>Create reports:</b> Run basic or detailed reports on your file review and repurchase status.</li> <li>• <b>Manage access:</b> You can assign users roles for File Management and Remedy Management to ensure that the right staff members have the right access.</li> <li>• <b>Identify issues:</b> Use the QC Key Indicators to identify issues with your loan file submissions to improve file completeness and ultimately shorten your file review timeline.</li> <li>• <b>Know how long:</b> See the average number of days it takes Freddie Mac to complete a file review, and the average number of days for appeal decisions</li> </ul> <p><b>Is there a fee to use QCIM?</b></p> <p>There is no fee for using QCIM. It is available to all Freddie Mac Seller/Serviceers.</p>
<p>The second option, <b>QCIM User Guide</b>, displays this guide.</p>	

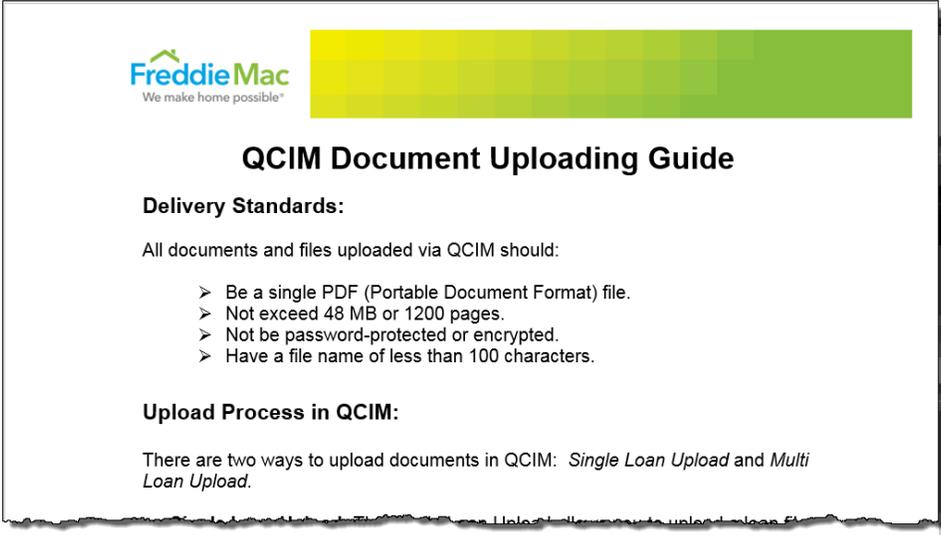
# Introduction

Action	Result / Notes
<p>The third option, <b>Tutorial Videos</b>, displays a list of available tutorials on using QCIM.</p>	
<p>The fourth option, <b>Tech Support</b>, displays information on contacting Technical Support.</p>	 <div data-bbox="558 1255 623 1325" style="float: left; margin-right: 10px;">  </div> <div data-bbox="646 1241 1463 1423" style="background-color: #ffffcc; padding: 10px;"> <p>For general and business-related questions and QCIM support, please contact your Freddie Mac Remedy Management or Loan File Management representative. For technical issues with the application, please contact the QCIM Customer Support Desk at (855) 748-4784. The Support Desk is available Monday-Friday from 8:00 am to 8:00 pm EST.</p> </div>

# Introduction

Action	Result / Notes												
<p>The fifth option, <b>User Agreement</b>, displays a copy of the User Agreement pop-up screen.</p>	 <p>Home   QCIM Navigation   My Account   Support</p> <p><b>Freddie Mac</b>   Quality Control Information Manager</p> <p><b>User Agreement</b></p> <p>To use Freddie Mac's Quality Control Information Manager system ("System") you must agree to the following by clicking on the "I agree" button below:</p> <p>I hereby represent and warrant that I am either (a) an individual authorized by a Freddie Mac Seller/Service to use the System ("Authorized Seller/Service Personnel") or use the System ("Authorized Freddie Mac Personnel").</p> <p>If I am an Authorized Seller/Service Personnel, I hereby further agree that: (i) I am authorized by Seller/Service to access the System and am using my own credentials, obligations in the Quality Control Information Manager User Agreement between Freddie Mac and Seller/Service and in the Freddie Mac Single-Family Seller/Service Guide obligations; and (ii) I have electronically signed and intended to sign this electronic record.</p> <p>If I am an Authorized Freddie Mac Personnel, I hereby further agree, that: (i) I have been authorized by Freddie Mac to access the System and am using my own, assign business purposes; (ii) I am familiar with and will comply with Freddie Mac corporate policies applicable to my use of the System, including but not limited to, Confidential (6-300); and (iv) I have electronically signed and intended to sign this electronic record.</p> <p>I understand that unauthorized access to or use of the System may subject me to disciplinary measures, criminal prosecution and other sanctions under applicable law. I agree to the System and may review, use, transfer and disclose all information placed on or sent via the System, including personal information, as Freddie Mac considers appropriate by applicable law.</p>												
<p>The sixth option, <b>Glossary of Terms</b>, displays a list of terms and definitions associated with QCIM.</p>	 <p><b>QCIM Glossary</b> <span style="float: right;"><b>Freddie Mac</b></span></p> <p>The terms defined in this Glossary are abbreviated and are for illustrative purposes only. These terms do not replace, modify, or amend any of the terms and provisions in the Freddie Mac <i>Single-Family Seller/Service Guide</i>, the terms of your Master Agreement and/or Master Commitment, or any of your other Purchase Documents.</p> <table border="1" data-bbox="610 947 1414 1205"> <thead> <tr> <th>Field / Column Title</th> <th>Definition</th> </tr> </thead> <tbody> <tr> <td>1<sup>st</sup> File Request Date</td> <td>Date the loan file was first requested for review.</td> </tr> <tr> <td>2<sup>nd</sup> File Request Date</td> <td>Date the loan file was subsequently requested for review.</td> </tr> <tr> <td>Additional Documents</td> <td>Uploaded documents not included in the Missing or Incomplete Document section of the View Loan screen that the Seller/Service determines are necessary for the QC loan file review.</td> </tr> <tr> <td>Aging Bucket</td> <td>Predetermined filter criteria displaying the number of days the repurchase is outstanding.</td> </tr> <tr> <td>Agrees to Repurchase</td> <td>Seller/Service's agreement to repurchase the mortgage.</td> </tr> </tbody> </table>	Field / Column Title	Definition	1 <sup>st</sup> File Request Date	Date the loan file was first requested for review.	2 <sup>nd</sup> File Request Date	Date the loan file was subsequently requested for review.	Additional Documents	Uploaded documents not included in the Missing or Incomplete Document section of the View Loan screen that the Seller/Service determines are necessary for the QC loan file review.	Aging Bucket	Predetermined filter criteria displaying the number of days the repurchase is outstanding.	Agrees to Repurchase	Seller/Service's agreement to repurchase the mortgage.
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<p>The seventh option, <b>Management Reporting Help</b>, displays information on the reports and dashboards containing current, historical and trending data available with the Management Reporting function.</p>	 <p><b>Freddie Mac</b> We make home possible®</p> <p><b>QCIM Management Reporting Help Language</b></p> <table border="1" data-bbox="639 1415 1393 1774"> <thead> <tr> <th>Report Name</th> <th>Help Language</th> </tr> </thead> <tbody> <tr> <td>Sample Trending</td> <td> <p><b>Description:</b> 12 months of loan file requests (or for the time period specified by user) displayed by Sample type. This report includes Origination data only (no Servicing data).</p> <p>Sample types include: PL Base, PL Target, NPL, CPL and Other.</p> <p><b>Configurable Items:</b> Time Period and Sample Type</p> <p>You may print the displayed dashboard of reports by selecting  on the top right of the chart title bar.</p> <p>The loan detail is viewable by clicking <a href="#">View Detail</a>. This displays all of the loan level data contained in the dashboard report. Once in the View Detail screen, the data may be exported as an Excel or csv file by selecting</p> </td> </tr> </tbody> </table>	Report Name	Help Language	Sample Trending	<p><b>Description:</b> 12 months of loan file requests (or for the time period specified by user) displayed by Sample type. This report includes Origination data only (no Servicing data).</p> <p>Sample types include: PL Base, PL Target, NPL, CPL and Other.</p> <p><b>Configurable Items:</b> Time Period and Sample Type</p> <p>You may print the displayed dashboard of reports by selecting  on the top right of the chart title bar.</p> <p>The loan detail is viewable by clicking <a href="#">View Detail</a>. This displays all of the loan level data contained in the dashboard report. Once in the View Detail screen, the data may be exported as an Excel or csv file by selecting</p>								
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# Introduction

Action	Result / Notes
<p>The eighth option, <b>Document Upload Guide</b>, provides information on uploading loan file documents in QCIM.</p>	 <p><b>Freddie Mac</b> We make home possible*</p> <h2>QCIM Document Uploading Guide</h2> <p><b>Delivery Standards:</b></p> <p>All documents and files uploaded via QCIM should:</p> <ul style="list-style-type: none"><li>➤ Be a single PDF (Portable Document Format) file.</li><li>➤ Not exceed 48 MB or 1200 pages.</li><li>➤ Not be password-protected or encrypted.</li><li>➤ Have a file name of less than 100 characters.</li></ul> <p><b>Upload Process in QCIM:</b></p> <p>There are two ways to upload documents in QCIM: <i>Single Loan Upload</i> and <i>Multi Loan Upload</i>.</p>

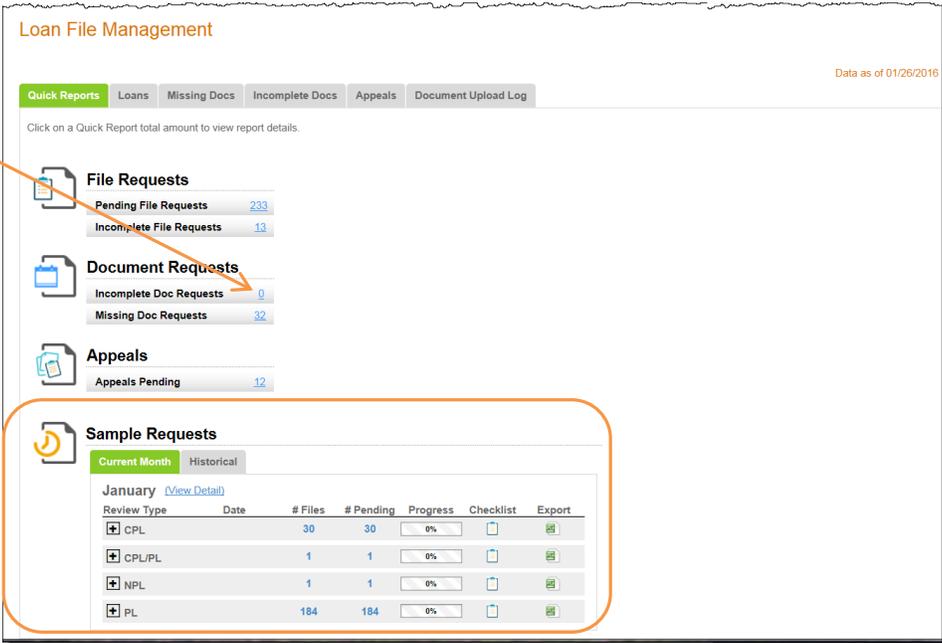
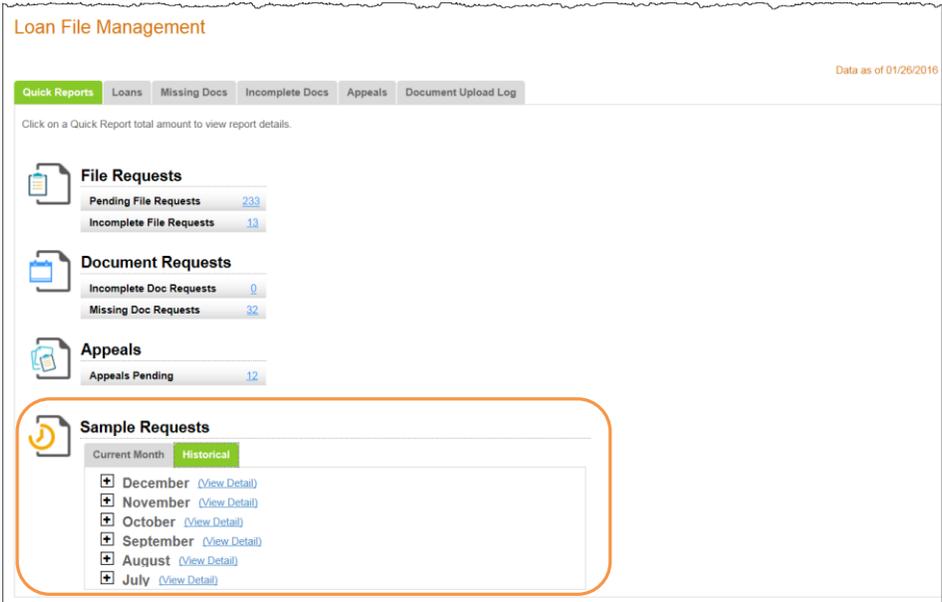
Loan File Management offers six tabs to view Quality Control (QC) loan file data: 1) [Quick Reports](#) 2) [Loans](#), 3) [Missing Docs](#), 4) [Incomplete Docs](#), 5) [Appeals](#) and 6) [Document Upload Log](#).

## Quick Reports

The Quick Reports tab provides summarized reporting on loan file requests and key loan file statuses.

Action	Result / Notes
<p>When entering Loan File Management, you will be taken to the <b>Quick Reports</b> tab – the default landing page. This page provides:</p> <ol style="list-style-type: none"> <li>1. A summary of the number of active file, document and appeals requests.</li> <li>2. A breakdown of current and historical sample requests by review type. (Historical requests include the previous six months of requests.)</li> <li>3. Links to view details on specific requests or appeals. (Links are blue.)</li> </ol> <p>Under Sample Requests, the Current Month tab and Historical tab contain icons to expand (+) or collapse (-) sections with more information on the requests.</p> <p>Each section includes:</p> <ul style="list-style-type: none"> <li>• Type of review.</li> <li>• Date the files were requested.</li> <li>• Number of files within the request.</li> <li>• Number of files outstanding (pending).</li> <li>• Progression bar indicating what percent of the requested files were received.</li> <li>• Checklist PDF containing details on required file documentation.</li> <li>• Option to export the sample request details.</li> </ul>	<p>QCIM data is refreshed daily. The effective date of the data is noted in the upper right hand corner of the screen, and typically has a 24- to 48-hour lag time.</p> <p>The page navigation icons (  ) become active when six or more records appear under a specific review type category to access additional records.</p>

# Loan File Management

Action	Result / Notes
<p>To view any of the report details, click the applicable blue link under File Requests, Document Requests Appeals or Sample Requests.</p> <p>For historical tab, Click on  for individual samples, or View Detail for a complete listing.</p>	<p><b>Current Month Tab View:</b></p>  <p><b>Historical Tab View:</b></p> 

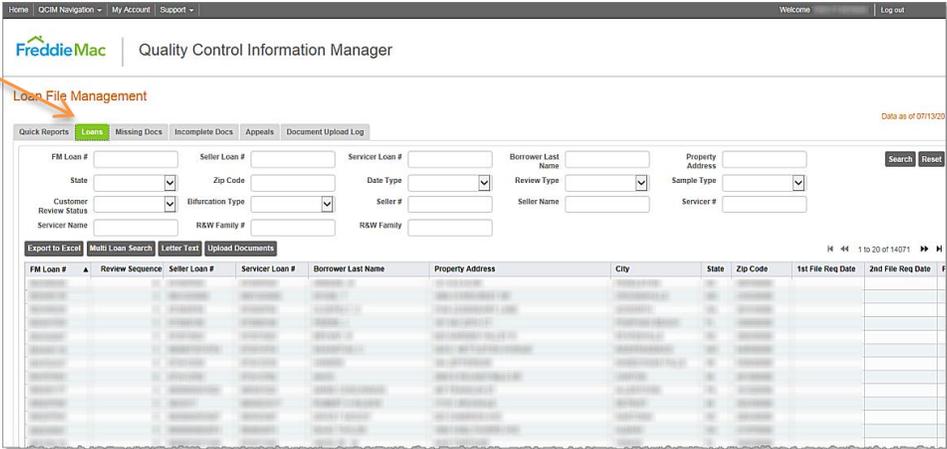
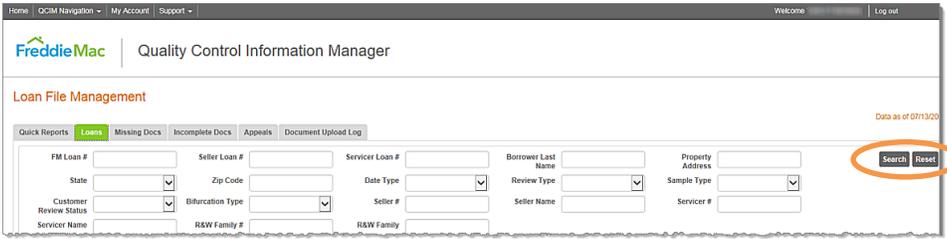
# Loan File Management

Action	Result / Notes																																																
<p>The report you selected opens with a list of applicable loans. This example lists loans that are pending a file request.</p> <p><b>Search</b></p> <p>To access fields you can use to further filter the list of loans, click the <b>Search</b> button located on the left side of the screen. Fields you may use to filter your results display at the top of the page.</p> <p>Select your search criteria and click <b>Search</b>. For field definitions, refer to the <a href="#">Glossary</a>.</p> <p>A list of loan data meeting your specific search criteria displays at the bottom of the screen.</p> <p>To clear the search criteria, click <b>Reset</b>.</p> <p>Double-click on any row for more details about the loan.</p> <p>You also have options to <a href="#">export the loan information to Excel</a> for further analysis, or <a href="#">upload documents for a selected loan</a>.</p>	<div data-bbox="537 239 1495 737"> <p>Pending File Requests</p> <p style="text-align: right;">Data as of 07/13/2016</p> <div style="border: 1px solid #ccc; padding: 5px;"> <p>FM Loan # <input type="text"/> Seller Loan # <input type="text"/> <span style="float: right;"><b>Search</b> <b>Reset</b></span></p> <p>Servicer Loan # <input type="text"/> Borrower Name <input type="text"/></p> <p>Review Type <input type="text"/> Date Type <input type="text"/></p> <p><b>Search</b> <b>Export to Excel</b> <b>Upload Documents</b> <span style="float: right;">1 to 20 of 23</span></p> <table border="1"> <thead> <tr> <th>FM Loan #</th> <th>Seller Loan #</th> <th>Servicer Loan</th> <th>Borrower Name</th> <th>Review Type</th> <th>1st Rqst Dat</th> <th>2nd Rqst Date</th> <th>Date Due</th> </tr> </thead> <tbody> <tr> <td>1000000001</td> <td>1000000001</td> <td>1000000001</td> <td>1000000001</td> <td>PL</td> <td>2016-06-07</td> <td></td> <td>2016-07-07</td> </tr> <tr> <td>1000000002</td> <td>1000000002</td> <td>1000000002</td> <td>1000000002</td> <td>PL</td> <td>2016-07-05</td> <td></td> <td>2016-08-04</td> </tr> <tr> <td>1000000003</td> <td>1000000003</td> <td>1000000003</td> <td>1000000003</td> <td>PL</td> <td>2016-07-05</td> <td></td> <td>2016-08-04</td> </tr> <tr> <td>1000000004</td> <td>1000000004</td> <td>1000000004</td> <td>1000000004</td> <td>PL</td> <td>2016-07-05</td> <td></td> <td>2016-08-04</td> </tr> <tr> <td>1000000005</td> <td>1000000005</td> <td>1000000005</td> <td>1000000005</td> <td>PL</td> <td>2016-07-05</td> <td></td> <td>2016-08-04</td> </tr> </tbody> </table> </div> <div data-bbox="558 751 1464 1024" style="background-color: #ffffcc; padding: 10px;"> <p> Columns of information can be sorted in ascending (▲) or descending (▼) order by clicking the column title. To sort by a different column, simply click on the heading of the column you wish to sort.</p> <p> With each Quick Report, the fields that appear can be used as filtering criteria to search for an individual loan or group of loans.</p> </div> </div>	FM Loan #	Seller Loan #	Servicer Loan	Borrower Name	Review Type	1st Rqst Dat	2nd Rqst Date	Date Due	1000000001	1000000001	1000000001	1000000001	PL	2016-06-07		2016-07-07	1000000002	1000000002	1000000002	1000000002	PL	2016-07-05		2016-08-04	1000000003	1000000003	1000000003	1000000003	PL	2016-07-05		2016-08-04	1000000004	1000000004	1000000004	1000000004	PL	2016-07-05		2016-08-04	1000000005	1000000005	1000000005	1000000005	PL	2016-07-05		2016-08-04
FM Loan #	Seller Loan #	Servicer Loan	Borrower Name	Review Type	1st Rqst Dat	2nd Rqst Date	Date Due																																										
1000000001	1000000001	1000000001	1000000001	PL	2016-06-07		2016-07-07																																										
1000000002	1000000002	1000000002	1000000002	PL	2016-07-05		2016-08-04																																										
1000000003	1000000003	1000000003	1000000003	PL	2016-07-05		2016-08-04																																										
1000000004	1000000004	1000000004	1000000004	PL	2016-07-05		2016-08-04																																										
1000000005	1000000005	1000000005	1000000005	PL	2016-07-05		2016-08-04																																										

# Loan File Management

## Loans

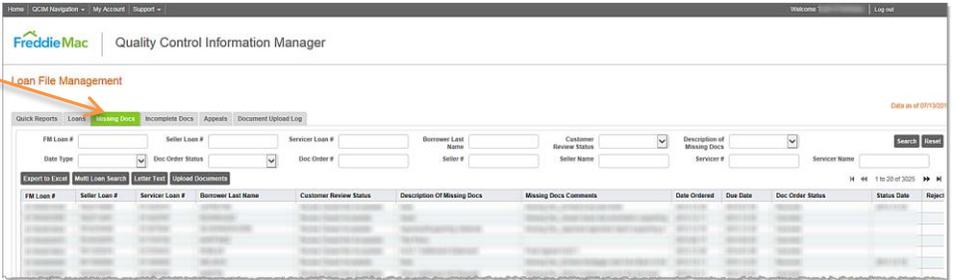
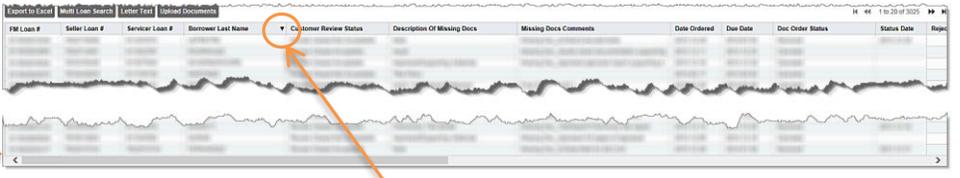
The Loans tab provides the most comprehensive details on a loan or group of loans.

Action	Result / Notes
<p>To view details on a loan or group of loans, select the <b>Loans</b> tab on the Loan File Management page.</p> <p>Any of the fields in the top portion of the Loan File Management page can be used as filtering criteria to search for an individual loan or group of loans.</p> <p>For field definitions, refer to the <a href="#">Glossary</a>.</p>	
<p>After selecting your search criteria, click <b>Search</b>. To clear the search criteria, click <b>Reset</b>.</p>	
<p>A list of loan data meeting your specific search criteria displays at the bottom of the screen. You can scroll right to view all columns of data.</p> <p>If there are no search results, the message “No records found” displays.</p>	
<p>Additional buttons are available above the loan data list to further analyze the data, access more details on the loan and/or upload documents. Refer to the <a href="#">Additional Features</a> section for more information.</p>	

# Loan File Management

## Missing Docs

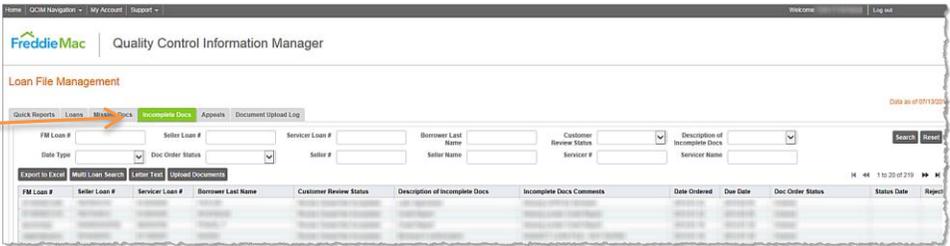
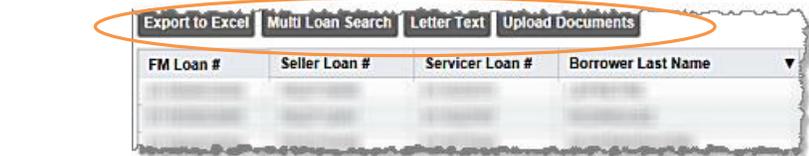
The Missing Docs tab provides a list of the missing loan documents for an individual loan or group of loans. Freddie Mac may request missing documentation when the underwriter reviews the file.

Action	Result / Notes
<p>To view a list of QC loans with missing document(s), select the <b>Missing Docs</b> tab on the Loan File Management page.</p> <p>Any of the fields in the top portion of the screen can be used as filtering criteria to search for an individual loan or group of loans.</p> <p>For field definitions, refer to the <a href="#">Glossary</a>.</p>	
<p>After selecting your search criteria, click <b>Search</b>. To clear the search criteria, click <b>Reset</b>.</p>	
<p>A list of QC loan data meeting your specific search criteria displays at the bottom of the screen. You can scroll right to view all columns of data.</p> <p>If there are no search results, the message "No records found" displays.</p>	 <p>Columns of information can be sorted in ascending (▲) or descending (▼) order by clicking the column title. To sort by a different column, simply click on the heading of the column you wish to sort.</p>
<p>Additional buttons are available above the list of filtered loan data to further analyze the data, access more details on the loan and/or upload documents. Refer to the <a href="#">Additional Features</a> section for more information.</p>	

# Loan File Management

## Incomplete Docs

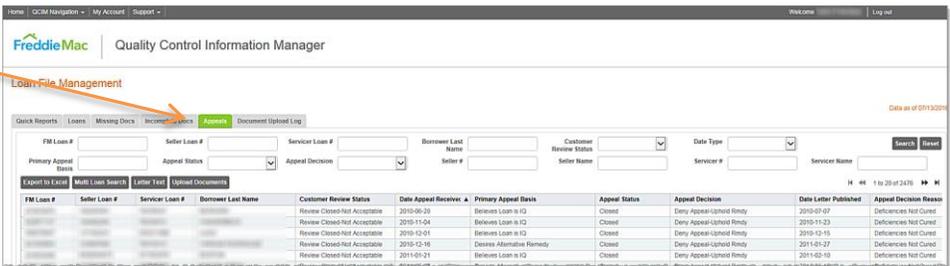
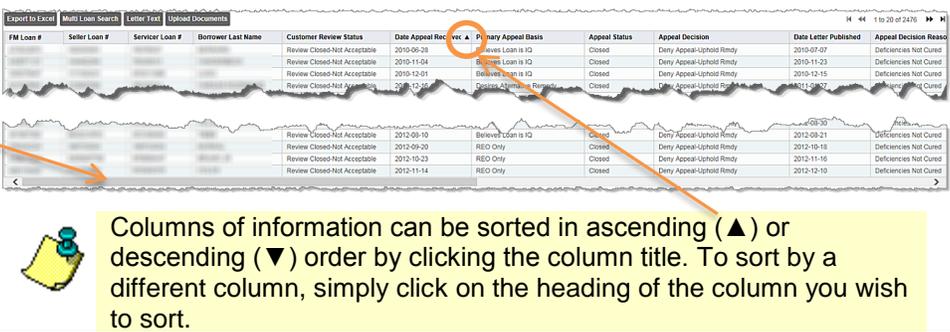
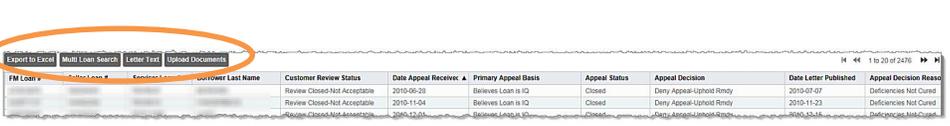
The Incomplete Docs tab provides a list of incomplete documents for an individual loan or group of loans. Prior to imaging, Freddie Mac reviews the file. If required critical documents are not included in the file, the file is deemed incomplete and Seller/Servicers are notified of the missing critical documents only. A file does not continue through the review process until Freddie Mac receives the critical documents.

Action	Result / Notes
<p>To view a list of loans with incomplete document(s), select the <b>Incomplete Docs</b> tab on the Loan File Management page.</p> <p>Any of the fields in the top portion of the screen can be used as filtering criteria to search for an individual loan or group of loans.</p> <p>For field definitions, refer to the <a href="#">Glossary</a>.</p>	
<p>After selecting your search criteria, click <b>Search</b>. To clear the search criteria, click <b>Reset</b>.</p>	
<p>A list of loan data meeting your specific search criteria displays at the bottom of the screen. You can scroll right to view all columns of data.</p> <p>If there are no search results, the message “No records found” displays.</p>	 <p>Columns of information can be sorted in ascending (▲) or descending (▼) order by clicking the column title. To sort by a different column, simply click on the heading of the column you wish to sort.</p>
<p>Additional buttons are available above the list of filtered loan data to further analyze the data, access more details on the loan and/or upload documents. Refer to the <a href="#">Additional Features</a> section for more information.</p>	

# Loan File Management

## Appeals

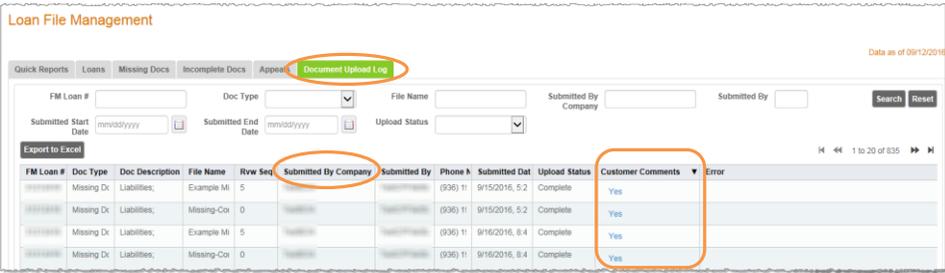
The Appeals tab provides a list of loans with an appeal. Seller/Service providers can view basic information about the appeal and status.

Action	Result / Notes
<p>To view a list of loans with an appeal, select the <b>Appeals</b> tab on the Loan File Management page.</p> <p>Any of the fields in the top portion of the screen can be used as filtering criteria to search for an individual loan or group of loans.</p> <p>For field definitions, refer to the <a href="#">Glossary</a>.</p>	
<p>After selecting your search criteria, click <b>Search</b>. To clear the search criteria, click <b>Reset</b>.</p>	
<p>A list of loan data meeting your specific search criteria at the bottom of the screen. You can scroll right to view all columns of data.</p> <p>If there are no search results, the message "No records found" displays.</p>	 <p>Columns of information can be sorted in ascending (▲) or descending (▼) order by clicking the column title. To sort by a different column, simply click on the heading of the column you wish to sort.</p>
<p>Additional buttons are available above the list of filtered loan data to further analyze the data access more details on the loan and/or upload documents. Refer to the <a href="#">Additional Features</a> section for more information.</p>	

# Loan File Management

## Document Upload Log

The Document Upload Log tab provides a list of uploaded documents. Seller/Service providers can view basic information about the uploaded document such as the document type, who uploaded the document and the submission date.

Action	Result / Notes																																																												
<p>To view a log of uploaded documents, select the <b>Document Upload Log</b> tab on the Loan File Management page.</p> <p>Any of the fields in the top portion of the screen can be used as filtering criteria to search for an uploaded document or group of documents.</p> <p>After selecting your search criteria, click <b>Search</b>. To clear the search criteria, click <b>Reset</b>.</p> <p>A list of uploaded documents meeting your specific search criteria at the bottom of the screen.</p> <p>The <b>Export to Excel</b> button is available above the list of filtered documents. Refer to the <a href="#">Additional Features</a> section for more information.</p> <p>For field definitions, refer to the <a href="#">Glossary</a>.</p>	 <p><b>Loan File Management</b></p> <p>Quick Reports   Loans   Missing Docs   Incomplete Docs   Appeal   <b>Document Upload Log</b>   Data as of 09/12/2016</p> <p>FM Loan # [ ] Doc Type [ ] File Name [ ] Submitted By Company [ ] Submitted By [ ] Search Reset</p> <p>Submitted Start Date [mm/dd/yyyy] Submitted End Date [mm/dd/yyyy] Upload Status [ ]</p> <p>Export to Excel</p> <table border="1"> <thead> <tr> <th>FM Loan #</th> <th>Doc Type</th> <th>Doc Description</th> <th>File Name</th> <th>Rvw Seq</th> <th>Submitted By Company</th> <th>Submitted By</th> <th>Phone #</th> <th>Submitted Dat</th> <th>Upload Status</th> <th>Customer Comments</th> <th>Error</th> </tr> </thead> <tbody> <tr> <td>12345678</td> <td>Missing Dc</td> <td>Liabilities, Example Mi</td> <td>Example Mi</td> <td>5</td> <td>Example Co</td> <td>Example User</td> <td>(936) 11</td> <td>9/15/2016, 5:2</td> <td>Complete</td> <td>Yes</td> <td></td> </tr> <tr> <td>12345678</td> <td>Missing Dc</td> <td>Liabilities, Example Co</td> <td>Example Co</td> <td>0</td> <td>Example Co</td> <td>Example User</td> <td>(936) 11</td> <td>9/15/2016, 5:2</td> <td>Complete</td> <td>Yes</td> <td></td> </tr> <tr> <td>12345678</td> <td>Missing Dc</td> <td>Liabilities, Example Mi</td> <td>Example Mi</td> <td>5</td> <td>Example Co</td> <td>Example User</td> <td>(936) 11</td> <td>9/16/2016, 8:4</td> <td>Complete</td> <td>Yes</td> <td></td> </tr> <tr> <td>12345678</td> <td>Missing Dc</td> <td>Liabilities, Example Co</td> <td>Example Co</td> <td>0</td> <td>Example Co</td> <td>Example User</td> <td>(936) 11</td> <td>9/16/2016, 8:4</td> <td>Complete</td> <td>Yes</td> <td></td> </tr> </tbody> </table> <p>1 to 20 of 835</p> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>If an associated Seller/Service provider uploads a document on your behalf, you can see it in the Submitted By Company column.</li> <li>To view comments entered when pending documents were uploaded for review, click <b>Yes</b> in the Customer Comments column. The <b>View Loan</b> screen displays with the comments located below 'Additional Docs'.</li> </ul>	FM Loan #	Doc Type	Doc Description	File Name	Rvw Seq	Submitted By Company	Submitted By	Phone #	Submitted Dat	Upload Status	Customer Comments	Error	12345678	Missing Dc	Liabilities, Example Mi	Example Mi	5	Example Co	Example User	(936) 11	9/15/2016, 5:2	Complete	Yes		12345678	Missing Dc	Liabilities, Example Co	Example Co	0	Example Co	Example User	(936) 11	9/15/2016, 5:2	Complete	Yes		12345678	Missing Dc	Liabilities, Example Mi	Example Mi	5	Example Co	Example User	(936) 11	9/16/2016, 8:4	Complete	Yes		12345678	Missing Dc	Liabilities, Example Co	Example Co	0	Example Co	Example User	(936) 11	9/16/2016, 8:4	Complete	Yes	
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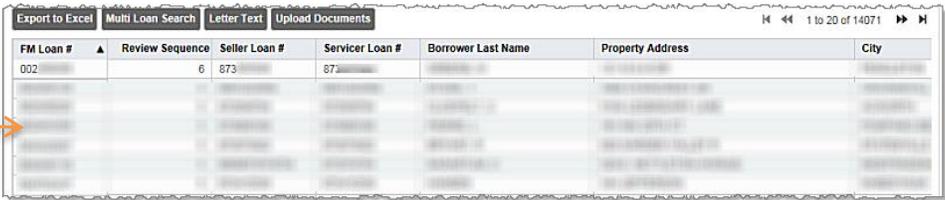
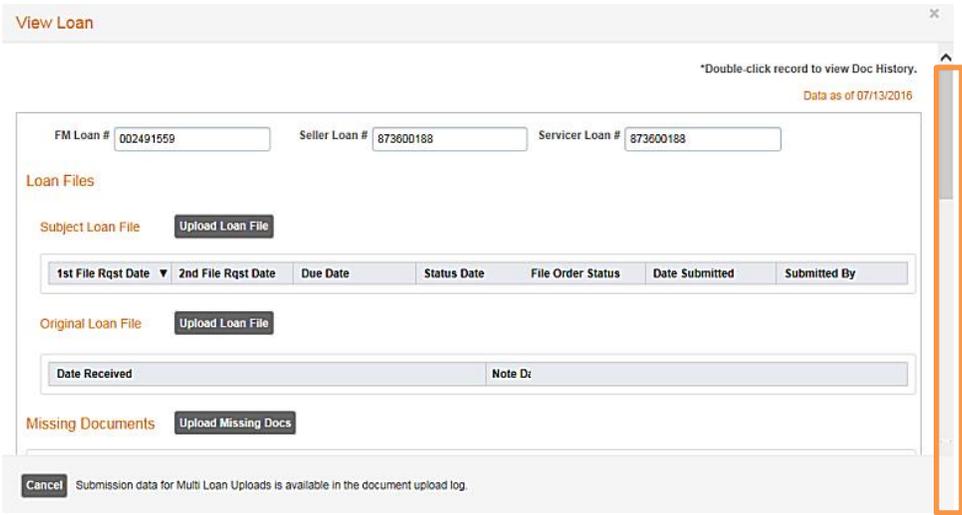
# Loan File Management

## Additional Loan File Management Features

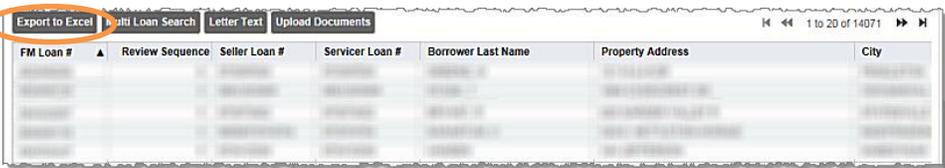
The following features are available in the majority of the Loan File Management tabs:

- [View Loan](#)
- [Export to Excel](#)
- [Multi Loan Search](#)
- [Letter Text](#)
- [Upload Documents](#)

### View Loan

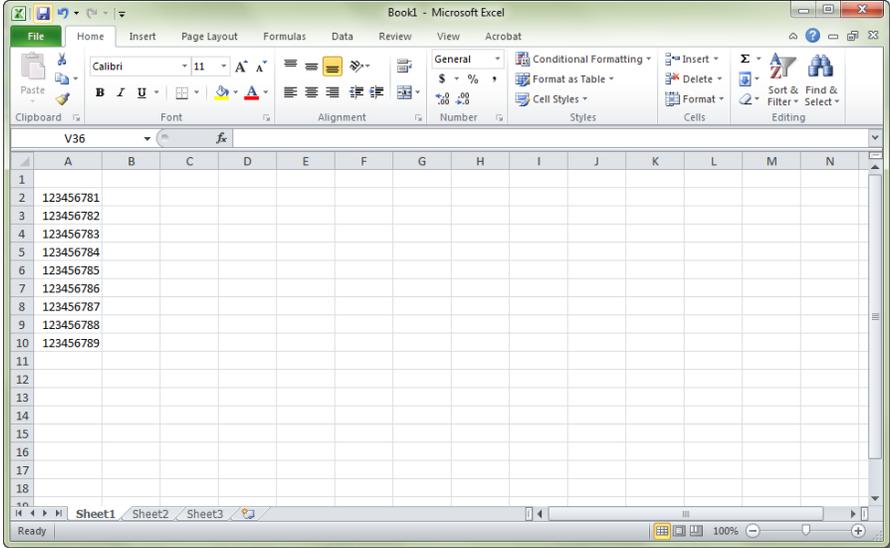
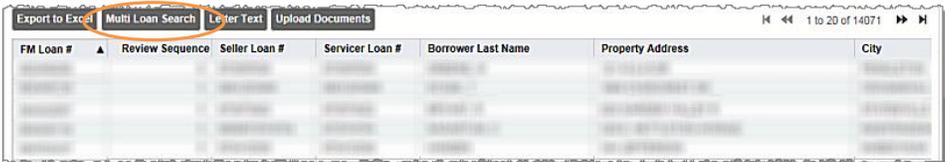
Action	Result / Notes
To view individual loan information, double click anywhere on the loan within the row.	
<p>The View Loan page displays selected loan information about actions that have been taken on a loan and letter text. You can use this page to complete the following actions:</p> <ul style="list-style-type: none"> <li>• Upload a loan file.</li> <li>• Upload missing documents.</li> <li>• Upload incomplete documents.</li> <li>• Upload appeals.</li> <li>• Upload additional docs.</li> <li>• Review letter text.</li> </ul> <p>Scroll down to view all sections.</p>	

### Export to Excel

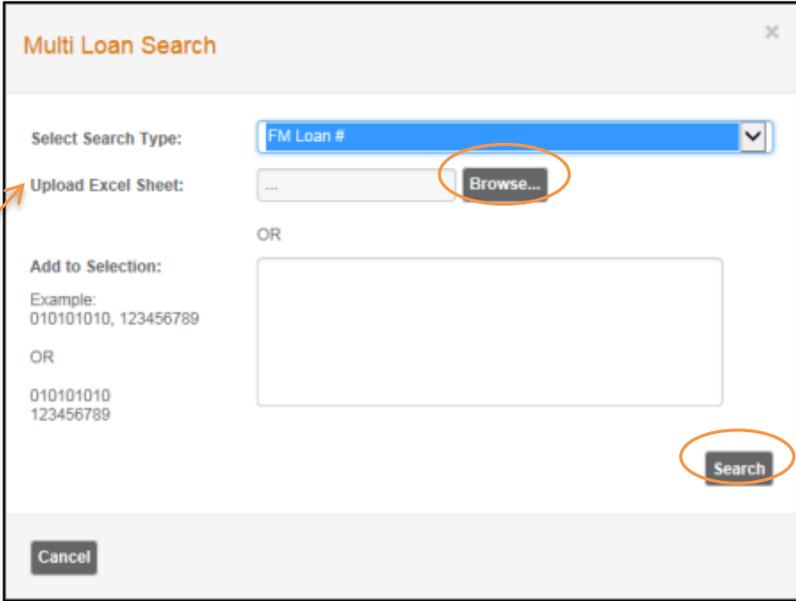
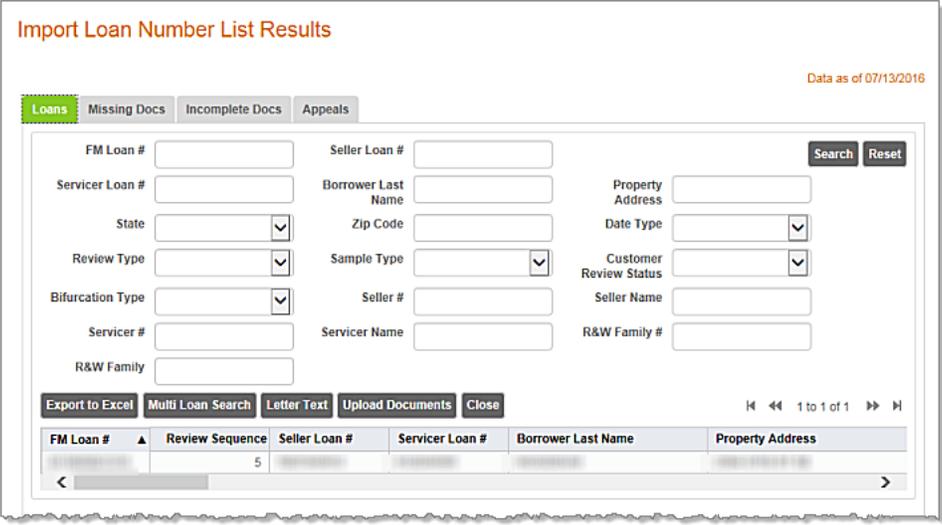
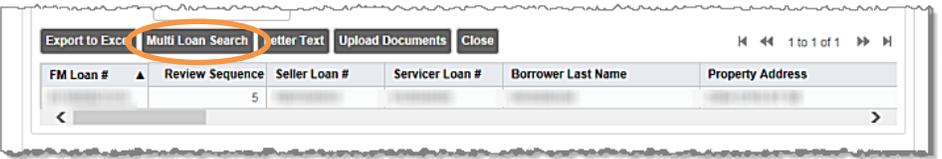
Action	Result / Notes
To export data, click <b>Export to Excel</b> .	
A new window displays asking if you want to <b>Open</b> or <b>Save</b> the Excel file.	

# Loan File Management

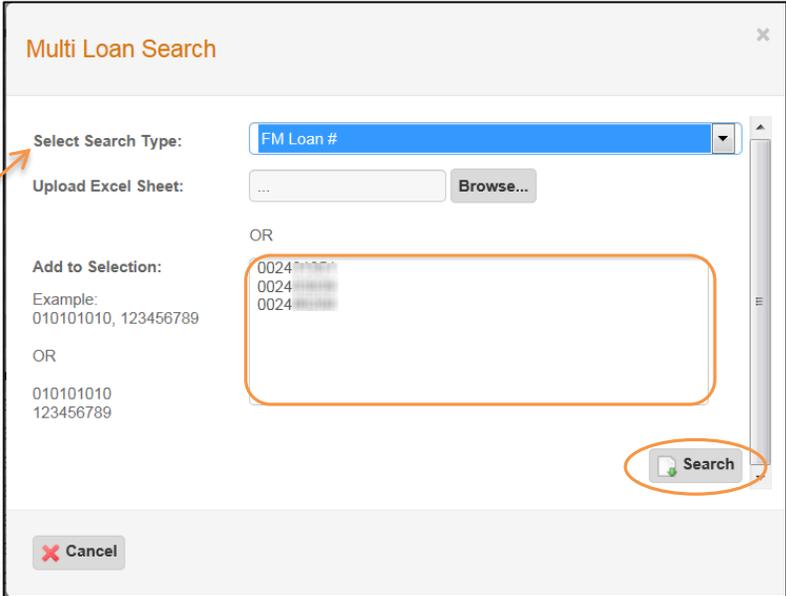
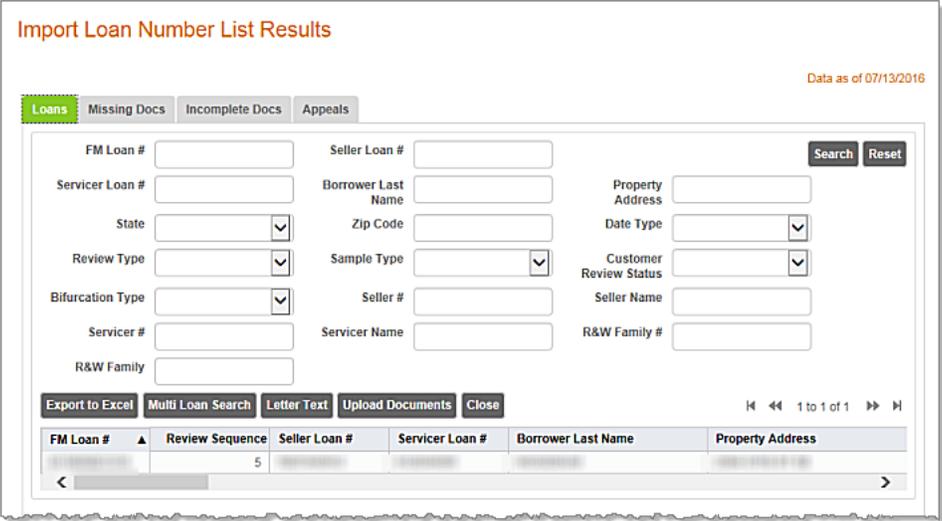
## Multi Loan Search

Action	Result / Notes
<p>The Multi Loan Search allows you to search for a group of loans using loan numbers. In order to search and view results on a specific group of loans, you can either create an Excel spreadsheet with the list of loan numbers and upload it, <b>or</b> enter loan numbers in the Multi Loan Search list box. You can use a list of Freddie Mac, Seller, or Servicer Loan Numbers.</p>	
<p><b>If using an Excel spreadsheet</b>, create the list of loan numbers in the Excel spreadsheet. Your list can have as many loan numbers as needed, as long as there are no numbers in the header row (row 1).</p> <p>Save the file to your desktop.</p>	
<p>Click <b>Multi Loan Search</b>.</p>	

# Loan File Management

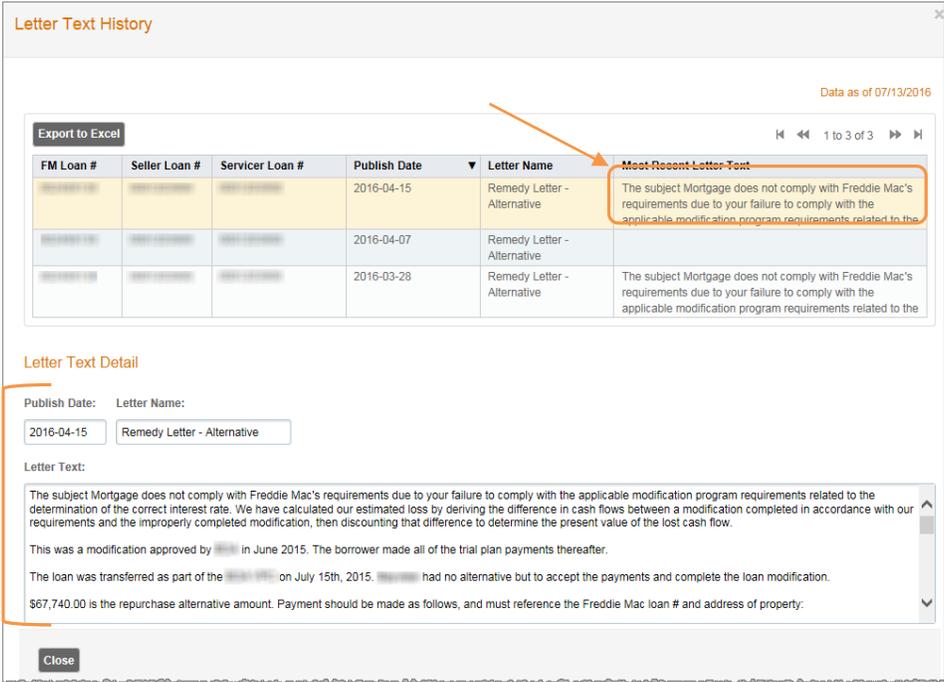
Action	Result / Notes
<p>A pop-up window will display where you can select a search type from the drop-down list. The type selected needs to match the specific loan numbers you entered into the spreadsheet (Freddie Mac, Seller, or Servicer Loan Number).</p> <p>Once the type has been selected from the drop-down menu, click <b>Browse</b> and find the Excel file on your desktop. Select the Excel file and click <b>Search</b>.</p>	
<p>Your results will display on the <b>Import Loan Number List Results</b> page.</p>	 <p>Any unmatched loans will not be displayed in the results.</p>
<p>If using the list box, click <b>Multi Loan Search</b>.</p>	

# Loan File Management

Action	Result / Notes
<p>A pop-up window will display where you can select a search type from the drop-down list. The type selected needs to match the specific loan numbers you will enter in the list box (Freddie Mac, Seller, or Servicer Loan Number).</p> <p>Once the type has been selected from the drop-down menu, enter the loan numbers in the list box. Click <b>Search</b>.</p>	
<p>Your results will display on the <b>Import Loan Number List Results</b> page.</p>	 <p>Any unmatched loans will not be displayed in the results.</p>

# Loan File Management

## Letter Text

Action	Result / Notes																								
<p>To access the letter text associated with a loan, click on the loan to highlight it, and click <b>Letter Text</b>. You can select more than one loan before clicking <b>Letter Text</b>. You can also clear a selection by clicking on the loan again, or by using the <b>Deselect all</b> button to clear all selections.</p>																									
<p>The list of letters displays. Click within the row to highlight the loan and display the full text in the Letter Text Detail section.</p> <p>You can also place your mouse cursor over the <b>Most Recent Letter Text</b> field to display the full letter text.</p>	 <p><b>Letter Text History</b></p> <p>Data as of 07/13/2016</p> <table border="1"> <thead> <tr> <th>FM Loan #</th> <th>Seller Loan #</th> <th>Servicer Loan #</th> <th>Publish Date</th> <th>Letter Name</th> <th>Most Recent Letter Text</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>2016-04-15</td> <td>Remedy Letter - Alternative</td> <td>The subject Mortgage does not comply with Freddie Mac's requirements due to your failure to comply with the applicable modification program requirements related to the</td> </tr> <tr> <td></td> <td></td> <td></td> <td>2016-04-07</td> <td>Remedy Letter - Alternative</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td>2016-03-28</td> <td>Remedy Letter - Alternative</td> <td>The subject Mortgage does not comply with Freddie Mac's requirements due to your failure to comply with the applicable modification program requirements related to the</td> </tr> </tbody> </table> <p><b>Letter Text Detail</b></p> <p>Publish Date: 2016-04-15 Letter Name: Remedy Letter - Alternative</p> <p>Letter Text:</p> <p>The subject Mortgage does not comply with Freddie Mac's requirements due to your failure to comply with the applicable modification program requirements related to the determination of the correct interest rate. We have calculated our estimated loss by deriving the difference in cash flows between a modification completed in accordance with our requirements and the improperly completed modification, then discounting that difference to determine the present value of the lost cash flow.</p> <p>This was a modification approved by [redacted] in June 2015. The borrower made all of the trial plan payments thereafter.</p> <p>The loan was transferred as part of the [redacted] on July 15th, 2015. [redacted] had no alternative but to accept the payments and complete the loan modification.</p> <p>\$67,740.00 is the repurchase alternative amount. Payment should be made as follows, and must reference the Freddie Mac loan # and address of property:</p> <p>Close</p>	FM Loan #	Seller Loan #	Servicer Loan #	Publish Date	Letter Name	Most Recent Letter Text				2016-04-15	Remedy Letter - Alternative	The subject Mortgage does not comply with Freddie Mac's requirements due to your failure to comply with the applicable modification program requirements related to the				2016-04-07	Remedy Letter - Alternative					2016-03-28	Remedy Letter - Alternative	The subject Mortgage does not comply with Freddie Mac's requirements due to your failure to comply with the applicable modification program requirements related to the
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			2016-03-28	Remedy Letter - Alternative	The subject Mortgage does not comply with Freddie Mac's requirements due to your failure to comply with the applicable modification program requirements related to the																				

## Upload Documents

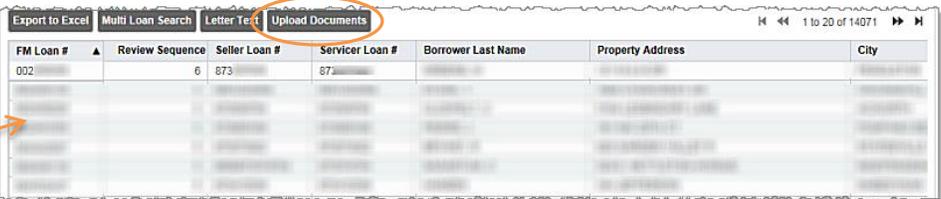
The Upload Documents option allows you to securely send Freddie Mac loan files or documents through QCIM. One or more loan files or documents in a PDF file format may be uploaded at a time. There are two ways to upload documents in QCIM: [Single Loan Upload](#) and [Multi Loan Upload](#). All documents and files uploaded via QCIM should:

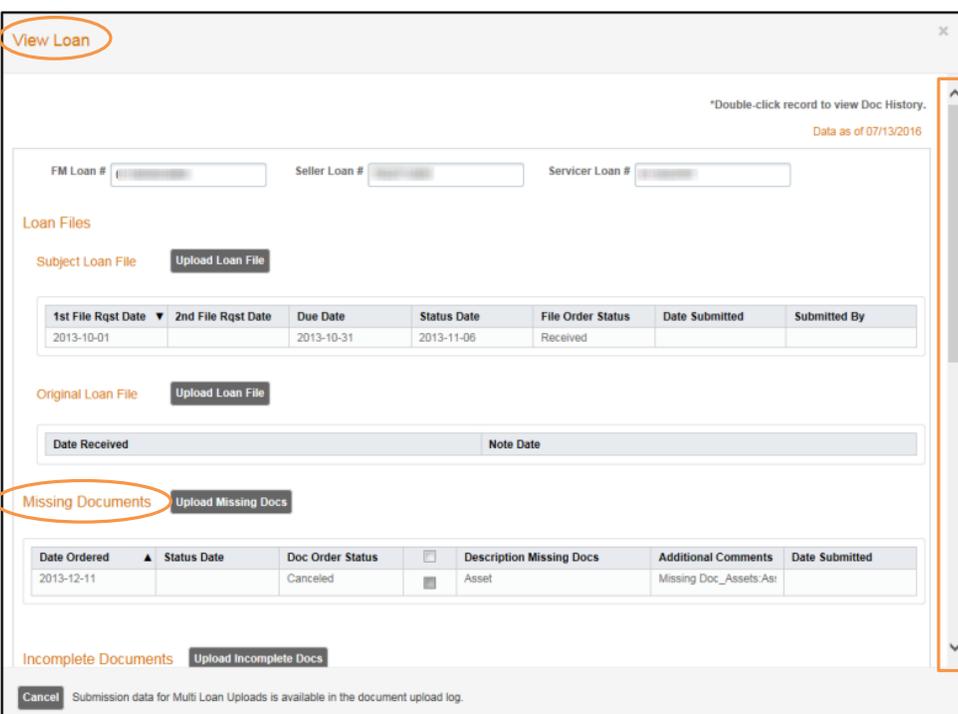
- Be a single PDF (Portable Document Format) file.
- Not exceed 48 MB or 1200 pages.
- Not be password-protected or encrypted.
- Have a file name of less than 100 characters.

# Loan File Management

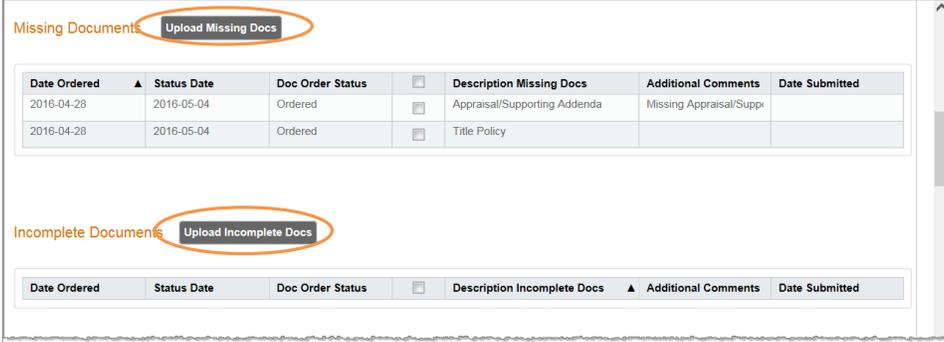
## Single Loan Upload

The Single Loan Upload allows you to upload a loan file or document to a specific loan.

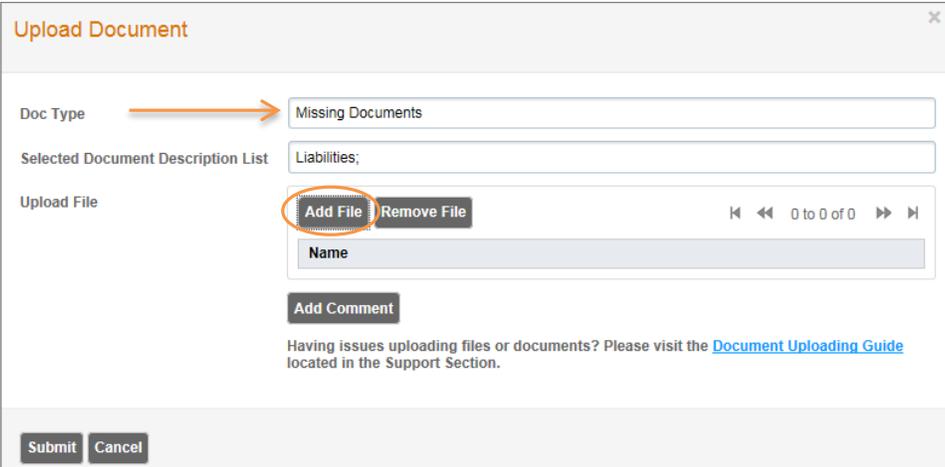
Action	Result / Notes
<p>To upload documents for an individual loan file, use the search field to locate the loan. Click anywhere on the loan within the row to highlight it and click <b>Upload Documents</b>. You can also double click on the loan.</p>	 <p>The screenshot shows a table with columns: FM Loan #, Review Sequence, Seller Loan #, Servicer Loan #, Borrower Last Name, Property Address, and City. The 'Upload Documents' button in the top navigation bar is circled in orange. An orange arrow points from the text in the Action column to a row in the table.</p>

Action	Result / Notes
<p>The View Loan page displays with the selected loan information. Documents may be uploaded one at a time through this page for any individual loan file.</p> <p>Select the type of document to be uploaded:</p> <ul style="list-style-type: none"> <li>• Loan Files.</li> <li>• Missing Documents.</li> <li>• Incomplete Documents.</li> <li>• Appeals.</li> <li>• Additional Docs.</li> </ul> <p>Use the scroll bar to access all document types.</p>	 <p>The screenshot shows the 'View Loan' page with a title bar and a close button. The 'View Loan' title is circled in orange. Below the title are input fields for FM Loan #, Seller Loan #, and Servicer Loan #. There are three main sections for document uploads: 'Loan Files' (with 'Subject Loan File' and 'Upload Loan File' button), 'Original Loan File' (with 'Upload Loan File' button), and 'Missing Documents' (with 'Upload Missing Docs' button, circled in orange). Below these are two tables. The first table has columns: 1st File Rqst Date, 2nd File Rqst Date, Due Date, Status Date, File Order Status, Date Submitted, and Submitted By. The second table has columns: Date Ordered, Status Date, Doc Order Status, Description Missing Docs, Additional Comments, and Date Submitted. A vertical scroll bar is on the right side of the page.</p>

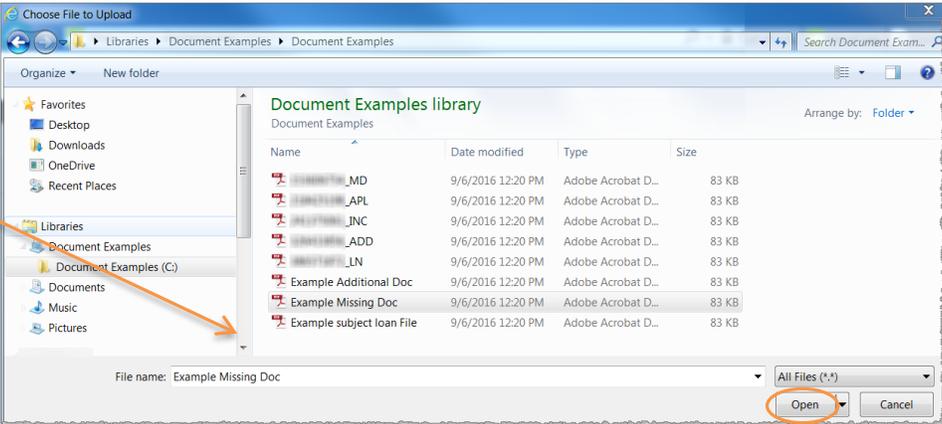
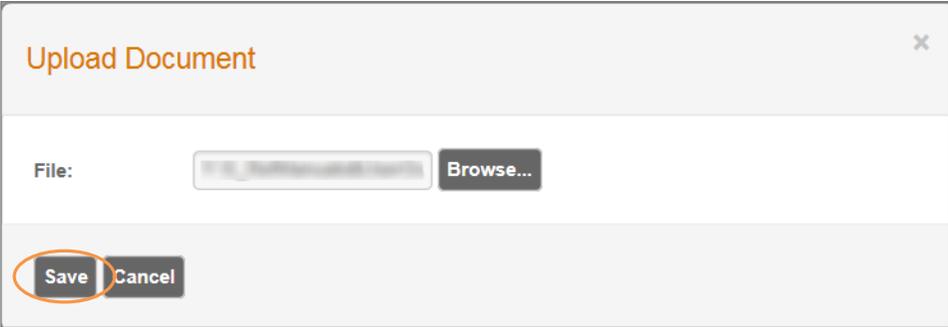
# Loan File Management

Action	Result / Notes
<p><b>Loan Files</b></p> <p>A Subject Loan File may be uploaded, or when required, an Original Loan File may also be uploaded.</p> <p>The Subject Loan File section displays information regarding the loan file request, including the file request date (1<sup>st</sup> File Rqst Date, the 2<sup>nd</sup> File Rqst Date (if applicable), the Due Date, Status Date and File Order Status.</p> <p>Click the applicable <b>Upload Loan File</b> button.</p>	
<p><b>Missing Documents and Incomplete Documents</b></p> <p>If there are missing or incomplete documents, the Missing Documents and Incomplete Documents sections display the Date Ordered, Doc Order Status, a description of the documents, and if applicable, additional comments. For Doc Order Status of "Ordered" or "Rejected", the checkboxes are enabled for you to select the document(s) you wish to upload. For Doc Order Status of "Received", "Received / Alt Docs Provided" and "Canceled", the checkboxes are disabled.</p> <p>Click the checkbox(s) next to the document(s) you wish to upload, or select the checkbox in the header row to select all the documents listed. Then click the applicable <b>Upload Missing Docs</b> or <b>Upload Incomplete Docs</b> button.</p>	

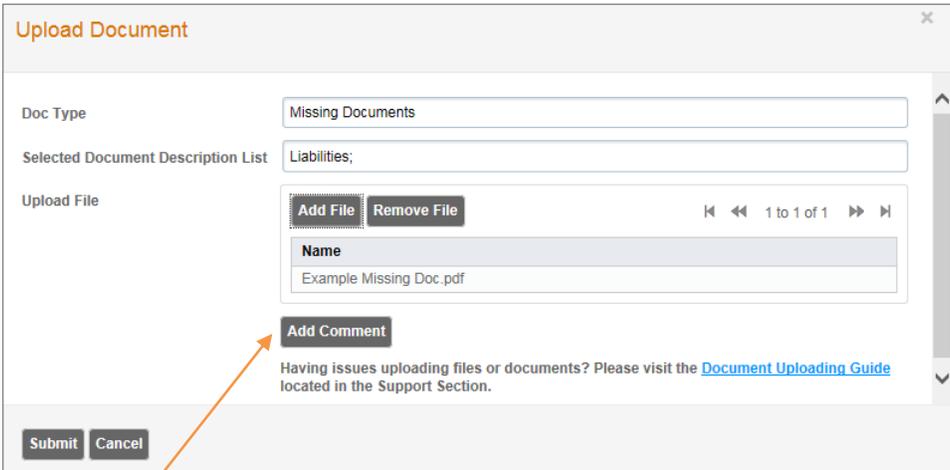
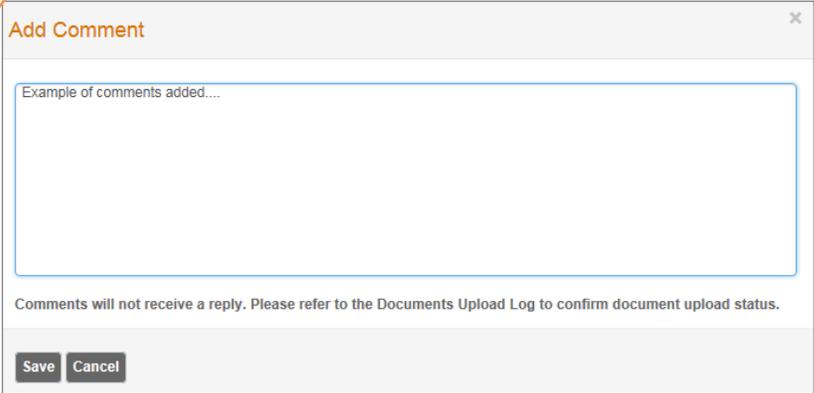
# Loan File Management

Action	Result / Notes
<p><b>Appeals</b></p> <p>No additional steps are needed prior to clicking the <b>Upload Appeals</b> button. However, please note that a cover letter must accompany the appeal submission.</p> <p><b>NOTE:</b> You may upload an Appeal to QCIM or to the Appeal Mailbox. Please do not send the appeal to both locations.</p> <p>Click <b>Upload Appeals</b>.</p>	
<p><b>Additional Docs</b></p> <p>No additional steps are needed prior to clicking the <b>Upload Additional Docs</b> button. However, please note that this option should be used only to upload documents that do not appear under any of the other categories above - Loan Files, Missing Documents, Incomplete Documents or Appeals.</p> <p>Click <b>Upload Additional Docs</b>.</p>	
<p>The Upload Document pop-up window displays.</p> <p>The Doc Type field displays the type of document selected for upload, and if applicable, the Selected Document Description List displays.</p> <p>Click <b>Add File</b>.</p>	<p><b>Missing Documents Example:</b></p> 

# Loan File Management

Action	Result / Notes
<p>A new Upload Document pop-up window displays. Click <b>Browse</b>.</p>	
<p>The Choose File to Upload page displays. Locate the .pdf file you want to upload and click <b>Open</b>.</p>	
<p>The Upload Document pop-up window redisplay with the selected file. Click <b>Save</b>.</p>	

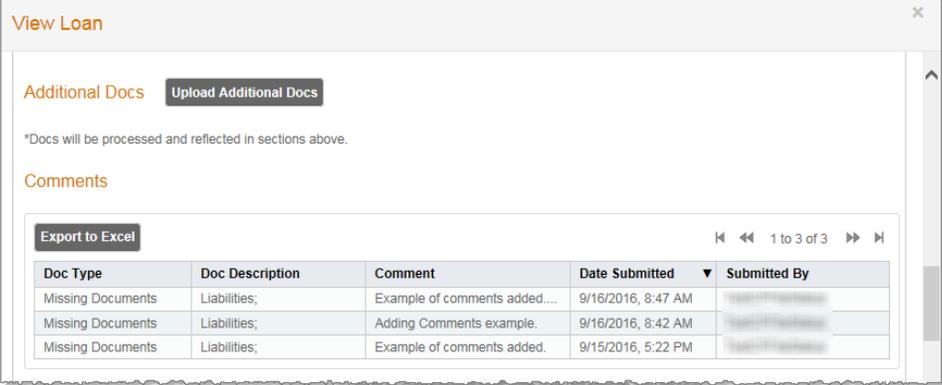
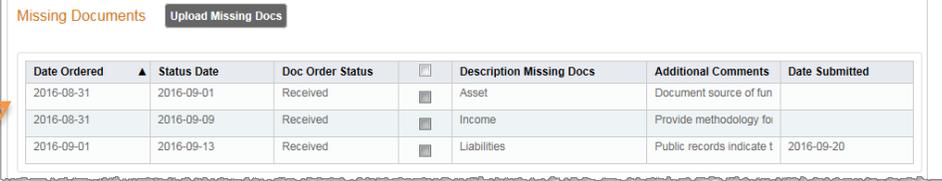
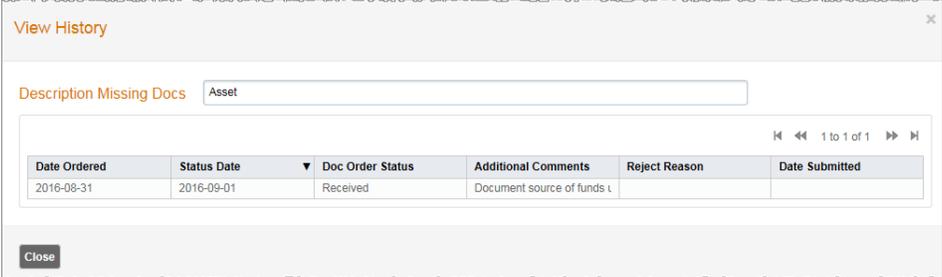
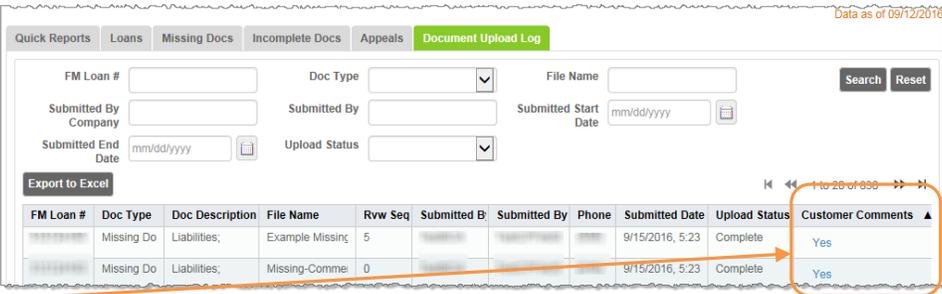
# Loan File Management

Action	Result / Notes
<p>A new Upload Document pop-up window displays with the file listed. The Doc Type field displays the type of document selected for upload, and if applicable, the Selected Document Description List displays.</p> <p>To continue adding documents, click <b>Add File</b> and follow the same process of choosing a file until you have selected all of the files you plan to upload at that time.</p> <p>To remove a document from the list, highlight the document and click <b>Remove File</b>. A message displays asking you to confirm that you want to delete the item.</p> <p>To add comments on a loan when pending documents are uploaded for review, click <b>Add Comment</b>. The Add Comments pop up box displays.</p> <p>When you are finished adding comments, click <b>Save</b>.</p> <p>The Upload Status Document popup window redisplay. Once you have completed your edits, click <b>Submit</b>.</p>	  <p> There are no character limitations on comments added. Comments will not receive a reply. The Documents Upload Log will confirm the document upload status.</p>
<p>An information message displays indicating the documents uploaded. Click <b>OK</b>.</p>	 <p> Uploaded documents cannot be viewed.</p>

# Loan File Management

Action	Result / Notes																														
<p>After the documents are successfully uploaded, the date the documents were uploaded appears.</p> <p>For Loan Files, a message displays indicating the date the document was uploaded, and who submitted the file.</p>	<p>NOTE: Typically, it takes 24-48 hours for the View Loan page to reflect the updated information.</p> <p>Once Freddie Mac QC processes the Subject Loan File, the Status Date, File Order Status, Date Submitted and Submitted By columns will be updated.</p> <p><b>Loan Files</b></p> <p>Subject Loan File <input type="button" value="Upload Loan File"/></p> <table border="1"> <thead> <tr> <th>1st File Rqst Date</th> <th>2nd File Rqst Date</th> <th>Due Date</th> <th>Status Date</th> <th>File Order Status</th> <th>Date Submitted</th> <th>Submitted By</th> </tr> </thead> <tbody> <tr> <td>2016-07-05</td> <td></td> <td>2016-08-04</td> <td>2016-07-27</td> <td>Received</td> <td>2016-08-03</td> <td>System/Processing</td> </tr> </tbody> </table> <p>Original Loan File <input type="button" value="Upload Loan File"/></p> <p>Date Received <input type="text"/> Note Date <input type="text"/></p>	1st File Rqst Date	2nd File Rqst Date	Due Date	Status Date	File Order Status	Date Submitted	Submitted By	2016-07-05		2016-08-04	2016-07-27	Received	2016-08-03	System/Processing																
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<p>For Missing Documents and Incomplete Documents, the Date Submitted column reflects the date the document(s) was uploaded.</p>	<p><b>Missing Documents</b> <input type="button" value="Upload Missing Docs"/></p> <table border="1"> <thead> <tr> <th>Date Ordered</th> <th>Status Date</th> <th>Doc Order Status</th> <th>Description Missing Docs</th> <th>Additional Comments</th> <th>Date Submitted</th> </tr> </thead> <tbody> <tr> <td>2016-08-31</td> <td>2016-09-01</td> <td>Received</td> <td>Asset</td> <td>Document source of fun</td> <td></td> </tr> <tr> <td>2016-09-01</td> <td>2016-09-09</td> <td>Received</td> <td>Income</td> <td>Provide methodology fo</td> <td></td> </tr> <tr> <td>2016-09-01</td> <td></td> <td>Ordered</td> <td>Liabilities</td> <td>Public records indicate t</td> <td>2016-09-16</td> </tr> </tbody> </table> <p><b>Incomplete Documents</b> <input type="button" value="Upload Incomplete Docs"/></p> <table border="1"> <thead> <tr> <th>Date Ordered</th> <th>Status Date</th> <th>Doc Order Status</th> <th>Description Incomplete Docs</th> <th>Additional Comments</th> <th>Date Submitted</th> </tr> </thead> <tbody> </tbody> </table>	Date Ordered	Status Date	Doc Order Status	Description Missing Docs	Additional Comments	Date Submitted	2016-08-31	2016-09-01	Received	Asset	Document source of fun		2016-09-01	2016-09-09	Received	Income	Provide methodology fo		2016-09-01		Ordered	Liabilities	Public records indicate t	2016-09-16	Date Ordered	Status Date	Doc Order Status	Description Incomplete Docs	Additional Comments	Date Submitted
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<p>For Appeals, a message displays indicating the date the appeal was received, and that the documents are subject to appeal verification.</p>	<p>Once Freddie Mac QC processes the Appeal, the Date Received and Primary Appeal Basis columns will be updated.</p>																														
<p>For Additional Docs, a message displays indicating the document(s) will be processed and reflected in one of the sections above, and the date the document(s) was uploaded.</p>	<p><b>Additional Docs</b> <input type="button" value="Upload Additional Docs"/></p> <p>*Docs will be processed and reflected in sections above.</p>																														
	<p>After the a decision has been made on the appeal, the Appeal Decision field is updated.</p>																														

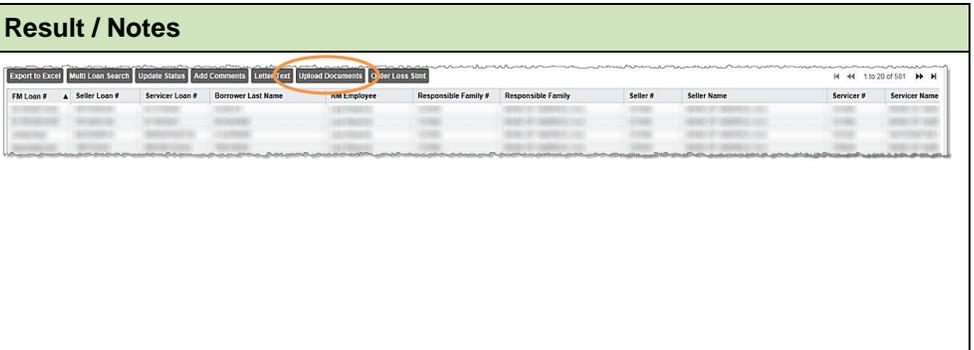
# Loan File Management

Action	Result / Notes
<p><b>View Added Comments</b></p> <p>Added comments display on the View Loan screen below Additional Docs.</p> <p>Your comments will have the same document type as the required document uploaded and are titled as follows:</p> <ul style="list-style-type: none"> <li>• Missing Documents</li> <li>• Incomplete Documents</li> <li>• Appeal Additional Docs</li> </ul> <p>To export the added comments to an Excel file format, click <b>Export to Excel</b>.</p>	<p><b>Example of Missing Documents - Comments</b></p>  <p>A link to comments added is also provided in the Customer Comments column of the Document Upload Log.</p>
<p><b>View History of Uploaded Documents</b></p> <p>To view the history of an uploaded document listed under Missing Documents, Incomplete Documents and Appeals, double click on the document record.</p>	
<p>A new View History pop-up window displays with the history of the selected document listed.</p>	<p><b>View History – Missing Docs Example:</b></p> 
<p>To access the upload results at a later time, click the <b>Document Upload Log</b> tab.</p> <p>A link to comments added is provided in the Customer Comments column.</p> <p>Click the comments link <b>Yes</b> for the listed loan. The <b>View Loan</b> screen displays with the comments listed in the Comments section.</p>	

# Loan File Management

## Multi Loan Upload

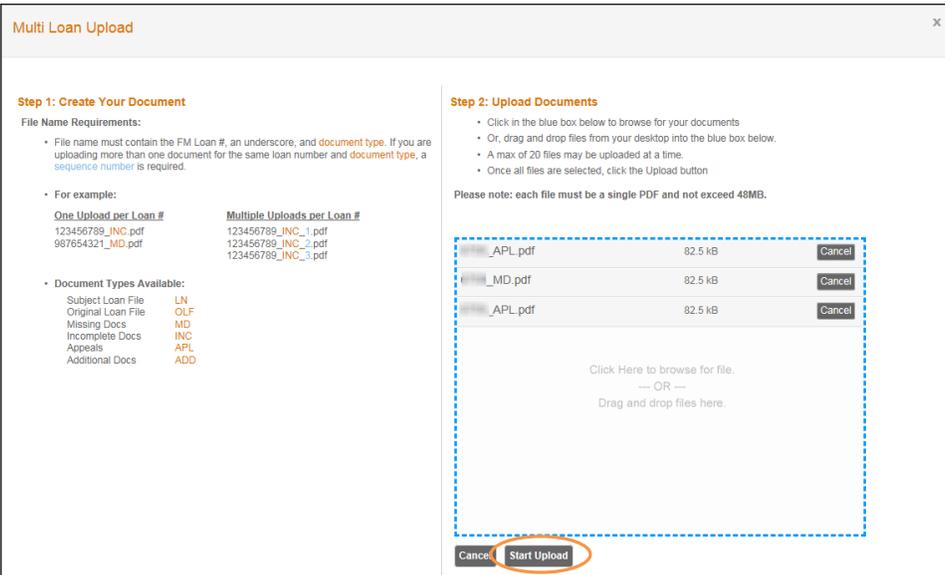
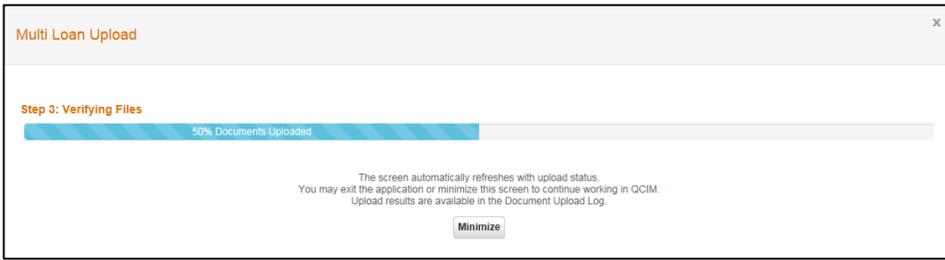
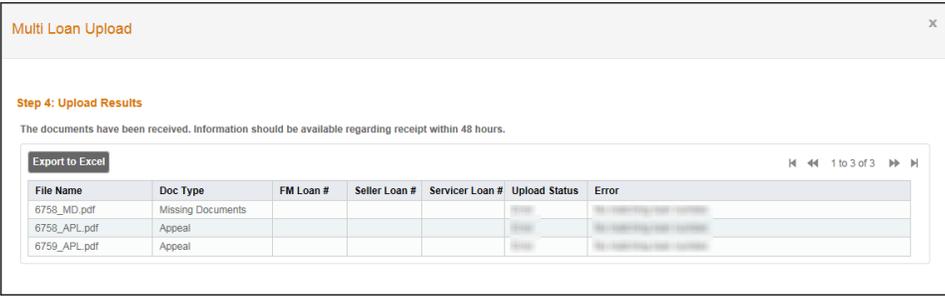
The Multi Loan Upload allows you to upload up to 20 documents/files for multiple loan numbers at the same time. This functionality also allows QCIM users to upload files for any valid Freddie Mac loan number, providing the ability of Sub-Servicers or original Sellers to upload loan files and documents for the Seller/Servicer responsible for QC review.

Action	Result / Notes
To upload documents for multiple loan numbers at the same time, click the <b>Upload Documents</b> button from the Loans, Missing Docs, Incomplete Docs or Appeals screen without selecting a loan number. The Multi Loan Upload page displays.	 A screenshot of the QCIM interface. At the top, there is a navigation bar with buttons: 'Export to Excel', 'Multi Loan Search', 'Update Status', 'Add Comments', 'Letter Text', 'Upload Documents', and 'Order Loss Stmt'. The 'Upload Documents' button is circled in orange. Below the navigation bar is a table with columns: 'FM Loan #', 'Seller Loan #', 'Servicer Loan #', 'Borrower Last Name', 'NMI Employee', 'Responsible Family #', 'Responsible Family', 'Seller #', 'Seller Name', 'Servicer #', and 'Servicer Name'. The table contains several rows of data, though they are mostly blurred.

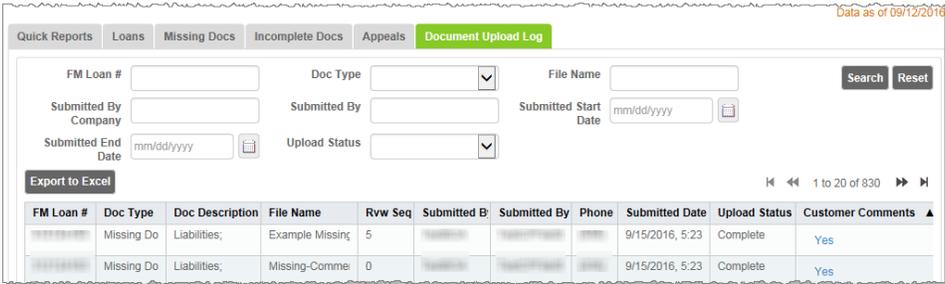
# Loan File Management

Action	Result / Notes																																
<p>Click on the dashed box to browse for files, or drag and drop files into the box.</p>	<div data-bbox="540 241 1490 829" style="border: 1px solid black; padding: 5px;"> <p><b>Multi Loan Upload</b></p> <p><b>Step 1: Create Your Document</b></p> <p><b>File Name Requirements:</b></p> <ul style="list-style-type: none"> <li>File name must contain the FM Loan #, an underscore, and document type. If you are uploading more than one document for the same loan number and document type, a sequence number is required.</li> </ul> <p>• For example:</p> <table border="0"> <tr> <td><u>One Upload per Loan #</u></td> <td><u>Multiple Uploads per Loan #</u></td> </tr> <tr> <td>123456789_INC.pdf</td> <td>123456789_INC_1.pdf</td> </tr> <tr> <td>987654321_MD.pdf</td> <td>123456789_INC_2.pdf</td> </tr> <tr> <td></td> <td>123456789_INC_3.pdf</td> </tr> </table> <p>• Document Types Available:</p> <table border="0"> <tr> <td>Subject Loan File</td> <td>LN</td> </tr> <tr> <td>Original Loan File</td> <td>OLF</td> </tr> <tr> <td>Missing Docs</td> <td>MD</td> </tr> <tr> <td>Incomplete Docs</td> <td>INC</td> </tr> <tr> <td>Appeals</td> <td>APL</td> </tr> <tr> <td>Additional Docs</td> <td>ADD</td> </tr> </table> <p><b>Step 2: Upload Documents</b></p> <ul style="list-style-type: none"> <li>Click in the blue box below to browse for your documents</li> <li>Or, drag and drop files from your desktop into the blue box below.</li> <li>A max of 20 files may be uploaded at a time.</li> <li>Once all files are selected, click the Upload button</li> </ul> <p>Please note: each file must be a single PDF and not exceed 48MB.</p> <div style="border: 2px dashed blue; width: 200px; height: 100px; margin: 10px auto; text-align: center; padding: 10px;"> <p>Click Here to browse for file. — OR — Drag and drop files here.</p> </div> <p style="text-align: right;"> <input type="button" value="Cancel"/> <input type="button" value="Start Upload"/> </p> </div> <div data-bbox="557 898 623 968" style="float: left; margin-right: 10px;"> </div> <div data-bbox="646 884 1474 1751" style="background-color: #ffffcc; padding: 10px;"> <p>Each file must be a single PDF and not exceed 48MB.</p> <p>Loan files and documents must follow strict naming conventions. The file name must meet the following specifications:</p> <ul style="list-style-type: none"> <li>Begin with the Freddie Mac Loan Number,</li> <li>Followed by an underscore, and</li> <li>End with one of the following Doc Type designations:</li> </ul> <table border="0" style="margin-left: 40px;"> <tr> <td>Subject Loan File</td> <td>LN</td> </tr> <tr> <td>Original Loan File</td> <td>OLF</td> </tr> <tr> <td>Missing Docs</td> <td>MD</td> </tr> <tr> <td>Incomplete Docs</td> <td>INC</td> </tr> <tr> <td>Appeals</td> <td>APL</td> </tr> <tr> <td>Additional Docs</td> <td>ADD</td> </tr> </table> <p>One Upload per Loan # Example:</p> <ul style="list-style-type: none"> <li>123456789_LN</li> <li>987654321_MD</li> </ul> <p>When uploading multiple documents with the same Doc Type designation for the same loan, you must add a sequence number to the file name.</p> <p>Multiple Uploads per Loan # Example:</p> <ul style="list-style-type: none"> <li>123456789_MD_1</li> <li>123456789_MD_2</li> <li>123456789_MD_3</li> </ul> </div>	<u>One Upload per Loan #</u>	<u>Multiple Uploads per Loan #</u>	123456789_INC.pdf	123456789_INC_1.pdf	987654321_MD.pdf	123456789_INC_2.pdf		123456789_INC_3.pdf	Subject Loan File	LN	Original Loan File	OLF	Missing Docs	MD	Incomplete Docs	INC	Appeals	APL	Additional Docs	ADD	Subject Loan File	LN	Original Loan File	OLF	Missing Docs	MD	Incomplete Docs	INC	Appeals	APL	Additional Docs	ADD
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# Loan File Management

Action	Result / Notes																													
<p>After selecting the files for upload, click <b>Upload</b>.</p>	 <p><b>Multi Loan Upload</b></p> <p><b>Step 1: Create Your Document</b></p> <p><b>File Name Requirements:</b></p> <ul style="list-style-type: none"> <li>File name must contain the FM Loan #, an underscore, and document type. If you are uploading more than one document for the same loan number and document type, a sequence number is required.</li> </ul> <p>• For example:</p> <table border="1"> <thead> <tr> <th>One Upload per Loan #</th> <th>Multiple Uploads per Loan #</th> </tr> </thead> <tbody> <tr> <td>123456789_INC.pdf</td> <td>123456789_INC_1.pdf</td> </tr> <tr> <td>987654321_MD.pdf</td> <td>123456789_INC_2.pdf</td> </tr> <tr> <td></td> <td>123456789_INC_3.pdf</td> </tr> </tbody> </table> <p>• Document Types Available:</p> <table border="1"> <tbody> <tr> <td>Subject Loan File</td> <td>LN</td> </tr> <tr> <td>Original Loan File</td> <td>OLF</td> </tr> <tr> <td>Missing Docs</td> <td>MD</td> </tr> <tr> <td>Incomplete Docs</td> <td>INC</td> </tr> <tr> <td>Appeals</td> <td>APL</td> </tr> <tr> <td>Additional Docs</td> <td>ADD</td> </tr> </tbody> </table> <p><b>Step 2: Upload Documents</b></p> <ul style="list-style-type: none"> <li>Click in the blue box below to browse for your documents</li> <li>Or, drag and drop files from your desktop into the blue box below.</li> <li>A max of 20 files may be uploaded at a time.</li> <li>Once all files are selected, click the Upload button</li> </ul> <p>Please note: each file must be a single PDF and not exceed 48MB.</p> <table border="1"> <tbody> <tr> <td>_APL.pdf</td> <td>82.5 kB</td> <td>Cancel</td> </tr> <tr> <td>_MD.pdf</td> <td>82.5 kB</td> <td>Cancel</td> </tr> <tr> <td>_APL.pdf</td> <td>82.5 kB</td> <td>Cancel</td> </tr> </tbody> </table> <p>Click Here to browse for file. --- OR --- Drag and drop files here.</p> <p>Cancel Start Upload</p> <p> If you need to delete a file from the list before uploading, click "Remove file".</p>	One Upload per Loan #	Multiple Uploads per Loan #	123456789_INC.pdf	123456789_INC_1.pdf	987654321_MD.pdf	123456789_INC_2.pdf		123456789_INC_3.pdf	Subject Loan File	LN	Original Loan File	OLF	Missing Docs	MD	Incomplete Docs	INC	Appeals	APL	Additional Docs	ADD	_APL.pdf	82.5 kB	Cancel	_MD.pdf	82.5 kB	Cancel	_APL.pdf	82.5 kB	Cancel
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	123456789_INC_3.pdf																													
Subject Loan File	LN																													
Original Loan File	OLF																													
Missing Docs	MD																													
Incomplete Docs	INC																													
Appeals	APL																													
Additional Docs	ADD																													
_APL.pdf	82.5 kB	Cancel																												
_MD.pdf	82.5 kB	Cancel																												
_APL.pdf	82.5 kB	Cancel																												
<p>Once the document upload process begins, QCIM verifies and uploads the files. Click the <b>Minimize</b> button if you wish to minimize the upload window and continue working in QCIM while the upload process completes. A progress bar will appear in the upper-right corner of you page while the files continue to upload.</p>	 <p><b>Multi Loan Upload</b></p> <p><b>Step 3: Verifying Files</b></p> <p>50% Documents Uploaded</p> <p>The screen automatically refreshes with upload status. You may exit the application or minimize this screen to continue working in QCIM. Upload results are available in the Document Upload Log.</p> <p>Minimize</p>																													
<p>After the files have uploaded, the Upload Results table displays with the list of uploaded file names and the upload status and if applicable, errors.</p> <p>To export the results, click <b>Export to Excel</b>.</p>	 <p><b>Multi Loan Upload</b></p> <p><b>Step 4: Upload Results</b></p> <p>The documents have been received. Information should be available regarding receipt within 48 hours.</p> <p>Export to Excel</p> <table border="1"> <thead> <tr> <th>File Name</th> <th>Doc Type</th> <th>FM Loan #</th> <th>Seller Loan #</th> <th>Servicer Loan #</th> <th>Upload Status</th> <th>Error</th> </tr> </thead> <tbody> <tr> <td>6758_MD.pdf</td> <td>Missing Documents</td> <td></td> <td></td> <td></td> <td>Success</td> <td>The document has been uploaded.</td> </tr> <tr> <td>6758_APL.pdf</td> <td>Appeal</td> <td></td> <td></td> <td></td> <td>Success</td> <td>The document has been uploaded.</td> </tr> <tr> <td>6759_APL.pdf</td> <td>Appeal</td> <td></td> <td></td> <td></td> <td>Success</td> <td>The document has been uploaded.</td> </tr> </tbody> </table>	File Name	Doc Type	FM Loan #	Seller Loan #	Servicer Loan #	Upload Status	Error	6758_MD.pdf	Missing Documents				Success	The document has been uploaded.	6758_APL.pdf	Appeal				Success	The document has been uploaded.	6759_APL.pdf	Appeal				Success	The document has been uploaded.	
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6758_MD.pdf	Missing Documents				Success	The document has been uploaded.																								
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# Loan File Management

Action	Result / Notes																																	
<p>To access the upload results at a later time, click the <b>Document Upload Log</b> tab.</p>	 <p>The screenshot shows the 'Document Upload Log' interface with the following search filters: FM Loan #, Doc Type, File Name, Submitted By Company, Submitted By, Submitted Start Date (mm/dd/yyyy), Submitted End Date (mm/dd/yyyy), and Upload Status. Below the filters is an 'Export to Excel' button and a table with columns: FM Loan #, Doc Type, Doc Description, File Name, Rvw Seq, Submitted By, Submitted By, Phone, Submitted Date, Upload Status, and Customer Comments. The table contains two rows of data.</p> <table border="1"> <thead> <tr> <th>FM Loan #</th> <th>Doc Type</th> <th>Doc Description</th> <th>File Name</th> <th>Rvw Seq</th> <th>Submitted By</th> <th>Submitted By</th> <th>Phone</th> <th>Submitted Date</th> <th>Upload Status</th> <th>Customer Comments</th> </tr> </thead> <tbody> <tr> <td></td> <td>Missing Do</td> <td>Liabilities;</td> <td>Example Missing</td> <td>5</td> <td></td> <td></td> <td></td> <td>9/15/2016, 5:23</td> <td>Complete</td> <td>Yes</td> </tr> <tr> <td></td> <td>Missing Do</td> <td>Liabilities;</td> <td>Missing-Comme</td> <td>0</td> <td></td> <td></td> <td></td> <td>9/15/2016, 5:23</td> <td>Complete</td> <td>Yes</td> </tr> </tbody> </table> <p> Initially, the "Submitted By" and "Submitted Date" are populated on the Document Upload Log. The document/loan file status is populated after the uploaded document/loan file is reviewed and logged by Freddie Mac (typically within 48 hours).</p>	FM Loan #	Doc Type	Doc Description	File Name	Rvw Seq	Submitted By	Submitted By	Phone	Submitted Date	Upload Status	Customer Comments		Missing Do	Liabilities;	Example Missing	5				9/15/2016, 5:23	Complete	Yes		Missing Do	Liabilities;	Missing-Comme	0				9/15/2016, 5:23	Complete	Yes
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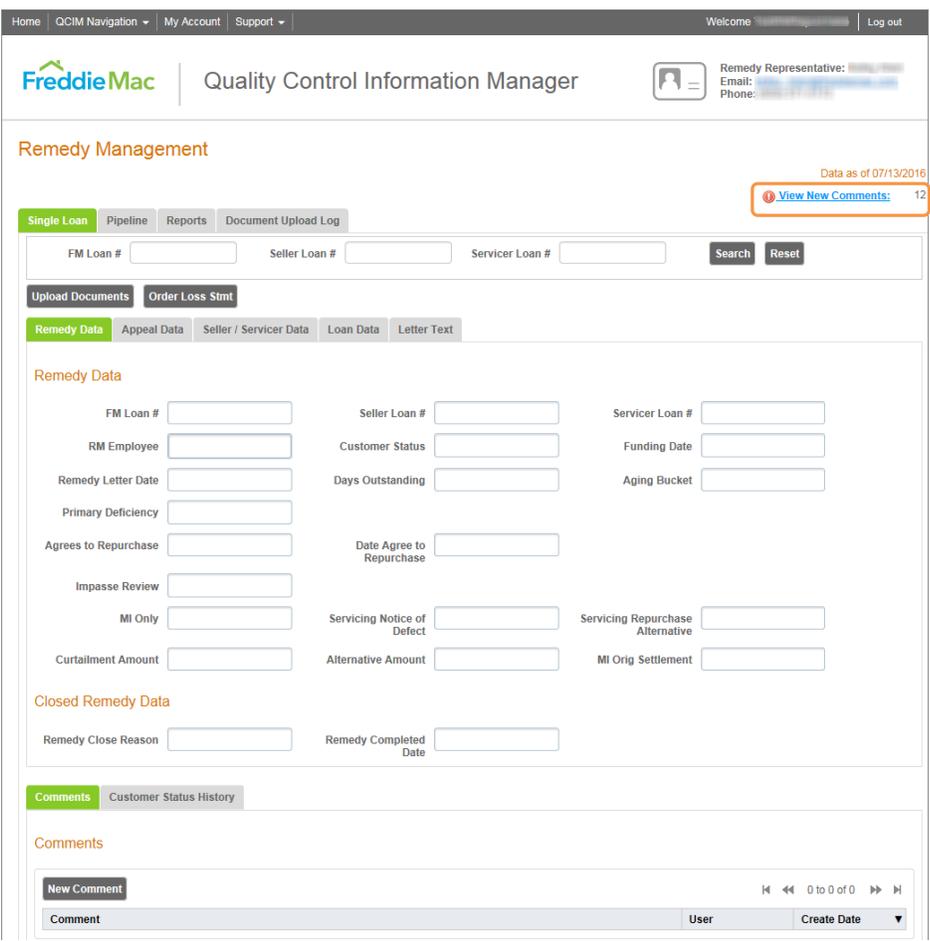
# Remedy Management

# Chapter 3

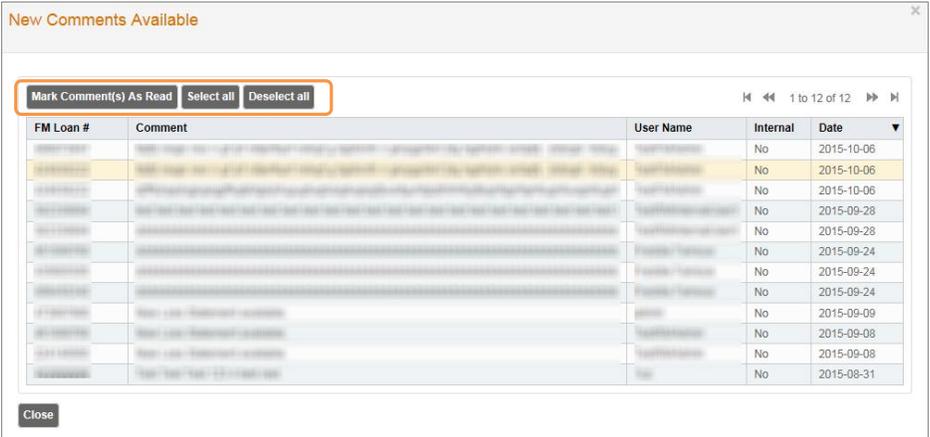
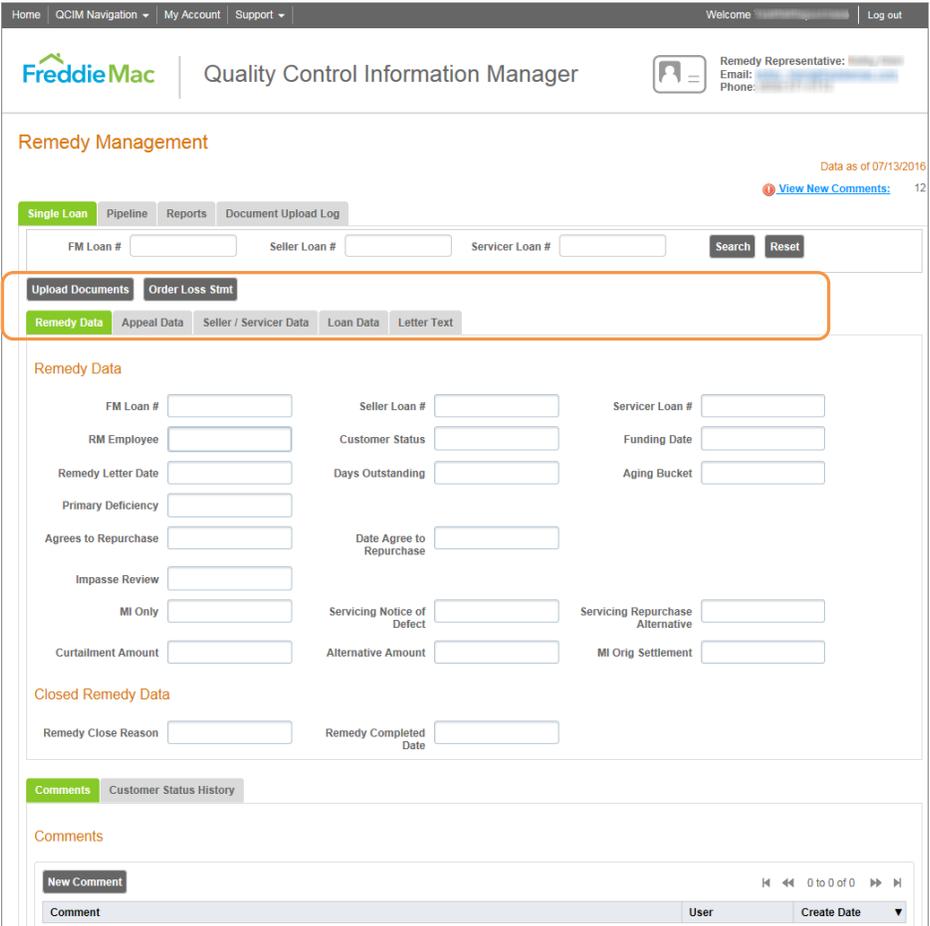
Remedy Management provides four tabs to view information on outstanding repurchase or remedy requests: 1) [Single Loan](#), 2) [Pipeline](#), 3) [Reports](#) and 4) [Document Upload Log](#).

## Single Loan

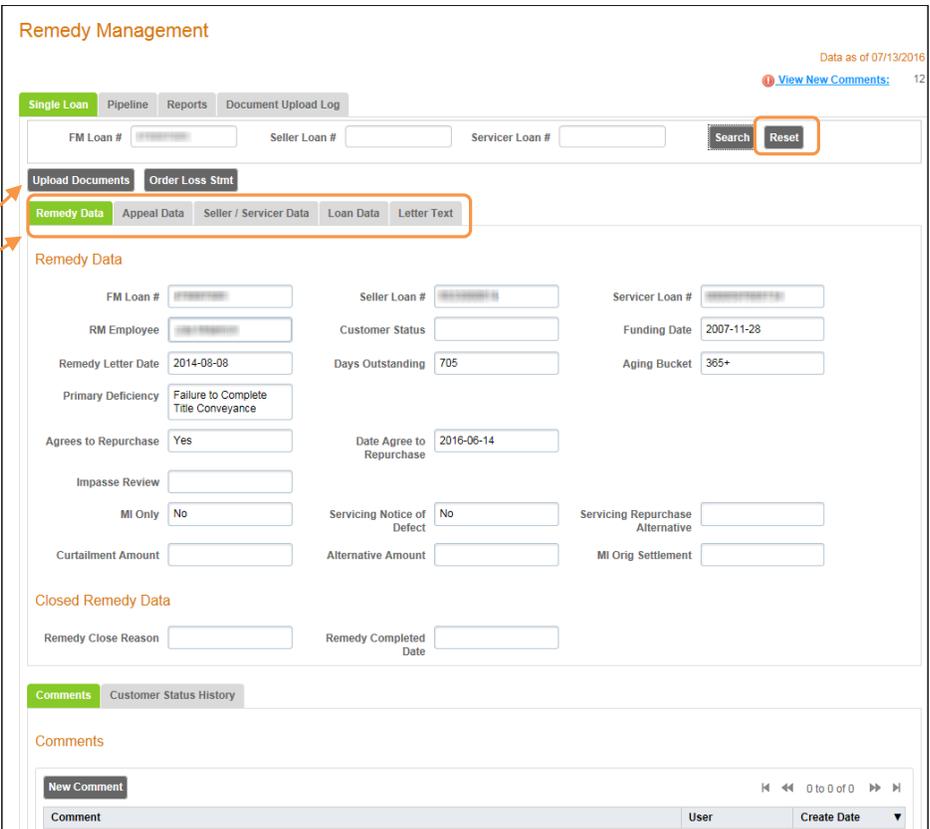
The Single Loan tab provides repurchase or remedy information for a single loan.

Action	Result / Notes
<p>When entering Remedy Management, you will be taken to the Single Loan tab on the Remedy Management main page – the default landing page.</p> <p>A comments alert message appears in the upper right corner of the page to notify you if new Freddie Mac comments are available for loans. The alert message also indicates the number of loans that have new comments. In this example, there are 12 loans with new comments.</p> <p>Click <b>View New Comments</b> to access the comments.</p>	 <p>QCIM data is refreshed daily. The effective date of the data is noted in the upper right hand corner of the screen, and typically has a 24- to 48-hour lag time.</p>

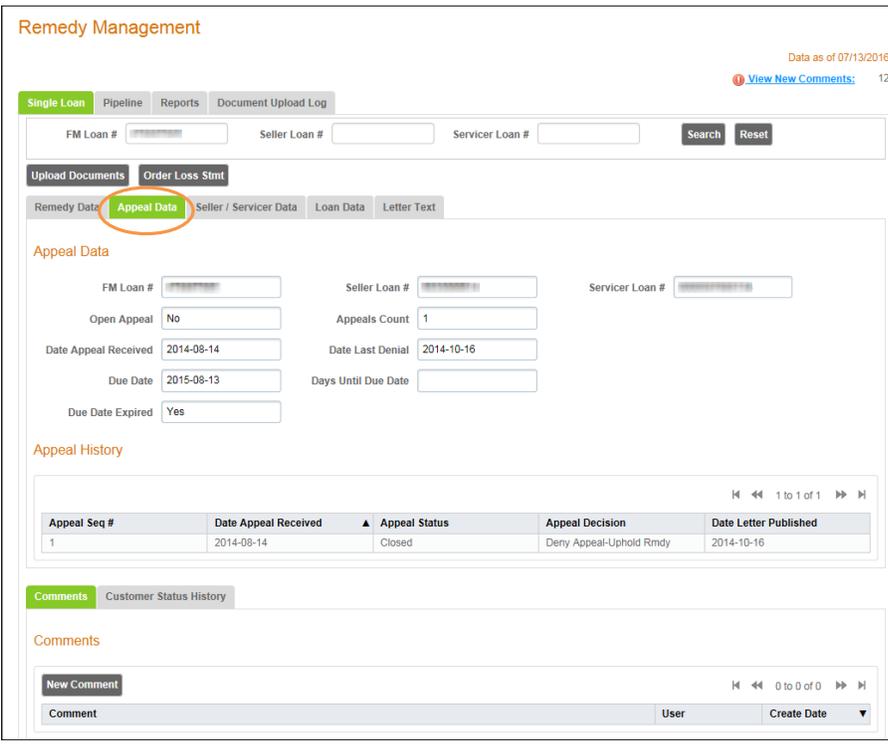
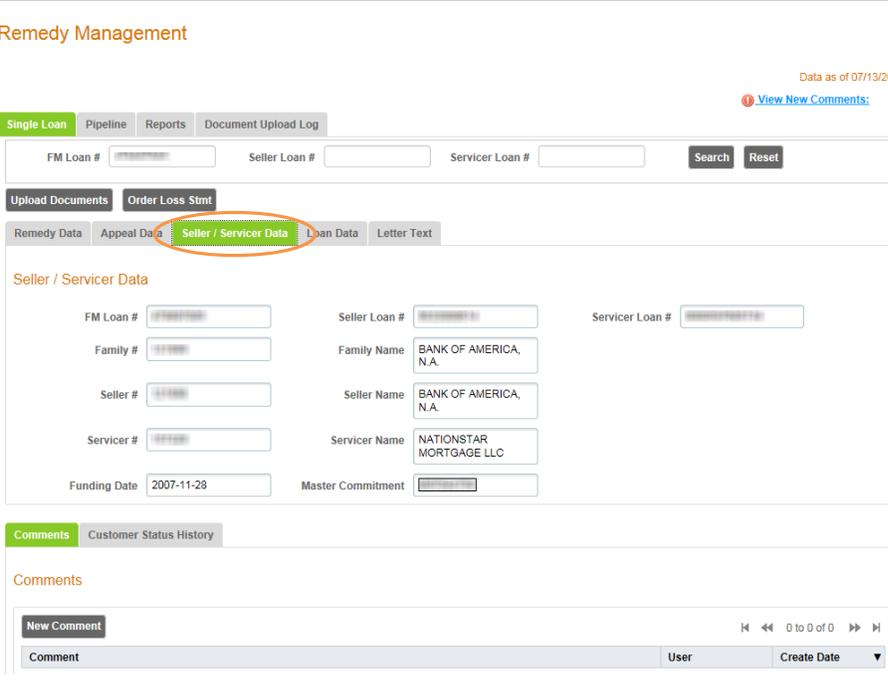
# Remedy Management

Action	Result / Notes
<p>The New Comments Available pop-up window displays with a list of loans that contain new comments. Double click anywhere within a row to access the Loan Detail page and review the comments.</p> <p>After you have reviewed the comments for a loan, click anywhere within a row to highlight it and click <b>Mark Comment(s) As Read</b>. Use the <b>Select all</b> or <b>Deselect all</b> buttons if you want to highlight or de-highlight all loans within the list.</p>	
<p>Once the comment is marked as read, the number associated with the View New Comments alert message is updated.</p>	
<p>Beneath the <b>Single Loan</b> tab on the Remedy Management page is a search section. You can search for a single loan by FM #, Seller Loan #, or Servicer Loan #. After a loan is located, there are other options you can use below the search section, including: Upload Documents option, Order Loss Statement option and a subset of tabs which display loan specific Remedy Data, Appeal Data, Seller/Servicer Data, Loan Data, Letter Text and, if applicable, a Loss Statement. Users with Remedy Management Customer Write roles can also add new comments under the <b>Comments</b> tab and add/update the <b>Customer Status</b> field. To upload documents, refer to the <a href="#">Additional Features</a> section.</p> <p>Once you have entered either the FM Loan #, the Seller Loan #, or the Servicer Loan #, click <b>Search</b>.</p>	

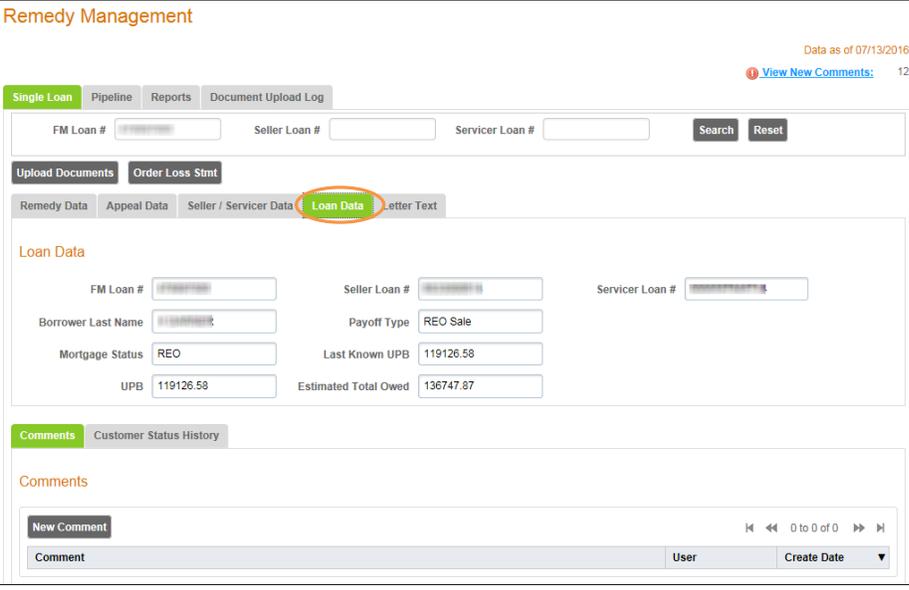
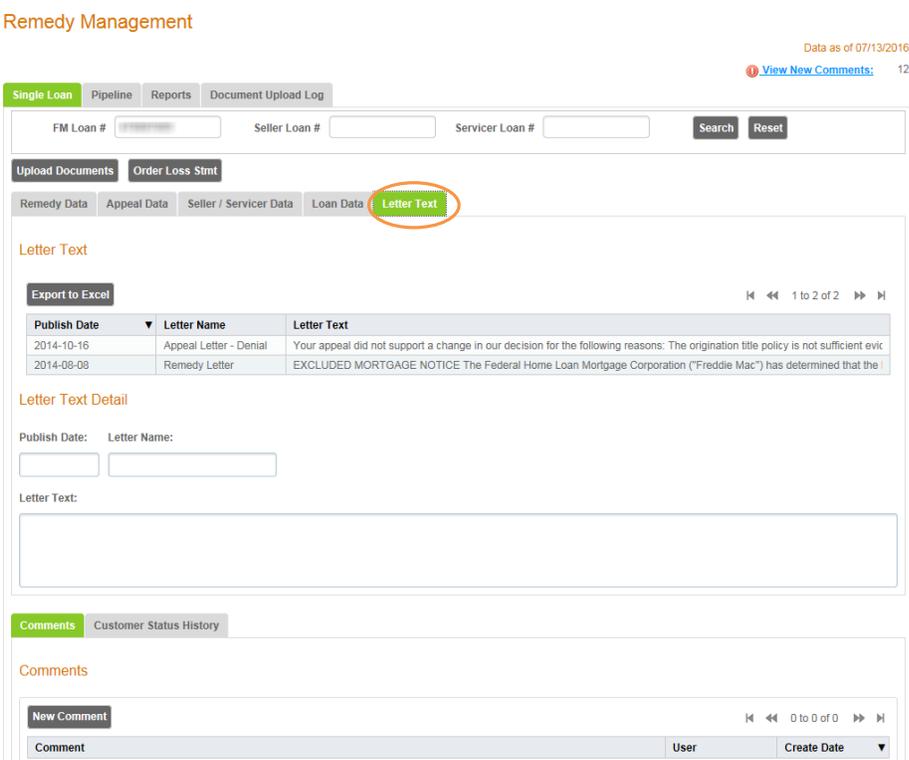
# Remedy Management

Action	Result / Notes
<p>Failure to enter a loan number will result in an error.</p>	
<p>The system displays the data pertaining to the specific loan. To view data, you can navigate among the Remedy Data, Appeal Data, Seller/Service Data, Loan Data, Letter Text tabs and if applicable, the View Loss Statement tab.</p> <p>Click <b>Reset</b> to begin a new search.</p> <p><b>Remedy Data sub-tab:</b> This is the default view. This view displays repurchase or remedy data for a specific loan</p>	

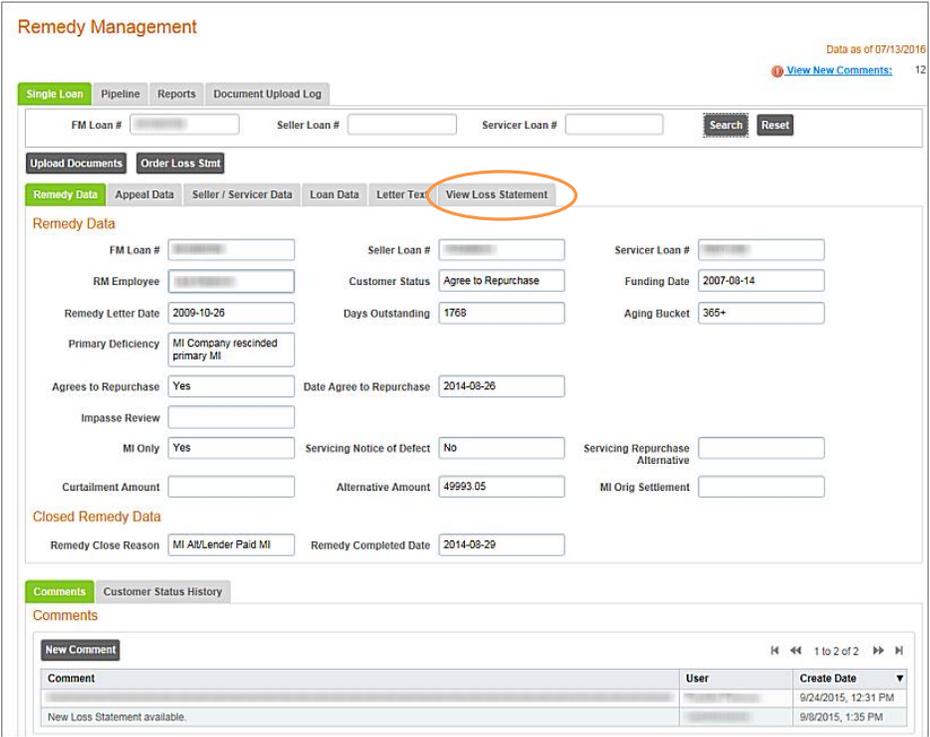
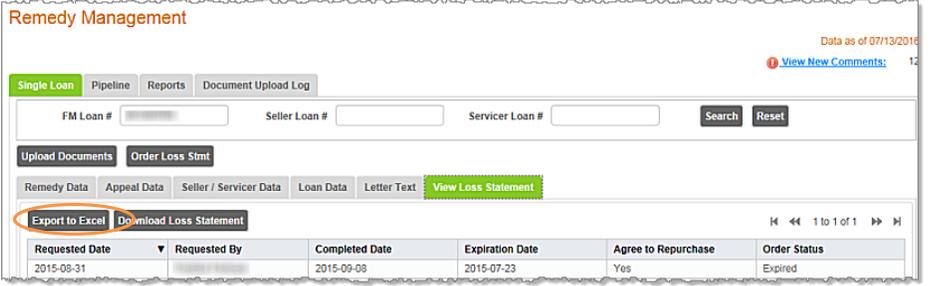
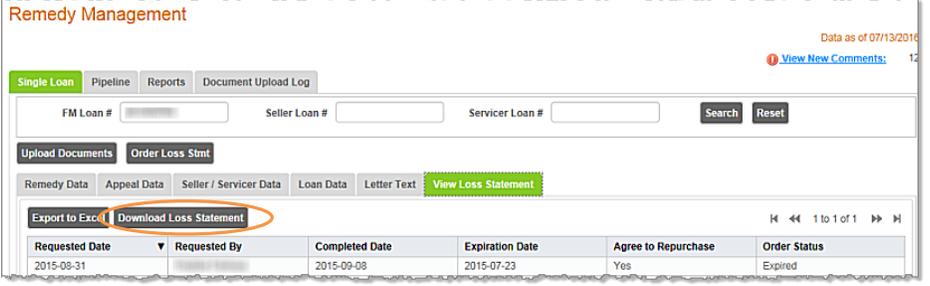
# Remedy Management

Action	Result / Notes										
<p><b>Appeal Data sub-tab:</b> To view appeal data, including the appeal history, for a specific loan, select the <b>Appeal Data</b> sub-tab.</p>	 <p><b>Remedy Management</b></p> <p>Data as of 07/13/2016  <a href="#">View New Comments:</a> 12</p> <p>Single Loan   Pipeline   Reports   Document Upload Log</p> <p>FM Loan # <input type="text"/> Seller Loan # <input type="text"/> Servicer Loan # <input type="text"/> Search Reset</p> <p>Upload Documents   Order Loss Stmt</p> <p>Remedy Data   <b>Appeal Data</b>   Seller / Servicer Data   Loan Data   Letter Text</p> <p><b>Appeal Data</b></p> <p>FM Loan # <input type="text"/> Seller Loan # <input type="text"/> Servicer Loan # <input type="text"/></p> <p>Open Appeal <input type="text" value="No"/> Appeals Count <input type="text" value="1"/></p> <p>Date Appeal Received <input type="text" value="2014-08-14"/> Date Last Denial <input type="text" value="2014-10-16"/></p> <p>Due Date <input type="text" value="2015-08-13"/> Days Until Due Date <input type="text"/></p> <p>Due Date Expired <input type="text" value="Yes"/></p> <p><b>Appeal History</b></p> <table border="1"> <thead> <tr> <th>Appeal Seq #</th> <th>Date Appeal Received</th> <th>Appeal Status</th> <th>Appeal Decision</th> <th>Date Letter Published</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2014-08-14</td> <td>Closed</td> <td>Deny Appeal-Uphold Rmdy</td> <td>2014-10-16</td> </tr> </tbody> </table> <p>Comments   Customer Status History</p> <p><b>Comments</b></p> <p>New Comment <input type="text"/> 0 to 0 of 0</p> <p>Comment <input type="text"/> User <input type="text"/> Create Date <input type="text"/></p>	Appeal Seq #	Date Appeal Received	Appeal Status	Appeal Decision	Date Letter Published	1	2014-08-14	Closed	Deny Appeal-Uphold Rmdy	2014-10-16
Appeal Seq #	Date Appeal Received	Appeal Status	Appeal Decision	Date Letter Published							
1	2014-08-14	Closed	Deny Appeal-Uphold Rmdy	2014-10-16							
<p><b>Seller / Servicer Data sub-tab:</b> To view Seller / Servicer data for a specific loan, select the <b>Seller / Servicer Data</b> sub-tab.</p>	 <p><b>Remedy Management</b></p> <p>Data as of 07/13/2016  <a href="#">View New Comments:</a> 12</p> <p>Single Loan   Pipeline   Reports   Document Upload Log</p> <p>FM Loan # <input type="text"/> Seller Loan # <input type="text"/> Servicer Loan # <input type="text"/> Search Reset</p> <p>Upload Documents   Order Loss Stmt</p> <p>Remedy Data   Appeal Data   <b>Seller / Servicer Data</b>   Loan Data   Letter Text</p> <p><b>Seller / Servicer Data</b></p> <p>FM Loan # <input type="text"/> Seller Loan # <input type="text"/> Servicer Loan # <input type="text"/></p> <p>Family # <input type="text"/> Family Name <input type="text" value="BANK OF AMERICA, N.A."/></p> <p>Seller # <input type="text"/> Seller Name <input type="text" value="BANK OF AMERICA, N.A."/></p> <p>Servicer # <input type="text"/> Servicer Name <input type="text" value="NATIONSTAR MORTGAGE LLC"/></p> <p>Funding Date <input type="text" value="2007-11-28"/> Master Commitment <input type="text"/></p> <p>Comments   Customer Status History</p> <p><b>Comments</b></p> <p>New Comment <input type="text"/> 0 to 0 of 0</p> <p>Comment <input type="text"/> User <input type="text"/> Create Date <input type="text"/></p>										

# Remedy Management

Action	Result / Notes									
<p><b>Loan Data sub-tab:</b> To view loan data for a specific loan, select the <b>Loan Data</b> sub-tab.</p>	 <p>The screenshot shows the 'Remedy Management' interface with the 'Loan Data' sub-tab highlighted in green. The 'Loan Data' section contains the following fields:</p> <ul style="list-style-type: none"> <li>FM Loan #</li> <li>Seller Loan #</li> <li>Servicer Loan #</li> <li>Borrower Last Name</li> <li>Mortgage Status: REO</li> <li>UPB: 119126.58</li> <li>Payoff Type: REO Sale</li> <li>Last Known UPB: 119126.58</li> <li>Estimated Total Owed: 136747.87</li> </ul>									
<p><b>Letter Text sub-tab:</b> To view letter text for a specific loan, select the <b>Letter Text</b> sub-tab.</p>	 <p>The screenshot shows the 'Remedy Management' interface with the 'Letter Text' sub-tab highlighted in green. A table displays the following letter text entries:</p> <table border="1"> <thead> <tr> <th>Publish Date</th> <th>Letter Name</th> <th>Letter Text</th> </tr> </thead> <tbody> <tr> <td>2014-10-16</td> <td>Appeal Letter - Denial</td> <td>Your appeal did not support a change in our decision for the following reasons: The origination title policy is not sufficient evic</td> </tr> <tr> <td>2014-09-08</td> <td>Remedy Letter</td> <td>EXCLUDED MORTGAGE NOTICE The Federal Home Loan Mortgage Corporation ("Freddie Mac") has determined that the</td> </tr> </tbody> </table> <p>The 'Letter Text Detail' section includes fields for Publish Date, Letter Name, and Letter Text.</p>	Publish Date	Letter Name	Letter Text	2014-10-16	Appeal Letter - Denial	Your appeal did not support a change in our decision for the following reasons: The origination title policy is not sufficient evic	2014-09-08	Remedy Letter	EXCLUDED MORTGAGE NOTICE The Federal Home Loan Mortgage Corporation ("Freddie Mac") has determined that the
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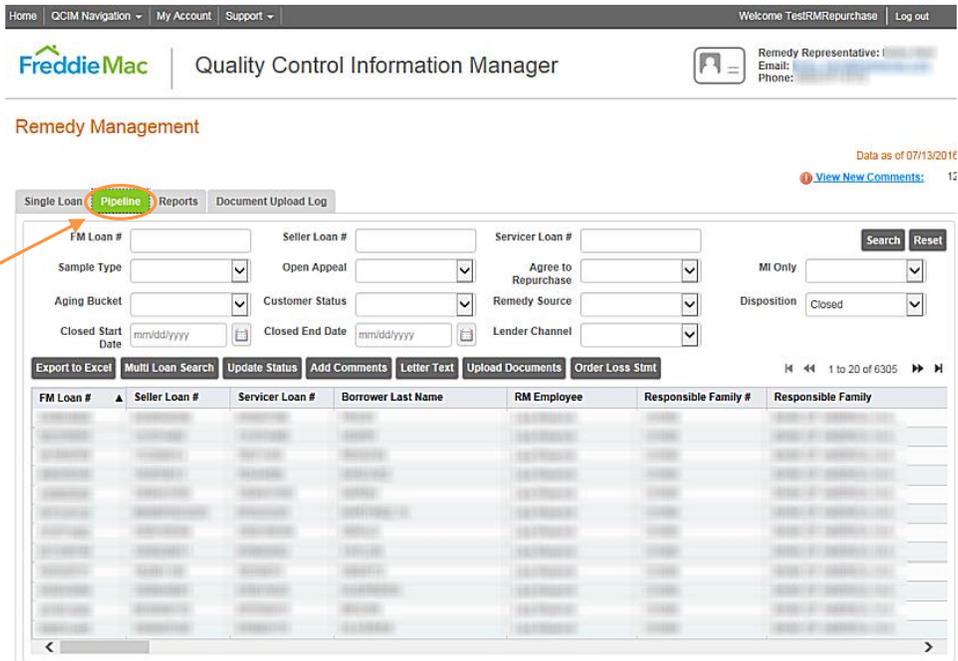
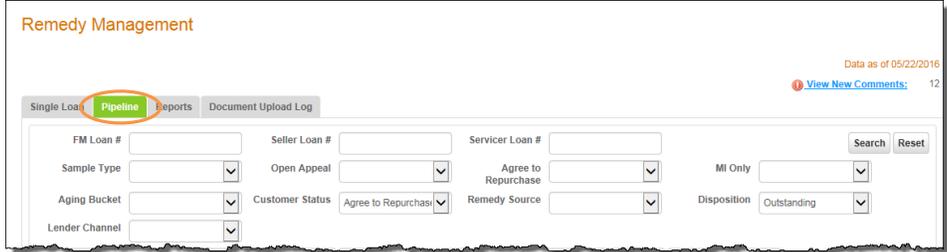
# Remedy Management

Action	Result / Notes
<p><b>View Loss Statements sub-tab:</b> The View Loss Statement tab appears if a Loss Statement is available or previously ordered for the loan. To view a Loss Statement or order history for the loan, click the <b>View Loss Statement</b> tab.</p>	 <p>The screenshot shows the 'Remedy Management' interface with the 'View Loss Statement' tab highlighted in orange. The interface includes search fields for FM Loan #, Seller Loan #, and Servicer Loan #, and a 'View Loss Statement' button also circled in orange. Below the tabs, there are various data fields for Remedy Data, Closed Remedy Data, and a comments section.</p>
<p>To export the Loss Statement record history, click, <b>Export to Excel</b>.</p>	 <p>The screenshot shows the 'Remedy Management' interface with the 'Export to Excel' button circled in orange. Below the tabs, there is a table with columns: Requested Date, Requested By, Completed Date, Expiration Date, Agree to Repurchase, and Order Status. The 'Export to Excel' button is located above this table.</p>
<p>A new window displays asking if you want to <b>Open</b> or <b>Save</b> the Excel file.</p>	 <p>The screenshot shows a file dialog box with the text: "Do you want to open or save export_grid_75c27309-1f01-4ab2-aa39-02127abca10c.xls (4.50 KB) from qcsdev.digitalrisk.com?". There are 'Open', 'Save', and 'Cancel' buttons.</p>
<p>To download the Loss Statement as a PDF, click <b>Download Loss Statement</b>. <b>NOTE:</b> Only loans with an Order Status of "Completed" can be downloaded</p>	 <p>The screenshot shows the 'Remedy Management' interface with the 'Download Loss Statement' button circled in orange. The interface is similar to the previous screenshot, showing the 'Export to Excel' and 'Download Loss Statement' buttons above a table of records.</p>
<p>A new window displays asking if you want to <b>Open</b> or <b>Save</b> the PDF file.</p>	 <p>The screenshot shows a file dialog box with the text: "Do you want to open or save 917397118.pdf (79.5 KB) from qcsdev.digitalrisk.com?". There are 'Open', 'Save', and 'Cancel' buttons.</p>

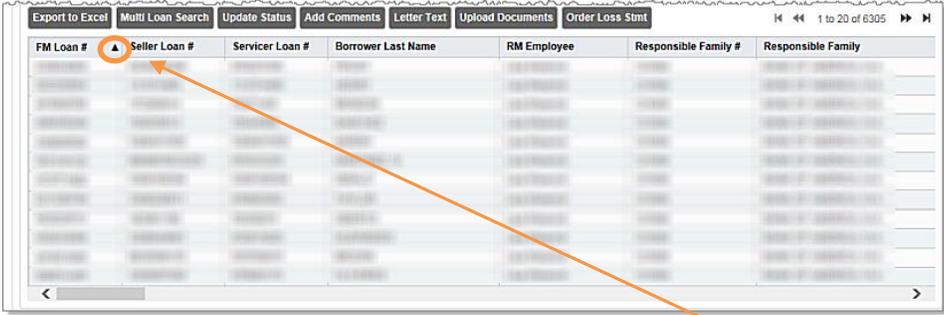
# Remedy Management

## Pipeline

The Pipeline view displays loan-level details for repurchases and remedy requests. The level of data provided is intended to facilitate a more detailed analysis and discussion of repurchases and remedy requests.

Action	Result / Notes
<p>To view a list of loans with additional loan-level details about repurchases and remedy requests, select the <b>Pipeline</b> tab on the Remedy Management page. Loans with a disposition of Outstanding are displayed by default. You may also filter loans with an Issued or Closed disposition.</p>	
<p>After selecting your search criteria, click <b>Search</b>. To clear the search criteria, click <b>Reset</b>.</p>	

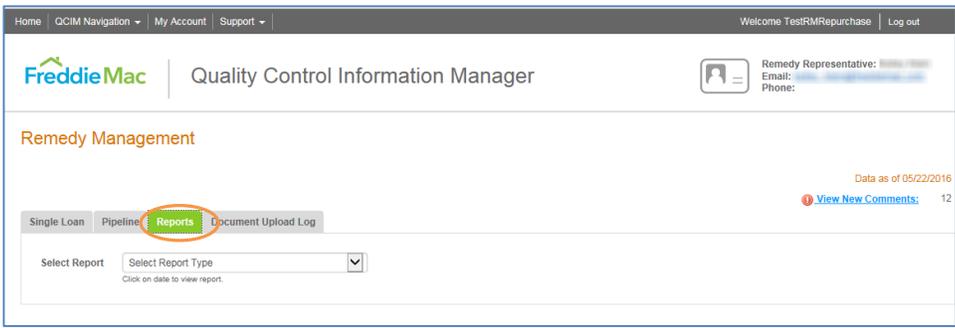
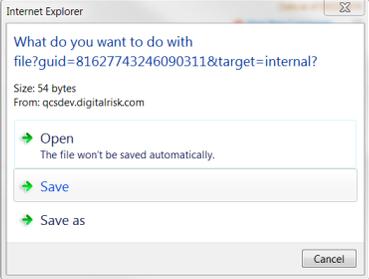
# Remedy Management

Action	Result / Notes
<p>A list of loans that meet your specific search criteria displays at the bottom of the screen. You can scroll right to view all columns of data.</p> <p>If there are no search results, the message "No records found" displays.</p>	 <p>Columns of information can be sorted in ascending (▲) or descending (▼) order by clicking the column title. To sort by a different column, simply click on the heading of the column you wish to sort.</p> <p>Access the details of a single loan by double clicking on the loan from within the list of loans</p>
<p>Additional buttons are available above the list of filtered loan data to further analyze the data, access more details on the loan, and/or upload documents. Refer to the <a href="#">Additional Features</a> section for more information.</p>	

# Remedy Management

## Reports

The Reports tab provides the ability to view and download your month-end Remedy reports.

Action	Result / Notes
<p>To access the month-end reports, select the <b>Reports</b> tab on the Remedy Management page.</p>	
<p>From the Select Report dropdown list, choose the type of report you wish to access. Only the reports that are applicable to you will appear in the dropdown list. Options may include the Month End Summary Report and Month End Pipeline Report.</p>	
<p>A list of available reports appears by date. The dates are links to the applicable report. Select a report date link.</p> <p><b>NOTE:</b> It may take a few minutes to process depending on the size of the report.</p>	
<p>A new window displays at the bottom of your screen asking if you want to Open, Save, or Save and Open the report.</p>	

# Remedy Management

## Action Result / Notes

### Month End Summary Report:

The Month End Summary Report is provided in a PDF file format and includes information on the following:

- Repurchases.
- Repurchase Alternatives.
- Servicing Notice of Defect.
- Resolution & Estimated Fees.



Remedy Request Summary  
 Rep & Warrant Family: [REDACTED]  
 Segment: [REDACTED]  
 As of: 8/31/2015  
 Date Report Produced: 9/1/2015

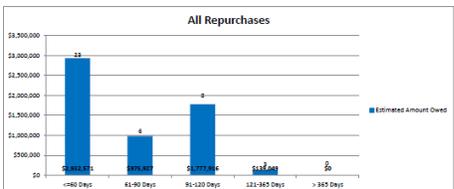
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**Repurchases**

Outstanding Origination Repurchases					Outstanding Servicing Repurchases				
Indicator	Apr-15	Apr-15	Aug-15	Target	Indicator	Apr-15	Apr-15	Aug-15	Target
% Outstanding Repurchases > 120 days	0%	0.3%	12.5%	<15%	% Outstanding Repurchases > 120 days	0.2%	2.2%	6.2%	<15%
% Outstanding Repurchases > 365 days	0%	0%	0%	0%	% Outstanding Repurchases > 365 days	0%	0%	0%	0%
Appeals Completed > 30 days	0%	1%	0%	>10%	Appeals Completed > 30 days	0%	0%	23%	>10%
Appeals Received > 60 days	0%	0%	0%	0%					

Aging Analysis - Origination Repurchases					Aging Analysis - Servicing Repurchases				
Age Group	# of Repurchases	% of Total #	Estimated Amount Owed	% of Total \$	Age Group	# of Repurchases	% of Total #	Estimated Amount Owed	% of Total \$
<=60 Days	7	87.5%	\$87,834	84.9%	<=60 Days	16	30.0%	\$2,069,039	48.1%
61-90 Days	0	0.0%	\$0	0.0%	61-90 Days	6	11.8%	\$976,937	22.8%
91-120 Days	0	0.0%	\$0	0.0%	91-120 Days	8	15.4%	\$1,777,818	40.2%
121-365 Days	0	0.0%	\$0	0.0%	121-365 Days	2	3.8%	\$1,067,000	24.9%
> 365 Days	0	0.0%	\$0	0.0%	> 365 Days	0	0.0%	\$0	0.0%
<b>Total</b>	<b>7</b>	<b>100.0%</b>	<b>\$87,834</b>	<b>100.0%</b>	<b>Total</b>	<b>32</b>	<b>100.0%</b>	<b>\$4,909,847</b>	<b>100.0%</b>

Aging Analysis - All Repurchases				
Age Group	# of Repurchases	% of Total #	Estimated Amount Owed	% of Total \$
<=60 Days	23	87.5%	\$2,939,871	60.3%
61-90 Days	6	15.0%	\$979,927	19.8%
91-120 Days	8	20.0%	\$1,777,818	36.0%
121-365 Days	3	7.5%	\$139,049	2.8%
> 365 Days	0	0.0%	\$0	0.0%
<b>Total</b>	<b>40</b>	<b>100.0%</b>	<b>\$4,856,665</b>	<b>100.0%</b>



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**Repurchase Alternatives**

Outstanding Origination Alternatives				Outstanding Servicing Alternatives			
Type	Total Outstanding	# of Alternatives	% of Overdue Relative to Total Outstanding	Type	Total Outstanding	# of Alternatives	% of Overdue Relative to Total Outstanding
MI Alternatives	0	0	0.0%	Servicing Alternatives	0	0	0.0%

Aging Analysis - Origination Alternatives					Aging Analysis - Servicing Alternatives				
Age Group	# of Alternatives	% of Total	Total \$ Amount Due	% of Total \$	Age Group	# of Alternatives	% of Total	Total \$ Amount Due	% of Total \$
<=60 Days	0	0.0%	\$0	0.0%	<=60 Days	0	0.0%	\$0	0.0%
61-90 Days	0	0.0%	\$0	0.0%	61-90 Days	0	0.0%	\$0	0.0%
91-120 Days	0	0.0%	\$0	0.0%	91-120 Days	0	0.0%	\$0	0.0%
121-365 Days	0	0.0%	\$0	0.0%	121-365 Days	0	0.0%	\$0	0.0%
> 365 Days	0	0.0%	\$0	0.0%	> 365 Days	0	0.0%	\$0	0.0%
<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>	<b>Total</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>

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**Servicing Notice of Defect**

Aging Analysis - Servicing Notice of Defect				
Age Group	# of Notices	% of Total	Total \$ Amount Due	% of Total \$
<=60 Days	36	87.5%	\$0	0.0%
61-90 Days	14	34.4%	\$0	0.0%
91-120 Days	0	0.0%	\$0	0.0%
121-365 Days	0	0.0%	\$0	0.0%
> 365 Days	0	0.0%	\$0	0.0%
<b>Total</b>	<b>50</b>	<b>100.0%</b>	<b>\$0</b>	<b>0.0%</b>

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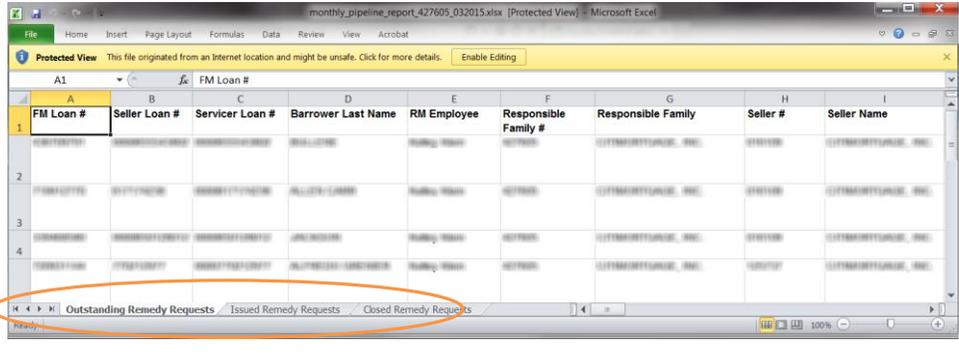
**Resolution & Estimated Fees**

	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	YTD
<b>Origination</b>							
# Rec'd	3	3	2	7	2	6	34
\$ Rec'd	\$472,457	\$287,720	\$261,887	\$936,297	\$61,650	\$477,693	\$4,009,304
<b>Servicing</b>							
# Rec'd	49	41	17	19	23	22	258
\$ Rec'd	\$1,247,508	\$892,787	\$914,296	\$1,376,107	\$351,362	\$547,201	\$7,286,085
<b>Total</b>	<b>\$1,719,965</b>	<b>\$1,180,507</b>	<b>\$1,176,183</b>	<b>\$2,312,404</b>	<b>\$413,012</b>	<b>\$1,024,894</b>	<b>\$11,295,389</b>
<b>Repurchase Late Fees</b>	\$0.00	\$2,147.46	\$74.43	\$1,697.22	\$1,234.07	\$646.35	\$12,736.23
<b>Principal Curtailment Fees</b>	\$0.00	\$0.00	\$0.00	\$300.00	\$0.00	\$0.00	\$300.00

### Month End Pipeline Report:

The Month End Pipeline Report is provided in an Excel file format and includes the following three tabs of information:

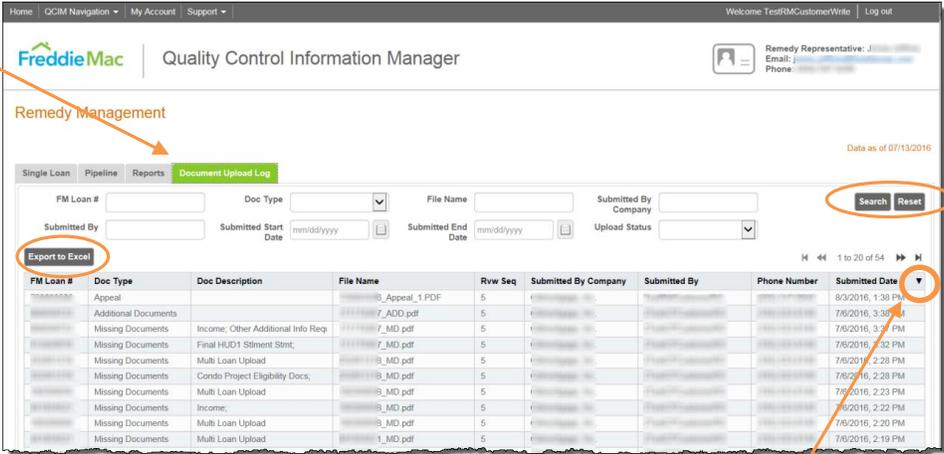
- Outstanding remedy requests.
- Issued Remedy Requests.
- Closed Remedy Requests.



# Remedy Management

## Document Upload Log

The Document Upload Log tab provides a list of uploaded documents. Seller/Service providers can view basic information about the uploaded document such as the document type, who uploaded the document and the submission date.

Action	Result / Notes
<p>To view a log of uploaded documents, select the <b>Document Upload Log</b> tab on the Remedy Management page.</p> <p>Any of the fields in the top portion of the screen can be used as filtering criteria to search for an uploaded document or group of documents.</p> <p>After selecting your search criteria, click <b>Search</b>. To clear the search criteria, click <b>Reset</b>.</p> <p>A list of uploaded documents meeting your specific search criteria at the bottom of the screen.</p> <p>The <b>Export to Excel</b> button is available above the list of filtered documents. Refer to the <a href="#">Additional Features</a> section for more information.</p> <p>For field definitions, refer to the <a href="#">Glossary</a>.</p>	 <p>If an associated Seller/Service provider uploads a document on your behalf, you can see it in the Submitted By Company column.</p> <p>Columns of information can be sorted in ascending (▲) or descending (▼) order by clicking the column title. To sort by a different column, simply click on the heading of the column you wish to sort.</p>

# Remedy Management

## Additional Remedy Management Features

The following functionality is available on the Basic and Detail Pipeline pages:

- [Loan Detail](#)
- [Export to Excel](#)
- [Multi Loan Search](#)
- [Update Status \(in bulk\)](#)
- [Add Comments \(in bulk\)](#)
- [Letter Text](#)
- [Upload Documents](#)
- [Order Loss Stmt](#)

### Loan Detail

Action	Result / Notes
To view details of a specific loan on the Basic or Detailed pipeline, double click anywhere on the loan within the row.	

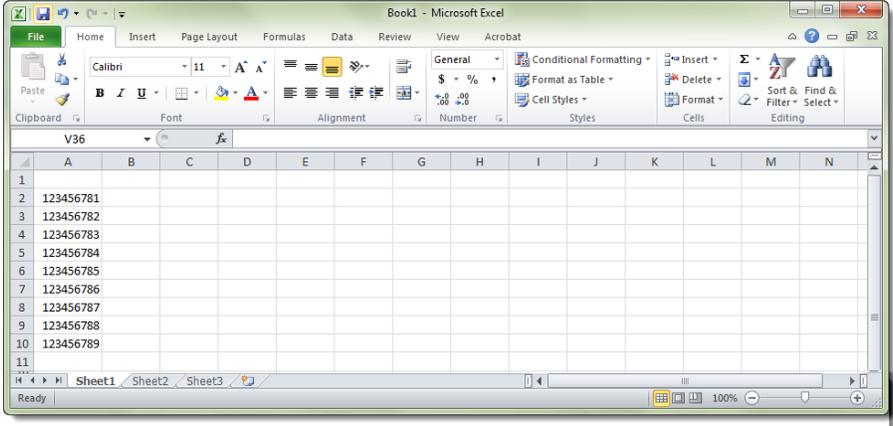
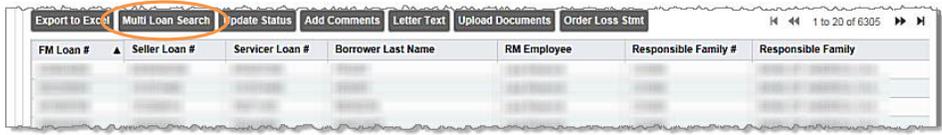
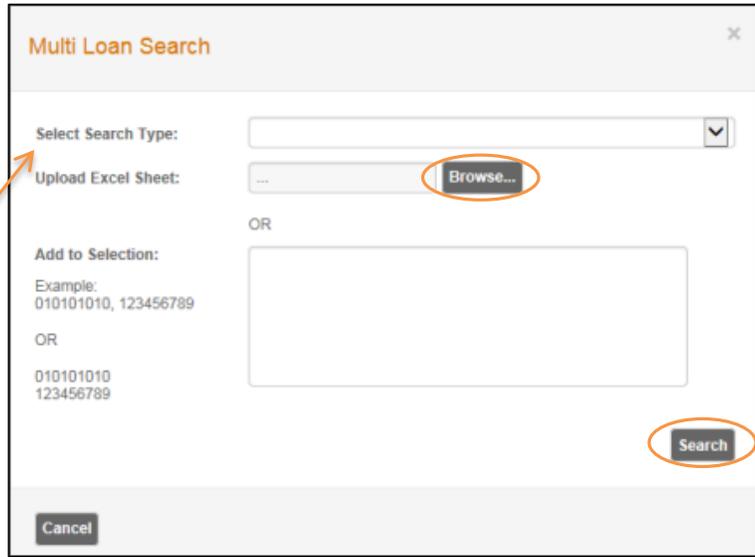
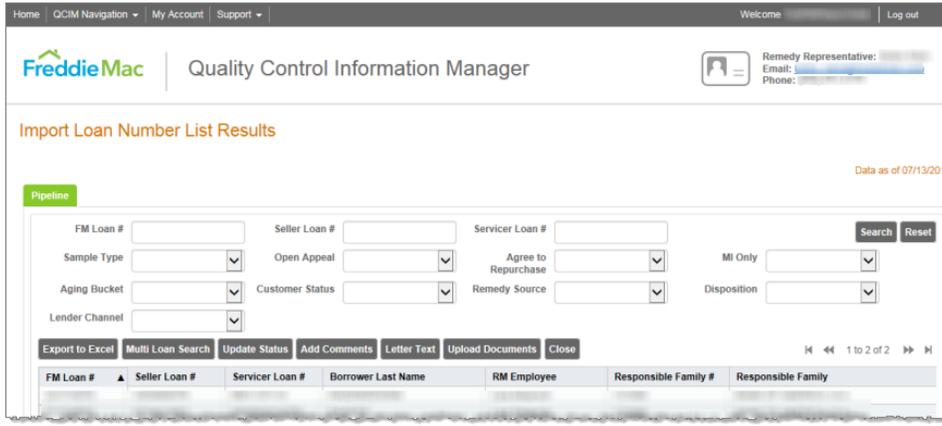
### Export to Excel

Action	Result / Notes
To export data click, <b>Export to Excel</b> .	
A new window displays asking if you want to <b>Open</b> or <b>Save</b> the Excel file.	

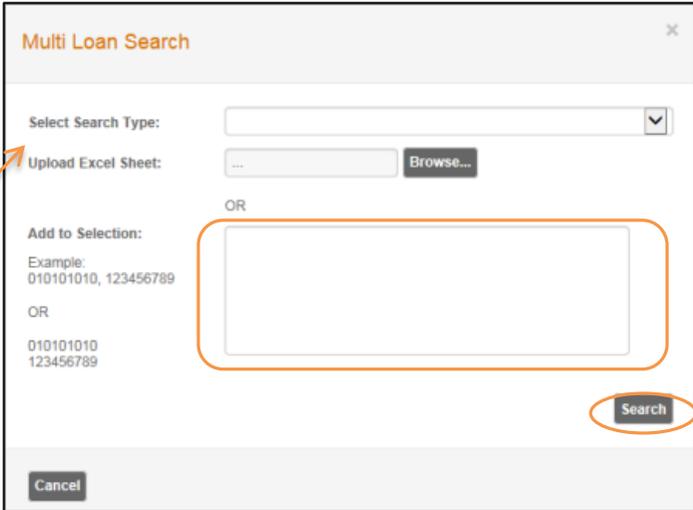
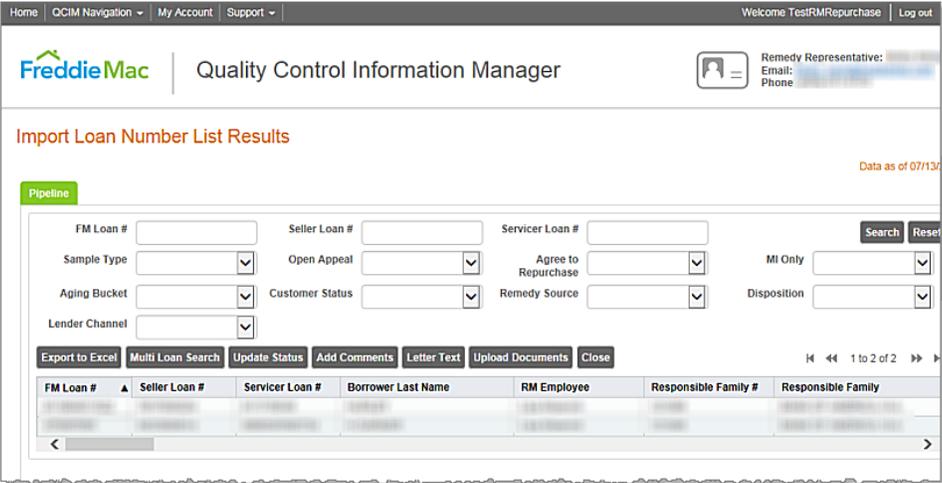
### Multi Loan Search

Action	Result / Notes
The Multi Loan Search allows you to search for a group of loans using loan numbers. In order to search and view results on a specific group of loans, you can either create an Excel spreadsheet with the list of loan numbers and upload it, or enter loan numbers in the Multi Loan Search list box. You can use a list of Freddie, Seller, or Servicer Loan Numbers.	

# Remedy Management

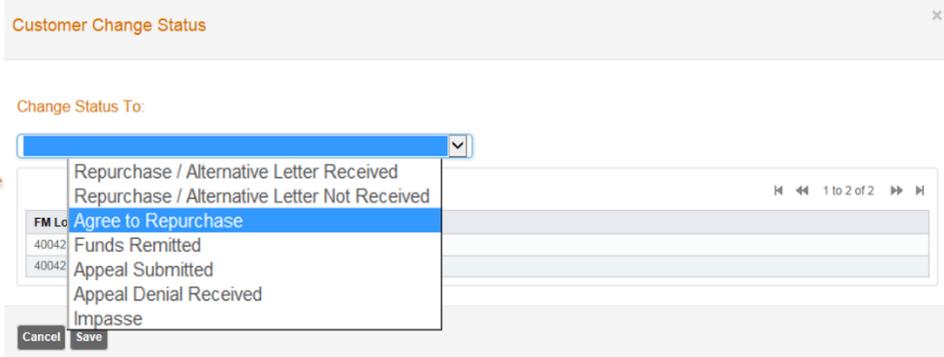
Action	Result / Notes
<p>If using an Excel spreadsheet, create the list of loan numbers in the Excel spreadsheet. Your list can have as many loan numbers as needed, as long as there are no numbers in the header row (row 1).</p> <p>Save the file to your desktop.</p>	
<p>Click <b>Multi Loan Search</b>.</p>	
<p>A pop-up window will display where you can select a search type from the drop-down list. The type selected needs to match the specific loan numbers you entered into the spreadsheet (Freddie Mac, Seller, or Servicer Loan Number).</p> <p>Once the type has been selected from the drop-down menu, click <b>Browse</b> and find the Excel file on your desktop. Select the Excel file and click <b>Search</b>.</p>	
<p>Your results will display on the Import Loan Number List Results page.</p> <p>The results display loans with <b>Disposition of Outstanding</b>. To display loans with <b>Disposition of Closed</b>, select <b>Closed</b> from the <b>Disposition</b> drop-down menu. Click <b>Search</b> again to display closed loans.</p>	

# Remedy Management

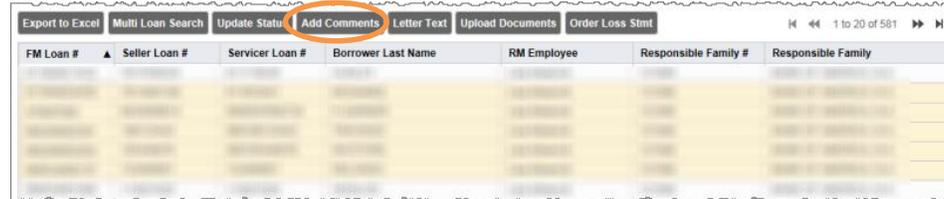
Action	Result / Notes
<p>If using the list box, click <b>Multi Loan Search</b>.</p>	
<p>A pop-up window will display where you can select a search type from the drop-down list. The type selected needs to match the specific loan numbers you will enter in the list box (Freddie Mac, Seller, or Servicer Loan Number).</p> <p>Once the type has been selected from the drop-down menu, enter the loan numbers in the list box. Click <b>Search</b>.</p>	
<p>Your results will display on the <b>Import Loan Number List Results</b> page.</p>	

# Remedy Management

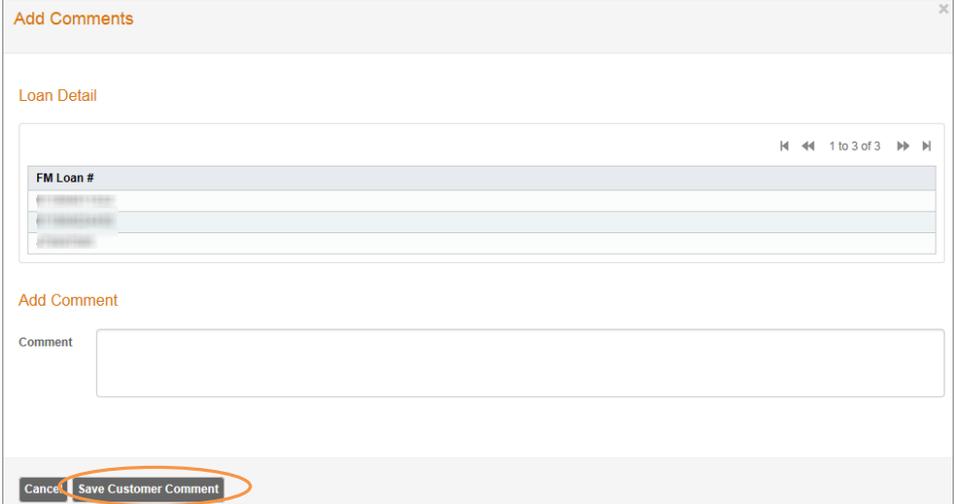
## Update Status (in bulk)

Action	Result / Notes
<p>To add/update the Customer Status for multiple loans from either the Basic Pipeline or Detail Pipeline view, click on each row containing the loan you wish to include for the status change. Once all desired loans are chosen, click <b>Update Status</b>.</p>	 <p> Only users with Remedy Management Customer Write roles can update the customer status.</p>
<p>The <b>Customer Change Status</b> pop-up box displays where you can select from the drop-down menu to change the Customer Status. Click <b>Save</b> after the status is selected.</p>	 <p> Loan status is posted immediately and appears in real time.</p>

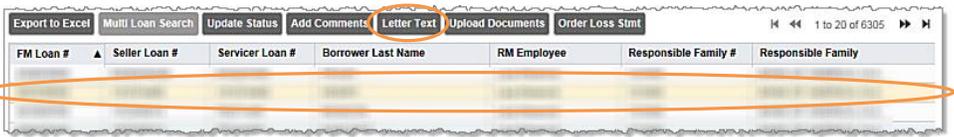
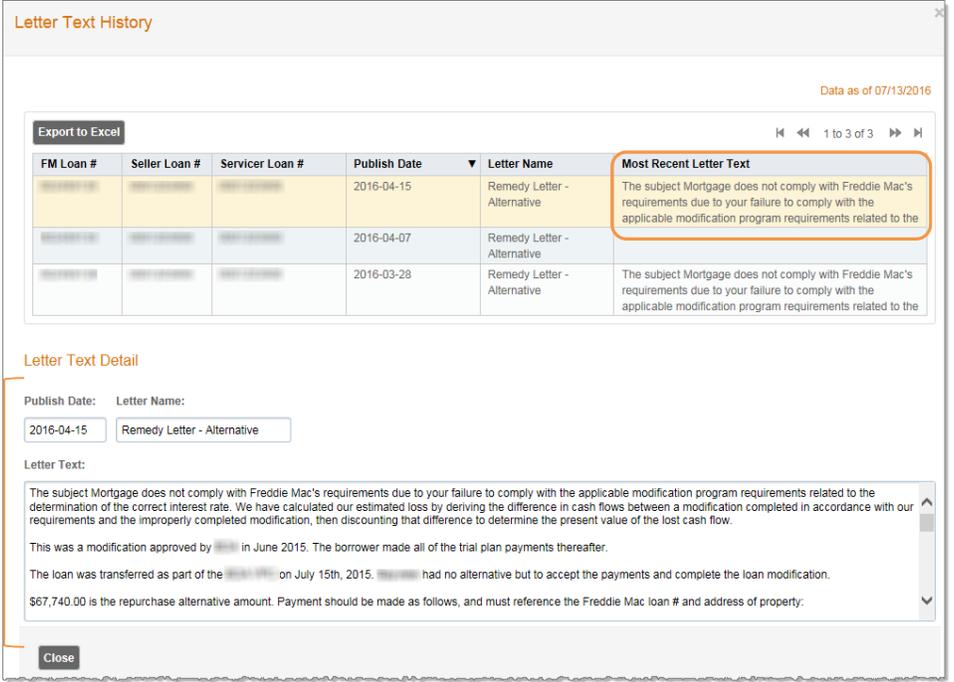
## Add Comments (in bulk)

Action	Result / Notes
<p>To add comments to multiple loans from either the Basic Pipeline or Detail Pipeline views, click on each row containing the loan you wish to include for the comment. Once all desired loans are chosen, click <b>Add Comments</b>.</p>	 <p> Only users with Remedy Management Customer Write roles can add new comments.</p>

# Remedy Management

Action	Result / Notes
<p>The <b>Add Comments</b> pop-up box will display where you can enter your comments. Click <b>Save Customer Comment</b> after the comment is entered.</p>	 <p>Both Seller/Servicer and Freddie Mac comments are posted immediately and appear in real time.</p>

## Letter Text

Action	Result / Notes																								
<p>To access the letter text from the Detailed Pipeline, click on the loan to highlight it and then click <b>Letter Text</b>. You can select more than one loan before clicking <b>Letter Text</b>.</p>																									
<p>The list of letters displays. Click within the row to highlight the loan and display the full text in the Letter Text Detail section.</p> <p>You can also place your mouse cursor over the <b>Most Recent Letter Text</b> field to display the full letter text.</p>	 <p><b>Letter Text History</b></p> <table border="1"> <thead> <tr> <th>FM Loan #</th> <th>Seller Loan #</th> <th>Servicer Loan #</th> <th>Publish Date</th> <th>Letter Name</th> <th>Most Recent Letter Text</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>2016-04-15</td> <td>Remedy Letter - Alternative</td> <td>The subject Mortgage does not comply with Freddie Mac's requirements due to your failure to comply with the applicable modification program requirements related to the</td> </tr> <tr> <td></td> <td></td> <td></td> <td>2016-04-07</td> <td>Remedy Letter - Alternative</td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td>2016-03-28</td> <td>Remedy Letter - Alternative</td> <td>The subject Mortgage does not comply with Freddie Mac's requirements due to your failure to comply with the applicable modification program requirements related to the</td> </tr> </tbody> </table> <p><b>Letter Text Detail</b></p> <p>Publish Date: 2016-04-15 Letter Name: Remedy Letter - Alternative</p> <p>Letter Text:</p> <p>The subject Mortgage does not comply with Freddie Mac's requirements due to your failure to comply with the applicable modification program requirements related to the determination of the correct interest rate. We have calculated our estimated loss by deriving the difference in cash flows between a modification completed in accordance with our requirements and the improperly completed modification, then discounting that difference to determine the present value of the lost cash flow.</p> <p>This was a modification approved by [redacted] in June 2015. The borrower made all of the trial plan payments thereafter.</p> <p>The loan was transferred as part of the [redacted] on July 15th, 2015. [redacted] had no alternative but to accept the payments and complete the loan modification.</p> <p>\$67,740.00 is the repurchase alternative amount. Payment should be made as follows, and must reference the Freddie Mac loan # and address of property:</p>	FM Loan #	Seller Loan #	Servicer Loan #	Publish Date	Letter Name	Most Recent Letter Text				2016-04-15	Remedy Letter - Alternative	The subject Mortgage does not comply with Freddie Mac's requirements due to your failure to comply with the applicable modification program requirements related to the				2016-04-07	Remedy Letter - Alternative					2016-03-28	Remedy Letter - Alternative	The subject Mortgage does not comply with Freddie Mac's requirements due to your failure to comply with the applicable modification program requirements related to the
FM Loan #	Seller Loan #	Servicer Loan #	Publish Date	Letter Name	Most Recent Letter Text																				
			2016-04-15	Remedy Letter - Alternative	The subject Mortgage does not comply with Freddie Mac's requirements due to your failure to comply with the applicable modification program requirements related to the																				
			2016-04-07	Remedy Letter - Alternative																					
			2016-03-28	Remedy Letter - Alternative	The subject Mortgage does not comply with Freddie Mac's requirements due to your failure to comply with the applicable modification program requirements related to the																				

# Remedy Management

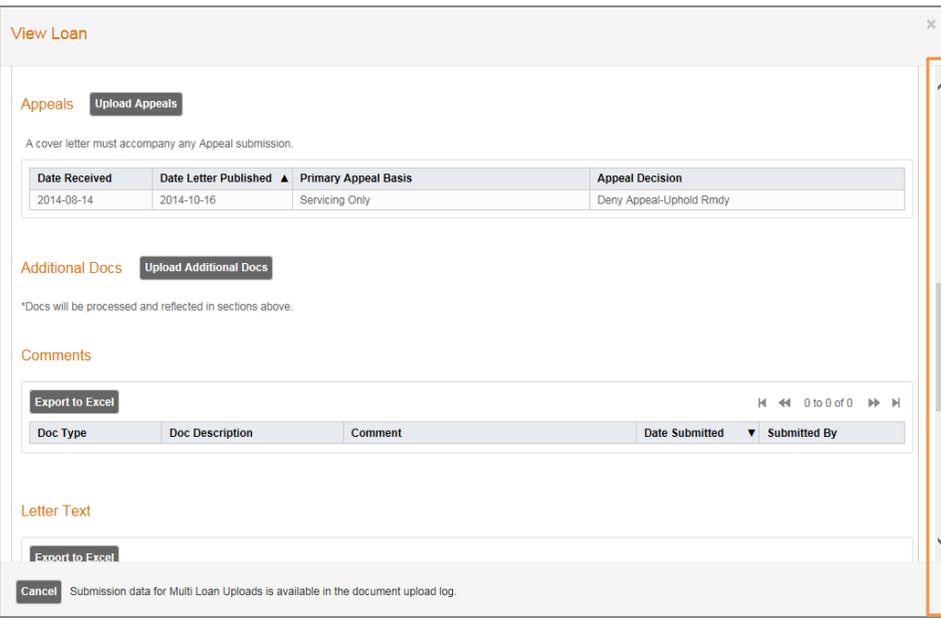
## Upload Documents

The Upload Documents option allows you to securely send Freddie Mac loan files or documents through QCIM. One or more loan files or documents in a PDF file format may be uploaded at a time. There are two ways to upload documents in QCIM: [Single Loan Upload](#) and [Multi Loan Upload](#). All documents and files uploaded via QCIM should:

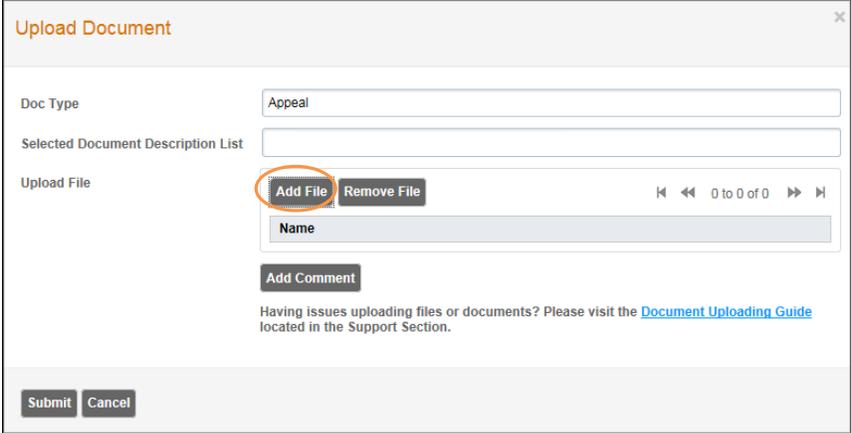
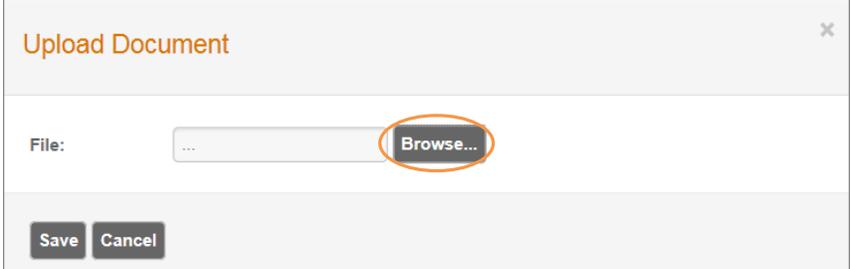
- Be a single PDF (Portable Document Format) file
- Not exceed 48 MB or 1200 pages
- Not be password-protected or encrypted
- Have a file name of less than 100 characters

## Single Loan Upload

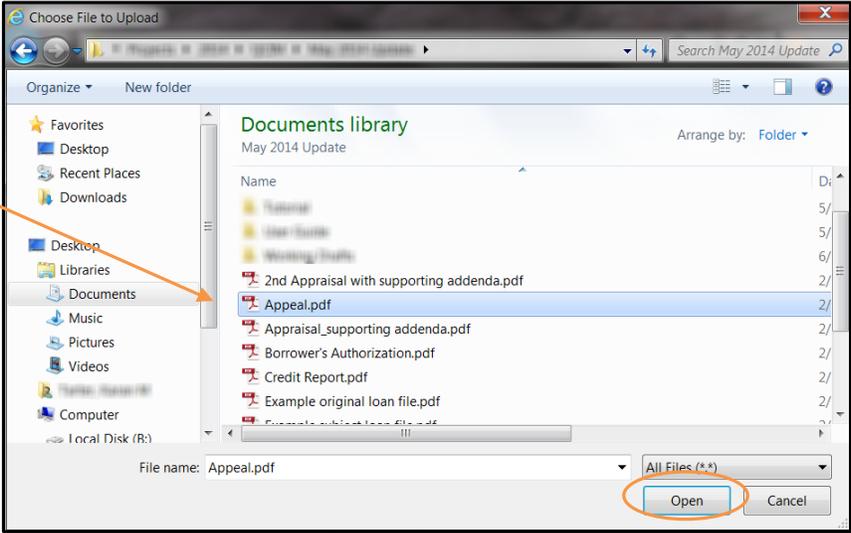
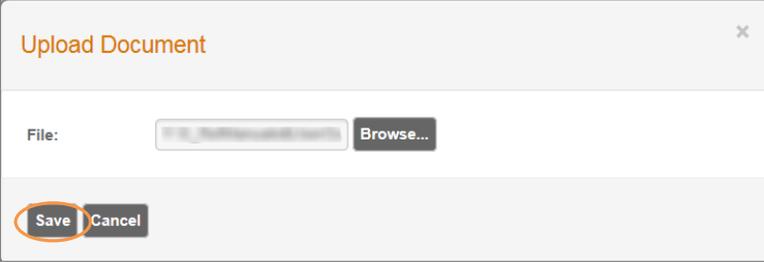
The Single Loan Upload allows you to upload a loan file or document to a specific loan.

Action	Result / Notes
<p>To upload documents for an individual loan file, use the search field to locate the loan. Click anywhere on the loan within the row to highlight it and click <b>Upload Documents</b>. You can also double click on the loan.</p>	 <p>The screenshot shows a table with columns: FM Loan #, Seller Loan #, Servicer Loan #, Borrower Last Name, RM Employee, Responsible Family #, and Responsible Family. The 'Upload Documents' button is circled in orange. An orange arrow points to a row in the table.</p>
<p>The View Loan page displays with the selected loan information. Documents may be uploaded one at a time through this screen for any individual loan file.</p> <p>Select the type of document to be uploaded:</p> <ul style="list-style-type: none"> <li>• Loan Files</li> <li>• Missing Documents</li> <li>• Incomplete Documents</li> <li>• Appeals</li> <li>• Additional Docs</li> </ul> <p>Use the scroll bar to access all document types.</p> <p><b>NOTE:</b> The remainder of this section provides information on uploading Appeals. For information on uploading Loan Files, Missing Documents, Incomplete Documents and <b>Additional Docs</b>, refer to <a href="#">Upload Documents in the Loan File Management section</a>.</p>	 <p>The screenshot shows the 'View Loan' page with sections for Appeals, Additional Docs, Comments, and Letter Text. A vertical scroll bar is highlighted with an orange box.</p>

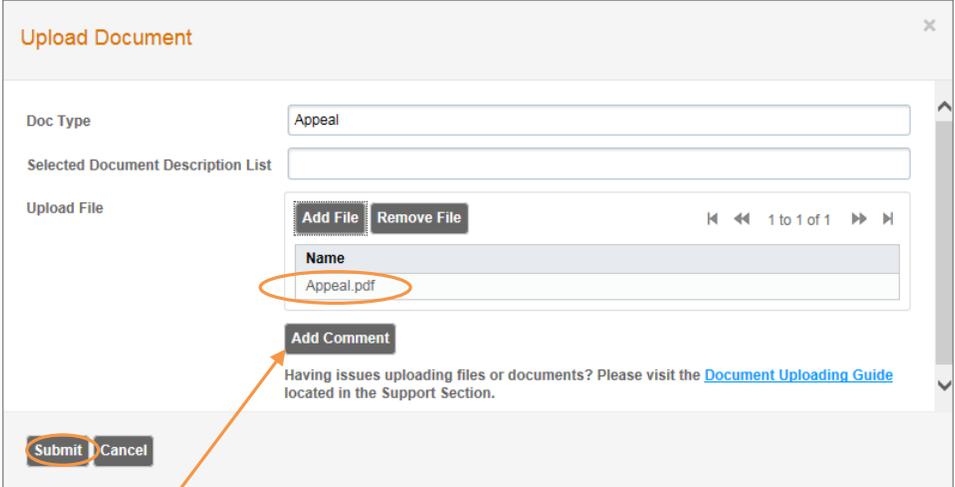
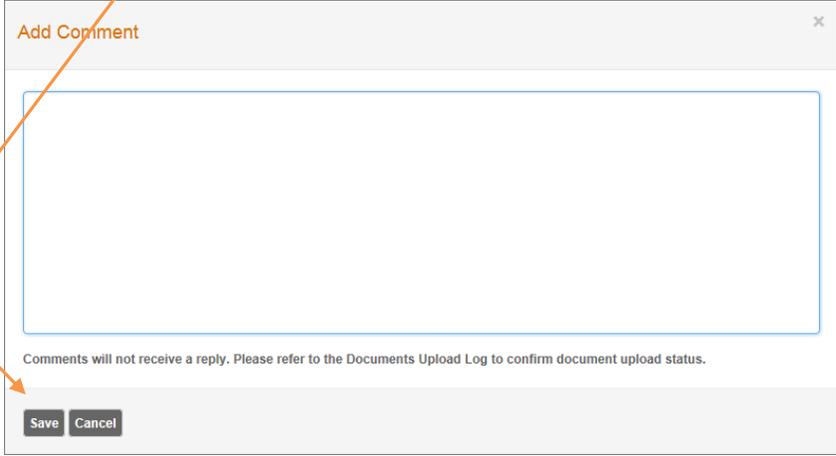
# Remedy Management

Action	Result / Notes								
<p><b>Appeals</b></p> <p>No additional steps are needed prior to clicking the <b>Upload Appeals</b> button. However, please note that a cover letter must accompany the appeal submission.</p> <p>NOTE: You may upload Appeals to QCIM or to the Appeal Mailbox. Please do not send the appeal to both locations.</p> <p>Click <b>Upload Appeals</b>.</p>	 <p>Appeals <b>Upload Appeals</b></p> <p>A cover letter must accompany any Appeal submission.</p> <table border="1"> <thead> <tr> <th>Date Received</th> <th>Date Letter Published</th> <th>Primary Appeal Basis</th> <th>Appeal Decision</th> </tr> </thead> <tbody> <tr> <td>2014-09-14</td> <td>2014-10-16</td> <td>Servicing Only</td> <td>Deny Appeal-Uphold Rmdy</td> </tr> </tbody> </table>	Date Received	Date Letter Published	Primary Appeal Basis	Appeal Decision	2014-09-14	2014-10-16	Servicing Only	Deny Appeal-Uphold Rmdy
Date Received	Date Letter Published	Primary Appeal Basis	Appeal Decision						
2014-09-14	2014-10-16	Servicing Only	Deny Appeal-Uphold Rmdy						
<p>The Upload Document pop-up window displays. The Doc Type field displays the type of document selected for upload, and if applicable, the Selected Document Description List displays.</p> <p>Click <b>Add File</b>.</p>	 <p><b>Upload Document</b></p> <p>Doc Type: Appeal</p> <p>Selected Document Description List</p> <p>Upload File: <b>Add File</b> Remove File</p> <p>Name</p> <p>Add Comment</p> <p>Having issues uploading files or documents? Please visit the <a href="#">Document Uploading Guide</a> located in the Support Section.</p> <p>Submit Cancel</p>								
<p>A new Upload Document pop-up window displays. Click <b>Browse</b>.</p>	 <p><b>Upload Document</b></p> <p>File: ... <b>Browse...</b></p> <p>Save Cancel</p>								

# Remedy Management

Action	Result / Notes
<p>The Choose File to Upload page displays. Locate the .pdf file you want to upload and click <b>Open</b>.</p>	 <p>The screenshot shows a Windows Explorer window titled 'Choose File to Upload'. The address bar shows the path 'C:\Users\...'. The left sidebar shows 'Documents' selected. The main pane shows a list of files in the 'Documents library' for 'May 2014 Update'. The file 'Appeal.pdf' is selected and highlighted. The 'Open' button at the bottom right is circled in orange. An orange arrow points from the text in the 'Action' column to the 'Open' button.</p>
<p>The Upload Document pop-up window redisplay with the selected file. Click <b>Save</b>.</p>	 <p>The screenshot shows a pop-up window titled 'Upload Document'. It has a 'File:' label followed by a text input field containing the path 'C:\Users\...' and a 'Browse...' button. At the bottom, there are 'Save' and 'Cancel' buttons. The 'Save' button is circled in orange.</p>

# Remedy Management

Action	Result / Notes
<p>A new Upload Document pop-up window displays with the file listed. The Doc Type field displays the type of document selected for upload, and if applicable, the Selected Document Description List displays.</p> <p>To continue adding documents, click <b>Add File</b> and follow the same process of choosing a file until you have selected all of the files you plan to upload at that time.</p> <p>To remove a document from the list, highlight the document and click <b>Remove File</b>. A message displays asking you to confirm that you want to delete the item.</p> <p>To add comments on a loan when pending documents are uploaded for review, click <b>Add Comment</b>. The Add Comments pop up box displays.</p> <p>When you are finished adding comments, click <b>Save</b>.</p> <p>The Upload Status Document popup window redisplay. Once you have completed your edits, click <b>Submit</b>.</p>	  <p> There are no character limitations on comments added</p>
<p>An information message displays indicating the documents uploaded. Click <b>OK</b>.</p>	 <p> Uploaded documents cannot be viewed.</p>

# Remedy Management

Action	Result / Notes
<p>After the documents are successfully uploaded, the date the documents were uploaded appears.</p> <p>For Appeals, a message displays indicating the date the appeal was received, and that the documents are subject to appeal verification.</p> <p>NOTE: Typically, it takes 24-48 hours for the View Loan page to reflect the updated information.</p>	
<p><b>View Added Comments</b></p> <p>Added comments display on the View Loan screen below Additional Docs.</p> <p>Your comments will have the same document type as the required document uploaded and are titled as follows:</p> <ul style="list-style-type: none"> <li>• Missing Documents</li> <li>• Incomplete Documents</li> <li>• Appeal</li> <li>• Additional Docs</li> </ul> <p>To export the added comments to an Excel file format, click <b>Export to Excel</b>.</p>	<p><b>Example of Missing-Comments-Customer</b></p>
<p><b>View History of Uploaded Documents</b></p> <p>To view the history of an uploaded document listed under Appeals, double click on the document record.</p>	
<p>A new View History pop-up window displays with the history of the selected document listed.</p>	

# Remedy Management

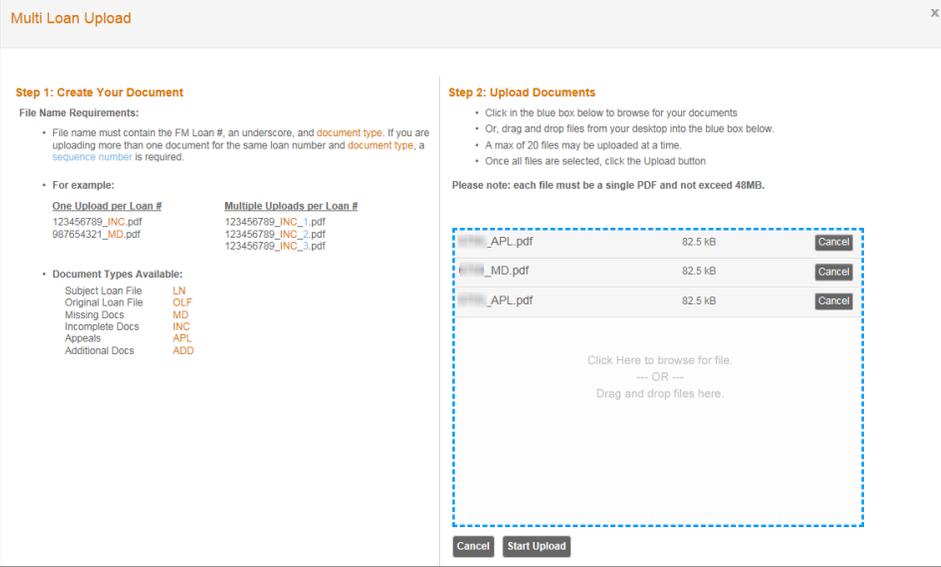
Action	Result / Notes
<p>To access the upload results at a later time, click the <b>Document Upload Log</b> tab.</p> <p>A link to comments added is provided in the Customer Comments column.</p> <p>Click the comments link <b>Yes</b> for the listed loan. The <b>View Loan</b> screen displays with the comments listed in the Comments section.</p>	

## Multi Loan Upload

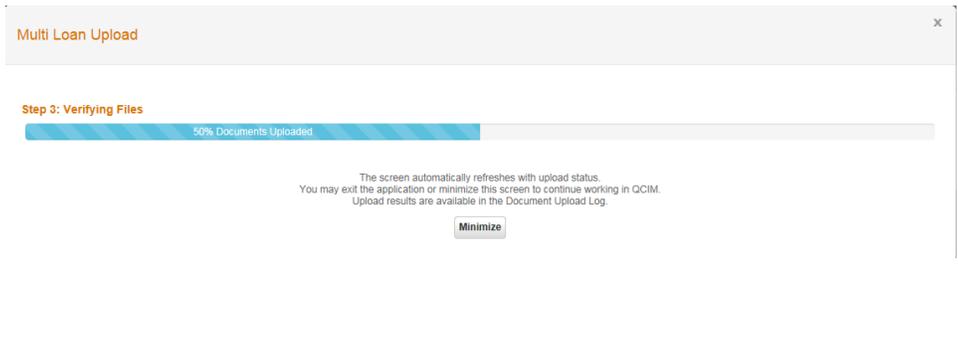
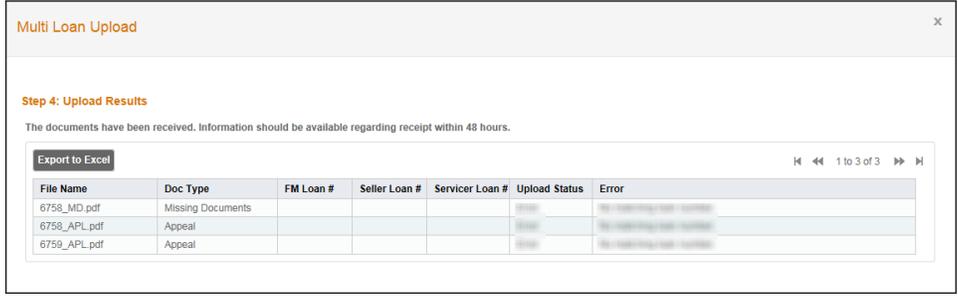
The Multi Loan Upload allows you to upload up to 20 documents/files for multiple loan numbers at the same time. This functionality also allows QCIM users to upload files for any valid Freddie Mac loan number, providing the ability of Sub-Servicers or original Sellers to upload loan files and documents for the Seller/Servicers responsible for QC review.

Action	Result / Notes
<p>To upload documents for multiple loan numbers at the same time, click the <b>Upload Documents</b> button from the Loans, Missing Docs, Incomplete Docs or Appeals screen without selecting a loan number. The Multi Loan Upload Screen displays.</p>	
<p>Click on the dashed box to browse for files, or drag and drop files into the box.</p>	<p>Each file must be a single PDF and not exceed 48MB.</p>

# Remedy Management

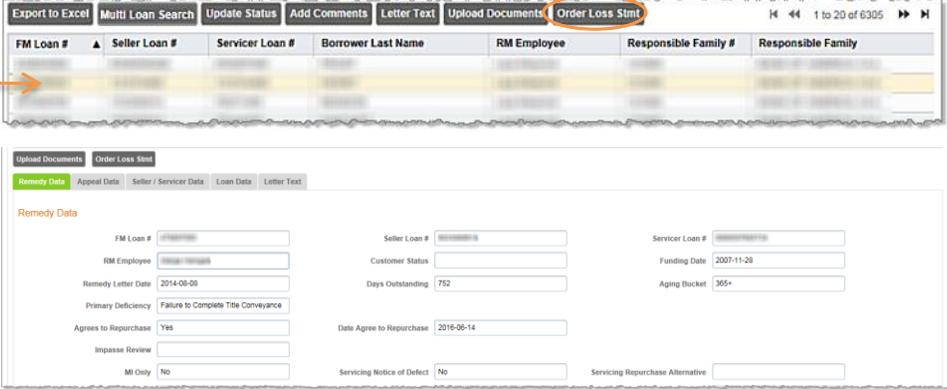
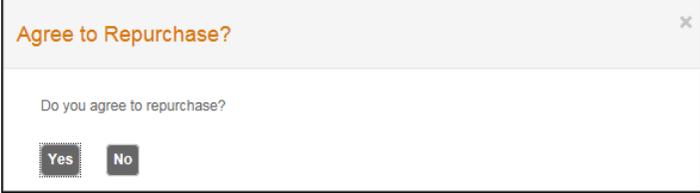
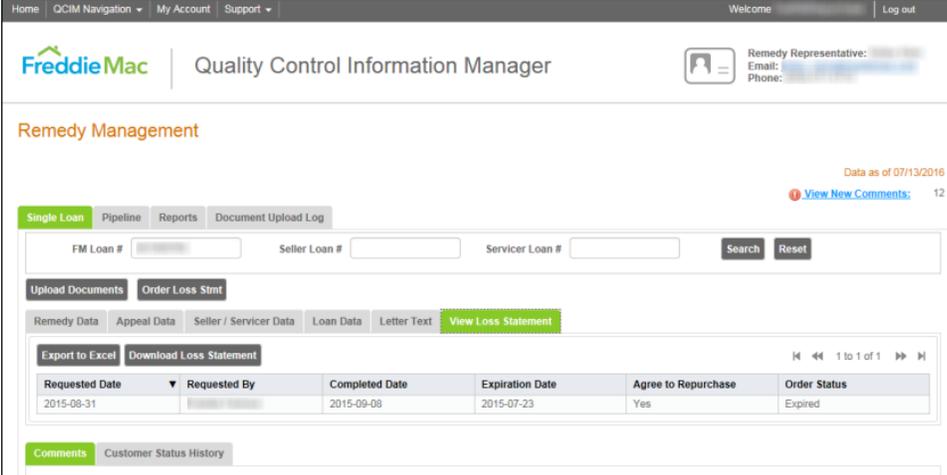
Action	Result / Notes												
	 <p>Loan files and documents must follow strict naming conventions. The file name must meet the following specifications:</p> <ul style="list-style-type: none"> <li>▪ Begin with the Freddie Mac Loan Number,</li> <li>▪ Followed by an underscore, and</li> <li>▪ End with one of the following Doc Type designations:</li> </ul> <table data-bbox="743 430 1088 619"> <tr> <td>Subject Loan File</td> <td>LN</td> </tr> <tr> <td>Original Loan File</td> <td>OLF</td> </tr> <tr> <td>Missing Docs</td> <td>MD</td> </tr> <tr> <td>Incomplete Docs</td> <td>INC</td> </tr> <tr> <td>Appeals</td> <td>APL</td> </tr> <tr> <td>Additional Docs</td> <td>ADD</td> </tr> </table> <p>One Upload per Loan # Example:</p> <ul style="list-style-type: none"> <li>▪ 123456789_LN</li> <li>▪ 987654321_MD</li> </ul> <p>When uploading multiple documents with the same Doc Type designation for the same loan, you must add a sequence number to the file name.</p> <p>Multiple Uploads per Loan # Example:</p> <ul style="list-style-type: none"> <li>▪ 123456789_MD_1</li> <li>▪ 123456789_MD_2</li> <li>▪ 123456789_MD_3</li> </ul>	Subject Loan File	LN	Original Loan File	OLF	Missing Docs	MD	Incomplete Docs	INC	Appeals	APL	Additional Docs	ADD
Subject Loan File	LN												
Original Loan File	OLF												
Missing Docs	MD												
Incomplete Docs	INC												
Appeals	APL												
Additional Docs	ADD												
<p>After selecting the files for upload, click <b>Upload</b>.</p>	 <p>The screenshot shows a 'Multi Loan Upload' window with two steps: 'Step 1: Create Your Document' and 'Step 2: Upload Documents'. Step 1 includes file name requirements and examples for one and multiple uploads per loan, along with a list of document types (LN, OLF, MD, INC, APL, ADD). Step 2 shows a list of files being uploaded (e.g., _APL.pdf, _MD.pdf) with a 'Cancel' button for each. Below the list is a 'Click Here to browse for file' area and a 'Start Upload' button.</p>  <p>If you need to delete a file from the list before uploading, click "Remove file".</p>												

# Remedy Management

Action	Result / Notes																												
<p>Once the document upload process begins, QCIM verifies and uploads the files. Click the <b>Minimize</b> button if you wish to minimize the upload window and continue working in QCIM while the upload process completes. A progress bar will appear in the upper-right corner of your screen while the files continue to upload.</p>																													
<p>After the files have uploaded, the Upload Results table displays with the list of uploaded file names and the upload status and if applicable, errors.</p> <p>To export the results, click <b>Export to Excel</b>.</p>	 <table border="1" data-bbox="565 810 1455 890"> <thead> <tr> <th>File Name</th> <th>Doc Type</th> <th>FM Loan #</th> <th>Seller Loan #</th> <th>Servicer Loan #</th> <th>Upload Status</th> <th>Error</th> </tr> </thead> <tbody> <tr> <td>6758_MD.pdf</td> <td>Missing Documents</td> <td></td> <td></td> <td></td> <td>Error</td> <td>The following loan number</td> </tr> <tr> <td>6758_APL.pdf</td> <td>Appeal</td> <td></td> <td></td> <td></td> <td>Error</td> <td>The following loan number</td> </tr> <tr> <td>6759_APL.pdf</td> <td>Appeal</td> <td></td> <td></td> <td></td> <td>Error</td> <td>The following loan number</td> </tr> </tbody> </table>	File Name	Doc Type	FM Loan #	Seller Loan #	Servicer Loan #	Upload Status	Error	6758_MD.pdf	Missing Documents				Error	The following loan number	6758_APL.pdf	Appeal				Error	The following loan number	6759_APL.pdf	Appeal				Error	The following loan number
File Name	Doc Type	FM Loan #	Seller Loan #	Servicer Loan #	Upload Status	Error																							
6758_MD.pdf	Missing Documents				Error	The following loan number																							
6758_APL.pdf	Appeal				Error	The following loan number																							
6759_APL.pdf	Appeal				Error	The following loan number																							
<p>To access the upload results at a later time, click the <b>Document Upload Log</b> tab.</p>	 <div data-bbox="553 1188 1466 1325" style="background-color: yellow; padding: 5px;"> <p>Initially, the “Submitted By” and “Submitted Date” are populated on the Document Upload Log. The document/loan file status is populated after the uploaded document/loan file is reviewed and logged by Freddie Mac (typically within 48 hours).</p> </div>																												

# Remedy Management

## Order Loss Stmt

Action	Result / Notes												
<p>To order a Loss Statement, use the search field to locate the loan for which you wish to order a Loss Statement. Click anywhere on the loan within the row to highlight it and click <b>Order Loss Stmt</b>. You can also double click on the loan and click <b>Order Loss Stmt</b> from the Loan Detail page.</p>	 <p>Only users with Remedy Management Customer Write roles can update the customer status.</p>												
<p>A new Agree to Repurchase pop-up window displays. Click <b>Yes</b> or <b>No</b> as applicable.</p>	 <p>If "Yes" is selected, the following message displays: "Your Loss Statement request has been received." If "No" is selected, the following message displays: "Please contact your Remedy Representative for further assistance."</p>												
<p>The View Loss Statement sub-tab appears under the Single Loan tab after a Loss Statement request has been made. You can view the history of the request on the screen, export the history of the request with the Export to Excel button, or download the Loss Statement with the Download Loss Statement button.</p> <p><b>NOTE:</b> Only loans with an Order Status of "Completed" can be downloaded.</p>	 <table border="1"> <thead> <tr> <th>Requested Date</th> <th>Requested By</th> <th>Completed Date</th> <th>Expiration Date</th> <th>Agree to Repurchase</th> <th>Order Status</th> </tr> </thead> <tbody> <tr> <td>2015-08-31</td> <td></td> <td>2015-09-08</td> <td>2015-07-23</td> <td>Yes</td> <td>Expired</td> </tr> </tbody> </table>	Requested Date	Requested By	Completed Date	Expiration Date	Agree to Repurchase	Order Status	2015-08-31		2015-09-08	2015-07-23	Yes	Expired
Requested Date	Requested By	Completed Date	Expiration Date	Agree to Repurchase	Order Status								
2015-08-31		2015-09-08	2015-07-23	Yes	Expired								

## The Management Reporting function allows you to:

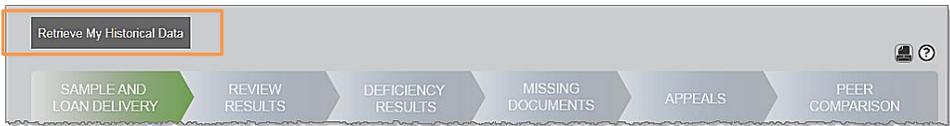
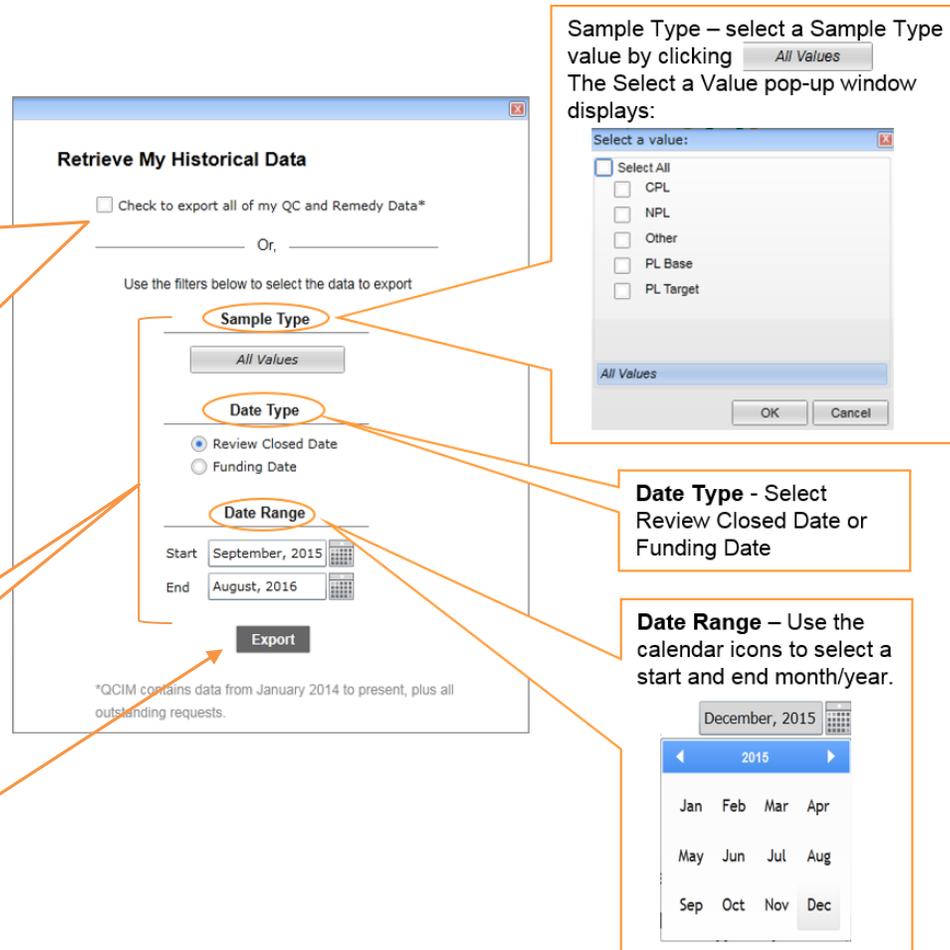
- Analyze QC data using both current and historical data, monitor key QC metrics and analyze trends to help you identify and correct possible loan manufacturing process deficiencies.
- Create customizable dashboards to access and manage reports reflecting data on QC samples, loan file deficiencies, and file review pipelines.
- Generate flexible reports for further analysis or distribution within your organization.

Action	Result / Notes
<p>When entering Management Reporting you will be taken to the main dashboard page - the default landing page.</p> <p>At the top of the dashboard is the <a href="#">Retrieve My Historical Data</a> button, followed by six tabs:</p> <ul style="list-style-type: none"> <li>• <a href="#">Sample and Loan Delivery</a>.</li> <li>• <a href="#">Review Results</a>.</li> <li>• <a href="#">Deficiency Results</a>.</li> <li>• <a href="#">Missing Documents</a></li> <li>• <a href="#">Appeals</a>.</li> <li>• <a href="#">Peer Comparison</a>.</li> </ul> <p>The contents and functionality of each of these sections are described below.</p> <p>Online help is also available to explain the data sections. Access the online help by clicking  in any of the sections with the help icon on the top right corner of the title bar.</p> <p>To print a copy of the complete dashboard, click  in any of the sections with the print icon on the top right corner of each section.</p>	 <p>The screenshot displays the Freddie Mac Quality Control Information Manager (QCIM) interface. At the top, there's a navigation bar with 'Home', 'QCIM Navigation', 'My Account', and 'Support'. The main header reads 'FreddieMac Quality Control Information Manager'. Below this, the 'Management Reporting' section is active, showing a 'Retrieve My Historical Data' button and a series of tabs: 'SAMPLE AND LOAN DELIVERY', 'REVIEW RESULTS', 'DEFICIENCY RESULTS', 'MISSING DOCUMENTS', 'APPEALS', and 'PEER COMPARISON'. The 'REVIEW RESULTS' tab is selected, displaying a 'File Delivery Timeline' with a value of 23 (Avg. Days), an 'Initial Complete Loan File Submission Rate' of 87%, and a 'Current Status of Reviews Pending' bar chart. The bar chart shows categories like 'File Receipt Pending: 51', 'Pre-Underwriting: 110', 'Loan Review in Progress: 127', 'Remedy Outstanding: 12', and 'Remedy Outstanding w/ Appeal: 0'. Below this is a 'Sample Trending' section with filters for 'Date Range' (September, 2015 to August, 2016) and 'Sample Type' (All Values, Submit, Reset). A line chart shows trends for CPL, NPL, Other, PL Base, and PL Target from Sep 2015 to Aug 2016.</p>

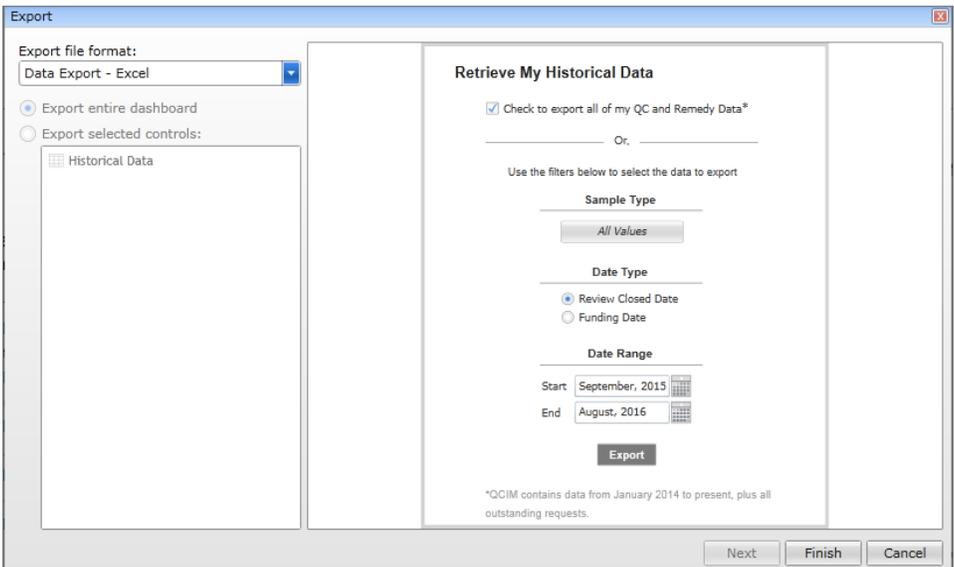
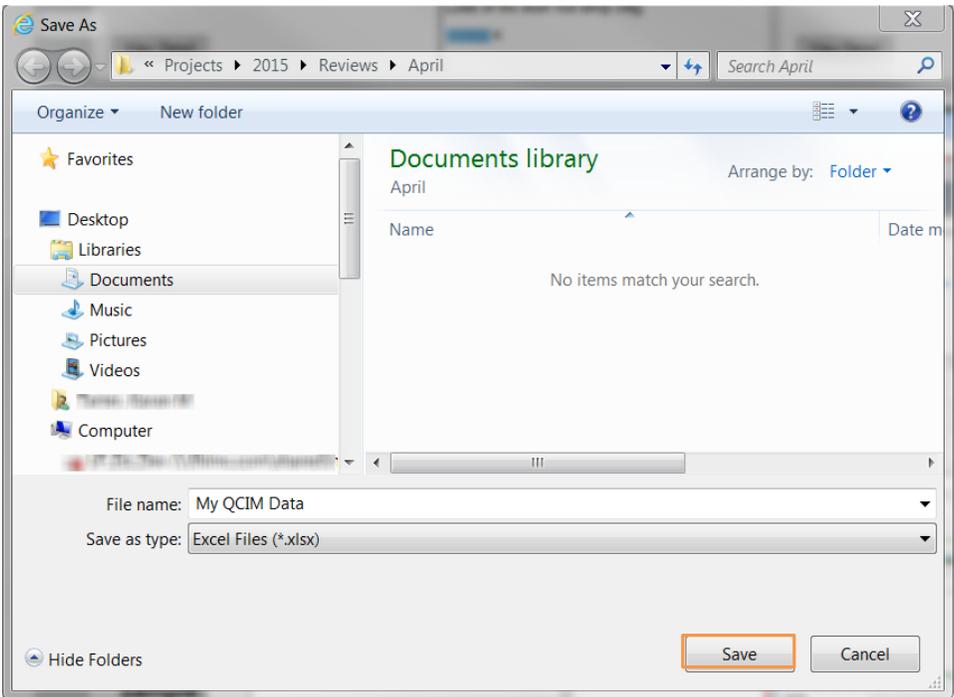
# Management Reporting

## Retrieve My Historical Data

The Retrieve My Historical Data function allows you to download all of your data to analyze outside of QCIM.

Action	Result / Notes
<p>QC and remedy data that is currently available in QCIM from January 1, 2014, can be downloaded with the Retrieve My Historical Data function. All outstanding loan file management and remedy management requests are included in the download. To download your QCIM data, click <b>Retrieve My Historical Data</b>.</p>	
<p>The Retrieve My Historical Data pop up box displays.</p> <p>Filter the data you want exported.</p> <p>You may select to export ALL of your QC and Remedy data. The file will include:</p> <ul style="list-style-type: none"> <li>• All Sample Type values</li> <li>• Date Type: Review Closed Date</li> <li>• Data from Jan 2014 to present, plus all outstanding requests (see footnote in screenshot).</li> </ul> <p>Or..... Use the filters to select the data you want to export.</p> <p>Once you have selected the filter criteria, click <b>Export</b>.</p>	

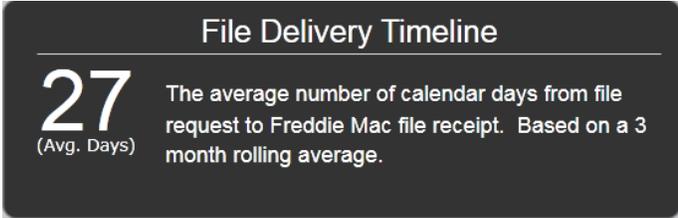
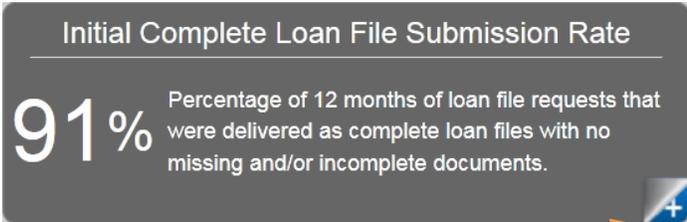
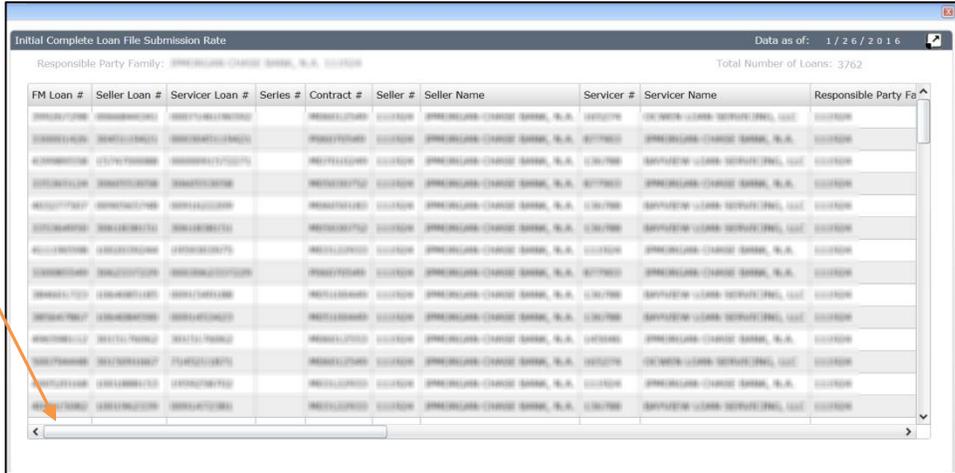
# Management Reporting

Action	Result / Notes
<p>A pop-up window displays the Export page. Select an export file format from the drop-down list (Excel or CSV). Click <b>Finish</b>.</p>	
<p>The Save As pop-up window displays. Select a location to save the file, and enter a file name. Click <b>Save</b>.</p>	
<p>When the export is complete, a pop-up window displays the message “Export Completed.” Click <b>OK</b>.</p> <p>You can access the file for further analysis at the location it was saved.</p>	

# Management Reporting

## Sample and Loan Delivery

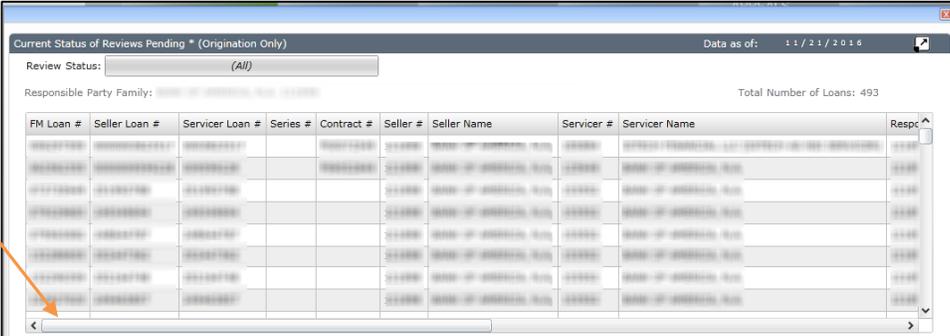
The Sample and Loan Delivery tab provides current statistics for [File Delivery Timeline](#) and [Initial Complete Loan File Submission Rate](#). It also provides information on the [current status of reviews pending and sample trends](#).

Action	Result / Notes
<p><b>File Delivery Timeline</b></p> <p>Displays the average number of calendar days over the previous completed three-month period from file request to Freddie Mac file receipt. Only Origination data is included in the average.</p>	
<p><b>Initial Complete Loan File Submission Rate</b></p> <p>Displays the percentage of loan file requests over the previous completed 12-month period that were delivered as complete loan files with no missing and/or incomplete documents. Only Origination data is included in the percentage.</p> <p>To view the loan-level detail, click  in the lower right corner.</p>	
<p>A pop-up window displays the loan-level details associated with Initial Complete Loan File Submission Rate. To view all columns of data, use the bottom scroll bar to scroll to the right. You can also scroll vertically from the right-hand side.</p> <p>You can export data by clicking  from the top right corner of the title bar. Refer to <a href="#">Exporting Data</a> for more information.</p>	

# Management Reporting

Action	Result / Notes												
<p><b>Current Status of Reviews Pending Chart</b></p> <p>The Current Status of Reviews Pending chart provides a view of your QC pipeline based on the status of the review from File Receipt Pending to Remedies Outstanding with Appeals.</p> <p>The chart displays the current status by loan count of all of your outstanding loans within the QC review process. Only Origination data is included in the Current Status of Reviews Pending.</p> <p>If there is no data available 'No Data Available' will display.</p> <p>To view the loan-level detail, click <b>View Detail</b> in the lower left corner of the chart.</p>	<div data-bbox="544 241 1502 877"> <p><b>Current Status of Reviews Pending *</b></p> <p>Current status of all loans in quality control</p> <table border="1"> <thead> <tr> <th>Review Status</th> <th>Count of Loans</th> </tr> </thead> <tbody> <tr> <td>File Receipt Pending</td> <td>233</td> </tr> <tr> <td>Pre-Underwriting</td> <td>205</td> </tr> <tr> <td>Loan Review in Progress</td> <td>248</td> </tr> <tr> <td>Remedy Outstanding</td> <td>31</td> </tr> <tr> <td>Remedy Outstanding w/ Appeal</td> <td>30</td> </tr> </tbody> </table> <p><a href="#">View Detail</a> * Filters do not impact this chart. Please refer to the Help section for more information.</p> </div> <p>The loan review statuses include the following:</p> <ul style="list-style-type: none"> <li>• <b>File Receipt Pending:</b> Complete loan file not received.</li> <li>• <b>Pre-underwriting:</b> Loan file received, reviewed for initial completeness, imaged/indexed, and reverifications obtained.</li> <li>• <b>Loan Review in progress:</b> Loan file is in Underwriting.</li> <li>• <b>Remedy Outstanding:</b> Loan deemed unacceptable. Remedy requested but not yet received.</li> <li>• <b>Remedy Outstanding w/ Appeal:</b> Loan deemed unacceptable and Remedy requested. Appeal received and denied. Remedy not yet received.</li> </ul>	Review Status	Count of Loans	File Receipt Pending	233	Pre-Underwriting	205	Loan Review in Progress	248	Remedy Outstanding	31	Remedy Outstanding w/ Appeal	30
Review Status	Count of Loans												
File Receipt Pending	233												
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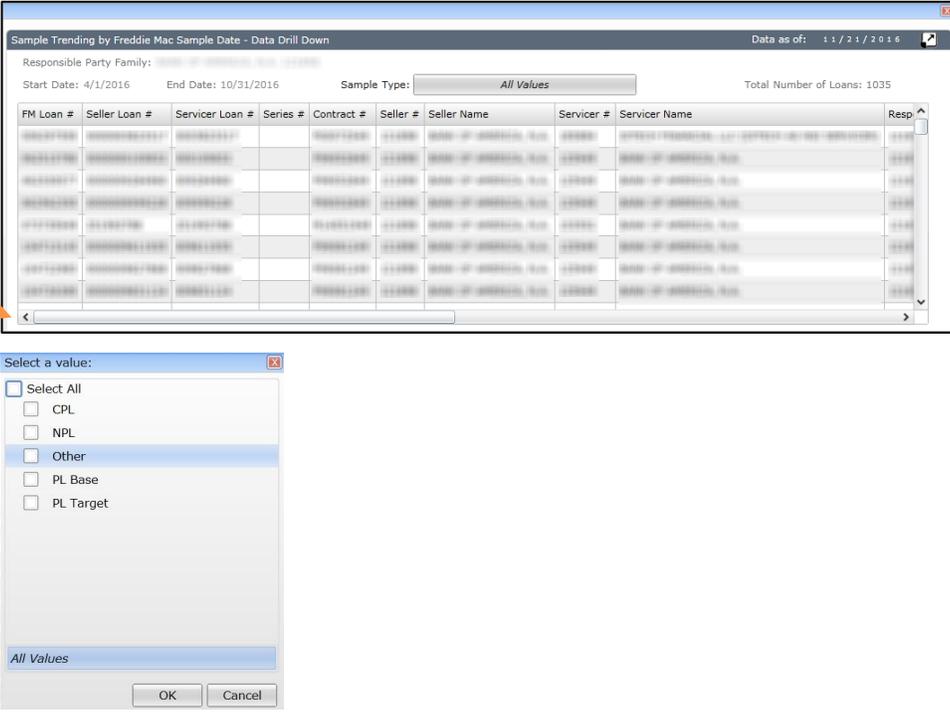
# Management Reporting

Action	Result / Notes
<p><b>View Detail button:</b> After clicking <b>View Detail</b>, a pop-up window displays the loan-level details associated with the Current Status of Reviews Pending. To view all columns of data, use the bottom scroll bars to scroll to the right. You can also scroll vertically from the right-hand side.</p> <p>You can further filter the data by clicking the Review Status field and selecting a value from the pop-up window. <i>All Values</i> is the default.</p> <p>You can export data by clicking  from the top right corner of the title bar. Refer to <a href="#">Exporting Data</a> for more information.</p>	 <p>The screenshot shows a window titled "Current Status of Reviews Pending * (Origination Only)" with a date of 11/21/2016. It features a "Review Status" dropdown menu set to "(All)" and a "Responsible Party Family" field. Below these is a table with columns: FM Loan #, Seller Loan #, Servicer Loan #, Series #, Contract #, Seller #, Seller Name, Servicer #, Servicer Name, and Respc. The table contains multiple rows of data. An orange arrow points from the text in the Action column to the "Review Status" dropdown in the screenshot.</p>  <p>The second screenshot is a dialog box titled "Select a value: QCIM_ReviewStatus". It contains a "Select All" checkbox and five radio button options: "File Receipt Pending", "Pre-Underwriting", "Loan Review in Progress", "Remedy Outstanding", and "Remedy Outstanding w/ Appeal". The "Remedy Outstanding" option is selected. An orange arrow points from the text in the Action column to this dialog box.</p>

# Management Reporting

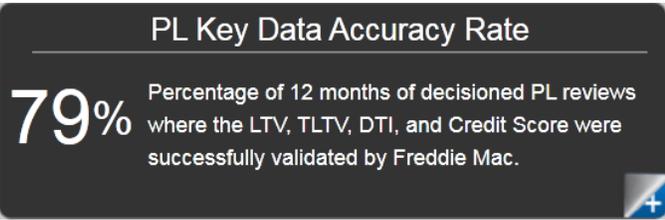
Action	Result / Notes
<p><b>Sample Trending</b></p> <p>The Sample Trending chart provides details regarding the total count of loan file requests by sample type.</p> <p>The trend lines in this chart display the monthly number of loan file requests by sample type for the previous completed 12-month period (or for the time period specified if using filter criteria).</p> <p>If the loan count is zero for a sample type, the trend line will not appear, however, sample type will appear in the chart legend. Only Origination data is included in Sample Trending.</p> <p>If, based on the selected filters, there is no data available for all the sample types, 'No Data Available' will display.</p> <p>To view the loan-level details, click <b>View Detail</b> in the lower left corner of the chart.</p>	<div data-bbox="540 239 1490 642"> <p><b>Sample Trending</b> Trend chart of Freddie Mac loan file requests (displayed by sample type).</p> <p><b>Filters</b></p> <p><b>Date Range</b> Start: September, 2015 End: August, 2016</p> <p><b>Sample Type</b> All Values</p> <p><b>Legend:</b> CPL, NPL, Other, PL Base, PL Target</p> <p><b>View Detail</b></p> </div> <p>To customize the information returned, select one or more filter criteria and click <b>Submit</b>. The following filter criteria are available:</p> <ul style="list-style-type: none"> <li>• <b>Date Range</b> - use the calendar icons (  ) to select a new start and end month/year.</li> <li>• <b>Sample Type</b> - select a Sample Type value by clicking the Sample Type field. A pop-up window displays. Select one or more sample type values – CPL, NPL, Other, PL Base and/or PL Target. Click <b>OK</b>.</li> </ul> <p>You can clear the filters by clicking <b>Reset</b>.</p> <p>NOTE: Two or more months must be selected in order to form a trend line.</p>

# Management Reporting

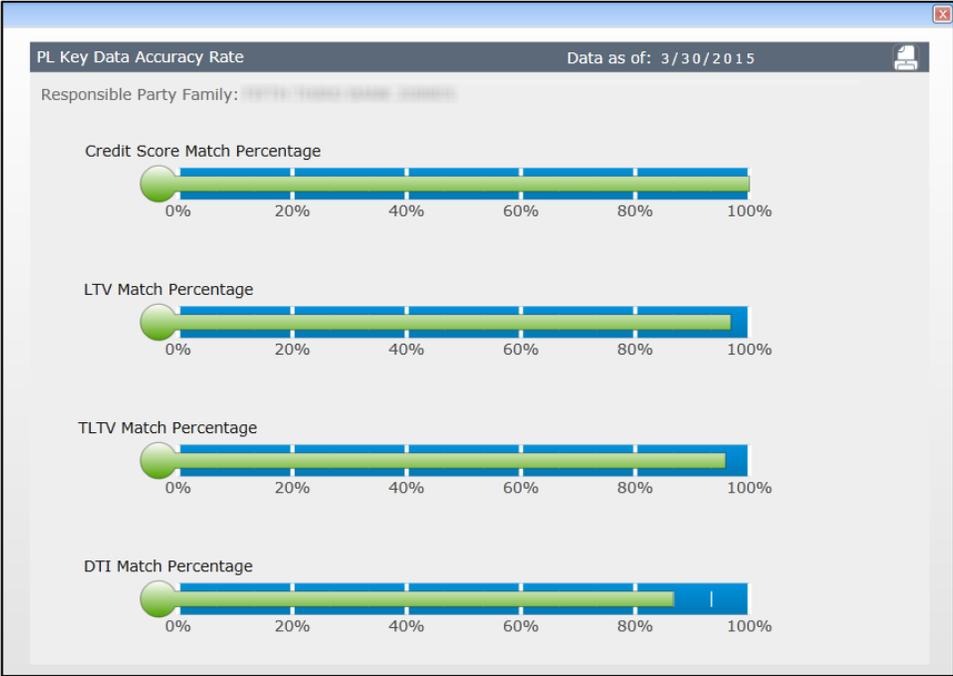
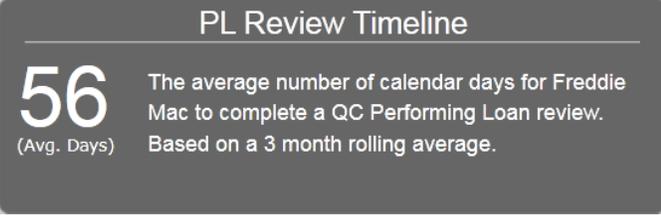
Action	Result / Notes
<p><b>View Detail button:</b> After clicking <b>View Detail</b>, a pop-up window displays the loan-level details associated with the Sample Trending chart. To view all columns of data, use the bottom scroll bar to scroll to the right. You can also scroll vertically from the right-hand side.</p> <p>Click the Sample Type field to further filter the data by the type of sample by. In the pop-up window, select from CPL, NPL, Other, PL Base, and PL Target. All Values is the default.</p> <p>You can export data by clicking  from the top right corner of the title bar. Refer to <a href="#">Exporting Data</a> for more information.</p>	

## Review Results

The Review Results tab provides current statistics for [PL Key Data Accuracy Rate](#), [PL Review Timeline](#), [Current Outstanding Remedies](#) and a [Summary of QC loan reviews](#) (In Progress, Accepted Reviews, and Remedies).

Action	Result / Notes
<p><b>PL Key Data Accuracy Rate</b></p> <p>Displays the percentage of decisioned Performing Loan (PL) reviews over the previous completed 12-month period where the LTV, TLTV, DTI, and Credit Score were successfully validated by Freddie Mac. Only Origination data is included in the percentage.</p> <p>To view more detail on the accuracy of key data elements, click  in the lower right corner.</p>	

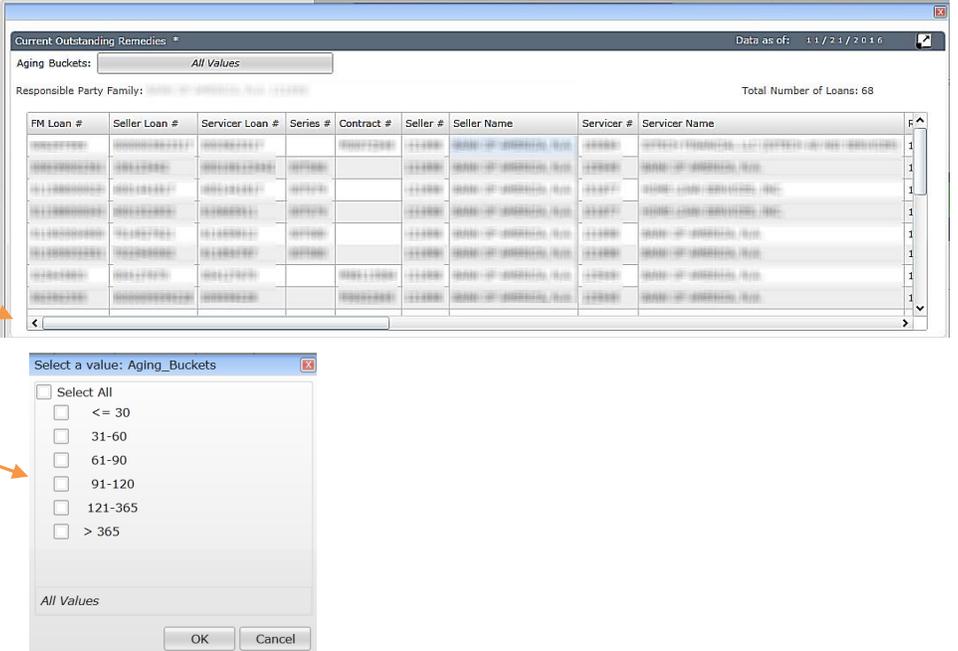
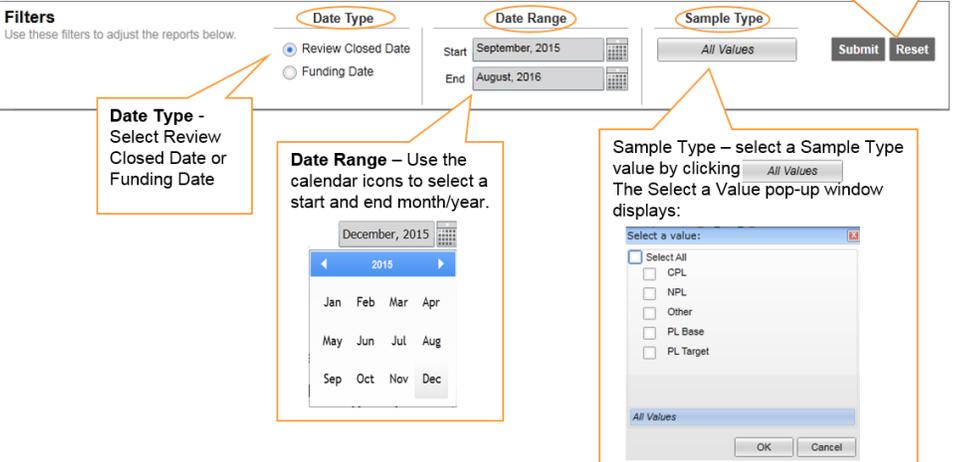
# Management Reporting

Action	Result / Notes
<p>A pop-up window displays the accuracy percentage for specific key data elements.</p> <p>To print a copy of this chart, click  on the top right corner of the title bar.</p>	 <p>The screenshot shows a window titled "PL Key Data Accuracy Rate" with a subtitle "Data as of: 3/30/2015". Below the title bar, it says "Responsible Party Family: [blurred]". There are four progress bars, each with a green circle on the left and a percentage scale from 0% to 100% below it. The bars represent:         <ul style="list-style-type: none"> <li>Credit Score Match Percentage: ~98%</li> <li>LTV Match Percentage: ~98%</li> <li>TLTV Match Percentage: ~98%</li> <li>DTI Match Percentage: ~88%</li> </ul> </p>
<p><b>PL Review Timeline</b></p> <p>Displays the average number of calendar days over the previous completed three-month period for Freddie Mac to complete a QC Performing Loan review. Only Origination data is included in the average.</p>	 <p>The card displays the number "56" in a large font, with "(Avg. Days)" underneath. To the right, it reads: "The average number of calendar days for Freddie Mac to complete a QC Performing Loan review. Based on a 3 month rolling average."</p>

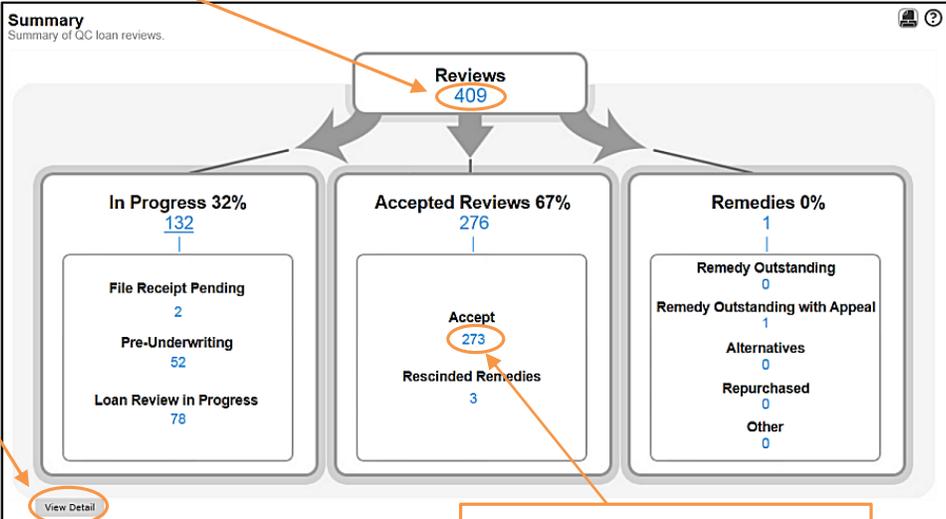
# Management Reporting

Action	Result / Notes																																																	
<p><b>Current Outstanding Remedies</b></p> <p>Displays the current status of all outstanding remedies. Remedy types are displayed by aging buckets. Both Origination and Servicing remedies are included in chart.</p> <p>If there is no data available, 'No Data Available' will display.</p> <p>To view the loan-level detail, click <b>View Detail</b> in the lower left corner of the chart.</p>	<div data-bbox="544 241 1497 856"> <p><b>Current Outstanding Remedies *</b></p> <p>Current status of all outstanding remedies</p> <p><b>Legend:</b></p> <ul style="list-style-type: none"> <li>Alternative - Origination</li> <li>Alternative - Servicing</li> <li>Notice of Defect</li> <li>Repurchase - Origination</li> <li>Repurchase - Servicing</li> </ul> <p><b>Approximate Data from Chart:</b></p> <table border="1"> <thead> <tr> <th>Aging Bucket (Days)</th> <th>Repurchase - Origination</th> <th>Repurchase - Servicing</th> <th>Notice of Defect</th> <th>Alternative - Origination</th> <th>Alternative - Servicing</th> <th>Total Count</th> </tr> </thead> <tbody> <tr> <td>&lt;= 30</td> <td>20</td> <td>2</td> <td>5</td> <td>2</td> <td>15</td> <td>44</td> </tr> <tr> <td>31-60</td> <td>10</td> <td>2</td> <td>3</td> <td>1</td> <td>4</td> <td>20</td> </tr> <tr> <td>61-90</td> <td>5</td> <td>1</td> <td>2</td> <td>1</td> <td>1</td> <td>10</td> </tr> <tr> <td>91-120</td> <td>2</td> <td>1</td> <td>1</td> <td>0</td> <td>0</td> <td>4</td> </tr> <tr> <td>121-365</td> <td>8</td> <td>5</td> <td>1</td> <td>1</td> <td>2</td> <td>17</td> </tr> <tr> <td>&gt; 365</td> <td>15</td> <td>10</td> <td>0</td> <td>0</td> <td>0</td> <td>25</td> </tr> </tbody> </table> <p><a href="#">View Detail</a> * Filters do not impact this chart. Please refer to the Help section for more information.</p> </div> <p>The remedy type categories include the following:</p> <ul style="list-style-type: none"> <li>• Notice of Defect</li> <li>• Alternative (Origination)</li> <li>• Alternative (Servicing)</li> <li>• Repurchase (Origination)</li> <li>• Repurchase (Servicing)</li> </ul> <p>The aging bucket categories include the following:</p> <ul style="list-style-type: none"> <li>• 30 or less days</li> <li>• 31 – 60 days</li> <li>• 61 – 90 days</li> <li>• 91 – 120 days</li> <li>• 121 – 364 days</li> <li>• 365 or more days</li> </ul>	Aging Bucket (Days)	Repurchase - Origination	Repurchase - Servicing	Notice of Defect	Alternative - Origination	Alternative - Servicing	Total Count	<= 30	20	2	5	2	15	44	31-60	10	2	3	1	4	20	61-90	5	1	2	1	1	10	91-120	2	1	1	0	0	4	121-365	8	5	1	1	2	17	> 365	15	10	0	0	0	25
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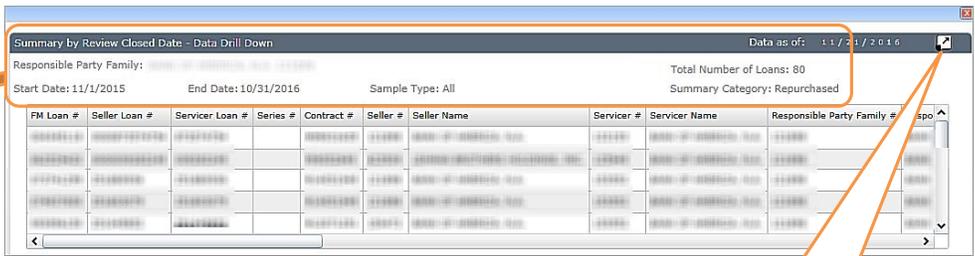
# Management Reporting

Action	Result / Notes
<p><b>View Detail button:</b> After clicking <b>View Detail</b>, a pop-up window displays the loan-level details associated with the Deficiency Category. To view all columns of data, use the bottom scroll bar to scroll to the right. You can also scroll vertically from the right-hand side.</p> <p>The data can be further filtered by clicking the Aging Buckets field and selecting values from the pop-up window.</p> <p>You can export data by clicking  from the top right corner of the title bar. Refer to <a href="#">Exporting Data</a> for more information.</p>	 <p>The screenshot shows a window titled "Current Outstanding Remedies" with a table of loan data. The table has columns: FM Loan #, Seller Loan #, Servicer Loan #, Series #, Contract #, Seller #, Seller Name, Servicer #, and Servicer Name. Below the table is a filter pop-up titled "Select a value: Aging_Buckets" with radio button options: Select All, &lt;= 30, 31-60, 61-90, 91-120, 121-365, and &gt; 365. An "All Values" option is at the bottom. "OK" and "Cancel" buttons are at the bottom of the pop-up.</p>
<p><b>Filters</b> (applies to the Summary section on tab)</p> <p>Use the <b>Filters</b> located at the top of the Summary section to query specific loans based on a date type, month/year start and end dates and sample type (CPL, NPL, Other, PL Base, PL Target).</p> <p>Historical data is available from as far back as January 1, 2014.</p>	<p>To customize the information returned, select one or more filter criteria and click <b>Submit</b>. The following filter criteria are available:</p> <p>Click <b>Reset</b> to clear the filters.</p>  <p>The screenshot shows the "Filters" section with the following elements:</p> <ul style="list-style-type: none"> <li><b>Date Type:</b> Radio buttons for "Review Closed Date" (selected) and "Funding Date".</li> <li><b>Date Range:</b> Start date: September, 2015; End date: August, 2016. Includes calendar icons.</li> <li><b>Sample Type:</b> "All Values" button.</li> <li>Buttons: "Submit" and "Reset".</li> </ul> <p>Callouts provide instructions:</p> <ul style="list-style-type: none"> <li><b>Date Type -</b> Select Review Closed Date or Funding Date</li> <li><b>Date Range -</b> Use the calendar icons to select a start and end month/year. (Includes a calendar for 2015 showing months Jan-Dec)</li> <li><b>Sample Type -</b> select a Sample Type value by clicking "All Values". The Select a Value pop-up window displays:             <ul style="list-style-type: none"> <li>Select All</li> <li>CPL</li> <li>NPL</li> <li>Other</li> <li>PL Base</li> <li>PL Target</li> </ul> </li> </ul>

# Management Reporting

Action	Result / Notes
<p><b>Summary</b></p> <p>Results of the filter criteria you select display in the Summary section:</p> <ul style="list-style-type: none"> <li>• A Reviews box appears at the top. A total count number hyperlink, based on the selected filters, is underneath the title.</li> <li>• Three QC loan review summary subcategories display under the Reviews box (In Progress, Accepted Reviews and Remedies).</li> <li>• Each summary provides a breakdown by % and loan count hyperlink.</li> <li>• Each loan count hyperlinks to loan-level details for that particular item.</li> </ul> <p><b>Loan Level Detail</b></p> <p>To view the loan-level details for ALL loans in the Summary, click the total loan count hyperlink for <b>Reviews</b>, or click <b>View Detail</b> in the lower left corner of the Summary section.</p>	<p>The Reviews are broken into three summary subcategories:</p> <ol style="list-style-type: none"> <li><b>In-Progress</b> - Summary contains the following sub-levels: <ul style="list-style-type: none"> <li>○ File Receipt Pending – Full loan file has not yet been received.</li> <li>○ Pre-Underwriting – Loan file has been received.</li> <li>○ Loan Review In Progress- Loan file is pending review or actively being reviewed by an underwriter.</li> </ul> <p>When 'Reviewed Closed Date' is selected as the Date Type filter, the message <i>'In Progress reviews are not available when 'Review Closed Date' is selected in the 'Date Type' filter. Please select 'Funding Date' in the 'Date Type' filter to view loan reviews in progress.'</i> displays, indicating the selection is not available.</p> </li> <li><b>Accepted Reviews</b> - Summary contains the following sub-levels: <ul style="list-style-type: none"> <li>○ Accept - Loans where Freddie Mac's underwriting decision was in agreement with the Seller's underwriting decision, or</li> <li>○ Rescinded Remedies - Loans where the remedy was rescinded.</li> </ul> <p>If, based on the selected filters, there are <u>no</u> records for <u>both</u> the above sub-levels the message <i>'No results found for the selected filters'</i> will display.</p> </li> <li><b>Remedies</b> summary contains the following sub-levels: <ul style="list-style-type: none"> <li>○ Remedy Outstanding</li> <li>○ Remedy Outstanding with Appeal</li> <li>○ Alternatives - Closed remedies with an alternative.</li> <li>○ Repurchased - Closed remedies that were repurchased.</li> <li>○ Other - Closed remedies that are not remedy alternatives or repurchased loans.</li> </ul> <p>If, based on selected filters, there are <u>no</u> records for <u>all</u> of the above sub-levels, the message <i>'No results found for the selected filters'</i> will display.</p> </li> </ol>  <p>To view the loan-level details for a specific summary category or sub-level, click the loan number count hyperlink (i.e., Accept).</p>

# Management Reporting

Action	Result / Notes
<p>After clicking on a loan count hyperlink or <b>View Detail</b>, a pop-up window displays the loan-level details for the selected loans.</p> <p>To view all columns of data, use the bottom scroll bar to scroll to the right. You can also scroll vertically from the right-hand side.</p>	 <p>All filter parameters you select will display in the <b>View Detail</b> screen.</p> <p>Selected parameters will also display on the header in the export file. Refer to <b>Exporting Data</b> for more information.</p> <p>You can export data by clicking  from the top right corner of the title bar</p>

## Deficiency Results

The Deficiency Results tab provides data about loans with one or more significant defects that resulted in Freddie Mac requesting a remedy. It also provides data on findings discovered during the review process that do not require action.

This tab includes two sub-tabs that display charts tracking deficiencies and findings:

Deficiencies tab:

- The Top 5 Deficiencies Resulting in Remedy,
- Deficiency Category for Deficiencies Resulting in Remedy,
- Deficiency Trending
- Deficiency Category Trending for Deficiencies Resulting in Remedy

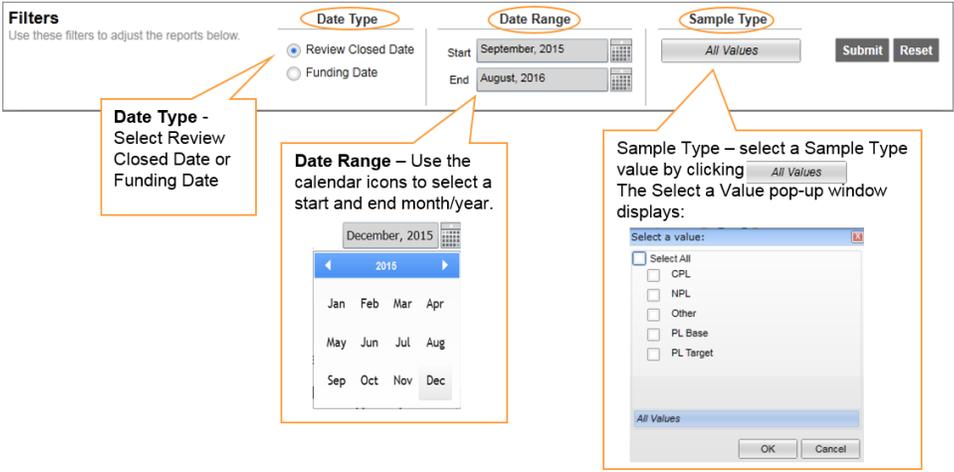
Findings tab:

- The Top 5 Findings, and
- Findings Trending

# Management Reporting

Action	Result / Notes
<p><b>Deficiencies tab</b></p> <p>The charts in the Deficiencies tab on the Deficiencies Results screen contain data for loans that have one or more significant defects that resulted in Freddie Mac requesting remedy for a loan.</p> <p>Note: If there is no data available, based on the selected filters, 'No Data Available' will display for the particular chart</p> <p>If a significant defect was cured (resolved), the defect is included in the "Accepted/Cured" portion of the Deficiency Trending chart and not in any of the other deficiency charts.</p>	

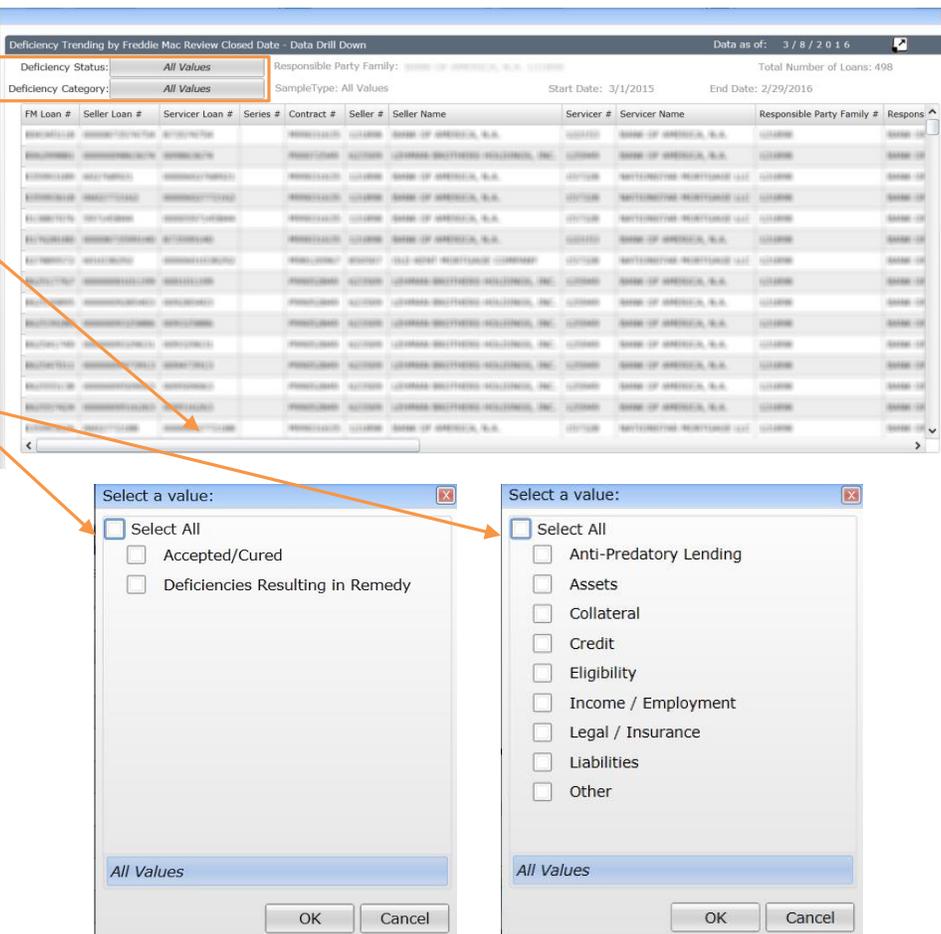
# Management Reporting

Action	Result / Notes
<p><b>Filters</b></p> <p>You may use the Filters located at the top of the Deficiency Results screen to query by both funding and review closed dates, as well as search for loans by sample type (CPL, NPL, Other, PL Base, PL Target).</p>	
<p><b>Top 5 Deficiencies Resulting in Remedy</b></p> <p>This chart, located in the upper left portion of the screen, includes the most frequently cited deficiencies found during the QC loan review process.</p> <p>The list contains data from “closed” reviews only. The date criteria you select adjusts the loan population by selecting either the review closed date or funding date.</p> <p>If, based on the selected filters, there is no data available, ‘No Data Available’ will display.</p>	 <p>Only origination data is included, and loan reviews with a pending decision will not be included in this chart.</p>

# Management Reporting

Action	Result / Notes																																																				
<p><b>Deficiency Trending</b></p> <p>This chart, located to the right of the Top 5 Deficiencies chart, contains information for “closed” reviews only. Loans with multiple deficiencies will appear multiple times.</p> <p>The trend lines reflect your organization’s total number of deficiencies for closed reviews over the previous 12-month period (or for the time period specified if using filter criteria).</p> <p>If, based on the selected filters, there is no data available, ‘No Data Available’ will display. To view the loan-level detail, click <b>View Detail</b> in the lower left corner of the chart.</p>	<div data-bbox="540 237 1469 770"> <p><b>Deficiency Trending</b></p> <p>Trend chart of deficiencies. This chart contains information for closed reviews only (no open appeals). Loans with multiple deficiencies will appear multiple times.</p> <p>Accepted/Cured    Deficiencies Resulting in Remedy    Total # of Deficiencies</p> <table border="1"> <caption>Approximate data from Deficiency Trending chart</caption> <thead> <tr> <th>Month</th> <th>Accepted/Cured</th> <th>Deficiencies Resulting in Remedy</th> <th>Total # of Deficiencies</th> </tr> </thead> <tbody> <tr><td>Jul 2015</td><td>12</td><td>30</td><td>42</td></tr> <tr><td>Aug 2015</td><td>15</td><td>50</td><td>65</td></tr> <tr><td>Sep 2015</td><td>18</td><td>30</td><td>48</td></tr> <tr><td>Oct 2015</td><td>18</td><td>70</td><td>88</td></tr> <tr><td>Nov 2015</td><td>10</td><td>20</td><td>30</td></tr> <tr><td>Dec 2015</td><td>8</td><td>15</td><td>23</td></tr> <tr><td>Jan 2016</td><td>25</td><td>10</td><td>35</td></tr> <tr><td>Feb 2016</td><td>10</td><td>20</td><td>30</td></tr> <tr><td>Mar 2016</td><td>8</td><td>10</td><td>18</td></tr> <tr><td>Apr 2016</td><td>10</td><td>5</td><td>15</td></tr> <tr><td>May 2016</td><td>25</td><td>15</td><td>40</td></tr> <tr><td>Jun 2016</td><td>10</td><td>20</td><td>30</td></tr> </tbody> </table> <p>View Detail</p> </div>	Month	Accepted/Cured	Deficiencies Resulting in Remedy	Total # of Deficiencies	Jul 2015	12	30	42	Aug 2015	15	50	65	Sep 2015	18	30	48	Oct 2015	18	70	88	Nov 2015	10	20	30	Dec 2015	8	15	23	Jan 2016	25	10	35	Feb 2016	10	20	30	Mar 2016	8	10	18	Apr 2016	10	5	15	May 2016	25	15	40	Jun 2016	10	20	30
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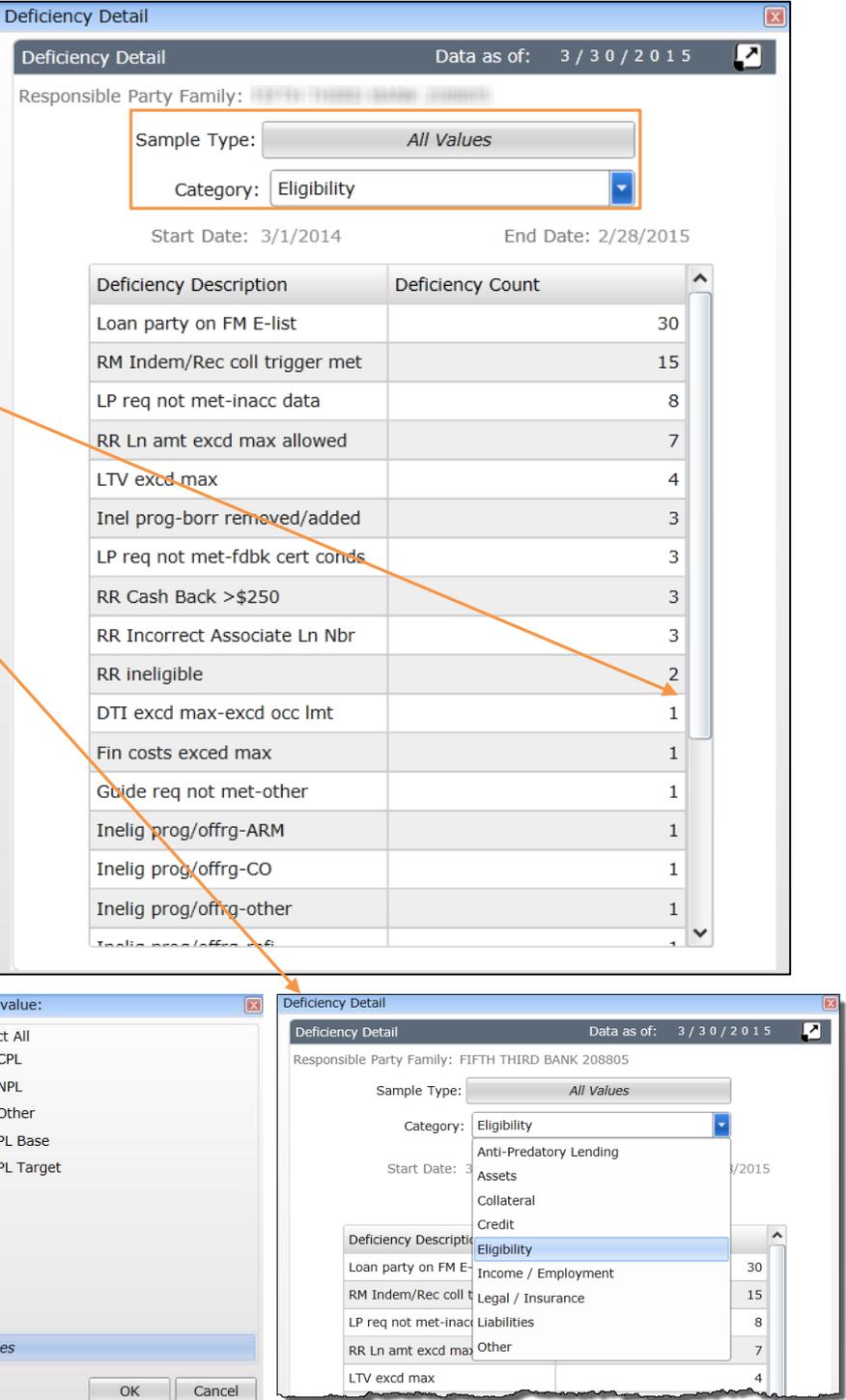
# Management Reporting

Action	Result / Notes
<p><b>View Detail button:</b> After clicking <b>View Detail</b>, a pop-up window displays the loan-level details associated with the Deficiency Trending chart. To view all columns of data, use the bottom scroll bar to scroll to the right. You can also scroll vertically from the right-hand side.</p> <p>The data can be further filtered by selecting different values from the Deficiency Status and/or Deficiency Category fields.</p> <p>You can export data by clicking  from the top right corner of the title bar. Refer to <a href="#">Exporting Data</a> for more information.</p>	 <p>The screenshot shows a 'Deficiency Trending by Freddie Mac Review Closed Date - Data Drill Down' window. It includes a table with columns: FM Loan #, Seller Loan #, Servicer Loan #, Series #, Contract #, Seller #, Seller Name, Servicer #, Servicer Name, Responsible Party Family #, and Response. Two filter pop-up windows are shown below the table, one for 'Deficiency Status' and one for 'Deficiency Category'. The 'Deficiency Status' window has options for 'Accepted/Cured' and 'Deficiencies Resulting in Remedy'. The 'Deficiency Category' window has options for 'Anti-Predatory Lending', 'Assets', 'Collateral', 'Credit', 'Eligibility', 'Income / Employment', 'Legal / Insurance', 'Liabilities', and 'Other'. Both windows have an 'All Values' button at the bottom.</p> <p>The deficiency statuses include the following:</p> <ul style="list-style-type: none"> <li>• <b>Accepted/Cured:</b> Specific deficiency found to be satisfactory upon appeal or re-review.</li> <li>• <b>Deficiencies Resulting in Remedy:</b> Specific deficiency remains outstanding.</li> </ul> <p>The deficiency categories include the following:</p> <ul style="list-style-type: none"> <li>• Anti-predatory Lending</li> <li>• Assets</li> <li>• Collateral</li> <li>• Credit</li> <li>• Eligibility</li> <li>• Income/Employment</li> <li>• Legal/Insurance</li> <li>• Liabilities</li> <li>• Other</li> </ul>

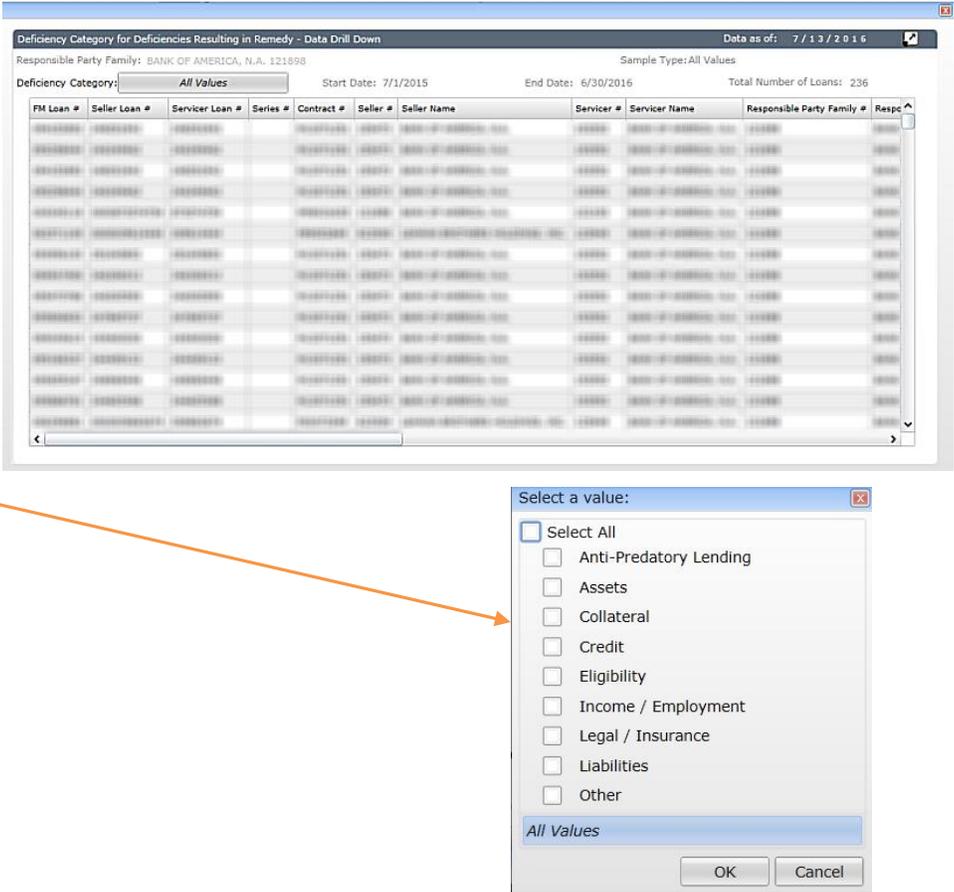
# Management Reporting

Action	Result / Notes																				
<p><b>Deficiency Category for Deficiencies Resulting in Remedy</b></p> <p>Displays the breakdown of deficiencies resulting in Remedy by deficiency category for closed reviews over the previous completed 12-month period (or for the time period specified if using filter criteria). Use the filters to change the date type, time period and/or sample type.</p> <p>The number of deficiencies resulting in Remedy appear within the bar for each deficiency category. Categories with no deficiencies are represented with a "0" count. The categories are listed from the most frequent to least frequent deficiencies. Only Origination data is included; and based on closed review only (no open appeals).</p> <p>To view detail on the deficiency categories, click on the bars within the chart.</p> <p>To view the loan-level detail, click <b>View Detail</b> in the lower left corner of the chart.</p>	<div data-bbox="678 239 1237 1356"> <h3>Deficiency Category for Deficiencies Resulting in Remedy</h3> <p>Deficiencies resulting in Remedy, sorted by deficiency category. This chart contains information for closed reviews only (no open appeals). Loans with multiple deficiencies will appear multiple times.</p> <table border="1"> <thead> <tr> <th>Deficiency Category</th> <th>Count</th> </tr> </thead> <tbody> <tr> <td>Legal / Insurance</td> <td>77</td> </tr> <tr> <td>Eligibility</td> <td>65</td> </tr> <tr> <td>Income / Employment</td> <td>25</td> </tr> <tr> <td>Other</td> <td>15</td> </tr> <tr> <td>Collateral</td> <td>12</td> </tr> <tr> <td>Liabilities</td> <td>10</td> </tr> <tr> <td>Assets</td> <td>4</td> </tr> <tr> <td>Credit</td> <td>2</td> </tr> <tr> <td>Anti-Predatory Lending</td> <td>0</td> </tr> </tbody> </table> <p><b>Click the bar(s) above to see deficiency category detail.</b></p> <p><a href="#">View Detail</a></p> </div>	Deficiency Category	Count	Legal / Insurance	77	Eligibility	65	Income / Employment	25	Other	15	Collateral	12	Liabilities	10	Assets	4	Credit	2	Anti-Predatory Lending	0
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<p><b>Deficiency Detail:</b> After clicking on a bar within the chart, a pop-up window displays details on that selected deficiency. The deficiency is further broken down into specific deficiencies within a deficiency category, with a count provided.</p> <p>To view all rows of data, use the vertical scroll on the right-hand side.</p> <p>The data can be further filtered by selecting different value from the Sample Type field, and/or a different category from Category drop-down list.</p> <p>You can export data by clicking  from the top right corner of the title bar. Refer to <a href="#">Exporting Data</a> for more information.</p>	 <p>The screenshot shows the 'Deficiency Detail' window for 'FIFTH THIRD BANK 208805' as of 3/30/2015. The 'Sample Type' is set to 'All Values' and the 'Category' is 'Eligibility'. The start date is 3/1/2014 and the end date is 2/28/2015. A table lists various deficiency descriptions and their counts. A dropdown menu is open, showing options like 'Anti-Predatory Lending', 'Assets', 'Collateral', 'Credit', 'Eligibility', 'Income / Employment', 'Legal / Insurance', 'Liabilities', and 'Other'.</p> <table border="1"> <thead> <tr> <th>Deficiency Description</th> <th>Deficiency Count</th> </tr> </thead> <tbody> <tr><td>Loan party on FM E-list</td><td>30</td></tr> <tr><td>RM Indem/Rec coll trigger met</td><td>15</td></tr> <tr><td>LP req not met-inacc data</td><td>8</td></tr> <tr><td>RR Ln amt excd max allowed</td><td>7</td></tr> <tr><td>LTV excd max</td><td>4</td></tr> <tr><td>Inel prog-borr removed/added</td><td>3</td></tr> <tr><td>LP req not met-fdbk cert conds</td><td>3</td></tr> <tr><td>RR Cash Back &gt;\$250</td><td>3</td></tr> <tr><td>RR Incorrect Associate Ln Nbr</td><td>3</td></tr> <tr><td>RR ineligible</td><td>2</td></tr> <tr><td>DTI excd max-excd occ lmt</td><td>1</td></tr> <tr><td>Fin costs exced max</td><td>1</td></tr> <tr><td>Guide req not met-other</td><td>1</td></tr> <tr><td>Inelig prog/offrg-ARM</td><td>1</td></tr> <tr><td>Inelig prog/offrg-CO</td><td>1</td></tr> <tr><td>Inelig prog/offrg-other</td><td>1</td></tr> <tr><td>Inelig prog/offrg-PL</td><td>1</td></tr> </tbody> </table>	Deficiency Description	Deficiency Count	Loan party on FM E-list	30	RM Indem/Rec coll trigger met	15	LP req not met-inacc data	8	RR Ln amt excd max allowed	7	LTV excd max	4	Inel prog-borr removed/added	3	LP req not met-fdbk cert conds	3	RR Cash Back >\$250	3	RR Incorrect Associate Ln Nbr	3	RR ineligible	2	DTI excd max-excd occ lmt	1	Fin costs exced max	1	Guide req not met-other	1	Inelig prog/offrg-ARM	1	Inelig prog/offrg-CO	1	Inelig prog/offrg-other	1	Inelig prog/offrg-PL	1
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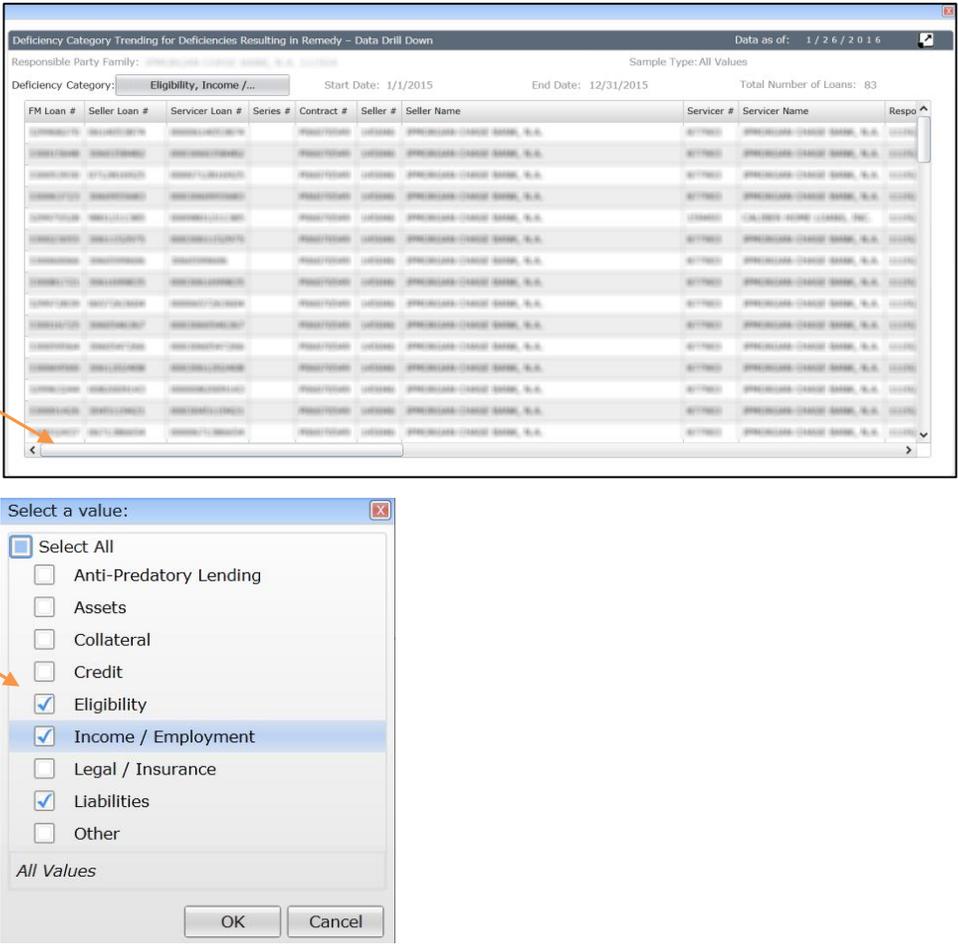
# Management Reporting

Action	Result / Notes
<p><b>View Detail button:</b> After clicking <b>View Detail</b>, a pop-up window displays the loan-level details associated with the Deficiency Category for Deficiencies Resulting in Remedy chart. To view all columns of data, use the bottom scroll bar to scroll to the right. You can also scroll vertically from the right-hand side.</p> <p>The data can be further filtered by selecting different values from the Deficiency Category fields.</p> <p>You can export data by clicking  from the top right corner of the title bar. Refer to <a href="#">Exporting Data</a> for more information.</p>	 <p>The screenshot shows a window titled "Deficiency Category for Deficiencies Resulting in Remedy - Data Drill Down". It displays a table with columns: FM Loan #, Seller Loan #, Servicer Loan #, Series #, Contract #, Seller #, Seller Name, Servicer #, Servicer Name, Responsible Party Family #, and Resp. The table contains multiple rows of data. Below the table is a scroll bar. To the right of the table is a "Select a value:" dropdown menu with the following options: Select All, Anti-Predatory Lending, Assets, Collateral, Credit, Eligibility, Income / Employment, Legal / Insurance, Liabilities, and Other. The "All Values" option is currently selected. The dropdown menu also has "OK" and "Cancel" buttons at the bottom.</p>

# Management Reporting

Action	Result / Notes																																																				
<p><b>Deficiency Category Trending for Deficiencies Resulting in Remedy</b></p> <p>The chart located at the bottom right of the page provides trend lines that display the number of deficiencies resulting in Remedy by deficiency category for closed reviews over the previous completed 12-month period (or for the time period specified if using filter criteria).</p> <p>Click the Deficiency Categories checkboxes to add or remove categories.</p> <p>You can also use the filters to change the date type, time period and/or sample type.</p> <p>Only Origination data is included; and based on closed review only (no open appeals).</p> <p>To view the loan-level detail, click <b>View Detail</b> in the lower left corner of the chart.</p>	<div data-bbox="609 241 1442 997"> <p><b>Deficiency Category Trending for Deficiencies Resulting in Remedy</b></p> <p>Trend chart of deficiencies resulting in Remedy, sorted by deficiency category. This chart contains information for closed reviews only (no open appeals). Loans with multiple deficiencies will appear multiple times. (Defaults To Top 3)</p> <p>Legend (Defaults To Top 3):</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Anti-Predatory Lending</li> <li><input type="checkbox"/> Assets</li> <li><input type="checkbox"/> Collateral</li> <li><input type="checkbox"/> Credit</li> <li><input checked="" type="checkbox"/> Eligibility</li> <li><input checked="" type="checkbox"/> Income / Employment</li> <li><input checked="" type="checkbox"/> Legal / Insurance</li> <li><input type="checkbox"/> Liabilities</li> <li><input type="checkbox"/> Other</li> </ul> <p>Approximate data from chart:</p> <table border="1"> <thead> <tr> <th>Month</th> <th>Eligibility</th> <th>Income / Employment</th> <th>Legal / Insurance</th> </tr> </thead> <tbody> <tr><td>Jul 2015</td><td>5</td><td>2</td><td>15</td></tr> <tr><td>Aug 2015</td><td>5</td><td>2</td><td>40</td></tr> <tr><td>Sep 2015</td><td>15</td><td>2</td><td>10</td></tr> <tr><td>Oct 2015</td><td>65</td><td>2</td><td>5</td></tr> <tr><td>Nov 2015</td><td>20</td><td>2</td><td>2</td></tr> <tr><td>Dec 2015</td><td>5</td><td>2</td><td>2</td></tr> <tr><td>Jan 2016</td><td>5</td><td>2</td><td>2</td></tr> <tr><td>Feb 2016</td><td>5</td><td>5</td><td>2</td></tr> <tr><td>Mar 2016</td><td>5</td><td>2</td><td>2</td></tr> <tr><td>Apr 2016</td><td>5</td><td>2</td><td>2</td></tr> <tr><td>May 2016</td><td>5</td><td>2</td><td>5</td></tr> <tr><td>Jun 2016</td><td>5</td><td>2</td><td>10</td></tr> </tbody> </table> <p><a href="#">View Detail</a></p> </div> <p>The top three deficiency categories appear as the default to the right of the chart.</p> <p>NOTE: Two or more months must be selected in order to form a trend line.</p>	Month	Eligibility	Income / Employment	Legal / Insurance	Jul 2015	5	2	15	Aug 2015	5	2	40	Sep 2015	15	2	10	Oct 2015	65	2	5	Nov 2015	20	2	2	Dec 2015	5	2	2	Jan 2016	5	2	2	Feb 2016	5	5	2	Mar 2016	5	2	2	Apr 2016	5	2	2	May 2016	5	2	5	Jun 2016	5	2	10
Month	Eligibility	Income / Employment	Legal / Insurance																																																		
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Jun 2016	5	2	10																																																		

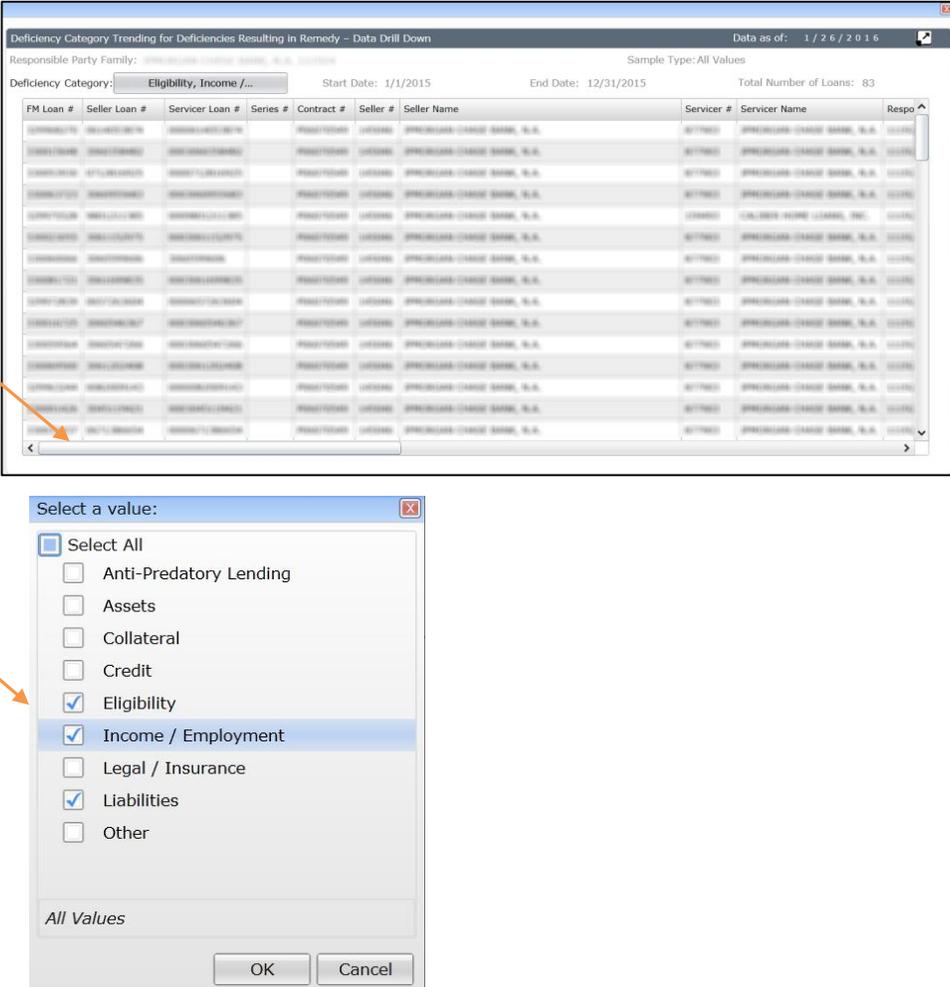
# Management Reporting

Action	Result / Notes
<p><b>View Detail button:</b> After clicking <b>View Detail</b>, a pop-up window displays the loan-level details associated with the Deficiency Category Trending for Deficiencies Resulting in Remedy. Loans may appear in multiple rows if more than one deficiency is found during the review. To view all columns of data, use the bottom scroll bar to scroll to the right. You can also scroll vertically from the right-hand side.</p> <p>The data can be further filtered by clicking the Deficiency Category field and selecting different deficiencies from the pop-up window.</p> <p>You can export data by clicking  from the top right corner of the title bar. Refer to <a href="#">Exporting Data</a> for more information.</p>	

# Management Reporting

Action	Result / Notes
<p><b>Findings</b></p> <p>The Findings tab displays information for loans that had one or more findings discovered during the QC loan review. The findings can be filtered by dates beginning January 2016.</p> <p>It includes:</p> <ul style="list-style-type: none"> <li>• A chart displaying the top five findings within your search parameters, and</li> <li>• A chart reflecting your organization's total number of findings over time based on the search parameters provided.</li> </ul> <p>These charts may be sorted by either the funding date of the loan, the review closed date (when Freddie Mac QC completed the review), or the sample type.</p> <p>Loans with multiple findings will appear multiple times.</p> <p>Data will not be included if the loan decision is still "pending".</p> <p>To view the loan-level details, click <b>View Detail</b>.</p>	<p>Findings are minor underwriting defects that do not require any action by the Seller/Servicer. Although Freddie Mac does not request remedy, you can use the data provided to identify areas for improvement within your origination processes.</p>

# Management Reporting

Action	Result / Notes
<p><b>View Detail button:</b> After clicking <b>View Detail</b>, a pop-up window displays the loan-level details associated with the Deficiency Category Trending for Deficiencies Resulting in Remedy. Loans may appear in multiple rows if more than one deficiency is found during the review. To view all columns of data, use the bottom scroll bar to scroll to the right. You can also scroll vertically from the right-hand side.</p> <p>The data can be further filtered by clicking the Deficiency Category field and selecting different deficiencies from the pop-up window.</p> <p>You can export data by clicking  from the top right corner of the title bar. Refer to <a href="#">Exporting Data</a> for more information.</p>	

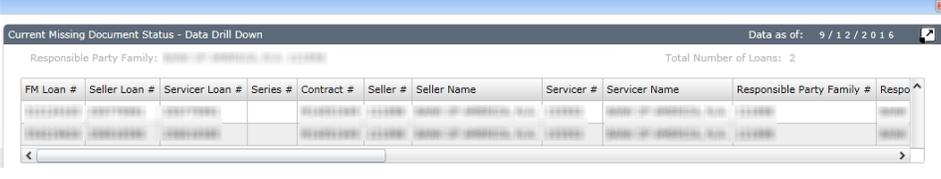
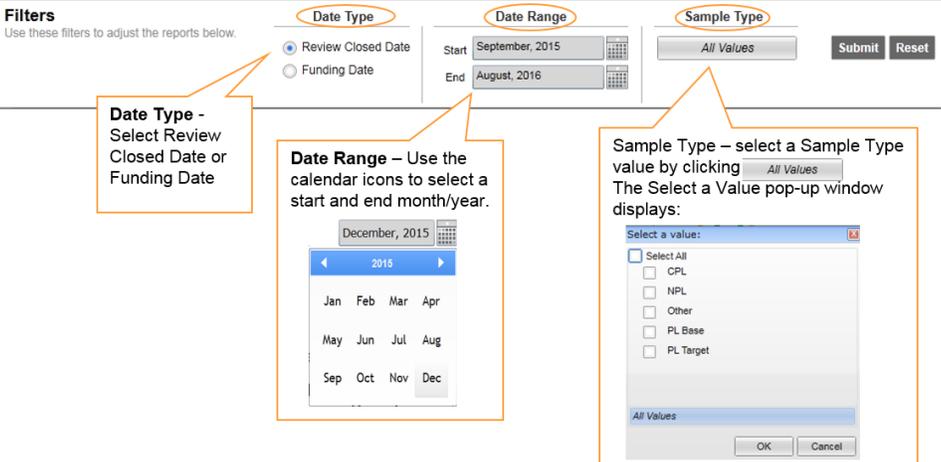
# Management Reporting

## Missing Documents

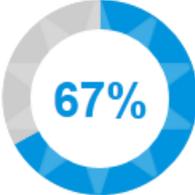
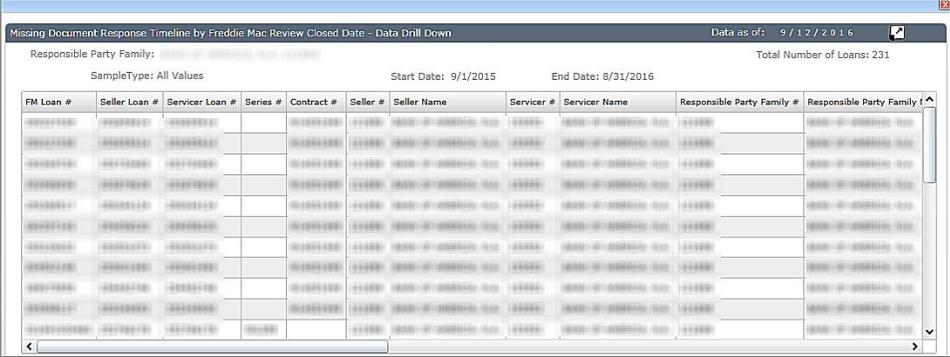
The Missing Documents tab provides information to help you manage your missing documents process.

Action	Result / Notes
<p><b>Missing Document Rate</b></p> <p>Displays the percentage of 12 months of loan file requests that contained one or more missing documents. The 12-month timeframe uses the 'Sample Date' of the loan review, and only contains data for completed calendar months.</p>	<div data-bbox="540 348 1112 646" style="border: 1px solid #ccc; padding: 10px; background-color: #f9f9f9;"> <p style="text-align: center;"><b>Missing Document Rate</b></p> <p style="text-align: center; font-size: 2em; font-weight: bold;">13%</p> <p style="text-align: center; font-size: 0.8em;">Percentage of 12 months of loan file requests that contained one or more missing documents. This rate includes missing documents that are still outstanding, as well as those missing documents that were requested and eventually received.</p> </div> <ul style="list-style-type: none"> <li>Includes missing documents that are still outstanding, as well as those missing documents that were requested and eventually received.</li> <li>The rate does not include Incomplete documents or Incomplete File Requests.</li> </ul>
<p><b>Current Missing Document Status</b></p> <p>Displays the number of outstanding missing document requests, categorized by due date, for QC loan reviews that are in progress. Includes the amount of time left to respond to the missing document.</p> <p>To view more detail on ALL the loans in the Current Missing Document Status chart, click <b>View Detail</b> in the lower left corner.</p>	<div data-bbox="540 802 1479 1159" style="border: 1px solid #ccc; padding: 10px; background-color: #f9f9f9;"> <p style="text-align: center;"><b>Current Missing Document Status</b></p> <p style="font-size: 0.8em;">Current status of all outstanding missing document requests. Number of outstanding missing document requests for loan reviews that are in progress. Includes the amount of time left to respond to the missing document request.</p> <p style="text-align: center; color: #e67e22; font-weight: bold;">Number of Outstanding Missing Docs</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 2px solid #e67e22; padding: 5px; font-size: 2em; font-weight: bold; color: white;">4</div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">0</div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">1</div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">2</div> <div style="border: 1px solid #ccc; padding: 5px; text-align: center;">1</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <div style="text-align: center;">Overdue</div> <div style="text-align: center;">Due within 5 days</div> <div style="text-align: center;">Due within 6 - 10 days</div> <div style="text-align: center;">Due within 11 - 14 days</div> </div> <div style="margin-top: 10px;"> <div style="border: 1px solid #ccc; padding: 2px; display: inline-block; margin-right: 10px;">View Detail</div> <div style="border: 1px solid #e67e22; padding: 5px; font-size: 0.8em;">To view more detail on the loans in a specific aging bucket, click on the loan number account hyperlink.</div> </div> </div> <p>The chart displays the number of outstanding missing documents, based on four aging buckets:</p> <ul style="list-style-type: none"> <li>Overdue</li> <li>Due within 5 days</li> <li>Due within 6-10 days</li> <li>Due within 11-14 days</li> </ul> <p>Loans with multiple missing document requests will appear multiple times.</p>

# Management Reporting

Action	Result / Notes
<p>After clicking <b>View Detail</b> or a hyperlink, a pop-up window displays the loan-level details associated with Current Missing Document Status for the selected loans. To view all columns of data, use the bottom scroll bar, use the bottom scroll bar to scroll to the right. You can also scroll vertically from the right-hand side.</p> <p>You can export data by clicking  from the top right corner of the title bar. Refer to <a href="#">Exporting Data</a> for more information.</p>	
<p><b>Filters</b></p> <p>Use the <b>Filters</b> located in the upper portion of the Missing Documents screen to customize the information returned in the following charts and associated loan detail reports:</p> <ul style="list-style-type: none"> <li>• Missing Document Response Timeline</li> <li>• Top 10 Missing Documents</li> <li>• Remedy Requests (Origination Only)</li> <li>• Missing Documents Trending</li> </ul>	<p>To customize the information returned, select one or more filter criteria and click <b>Submit</b>. The following filter criteria are available:</p>  <p>You can clear the filters by clicking <b>Reset</b>.</p>

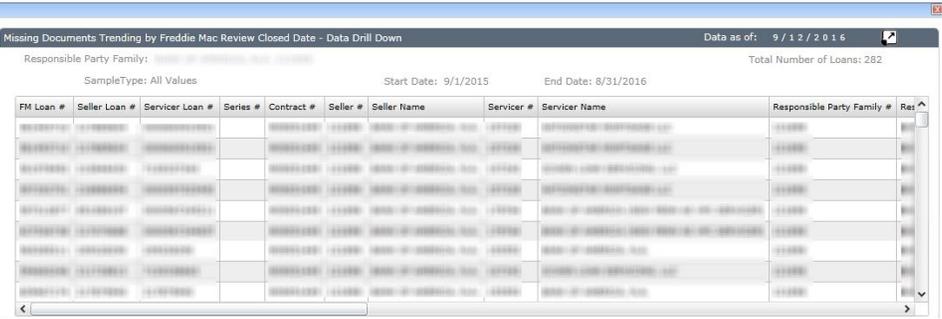
# Management Reporting

Action	Result / Notes
<p><b>Missing Document Response Timeline</b></p> <p>Displays the length of time taken to respond to a missing document request, categorized by days. This includes missing document requests for all decided QC loan reviews.</p> <p>Use the <b>Filters</b> located at the top of the section to adjust the loan population using 'Review Close Date' or 'Funding Date.' date type, month/year start and end dates and sample type (CPL, NPL, Other, PL Base, PL Target).</p> <p>To view more detail on the missing document rate, click <b>View Detail</b> in the lower left corner.</p>	<p><b>Missing Document Response Timeline</b>  </p> <p>The length of time taken to respond to a missing document request. The requests are summarized into 3 groups based on the number of days. Percentages may not add up to 100 due to rounding.</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p><b>67%</b></p> <p>0 - 7 Days</p> </div> <div style="text-align: center;">  <p><b>31%</b></p> <p>8 - 14 Days</p> </div> <div style="text-align: center;">  <p><b>2%</b></p> <p>&gt; 14 Days</p> </div> </div> <p><a href="#">View Detail</a></p> <p><b>NOTE:</b></p> <ul style="list-style-type: none"> <li>• The chart includes both missing documents that were resolved, as well as outstanding missing document requests.</li> <li>• Decided loans with multiple missing document requests will appear multiple times.</li> <li>• Once a loan decision becomes Remedy Receipt Pending, it will no longer appear in this chart.</li> </ul>
<p>A pop-up window displays the loan-level details associated with the Missing Document Response Timeline. To view all columns of data, use the bottom scroll bar to scroll to the right. You can also scroll vertically from the right-hand side.</p> <p>You can export data by clicking  from the top right corner of the title bar. Refer to <a href="#">Exporting Data</a> for more information.</p>	

# Management Reporting

Action	Result / Notes																																	
<p><b>Top 10 Missing Documents</b></p> <p>Displays the top 10 most frequently requested missing documents. It includes both missing documents that were resolved, as well as outstanding missing document requests.</p> <p>Use the <b>Filters</b> located at the top of the section to adjust the time period specified using 'Review Close Date' or 'Funding Date.' date type, month/year start and end dates and sample type (CPL, NPL, Other, PL Base, PL Target).</p> <p>If, based on the selected filters, there is no data available, 'No Data Available' will display.</p> <p>To view more detail on the missing document rate, click <b>View Detail</b> in the lower left corner.</p>	<div data-bbox="558 243 1224 281"> <h3>Top 10 Missing Documents  </h3> </div> <div data-bbox="558 281 1172 348"> <p>The Top 10 most frequently requested missing documents, as well as its overall percentage of all missing documents. If less than 10 documents appear, there are fewer than 10 types of missing documents.</p> </div> <div data-bbox="558 373 1084 1100"> <table border="1"> <caption>Top 10 Missing Documents Data</caption> <thead> <tr> <th>Document Type</th> <th>Count</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Title Policy</td> <td>45</td> <td>13 %</td> </tr> <tr> <td>Appraisal/Supporting Addenda</td> <td>42</td> <td>13 %</td> </tr> <tr> <td>Income</td> <td>38</td> <td>11 %</td> </tr> <tr> <td>Condo Project Eligibility Docs</td> <td>23</td> <td>7 %</td> </tr> <tr> <td>Payoff Statement/Refinanced Ln</td> <td>19</td> <td>6 %</td> </tr> <tr> <td>Interest Rate Lock Date</td> <td>18</td> <td>5 %</td> </tr> <tr> <td>Note</td> <td>17</td> <td>5 %</td> </tr> <tr> <td>Rate Lock Extension Date</td> <td>16</td> <td>5 %</td> </tr> <tr> <td>Asset</td> <td>14</td> <td>4 %</td> </tr> <tr> <td>Other Additional Info Request</td> <td>13</td> <td>4 %</td> </tr> </tbody> </table> </div> <div data-bbox="558 1171 685 1213" style="background-color: #444; color: white; padding: 5px; text-align: center; width: fit-content; margin: 10px auto;"> <b>View Detail</b> </div> <div data-bbox="535 1234 1490 1297" style="margin-top: 10px;"> <p><b>NOTE:</b> Only origination data is included in the chart; and information is based on closed reviews only (no pending review decision).</p> </div>	Document Type	Count	Percentage	Title Policy	45	13 %	Appraisal/Supporting Addenda	42	13 %	Income	38	11 %	Condo Project Eligibility Docs	23	7 %	Payoff Statement/Refinanced Ln	19	6 %	Interest Rate Lock Date	18	5 %	Note	17	5 %	Rate Lock Extension Date	16	5 %	Asset	14	4 %	Other Additional Info Request	13	4 %
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<p><b>View Detail button:</b> After clicking <b>View Detail</b>, a pop-up window displays the loan-level details associated with the Top 10 Missing Documents. To view all columns of data, use the bottom scroll bar to scroll to the right. You can also scroll vertically from the right-hand side.</p> <p>You can export data by clicking  from the top right corner of the title bar. Refer to <a href="#">Exporting Data</a> for more information.</p>	<div data-bbox="542 1331 1490 1692"> </div>																																	

# Management Reporting

Action	Result / Notes
<p><b>Missing Documents Trending</b></p> <p>Displays the trend of missing document volume. This includes both missing documents that were resolved, as well as outstanding missing document requests.</p> <p>Use the <b>Filters</b> located at the top of the section to adjust the time period specified and/or loan population using 'Review Close Date' or 'Funding Date.' date type, month/year start and end dates and sample type (CPL, NPL, Other, PL Base, PL Target).</p> <p>To view more detail on the missing document rate, click <b>View Detail</b> in the lower left corner.</p>	<p><b>Missing Documents Trending</b> Trend chart of missing document volume over time.</p>  <p><b>NOTE:</b></p> <ul style="list-style-type: none"> <li>• The date type selected displays on the chart.</li> <li>• Two or more months must be selected in order to form a trend line.</li> </ul>
<p><b>View Detail button:</b> After clicking <b>View Detail</b>, a pop-up window displays the loan-level details associated with the Missing Documents Trending. To view all columns of data, use the bottom scroll bar to scroll to the right. You can also scroll vertically from the right-hand side.</p> <p>You can export data by clicking  from the top right corner of the title bar. Refer to <a href="#">Exporting Data</a> for more information.</p>	

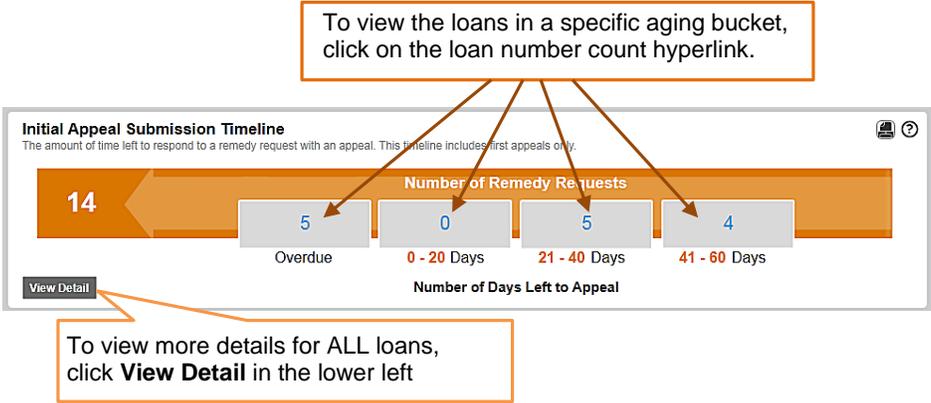
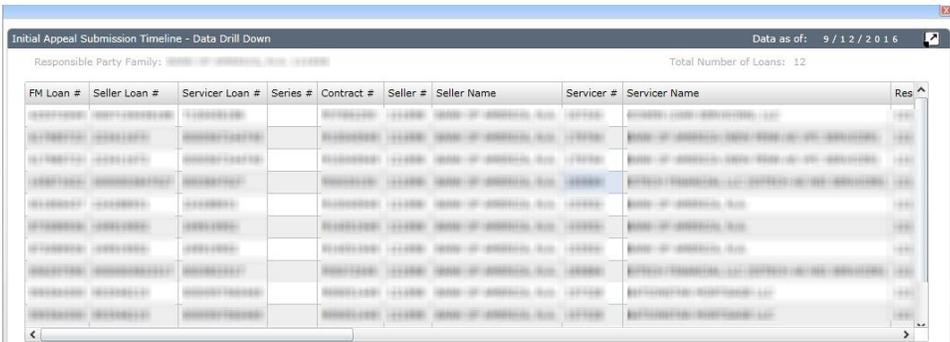
# Management Reporting

## Appeals

The Appeals tab provides detailed information on your QC Appeals, including an Initial Appeal Timeline, Appeals Trending and Appeal Activity.

Action	Result / Notes
<p><b>Appeal Submission rate</b></p> <p>Displays the percentage of remedy requests that were appealed. It includes the initial appeal only. The indicator is based on 12 completed months' worth of data based on the date of the remedy decision.</p>	<div data-bbox="540 411 1052 625"> <p style="text-align: center;"><b>Appeal Submission Rate</b></p> <hr/> <p style="font-size: 2em; font-weight: bold;">39%</p> <p style="font-size: 0.8em;">The percentage of Remedy Requests that are appealed. Based on a 12 month rolling average.</p> </div>
<p><b>Appeal Accept Rate</b></p> <p>Displays the percentage of appeals that resulted in a rescission of the remedy request. It includes all appeal requests. This indicator is based on 12 completed months' worth of data based on the Appeal Submission Rate.</p>	<div data-bbox="540 735 1052 949"> <p style="text-align: center;"><b>Appeal Accept Rate</b></p> <hr/> <p style="font-size: 2em; font-weight: bold;">64%</p> <p style="font-size: 0.8em;">The percentage of appeals that result in a rescission of the remedy request. Based on a 12 month rolling average.</p> </div>
<p><b>Appeal Decision Timeline</b></p> <p>Displays the average number of calendar days for Freddie Mac to review the most recent completed remedy appeal for the latest QC review of the loan. This indicator is based on a rolling three completed months' worth of data and includes origination data only (no servicing data).</p>	<div data-bbox="540 1092 1052 1306"> <p style="text-align: center;"><b>Appeal Decision Timeline</b></p> <hr/> <p style="font-size: 2em; font-weight: bold;">12</p> <p style="font-size: 0.8em;">(Avg. Days)</p> <p style="font-size: 0.8em;">The average number of calendar days for Freddie Mac to review the most recent completed remedy appeal (for the latest QC review of the loan). Based on a 3 month rolling average.</p> </div>

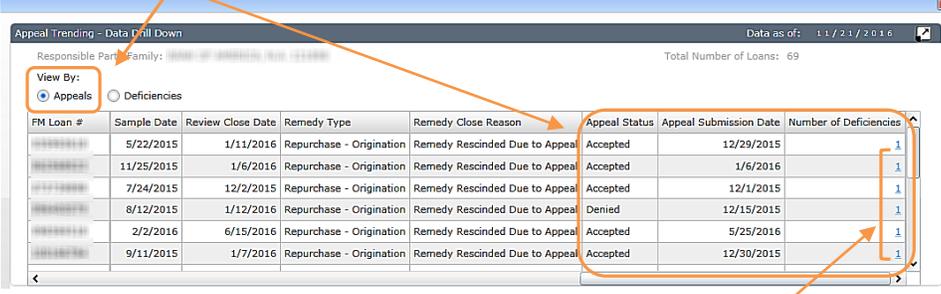
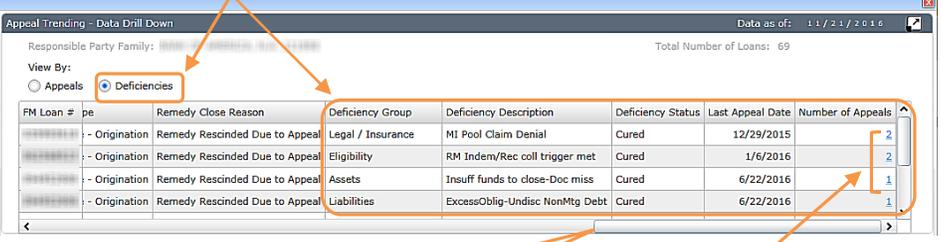
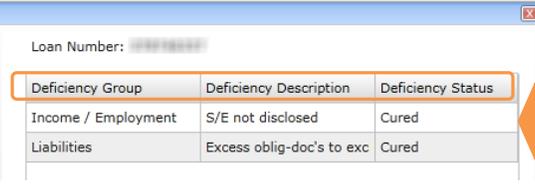
# Management Reporting

Action	Result / Notes																																																																																																																																		
<p><b>Initial Appeal Submission Timeline</b></p> <p>Displays the amount of time left to respond to a remedy request by submitting an appeal. The timeline includes initial appeal submissions only and is based on origination data (no servicing data).</p>	 <p><b>Initial Appeal Submission Timeline</b> The amount of time left to respond to a remedy request with an appeal. This timeline includes first appeals only.</p> <p><b>Number of Remedy Requests</b></p> <table border="1"> <tr> <th>Number of Days Left to Appeal</th> <th>Count</th> </tr> <tr> <td>Overdue</td> <td>14</td> </tr> <tr> <td>0 - 20 Days</td> <td>5</td> </tr> <tr> <td>21 - 40 Days</td> <td>0</td> </tr> <tr> <td>41 - 60 Days</td> <td>5</td> </tr> <tr> <td>61 - 90 Days</td> <td>4</td> </tr> </table> <p><b>View Detail</b></p> <p>To view the loans in a specific aging bucket, click on the loan number count hyperlink.</p> <p>To view more details for ALL loans, click <b>View Detail</b> in the lower left</p> <p><b>NOTE:</b> The timeline is based on the number of days from date of the Remedy decision.</p>	Number of Days Left to Appeal	Count	Overdue	14	0 - 20 Days	5	21 - 40 Days	0	41 - 60 Days	5	61 - 90 Days	4																																																																																																																						
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<p>After clicking <b>View Detail</b> or a hyperlink, a pop-up window displays the loan-level details associated with the Initial Appeal Submission Timeline chart for the selected loans. To view all columns of data, use the bottom scroll bar to scroll to the right. You can also scroll vertically from the right-hand side.</p> <p>You can export data by clicking  from the top right corner of the title bar. Refer to <a href="#">Exporting Data</a> for more information.</p>	 <p><b>Initial Appeal Submission Timeline - Data Drill Down</b> Data as of: 9/12/2016 Total Number of Loans: 12</p> <table border="1"> <thead> <tr> <th>FM Loan #</th> <th>Seller Loan #</th> <th>Servicer Loan #</th> <th>Series #</th> <th>Contract #</th> <th>Seller #</th> <th>Seller Name</th> <th>Servicer #</th> <th>Servicer Name</th> <th>Res</th> </tr> </thead> <tbody> <tr><td>1000000000000000000</td><td>1000000000000000000</td><td>1000000000000000000</td><td></td><td>1000000000000000000</td><td>1000000000000000000</td><td>1000000000000000000</td><td>1000000000000000000</td><td>1000000000000000000</td><td>100</td></tr> </tbody> </table>	FM Loan #	Seller Loan #	Servicer Loan #	Series #	Contract #	Seller #	Seller Name	Servicer #	Servicer Name	Res	1000000000000000000	1000000000000000000	1000000000000000000		1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	100	1000000000000000000	1000000000000000000	1000000000000000000		1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	100	1000000000000000000	1000000000000000000	1000000000000000000		1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	100	1000000000000000000	1000000000000000000	1000000000000000000		1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	100	1000000000000000000	1000000000000000000	1000000000000000000		1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	100	1000000000000000000	1000000000000000000	1000000000000000000		1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	100	1000000000000000000	1000000000000000000	1000000000000000000		1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	100	1000000000000000000	1000000000000000000	1000000000000000000		1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	100	1000000000000000000	1000000000000000000	1000000000000000000		1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	100	1000000000000000000	1000000000000000000	1000000000000000000		1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	100	1000000000000000000	1000000000000000000	1000000000000000000		1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	100	1000000000000000000	1000000000000000000	1000000000000000000		1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	1000000000000000000	100
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# Management Reporting

Action	Result / Notes																												
<p><b>Appeal Trending Chart</b></p> <p>Displays the 12-month trend of appeal submissions on decided loan reviews, by appeal submission date.</p> <p>To view the loan-level detail, click <b>View Detail</b> in the lower left corner of the chart.</p>	<div data-bbox="565 247 1258 283"> <p><b>Appeal Trending</b>  </p> </div> <div data-bbox="565 289 1209 336"> <p>Trend chart of appeal volume over time. Based on 12 completed months of appeal data.</p> </div> <div data-bbox="565 409 1258 703"> <table border="1"> <caption>Appeal Trending Data</caption> <thead> <tr> <th>Month</th> <th>Number of Appeals</th> </tr> </thead> <tbody> <tr><td>Sep 2015</td><td>17</td></tr> <tr><td>Oct 2015</td><td>17</td></tr> <tr><td>Nov 2015</td><td>9</td></tr> <tr><td>Dec 2015</td><td>9</td></tr> <tr><td>Jan 2016</td><td>16</td></tr> <tr><td>Feb 2016</td><td>4</td></tr> <tr><td>Mar 2016</td><td>9</td></tr> <tr><td>Apr 2016</td><td>16</td></tr> <tr><td>May 2016</td><td>6</td></tr> <tr><td>Jun 2016</td><td>7</td></tr> <tr><td>Jul 2016</td><td>1</td></tr> <tr><td>Aug 2016</td><td>9</td></tr> <tr><td>Sep 2016</td><td>0</td></tr> </tbody> </table> </div> <div data-bbox="565 777 690 808" style="text-align: center;"> <p><a href="#">View Detail</a></p> </div> <div data-bbox="544 840 1388 934"> <p>NOTE:</p> <ul style="list-style-type: none"> <li>• Multiple appeal requests for the same loan will appear multiple times.</li> <li>• Only origination data is included in the chart.</li> </ul> </div>	Month	Number of Appeals	Sep 2015	17	Oct 2015	17	Nov 2015	9	Dec 2015	9	Jan 2016	16	Feb 2016	4	Mar 2016	9	Apr 2016	16	May 2016	6	Jun 2016	7	Jul 2016	1	Aug 2016	9	Sep 2016	0
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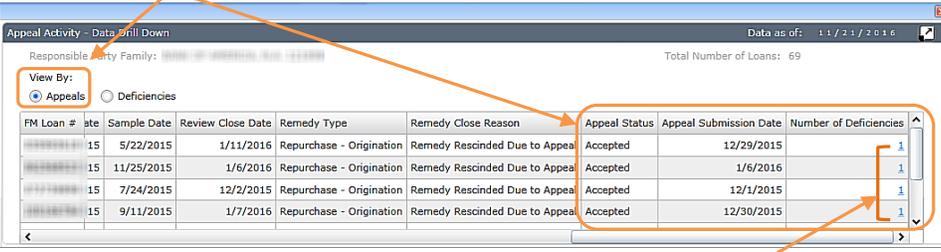
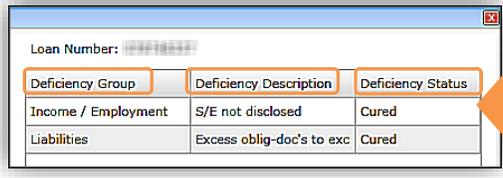
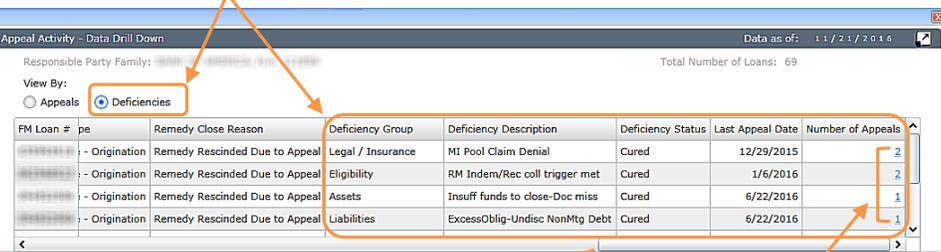
# Management Reporting

Action	Result / Notes
<p><b>View Detail button:</b> After clicking <b>View Detail</b>, a pop-up window displays the loan-level details associated with the Appeal Trending chart.</p> <p>When <b>Appeals</b> is selected (the default):</p> <ul style="list-style-type: none"> <li>Data is displayed by each appeal for a specific loan.</li> <li>The most recent Appeal appears at the top of the list for records with multiple Appeals per loan number.</li> <li>Appeal Status, Appeal Submission Date and Number of Deficiencies columns display.</li> </ul> <p>When <b>Deficiencies</b> is selected:</p> <ul style="list-style-type: none"> <li>Data is displayed by each deficiency for a loan.</li> <li>The Deficiency Group, Deficiency Description, Deficiency Status, Last Appeal Date and Number of Appeals columns display in the detail grid.</li> </ul> <p>You can export data by clicking  from the top right corner of the title bar. The Excel report will display the category (i.e. Appeals or Deficiencies) you are viewing in the header of the export. Refer to <a href="#">Exporting Data</a> for more information.</p>	<p><b>View By: Appeals</b></p>  <p><b>View By: Deficiencies</b></p>  <p>To view deficiency details, click on a <b>Number of Deficiencies</b> hyperlink. A pop-up window displays the Deficiency Group, Deficiency Description and Deficiency Status information.</p>  <p>To view all columns of data, use the bottom scroll bars to scroll to the right. You can also scroll vertically from the right-hand side.</p> <p>To view Appeal details, click on a <b>Number of Appeals</b> hyperlink. A pop-up window displays the Appeal Status and information.</p> 

# Management Reporting

Action	Result / Notes								
<p><b>Appeal Activity Chart</b></p> <p>A 12-month trend chart of all appeal requests for decided loan reviews, including those appeals currently under review.</p> <p>If, based on the selected filters, there is no data available, 'No Data Available' will display. To view the loan-level details, click <b>View Detail</b> in the lower left corner of the chart.</p>	<div data-bbox="630 247 834 285"> <h3>Appeal Activity</h3> </div> <div data-bbox="630 289 987 436"> <p>Status of all appeal requests, including both appeal requests under review, as well as decided appeal requests. This includes multiple appeals for the same loan. Based on 12 completed months of appeal data.</p> </div> <div data-bbox="691 474 948 512"> <h4>120 Appeal Activity</h4> </div> <div data-bbox="678 529 945 621"> <ul style="list-style-type: none"> <li><span style="color: green;">■</span> Appeal Decision Pending: 1</li> <li><span style="color: blue;">■</span> Appeals Accepted: 85</li> <li><span style="color: lightgreen;">■</span> Appeals Denied: 34</li> </ul> </div> <div data-bbox="636 781 760 814"> <p><a href="#">View Detail</a></p> </div> <div data-bbox="1019 247 1419 760"> <table border="1"> <caption>Appeal Activity Data</caption> <thead> <tr> <th>Appeal Status</th> <th>Count of Appeals</th> </tr> </thead> <tbody> <tr> <td>Appeal Decision Pending</td> <td>1</td> </tr> <tr> <td>Appeals Accepted</td> <td>85</td> </tr> <tr> <td>Appeals Denied</td> <td>34</td> </tr> </tbody> </table> </div> <div data-bbox="539 890 626 919"> <p>NOTE:</p> </div> <div data-bbox="555 928 1399 999"> <ul style="list-style-type: none"> <li>• Multiple appeal requests for the same loan will appear multiple times.</li> <li>• Only origination data is included in the chart.</li> </ul> </div>	Appeal Status	Count of Appeals	Appeal Decision Pending	1	Appeals Accepted	85	Appeals Denied	34
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# Management Reporting

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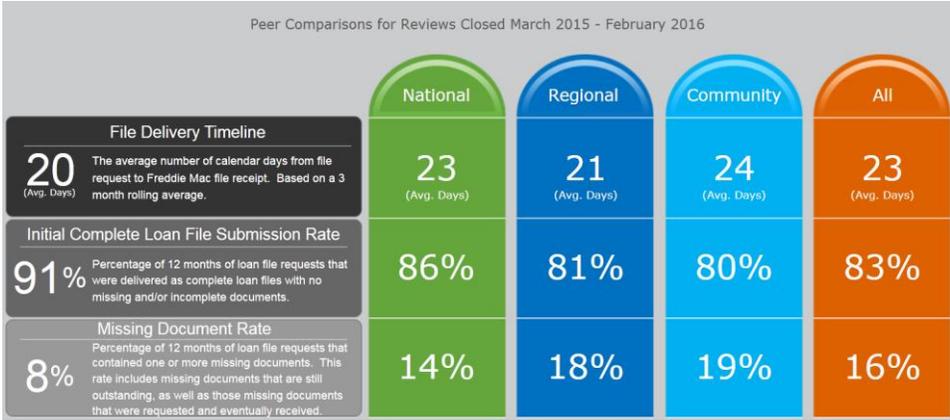
# Management Reporting

## Peer Comparison

The Peer Comparison tab provides quality control review statistics that compare your organization to other organizations. The statistics presented include [File Delivery Time](#), [Initial Complete Loan File Submission Rate](#), [Missing Document Rate](#), and [Top 5 Deficiencies Resulting in Remedy for performing and non-performing loans](#). Information is available by organizational size:

- National – Typically Freddie Mac’s largest Seller/Serviceers.
- Regional – Typically Freddie Mac’s mid-sized Seller/Serviceers.
- Community – Typically Freddie Mac’s smaller Seller/Serviceers.
- All – All of Freddie Mac’s Seller/Serviceers, regardless of size.

**Note:** The peer comparison results reflect all Freddie Mac Seller/Serviceer data, including your organization’s data.

Action	Result / Notes																				
<p><b>File Delivery Timeline</b></p> <p>Displays the average number of calendar days over the previous completed three-month period from file request to Freddie Mac file receipt. Only Origination data is included in the average.</p> <p><b>Initial Complete Loan File Submission Rate</b></p> <p>Displays the percentage of loan file requests over the previous completed 12-month period that were delivered as complete loan files with no missing and/or incomplete documents. Only Origination data is included in the percentage.</p> <p><b>Missing Document Rate</b></p> <p>Displays the percentage of loan file requests that contained one or more missing documents over the previous completed 12-month period. The rate includes missing documents that are still outstanding, as well as those missing documents that were requested and eventually received. The rate does not include Incomplete Documents or Incomplete Loan File Requests. Only Origination data is included in the percentage.</p>	 <p>Peer Comparisons for Reviews Closed March 2015 - February 2016</p> <table border="1"> <thead> <tr> <th></th> <th>National</th> <th>Regional</th> <th>Community</th> <th>All</th> </tr> </thead> <tbody> <tr> <td><b>File Delivery Timeline</b> The average number of calendar days from file request to Freddie Mac file receipt. Based on a 3 month rolling average.</td> <td>23 (Avg. Days)</td> <td>21 (Avg. Days)</td> <td>24 (Avg. Days)</td> <td>23 (Avg. Days)</td> </tr> <tr> <td><b>Initial Complete Loan File Submission Rate</b> Percentage of 12 months of loan file requests that were delivered as complete loan files with no missing and/or incomplete documents.</td> <td>86%</td> <td>81%</td> <td>80%</td> <td>83%</td> </tr> <tr> <td><b>Missing Document Rate</b> Percentage of 12 months of loan file requests that contained one or more missing documents. This rate includes missing documents that are still outstanding, as well as those missing documents that were requested and eventually received.</td> <td>14%</td> <td>18%</td> <td>19%</td> <td>16%</td> </tr> </tbody> </table>		National	Regional	Community	All	<b>File Delivery Timeline</b> The average number of calendar days from file request to Freddie Mac file receipt. Based on a 3 month rolling average.	23 (Avg. Days)	21 (Avg. Days)	24 (Avg. Days)	23 (Avg. Days)	<b>Initial Complete Loan File Submission Rate</b> Percentage of 12 months of loan file requests that were delivered as complete loan files with no missing and/or incomplete documents.	86%	81%	80%	83%	<b>Missing Document Rate</b> Percentage of 12 months of loan file requests that contained one or more missing documents. This rate includes missing documents that are still outstanding, as well as those missing documents that were requested and eventually received.	14%	18%	19%	16%
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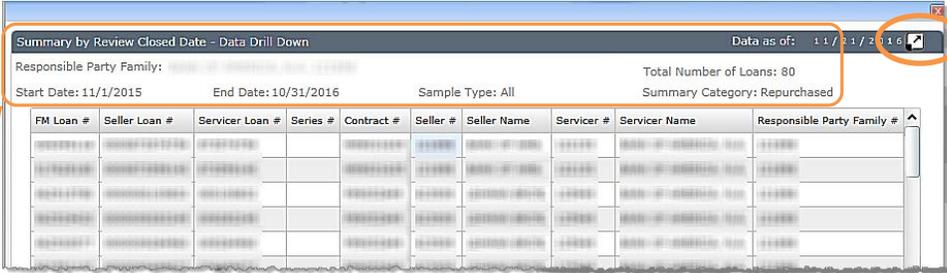
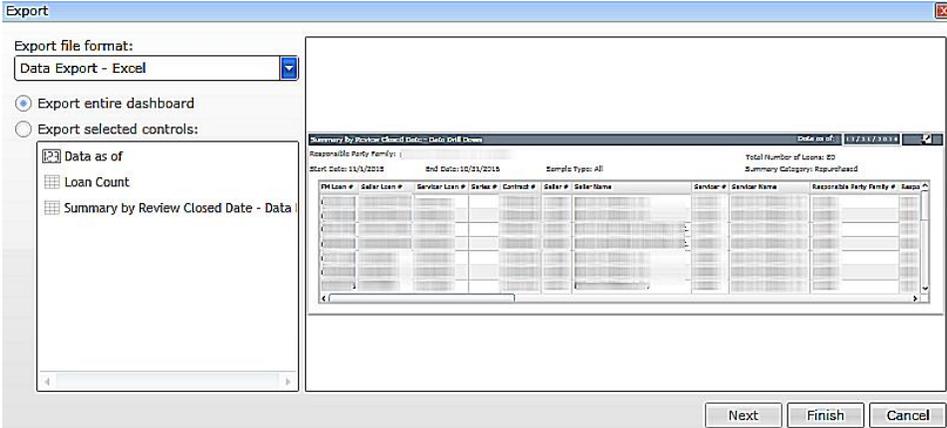
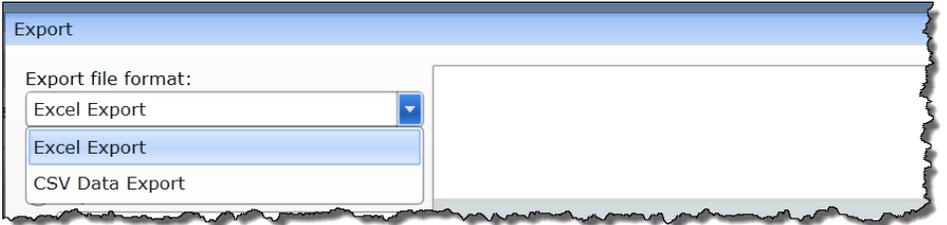
# Management Reporting

Action	Result / Notes																				
<p><b>Top 5 Deficiencies Resulting in Remedy</b></p> <p>Displays the top 5 most frequently cited deficiencies resulting in remedy for completed loan reviews. Your organization is represented on the left, and other organizations are represented on the right. The top chart includes deficiencies cited for performing loans (PL), whereas, the bottom chart includes deficiencies cited for non-performing (NPL) loans.</p> <p>The default view is all Freddie Mac Seller/Serviceers. The data can be further filtered by clicking the drop-down list and selecting another type of organization.</p>	<div data-bbox="544 241 1494 619"> <p><b>Top 5 Deficiencies Resulting in Remedy - PL Loans</b></p> <p>My Company <span style="float: right;">All</span></p> <table border="0"> <tr> <td>Collateral report miss 25 %</td> <td>Income calculated incorrectly 27 %</td> </tr> <tr> <td>Guide req not met 25 %</td> <td>Income doc-miss 23 %</td> </tr> <tr> <td>Inelig property-condo project 25 %</td> <td>Insuff funds to close-Doc miss 18 %</td> </tr> <tr> <td>Borrower funds insuff-doc miss 13 %</td> <td>OA-Issues affect value/market 16 %</td> </tr> <tr> <td>Derogs on re-established crdt 13 %</td> <td>LP req not met-inaccurate data 15 %</td> </tr> </table> </div> <hr/> <div data-bbox="544 630 1494 987"> <p><b>Top 5 Deficiencies Resulting in Remedy - NPL Loans</b></p> <p>My Company <span style="float: right;">All</span></p> <table border="0"> <tr> <td>Collateral report miss 33 %</td> <td>Appeal to MI Primary 34 %</td> </tr> <tr> <td>No Mtg ins coverage 22 %</td> <td>Income doc-miss 20 %</td> </tr> <tr> <td>OA-Issues affect value/market 22 %</td> <td>Income calculated incorrectly 19 %</td> </tr> <tr> <td>AIR Appraisal Req not met 11 %</td> <td>Orig file uw req not met 14 %</td> </tr> <tr> <td>Guide req not met 11 %</td> <td>Excess oblig-undisc debt 13 %</td> </tr> </table> </div> <div data-bbox="544 1008 876 1186"> <p>All</p> <ul style="list-style-type: none"> <li>National</li> <li>Regional</li> <li>Community</li> </ul> <p>All</p> </div>	Collateral report miss 25 %	Income calculated incorrectly 27 %	Guide req not met 25 %	Income doc-miss 23 %	Inelig property-condo project 25 %	Insuff funds to close-Doc miss 18 %	Borrower funds insuff-doc miss 13 %	OA-Issues affect value/market 16 %	Derogs on re-established crdt 13 %	LP req not met-inaccurate data 15 %	Collateral report miss 33 %	Appeal to MI Primary 34 %	No Mtg ins coverage 22 %	Income doc-miss 20 %	OA-Issues affect value/market 22 %	Income calculated incorrectly 19 %	AIR Appraisal Req not met 11 %	Orig file uw req not met 14 %	Guide req not met 11 %	Excess oblig-undisc debt 13 %
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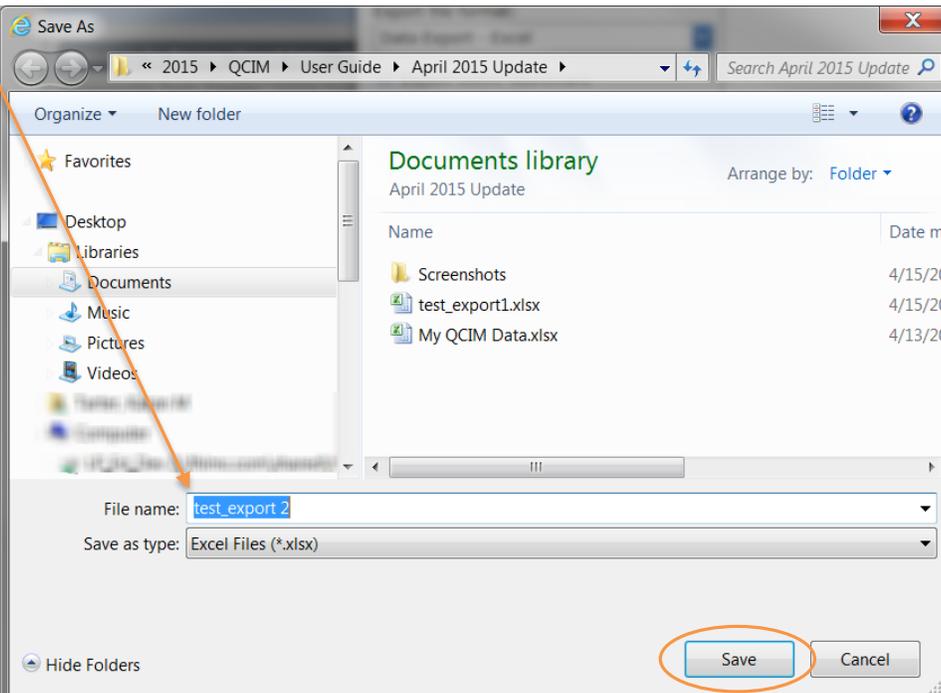
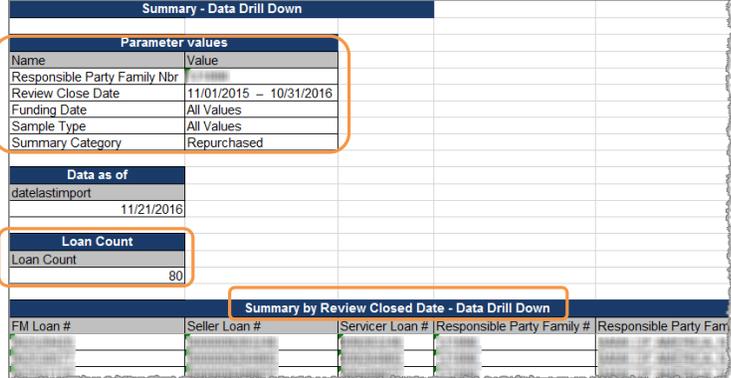
# Management Reporting

## Exporting Data

The Export icon allows you to export data for a specific section in either Excel or Comma Separated Values (CSV) format based on the criteria selected.

Action	Result / Notes
<p>You can export loan data within the View Details screens whenever the Export icon, , is present on the top right corner of the title bar.</p> <p>Filter criteria and parameters that display in the header portion of the View Details screen will also display in the header of the Export file.</p> <p>To begin the export, click the  icon.</p>	 <p><b>Results for all of the loan data within a section will export unless you use filter criteria to narrow the displayed list of loans prior to selecting the Export icon.</b></p>
<p>The Export pop-up window displays.</p>	
<p>From the Export pop-up window, select a file format from the <b>Export File Format:</b> drop-down list. The default is <b>Excel Export</b>.</p> <p>Export File Formats include:</p> <ul style="list-style-type: none"> <li>• Excel - This file format will export your data to be opened in Microsoft Excel.</li> <li>• Comma Separated Values (CSV) - This file format will export your data into a CSV format, plain text in tabular format.</li> </ul>	 <p><b>Files exported to Excel may be further sorted and printed based on the parameters you select.</b></p>

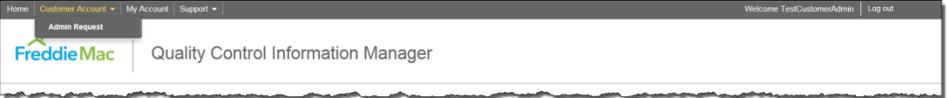
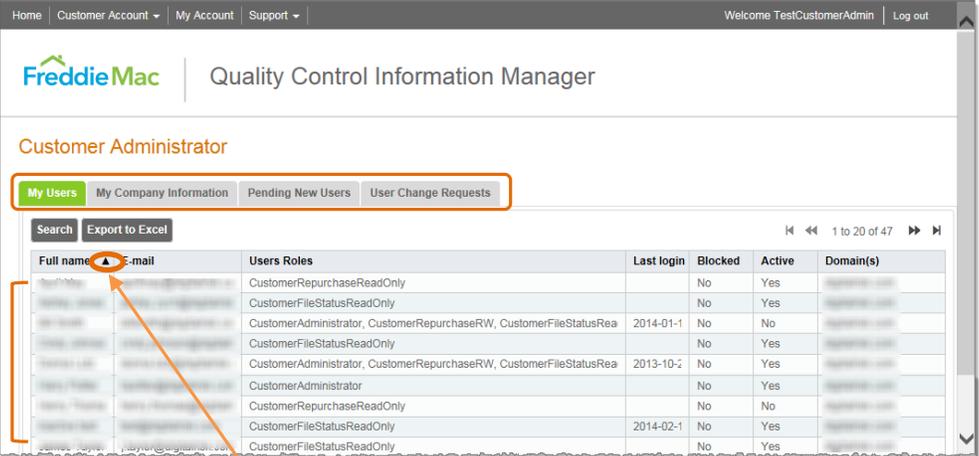
# Management Reporting

Action	Result / Notes																																									
<p>Click <b>Finish</b>.</p>																																										
<p>Enter a file name in the <b>Save As</b> pop-up window, and click <b>Save</b>.</p> <p>NOTE: The data may take up to a few minutes to export. While the data is being exported, QCIM is not available. If you attempt to use QCIM, it may result in a webpage error and an unsuccessful export.</p>																																										
<p>When the export is finished, a message appears indicating the export completed. Click <b>OK</b> to clear the message.</p>																																										
<p>Excel Report</p> <p>The filter criteria and parameters that display in the header portion of the View Detail screens will display in the header of the Export file.</p>	 <table border="1" data-bbox="576 1375 1307 1753"> <thead> <tr> <th colspan="2">Parameter values</th> </tr> <tr> <th>Name</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>Responsible Party Family Nbr</td> <td></td> </tr> <tr> <td>Review Close Date</td> <td>11/01/2015 - 10/31/2016</td> </tr> <tr> <td>Funding Date</td> <td>All Values</td> </tr> <tr> <td>Sample Type</td> <td>All Values</td> </tr> <tr> <td>Summary Category</td> <td>Repurchased</td> </tr> </tbody> </table> <table border="1" data-bbox="576 1543 771 1669"> <thead> <tr> <th colspan="2">Data as of</th> </tr> <tr> <th>datelastimport</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>datelastimport</td> <td>11/21/2016</td> </tr> </tbody> </table> <table border="1" data-bbox="576 1606 771 1669"> <thead> <tr> <th colspan="2">Loan Count</th> </tr> <tr> <th>Loan Count</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>Loan Count</td> <td>80</td> </tr> </tbody> </table> <table border="1" data-bbox="576 1669 1307 1753"> <thead> <tr> <th colspan="5">Summary by Review Closed Date - Data Drill Down</th> </tr> <tr> <th>FM Loan #</th> <th>Seller Loan #</th> <th>Servicer Loan #</th> <th>Responsible Party Family #</th> <th>Responsible Party Fam</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Parameter values		Name	Value	Responsible Party Family Nbr		Review Close Date	11/01/2015 - 10/31/2016	Funding Date	All Values	Sample Type	All Values	Summary Category	Repurchased	Data as of		datelastimport	Value	datelastimport	11/21/2016	Loan Count		Loan Count	Value	Loan Count	80	Summary by Review Closed Date - Data Drill Down					FM Loan #	Seller Loan #	Servicer Loan #	Responsible Party Family #	Responsible Party Fam					
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# Customer Administrator

# Chapter 5

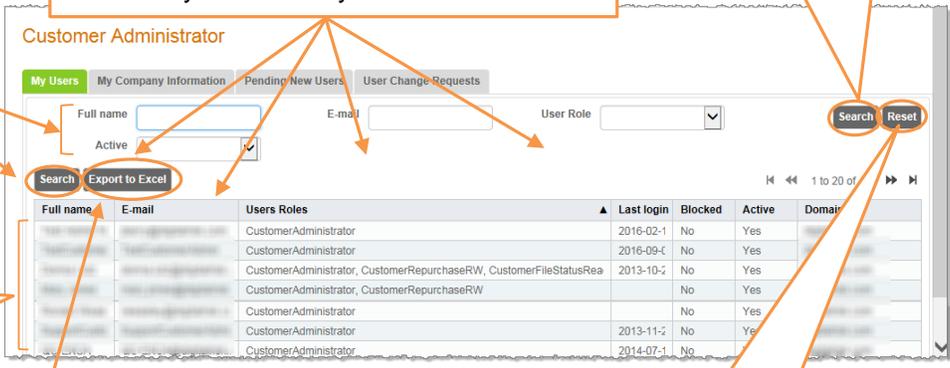
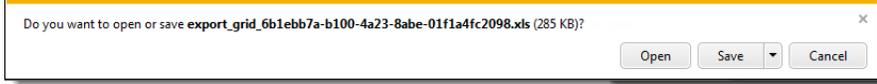
The Customer Administrator must approve all Quality Control Information Manager (QCIM) user requests and user account changes within their company. The Customer Administrator must also identify and approve a user's role(s) within QCIM. All of the Customer Administrator's functions are managed through the Customer Account workflow in QCIM.

Action	Result / Notes
<p>If you are a Customer Administrator, you will see <b>Customer Account</b> in the top navigation bar.</p> <p>Click <b>Admin Request</b>.</p>	 <p>If you also have access to Loan File Management and/or Remedy Management your top navigation bar will include a link for Loan Overview with a drop-down menu for Loan File Management and/or Remedy Management.</p>
<p>You will be taken to the <b>My Users</b> tab – the default landing page.</p> <p>The following tabs display at the top of the page:</p> <ul style="list-style-type: none"> <li>• <a href="#">My Users</a>: Displays list of all QCIM users within your company displays.</li> <li>• <a href="#">My Company Information</a>.</li> <li>• <a href="#">Pending New Users</a>.</li> <li>• <a href="#">User Change Requests</a>.</li> </ul> <p>The content and functionality of each of these sections are described below.</p>	<p><b>My Users</b> tab – the default landing page</p>  <p>Columns of information can be sorted in ascending (▲) or descending (▼) order by clicking the column title. To sort by a different column, simply click on the heading of the column you wish to sort.</p>

# Customer Administrator

## My Users

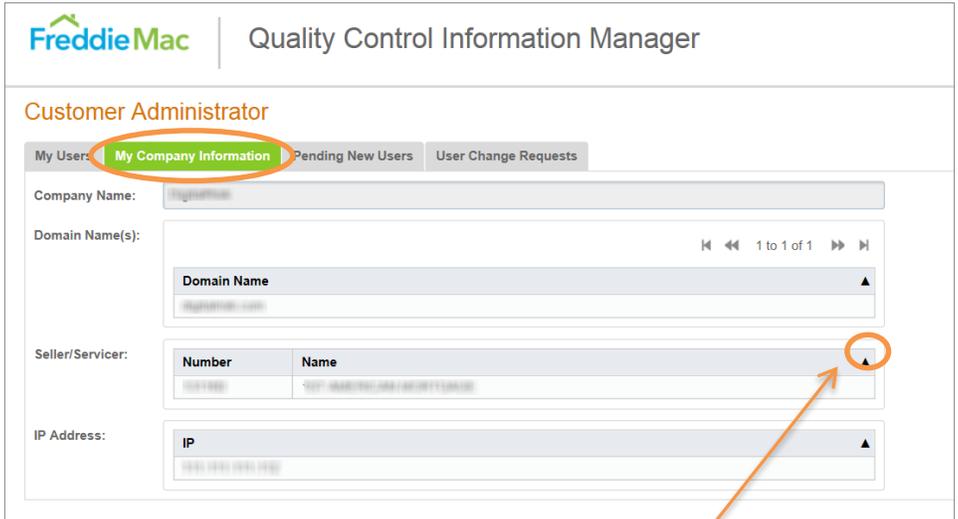
The My User tab provides the ability to manage the access of all the QCIM users within your company.

Action	Result / Notes
<p>In the My Users tab, you have the ability to <b>Search</b> and <b>Export to Excel</b>.</p> <p>Click <b>Search</b> to expand the screen to display the applicable search fields.</p> <p>Search results - a list of users meeting your specific search criteria displays at the bottom of the screen.</p> <p>To export your results, click <b>Export to Excel</b>.</p>	<p>Search fields - You can search for a specific user by Full Name or E-mail. You can also search users by their User Role and whether or not they are currently Active</p> <p>After selecting your search criteria, click <b>Search</b>.</p>  <p>To clear the search criteria, click <b>Reset</b>.</p>
<p>A new window displays asking if you want to <b>Open</b> or <b>Save</b> the Excel file.</p>	

# Customer Administrator

## My Company Information

The My Company Information view provides all the current information regarding your company including domain name, Seller/Service information, and external IP address information. Each company must have their external IP Address registered with Freddie Mac before accessing the system. Refer to [User Change Requests](#) for information on registering an IP Address.

Action	Result / Notes				
To view your company's current information, click <b>My Company Information</b> .	 <p>FreddieMac   Quality Control Information Manager</p> <p>Customer Administrator</p> <p>My Users   <b>My Company Information</b>   Pending New Users   User Change Requests</p> <p>Company Name: [text input]</p> <p>Domain Name(s): [text input] 1 to 1 of 1</p> <p>Domain Name [dropdown arrow]</p> <p>Seller/Service:</p> <table border="1"><thead><tr><th>Number</th><th>Name</th></tr></thead><tbody><tr><td>[text]</td><td>[text]</td></tr></tbody></table> <p>IP Address: [text input]</p> <p>Information can be sorted in ascending (▲) or descending (▼) order by clicking the column title. To sort by a different column, simply click on the heading of the column you wish to sort.</p>	Number	Name	[text]	[text]
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# Customer Administrator

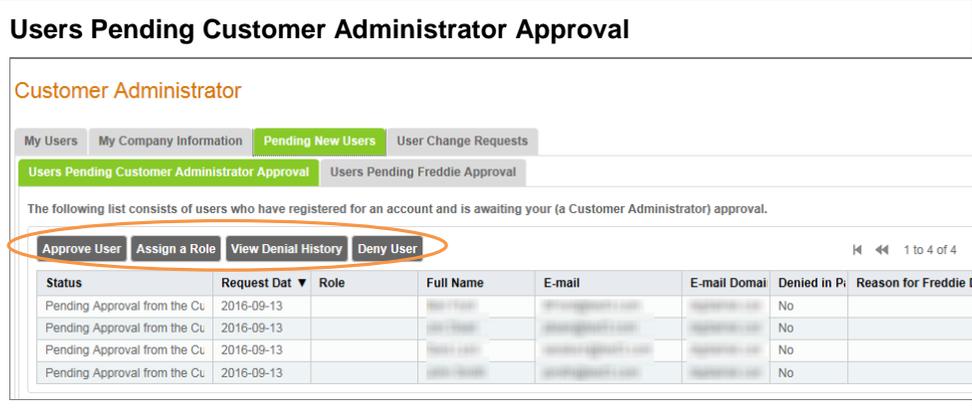
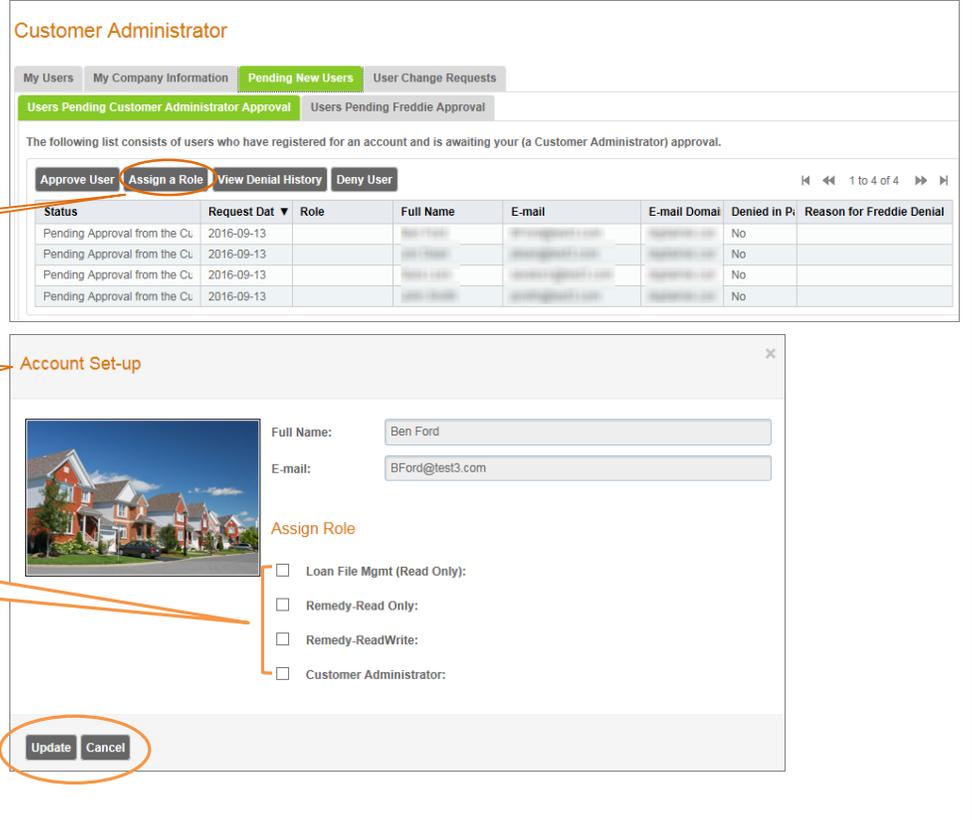
## Pending New Users

The Customer Administrator has the ability to manage new user requests.

The **Pending New Users** tab contains two submenu options:

- **Users Pending Customer Administrator Approval** -To view new users waiting for approval.
- **Users Pending Freddie Approval** – Provides a list of users who have registered for an account, was approved by the customer administrator, and is now awaiting Freddie Mac's final approval before their account is created.

### Users Pending Customer Administrator Approval

Action	Result / Notes																																								
<p>In the <b>Users Pending Customer Administrator Approval</b> submenu you have the following options:</p> <ul style="list-style-type: none"> <li>• Approve User</li> <li>• Assign a Role</li> <li>• View Denial History</li> <li>• Deny User</li> </ul>	 <p><b>Users Pending Customer Administrator Approval</b></p> <p>Customer Administrator</p> <p>My Users   My Company Information   <b>Pending New Users</b>   User Change Requests</p> <p>Users Pending Customer Administrator Approval   Users Pending Freddie Approval</p> <p>The following list consists of users who have registered for an account and is awaiting your (a Customer Administrator) approval.</p> <p>Approve User   <b>Assign a Role</b>   View Denial History   Deny User</p> <table border="1"> <thead> <tr> <th>Status</th> <th>Request Dat</th> <th>Role</th> <th>Full Name</th> <th>E-mail</th> <th>E-mail Domai</th> <th>Denied in P</th> <th>Reason for Freddie D</th> </tr> </thead> <tbody> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td>Ben Ford</td> <td>BFord@test3.com</td> <td>test3.com</td> <td>No</td> <td></td> </tr> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td>Ben Ford</td> <td>BFord@test3.com</td> <td>test3.com</td> <td>No</td> <td></td> </tr> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td>Ben Ford</td> <td>BFord@test3.com</td> <td>test3.com</td> <td>No</td> <td></td> </tr> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td>Ben Ford</td> <td>BFord@test3.com</td> <td>test3.com</td> <td>No</td> <td></td> </tr> </tbody> </table>	Status	Request Dat	Role	Full Name	E-mail	E-mail Domai	Denied in P	Reason for Freddie D	Pending Approval from the Cu	2016-09-13		Ben Ford	BFord@test3.com	test3.com	No		Pending Approval from the Cu	2016-09-13		Ben Ford	BFord@test3.com	test3.com	No		Pending Approval from the Cu	2016-09-13		Ben Ford	BFord@test3.com	test3.com	No		Pending Approval from the Cu	2016-09-13		Ben Ford	BFord@test3.com	test3.com	No	
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<p><b>Assign Role / Approve User buttons</b></p> <p>A customer role has to be assigned to a new user before a new user can be approved.</p> <p>Click <b>Assign a Role</b></p> <p>The Account Set-up window allows you to assign multiple roles.</p> <p>Click the box next to each applicable role.</p> <p>Click <b>Update</b> to assign roles or <b>Cancel</b> to return to the previous page.</p>	 <p><b>Account Set-up</b></p> <p>My Users   My Company Information   <b>Pending New Users</b>   User Change Requests</p> <p>Users Pending Customer Administrator Approval   Users Pending Freddie Approval</p> <p>The following list consists of users who have registered for an account and is awaiting your (a Customer Administrator) approval.</p> <p>Approve User   <b>Assign a Role</b>   View Denial History   Deny User</p> <table border="1"> <thead> <tr> <th>Status</th> <th>Request Dat</th> <th>Role</th> <th>Full Name</th> <th>E-mail</th> <th>E-mail Domai</th> <th>Denied in P</th> <th>Reason for Freddie Denial</th> </tr> </thead> <tbody> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td>Ben Ford</td> <td>BFord@test3.com</td> <td>test3.com</td> <td>No</td> <td></td> </tr> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td>Ben Ford</td> <td>BFord@test3.com</td> <td>test3.com</td> <td>No</td> <td></td> </tr> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td>Ben Ford</td> <td>BFord@test3.com</td> <td>test3.com</td> <td>No</td> <td></td> </tr> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td>Ben Ford</td> <td>BFord@test3.com</td> <td>test3.com</td> <td>No</td> <td></td> </tr> </tbody> </table> <p>Full Name: Ben Ford</p> <p>E-mail: BFord@test3.com</p> <p><b>Assign Role</b></p> <p><input type="checkbox"/> Loan File Mgmt (Read Only):</p> <p><input type="checkbox"/> Remedy-Read Only:</p> <p><input type="checkbox"/> Remedy-ReadWrite:</p> <p><input type="checkbox"/> Customer Administrator:</p> <p>Update   Cancel</p>	Status	Request Dat	Role	Full Name	E-mail	E-mail Domai	Denied in P	Reason for Freddie Denial	Pending Approval from the Cu	2016-09-13		Ben Ford	BFord@test3.com	test3.com	No		Pending Approval from the Cu	2016-09-13		Ben Ford	BFord@test3.com	test3.com	No		Pending Approval from the Cu	2016-09-13		Ben Ford	BFord@test3.com	test3.com	No		Pending Approval from the Cu	2016-09-13		Ben Ford	BFord@test3.com	test3.com	No	
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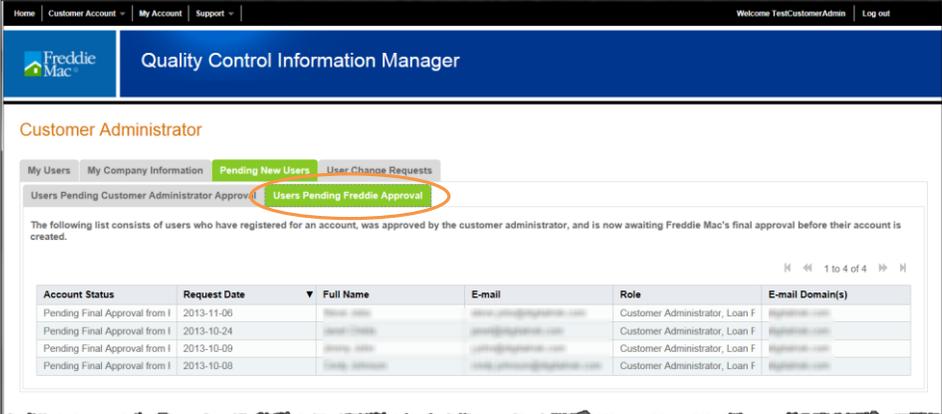
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<p>Failure to assign a role will result in an error message.</p>	<p>Error</p> <p>No role was assigned to the selected user. Please assign a role before approving.</p> <p>Okay</p>																																								
<p>To complete the approval process click <b>Approve User</b>.</p>	<p>Customer Administrator</p> <p>My Users   My Company Information   <b>Pending New Users</b>   User Change Requests</p> <p><b>Users Pending Customer Administrator Approval</b>   Users Pending Freddie Approval</p> <p>The following list consists of users who have registered for an account and is awaiting your (a Customer Administrator) approval.</p> <p>Approve User   Assign a Role   View Denial History   Deny User</p> <table border="1"> <thead> <tr> <th>Status</th> <th>Request Dat</th> <th>Role</th> <th>Full Name</th> <th>E-mail</th> <th>E-mail Domai</th> <th>Denied in P:</th> <th>Reason for Freddie Denial</th> </tr> </thead> <tbody> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td></td> <td></td> <td></td> <td>No</td> <td></td> </tr> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td></td> <td></td> <td></td> <td>No</td> <td></td> </tr> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td></td> <td></td> <td></td> <td>No</td> <td></td> </tr> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td></td> <td></td> <td></td> <td>No</td> <td></td> </tr> </tbody> </table>	Status	Request Dat	Role	Full Name	E-mail	E-mail Domai	Denied in P:	Reason for Freddie Denial	Pending Approval from the Cu	2016-09-13					No		Pending Approval from the Cu	2016-09-13					No		Pending Approval from the Cu	2016-09-13					No		Pending Approval from the Cu	2016-09-13					No	
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<p>A pop-up box displays, informing you that the new user request is now waiting for Freddie Mac approval. Remember, both a Customer Administrator and Freddie Mac Administrator must approve the new user request.</p>	<p>Information</p> <p>User account has been moved to Freddie Mac's queue for approval.</p> <p>Okay</p>																																								

# Customer Administrator

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<p><b>View Denial History/Deny User buttons</b></p> <p>To determine if a user has been denied on a previous request, select the user and click <b>View Denial History</b>.</p> <p>An information message displays the denial history.</p>	<p>Customer Administrator</p> <p>My Users   My Company Information   Pending New Users   User Change Requests</p> <p>Users Pending Customer Administrator Approval   Users Pending Freddie Approval</p> <p>The following list consists of users who have registered for an account and is awaiting your (a Customer Administrator) approval.</p> <p>Approve User   Assign a Role   View Denial History   Deny User</p> <table border="1"> <thead> <tr> <th>Status</th> <th>Request Dat</th> <th>Role</th> <th>Full Name</th> <th>E-mail</th> <th>E-mail Domai</th> <th>Denied in Pi</th> <th>Reason for Freddie Denial</th> </tr> </thead> <tbody> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td></td> <td></td> <td></td> <td>No</td> <td></td> </tr> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td></td> <td></td> <td></td> <td>No</td> <td></td> </tr> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td></td> <td></td> <td></td> <td>No</td> <td></td> </tr> <tr> <td>Pending Approval from the Cu</td> <td>2016-09-13</td> <td></td> <td></td> <td></td> <td></td> <td>No</td> <td></td> </tr> </tbody> </table> <div data-bbox="532 1060 1144 1333"> <p><b>Reason for Denial</b></p> <p>Reason: <input type="text"/></p> <p>Note: This will send an e-mail notification to the user with denial reason.</p> <p>Send E-mail and Deny User   Cancel</p> </div>	Status	Request Dat	Role	Full Name	E-mail	E-mail Domai	Denied in Pi	Reason for Freddie Denial	Pending Approval from the Cu	2016-09-13					No		Pending Approval from the Cu	2016-09-13					No		Pending Approval from the Cu	2016-09-13					No		Pending Approval from the Cu	2016-09-13					No	
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# Customer Administrator

## Users Pending Freddie Approval

Action	Result / Notes																														
<p><b>Customer Administrators</b> can also view all new user requests awaiting Freddie Mac approval by selecting the Users Pending Freddie Approval sub-tab.</p>	 <table border="1" data-bbox="553 615 1437 716"> <thead> <tr> <th>Account Status</th> <th>Request Date</th> <th>Full Name</th> <th>E-mail</th> <th>Role</th> <th>E-mail Domain(s)</th> </tr> </thead> <tbody> <tr> <td>Pending Final Approval from I</td> <td>2013-11-06</td> <td>Blair, John</td> <td>john.blair@freddie.com</td> <td>Customer Administrator, Loan F</td> <td>freddie.com</td> </tr> <tr> <td>Pending Final Approval from I</td> <td>2013-10-24</td> <td>Blair, John</td> <td>john.blair@freddie.com</td> <td>Customer Administrator, Loan F</td> <td>freddie.com</td> </tr> <tr> <td>Pending Final Approval from I</td> <td>2013-10-09</td> <td>Blair, John</td> <td>john.blair@freddie.com</td> <td>Customer Administrator, Loan F</td> <td>freddie.com</td> </tr> <tr> <td>Pending Final Approval from I</td> <td>2013-10-08</td> <td>Blair, John</td> <td>john.blair@freddie.com</td> <td>Customer Administrator, Loan F</td> <td>freddie.com</td> </tr> </tbody> </table>	Account Status	Request Date	Full Name	E-mail	Role	E-mail Domain(s)	Pending Final Approval from I	2013-11-06	Blair, John	john.blair@freddie.com	Customer Administrator, Loan F	freddie.com	Pending Final Approval from I	2013-10-24	Blair, John	john.blair@freddie.com	Customer Administrator, Loan F	freddie.com	Pending Final Approval from I	2013-10-09	Blair, John	john.blair@freddie.com	Customer Administrator, Loan F	freddie.com	Pending Final Approval from I	2013-10-08	Blair, John	john.blair@freddie.com	Customer Administrator, Loan F	freddie.com
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# Customer Administrator

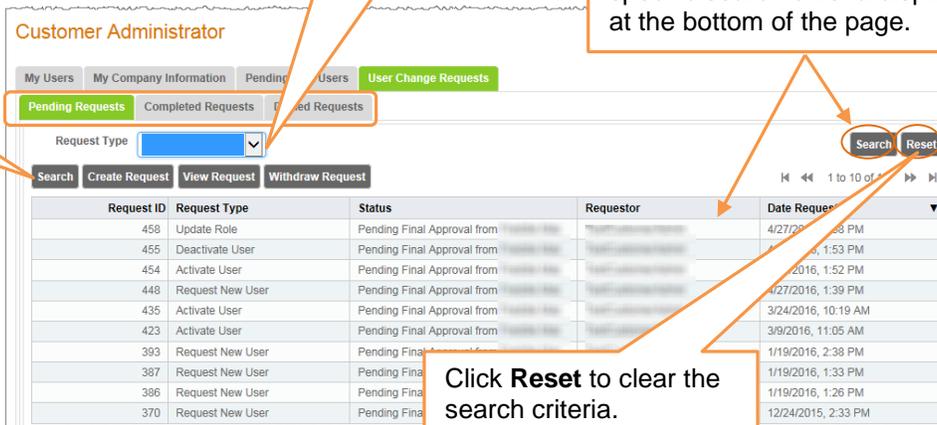
## User Change Requests

The Customer Administrator is responsible for managing QCIM existing and new user requests and user account changes within their company. All requests for existing users should be managed under the User Change Requests tab.

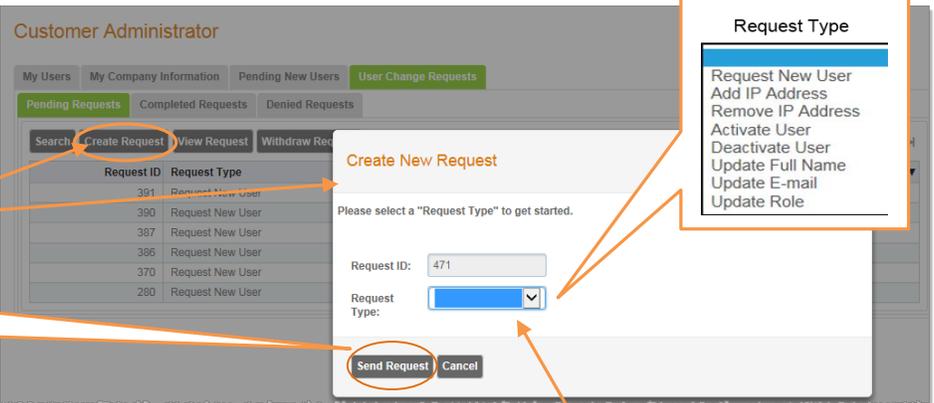
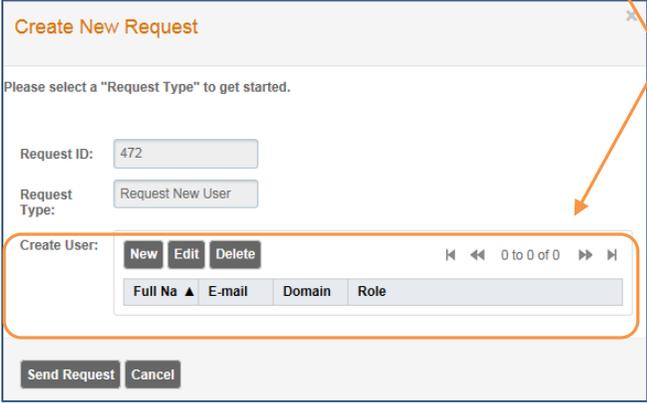
The following sub-tabs display:

- Pending Requests.
- Completed Requests.
- Denied Requests.

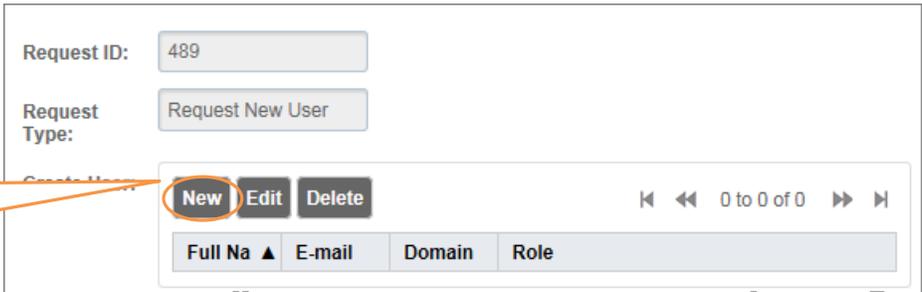
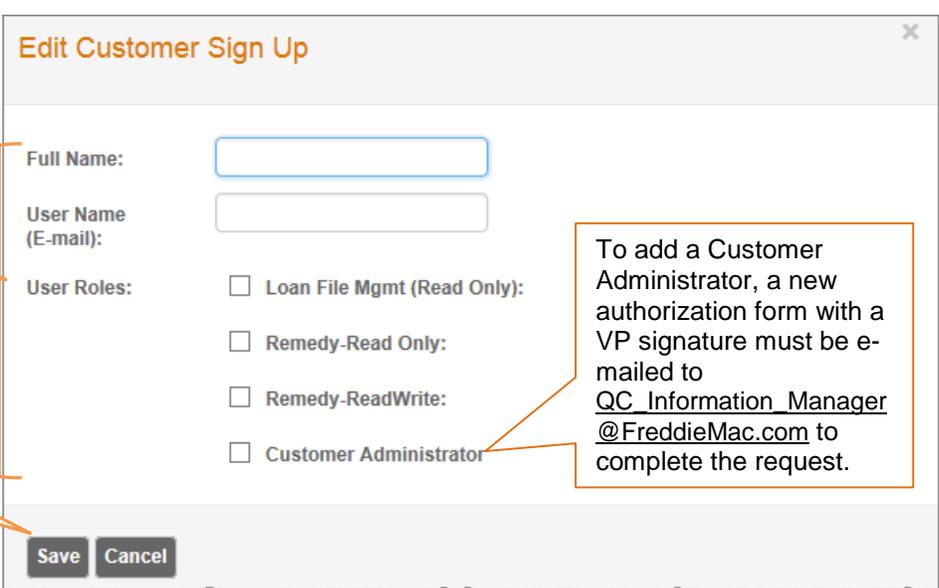
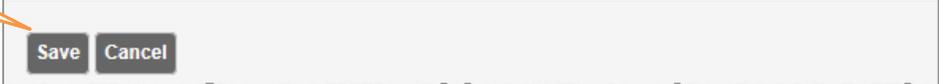
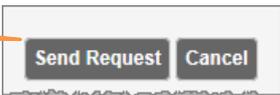
### Pending Requests

Action	Result / Notes
<p>In the <b>Pending Requests</b> sub-tab, you have the option to Search, Create Request, View Request, or Withdraw Request.</p> <p><b>To Search</b></p> <p>To find a specific request, click <b>Search</b>. The Request Type drop down displays.</p>	<p><b>Pending Requests:</b> Request changes or view the status of requests you have submitted.</p> <div style="border: 1px solid orange; padding: 5px; margin-bottom: 10px;"> <p style="text-align: center;">Request Type</p> <ul style="list-style-type: none"> <li>Request New User</li> <li>Add IP Address</li> <li>Remove IP Address</li> <li>Activate User</li> <li>Deactivate User</li> <li>Update Full Name</li> <li>Update E-mail</li> <li>Update Role</li> </ul> </div> <p>Selecting a <b>Request Type</b> from the drop down and click <b>Search</b>.</p> <p>A list of requests meeting your specific search criteria displays at the bottom of the page.</p>  <p>Click <b>Reset</b> to clear the search criteria.</p> <p>Columns of information can be sorted in ascending (▲) or descending (▼) order by clicking the column title. To sort by a different column, simply click on the heading of the column you wish to sort.</p>

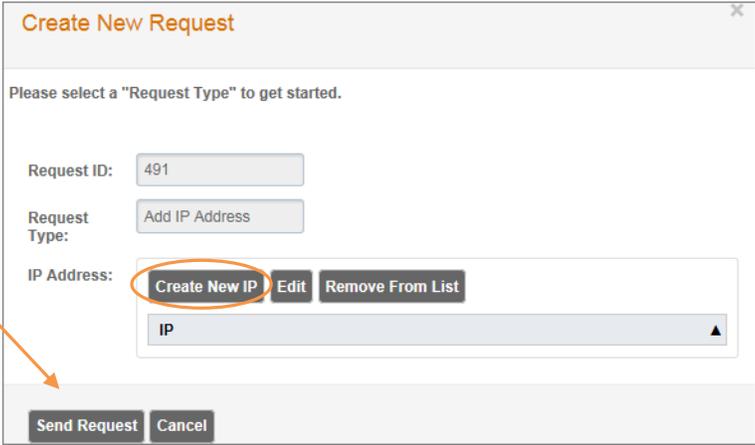
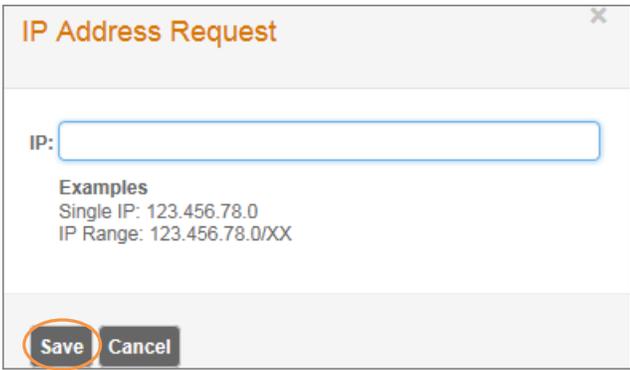
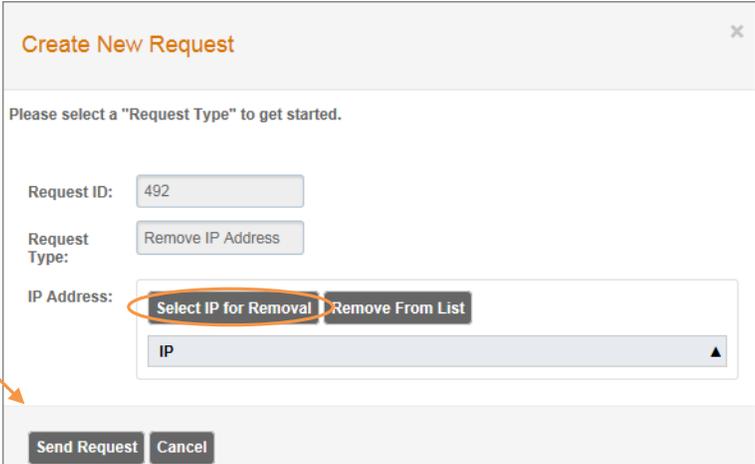
# Customer Administrator

Action	Result / Notes
<p><b>Create Request</b></p> <p>Click <b>Create Request</b>. The <b>Create New Request</b> pop-up window will display.</p> <p>Click <b>Send Request</b> to submit a completed request.</p> <p>Further details for each Request Types are described below.</p>	 <p><i>Example of Request Type: Request New User</i></p>  <p>Once a <b>Request Type</b> is selected from the drop down, the pop-up window expands for you to enter the data applicable to the selected Request Type.</p>

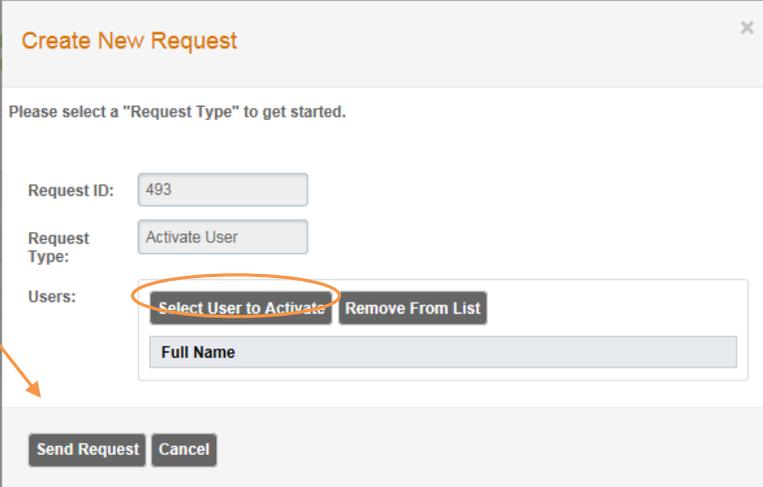
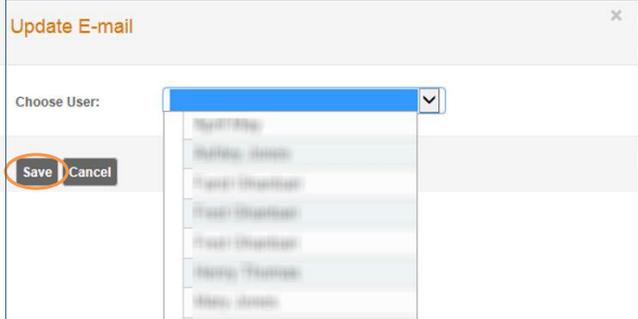
# Customer Administrator

Action	Result / Notes
<p><b>Request New User</b></p> <p>Click <b>New</b> to access the Edit Customer Sign Up page and add the request details.</p>	
<p>Enter the user's full name, user name, (their e-mail address) and their role(s). User Roles definitions are located in the Introduction of this guide.</p>	 <p>To add a Customer Administrator, a new authorization form with a VP signature must be e-mailed to <a href="mailto:QC_Information_Manager@FreddieMac.com">QC_Information_Manager@FreddieMac.com</a> to complete the request.</p>
<p>When complete click <b>Save</b> to return to the previous page.</p>	
<p>Click <b>Send Request</b> located on the <i>Create New Request</i> page to submit the new user request.</p>	
	<p>Once approved by Freddie Mac, the new user receives an e-mail within 72 hours containing a confirmation code and QCIM link. New users must click the e-mailed link, enter the confirmation code, and create a new password within the timeframe designated in the e-mail. If the user <b>does not</b> create their new password within the designated timeframe, an e-mail must be sent to <a href="mailto:Support@FreddieMacQCIM.com">Support@FreddieMacQCIM.com</a> requesting a new confirmation code.</p>

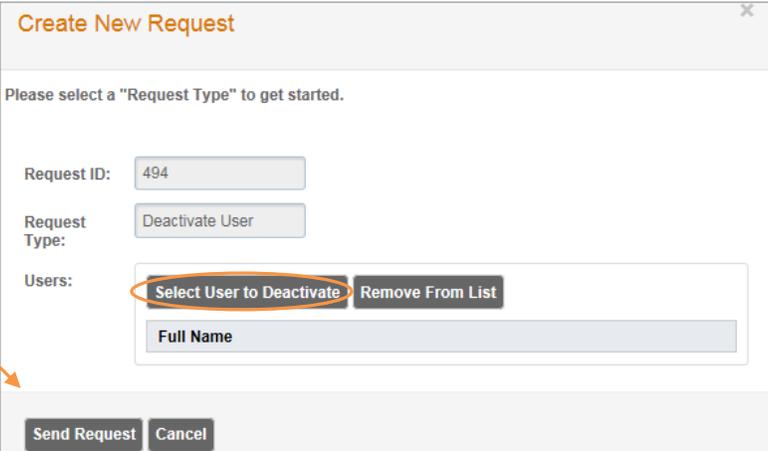
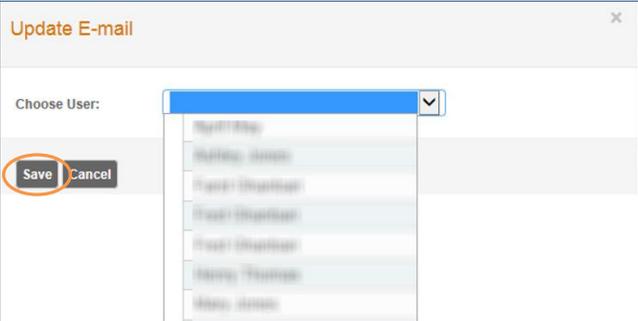
# Customer Administrator

Action	Result / Notes
<p><b>Add IP Address</b></p> <p>Click <b>Create New IP</b> to access the IP Request page and add the request details. After entering the IP address, click <b>Save</b> to return to the previous page. Click <b>Send Request</b> to submit the IP Address request.</p> <p>To add an IP Address, a new authorization form with a VP signature must be emailed to <a href="mailto:QC_Information_Manager@FreddieMac.com">QC_Information_Manager@FreddieMac.com</a> to complete the request.</p>	 
<p><b>Remove IP Address</b></p> <p>Click <b>Select IP for Removal</b> to access the Select IP Address page. After selecting the IP address to be removed, click <b>Select</b> to return to the previous page. Click <b>Send Request</b> to submit the request.</p>	 

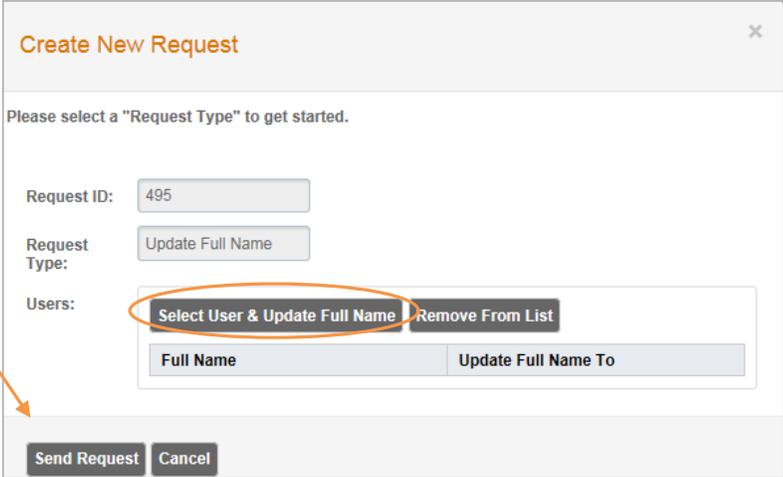
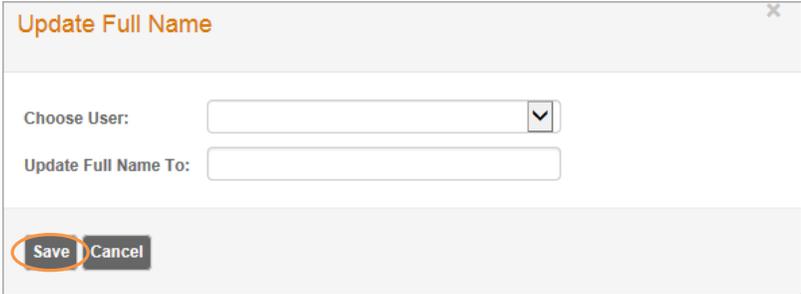
# Customer Administrator

Action	Result / Notes
<p><b>Activate User</b></p> <p>Click <b>Select User to Activate</b> to access the Select Account page. After selecting the user to activate from the list, click <b>Select</b> to return to the previous page. Click <b>Send Request</b> to submit the request.</p>	 <p>The screenshot shows a 'Create New Request' dialog box. It contains the following fields: 'Request ID' with the value '493', 'Request Type' with the value 'Activate User', and a 'Users' list. The 'Users' list has two buttons: 'Select User to Activate' (circled in orange) and 'Remove From List'. Below the list is a 'Full Name' input field. At the bottom of the dialog are 'Send Request' and 'Cancel' buttons.</p>  <p>The screenshot shows an 'Update E-mail' dialog box. It features a 'Choose User:' dropdown menu with a list of users. The 'Save' button is circled in orange. There is also a 'Cancel' button.</p>

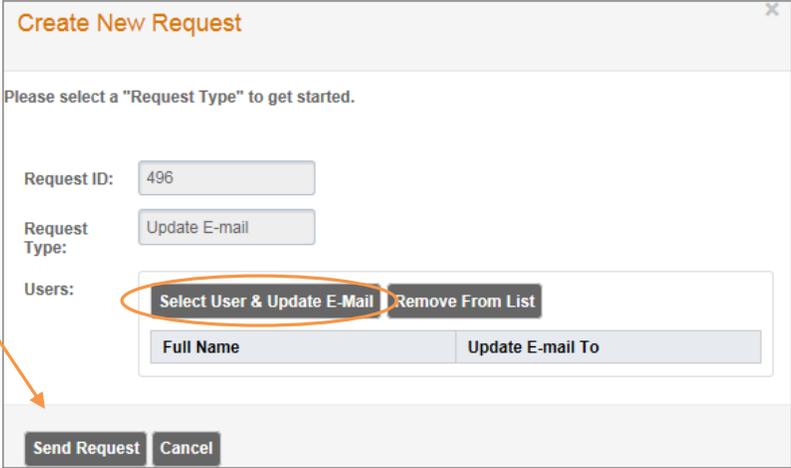
# Customer Administrator

Action	Result / Notes
<p><b>Deactivate User</b></p> <p>Click <b>Select User to Deactivate</b> to access the Select Account page. After selecting the user to activate from the list, click <b>Save</b> to return to the previous page. Click <b>Send Request</b> to submit the request.</p>	 <p>The screenshot shows a 'Create New Request' dialog box. It contains the following fields and buttons:</p> <ul style="list-style-type: none"><li>Request ID: 494</li><li>Request Type: Deactivate User</li><li>Users: A list with two items: 'Select User to Deactivate' (circled in orange) and 'Remove From List'.</li><li>Full Name: An empty text input field.</li><li>Buttons: 'Send Request' and 'Cancel'.</li></ul>
	 <p>The screenshot shows an 'Update E-mail' dialog box. It contains the following elements:</p> <ul style="list-style-type: none"><li>Choose User: A dropdown menu with a list of users. The 'Save' button is circled in orange.</li><li>Buttons: 'Save' and 'Cancel'.</li></ul>

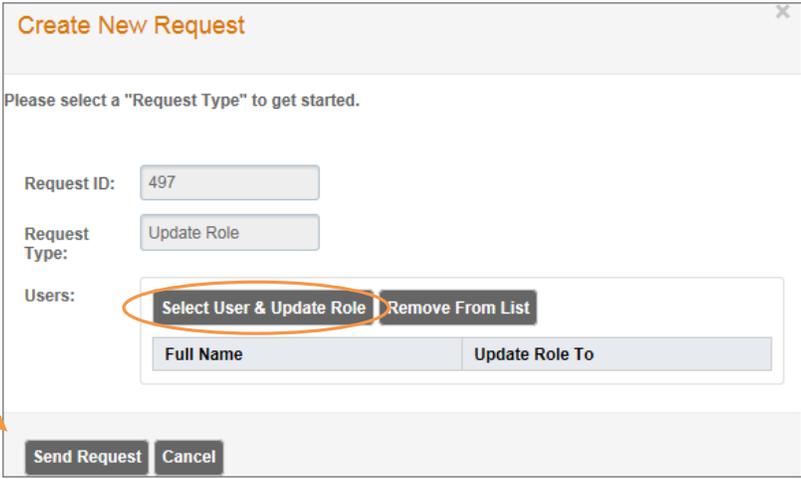
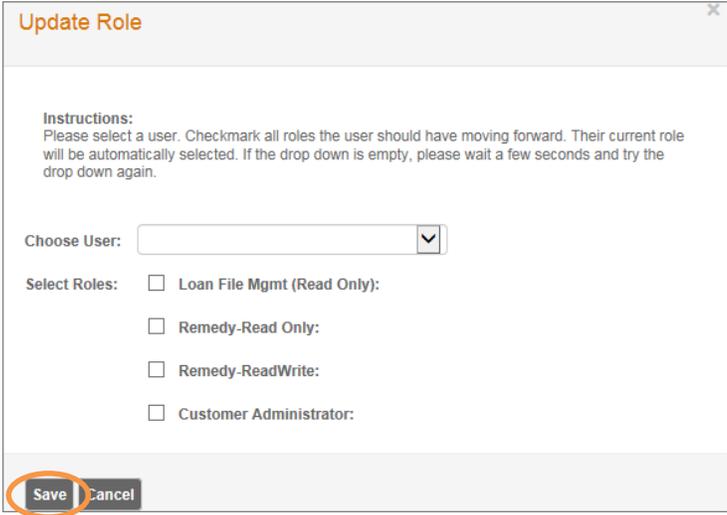
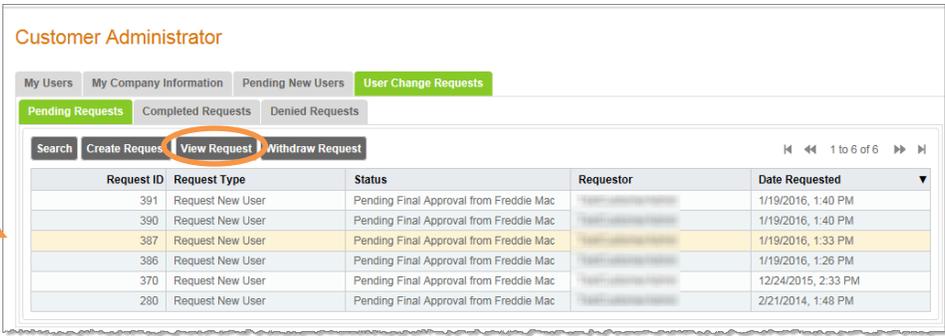
# Customer Administrator

Action	Result / Notes
<p><b>Update Full Name</b></p> <p>Click <b>Select User &amp; Update Full Name</b> to access the Update Full Name page. After choosing a user from the drop-down list, click <b>Save</b> to return to the previous page. Click <b>Send Request</b> to submit the request.</p>	 <p><b>Create New Request</b></p> <p>Please select a "Request Type" to get started.</p> <p>Request ID: 495</p> <p>Request Type: Update Full Name</p> <p>Users: <b>Select User &amp; Update Full Name</b> Remove From List</p> <p>Full Name Update Full Name To</p> <p>Send Request Cancel</p>  <p><b>Update Full Name</b></p> <p>Choose User: [dropdown]</p> <p>Update Full Name To: [text input]</p> <p>Save Cancel</p>

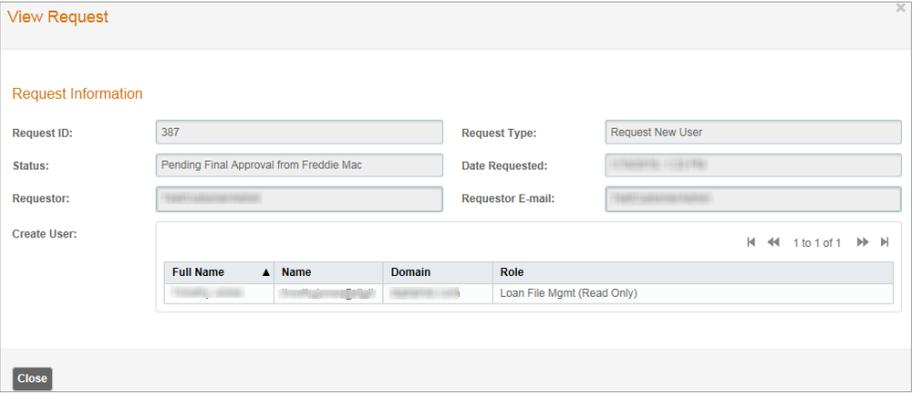
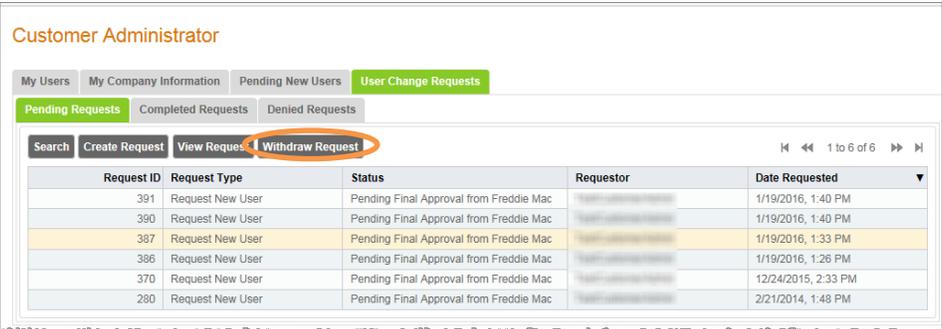
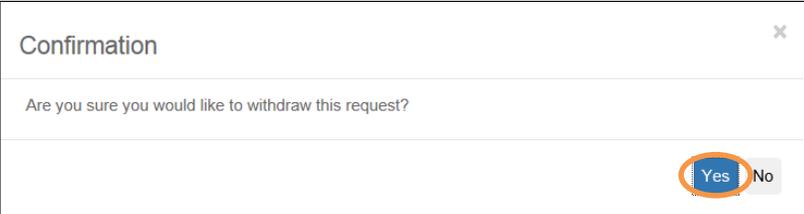
# Customer Administrator

Action	Result / Notes
<p><b>Update E-mail</b></p> <p>Click <b>Select User &amp; Update E-mail</b> to access the Update E-mail page. After choosing a user from the drop-down list, click <b>Save</b> to return to the previous page. Click <b>Send Request</b> to submit the request.</p>	 <p>The screenshot shows a 'Create New Request' dialog box. It contains the following fields: 'Request ID' with the value '496', 'Request Type' with the value 'Update E-mail', and a 'Users' section. The 'Users' section has a button labeled 'Select User &amp; Update E-Mail' which is circled in orange. Next to it is a 'Remove From List' button. Below the 'Users' section is a table with two columns: 'Full Name' and 'Update E-mail To'. At the bottom of the dialog are 'Send Request' and 'Cancel' buttons.</p>  <p>The screenshot shows an 'Update E-mail' dialog box. It contains a 'Choose User' dropdown menu and an 'Update E-mail To' text input field. At the bottom of the dialog are 'Save' and 'Cancel' buttons. The 'Save' button is circled in orange.</p>

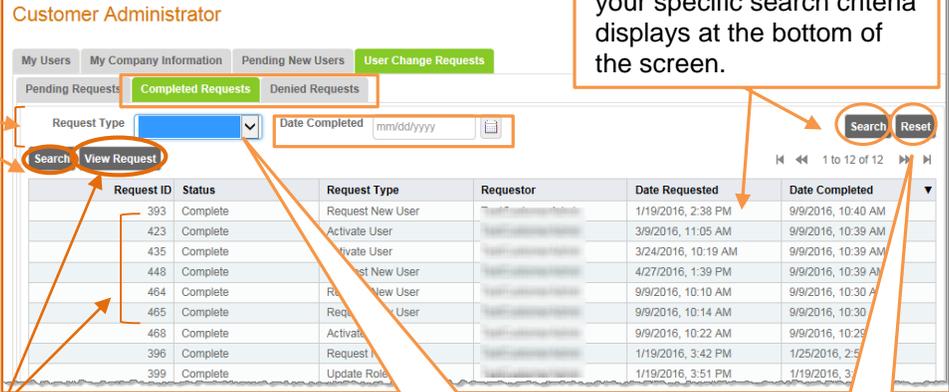
# Customer Administrator

Action	Result / Notes
<p><b>Update Role</b></p> <p>Click <b>Select User &amp; Update Role</b> to access the Update Role page. After choosing a user from the drop-down list and selecting the new role(s), click <b>Save</b> to return to the previous page. Click <b>Send Request</b> to submit the request.</p> <p>To change/add a new Customer Administrator, a new authorization form with VP signature must be emailed to <a href="mailto:QC_Information_Manager@FreddieMac.com">QC_Information_Manager@FreddieMac.com</a> to complete the request.</p>	 
<p><b>View Request button</b></p> <p>To view details on a current request, select and highlight any request from the list of pending requests and click <b>View Request</b>. You can also double click the row to access details on a request.</p>	

# Customer Administrator

Action	Result / Notes																																			
<p>The View Request pop-up window displays with all pertinent information regarding the specific request.</p>	 <p><b>View Request</b></p> <p><b>Request Information</b></p> <p>Request ID: 387 Request Type: Request New User</p> <p>Status: Pending Final Approval from Freddie Mac Date Requested: 1/19/2016, 1:33 PM</p> <p>Requestor: Freddie Mac Requestor E-mail: Freddie Mac</p> <p>Create User:</p> <table border="1"> <thead> <tr> <th>Full Name</th> <th>Name</th> <th>Domain</th> <th>Role</th> </tr> </thead> <tbody> <tr> <td>Loan File Mgmt (Read Only)</td> <td>Loan File Mgmt (Read Only)</td> <td>Freddie Mac</td> <td>Loan File Mgmt (Read Only)</td> </tr> </tbody> </table> <p>Close</p>	Full Name	Name	Domain	Role	Loan File Mgmt (Read Only)	Loan File Mgmt (Read Only)	Freddie Mac	Loan File Mgmt (Read Only)																											
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<p><b>Withdraw Request button</b></p> <p>To withdraw current requests, select any request from the list of requests and click <b>Withdraw Request</b>.</p>	 <p><b>Customer Administrator</b></p> <p>My Users My Company Information Pending New Users <b>User Change Requests</b></p> <p>Pending Requests Completed Requests Denied Requests</p> <p>Search Create Request View Request <b>Withdraw Request</b></p> <table border="1"> <thead> <tr> <th>Request ID</th> <th>Request Type</th> <th>Status</th> <th>Requestor</th> <th>Date Requested</th> </tr> </thead> <tbody> <tr> <td>391</td> <td>Request New User</td> <td>Pending Final Approval from Freddie Mac</td> <td>Freddie Mac</td> <td>1/19/2016, 1:40 PM</td> </tr> <tr> <td>390</td> <td>Request New User</td> <td>Pending Final Approval from Freddie Mac</td> <td>Freddie Mac</td> <td>1/19/2016, 1:40 PM</td> </tr> <tr> <td>387</td> <td>Request New User</td> <td>Pending Final Approval from Freddie Mac</td> <td>Freddie Mac</td> <td>1/19/2016, 1:33 PM</td> </tr> <tr> <td>386</td> <td>Request New User</td> <td>Pending Final Approval from Freddie Mac</td> <td>Freddie Mac</td> <td>1/19/2016, 1:26 PM</td> </tr> <tr> <td>370</td> <td>Request New User</td> <td>Pending Final Approval from Freddie Mac</td> <td>Freddie Mac</td> <td>12/24/2015, 2:33 PM</td> </tr> <tr> <td>280</td> <td>Request New User</td> <td>Pending Final Approval from Freddie Mac</td> <td>Freddie Mac</td> <td>2/21/2014, 1:48 PM</td> </tr> </tbody> </table>	Request ID	Request Type	Status	Requestor	Date Requested	391	Request New User	Pending Final Approval from Freddie Mac	Freddie Mac	1/19/2016, 1:40 PM	390	Request New User	Pending Final Approval from Freddie Mac	Freddie Mac	1/19/2016, 1:40 PM	387	Request New User	Pending Final Approval from Freddie Mac	Freddie Mac	1/19/2016, 1:33 PM	386	Request New User	Pending Final Approval from Freddie Mac	Freddie Mac	1/19/2016, 1:26 PM	370	Request New User	Pending Final Approval from Freddie Mac	Freddie Mac	12/24/2015, 2:33 PM	280	Request New User	Pending Final Approval from Freddie Mac	Freddie Mac	2/21/2014, 1:48 PM
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<p>You are asked to confirm the withdraw. Click <b>Yes</b> if you wish to continue.</p>	 <p><b>Confirmation</b></p> <p>Are you sure you would like to withdraw this request?</p> <p>Yes No</p>																																			

# Customer Administrator

Action	Result / Notes	
<p>The <b>Completed Requests</b> and <b>Denied Requests</b> sub-tabs provide the option to Search or View Request(s).</p>	<p>Example of the <i>Completed Requests</i> sub-tab</p>	
<p>To search for a specific request type list, click <b>Search</b>. The screen expands to display the appropriate search fields:</p> <ul style="list-style-type: none"> <li>In the <i>Completed Requests</i> sub-tab, <b>Date Completed</b> displays. You can search for a specific request by <b>Request Type</b> or <b>Date Completed</b>.</li> <li>In the <i>Denied Requests</i> sub-tab, <b>Date Denied</b> will display. You can search for a specific request by <b>Request Type</b> or <b>Date Denied</b>.</li> </ul>	<p>Customer Administrator</p>  <p>After selecting your search criteria, click <b>Search</b>.</p> <p>A list of requests meeting your specific search criteria displays at the bottom of the screen.</p> <p>To view details on a request, select and highlight any request from the list of requests and click <b>View Request</b>.</p> <p>You can also double click the row to access details on a request. The View Request pop-up window displays with information on the request.</p>	<p>To clear the search criteria, click <b>Reset</b>.</p>