

Freddie Mac
SBL Pipeline Manager (SBL PM)
Version 1.0
External User Guide
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FI·CONSULTING

Contents

1	Overview	3
2	Background	3
3	Application Overview	3
4	Minimum Browser Requirements	3
5	SBL PM Support	3
6	Accessing SBL PM	3
6.1	Website URL	3
6.2	Initial Registration and Login	3
6.3	Forgotten Passwords	6
7	Application Navigation	7
7.1	Overview of Application Navigation	7
7.2	Top Menu	7
7.3	Updating the User Profile and Changing Your Password After Login	8
7.4	Left-Side Menu Bar Options	8
7.5	Quick Search	9
7.6	Pipeline Reports	11
7.7	Admin Menu	13
7.8	Search Functionality	15
7.9	Actions Button Functionality	16
7.10	Select Columns	16
7.11	Filter	17
7.12	Rows Per Page	20
7.13	Rows can also be altered using the dropdown in the tool bar:	20
7.14	Format	21
7.15	Sort	21
7.16	Control Break	22
7.17	Save Report	24
7.18	Reset	24
7.19	Help	25
7.20	Download	26

1 Overview

The purpose of this document is to provide an overview of the SBL Pipeline Manager (SBL PM) application and to provide a guide that describes how to use the application. For the remainder of the document we refer to the tool as “SBL PM” or “the tool.”

2 Background

SBL PM is an externally hosted, web-based tool that enables Sellers and Freddie Mac to monitor the pipeline of Small Balance loans. The objective of this tool is to improve the efficiency of entering new small balance deals into the pipeline, updating information on these deals, and reporting on the pipeline.

3 Application Overview

SBL PM is a website that provides Sellers and Freddie Mac with information about Small Balance deals. It creates a centralized location to store this data with a uniform method to create the data. It allows all users to review and update their pipeline of deals.

SBL PM provides users with a combination of standard and custom reporting capabilities. Most of the reports are interactive in nature, allowing the user to apply custom settings to the report and export report content into various formats.

4 Minimum Browser Requirements

The minimum required browser is IE 7. Users on IE6 and below WILL NOT be able to access SBL PM. The minimum browser version outside of IE is unknown (eg: Chrome, Firefox).

5 SBL PM Support

Servicer user support for SBL PM:

- For any SBL PM issues, please contact Steven Malloy (steven_malloy@freddiemac.com) or send an email to SBL_Production@freddiemac.com

6 Accessing SBL PM

This section describes how to access SBL PM.

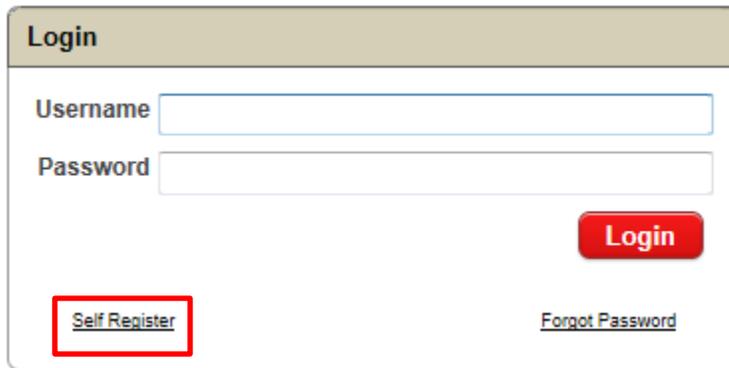
6.1 Website URL

SBL PM is available as a link via the Resources tab on Freddie Mac’s SBL website: (www.freddiemac.com/multifamily/seller_servicer/legal/sbl_materials/index.html).

Alternatively, users can access the application via the following URL: <https://sbl.ficonsulting.com>. If the application fails to load, ensure the URL is using the https protocol.

6.2 Initial Registration and Login

Users can self-register for the application using the Self Register link on the Login screen:



The image shows a login form titled "Login". It contains two input fields: "Username" and "Password". Below the "Password" field is a red "Login" button. At the bottom left, there is a "Self Register" link highlighted with a red box. At the bottom right, there is a "Forgot Password" link.

Clicking the self-registration link will display the Account Registration form below. The users must enter all data on the screen. The user is required to accept the terms and conditions of use as part of the registration process by clicking the 'I Agree' box at the bottom of the screen. After populating all data, click 'Register' to submit an access request, or 'Cancel' to discard changes.

Account Registration

Desired Username:

First Name: Last Name:

Email: Retype Email:

Phone Number:

Organization: Desired Role:

Desired Password: Retype Password:

Password Requirements:

- Password must be at least 8 characters long.
- Password must contain at least one alphabetic character.
- Password must contain at least one numeric character.
- Password must contain at least one punctuation character. legal: "!#\$%&()*'+-/:;<=>?_.,
- Password must contain at least one lower-case character.
- Password must contain at least one upper-case character.
- Password may not contain your username.
- Password cannot contain your First Name.
- Password cannot contain your Last Name.

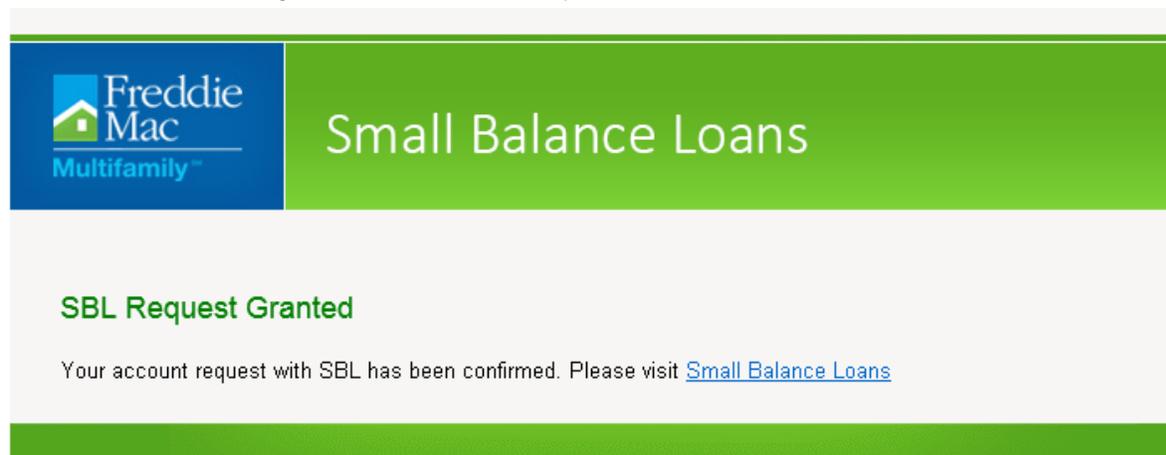
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I Agree

Selecting the 'Register' button will notify Administrators of the system of a request for access. Once a user is confirmed and granted access by an Administrator, the user will receive the email below indicating their account is ready for use:



6.3 Forgotten Passwords

A user can click on the 'Forgot Password' link on the SBL PM Login page as indicated below to request a password reset. .

Clicking on 'Forgot Password' will bring the user to the Password Reset page. The user enters their User Name and a new password. Clicking 'Submit' will generate an email to the account associated with the User Name. 'Cancel' will discard the action.

Password Reset

*User Name:

*New Password:

*Retype New Password:

Having trouble resetting your password? Please send an email to Multifamily_Security@freddiemac.com.

Password Requirements:

- Password must be at least 8 characters long.
- Password must contain at least one alphabetic character.
- Password must contain at least one numeric character.
- Password must contain at least one punctuation character.
legal: "!#\$%&()*`*+,-/;<=>?_~.,
- Password must contain at least one lower-case character.
- Password must contain at least one upper-case character.
- Password may not contain your username.
- Password must differ from the last 10 previously used passwords.
- Password cannot contain your First Name.
- Password cannot contain your Last Name.

Cancel Submit

As of SBL PM 1.0, the Password requirements are displayed at the bottom of every page where a password is created.

Additional PM SBL login features include:

- Maximum of four (4) login attempt failures.
- (5 seconds X n) lockout period between failed login attempts where N is the number of failed login attempts.

7 Application Navigation

7.1 Overview of Application Navigation

Application navigation is primarily from the menus at the top and left side of the screen. The top menu consists of the Logout, Home and Profile menu choices. The left side menu consists of navigation sections, with menu commands grouped by function as defined by the section header, such as Main Menu, Pipeline Reports, and Administrator Menu (Admins only). The left side menu is what the user will use most often.

7.2 Top Menu

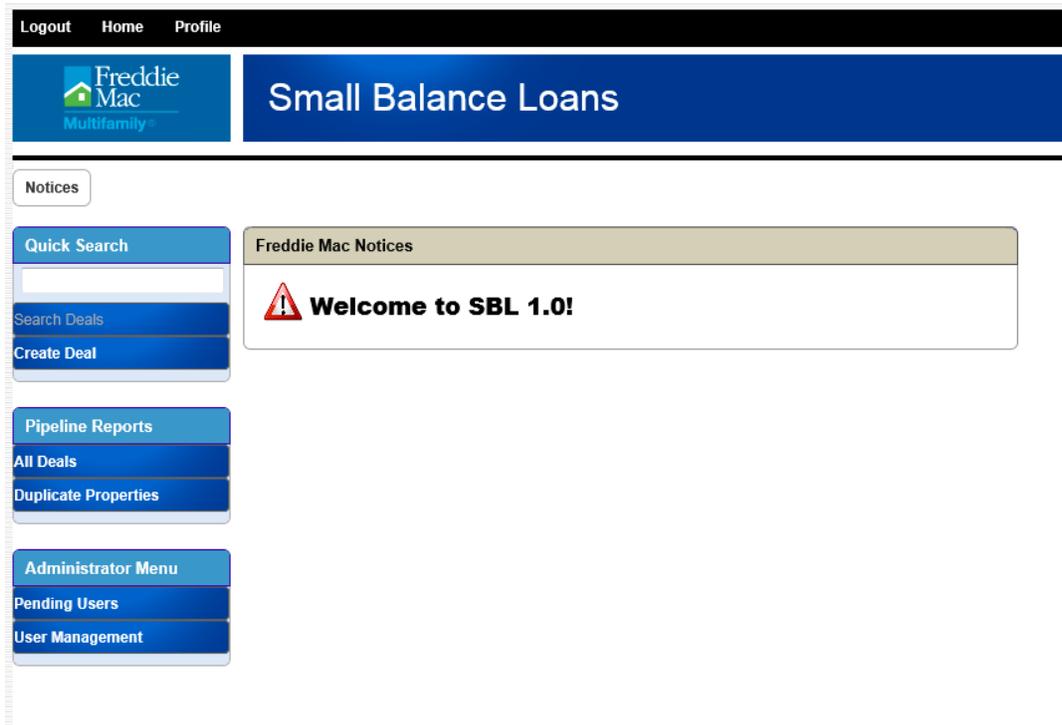
The top menu contains the Logout, Home, and Profile options. These buttons are available from any web page in the Tool.



Logout: Selecting logout allows users to end their session at any time.

Home: Selecting Home brings users to the Notices page. The home screen displays notices that are pertinent to all users, such as system maintenance schedules, and user support options.

Profile: Selecting Profile allows users to see their user information. See section 7.3 for more details.



7.3 Updating the User Profile and Changing Your Password After Login

After logging in, users can change their passwords and update other profile information at any time by clicking on the Profile link in the upper left hand corner of the screen. Users can modify their First Name, Last Name, email address, phone number, or update their password. Users cannot modify their Role, Access Type or Party. Administrators can edit these properties for each user if necessary; see section 10.5 for more details.

User Profile

Cancel Update

* First Name

* Last Name

* Email

* Phone Number

Role FREDDIE ADMIN

Access Type Configuration/Data Management

Party FREDDIE MAC

Password

Retype Password

Password Requirements:

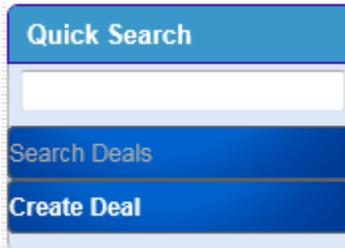
- Password must be at least 8 characters long.
- Password must contain at least one alphabetic character.
- Password must contain at least one numeric character.
- Password must contain at least one punctuation character. legal: !#\$%&()*+,-/;<=>?_.,
- Password must contain at least one lower-case character.
- Password must contain at least one upper-case character.
- Password may not contain your username.
- Password must differ from previously used passwords in the last 270 days.
- Password cannot contain a Dictionary word.
- Password cannot contain your First Name.
- Password cannot contain your Last Name.

7.4 Left-Side Menu Bar Options

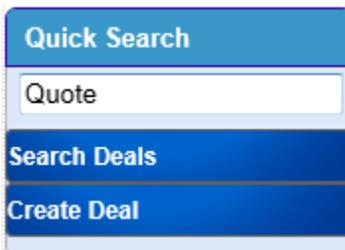
The left-side menu is where most of the functionality, commands and navigation links reside. The sections of the menu bar consist of Quick Search, Pipeline Reports, and Administrator Menu.

7.5 Quick Search

The Quick Search menu has two options, Search Deals and Create Deals.



Upon entering text into the search box, the Search Deals button activates.



Clicking Search Deals will search all columns in the default pipeline view for the word in the search box.

A screenshot of the 'Small Balance Loans' pipeline view. The top navigation bar includes 'Logout', 'Home', and 'Profile'. The main header shows the 'Freddie Mac Multifamily' logo and the title 'Small Balance Loans'. Below the header, there are navigation tabs for 'Notices' and 'All Deals Pipeline'. A search bar is present with a search icon, a 'Go' button, and a dropdown menu set to 'All Deals'. The search results show a single row with the following data:

Status	Loan Number	Status	Date of Current Status	Seller	Property Name	Address	City	State	Zip Code	Top Market Y/N	Region
Quote	002847193	Quote	12/16/2014 09:41AM	Wells Fargo Bank	Winterfeld	1 Kings Road	The North	AZ	22201	Yes	WE

A red box highlights the search filter 'Row text contains 'Quote'' with a checkmark and a close button. A red arrow points from this filter to the 'Quote' status in the search results table.

The Create Deal button will load the Create/Edit Deal screen.

Logout Home Profile

Small Balance Loans

Notices >
 All Deals Pipeline >
 Create/Edit Deal

Quick Search

Search Deals

Create Deal

Create/Edit Deal

Cancel
Create

Loan Number:

* Status:

Date of Last Status Update:

* Property Name:

* Address:

* City:

* State:

Region:

* Zip Code:

Top Market:

* # of Units:

Loan Type:

* UPB:

DSCR:

LTV: %

* Loan Structure:

I/O Term:

Users must enter a value in every field marked with a red asterisk. Upon entering the required data, the user can click the Create button. This will create a new record in the system and bring the user to the Pipeline screen. Clicking the Cancel button will return the user to the Pipeline screen without creating a new record.

Logout Home Profile

Small Balance Loans

Notices >
 All Deals Pipeline

Quick Search

Go

Reports: All Deals
Rows: 15
Actions

		Loan Number	Status	Date of Current Status	Seller	Property Name	Address	City	State	Zip Code	Top Market Y/N	Region	# of Units	Loan Type	UPB	DSCR	LTV	Loan Structure
1 - 3 of 3	Status History Edit	-	Lost	01/05/2015 01:27PM	Wells Fargo Bank	Tattooine	123 Dippzbah	Endor	MD	20816	No	SE	55	Acquisition	\$15,000,000.00	1.5	70%	Fixed - 5 YR
	Status History Edit	123123123	Fund	01/07/2015 04:05PM	Wells Fargo Bank	This is UAT	1 New Jersey Turnpike	Englishtown	NV	49394	No	WE	73	Refinance	\$5,000,000.00	1.2	80%	Fixed - 5 YR
	Status History Edit	002847193	Quote	12/16/2014 09:41AM	Wells Fargo Bank	Winterfield	1 Kings Road	The North	AZ	22201	Yes	WE	1231	-	\$13,212,300.00	1.32	-	Fixed - 7 YR

Administrator Menu

Pending Users

User Management

7.6 Pipeline Reports

The Pipeline Reports menu has two buttons, All Deals and Duplicate Properties.



The All Deals button will load the Pipeline Screen.

Loan Number	Status	Date of Current Status	Seller	Property Name	Address	City	State	Zip Code	Top Market Y/N	Region	# of Units	Loan Type	UPBI	DSCR	LTV	Loan Structure
	Quote	12/16/2014 02:20PM	Arbor Mortgage, LLC	Property 3	987 ZYX St. Oroton	CT	06340	No	NE	60	Refinance	\$3,500,000.00	1.25	80%	Fixed - 7 YR	
123432345	Sent to FM	12/23/2014 03:08PM	Arbor Mortgage, LLC	Property 2	345 EFG St. Chicago	IL	78912	No	NC	64	Acquisition	\$3,012,700.00	1.25	80%	Fixed - 7 YR	
	Application Issued	12/31/2014 02:54PM	Arbor Mortgage, LLC	Property 1	123 ABC St. McLean	VA	22102	Yes	SE	15	Acquisition	\$3,000,000.00	1.45	75%	Fixed - 7 YR	

Each deal in the Pipeline has a Status History and Edit Link. The Edit link will load the Create/Edit Deal screen for the selected deal allowing the user to update and save the deal.

Create/Edit Deal

Loan Number:

* Status:

Date of Last Status Update: 12/31/2014 02:54PM

*Property Name:

*Address:

*City:

*State:

Region: SE

*Zip Code:

Top Market:

*# of Units:

Loan Type:

*UPB:

DSCR:

LTV:

*Loan Structure:

I/O Term:

The Cancel button will discard the user's changes and return to the Pipeline screen. The Apply Changes will update the deal and return to the Pipeline screen.

Pipeline Reports

All Deals

Duplicate Properties

The Duplicate Properties button will open the Duplicate Properties report. This report displays all Property Name with a Count of each name. This screen will allow users to easily identify duplicate property names.

7.7 Admin Menu

The Admin Menu has two buttons, Pending Users and User Management.

The Pending Users button will open the pending users screen. From this screen, Admins can confirm or reject pending users for his/her organization.

Confirm Request	Reject Request	Username	First Name	Last Name	Email	Party	Date
Confirm	Reject	EXAMPLE1	Example	1	steven_malloy@freddiemac.com	Arbor	01/21/2

The Confirm link will display a confirmation message. Upon clicking the Confirm button, the user will be granted access.

Are you sure you want to confirm TEST_USER?

Username: TEST_USER

First Name: Test **Last Name:** User

Party Name: Arbor **Email:** test@arbor.com

Requested On: 01/26/2015 **Group Name:** Seller

The Reject link will display a confirmation message requiring a reason for rejecting the user access. Upon clicking reject, the pending user will not be granted access and will be removed from the Pending Users list.

Are you sure you want to reject TEST_USER?

Username: TEST_USER

First Name: Test **Last Name:** User

Party Name: Arbor **Email:** test@arbor.com

Requested On: 01/26/2015 **Group Name:** Seller

***Reason:**

The User Management button will open the user management screen displaying all users associated with the Admin's organization.

Logout Home Profile Welcome: TESTUSER_SELLER_ADMIN

Freddie Mac Multifamily **Small Balance Loans**

Notices > User Management

Quick Search Rows: 15

Modify	Username	First Name	Last Name	Email	Party	Created	Locked	Disabled	Date Disabled	Phone Number	Group Name
Modify	TESTUSER_SELLER	Shawn	Bonham	shawn.bonham@aderas.com	Wells Fargo Bank	12/16/2014	N	N	-	571-221-4338	Seller
Modify	TESTUSER_SELLER_PENDING02	Shawn	Bonham	shawn.bonham@aderas.com	Wells Fargo Bank	12/19/2014	Y	Y	12/23/2014	234-234-2433	Seller Admin
Modify	TESTUSER_SELLER_PENDING0	Shawn	Bonham	shawn.bonham@aderas.com	Wells Fargo Bank	12/19/2014	N	N	-	123-123-1222	Seller Admin
Modify	TESTUSER_SELLER_PENDING03	Shawn	Bonham	shawn.bonham@aderas.com	Wells Fargo Bank	12/19/2014	N	N	-	571-255-6900	Seller
Modify	WELLS_NEW_USER	Gary	Indiana	feldmann@fcconsulting.com	Wells Fargo Bank	12/23/2014	N	N	-	571-255-6900	Seller
Modify	FELDMANN	Joe	Feldmann	feldmann@fcconsulting.com	Wells Fargo Bank	12/19/2014	N	N	-	301-514-1484	Seller

1 - 6 of 6

Administrator Menu
Pending Users
User Management

Each user has a modify link. The modify link will open the user profile for the selected user.

User Profile - TEST_USER

***First Name:**

***Last Name:**

***Email:**

***Phone Number:**

Party Arbor Mortgage, LLC

***Role:**

Locked

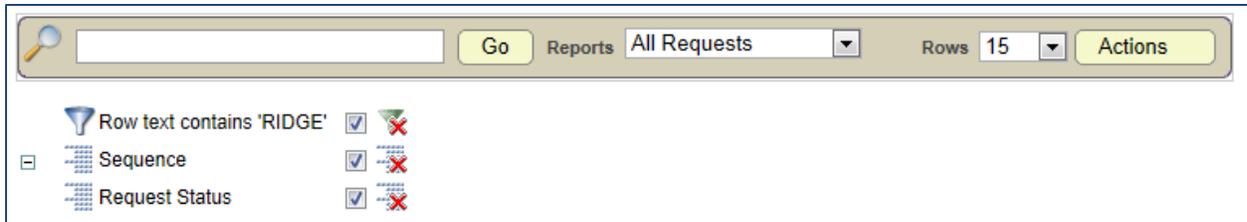
Account Deactivated

Date Disabled

Admins can update the user's name, email, phone number, and role. Admins can also lock and deactivate users from this screen. The Update button will save the changes and return the admin to the User Management screen. The Cancel button will discard all changes and return the admin to the User Management screen.

7.8 Search Functionality

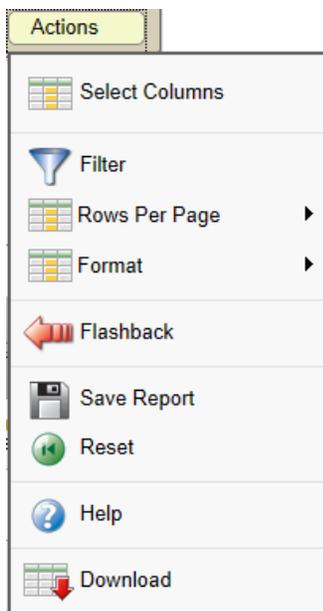
The Search capability in SBL PM allows users to easily aggregate, filter and find data. Users may enter any number, text or date in the Search field and click 'Go' to see the records containing their search criteria.



Once a search filter is applied, the criteria appear below the Action Bar. To lift the criteria, users can uncheck the green check box. This will allow users to apply the criteria at a later point. To remove the filter entirely, users can click the red x filter button.

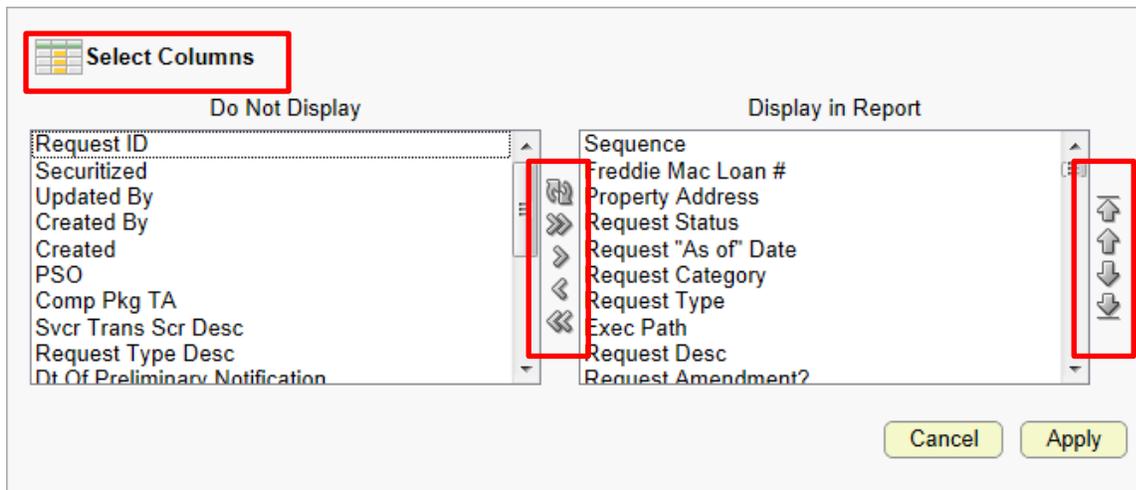
7.9 Actions Button Functionality

Users can click on the 'Actions' button to display a menu of possible actions. **Make sure to use the 'Save Report' action after each report change and prior to moving to a different report. If you move to a different report without saving the report, all changes will be lost. There will not be any warning message.**



7.10 Select Columns

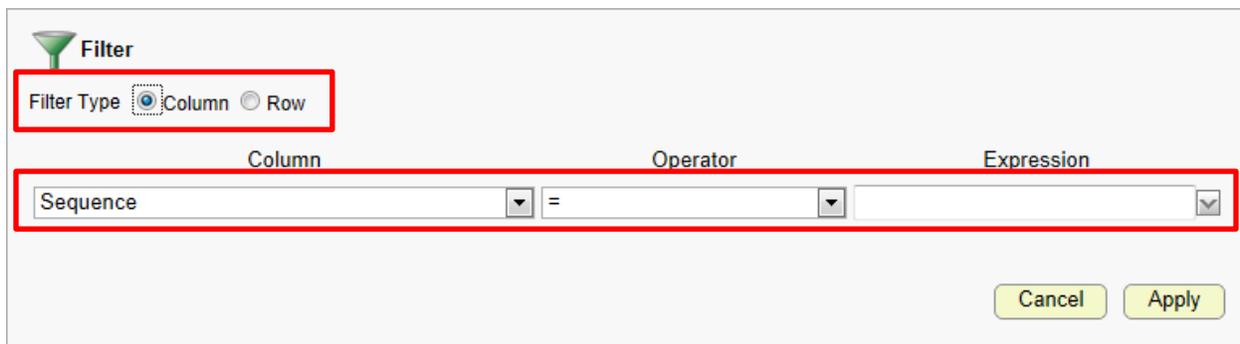
Users will see two boxes, one representing columns that are not displayed on the left, the other representing the columns and order of the data that is displayed in the report on the right. Users can use the buttons in between the boxes to control what data displays on their screen. The double arrow moves all items from one box to the other. A single arrow moves only selected items to the other box. To select multiple items, press-and-hold the Ctrl key. The arrows to the right move the order of columns. The arrow with a line above or below moves a selected item to the top or bottom of the list on the right. The arrow without a line moves the selected column up or down by one space. Users can select and arrange data to their preference using this function. Clicking 'Apply', will implement the changes. 'Cancel' will discard changes to the display.



7.11 Filter

The filter function allows users to filter the data displayed. Users may opt to filter information by either Column or by Row.

Filter by column: provides a dropdown of all columns available to filter data on. The Operator allows the user to select the correct filter function. The Expression populates with relevant data depending on which column the user has selected to filter. Users can choose 'Apply' to implement changes, or 'Cancel' to discard any changes.



Filter by Row: users can enter the name of their filter. This name will display on the screen after the filter is applied. Users can click on items in the 'Columns' box and operators in the 'Functions / Operators' box to build a filter expression. The Eraser button next to 'Filter Expression' will erase the expression. 'Apply' will implement the change, 'Cancel' will discard changes.

Filter

Filter Type Column Row

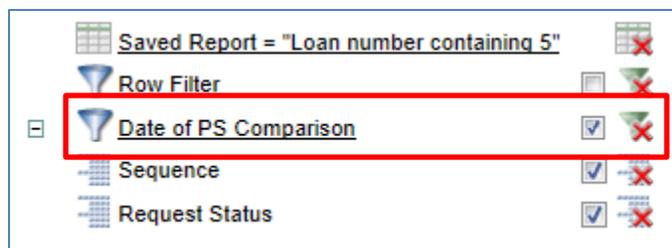
Name

Filter Expression

Columns	Functions / Operators
AL. MS App Req'd?	=
AM. Dt of PS Decision	<
AN. Dt PS Sub Pkg to FM	<=
AO. Dt PS Sub Pkg to MS	=
AQ. Dt PS Notify Borr of Dec	>

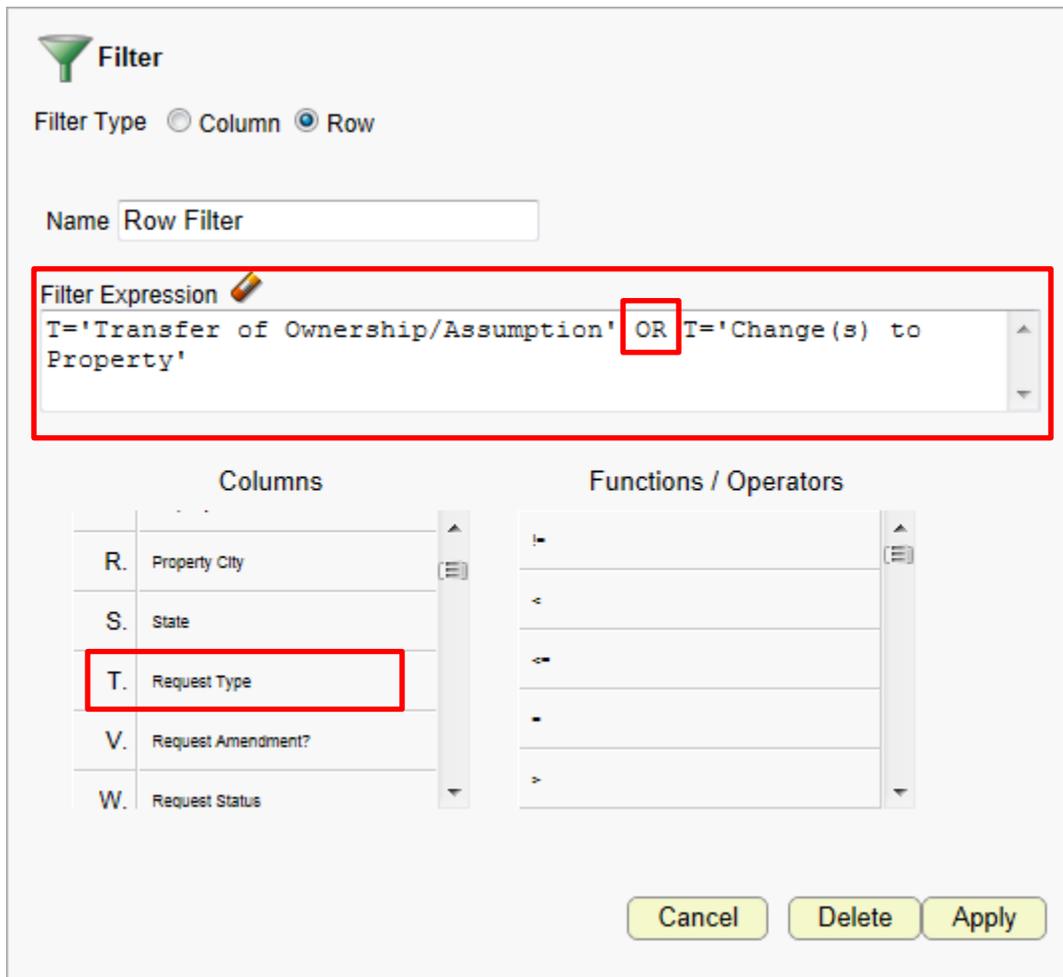
Cancel Apply

Once a filter is applied, it will display on the screen with the name the user entered.



Multiple filters may be applied to a report, but they must be created one at a time. When filters are created, care must be taken to ensure that the filters don't overly restrict the viewable data. For example, if you want to filter a report by a value in a drop-down box, for example Request Type, you can create a column filter and select the value you want to filter by. However, if you want to display more than one value, you can create a second filter and apply them both to the report. To avoid "over filtering" the report, the user can utilize the Row Filter and manually type an expression in the Filter Expression text box of the Row Filter Type. As shown in the below screen shot, you can use the OR operator in the expression to filter on multiple values. In the expression below, T is the column for Request Type. The values in quotes are the desired filters. The values must be spelled exactly as displayed in the Request Type column of the report. You could also use the LIKE operator if you are unsure of the exact spelling, however,

this may also return unwanted records.



Filter

Filter Type Column Row

Name

Filter Expression 

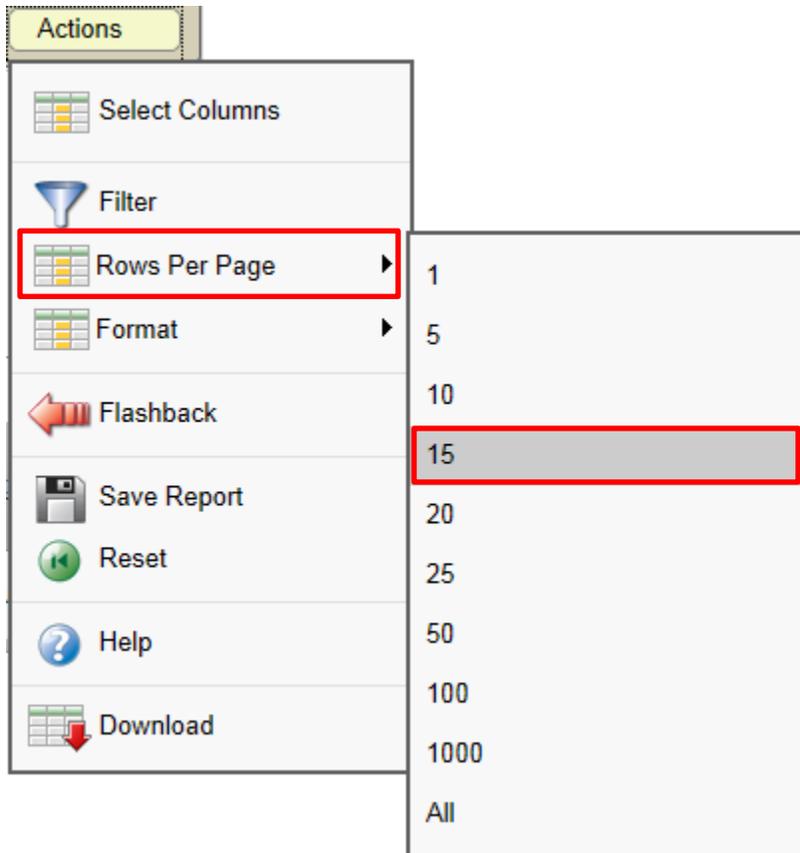
T='Transfer of Ownership/Assumption' OR T='Change(s) to Property'

Columns		Functions / Operators	
R.	Property City	=	
S.	State	<	
T.	Request Type	<=	
V.	Request Amendment?	=	
W.	Request Status	>	

Users can lift the filter by un-checking the check box. This removes the filter from the data, but leaves the filter displayed for the user to apply at a later point. Users can delete the filter entirely by clicking the red x over the filter. Once deleted, users would have to rebuild the filter to use it again.

7.12 Rows Per Page

Rows per page allows the user to determine the number of rows to display on a page. Users can select the desired number of rows to display. Remember however, that displaying a large number of records may impact the performance of the web page. When the report is saved as explained below, the setting for Rows Per Page will be saved as well.

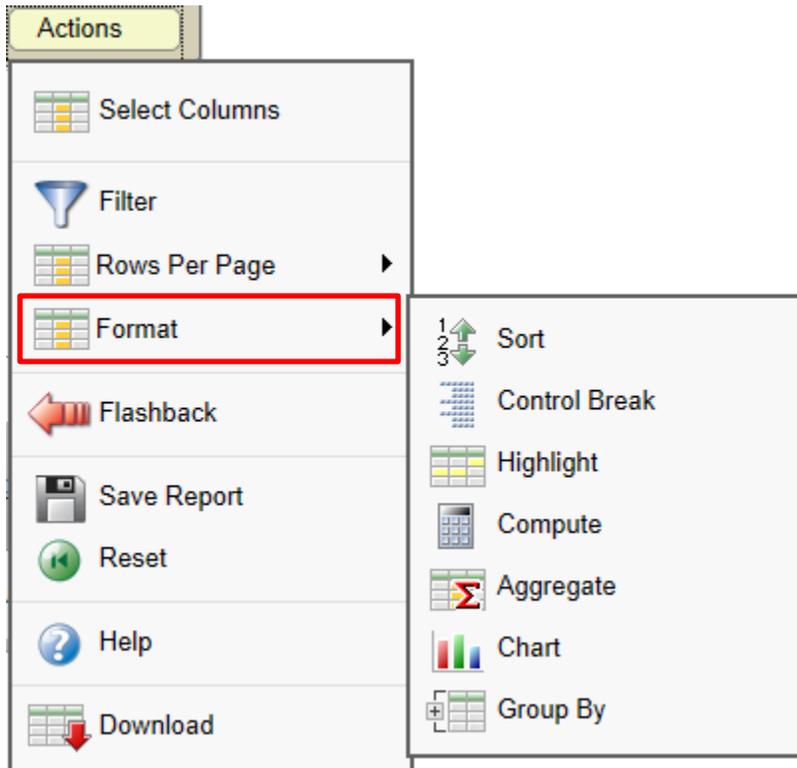


Rows can also be altered using the dropdown in the tool bar:



7.13 Format

Users can select from a menu of Format options.



7.14 Sort

Sort provides up to six columns from which users can sort data for display. Users can designate a direction for each column. Clicking 'Apply' will implement the changes, clicking 'Cancel' will discard changes.

The image shows a 'Sort' dialog box with a table for configuring sorting. The table has three columns: 'Column', 'Direction', and 'Null Sorting'. There are six rows, each representing a column to be sorted. The first two rows are pre-filled with 'Request ID' and 'Request Status'. The remaining four rows are empty, showing '- Select Column -'. The 'Direction' column has dropdown menus with 'Ascending' and 'Descending' options. The 'Null Sorting' column has a dropdown menu with 'Default' as the selected option. At the bottom right, there are 'Cancel' and 'Apply' buttons.

	Column	Direction	Null Sorting
1	Request ID	Ascending	Default
2	Request Status	Descending	Default
3	- Select Column -	Ascending	Default
4	- Select Column -	Ascending	Default
5	- Select Column -	Ascending	Default
6	- Select Column -	Ascending	Default

7.15 Control Break

Control break will provide users up to 6 columns to implement breaks in the data set. A user can apply a control break, which will appear on the home page below the Tool Bar.

	Column	Status
1	- Select Column -	Enabled
2	- Select Column -	Enabled
3	- Select Column -	Enabled
4	- Select Column -	Enabled
5	Sequence	Enabled
6	Request Status	Enabled

Cancel Apply

Search Go Rows 15 Actions Create

Date PS Comparison

<input checked="" type="checkbox"/>	Request ID	
<input checked="" type="checkbox"/>	Request Status	
<input checked="" type="checkbox"/>	Securitized	

Users can lift the control break by unselecting the green check mark. This will lift the break from the data, but allow the user to re-apply it if they wish. Users can completely remove the control break by clicking the red x mark.

Control breaks separate the data by control break category.

Date PS Comparison

Request ID

1 - 15 of 22 ▶

Request ID : 0

Edit	FM Loan Num	Securitized	Pr
	708166857	N	
	504183648	N	
	504183656	N	
	708271855	N	
	277955200	N	
	272598300	N	
	504183591	N	
	504132199	N	

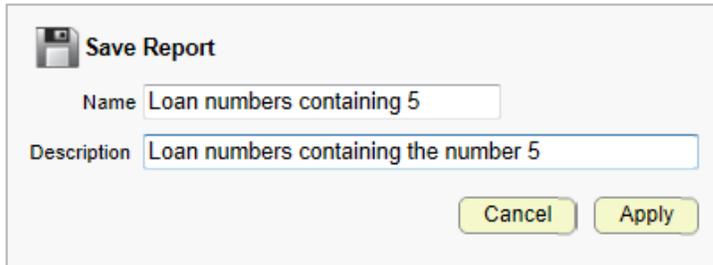
Request ID : 70

Edit	FM Loan Num	Securitized	Pr
------	-------------	-------------	----

7.16 Save Report

Make sure to use the 'Save Report' action after each report change and prior to moving to a different report. If you move to a different report before saving, all changes will be lost. There will not be any warning message.

Users can use all of the tools and functions described to compile data as they desire. Users can then save these parameters to use the next time they log into SBL PM. Save Report allows users to save these parameters and provide a report name and description. This report will be available every time the user logs into SBL PM. Clicking on 'Apply' will save the report under the specified name, clicking on 'Cancel' will discard the action.



Save Report

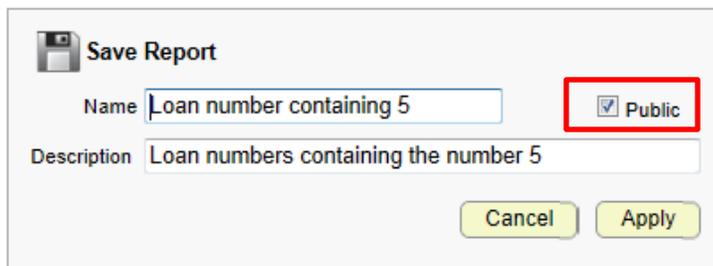
Name:

Description:

Once a report is saved, it will be available in the Reports drop down selection.



Go **Reports** Loan number containing 5 Rows 500 Actions

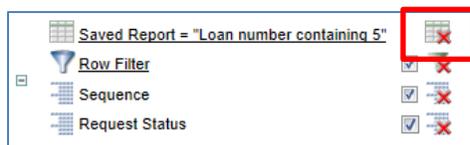


Save Report

Name: Public

Description:

To delete a Saved Report, click the Red X next to the name of the report as shown below.



Saved Report = "Loan number containing 5"

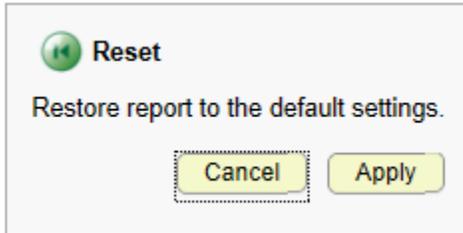
Row Filter

Sequence

Request Status

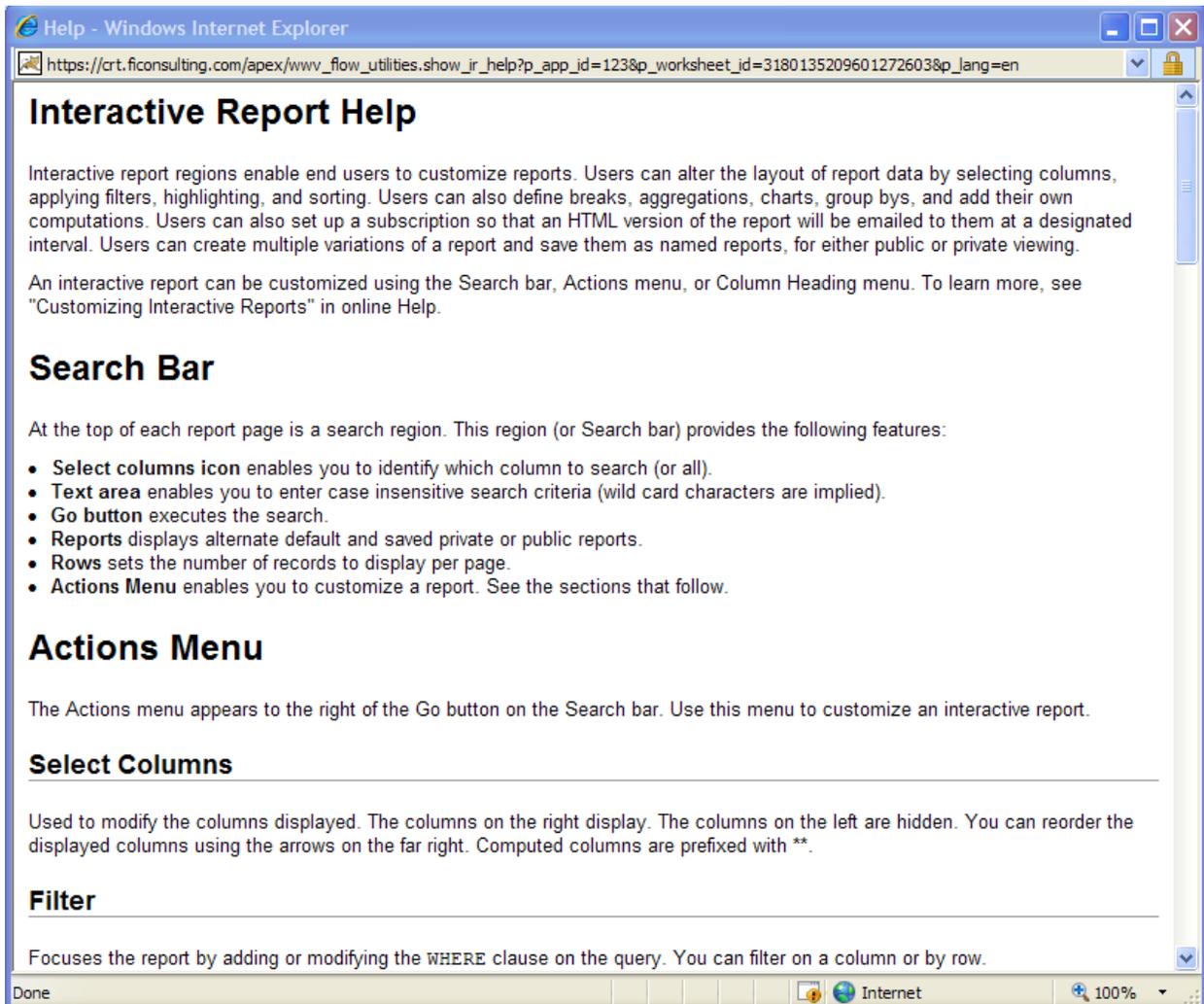
7.17 Reset

Reset allows a user to revert back to the last time the report was saved. Clicking 'Apply' will revert to default settings, clicking 'Cancel' will not revert to default settings.



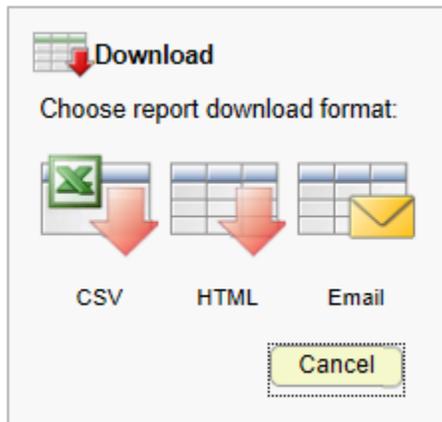
7.18 Help

Help provides a pop-up window with helpful tips on creating a report (performing actions) on the data.

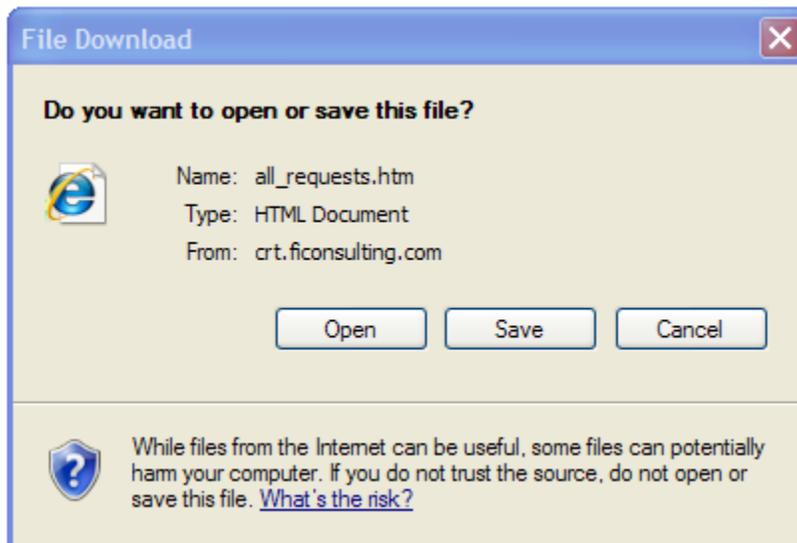


7.19 Download

Download allows users to download the data into .csv, .html, or email.



Selecting CSV or HTML will provide a pop-up file download box providing users the option to open, save or cancel.



Selecting 'Email' will provide users the option to enter one or multiple email addresses. Users can edit the prepopulated subject line.

An email will be sent with an attached .htm file containing the data.

 **Download**

Choose report download format:

CSV HTML Email

To

Cc

Bcc

Subject All Deals Pipeline

Body See attached