



# Consent Request Tracker

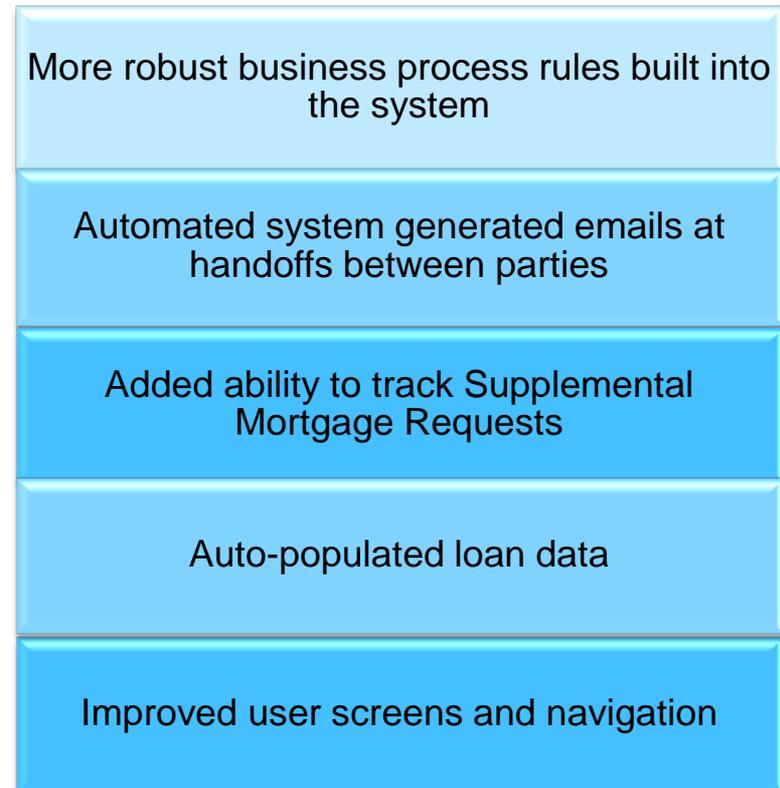
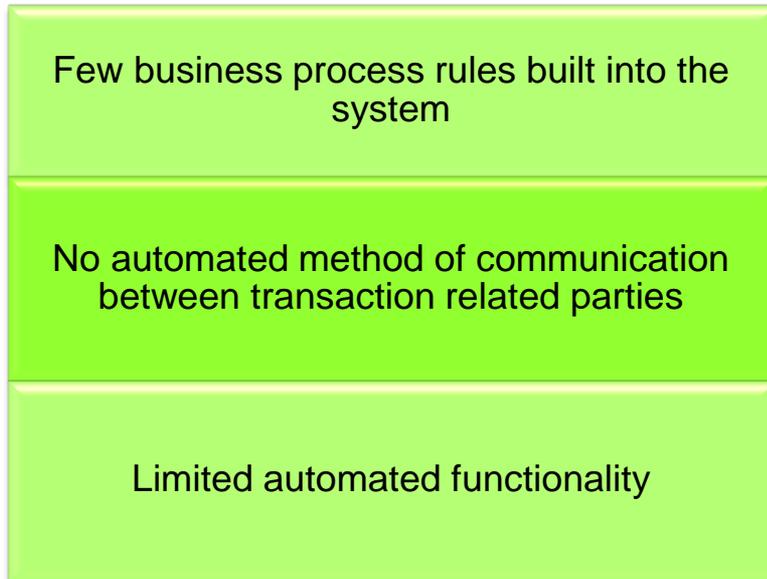
## Enhancement Training

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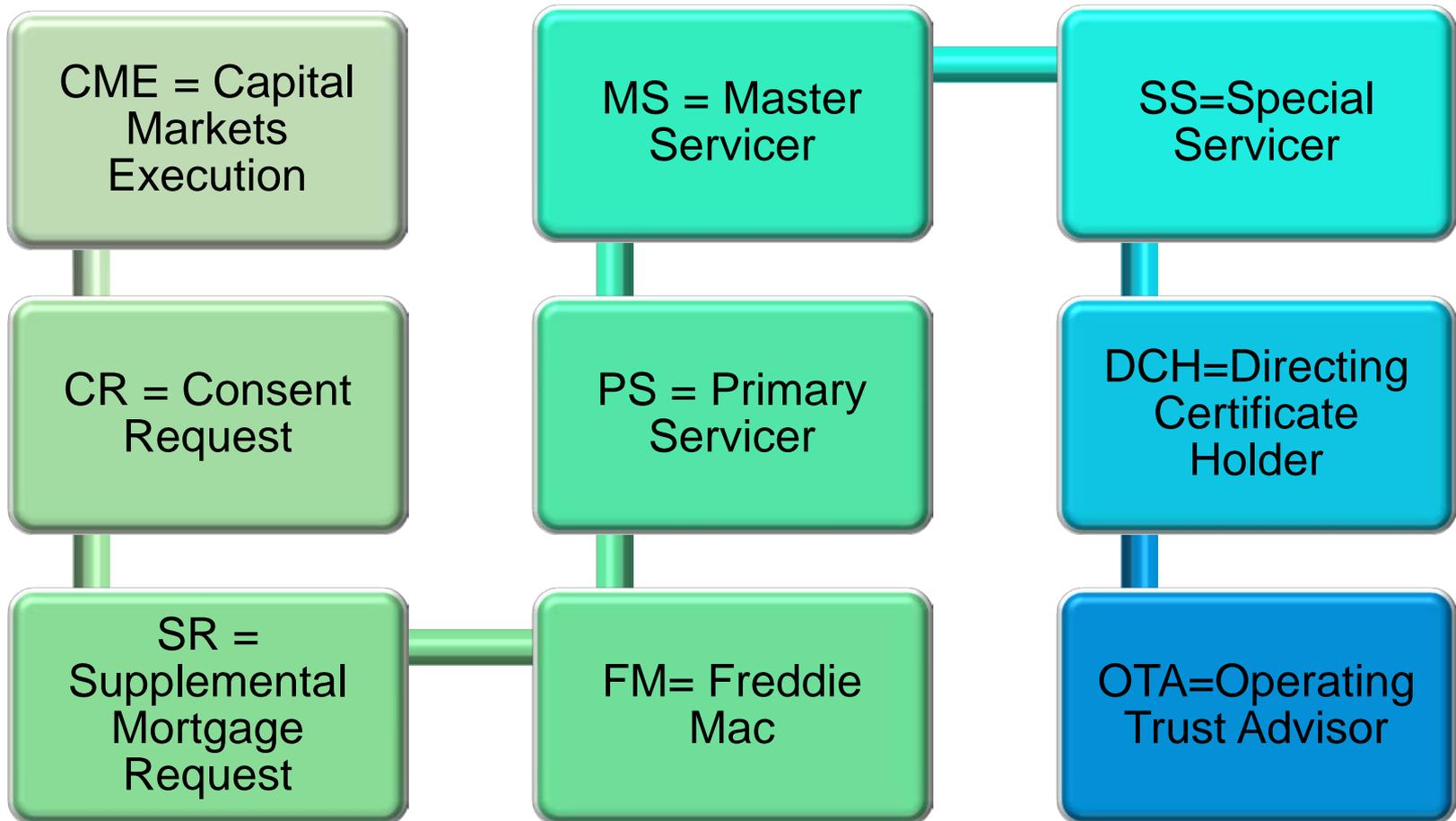
- CRT 1.0 released in 4Q 2012

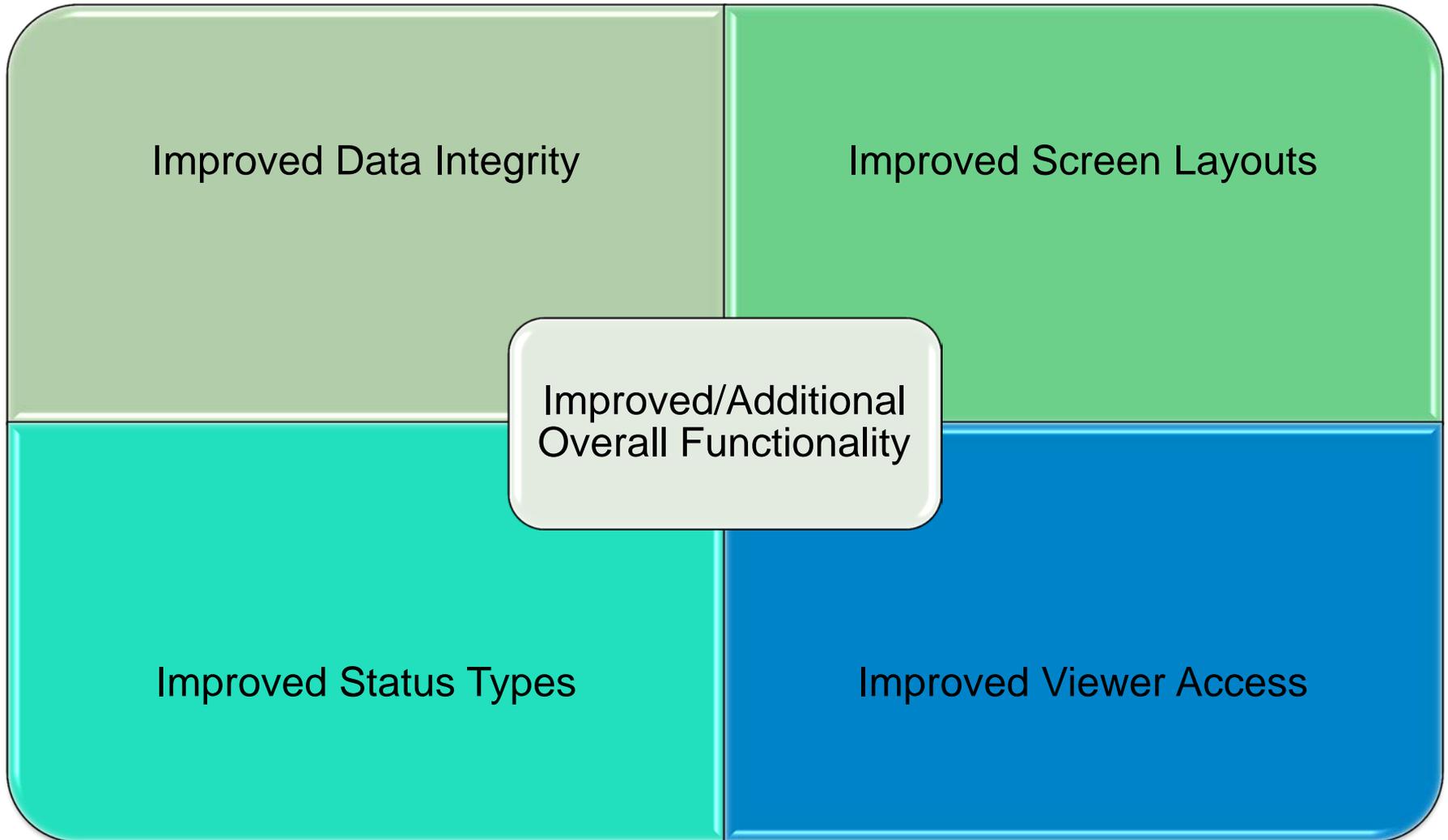
- CRT 2.0 scheduled for release 2Q 2013



# Application Abbreviations

- Many acronyms are used in Consent Request Tracker (CRT):





## CRT 2.0 Improvements (cont'd)

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- Improved Data Integrity:
  - » Execution Path added as the driver of process and data (Portfolio, Warehouse and CME Securitized); it is determined at the time the CR is created
    - Portfolio = Loans held in FM's portfolio
    - Warehouse = Loans designated for CME Securitizations; not yet securitized
    - CME Securitized = Loans already securitized in FM K deals
  - » Increased number of data elements automatically populated to reduce manual data entry
  - » Added new data elements, status types, business rules and pick lists to improve data quality/integrity

- » Automatic calculation of additional turnaround times
- » Key business rules added to prevent the premature population of specific data fields
- Improved Screen Layouts:
  - » Screens now in a “tab” format
  - » Data elements organized in a more logical order
  - » New headers with key transaction information viewable from all screens

## CRT 2.0 Improvements (cont'd)

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- Improved Status Types:
  - » To ensure a clear picture for all parties of where the transaction is in the overall process
- Improved Viewer Access:
  - » View Only access now available for all related parties
  - » New view-only access for DCH and OTA

# CRT 2.0 Improvements (cont'd)

- CRT will automatically generate emails in the following situations:

Appendix J CRT 2.0 - Automated Email Process Rules

Execution Path	Email Trigger (Date(s) Driven)	Email Receptient	Email #	Email Data Rule
Portfolio/ Warehouse Loan	Date PS submitted package to FM	FM	Email 1	Email will generate when the date is populated;
	Date Package deemed complete by FM	Primary Servicer	Email 2	If no Vendor Contact is assigned
	Date Package deemed complete by FM	Primary Servicer	Email 3	If Vendor Contact is assigned
	Approval Letter Expiration Date	Primary Servicer	Email 4	Email will generate 2 business days prior to the Approval Letter Expiration date
	Approval Letter Termination Date	Primary Servicer	Email 5	Email will generate 2 business days prior to the Approval Letter Termination date
	Approval Letter Termination Date and Approval Letter Expiration Date are the same	Primary Servicer	Email 6	Email will generate 2 business days prior to the Approval Letter Termination and Approval Letter Expiration date, in the event these dates are the same
CME Loan	Date PS Submitted Package to MS	Master Servicer	Email 7	Email will generate when the date is populated
	Date of MS Decision	Primary Servicer	Email 8	Email will generate when the date is populated
	Date MS Submitted Package to SS	Special Servicer	Email 9	Email will generate when the date is populated
	Date of SS Decision	Master Servicer	Email 10	Email will generate when the date is populated

- Links to DMS and CRT will be included in the emails

## CRT 2.0 Improvements (cont'd)

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- Additional/Improved Overall Functionality:
  - » Enhanced comments functionality
  - » New functionality to track Supplemental Mortgage Financing UW activities

## General Consent Request Functionality

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- When creating a new Consent or Supplemental Mortgage request, the PS user must select an active FM loan number either by manually entering the loan number in the search field or by selecting it from the available drop down list
- CRT continues to validate the loan number to ensure that the user is selecting an active FM loan
- CRT will automatically determine the execution path for CRs and SRs
- New pipelines have been added to better segment the various populations within the CRT

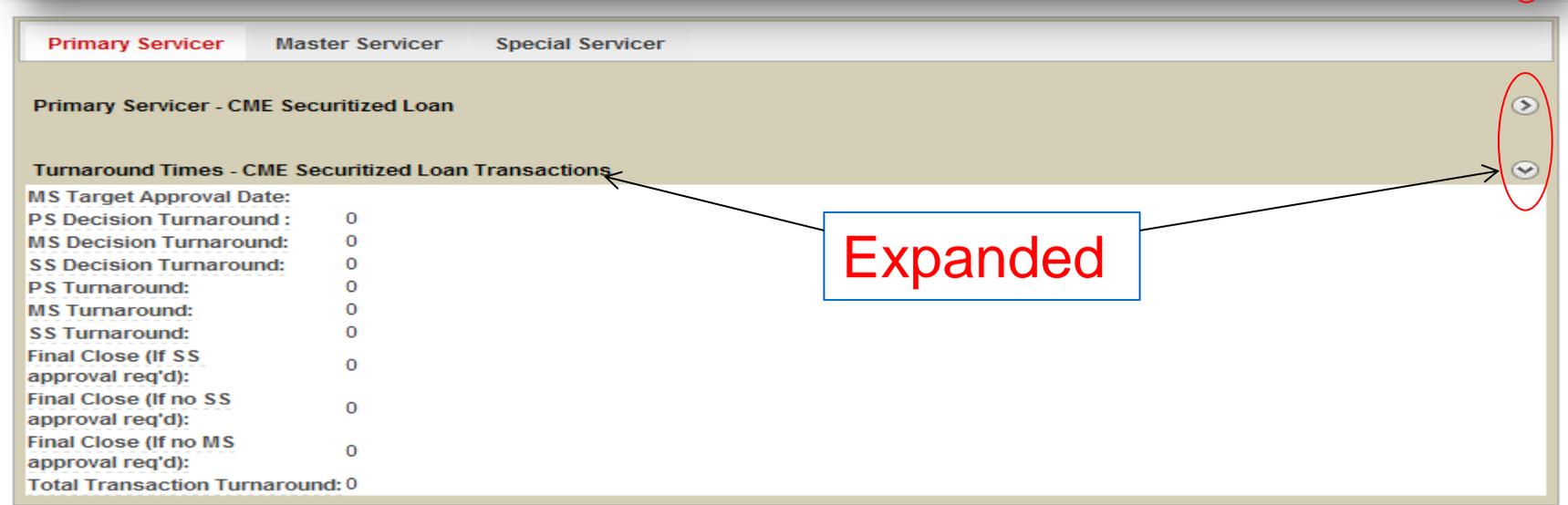
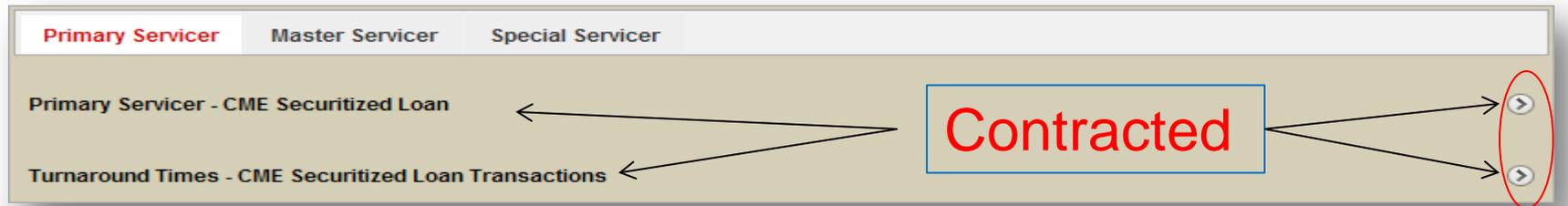
- CRT will only allow a PS, MS or SS user to select and modify an existing CR or SR from the pipeline if the PS, MS or SS is associated with the request
- CRT will allow the user to select a Consent Request Status based on user role and execution path
- CRT will not allow a CR to be edited when the Consent Request Status is Denied and the Date PS Notified Borrower of Decision is populated
- CRT will not allow a CR to be edited when the status is Closed
  - » To edit the status must first be changed to PS – In Process

- CRT will allow a PS (for CR or SR) or an MS (for CR) to change the Consent Request Status or Supplemental Request Status from Denied or Closed to In Process which will re-enable editing of the record
- Improved Comments Functionality
  - » Comments will be required when the following statuses are entered: Incomplete Package, Consent Request Cancelled, Consent Request Denied
  - » CRT will auto populate the current date and user name of the user entering the comment when it is entered
  - » Only the author may edit any comment that they have added to the system.

- » Comments will be displayed in reverse chronological order
- » Existing comments will be converted as follows: Current Date will be populated with the Date of System Implementation and User Id will be populated with “CRT”
- Saving Changes to a request:
  - » When saving changes a warning message will be displayed alerting the user that the CR status was not changed upon saving a CR if the status is not updated. This will not prevent the user from saving the record.
  - » The system will automatically populate the “As Of” date with the current date whenever a status is changed
    - The “As Of” date will not be editable

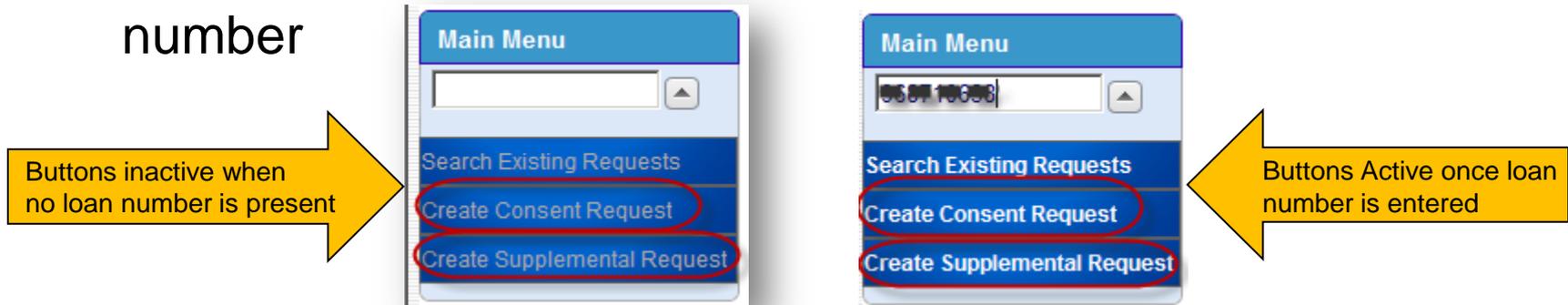
# General Consent Request Functionality (cont'd)

- CRT will provide “expand” and “contract” functionality for all sections of the system
  - » Look for the arrow symbol on the right hand side at the top of each screen section



# New Screen Functionality

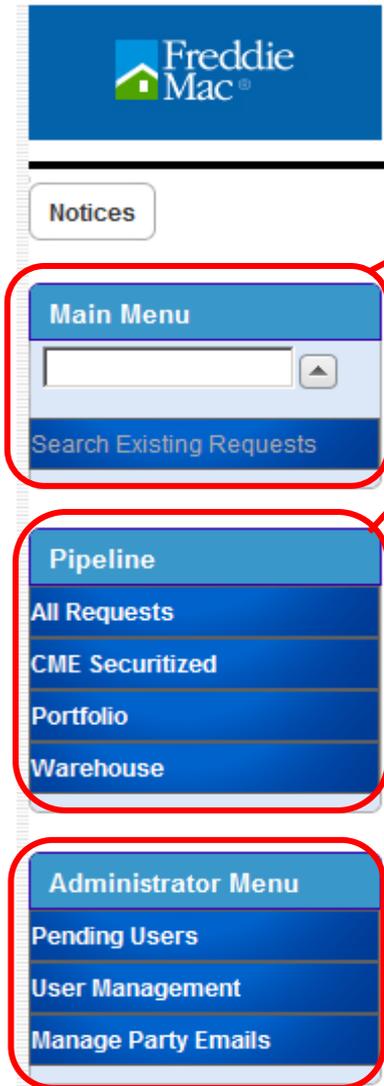
- New options at request creation
  - » PS user selects either Consent Request (CR) or Supplemental Mortgage Request (SR) and enters loan number



- » More specific system selected execution paths
  - CRT will automatically determine 1 of 3 possible execution paths for each CR transaction
    - CME Securitized
    - Warehouse
    - Portfolio

- CRT will automatically determine 1 of 2 possible execution paths for each SR transaction
  - CME Securitized Supplemental
  - Portfolio/Warehouse Supplemental
- » Individual screens for each party to a transaction entering data in CRT
  - PS, MS, SS, and FM
  - All screens are viewable by parties related to a particular transaction (including DCH and OTA) but editable only by the party assigned to each role (only PS can edit PS screen etc.)

# New Screen Functionality (cont'd)



- New Menu Items (External)

- » User searches for existing transaction

- » New Pipelines available

- SRs are assigned to the appropriate pipeline even though Portfolio and Warehouse SRs are created using the same screen

- » Administrator Menu unchanged

- Pending Users, User Management, Manage Parties, Lookup Management and Data Load available to Freddie Mac

# New Screen Functionality (cont'd)

- A header containing key data is viewable on all screens
  - » The header information is automatically populated by the system or as fields are populated through the record modification process
  - » The data fields in the header are non-editable

Securitized Loan	
Consent Request Status: PS - Preliminary Notification	
Consent Status "As Of": 05/23/2013	
Product Type Description:	CME Securitized, Non-Structured, Non-Bond
Consent Request Type:	Supplemental Loan -- Originated by Third Party Lender
Freddie Mac Loan #:	[REDACTED]
Execution Path:	CME Securitized Loan
Securitized:	Yes
MPS Status:	500
MS Target Approval Date:	
CME Securitization Information:	
CME Deal Name:	2012-K017
Master Servicer:	Keybank
Special Servicer:	Wells Fargo Bank
Primary Servicer:	Northmarq
Primary Servicer Contact:	[REDACTED]
Current Principal Balance:	\$12,000,000
Funding Date:	12/12/2011
Property Name:	[REDACTED]
Property Address:	[REDACTED]
Property City:	[REDACTED]
Property State:	[REDACTED]
Pro_Supp ID#:	
Directing Certificate Holder:	
Operating Trust Advisor:	

- Product Type is automatically determined by the system based on loan features
- OTA information has been added to the Special Servicer screen

## New Screen Functionality (cont'd)

- » New turnaround time fields have been added
  - These are automatically calculated by the system

PS Complete Package Turnaround	SS Decision Turnaround
PS Decision Turnaround	SS Turnaround
PS Turnaround	Total Transaction Turnaround
MS Decision Turnaround	Final Close (if no MS Approval Required)
MS Turnaround	Final Close (if no SS approval Required)
MS Target Approval Date	Final Close (if SS approval Required)
Total Supplemental Turnaround (SRs)	Seller UW Turnaround (for SRs)

- Users of Internet Explorer 7, the screen resolution must be zoomed at 100% in order for screen controls to render correctly
- Users of Internet Explorer 8 or 9 should experience no issues with screen displays

# CME Securitized Loans – Create Consent Request



- CRT requires PS to enter specific data fields in order to save the record at the time of creation (identified on the screen with a red asterisk)
  - » CRT will pre-populate additional fields in both the create/modify screen as well as the new screen header
  - » Create and Modify functionality contained in one screen
    - Create and Modify tasks may be completed at separate times or at one time

- New “rules” have been created for certain fields to ensure a logical business flow of data resulting in improved data quality
  - » Date Package Deemed Complete by PS
    - Can not be prior to Date Package Rec'd by PS
  - » Date of PS Decision
    - Must be on or after Date Package Deemed Complete by PS
  - » Date PS Submitted Package to MS
    - Required if MS Approval Required = Y

- Date PS Notified Borrower of Decision
- Date Decision Letter executed by Borrower
- Date all Documents Executed
  - All become editable once the “Date MS Notified PS of Decision” field is populated, if MS approval is required; the field will always be editable if no MS approval is required

## CME Securitized Loans – Modify CR – PS (cont'd)



- » Specific fields must be populated in order to save the transaction record with these statuses
  - PS – Final Approved

Prospectus Supplement #	Primary Servicer
Current Sponsor 1	Primary Servicer Contact
Proposed Sponsor 1 (only if CR Category is "Transfer of Ownership")	Date Package Rec'd by PS
Current Principal Balance	Date Package Deemed complete by PS
Consent Request Category	Date of PS Decision
Consent Request Type	MS Approval Required
Other Consent Request Description (only if CR Request Type is Other)	Date PS Submitted Package to MS

# CME Securitized Loans – Modify CR – PS (cont'd)



## – PS Docs Executed – Open Items

Date PS Notified Borrower of Decision

Date Decision Letter Executed by Borrower

## – PS Consent Request Denied

Prospectus Supplement #	Primary Servicer Contact
Current Sponsor 1	Date Package Rec'd by PS
Proposed Sponsor 1 (only if CR Category is "Transfer of Ownership")	Date Package Deemed complete by PS
Current Principal Balance	Date of PS Decision
Consent Request Category	MS Approval Required?
Consent Request Type	Date PS Submitted Package to MS
Other Consent Request Description (only if CR Request Type is Other)	PS Comments
Primary Servicer	

# CME Securitized Loans – Modify CR – PS (cont'd)



## – Consent Request Closed

Date PS Notified Borrower of Decision

Date Decision Letter Executed by Borrower

Date All Docs Executed

Date Consent Request Closed

# PS Header - CME Securitized



Welcome PS\_USER\_TEST

### Consent Request Tracker

Consent Request:

**Securitized Loan**

Consent Request Status: PS - In Process  
 Consent Status "As Of": 05/31/2013

Product Type Description: CME Securitized, Non-Structured, Non-Bond, Senior

Consent Request Type: Related Party Transfer

Freddie Mac Loan #: 534397293  
 Execution Path: CME Securitized Loan

Primary Servicer: AREA  
 Primary Servicer Contact: kathy

Current Principal Balance: \$11,200,000  
 Funding Date: 09/01/2011

Property Name: RESERVE AT FREEDOM PARK  
 Property Address: 8266 PRIME VILLAGE DRIVE  
 Property City: HUNTSVILLE  
 Property State: AL

Buttons: Create, Cancel

## Securitized Loan

<b>Consent Request Status:</b> PS - In Process	<b>Primary Servicer:</b> Keybank
<b>Consent Status "As Of":</b> 05/31/2013	<b>Primary Servicer Contact:</b> kathy
<b>Product Type Description:</b> CME Securitized, Non-Structured, Non-Bond	
<b>Consent Request Type:</b> Related Party Transfer	<b>Current Principal Balance:</b> \$11,200,000
	<b>Funding Date:</b> 09/01/2011
<b>Freddie Mac Loan #:</b> 534397293	<b>Property Name:</b> RESERVE AT FREEDOM PARK
<b>Execution Path:</b> CME Securitized Loan	<b>Property Address:</b> 8266 PRIME VILLAGE DRIVE
<b>Securitized:</b> Yes	<b>Property City:</b> HUNTSVILLE
<b>MPS Status:</b> 500	<b>Property State:</b> AL
<b>MS Target Approval Date:</b>	

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**CME Securitization Information:**

<b>CME Deal Name:</b> 80444046	<b>Pro Supp ID#:</b> 55
<b>Master Servicer:</b> Keybank	<b>Directing Certificate Holder:</b>
<b>Special Servicer:</b> Keybank	<b>Operating Trust Advisor:</b> Pentalpha

55 Decision Turnaround:  
 PS Turnaround:  
 MS Turnaround:  
 SS Turnaround:  
 Final Close (if SS approval req'd):  
 Final Close (if no SS approval req'd):  
 Final Close (if no MS approval req'd):  
 Total Transaction Turnaround:

# PS Create/Modify Screen - CME Securitized



Logout Home Profile
Welcome Save F1

Consent Request Tracker
Consent Request Tracker
Cancel

**Securitized Loan**

Consent Request Status: PS - In Process

Consent Status "As Of": 05/29/2013

Product Type Description: CME Securitized, Non-Bonded, Non-Structured

Consent Request Type: CME Securitized Loan

Freddie Mac Loan #: 07203

Execution Path: CME Securitized Loan

Securitized: Yes

MP5 Status: 500

MS Target Approval Date:

CME Securitization Information:

CME Deal Name: 2114-R01

Master Servicer: KeyBank

Special Servicer: Wells Fargo Bank

Primary Servicer: Northmarq

Master Servicer: Special Servicer

Primary Servicer: CME Securitized Loan

Original Servicer: KeyBank

Current Principal Balance: \$125,487

Consent Request Type: Drilling / Subsurface Rights Lease Review

Request Amendment?: Choose Staffs

Current Sponsor 1: AG

Proposed Sponsor 1:

Proposed Sponsor 2:

PS Loan Number:

Master Servicer: KeyBank

Special Servicer: Wells Fargo Bank

Date of Preliminary Notification:

Date Package Received by PS: 05/14/2013

Date Package Deemed Complete by PS:

Date of PS Decision:

MS Approval Required?: Yes

Date PS Submitted Package to MS: 05/15/2013

Post Approval Tracking:

Date PS Notified Borrower of Decision:

Date Decision Letter Fully Executed by Borrower:

Date All Documents Executed:

Date Consent Request Closed:

Notices Pipeline Modify/Create Request

**Securitized Loan**

Consent Request Status: PS - In Process

Consent Status "As Of": 05/29/2013

Product Type Description: CME Securitized, Non-Bonded, Non-Structured

Consent Request Type: CME Securitized Loan

Freddie Mac Loan #: 07203

Execution Path: CME Securitized Loan

Securitized: Yes

MP5 Status: 500

MS Target Approval Date:

CME Securitization Information:

CME Deal Name: 2114-R01

Master Servicer: KeyBank

Special Servicer: Wells Fargo Bank

Primary Servicer: Northmarq

Master Servicer: Special Servicer

Primary Servicer: CME Securitized Loan

Original Servicer: Grandbridge

Current Principal Balance: \$125,487

Consent Request Type: Drilling / Subsurface Rights Lease Review

Request Amendment?: New Field

Current Sponsor 1: AG

Proposed Sponsor 1:

Proposed Sponsor 2:

PS Loan Number:

Master Servicer: KeyBank

Special Servicer: Wells Fargo Bank

Date of Preliminary Notification: 05/15/2013

Date Package Received by PS: 05/14/2013

Date Package Deemed Complete by PS:

Date of PS Decision:

MS Approval Required?: Yes

Date PS Submitted Package to MS: 05/15/2013

Pro Supp ID#: Enter using format found in the Annex A of the Offering Circular

Directing Certificate Holder:

Operating Trust Advisor:

**PS Comments**

05/29/2013 - UAT edit1, Northmarq1 Package is incomplete

[Expand All](#)

Post Approval Tracking:

Date PS Notified Borrower of Decision:

Date Decision Letter Fully Executed by Borrower:

Date All Documents Executed:

Date Consent Request Closed:

Consent Request Status: PS - In Process

# PS Turnaround Times - CME Securitized



Consent Request Tracker

Securitized Loan

Consent Request Status: Consent Status: "In CR"

Product Type Description: CME Securitized, Non-Residential, Non-Bond, Senior

Consent Request Type: Current Principal Balance: Funding Date:

Freddie Mac Loan #: 63437063

Excursion Code: CME Securitized Loan

Securitization: TMS

MS Status: CR

MS Target Approval Date:

Primary Servicer: AFCA

Primary Servicer Contact:

Property Name: 55 CROSSL APARTMENTS

Property Address: 7851 SW 322TH ST

Property City: FEDERAL WAY

Property State: WA

CME Securitization Information:

CME Deal Name: 2011-4010

PII Supp CR:

Master Servicer:

Special Servicer:

Primary Servicer: Many

Primary Servicer: CME Securitization

Consent Request Category:

Request Amendment?:

Current Sponsor 1:

Current Sponsor 2:

PS Loan Number:

Master Servicer:

Special Servicer:

Date of History Notification:

Date Package Received by PS:

Date Package Shipped:

Complete by PS:

Date of PS Process:

MS Approval Required?:

Date PS Consented Package:

PS Approval Tracking:

Date PS Received:

Process of Decision:

Date Decision Letter:

PS Escrowed:

PS Returned:

Date All Documents Escrowed:

Consent Request Status: No Status

Turnaround Times - CME Securitized Loan Transactions

MS Target Approval Date:

PS Decision Turnaround:

MS Decision Turnaround:

SS Decision Turnaround:

PS Turnaround:

MS Turnaround:

SS Turnaround:

Final Close (If SS approval req'd):

Final Close (If no SS approval req'd):

Final Close (If no MS approval req'd):

Total Transaction Turnaround:

**Turnaround Times - CME Securitized Loan Transactions**

MS Target Approval Date:

PS Decision Turnaround: } ← Tracks the DECISION Turnaround

MS Decision Turnaround: }

SS Decision Turnaround: }

PS Turnaround: } ← Tracks the PACKAGE Completion Turnaround

MS Turnaround: }

SS Turnaround: }

Final Close (If SS approval req'd):

Final Close (If no SS approval req'd):

Final Close (If no MS approval req'd):

Total Transaction Turnaround:

- The CR Header for the CME Securitized execution path will be displayed
- CRT will allow the user to modify the information on the MS tab
  - » Specific fields must be populated in order to save a transaction with these statuses

- MS – Final Approved

Date Package Received by MS

MS Contact

Date MS Notified PS of Package Completion Status

Date Package Deemed Complete by MS

Date of MS Decision

SS Approval Required

Date MS Submitted Package to SS (Only if SS Approval is Required = Y)

## – MS – Consent Request Denied

Date Package Rec'd by MS

MS Contact

Date MS Notified of PS Package Completion Status

Date Package Deemed Complete by MS

Date of MS Decision

SS Approval Required

Date MS Submitted Package to SS (Only if SS Approval is Required = Y

Comments

- Consent Request Closed

Date PS Notified Borrower of Decision

Date Decision Letter Executed by Borrower

Date All Docs Executed

Date Request Closed

# CME Securitized Loan – Modify CR- MS (cont'd)

Primary Servicer **Master Servicer** Special Servicer

**Master Servicer**

MS Loan #:  MS Contact:

Date Package Received by MS:

Date MS Notified PS of Package Completion Status:

Date Package Deemed Complete by MS:

Date of MS Decision:

SS Approval Required?:

Date MS Submitted Package to SS:

**MS Comments**

No comments in this list. Click on the add icon to add a comment.

[+ Add Comment](#) [- Expand All](#)

Date MS Notified PS of Decision:

\*Consent Request Status:

**Turnaround Times - CME Securitized Loan Transactions**

MS Target Approval Date:	
PS Decision Turnaround :	3
MS Decision Turnaround:	0
SS Decision Turnaround:	0
PS Turnaround:	6
MS Turnaround:	0
SS Turnaround:	0
Final Close (If SS approval req'd):	0
Final Close (If no SS approval req'd):	0
Final Close (If no MS approval req'd):	0
Total Transaction Turnaround:	0

Master Servicer determines if Special Servicer Approval is required

Must be populated in order for the PS to populate the Post Execution fields

# CME Securitized Loans – Modify CR - SS

- OTA information has been added to the Special Servicer screen
- Specific fields must be populated in order to save a transaction with these statuses
  - SS – Final Approval and SS Request Denied

Date Package received by SS	
SS Contact	
Date Package Deemed Complete by SS	
Date SS notified MS of Package Completion Status	
DCH Approval Required	
DCH Contact	OTA Approval Required
	OTA Contact
	Date of SS Decision
	Date SS submitted Package to DCH (if DCH Approval Required = Y)
	Date SS Submitted Package to OTA(if OTA Approval Required = Y)
	SS Comments (required for Request Denied only)

# CME Securitized Loans – Modify - SS

Primary Servicer   Master Servicer   **Special Servicer**

**Special Servicer**

SS Loan #:    SS Contact:   
 MS Loan #:    MS Contact:

Date Package Received by SS:   
 Date Package Deemed Complete by SS:   
 Date SS Notified MS of Package Completion Status:   
 Date of SS Decision:

DCH Approval Required?:    Directing Certificate Holder:    DCH Contact:   
 Date SS Submitted Package to DCH:    Date DCH Notified SS of Decision:

Operating Trust Advisor (OTA) Approval Required?:    Operating Trust Advisor: Pentalpha   Operating Trust Advisor Contact:   
 Date SS Submitted Package to OTA:    Date OTA Notified SS of Decision:

**SS Comments**

No comments in this list. Click on the add icon to add a comment.

[+ Add Comment](#)   [+ Expand All](#)

Date SS Delivered Decision to MS:

\*Consent Request Status: PS - In Pr

**Turnaround Times - CME Securitized Loan Transactions**

MS Target Approval Date:	
PS Decision Turnaround:	3
MS Decision Turnaround:	0
SS Decision Turnaround:	0
PS Turnaround:	6
MS Turnaround:	0
SS Turnaround:	0
Final Close (If SS approval req'd):	0
Final Close (If no SS approval req'd):	0
Final Close (If no MS approval req'd):	0
Total Transaction Turnaround:	0

Special Servicer determines if DCH /OTA approval is required

Must be populated in order for the MS to populate the Date MS Delivered Decision To PS

# CME Securitized Loan – Turnaround Times



- The system shall calculate and display CME Securitized Loan Request Turnaround times

1	Date of Preliminary Notification
2	Date Package Received By PS
3	Date Package Deemed Complete by PS
4	Date of PS Decision
6	Date PS Submitted Package to MS
8	Date Package Received by MS
18	Date Package Deemed Complete by MS
	Date MS Notified PS of Package Completion Status
19	
20	Date of MS Decision
21	Date MS Submitted Package to SS
22	Date Package Received by SS
23	Date Package Deemed Complete by SS
	Date SS Notified MS of Package Completion Status
24	
25	Date of SS Decision
26	Date SS Submitted Package to DCH
27	Date SS Submitted Package to OTA
28	Date DCH Notified SS of Decision
29	Date OTA Notified SS of Decision
30	Date SS Delivered Decision to MS
31	Date MS Notified PS of Decision
32	Date PS Notified Borrower of Decision
33	Date Decision Letter Executed by Borrower
35	Date All Documents Executed
42	Date Consent Request Closed

Turnaround Calculations:

MS Target Approval Date = Date MS Notified PS of Package Completion Status + 15 or 30 days based on Consent type

PS Decision Turnaround = Date of PS Decision (4) - Date Package Deemed complete by PS (3)

MS Decision Turnaround = Date of MS Decision (20) - Date Package Deemed Complete by MS (18)

SS Decision Turnaround = Date of SS Decision (25) - Date Package Deemed Complete by SS (23)

PS Turnaround = Date of PS Decision (4) - Date Package Received by PS (2)

MS Turnaround = Date of MS Decision (20) - Date PS Submitted Package to MS (6)

SS Turnaround = Date of SS Decision (25) - Date Package Received by SS (22)

Final Close (if SS approval req'd) = Date Transaction Closed (42) - Date of SS Decision (25)

Final Close (if no SS approval req'd) = Date Transaction Closed (42) - Date of MS Decision (20)

Final Close (if no MS approval req'd) = Date Transaction Closed (42) - Date of PS Decision (4)

Total Transaction Turnaround = Date Consent Request Closed (42) - Date Package Deemed Complete by PS (3)

## Portfolio/Warehouse – Create CR – PS

- CRT requires PS to enter specific data fields in order to save the record at the time of creation
  - » PS – Final Approved

Current Sponsor 1

Proposed Sponsor 1 (only if CR Category is “Transfer of Ownership”)

Current Principal Balance

Consent Request Category

Consent Request Type

Other Consent Request Description (only if CR Request Type is Other)

Primary Servicer

Primary Servicer Contact

FM Approval Required

Consent Request Amendment?

Date Package Rec'd by PS

Date Package Deemed complete by PS

Date of PS Decision

Date PS Submitted Package to FM (if FM Approval Required = Y)

# Portfolio/Warehouse – Create CR – PS (cont'd)



## – PS Docs Executed – Open Items

- Date PS Notified Borrower of Decision
- Date Decision Letter Executed by Borrower

## – PS Consent Request Denied

Current Sponsor 1

Proposed Sponsor 1 (only if CR is Transfer of Ownership)

Current Principal Balance

Consent Request Category

Consent Request Type

Other Consent Request Description (only if CR Request Type is Other)

Consent Request Amendment?

Primary Servicer

Primary Servicer Contact

Date Package Rec'd by PS

Date Package Deemed complete by PS

Date of PS Decision

FM Approval Required

Date PS Submitted Package to FM

PS Comments

## Portfolio/Warehouse – Modify CR - PS

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- » As with CME Securitized, new “rules” have been created for certain fields to ensure a logical business flow of data resulting in improved data quality
  - Date Package Deemed Complete by PS
    - Cannot be prior to Date Package Rec'd by PS
  - Date of PS Decision
    - Must be on or after Date Package Deemed Complete by PS
  - Date PS Submitted Package to FM
    - Required if FM Approval Required = Y

- Date PS Notified Borrower of Decision
- Date Decision letter executed by Borrower
- Date all Documents Executed
  - All become editable once the “Date FM Notified PS of Decision” field is populated, if FM approval is required; the field will always be editable if no FM approval is required

## Portfolio/Warehouse – Modify CR – PS (cont'd)



- » Specific fields must be populated in order to save the transaction record
  - PS – Final Approved

Current Sponsor 1	Primary Servicer Contact
Proposed Sponsor 1 (only if CR is Transfer of Ownership)	Consent Request Amendment?
Current Principal Balance	Date Package Rec'd by PS
Consent Request Category	Date Package Deemed complete by PS
Consent Request Type	Date of PS Decision
Other Consent Request Description (only if CR Type is Other)	FM Approval Required
Primary Servicer	Date PS Submitted Package to FM (if FM Approval Required = Y)

# Portfolio/Warehouse – Modify CR – PS (cont'd)



- PS Docs Executed – Open Items

Date PS Notified Borrower of Decision

Date Decision Letter Executed by Borrower

- PS Consent Request Denied

Current Sponsor 1

Proposed Sponsor 1 (only if CR is Transfer of Ownership)

Current Principal Balance

Consent Request Category

Consent Request Type

Other Consent Request Description (only if CR Type is Other)

Primary Servicer

Primary Servicer Contact

FM Approval Required?

Date Package Rec'd by PS

Date Package Deemed complete by PS

Date of PS Decision

Date PS Submitted package to FM

Consent Request Amendment?

PS Comments

## – Request Closed

Date PS Notified Borrower of Decision

Date Decision Letter Executed by Borrower

Date All Docs Executed

Date Consent Request Closed

# PS Create/Modify Screen – Portfolio/Warehouse



**Portfolio Loan**

Consent Request Status: PS - In Process  
Consent Status "As Of": 05/13/2013  
Product Type Description: Portfolio, Structured Senior  
Consent Request Type: Related Party Trans  
Freddie Mac Loan #: [REDACTED]  
Execution Path: Portfolio Loan  
Securitized: No  
MPS Status: 100  
FM Targeted Approval Date: [REDACTED]  
Require FM Approval?: Yes  
Structured Deal Name: [REDACTED]

**Warehouse Loan**

Consent Request Status: [REDACTED]  
Consent Status "As Of": [REDACTED]  
Product Type Description: Warehouse, Non-Structured, Non-Bond, Senior  
Consent Request Type: [REDACTED]  
Freddie Mac Loan #: [REDACTED]  
Execution Path: Warehouse Loan  
Securitized: No  
MPS Status: 100  
FM Targeted Approval Date: [REDACTED]  
Require FM Approval?: Yes  
Structured Deal Name: [REDACTED]

**Primary Servicer - Portfolio Loan**

- Primary Servicer: AREA
- Primary Servicer Contact: susie
- Consent Request Category: Transfers
- Request Amendment?: No
- Current Sponsor 1: [REDACTED]
- Current Sponsor 2: [REDACTED]
- Proposed Sponsor 1: [REDACTED]
- Proposed Sponsor 2: [REDACTED]
- Does Consent Require FM Approval?: Yes
- PS Loan Number: 123456
- Date of Preliminary Notification: 05/01/20
- Date Package Received by PS: 05/03/20
- Date Package Deemed Complete by PS: 05/06/20
- Date of PS Decision: 05/08/20
- Date PS Submitted Package to FM: 05/10/20
- Date PS Notified Borrower of Decision: [REDACTED]
- Date Decision Letter Fully Executed by Borrower: [REDACTED]
- Date All Documents Executed: [REDACTED]
- Consent PS Decision Turnaround: 3

**Primary Servicer - Warehouse Loan**

- Primary Servicer: AREA
- Original Servicer at Underwriting: KeyBank Real Estate Capital
- Primary Servicer Contact: [REDACTED]
- Consent Request Category: Transfers of Ownership
- Request Amendment?: -- Choose Suffix --
- Current Sponsor 1: [REDACTED]
- Current Sponsor 2: [REDACTED]
- Proposed Sponsor 1: [REDACTED]
- Proposed Sponsor 2: [REDACTED]
- Does Consent Require FM Approval?: Yes
- PS Loan Number: [REDACTED]
- Date of Preliminary Notification: [REDACTED]
- Date Package Received by PS: [REDACTED]
- Date Package Deemed Complete by PS: [REDACTED]
- Date of PS Decision: [REDACTED]
- Date PS Submitted Package to FM: [REDACTED]
- Date PS Notified Borrower of Decision: [REDACTED]
- Date Decision Letter Fully Executed by Borrower: [REDACTED]
- Date All Documents Executed: [REDACTED]
- Consent PS Decision Turnaround: [REDACTED]

For release 2.0 these screens are identical to each other – changes are anticipated for future release

# New Functionality – Supplemental Mortgage Requests (SR)



- Designed to track the underwriting and closing process of Supplemental Mortgage Financing Requests
  - » Not to underwrite the Supplemental Mortgage Financing Requests
- Tracking screens to be updated by the PS
- CRT shall allow a PS to enter a FM Loan to create a Supplemental Mortgage Request (SR)
  - » The PS should enter the FM Loan number of the 1<sup>st</sup> mortgage to which the supplemental will be associated as the supplemental loan number is not known at the time the transaction is created

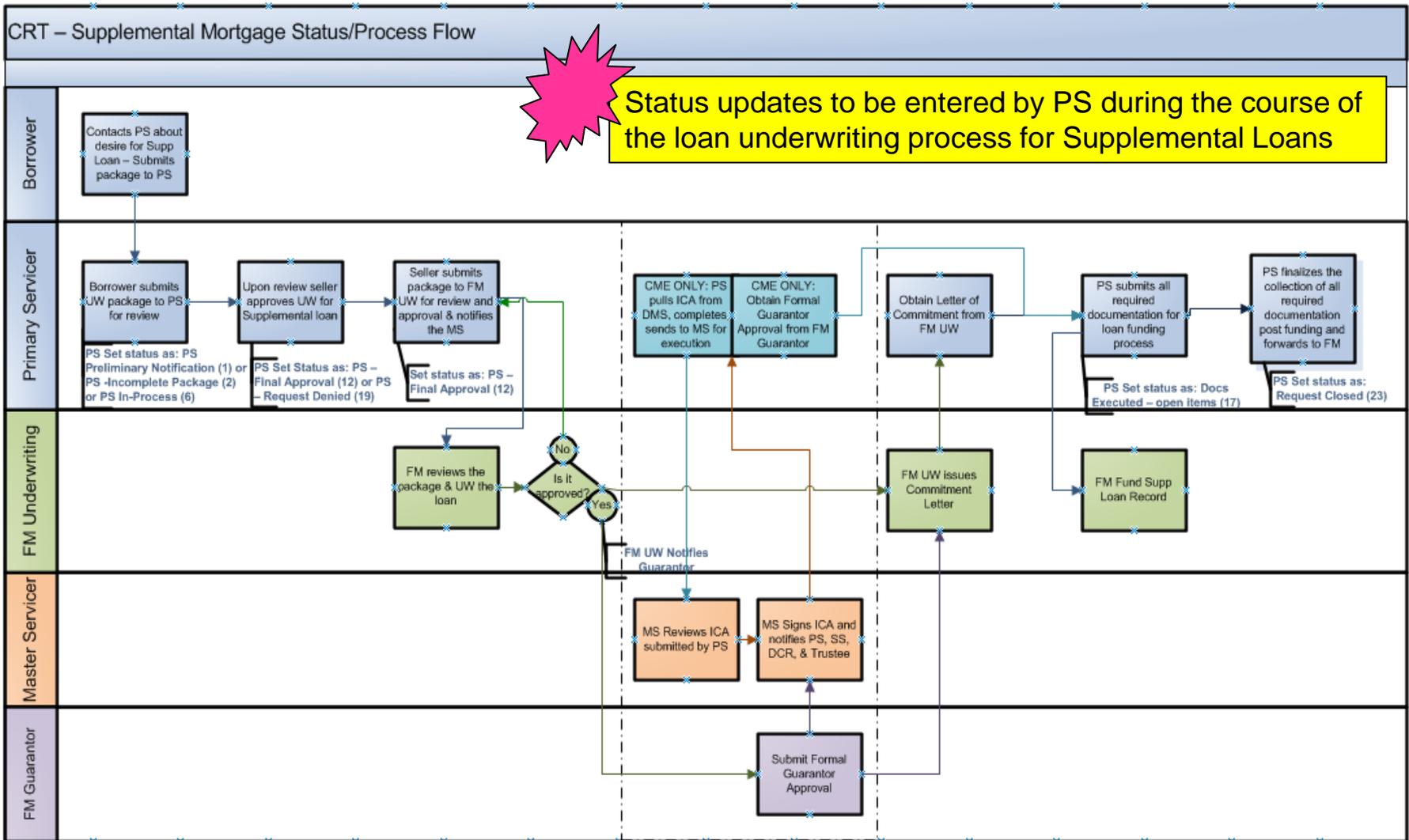
# New Functionality – Supplemental Mortgage Requests (SR)



- Process is similar to CR in terms of:
  - » Loan number selection/validation and determination of execution path
  - » Pre-population of specific data elements
  - » Specific data fields required to save the record
  - » Ability to enter FM contact names and roles
- CRT will require PS to enter a SR Status when creating a new SR
  - » CRT will display a warning message alerting the user when a SR status is not changed when saving a SR
  - » The SR As Of Date will be auto-populated with the current date whenever a status is changed

- » The SR As Of Date is not editable
- » The SR can not be edited when the SR Status is Closed and the Date PS Notified Borrower of Decision is populated; or if the SR Status is Denied
- » CRT will allow the data on a SR to be edited when the SR Status is changed from Closed or Denied to PS – In Process
- » CRT will require comments when the SR Status of Cancelled or Denied is entered

# Supplemental Mortgage Request Process Flow



# CME Securitized SR - Create/Modify- PS



- To create a Supplemental Request the user must click on the Create Supplemental Request Button on the left hand menu
- CRT shall display the following information on the CME Securitized Supplemental Mortgage Request Header

Securitized Loan	
Supplemental Request Status:	Primary Servicer: AREA
Supplemental Status "As Of":	Primary Servicer Contact:
Product Type Description: CME Securitized, Non-Structured, Non-Bond, Senior	<input type="button" value="Create"/>
Consent Request Type:	Current Principal Balance:
Freddie Mac Loan #: 534397263	Funding Date:
Execution Path: Supplemental CME Loan	Property Name: SEAFORD APARTMENTS
Securitized: Yes	Property Address: 1307 BRIMSTONE RD
MPS Status: 500	Property City: FEDERAL HWY
FM Targeted Approval Date:	Property State: MA
Require FM Approval?: Yes	
CME Securitization Information:	
CME Deal Name: 2011-K016	Pro Supp ID#:
Master Servicer: Keybank	Directing Certificate Holder:
Special Servicer: Keybank	Operating Trust Advisor: Pentalpha

# CME Securitized Loan – Create/Modify SR Screen



**Primary Servicer** Freddie Mac

**Primary Servicer - Supplemental CME Loan**

\*Primary Servicer: Keybank  
Primary Servicer Contact: kathy

\*Consent Request Category: Subordinate Financing

\*Current Principal Balance: \$12,200,000  
\*Consent Request Type: Supplemental Loan -- Originated by Freddie Mac

Other Consent Request Description:

\*Current Sponsor 1: AEW Senior Housing

FM Approval Required?: Yes

PS Loan Number: 112233 Pro Supp ID#: 55  
Master Servicer: Keybank Directing Certificate Holder: Aimco  
Special Servicer: Keybank Operating Trust Advisor: Pentalpha

Date of Preliminary Notification: 05/01/2013  
Date Seller Received UW information from Borrower (aka Date Package Received by PS): 05/03/2013  
Date Seller commenced UW of Supplemental (aka Date Packaged Deemed Complete by PS): 05/06/2013  
Date Seller completed UW of Supplemental (aka Date of PS Decision): 05/09/2013  
Date Seller submitted UW package to FM (aka Date PS Submitted Package to FM): 05/13/2013

**PS Supplemental Comments**

06/05/2013 - uat\_edit1, Keybank1 test

[Expand All](#)

\*Date Seller issued commitment to Borrower (aka Date PS Notified Borrower of Decision): 06/12/2013  
\*Date Borrower executed Commitment Letter (aka Date Decision Letter Executed by Borrower): 06/14/2013  
\*Date of Closing of Supplemental (aka Date All Documents Executed): 06/17/2013

**CME Supplemental Turnaround times**

Seller UW Turnaround: 3

\*Supplemental Request Status: Request Closed

These fields are pre-populated for Supplemental Requests

- » CRT shall require the following data fields when saving a SR
  - PS – Final Approved

Prospectus Supplement #	Primary Servicer Contact
Current Sponsor 1	Directing Certificate Holder
Current Principal Balance	Date Package Rec'd by PS
Consent Request Category (auto-populated)	Date Package Deemed complete by PS
Consent Request Type (defaults to Originated by Freddie Mac)	Date of PS Decision
Primary Servicer	Date PS Submitted Package to FM

# CME Securitized Loan – Create SR (cont'd)



## – PS - Request Denied

Prospectus Supplement #	Primary Servicer Contact
Current Sponsor 1	Directing Certificate Holder
Current Principal Balance	Date Package Received by PS
Consent Request Category (auto-populated)	Date Package Deemed complete by PS
Consent Request Type (defaults to Originated by Freddie Mac)	Date of PS Decision
Primary Servicer	PS Comments

## CME Securitized Loan – Create SR (cont'd)

### – Request Closed

Date Seller Issued Commitment to Borrower

Date Borrower Executed Commitment Letter

Date of Closing of Supplemental

## CME Securitized Loan – Modify SR - PS

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- CRT will allow a PS to select and modify an existing SR from the Pipeline that is already associated with a loan number and assigned to the PS
- PS shall be allowed to enter the SR Status for a CME Securitized loan

# CME Securitized Loan – Modify SR – PS (cont'd)



- » The system will require the following fields when saving a SR
  - PS – Final Approved

Prospectus Supplement #	Primary Servicer Contact
Current Sponsor 1	Directing Certificate Holder
Current Principal Balance	Date Package Rec'd by PS
Consent Request Category (auto-populated)	Date Package Deemed complete by PS
Consent Request Type (defaults to Originated by Freddie Mac)	Date of PS Decision
Primary Servicer	Date PS Submitted Package to FM

# CME Securitized Loan – Modify SR – PS (cont'd)



## – PS Consent Request Denied

Prospectus Supplement #	Primary Servicer Contact
Current Sponsor 1	Directing Certificate Holder
Current Principal Balance	Date Package Rec'd by PS
Consent Request Category (auto-populated)	Date Package Deemed complete by PS
Consent Request Type (defaults to Originated by Freddie Mac)	Date of PS Decision
Primary Servicer	PS Comments

## – Request Closed

Date Seller Issued Commitment to Borrower
Date Borrower Executed Commitment Letter
Date of Closing of Supplemental

- CRT shall allow a PS to enter a FM Loan to create a Portfolio/Warehouse Supplemental Mortgage Request (SR)
  - » The Primary Servicer Create/Modify screen is identical to the SR Create/Modify screen for CME Securitized loans with the following exceptions:
    - No requirement for Pro Supp number
    - No requirement for DCH information
    - No requirement for OTA information

- CRT will allow a PS to select and modify an existing SR from the Pipeline that is already associated with a loan number and assigned to the PS
- PS shall be allowed to enter the SR Status for a portfolio/warehouse loan Supplemental Request
- The SR can not be edited when the SR Status is Denied and the Date PS Notified Borrower of Decision is populated; or if the SR Status is Closed
- CRT will allow the data on a SR to be edited when the SR Status is changed from Closed or Denied to In Process status
- CRT will require comments when the SR Status of Cancelled is entered

# Portfolio/Warehouse SR - Create/Modify- PS

- As with CME Securitized, to create a Supplemental Request the user must click on the Create Supplemental Request Button on the left hand menu
- CRT shall display the following information on the Portfolio/Warehouse Supplemental Mortgage Request Header

Portfolio/Warehouse Loan	
Supplemental Request Status:	Primary Servicer: AREA
Supplemental Status "As Of":	Primary Servicer Contact:
Product Type Description:	Portfolio, Structured, Non-Bond, Senior
Consent Request Type:	Current Principal Balance:
Freddie Mac Loan #:	Funding Date:
Execution Path:	Property Name:
Securitized:	Property Address:
MPS Status:	Property City:
FM Targeted Approval Date:	Property State:
Structured Deal Name:	MERRILL GARDENS AT NAPLES BOOT

# Portfolio/Warehouse Loan – Create/Modify SR Screen



**Primary Servicer**

**Primary Servicer - Supplemental Portfolio/Warehouse Loan**

\*Primary Servicer: Keybank

Primary Servicer Contact:

\*Consent Request Category: Subordinate Financing

\*Current Principal Balance:

\*Consent Request Type: Supplemental Loan -- Originated by Freddie Mac

Other Consent Request Description:

\*Current Sponsor 1:  [Add New Sponsor](#)

PS Loan Number:

Date of Preliminary Notification:

Date Seller Received UW information from Borrower:

Date Seller Commenced UW of Supplemental:

Date Seller Completed UW of Supplemental:

Date Seller Submitted UW package to FM:

**PS Supplemental Comments**

No comments in this list. Click on the add icon to add a comment.

[Add Comment](#) [Expand All](#)

Date Seller Issued Commitment to Borrower:

Date Borrower Executed Commitment Letter:

Date of Closing of Supplemental:

**Supplemental Turnaround times**

Seller UW Turnaround:

\*Supplemental Request Status: -- Choose Status --

These fields are pre-populated for Supplemental Requests

# Portfolio/Warehouse – Create/Modify SR – PS (cont'd)



- » CRT shall require the following data fields when saving a SR
  - PS – Final Approved

Current Sponsor 1	Primary Servicer Contact
Current Principal Balance	Date Package Rec'd by PS
Consent Request Category (auto-populated)	Date Package Deemed complete by PS
Consent Request Type (defaults to Originated by Freddie Mac)	Date of PS Decision
Primary Servicer	Date PS Submitted Package to FM

# Portfolio/Warehouse – Create/Modify SR – PS (cont'd)



## – PS Consent Request Denied

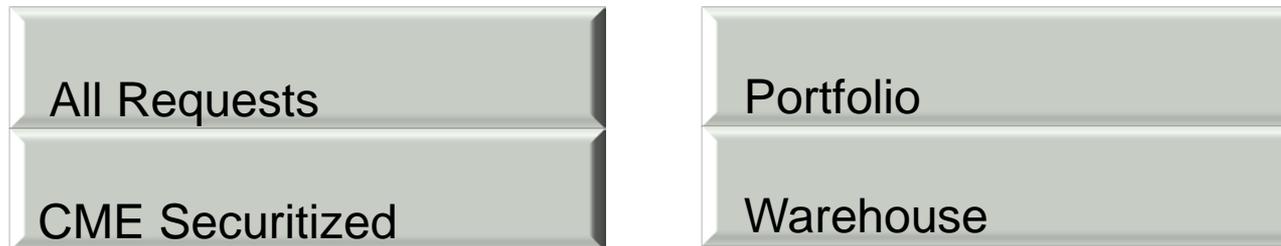
Current Sponsor 1	Primary Servicer Contact
Current Principal Balance	Date Package Rec'd by PS
Consent Request Category (auto-populated)	Date Package Deemed complete by PS
Consent Request Type (defaults to Originated by Freddie Mac)	Date of PS Decision
Primary Servicer	PS Comments

## – Request Closed

Date Seller Issued Commitment to Borrower
Date Borrower Executed Commitment Letter
Date of Closing of Supplemental

## Pipeline(s)

- » The system will provide 4 different pipelines to enable the user to quickly focus on a specific population of loans
- » Comments have been eliminated from the pipelines and the default order of the fields have been changed



- » Users have the ability to change the order of the data elements in any pipeline using the Actions menu

# Report Functionality in CRT

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- Functionality remains the same as in CRT 1.0
  - » Customizing Interactive Reports
    - Each user can create their own reports utilizing data from CRT
    - Users can select specific columns to be viewed
    - Users can select how many rows they wish to see on the screen at a time
    - Users can sort the data in a specific order
    - Users can save the amended reports for re-use at a later date as a user titled interactive report

## Reports Functionality in CRT (cont'd)

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- User can create control breaks within a report
  - Example: creates a break on one or several columns
- Subscription service remains turned off in this release
- Information related to customizing interactive reports can be found at:  
[http://docs.oracle.com/cd/E23903\\_01/doc/doc.41/e21674/ir\\_using.htm](http://docs.oracle.com/cd/E23903_01/doc/doc.41/e21674/ir_using.htm)

- New Status added to the system:
  - » PS – Pending Docs Execution
    - To be used once the final approval has been granted by the most senior party in the transaction until such time as the transaction documents have been executed
  
- Statuses removed from the system
  - » DCH – Incomplete Package
  - » DCH – In Process

# Questions

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