

Servicer #1

Exhibit B

**FREDDIE MAC
SERVICER DILIGENCE QUESTIONS
SALE OF NON-PERFORMING SINGLE FAMILY MORTGAGE LOANS**

Bidder Legal Entity Name:

Preparation Date:

Servicer Legal Entity Name:

Data as of Date:

All prospective Bidders must complete, or have their Servicers complete, this entire questionnaire.

Capacity / Product / Investor

1. Is your firm an approved Seller (Originator) / Servicer by:

| Investor | # Years Serviced | Seller/Oriinator? (Y/N) | Servicer? (Y/N) | As a Subservicer? (Y/N) | Comments |
|---------------|------------------|-------------------------|-----------------|-------------------------|----------|
| GNMA | | | | | |
| FNMA | | | | | |
| FHLMC | | | | | |
| FHA | | | | | |
| VA | | | | | |
| Rural Housing | | | | | |
| HAMP - SPA | | | | | |
| HAMP - GSE | | | | | |

1a. Does your firm service loans in all 50 states and does your firm have the required local, state, and federal licenses as required to service the loans?
 YES NO If not, please explain:

1b. Is your firm a HAMP SPA Servicer?
 YES NO

2. Current Servicing Volume

2a. Primary Servicing (Owned MSRs)

| Investor Breakdown | Loan Count | UPB | Delinquency Rate | Comments |
|-------------------------|------------|-----|------------------|----------|
| FHLMC | | | | |
| FNMA | | | | |
| GNMA | | | | |
| Private Investors | | | | |
| RMBS | | | | |
| Others? | | | | |
| Whole Loans / HFI | | | | |
| HAMP - SPA | | | | |
| HAMP - GSE | | | | |
| Other - please describe | | | | |
| Total | | | | |

2b. Subservicing

| Investor Breakdown | Loan Count | UPB | Delinquency Rate | Comments |
|-------------------------|------------|-----|------------------|----------|
| FHLMC | | | | |
| FNMA | | | | |
| GNMA | | | | |
| Private Investors | | | | |
| RMBS | | | | |
| Others? | | | | |
| Whole Loans / HFI | | | | |
| HAMP - SPA | | | | |
| HAMP - GSE | | | | |
| Other - please describe | | | | |
| Total | | | | |

2c. What is the name of the current servicing platform (system) your firm utilizes?

Staffing / Training

3. What is your firm's overall Staffing Breakdown?

| Staffing Metrics | Year Prior | | Current | |
|---|------------|----------|---------|----------|
| | Default | Non Def. | Default | Non Def. |
| Total Staff | | | | |
| Open Positions | | | | |
| % employees < 1 year tenure | | | | |
| Average length industry experience (managers) | | | | |
| Average company tenure (managers) | | | | |
| Average company tenure (non managers) | | | | |
| Turnover % total (annualized) | | | | |

4. How many employees does your firm expect to hire to support this portfolio, and what is the associated timeline and space plans?

| Employee New Hires | Number | Timeline | Location |
|--------------------|--------|----------|----------|
| Default | | | |
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Acquisition Experience

5. What were the two largest loan transfers your firm recently completed?

| Transfer #1 | Input Responses Below |
|------------------|-----------------------|
| Loan Count | |
| Product | |
| Platform | |
| Date | |
| Delinquency Rate | |

| Transfer #2 | Input Responses Below |
|------------------|-----------------------|
| Loan Count | |
| Product | |
| Platform | |
| Date | |
| Delinquency Rate | |

Customer Impacts

6. In the table below, provide your firm's experience in the past two years for the following loan level asset management disposition for NPL loans:

| Asset Management "Waterfall" | Loan Count | UPB | % of Portfolio >90 | Comments |
|--|------------|-----|--------------------|----------|
| Reinstatement of Borrower (to performing loan) | | | | |
| HAMP Modification - SPA | | | | |
| HAMP Modification - GSE | | | | |
| Proprietary Modification | | | | |
| HARP | | | | |
| Market Refinance | | | | |
| Hardest Hit Fund | | | | |
| Short Sale | | | | |
| Deed-in-Lieu | | | | |
| Foreclosure | | | | |

7. Please provide or attach a high level description of your firm's loss mitigation process/waterfall, including earliest collection activities with borrowers.

8. Please detail any special collection strategies, e.g. overnight mail delivery, door knocks, enhanced skip tracing, etc.

9. How does your firm ensure receipt of sufficient information regarding loans in any state of loss mitigation at the time of transfer e.g. trial or permanent modifications, short sale, DIL, foreclosure, forbearance?

10. Does your firm leverage any special servicing practices or apply special servicing programs to specific geographic areas that have a high percentage of delinquent loans (180 + days delinquent), high foreclosure rates and or high vacancy rates? If yes, can you explain? How do you safeguard borrowers in these communities? Please describe any collaboration with community and borrower advocacy groups.

Servicer #2 (optional)

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1a. Does your firm service loans in all 50 states and does your firm have the required local, state, and federal licenses as required to service the loans?
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| Others? | | | | |
| Whole Loans / HFI | | | | |
| HAMP - SPA | | | | |
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| Other - please describe | | | | |
| Total | | | | |

2b. Subservicing

| Investor Breakdown | Loan Count | UPB | Delinquency Rate | Comments |
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| Platform | |
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| Foreclosure | | | | |

7. Please provide or attach a high level description of your firm's loss mitigation process/waterfall, including earliest collection activities with borrowers.

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Servicer #3 (optional)

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| Product | |
| Platform | |
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| Short Sale | | | | |
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