



Key Features:

- Available online
- Daily updates of detailed information about mortgages past or approaching our timeline standards
- Downloadable data for better analysis

Looking for more information on default management?

Visit www.FreddieMac.com for more information on:

- Default Reporting ManagerSM
- EarlyIndicator[®]
- Expense ManagerSM
- Mortgage Document ManagerSM
- REO Manager[®]
- Servicer Incentive Program
- Workout Incentive Program
- Workout Manager[®]
- Workout Prospector[®]

Timeline Manager

Daily Electronic Status Reports of Your Default Management Portfolio

Timeline ManagerSM is a comprehensive and unique online delinquency and foreclosure timeline management tool. With Timeline Manager, you'll receive a distinctive "aging" report that highlights mortgages exceeding our timeline standards. This invaluable report contains loan-level detail on each mortgage past or approaching our time standards for each stage of the delinquent loan management process:

- Delinquency
- Repayment Plans
- Bankruptcy
- Foreclosure

Servicer Benefits

With Timeline Manager, you can

- View how your portfolio is distributed among the major stages of the default process, enabling you to be more proactive in your management of your default portfolio
- Identify and focus on specific mortgages that are past or approaching our timeline standards and require immediate action
- Combine valuable information with your existing management reports and controls to improve your Servicer Performance Profile tier rating and potentially receive default management incentives through our Servicer Incentive Program

Borrower Benefits

When you use Timeline Manager, the timeline information you have access to can help you spot problems sooner. Borrowers benefit through servicing processes that are as efficient, effective and consistent as possible. Like our commitment to making affordable mortgage credit available in all communities at all times, Freddie Mac is committed to helping borrowers sustain homeownership and avoid preventable losses. One of the ways we deliver on that commitment is by developing cutting-edge management tools that enable you to work effectively and efficiently with defaulted borrowers. Our default management applications help you make decisions that are timely, objective, consistent, and comprehensive.

See reverse for additional details.

Daily Status Reports

You'll find the following reports, updated daily, on Timeline Manager:

- *Process Status Overview*—Provides a high-level picture of your entire default management mortgage portfolio. The data is broken down into eight process status categories, summarized by mortgages approaching standard and loans past standard.
- *Loans Past Standard Summary*—Provides information about loans in your portfolio considered past our time standards. These mortgages are summarized into twenty process sub-status categories by the amount of time past standard.
- *Loans Past Standard Detail*—A loan-level detail report showing all the mortgages reflected in the *Loans Past Standard Summary*.
- *Loans Approaching Standard Summary*—Provides information about mortgages in your portfolio approaching our time standards. These mortgages are summarized into twenty process sub-status categories, as well as by the amount of time prior to standard.
- *Loans Approaching Standard Detail*—A detail report showing loan-level information about mortgages that are within 60 days of standard.

Learn More About Timeline Manager

- Call (800) FREDDIE
- Contact a Freddie Mac servicing representative
- Visit our web site at www.FreddieMac.com/service/msp/