



Servicing Technology Tools

Online Access to a Wide Range of Powerful Servicing Tools

As a Freddie Mac Servicer, you have a variety of servicing technology tools, including the Service Loans application, available at your fingertips. These tools were developed to make servicing Freddie Mac loans easier and to help borrowers sustain homeownership. We are committed to giving you the tools and technology you need to address and respond to the challenges that arise in an ever-changing mortgage market.

› Servicer Benefits

You'll find a selection of web-based servicing tools that provide everything you need to service Freddie Mac loans. In fact, with the new intuitive **Service Loans application**, you have everything you need for your investor reporting, including default reporting.

Our default management tools help you make well-informed decisions that are timely, objective and consistent, so you can work as effectively and efficiently as possible with defaulted borrowers.

Find more detailed information about the following technology tools on the back of this page.

- For **investor and default reporting**: Service Loans application
- For **investor reporting**: Investor Accounting ManagerSM
- For **default management**: Imminent Default IndicatorTM, EarlyIndicator[®], Workout Prospector[®], Workout Manager[®], Timeline ManagerSM, Default Reporting ManagerSM, Reimbursement System, Expense ManagerSM, and REO Manager[®]
- For **portfolio management**: the Servicer Performance Profile, Incentive ManagerSM, and Remedy Manager[®]

› Borrower Benefits

How do borrowers benefit from our technology tools?

When you use our online servicing tools, borrowers benefit from 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 management tools that enable you to work effectively and efficiently with defaulted borrowers.

FREDDIE MAC SERVICING TECHNOLOGY TOOLS: INVESTOR REPORTING & DEFAULT MANAGEMENT

Service Loans application	Acts as the primary gateway into Freddie Mac for investor, including default, reporting functions. The Service Loans application provides you with a single point of access to the reports and functions that you are currently accessing in Investor Accounting Manager, Default Reporting Manager, and Servicer Performance Profile.
Investor Accounting Manager	Expands your ability to reduce investor accounting and reporting errors, synchronize data files with ours, and monitor your cash position. With Investor Accounting Manager, you can access and download our loan data, receive reports online, create your own tailored reports, remit funds online, and obtain daily cash data.
Imminent Default Indicator	Helps you determine if a borrower is in imminent default for the purpose of being evaluated for the Home Affordable Modification program (HAMP).
EarlyIndicator	Helps reduce credit losses, improve the efficiency of your delinquency management operations, and help borrowers avoid foreclosure. Servicers must complete a contract and purchase access to use this delinquency scoring system.
Workout Prospector	Enables you to analyze and deliver HAMP modifications and other alternatives to foreclosure, receive automatic property valuations, receive reports, and access specific loan information from our database.
Workout Manager	Helps you spot instances where a workout has been unduly delayed and where your workout specialist might need more guidance to complete a workout arrangement. You can receive and view data daily, so you will have the most complete and up-to-date information at your fingertips—the same data files that we view. You can spot problems sooner and increase the probability of successful completion of a workout.
Timeline Manager	Offers you a comprehensive and unique delinquency and foreclosure timeline management tool. 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.
Default Reporting Manager	Helps you manage your delinquent portfolio by letting you view, analyze and download Electronic Default Reporting (EDR) reports from your desktop. Use it to monitor, validate and update your foreclosure sale reporting processes, and to receive feedback on how to correct errors. Updated daily, these reports contain the most detailed information available.
Reimbursement System	Makes it easier to file and obtain reimbursement for your default management expenses. The new Freddie Mac Reimbursement System offers benefits that include: <ul style="list-style-type: none"> • Real-time decisions on submitted claims. • Improved access to the status of a submitted claim. • The ability to electronically attach any required expense documentation to the claim.
Expense Manager	Simplifies the process of accessing expense data and answering questions about reimbursement requests. It provides you with daily electronic status reports and other detailed information about your Freddie Mac default management and reimbursement requests.
REO Manager	Provides valuable information, in summary and in detail, about the status of your Freddie Mac real estate owned (REO) portfolio and about specific REO properties. You'll also find that REO Manager has data about mortgage insurance claims that are due and those that are past due.

PORTFOLIO MANAGEMENT

Servicer Performance Profile	Our Servicer Performance Profile is a confidential report that details how well your performance meets our servicing guidelines. By proactively using the feedback in your profile, you can improve your performance and concentrate your resources on areas needing increased focus. Your Servicer Performance Profile also allows you to view and download loan-level data. We are alone in our industry in offering you this type of intensive performance data. You'll also find an online booklet <i>Understanding and Using Your Servicer Performance Profile</i> .
Incentive Manager	Conveniently tracks your workout and foreclosure timeline incentive payments as they are earned or accrue over a calendar year.
Remedy Manager	Streamlines your communications by giving you the status of your quality control-related repurchase requests.

Learn more about servicing technology:

- Call (800) FREDDIE
- Visit FreddieMac.com/singlefamily/service/tools.html