

EarlyIndicator® Work Rules

	Due for One Payment		Due for Two Payments			Due for Three Payments		
	High Risk 000 - 070	Low Risk 097 - 099	High Risk 101 - 360	Low Risk 361 – 390	Very Low Risk 391 - 400	High Risk* 101 - 360	Low Risk* 361 – 390	Very Low Risk* 391 - 400
Borrower Contact	Between days 17 and 29	Servicer discretion	Between days 32 and 45	Between days 46 and 60	Between days 46 and 60	If no right party contact, attempt monthly	Servicer Discretion	Servicer discretion
Acceleration Notice			Send no later than day 45	Servicer discretion	Servicer discretion	Send no later than day 65	Send no later than day 75	Send no later than day 75
Foreclosure Alternative Notice			Send no later than day 55	Servicer discretion	Servicer discretion	Send no later than day 75	Servicer discretion	Servicer discretion
Property Inspections With Right Party Contact			Due by day 75	Servicer discretion. If borrower becomes due for three payments, follow those instructions	No right party contact required. If borrower becomes due for three payments, follow those instructions	Due by day 75	Due by day 105	No right party contact required. If borrower becomes due for four payment, property inspections is due by day 105
Property Inspections Without Right Party Contact			Due by day 60	Due by day 75	No right party contact required. If borrower becomes due for three payments, follow those instructions	Due by day 75	Due by day 75	No right party contact required. If borrower becomes due for four payment, property inspections is due by day 105
Foreclosure Initiation			By day 90	Servicer discretion	Servicer discretion	By day 120	By day 120	By day 120

*Assuming the loan was not high risk when due for two payments.