



## Quality Control Information Manager Management Reporting

# Accessing Management Reporting



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Loan File Management  
Remedy Management  
Management Reporting

## Quality Control Information Manager

Data as of 03/06/2016

<b>Loan File Management</b>	<b>Loan File Management</b> Manage your loan file and document requests, including tracking and uploading missing and incomplete documents.
<b>Remedy Management</b>	<b>Remedy Management</b> Manage your remedy requests and appeals.
<b>Management Reporting</b>	<b>Management Reporting</b> Manage your overall QC data with flexible reports and individualized dashboards that contain current, historical and trending data.

# Sample and Loan Delivery Charts



✓ File Delivery Timeline

✓ Missing Doc Rate

✓ Current Status of Reviews Pending

✓ Sample Trending



# Detailed Loan Review Information



Detailed information on Top 10 Missing Docs and other loan detail.

Initial Complete Loan File Submission Rate Data as of: 3 / 6 / 2 0 1 6

Total Number of Loans: 2807

FM Loan #	Seller Loan #	Servicer Loan #	Series #	Contract #	Seller #	Seller Name	Servicer #	Servicer Name	Responsible Party Family #	Res
Loan Review Detail										

**File Delivery Timeline**

24

(Avg. Days)

The average number of calendar days from file request to Freddie Mac file receipt. Based on a 3 month rolling average.

**Initial Complete Loan File Submission Rate**

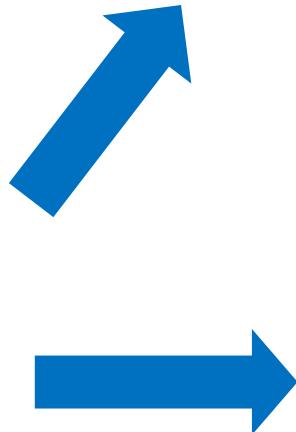
88%

Percentage of 12 months of loan file requests that were delivered as complete loan files with no missing and/or incomplete documents.

**Missing Document Rate**

12%

Percentage of 12 months of loan file requests that contained one or more missing documents. This rate includes missing documents that are still outstanding, as well as those missing documents that were requested and eventually received.



Top 10 Missing Docs Data as of: 1/26/2016

Missing Doc Name	Count	%
Title Policy	50	16 %
Payoff Statement/Refinanced Ln	44	14 %
Income	37	12 %
Condo Project Eligibility Docs	22	7 %
Other Additional Info Request	14	4 %
HUD-1 Settlement Statement	13	4 %
Interest Rate Lock Date	12	4 %
MI Certificate	12	4 %
Note	12	4 %
Appraisal/Supporting Addenda	11	4 %

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# Loan Review Results



Loan review summary data that you can filter by:

- ✓ *Funding Date*
- ✓ *Review Closed Date*
- ✓ *Sample Type*

## Metrics on data accuracy & review timelines

**PL Key Data Accuracy Rate**

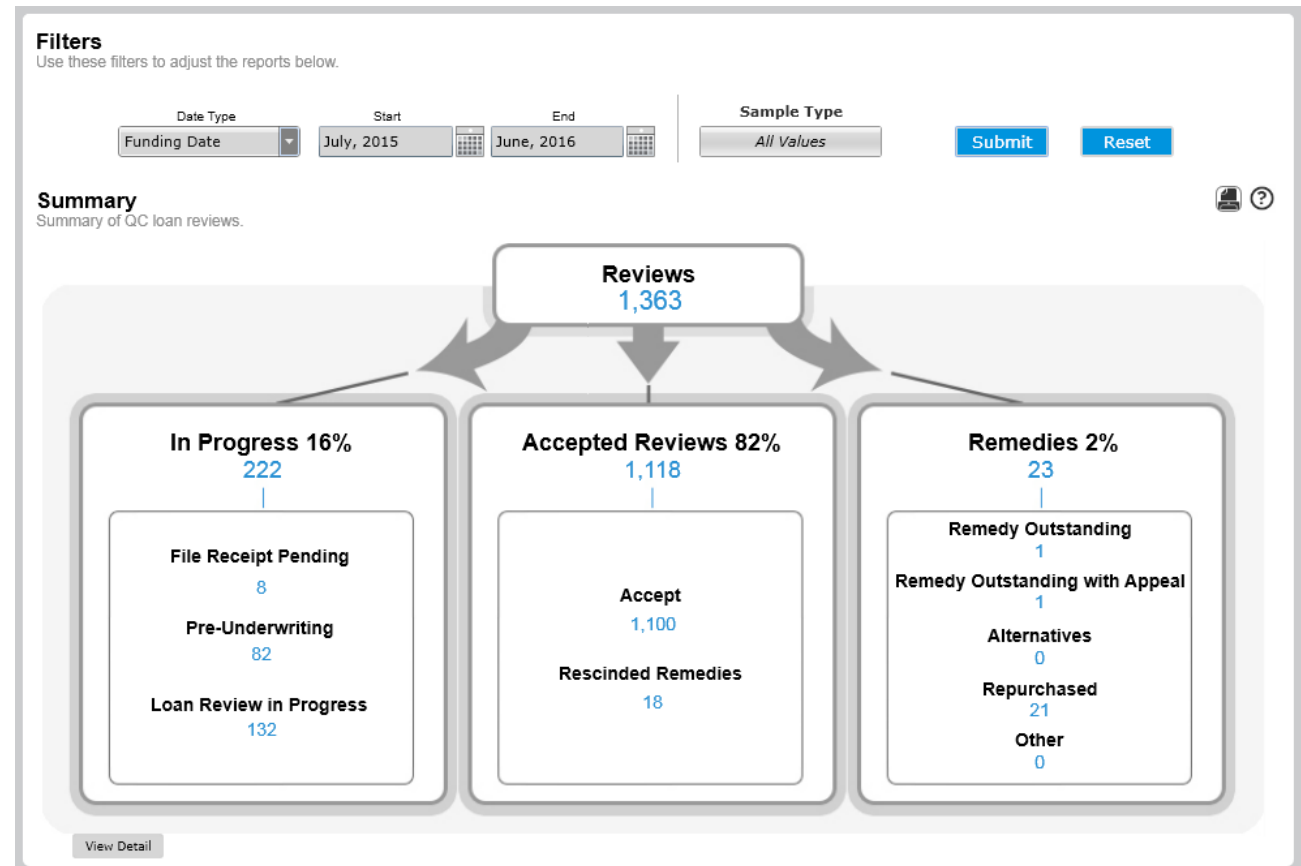
**85%** Percentage of 12 months of decided PL reviews where the LTV, TLTV, DTI, and Credit Score were successfully validated by Freddie Mac.

**PL Review Timeline**

**49** (Avg. Days) The average number of calendar days for Freddie Mac to complete a QC Performing Loan review. Based on a 3 month rolling average.

**Appeal Decision Timeline**

**3** (Avg. Days) The average number of calendar days for Freddie Mac to review the most recent completed remedy appeal (for the latest QC review of the loan). Based on a 3 month rolling average.

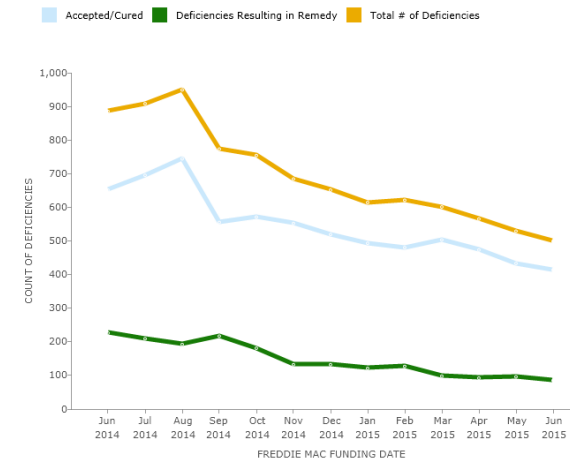


# Detailed Deficiency Information



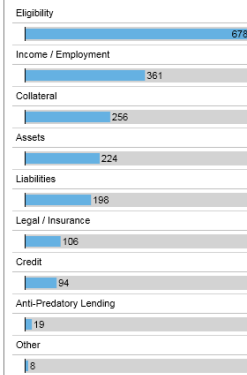
## Deficiency Trending

Trend chart of deficiencies. This chart contains information for closed reviews only (no open appeals). Loans with multiple deficiencies will appear multiple times.



## Deficiency Category for Deficiencies Resulting in Remedy

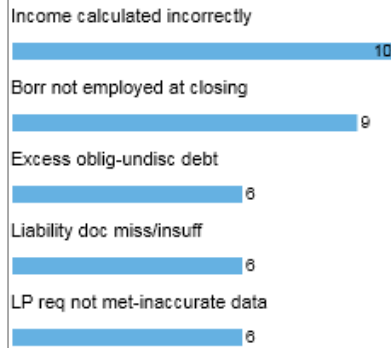
Deficiencies resulting in Remedy, sorted by deficiency category. This chart contains information for closed reviews only (no open appeals). Loans with multiple deficiencies will appear multiple times.



Click the bar(s) above to see deficiency category detail.

- ✓ Deficiency trends
- ✓ Top 5 Deficiencies
- ✓ Deficiency Category break down

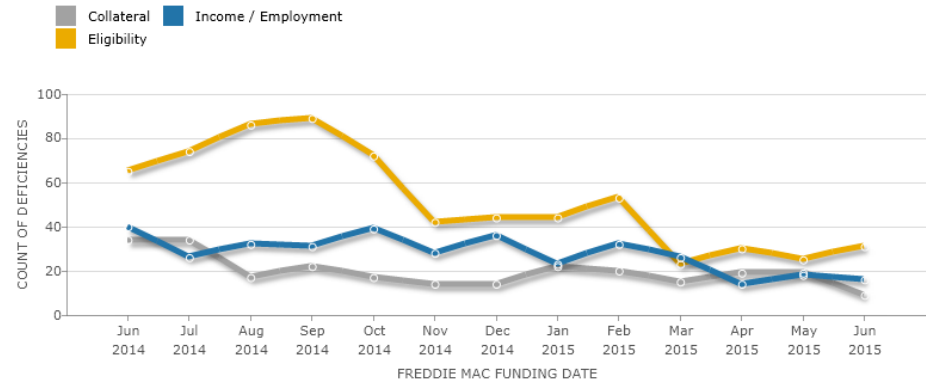
## Top 5 Deficiencies Resulting in Remedy



## Deficiency Category Trending for Deficiencies Resulting in Remedy

Trend chart of deficiencies resulting in Remedy, sorted by deficiency category. This chart contains information for closed reviews only (no open appeals). Loans with multiple deficiencies will appear multiple times.

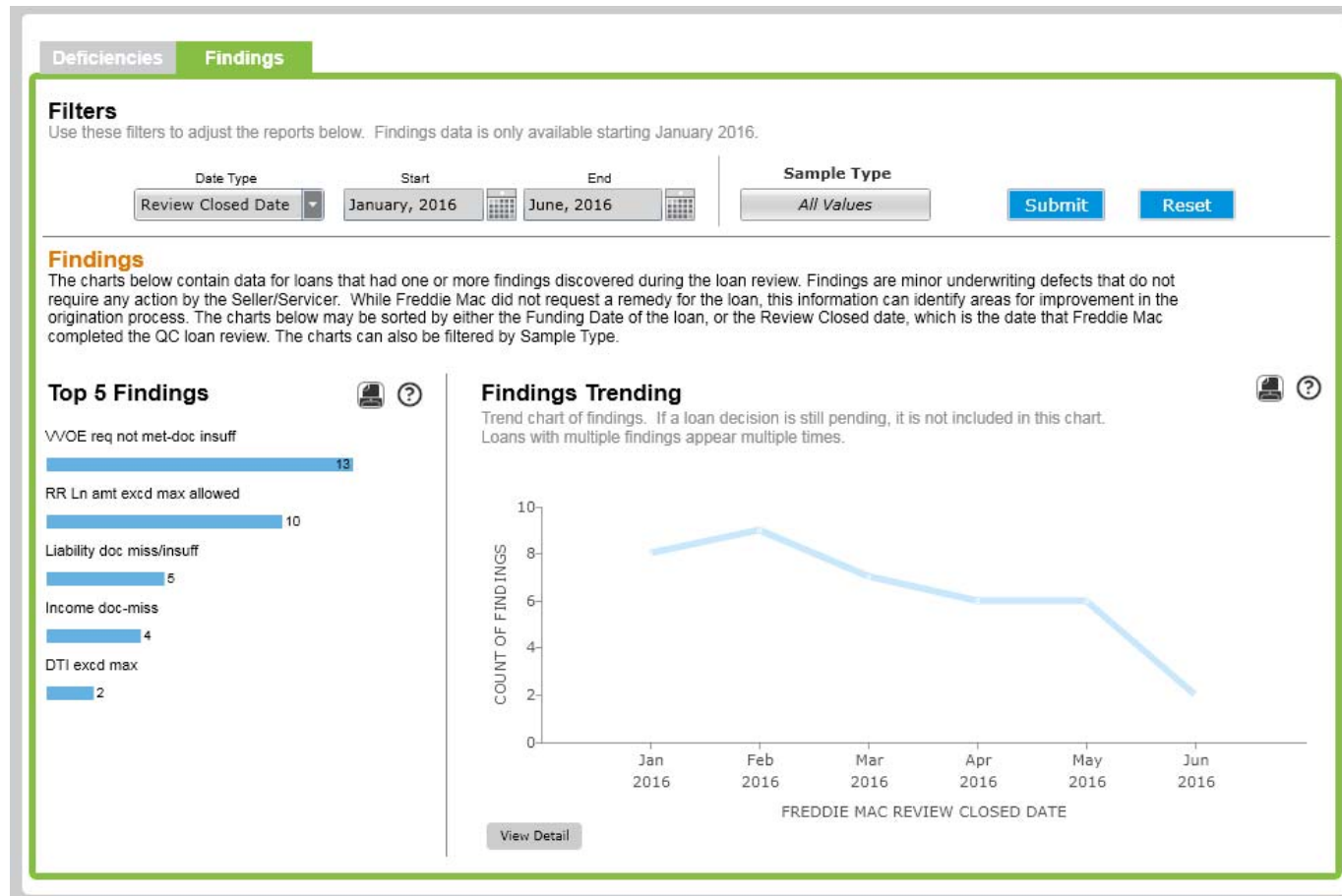
- Deficiency Categories: (Defaults To Top 3)
- Anti-Predatory Lending
  - Assets
  - Collateral
  - Credit
  - Eligibility
  - Income / Employment
  - Legal / Insurance
  - Liabilities
  - Other



# Detailed Findings Information



Detailed information on the top 5 Findings found during the loan review process, as well as Findings trends.



Charts are adjustable by Funding Date or Review Closed Date, and Sample Type

# Missing Document Information



## Detailed information on Missing Docs

[SAMPLE AND LOAN DELIVERY](#)
[REVIEW RESULTS](#)
[DEFICIENCY RESULTS](#)
[MISSING DOCUMENTS](#)
[APPEALS](#)
[PEER COMPARISON](#)

### Missing Document Rate

Percentage of 12 months of loan file requests that contained one or more missing documents. This rate includes missing documents that are still outstanding, as well as those missing documents that were requested and eventually received.

# 21%

### Current Missing Document Status

Current status of all outstanding missing document requests. Number of outstanding missing document requests for loan reviews that are in progress. Includes the amount of time left to respond to the missing document request.

**Number of Outstanding Missing Docs**

5	4	0	1	0
	Overdue	Due within 5 days	Due within 6 - 10 days	Due within 11 - 14 days

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### Missing Document Response Timeline

The length of time taken to respond to a missing document request. The requests are summarized into 3 groups based on the number of days. Percentages may not add up to 100 due to rounding.

**77%**

0 - 7 Days

**20%**

8 - 14 Days

**3%**

> 14 Days

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### Top 10 Missing Documents

The Top 10 most frequently requested missing documents, as well as its overall percentage of all missing documents. If less than 10 documents appear, there are fewer than 10 types of missing documents.

Income	54	14 %
Closing Disclosure	49	12 %
Asset	43	11 %
Sales Contract/Addenda	32	8 %
LP/DU/AUS Findings/Feedback Rp	23	6 %
Appraisal/Supporting Addenda	22	6 %
MI Certificate	20	5 %
Other Additional Info Request	17	4 %
Completion Certificate	16	4 %
Verbal VOE	15	4 %

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### Missing Documents Trending

Trend chart of missing document volume over time.

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- Top 10 Missing Documents
- Missing Document Rate
- Current Missing Document Status
- Missing Document Response Timeline
- Missing Document Trending

*Charts are adjustable by Funding Date or Review Closed Date, & Sample Type*



# Appeal Information



### Appeal Submission Rate

**75%** The percentage of loan reviews that are appealed. Based on a 12 month rolling average.

### Appeal Accept Rate

**78%** The percentage of appeals that result in a rescission of the remedy request. Based on a 12 month rolling average.

### Appeal Decision Timeline

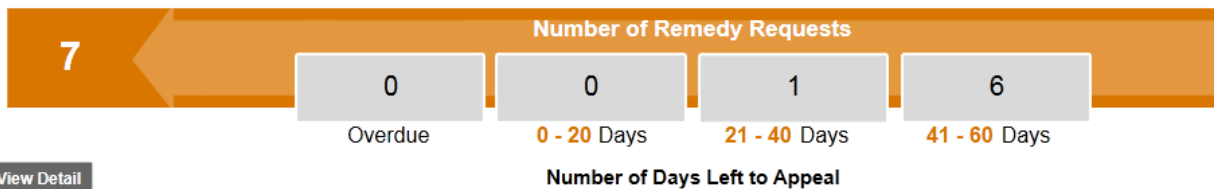
**11**  
(Avg. Days) The average number of calendar days for Freddie Mac to review the most recent completed remedy appeal (for the latest QC review of the loan). Based on a 3 month rolling average.

Detailed information on Appeals including:

- Appeal Submission Timeline
- Appeal Activity
- Appeal Trending
- Appeal Submission Rate

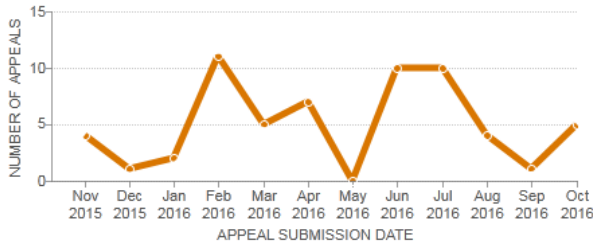
### Initial Appeal Submission Timeline

The amount of time left to respond to a remedy request with an appeal. This timeline includes first appeals only.



### Appeal Trending

Trend chart of appeal volume over time. Based on 12 completed months of appeal data.

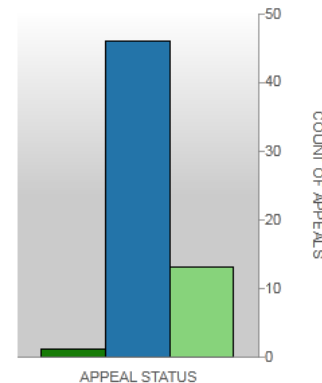


### Appeal Activity

Status of all appeal requests, including appeal requests under review, as well as decided appeal requests. This includes multiple appeals for the same loan. Based on 12 completed months of appeal data.

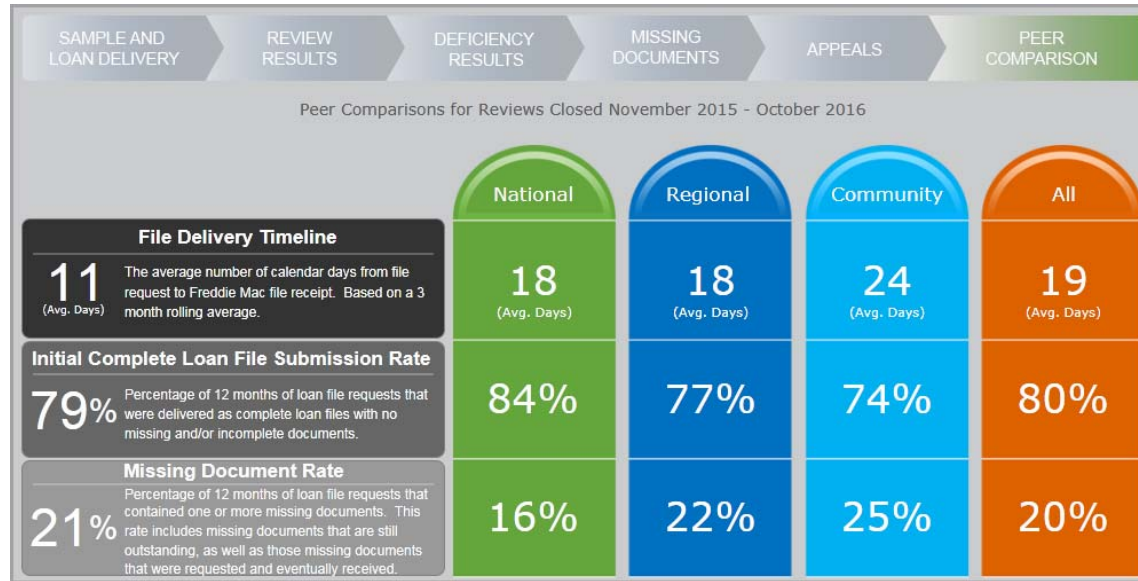
#### 60 Appeal Activity

- Appeal Decision Pending: 1
- Appeals Accepted: 46
- Appeals Denied: 13



*Charts are adjustable by Funding Date or Review Closed Date, and Sample Type*

# Peer Comparisons



Compare Missing Document Rate, deficiencies and other QC data to your peers.

