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## Workout Prospector® and Imminent Default Indicator™ 90-Day Account Access Q&A

To align with technology security best practices and to ensure we are protecting the personal information of borrowers with Freddie Mac-owned mortgages, Freddie Mac evaluates its systems for inactive user IDs and passwords. As a result of the most recent evaluation, Freddie Mac will disable inactive Workout Prospector and Imminent Default Indicator user IDs and passwords.

General		
1.	<b>Q:</b>	<b>How long do I have before my user IDs and passwords are disabled?</b>
	A:	You must log in to either Workout Prospector or Imminent Default Indicator at least once every 90 days from the last date you logged in to prevent your user ID and password from being disabled.
2.	<b>Q:</b>	<b>I do not know the user IDs and passwords for employees who are no longer with my company. What should I do?</b>
	A:	This process is part of our effort to better help you manage your company's security access. For active users, we request they all log in to Workout Prospector or Imminent Default Indicator at least once every 90 days to ensure their user IDs and passwords remain active. Any employee who is no longer with your company does not require access to these tools, and their IDs and passwords will be removed from the system.
3.	<b>Q:</b>	<b>How do I get a list of my user IDs for Workout Prospector and Imminent Default Indicator?</b>
	A:	At this time, we are unable to provide you with a list of your user IDs and passwords. To ensure all your users remain active and have uninterrupted access to these tools, we recommend that you have all users log in to Workout Prospector or Imminent Default Indicator at least once every 90 days from the last date they logged in.
4.	<b>Q:</b>	<b>I forgot my user ID and password. Do I need to request a new account?</b>
	A:	No. You can call 800-FREDDIE, and a customer service representative will be able to provide you with your current user ID and reset your password.
5.	<b>Q:</b>	<b>How often should my employees log in to these tools to keep their user IDs and passwords active?</b>
	A:	All users must log in to Workout Prospector or Imminent Default Indicator at least once every 90 days from the last date they logged in to avoid their user IDs and passwords from being disabled.

<b>6.</b>	<b>Q:</b>	<b>I have the same user ID and password for Workout Prospector and Imminent Default Indicator, but I have not logged in to Imminent Default Indicator in the last 90 days. Will I only lose access to Imminent Default Indicator?</b>
	A:	No. Since your user ID and password are the same for both servicing tools, you will maintain access to Imminent Default Indicator as long as you continue logging in to Workout Prospector.
<b>7.</b>	<b>Q:</b>	<b>Why are you disabling my user ID?</b>
	A:	We are disabling inactive user IDs and passwords to ensure secure access to our systems and to protect borrowers' personal information.
<b>8.</b>	<b>Q:</b>	<b>How can I reactivate my user ID and password?</b>
	A:	If your account becomes deactivated and you need to regain access to Workout Prospector and/or Imminent Default Indicator to conduct business with Freddie Mac, you must complete the online Workout Prospector registration form at <a href="http://FreddieMac.com/service/msp/wp2order.html">FreddieMac.com/service/msp/wp2order.html</a> .