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 **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 **default management**: Imminent Default Indicator®, Workout Prospector®, Workout Manager®, Timeline Manager^{SM}, Default Reporting Manager^{SM}, Default Fee Appeal System, Reimbursement System, and REO Manager®
- For **portfolio management**: the Servicer Performance Profile, Incentive Manager^{SM}, 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.
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) and the Freddie Mac Standard Modification.
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.
Default Fee Appeal System	Allows you to submit appeals electronically for State foreclosure timeline compensatory fees and late foreclosure sale reporting compensatory fees.
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: • 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.
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 *Understanding and Using Your Servicer Performance Profile*.
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