

Servicing Incentives and Compensatory Fees

ABOUT THIS EXHIBIT

This exhibit is a summary of compensatory fees assessed, and incentives paid to the Servicer, in accordance with the requirements in the Guide. This exhibit is not intended to replace the requirements in the applicable section of the Guide. Servicers must review the Guide sections referenced below for complete information. Servicers should also review their other Purchase Documents for additional requirements, which may not be included in this exhibit.

NAME	AMOUNT AND DESCRIPTION	GUIDE SECTION REFERENCE								
INCENTIVES										
Freddie Mac Standard Modification, Freddie Mac Streamlined Modification and Capitalization and Extension Modification for Disaster Relief	<p>Depending on the Borrower's Delinquency status as of the Trial Period Plan Effective Date, the following incentives may be paid:</p> <table border="1" data-bbox="569 737 1467 1094"> <thead> <tr> <th data-bbox="569 737 1140 826">Number of Days Delinquent at Trial Period Plan Effective Date</th> <th data-bbox="1140 737 1467 826">Incentive Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="569 826 1140 915">Less than or equal to 120 days delinquent at the time of the Trial Period Plan Effective Date</td> <td data-bbox="1140 826 1467 915">\$1,600</td> </tr> <tr> <td data-bbox="569 915 1140 1005">121 to 210 days delinquent at the time of the Trial Period Plan Effective Date</td> <td data-bbox="1140 915 1467 1005">\$1,200</td> </tr> <tr> <td data-bbox="569 1005 1140 1094">Greater than 210 days delinquent at the time of the Trial Period Plan Effective Date</td> <td data-bbox="1140 1005 1467 1094">\$400</td> </tr> </tbody> </table> <p>NOTE: Pursuant to Section 9204.6, the Servicer is not eligible to receive an incentive for completing a modification on a Mortgage that is subject to an indemnification agreement.</p>	Number of Days Delinquent at Trial Period Plan Effective Date	Incentive Amount	Less than or equal to 120 days delinquent at the time of the Trial Period Plan Effective Date	\$1,600	121 to 210 days delinquent at the time of the Trial Period Plan Effective Date	\$1,200	Greater than 210 days delinquent at the time of the Trial Period Plan Effective Date	\$400	9204.6
Number of Days Delinquent at Trial Period Plan Effective Date	Incentive Amount									
Less than or equal to 120 days delinquent at the time of the Trial Period Plan Effective Date	\$1,600									
121 to 210 days delinquent at the time of the Trial Period Plan Effective Date	\$1,200									
Greater than 210 days delinquent at the time of the Trial Period Plan Effective Date	\$400									
Freddie Mac Standard Short Sale and Make-Whole Preforeclosure Sales	\$2,200	9204.6								
Freddie Mac Standard Deed-in-Lieu of Foreclosure	\$1,500	9204.6								
Repayment Plans	\$500	9204.6								

NAME	AMOUNT AND DESCRIPTION	GUIDE SECTION REFERENCE								
Home Affordable Modification Program	<p>Depending on the Borrower's Delinquency status as of the Trial Period Plan Effective Date, the following incentives may be paid:</p> <table border="1" data-bbox="569 237 1467 537"> <thead> <tr> <th data-bbox="569 237 1140 305">Number of Days Delinquent at Trial Period Plan Effective Date</th> <th data-bbox="1140 237 1467 305">Incentive Amount</th> </tr> </thead> <tbody> <tr> <td data-bbox="569 305 1140 399">Less than or equal to 120 days delinquent (150 days from Due Date of Last Paid Installment (DDLPI))</td> <td data-bbox="1140 305 1467 399">\$2,100</td> </tr> <tr> <td data-bbox="569 399 1140 467">121 days or more delinquent to and including 210 days delinquent (151 to 240 days from DDLPI)</td> <td data-bbox="1140 399 1467 467">\$1,700</td> </tr> <tr> <td data-bbox="569 467 1140 537">Greater than 210 days delinquent (greater than 240 days from DDLPI)</td> <td data-bbox="1140 467 1467 537">\$900</td> </tr> </tbody> </table> <p>NOTE: Pursuant to Section 9204.6, the Servicer is not eligible to receive an incentive for completing a modification on a Mortgage that is subject to an indemnification agreement.</p>	Number of Days Delinquent at Trial Period Plan Effective Date	Incentive Amount	Less than or equal to 120 days delinquent (150 days from Due Date of Last Paid Installment (DDLPI))	\$2,100	121 days or more delinquent to and including 210 days delinquent (151 to 240 days from DDLPI)	\$1,700	Greater than 210 days delinquent (greater than 240 days from DDLPI)	\$900	9205.12
Number of Days Delinquent at Trial Period Plan Effective Date	Incentive Amount									
Less than or equal to 120 days delinquent (150 days from Due Date of Last Paid Installment (DDLPI))	\$2,100									
121 days or more delinquent to and including 210 days delinquent (151 to 240 days from DDLPI)	\$1,700									
Greater than 210 days delinquent (greater than 240 days from DDLPI)	\$900									
COMPENSATORY FEES (Non-Performing Loans)										
Reporting Foreclosure Sale Results	<p style="text-align: center;">\$100</p> <p>For every day that the foreclosure sale is not reported correctly</p>	9301.38								
Rollback	<p>Equal to \$1,000 per occurrence for administrative costs plus any third-party costs when Freddie Mac must process a rollback in accordance with Section 9301.39</p>	9301.39								

NAME	AMOUNT AND DESCRIPTION			GUIDE SECTION REFERENCE
Electronic Default Reporting Noncompliance	IF the noncompliance violation within a consecutive 12-month period is the Servicer's...	THEN the reporting noncompliance compensatory fee is...	AND the Servicer...	8303.38
	First violation	Greater of \$250 or \$50 per loan, up to \$5,000		
	Second violation	Greater of \$500 or \$50 per loan, up to \$10,000	May be required to attend a training reporting seminar at the Servicer's expense	
	Third violation or more	Greater of \$1,000 or \$50 per loan, up to \$15,000		

NAME	AMOUNT AND DESCRIPTION	GUIDE SECTION REFERENCE
Foreclosure Timeline Performance	<p>Loan-level compensatory fee calculation:</p> $\left[\left(\frac{\text{actual overall State foreclosure time line}}{\text{State foreclosure time line standard}} \right) - (\text{allowable delays}) \right] \times (\text{Per Diem})$ <p><i>Actual overall State foreclosure timeline</i> – Actual time taken by the Servicer to complete the foreclosure, from the DDLPI to the foreclosure sale.</p> <p><i>State foreclosure timeline</i> – As provided in Exhibit 83, this number represents expected Servicer performance in calendar days from the DDLPI to foreclosure sale.</p> <p><i>Allowable delays</i> – Time added to the State foreclosure timeline in accordance with Section 9301.46.</p> <p><i>Per diem</i> –</p> <p>A. For Mortgages referred to foreclosure on or after October 1, 2011, the per diem is equal to the outcome of this calculation:</p> $\left[\frac{(\text{Unpaid Principal Balance (UPB)} \times \text{ANY}^*)}{365 \text{ days}} \right]$ <p>B. For Mortgages referred to foreclosure prior to October 1, 2011, the per diem is the lesser of either \$30 per day, or the outcome of this calculation:</p> $\left[\frac{(\text{UPB} \times \text{ANY}^*)}{365 \text{ days}} \right]$ <p>* Accounting Net Yield (ANY) used in the calculation above is the ANY in effect on the day of the foreclosure sale.</p>	Exhibit 83A
Late Execution of REO Repurchase	<p>Multiply the amount of the remittance shortage by the highest quoted prime rate printed on the 1st Business Day following the 15th of each month in the print edition of <i>The Wall Street Journal</i> in its regular column entitled "Money Rates" plus 3%. If the prime rate is not published, then Freddie Mac will determine the charge.</p>	9603.17

NAME	AMOUNT AND DESCRIPTION	GUIDE SECTION REFERENCE											
COMPENSATORY FEES (All Loans)													
Reporting Non Compliance – All Loans	<table border="1"> <thead> <tr> <th data-bbox="539 264 869 435">IF the noncompliance violation within a consecutive 12-month period is the Servicer's...</th> <th data-bbox="869 264 1199 435">THEN the reporting noncompliance compensatory fee is...</th> <th data-bbox="1199 264 1528 435">AND the Servicer...</th> </tr> </thead> <tbody> <tr> <td data-bbox="539 435 869 573">First violation</td> <td data-bbox="869 435 1199 573">Greater of \$250 or \$50 per loan, up to \$5,000</td> <td data-bbox="1199 435 1528 573"></td> </tr> <tr> <td data-bbox="539 573 869 672">Second violation</td> <td data-bbox="869 573 1199 672">Greater of \$500 or \$50 per loan, up to \$10,000</td> <td data-bbox="1199 573 1528 773" rowspan="2">May be required to attend a training reporting seminar at the Servicer's expense</td> </tr> <tr> <td data-bbox="539 672 869 773">Third violation or more</td> <td data-bbox="869 672 1199 773">Greater of \$1,000 or \$50 per loan, up to \$15,000</td> </tr> </tbody> </table>	IF the noncompliance violation within a consecutive 12-month period is the Servicer's...	THEN the reporting noncompliance compensatory fee is...	AND the Servicer...	First violation	Greater of \$250 or \$50 per loan, up to \$5,000		Second violation	Greater of \$500 or \$50 per loan, up to \$10,000	May be required to attend a training reporting seminar at the Servicer's expense	Third violation or more	Greater of \$1,000 or \$50 per loan, up to \$15,000	8303.37
IF the noncompliance violation within a consecutive 12-month period is the Servicer's...	THEN the reporting noncompliance compensatory fee is...	AND the Servicer...											
First violation	Greater of \$250 or \$50 per loan, up to \$5,000												
Second violation	Greater of \$500 or \$50 per loan, up to \$10,000	May be required to attend a training reporting seminar at the Servicer's expense											
Third violation or more	Greater of \$1,000 or \$50 per loan, up to \$15,000												
Contract noncompliance and contract change	<p style="text-align: center;">\$500 per occurrence</p> <ol style="list-style-type: none"> 1. Research and perform database corrections to Freddie Mac's records to correct loan level cash or data discrepancies due to erroneous reporting by the Servicer, including, but not limited to, corrections to the data transmitted through Electronic Data Reporting (EDR) and loss mitigation reporting errors 2. Process the database changes necessary to complete an approved waiver to the Purchase Documents 	8303.43											

NAME	AMOUNT AND DESCRIPTION	GUIDE SECTION REFERENCE
COMPENSATORY FEES (Performing Loans)		
Aged Data Errors	\$100 per loan, per occurrence, not to exceed \$15,000 in a given month	8303.40
Late Reported Payoff Noncompliance	One month's interest based on the net yield for each loan that the Servicer reports late	8303.41
Cash Remittance Interest Reimbursement	<p>Multiply the amount of the remittance shortage by the highest quoted prime rate printed on the 1st Business Day following the 15th of each month in the print edition of <i>The Wall Street Journal</i> in its regular column entitled "Money Rates" plus 3%. If the prime rate is not published, then Freddie Mac will determine the charge.</p> <p>The following minimum charges shall apply:</p> <p>First Instance: No less than \$250 in any given month Second Instance: No less than \$500 in any given month Third Instance or more in 12 months: No less than \$1000 in any given month</p>	8303.42
Unauthorized Transfers of Servicing	Compensatory fee not to exceed 1% of the unpaid principal balances of the transferring Mortgages	7101.2
Unreported Transactions and Loan Simulation	<p>\$100 per loan</p> <p>When a Servicer fails to clear outstanding edits or report loan level activity by end of month minus four Business Days</p>	8303.39