



# Freddie Mac Servicer Success Scorecard Reference Guide

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April 2024

PUBLIC



Learning

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## Introduction

The Freddie Mac Servicer Success Scorecard (“Master Servicer Scorecard”) provides you with comprehensive requirements and measurements in multiple categories and assesses your performance results in defined categories each month. We also provide Scorecards that reflect performance results for servicing agents and interim Servicers, as well as a Consolidated Scorecard.

This reference guide introduces and provides information on the following topics:

- Master Servicer Scorecard
- Servicing Agent Scorecard
- Interim Servicer Scorecard
- Consolidated Scorecard
- Performance Metrics
- Supplemental Default Management Metrics
- Ranking Methodology
- Reports available via the Scorecards

If you have any questions after reviewing this publication, contact the Customer Support Contact Center at 800-FREDDIE.

## Manager Series Reports

The Manager Series Reports contain high-level summary and loan-level detail data to give you additional insight into the performance results reflected on your Servicer Success Scorecard. For additional information, refer to our [Manager Series Reports Reference Guide](#).

## Servicer Success File Reviews

If you are subject to Servicer Success File Reviews (File Reviews) as a master servicer, interim servicer, or servicing agent, the File Review Monitoring metrics will display on your respective Scorecards, as applicable.

File Reviews identify your servicing performance gaps and trends through assessment of a sampling of your delinquent mortgage files. This process is designed to help you identify and solve issues that prevent you from achieving top performance.

The following table identifies the types of reviews we may conduct:



Type of File Review	Description
Prudent Servicing Review	An assessment of your collection activities, loss mitigation activities, timeline management, and property preservation processes.
Short Sale Compliance Review	An assessment of your compliance with the requirements of the <i>Single-Family Seller/Service Guide</i> (Guide), and other purchase documents, as applicable, regarding completed Freddie Mac Standard Short Sales
Loan Modification Compliance Review	An assessment of your compliance with the requirements of the Guide and other Purchase Documents, as applicable, regarding completed modifications
Payment Deferral Compliance Review	An assessment of your compliance with the requirements of the Guide and other purchase documents, as applicable, regarding payment deferrals

We will notify you in writing when certain mortgages have been selected for review. Our request will:

- Include the specific Freddie Mac loan numbers associated with the mortgage files selected for review.
- Specify the documentation you must include with each type of file.
- Provide detailed instructions on how to submit the documents to us.

We must receive the requested file documentation within 30 calendar days from the date of the letter requesting the documentation or such other time frame we specify in the request. We may use all documentation you send to us, even if you send documentation that is not required. We may request additional mortgage files or additional documentation during the review. Your failure to submit the requested documentation will be considered a violation of the Purchase Documents, and Freddie Mac will pursue all rights and remedies available under the Purchase Documents and applicable law. Additionally,



failure to submit the requested documentation will be considered a file defect and may be considered in determining your overall performance in accordance with Guide Section 3501.2, *Servicer performance metrics*.

After we complete the File Review, we will notify you of our conclusions, including any defects, in writing. You may provide us with additional information to consider up to 15 business days after the date of our written conclusions. If an identified defect was the result of a missing or incorrect document, that document may be submitted with your appeal to support clearing the defect. If you failed to submit any documents in response to our initial File Review request on a mortgage, and the overall result is "Fail – Missing Docs," you may not appeal the defect for that mortgage. Freddie Mac's decision on the File Review shall be deemed conclusive and may be considered as a factor in determining your overall performance in accordance with Guide Section 3501.2.

For additional information about File Reviews, refer to Guide Section 3501.1, *Freddie Mac Servicer Success File Reviews*.

## Rewards and Recognition

You can receive rewards and recognition based on your performance results, through Freddie Mac's [Servicer Honors and Rewards Program \(SHARP\)<sup>SM</sup>](#).

Freddie Mac Servicers who fall into Servicer Success Scorecard Rank Groups 1, 2 and 3 may receive a final overall annual rank within that rank group (subject to available metric data). Your final overall annual rank will be used in conjunction with other criteria to determine whether you qualify for a reward.

Rewards and recognition will be determined on an annual basis in the first quarter of the year following the year for which you are being ranked.

## Introduction

The Freddie Mac Servicer Success Scorecard (“Master Servicer Scorecard”) is a confidential monthly performance review for all Servicers. It measures your performance based on key metrics in the Default Management and Investor Reporting categories.

In addition to the Master Servicer Scorecard, the following Scorecards are also available to you, as applicable, via the Servicer Performance Profile (SPP):

- Consolidated Scorecard (available to all Servicers)
- Servicing Agent Scorecard (available only to Servicers who subservice loans)
- Interim Servicer Scorecard (available only to Servicers who service loans for Freddie Mac on an interim basis)

Request access to the Servicer Performance Profile via [Freddie Mac Access Manager](#).

Your Scorecards will be available to you on the last business day of the month for the prior month’s performance (e.g., the Scorecards available to you on February 28, 2019, reflects your performance for January 2019).

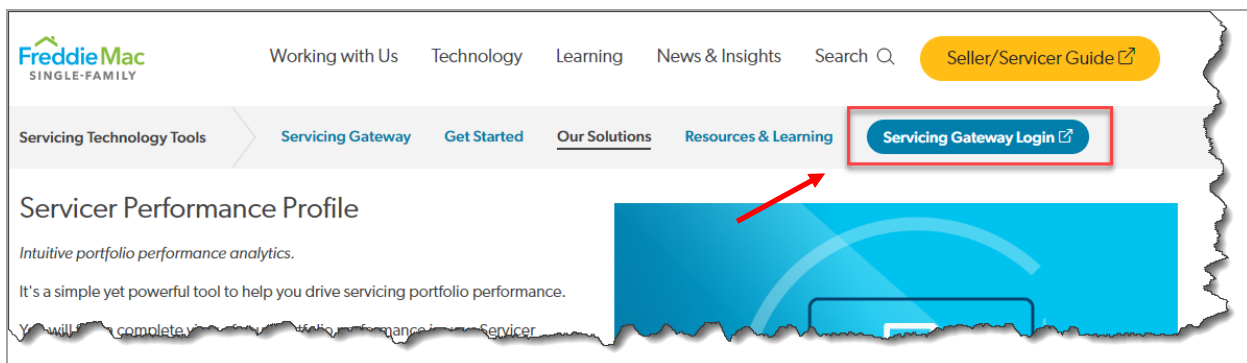
## Scorecard Functionality and this Reference Guide

We are continuously enhancing the functionality of the Scorecard. Therefore, at times, you may have functionality available to you on the Scorecard that is not yet documented in this reference guide. If you have questions about available functionality that is not detailed in this publication, contact your Freddie Mac representative or Customer Support at 800-FREDDIE. Additionally, remember to visit [freddiemac.com](http://freddiemac.com) frequently to ensure you are viewing the most recent version of this reference guide.

## How to Access Your Scorecards

Perform the following steps to access your Scorecards:

1. From the [Servicer Performance Profile](#) page, click **Servicing Gateway Login**. You may also access the Servicing Gateway directly at <https://sg.freddiemac.com>.

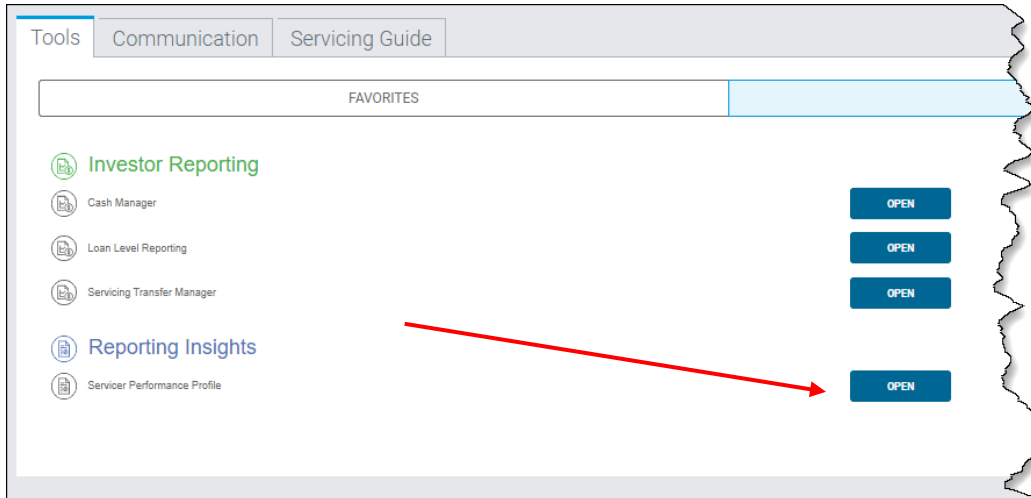


2. Enter your user ID and password when prompted. The Servicing Gateway home page displays.

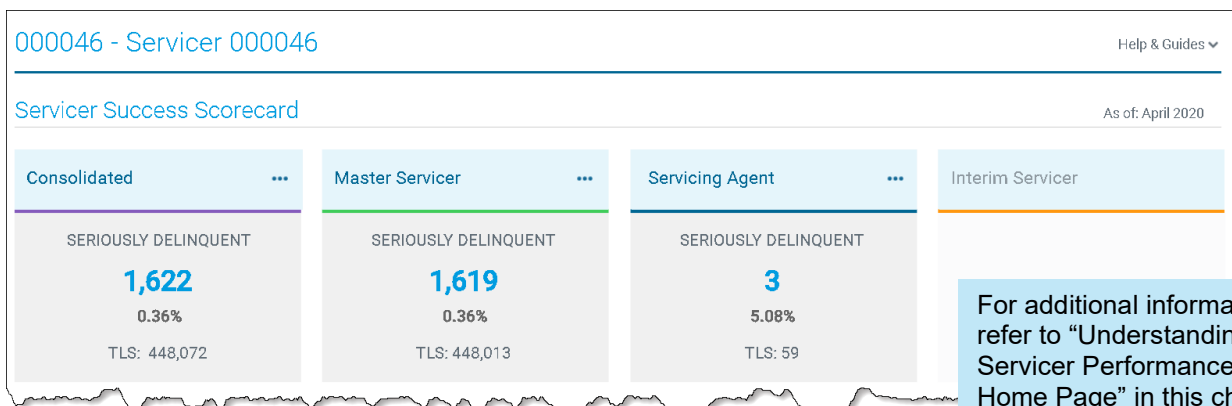




3. Click the Servicer Performance Profile **Open** button. The Servicer Performance Profile home page displays.

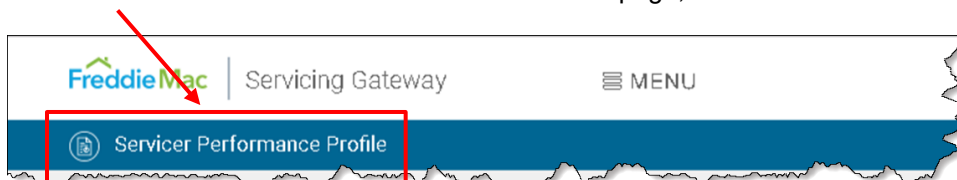


4. Click the tile that corresponds to the Scorecard you want to view.



## How to Return to the Servicer Performance Profile Home Page

To return to the Servicer Performance Profile home page, click **Servicer Performance Profile**.





# Understanding the Servicer Performance Profile Home Page

The Servicer Performance Profile home page contains the following two sections:

1. Servicer Success Scorecard
2. Manager Series Reports

This topic introduces and provides a brief description of each section.

Click here to access [additional resources](#).

Help & Guides ▾

000046 - Servicer 000046

## Servicer Success Scorecard

As of: April 2020

Consolidated	Master Servicer	Servicing Agent	Interim Servicer
SERIOUSLY DELINQUENT <b>1,622</b> 0.36% TLS: 448,072	SERIOUSLY DELINQUENT <b>1,619</b> 0.36% TLS: 448,013	SERIOUSLY DELINQUENT <b>3</b> 5.08% TLS: 59	N/A

1

## Manager Series Reports

● Consolidated ● Master Servicer ● Servicing Agent ○ Interim Servicer

Default Reporting	Payment Deferrals	Modifications	Incentives
EDIT ERRORS <b>1</b> Not Reported Loans: 5 Last Update: August 19, 2020	SETTLED Standard: 215 NED: 38 Disaster: 7 YTD   Last Update: August 19, 2020	SETTLED Flex Mod: 367 Extend: 261 Other: 12 DPM: 9 YTD   Last Update: August 19, 2020	Paid: \$1,404,900 Pending: \$420,700 On Hold: \$0 Not Eligible: \$50,900 DELAYED   Last Update: August 18, 2020
Timelines	Liquidations	Foreclosures	REO
LOANS PAST STANDARD <b>9,854</b> Days: 7,328,254 Last Update: August 19, 2020	SETTLED <b>106</b> Past Std: 43 YTD   Last Update: August 19, 2020	REPORTED FCL SALES <b>5</b> Days Past FCL Timeline: 66 Rolling 3 Months   Last Update: August 19, 2020	Pie chart showing REO status: Sale Pending (35), Sale Complete (91), Not Listed (27), Pre-Listing (87), Listed (48). Last Update: August 19, 2020

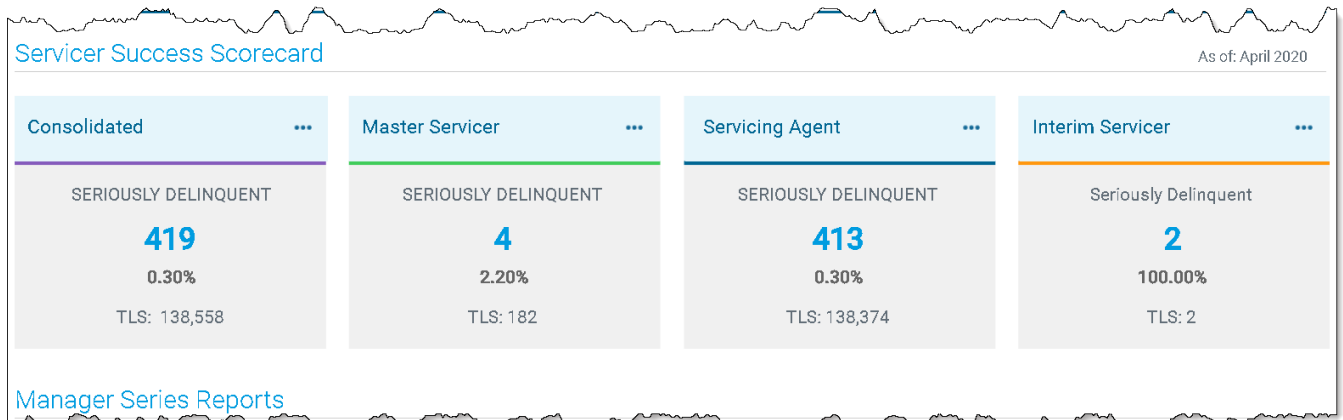
2

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Manager Series information and any reports or documents derived from the metrics and data related to the preceding contain Confidential Information of Freddie Mac which must be kept secure and confidential. Please refer to Sections 1201.8 and 8101.8 of the Freddie Mac Single-Family Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.



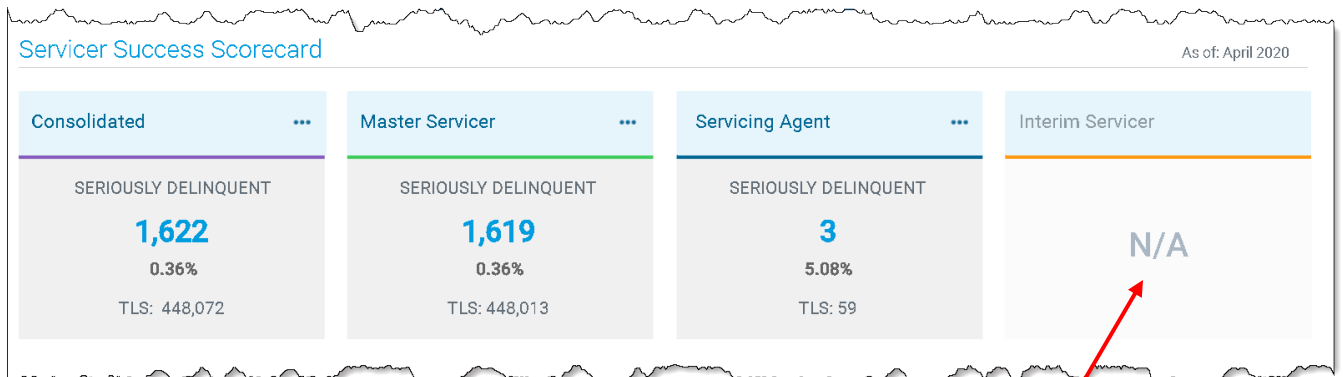
## Section 1: The Servicer Success Scorecard

The Servicer Success Scorecard section of the Servicer Performance Profile home page provides access to the Consolidated Scorecard, Master Servicer Scorecard, and if applicable, the Servicing Agent and Interim Servicer Scorecards. Refer to Chapters 3 through 5 for detailed information about each of these Scorecards.



[Manager Series Reports](#)

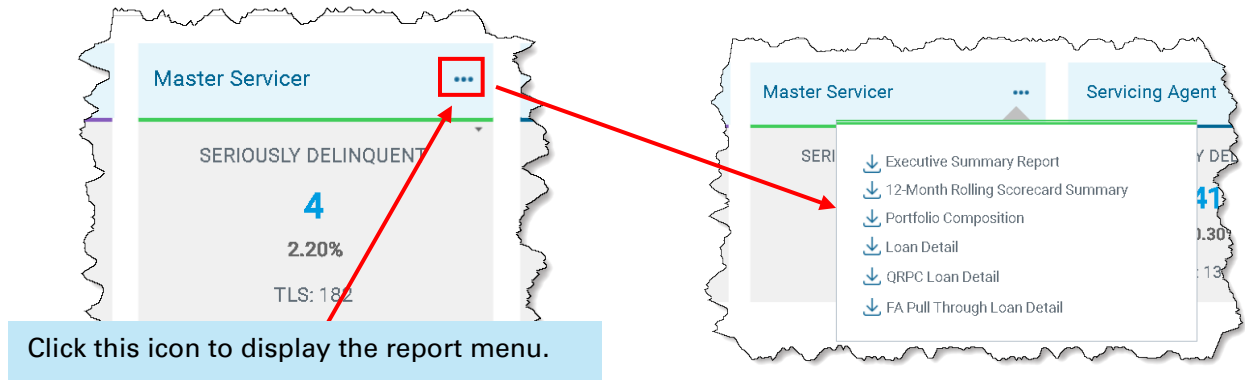
If you are not a servicing agent (subservicer) or interim Servicer, "N/A" displays.



In this example, the Servicer does not service loans for Freddie Mac on an interim basis. Therefore, "N/A" displays on the Interim Servicer Scorecard tile.



The upper right corner of each Scorecard tile provides access to various reports.



The following table identifies the reports that are available via the icon in the upper right corner of each Scorecard tile on the Servicer Performance Profile home page.

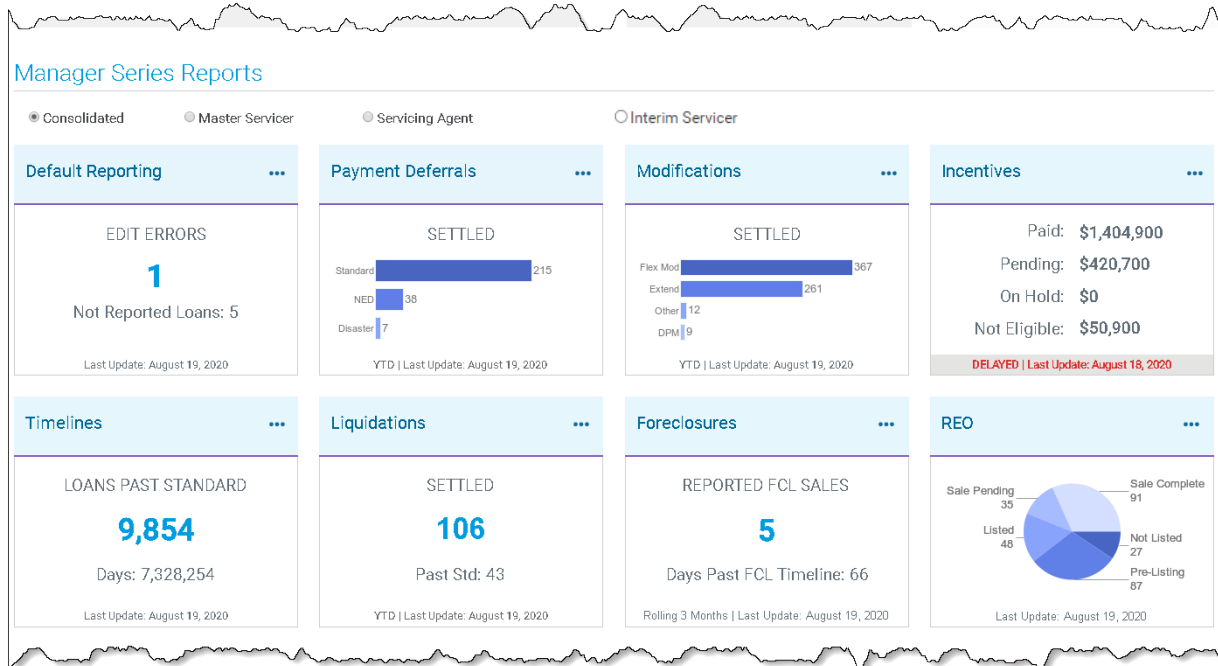
Report	Available for the following Scorecards:			
	Consolidated	Master Servicer	Servicing Agent	Interim Servicer
<i>Executive Summary Report</i>		X		
<i>12-Month Rolling Scorecard Summary</i>	X	X	X	X
<i>Scorecard Loan-Level Details</i>	X	X	X	X
<i>Master Servicer Comparison</i>			X	
<i>Interim Portfolio Comparison</i>				X
<i>Portfolio Analysis</i>	X			
<i>Roll Rate Analysis</i>	X			
<i>Condominium Housing</i>	X			
<i>High Risk Loan Detail</i>	X			
<i>Manufactured Housing</i>	X			
<i>Portfolio Composition</i>		X		
<i>QRPC Loan Detail</i>	X	X	X	X
<i>FA Pull Through Loan Detail</i>		X		
<i>Portfolio Overview</i>	X			

Refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports, for additional information.



## Section 2: The Manager Series Reports

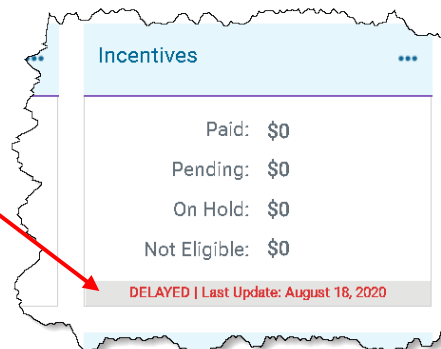
The Servicer Performance Profile home page also provides access to the Manager Series Reports. For additional information, refer to our publication, *Manager Series Reports Reference Guide*.



### Note:

Manager Series Reports are updated daily by 9 a.m. ET. If there is a delay in updating the reports, a delay notification will display below any affected tile, and the “Last Update” date will not be refreshed.

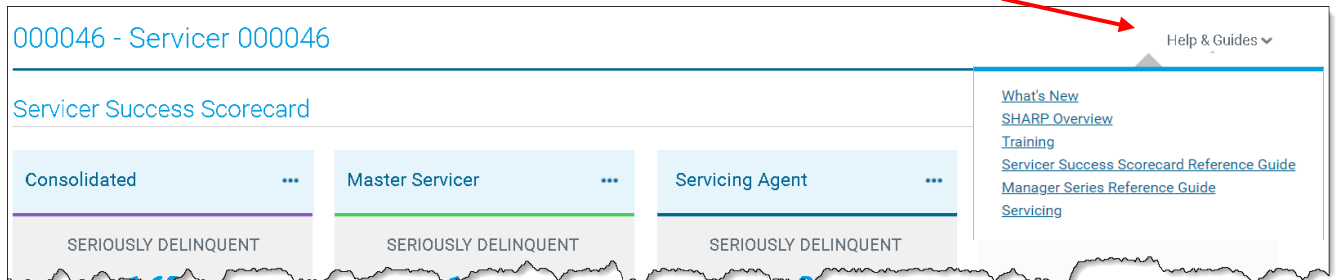
Once the Manager Series Reports are updated, the notification will no longer display, and the “Last Update” date will be refreshed.





## Additional Resources

Click **Help & Guides** to display a menu that provides links to information about recent enhancements, training opportunities, reference tools, and more.



The following table provides a description of each link.

Link:	Description:
What's New	Displays the "What's New" page where you can view a summary of recent changes to the Scorecards.
SHARP Overview	Displays the Servicer Honors and Rewards Program (SHARP) <sup>SM</sup> web page on <a href="http://sf.freddie.mac.com">sf.freddie.mac.com</a>
Training	Provides access to training opportunities for the Scorecards.
Servicer Success Scorecard Reference Guide	Provides access to the <i>Freddie Mac Servicer Success Scorecard Reference Guide</i> (this publication) which includes information on the metrics and how to navigate the Scorecards.
Manager Series Reference Guide	Provides access to the <i>Manager Series Reports Reference Guide</i> which includes information on how to access and use the reports.
Servicing	Displays the Servicing page on <a href="http://freddiemac.com">freddiemac.com</a> .

## Introduction

The Freddie Mac Servicer Success Scorecard (“Master Servicer Scorecard”) reflects the performance of your servicing portfolio. It does not include loans you are subservicing or interim servicing, if applicable.

This chapter introduces and provides an overview of the Master Servicer Scorecard.

## How to Access the Master Servicer Scorecard

There are two ways you can access the Master Servicer Scorecard, as shown below.

When viewing the Servicer Performance Profile home page, click the “Master Servicer” tile to access the Master Servicer Scorecard.

**Servicer Success Scorecard**

Consolidated	Master Servicer	Servicing Agent
SERIOUSLY DELINQUENT <b>1</b> 1,907 0.40% TLS: 474,861	SERIOUSLY DELINQUENT <b>1,903</b> 0.40% TLS: 474,799	SERIOUSLY DELINQUENT <b>N/A</b> N/A N/A

The Master Servicer Scorecard tile displays the total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent or in foreclosure) that you service, or are subserviced for you, and reflects that number as a percentage of total loans serviced. Total loans serviced (TLS) is also displayed.

**Consolidated Scorecard**  
[Master Servicer Scorecard](#)

SERIOUSLY DELINQUENT  
**2**  
4  
6.45%

When viewing the Consolidated, Servicing Agent, or Interim Servicer Scorecards, as applicable, click the Master Servicer Scorecard link located in the top right corner of the Portfolio Summary.

Only links applicable to your organization will display. For example, if you subservice loans on behalf of another Servicer, but do not service loans on an interim basis for Freddie Mac, only the Servicing Agent Scorecard link will display.



# The Master Servicer Scorecard

Below is an example of the Master Servicer Scorecard.

## Servicer Success Scorecard

000046 - Servicer 000046

Rank Group: 1 <sup>Ⓞ</sup>

Additional Reports ▼

↓
🖨️

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### Master Servicer Scorecard

As of: April 2020

#### Master Servicer Portfolio Summary

[Consolidated Scorecard](#)  
[Servicing Agent Scorecard](#)

TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	SERIOUSLY DELINQUENT
448,013	420,894	27,119	1,619
	93.95%	6.05%	0.36%

### Default Management <sup>Ⓞ</sup>

	Weight	Performance	Synthetic	Trend	Monthly Metric Rank	Bottom 25% 3 Months	1/2
↓ 1. Transition from 30 to 60+	40%	9.79%	11.35%	↗	1/2		
↓ 2. Cure Efficiency	20%	10.26%	14.59%	↘	2/2	Monthly Default Management Rank	
↓ 3. Retention Efficiency	20%	3.71%	1.97%	↔	1/2		
↓ 4. Liquidation Efficiency	5%	3.16%	1.84%	↗	1/2		
↓ 5. 6-Month Modification Performance	5%	71.11%	64.61%	↗	1/2		
↓ 6. Total Timeline Trend	10%	96.74%	98.00%	↔	2/2		
<h4 style="margin: 0;">Supplemental Metrics</h4>							
↓ 7. Transition from Current to 30+		0.33%	0.57%				
↓ 8. Transition from 60 to 90+		26.46%	25.01%				
↓ 9. Transition from 120+ to Worse		47.85%	52.06%				
↓ 10. Modification Pull-Through Rate		72.58%	56.94%				
↓ 11. Inflow to Past Timeline Trend		0.62%	1.91%				
↓ 12. Average Age Beyond Timeline		872.25	729.85				





### File Review Monitoring

	Success Rate	Target	vs. Prior Month	Rank	Rating	Review Month
1. Prudent Servicing Review	99.05%	98.00%	↘	1/1	Pass	Aug 2022
2. Short Sales Compliance Review	N/A	N/A	N/A	N/A	N/A	Aug 2022
3. Loan Modification Compliance Review	100.00%	98.00%	↗	1/1	Pass	Aug 2022
4. Payment Deferral Compliance Review	98.48%	98.00%	↘	1/1	Pass	Aug 2022

### Investor Reporting

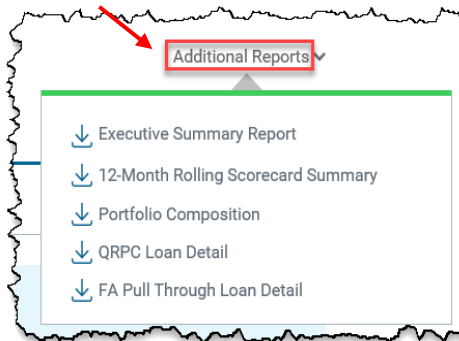
	Performance	Rating
↓ 1. Cash Deficiency	\$0.00	Pass
↓ 2. Average Number of Days to Report Payoffs	0.97	Pass
↓ 3. Aged Edits Past 30+ Days	0.00%	Pass
↓ 4. Loan Level Reporting Compliance	100.00%	Pass

## Understanding Your Master Servicer Scorecard

The Master Servicer Scorecard contains various sections that display your performance data. Let's take a closer look at each section.

### Additional Reports

Click **Additional Reports** to display a menu that provides access to other reports as outlined below.



Menu Selection	Description
Executive Summary Report	Generates and displays your <i>Executive Summary Report</i> (ESR) in .pdf format. Available via the Master Servicer Scorecard tile and Master Servicer Scorecard Additional Reports menu.
12-Month Rolling Scorecard Summary	Provides access to the <i>12-Month Rolling Scorecard Summary</i> report in Microsoft® Excel® spreadsheet format.



Portfolio Composition	Provides access to the <i>Portfolio Composition</i> report, a breakdown, by Servicer number, of the aggregated Global Family portfolio composition provided in the ESR.
QRPC Loan Detail	Provides loan-level detail data for the Quality Right Party Contact (QRPC) section of the ESR in Microsoft Excel spreadsheet format.
FA Loan Pull Through Detail	Provides loan-level detail data for the Alternatives to Foreclosure Pull Through section of the ESR in Microsoft Excel spreadsheet format.

For additional information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.

## Master Servicer Scorecard Banner

The Master Servicer Scorecard banner provides general information about your rank group, Global Family, and the reporting period.

**Identifies your Global Family Servicer Number and name.**

**Click here to download a spreadsheet with loan-level data for each metric displayed on separate tabs.**

**Identifies your rank group. The rank group you are in may change over time, based on the size of your Freddie Mac servicing portfolio.**

**Click the information icon to display an alphabetical list of names of all other Servicers within your rank group.**

**For additional information, refer to Chapter 8, Understanding the Ranking Methodology.**

**Identifies the reporting period associated with the performance results reflected on your Scorecard.**

**For example, if the "As of" date is April 2020, the results reflect your performance for April 2020 and the Scorecard is available to you on May 31, 2020.**

**Click this icon to print your Master Servicer Scorecard.**



### Portfolio Summary

The Master Servicer Portfolio Summary provides general, high-level data about your Freddie Mac servicing portfolio.

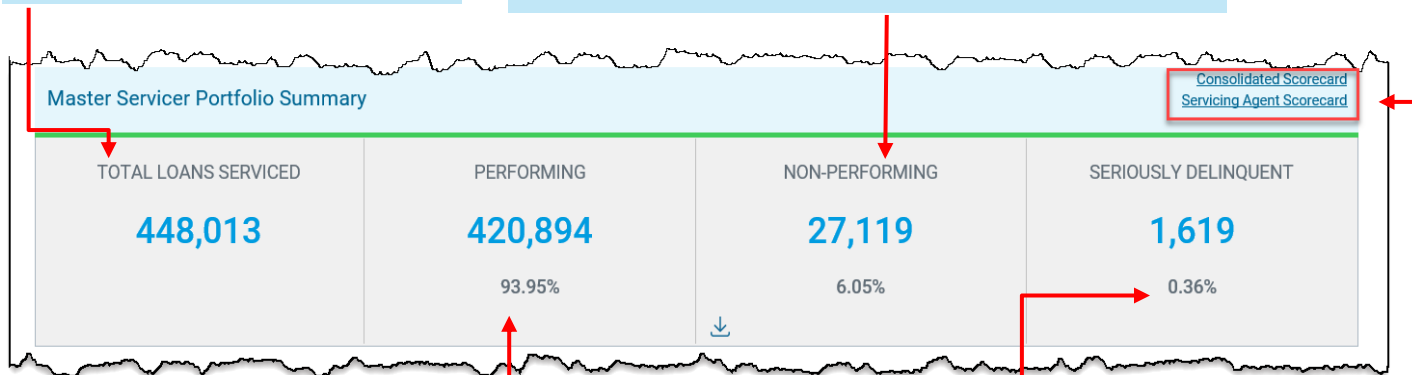
The total number of performing and non-performing loans in your Freddie Mac servicing portfolio that you service, or are subserviced for you.

This does not include loans you are subservicing or interim servicing.

The total number of non-performing loans (i.e., loans that are 30+ days delinquent or in foreclosure) in your Freddie Mac servicing portfolio, also reflected as a percentage of total loans serviced.

For example:

$$27,119 \div 448,013 = 6.05 \text{ percent}$$



The total number of performing loans in your Freddie Mac servicing portfolio, also reflected as a percentage of total loans serviced.

For example:

$$420,894 \div 448,013 = 93.95 \text{ percent}$$

The total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent or in foreclosure) in your Freddie Mac servicing portfolio, also reflected as a percentage of total loans serviced.

For example:

$$1,619 \div 448,013 = 0.36 \text{ percent}$$

These links display and provide access to the Servicing Agent and Interim Servicer Scorecards, if applicable to your organization.

Refer to Chapter 5 for additional information.

**Note:** If any loans in your Freddie Mac servicing portfolio are serviced by one or more servicing agents (subserviced), the number of loans subserviced and number of servicing agents display here.

Click on the text to access the *Servicing Agent Comparison* report. For more information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.





## Overall Annual Rank

The Overall Annual Rank section of the Master Servicer Scorecard displays year-to-date and annual ranking information.

For additional information about year-to-date and annual ranks, refer to Chapter 8, Understanding the Ranking Methodology.



### Annual Rank

Your annual rank is calculated after your December performance is finalized and may display on the Scorecard available at the end of the following January, as applicable. If available, your annual rank will remain displayed on the Scorecard through the year and will be your rank for the prior calendar year. If it's not available, an N/A will display in this field.

A minimum of six monthly Default Management ranks are required to determine an annual rank.

**Note:** N/A will display in this field for Servicers in Rank Group 4.

### Year-to-Date Rank

Annual rank data will be calculated monthly with year-to-date rank results displayed in this field, as applicable. Year-to-date rank results will display on the Scorecard as outlined below.

**Note:** N/A will display in this field for Servicers in Rank Group 4.

Rank Groups 1 and 2	
<b>Performance Month(s)</b>	<b>You must have sufficient data to determine a monthly Default Management rank for a minimum of:</b>
January through July	One month during this performance period to display a year-to-date rank. If you do not have sufficient data to determine a monthly Default Management rank for at least one month during this performance period, N/A will display in the year-to-date field.
August	Two months to display a year-to-date rank. If you do not have sufficient data to determine a monthly Default Management rank for at least two months, N/A will display in the year-to-date field.
September	Three months to display a year-to-date rank. If you do not have sufficient data to determine a monthly Default Management rank for at least three months, N/A will display in the year-to-date field.



Rank Groups 1 and 2, continued	
Performance Month(s)	You must have sufficient data to determine a monthly Default Management rank for a minimum of:
October	Four months to display a year-to-date rank. If you do not have sufficient data to determine a monthly Default Management rank for at least four months, N/A will display in the year-to-date field.
November	Five months to display a year-to-date rank. If you do not have sufficient data to determine a monthly Default Management rank for at least five months, N/A will display in the year-to-date field.
December	Six months to display a year-to-date rank and receive an annual rank. If you do not have sufficient data to determine a monthly Default Management rank for at least six months, N/A will display in the year-to-date field.
Rank Group 3	
A year-to-date rank will display at the same time the sixth monthly default management ranking occurs.	

**Note:** To view information about the Overall Annual Rank section displayed on the Scorecard, click the information icon shown below.



Click this icon to display the information shown below.

Metric Monthly Rank: Monthly Rank for an individual Default Management performance metric. It indicates how the servicer performance compares to the performance of other Servicers within your rank group for the metric.

Default Management Monthly Rank: Monthly rank for the Default Management category, compared to other ranked Servicers within your rank group. You will receive a Default Management Monthly Rank if you are in Rank Groups 1, 2, and 3, and we were able to calculate performance for the metrics required to determine an overall rank for those rank groups.

Year-to-Date Overall Rank: Shows the Year-to-Date Annual Rank for the Servicer. Servicers in Groups 1 and 2 may receive an annual ranking beginning with their January performance; however, a Servicer in Group 3 will receive an Annual Ranking only if they received an Overall Monthly Rank in 6 months of the calendar year. Servicers in Group 4 will not receive a Year-to-Date Annual Rank within their rank group.

Annual Overall Rank: Annual ranking calculation is based on a Servicer's performance in the Default Management metrics for every month for which monthly rankings were received during the measured calendar year. For a Servicer to receive a Final Annual Rank, the Servicer must have received at least six months of monthly rankings for that calendar year.

Overall Annual Rank ⓘ



## Default Management

The Default Management category includes six performance metrics that focus on delinquency management, loss mitigation and workout effectiveness, and foreclosure timeline management.

If you are in Rank Groups 1, 2 or 3, click here to access the *Rank Improvement* report.

Refer to Chapter 9 for additional information.

Default Management <sup>Ⓢ</sup>

	Weight	Performance	Synthetic	Trend	Monthly Metric Rank	Bottom 25% 3 Months	<div style="border: 2px solid red; padding: 5px; font-size: 24px; font-weight: bold;">1/1</div> Monthly Default Management Rank
<div style="border: 2px solid red; padding: 2px; display: inline-block;"> </div> 1. Transition from 30 to 60+	40%	30.21%	24.12%	↘	2/2	N	
<div style="border: 2px solid red; padding: 2px; display: inline-block;"> </div> 2. Cure Efficiency	20%	9.18%	10.84%	↔	2/2	N	
<div style="border: 2px solid red; padding: 2px; display: inline-block;"> </div> 3. Retention Efficiency	20%	2.50%	3.50%	↘	2/2	Y	
<div style="border: 2px solid red; padding: 2px; display: inline-block;"> </div> 4. Liquidation Efficiency	5%	0.00%	0.17%	↘	1/2	N	
<div style="border: 2px solid red; padding: 2px; display: inline-block;"> </div> 5. 6-Month Modification Performance	5%	60.47%	56.10%	↔	1/1	N	
<div style="border: 2px solid red; padding: 2px; display: inline-block;"> </div> 6. Total Timeline Trend	10%	103.01%	103.72%	↔	1/1	N	

Click to access loan-level detail reports.

The following table identifies and provides a description for the performance data displayed for the Default Management performance metrics.

Item/Column	Description
	Click this icon to access and download loan-level detail reports. For additional information, refer to “How to Access and Download Loan-Level Detail Reports” in Chapter 9.
Metric	Identifies the individual metrics in the Default Management category. For additional information about the metrics, refer to Chapter 6.
Weight	The weight associated with the metric for your rank group.
Performance	Your performance for each metric for the current reporting period. <ul style="list-style-type: none"> <li>▪ Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio).</li> <li>▪ Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio).</li> </ul> In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C (not calculable).



<p>There must be a minimum of 20 loans in the Servicer's metric denominator to calculate performance for the synthetic portfolio.</p>	<p><b>Synthetic</b></p> <p>The synthetic portfolio's performance for the metric to which your performance was compared for the reporting period.</p> <p>If we are unable to calculate performance for a given metric due to insufficient data, or if there is not a minimum of 20 loans in the denominator, we will not calculate performance for the synthetic portfolio and the field will display N/A (not applicable).</p> <p>For additional information, refer to "Synthetic Portfolio" in Chapter 8.</p>
---	--

Item/Column	Description	
Trend	<p>Indicates whether the difference between your performance and your synthetic portfolio's performance in the current month materially and statistically deviates from your average historical difference.</p> <p>For each month (current month and prior 11 months) we find the difference between your performance and the synthetic portfolio's performance ("Trend Value"). We then determine the difference between the Trend Value and the prior three-month average Trend Value ("Trend Difference"). For a given month, if any of the prior three months do not have calculable performance, we will look back for up to five months to calculate your three-month average. To establish trend, we determine whether the current month's Trend Difference is between one standard deviation above and below the 11-month historical average Trend Differences.</p>	
	<p><b>If your performance vs. your synthetic portfolio's performance is:</b></p>	<p><b>Then the following displays in the Trend column:</b></p>
	Statistically better than the prior 11-month history	Green arrow trending up
	Statistically worse than the prior 11-month history	Red arrow trending down
	Not statistically better or worse than the prior 11-month history	Gray flat arrow
<p>We will not calculate trend for a metric if:</p> <ul style="list-style-type: none"> <li>▪ We cannot calculate a three-month average Trend Value from among the five prior months of performance (e.g. two or more months out of the most recent five months do not have calculable performance), or</li> <li>▪ You are missing more than two performance calculations in the prior 11 months, or</li> <li>▪ We cannot calculate performance for the current month (i.e., insufficient number of loans in the denominator)</li> </ul> <p>If we are unable to calculate trend for a metric, "N/A" will display.</p>		



Item/Column	Description
Monthly Metric Rank	How your performance compares to the performance of other Servicers within your rank group for the metric. The data displayed indicates your rank for the metric. If performance cannot be calculated for a metric, you will not be ranked for that metric. Your rank is determined by computing the percent difference (better or worse) between your performance and your synthetic portfolio's performance compared to that of other Servicers with calculable performance for the metric. For additional information, refer to Chapter 8, Understanding the Ranking Methodology.
Bottom 25% 3 Months	A "Y" indicates you have ranked in the bottom 25 percent of your rank group for three consecutive months. An "N" indicates you have not.
Monthly Default Management Rank	Your organization's monthly rank for the Default Management category, compared to other ranked Servicers within your rank group. You will receive a monthly Default Management rank if you are in Rank Groups 1, 2 and 3, and we were able to calculate performance for the metrics required to determine a monthly Default Management rank for those rank groups. If we were not able to calculate performance for the metrics required to determine a monthly Default Management rank, N/A will display. If you are in Rank Group 4, you will not receive monthly Default Management ranks, and N/A will display.

To access the *Rank Improvement* report, click here.  
For additional information, refer to Chapter 9.

1/2  
Monthly Default Management Rank

5/6  
Monthly Default Management Rank  
Bottom 25%

If you are ranked in the bottom 25 percent of your rank group for the current reporting period, this indicator displays.

**Note:** To view information about the Default Management performance results displayed on the Scorecard, click the information icon shown below.





**Default Management** ⓘ

Click this icon to display the information shown below.

**Default Management** ⓘ

Performance: Performance in red indicates it is worse than Synthetic. An "N/C" indicates that your performance was not calculable for that metric because you did not have at least one loan in the denominator.

Synthetic: An "N/A" indicates that the synthetic is not applicable for the metric because you either had less than 20 loans in the denominator or it was not calculable.

Trend: An "N/A" indicates that trend is not applicable to this metric because your performance history does not contain sufficient historical data to calculate a meaningful trend.

Monthly Metric Rank: An "N/A" indicates that the rank is not applicable for the metric because you either had incalculable performance, less than 20 loans in your denominator or are in Rank Group 4.

Bottom 25% - 3 Months: An "N/A" indicates that this evaluation is not applicable because you are in Rank Group 4.

Default Management Monthly Rank: An "N/A" indicates that the overall rank is not applicable to you because you are either in Rank Group 4 or you did not have calculable performance or you did not have at least 20 loans for each or the required rank eligibility metrics for your rank group.

## Default Management – Supplemental Metrics

In addition to the six Default Management performance metrics, there are six supplemental metrics. We provide the supplemental metrics to offer further insight into your portfolio performance and to help you more effectively manage your core metric performance.

**Default Management** ⓘ

	Weight	Performance	Synthetic	Trend	Monthly Metric Rank	Bottom 25% 3 Months	<b>1/1</b> Monthly Default Management Rank
↓ 1. Transition from 30 to 60+	40%	30.21%	24.12%	↘	2/2	N	
↓ 2. Cure Efficiency	20%	9.18%	10.84%	↔	2/2	N	
↓ 3. Retention Efficiency	20%	2.50%	3.50%	↘	2/2	Y	
↓ 4. Liquidation Efficiency	5%	0.00%	0.17%	↘	1/2	N	
↓ 5. 6-Month Modification Performance	5%	60.47%	56.10%	↔	1/1	N	
↓ 6. Total Timeline Trend	10%	103.01%	103.72%	↔	1/1	N	
<b>Supplemental Metrics</b>							
↓ 7. Transition from Current to 30+		4.90%	2.41%				
↓ 8. Transition from 60 to 90+		39.34%	33.84%				
↓ 9. Transition from 120+ to Worse		73.35%	69.67%				
↓ 10. Modification Pull-Through Rate		52.13%	57.06%				
↓ 11. Inflow to Past Timeline Trend		1.53%	1.66%				
↓ 12. Average Age Beyond Timeline		833.24	707.17				

Your actual performance for each supplemental metric for the current reporting period.

- Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio).
- Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio).

In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C.

The synthetic portfolio's performance for the supplemental metric for the reporting period. We provide this data as a comparison point for you to assess your performance.

If we are unable to calculate performance for a given metric due to insufficient data, we will not calculate performance for the synthetic portfolio and the field will display N/A.



For additional information, refer to Chapter 7, The Supplemental Default Management Metrics.

## File Review Monitoring

The File Review Monitoring section displays on the Scorecard, if you were subject to a review, and will continue to display until a subsequent review is completed. The performance results displayed will always reflect the most recent File Review results available.

If you are not subject to File Reviews, this section will not display on your Master Servicer Scorecard.

	Success Rate	Target	vs. Prior Month	Rank	Rating	Review Month
1. Prudent Servicing Review	99.05%	98.00%		1/1	Pass	Aug 2022
2. Short Sales Compliance Review	N/A	N/A	N/A	N/A	N/A	Aug 2022
3. Loan Modification Compliance Review	100.00%	98.00%		1/1	Pass	Aug 2022
4. Payment Deferral Compliance Review	98.48%	98.00%		1/1	Pass	Aug 2022

The following table identifies and provides a description for the performance data displayed for File Review Monitoring.

Item/Column	Description			
Type of File Review	<p>Identifies the three types of File Reviews:</p> <ul style="list-style-type: none"> <li>▪ <b>Prudent Servicing Review:</b> An assessment of your collection activities, loss mitigation activities, timeline management, and property preservation processes.</li> <li>▪ <b>Short Sales Compliance Review:</b> An assessment of your compliance with the requirements of the <i>Single-Family Seller/Servicer Guide</i> (Guide), and other Purchase Documents, as applicable, regarding completed Freddie Mac Standard Short Sales.</li> <li>▪ <b>Loan Modification Compliance Review:</b> An assessment of your compliance with the requirements of the Guide and other Purchase Documents, as applicable, regarding completed modifications.</li> <li>▪ <b>Payment Deferral Compliance Review:</b> An assessment of your compliance with the requirements of the Guide and other purchase documents as applicable, regarding completed payment deferrals.</li> </ul>			
Success Rate	Reflects, as a percentage, the success rate of monitored activities for the month and year indicated in the Review Month column.			
Target	Performance targets for each type of File Review.			
vs. Prior Month	This column indicates your performance trend and is determined by comparing your success rate this review month against your success rate for the prior review month.			
	<table border="1"> <thead> <tr> <th>If your success rate is:</th> <th>Then the following displays:</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	If your success rate is:	Then the following displays:	
If your success rate is:	Then the following displays:			



	Higher than the last review month	Green arrow trending up
	Lower than the last review month	Red arrow trending down
	Equal to the last review month	Gray flat arrow

Item/Column	Description
Rank	How your performance compares to the performance of other ranked Servicers within your rank group.
Rating	This column will display: <ul style="list-style-type: none"> <li>▪ “Pass” if your success rate is greater than the performance target for the File Review.</li> <li>▪ “Fail” if your success rate is equal to or less than the performance target for the File Review.</li> </ul>
Review Month	The most recent month in which your organization was subject to a File Review.

## Investor Reporting

The Investor Reporting metrics focus on cash management, operational effectiveness and data integrity.

Identifies the individual metrics in the Investor Reporting category.

Investor Reporting

	Performance	Rating
↓ 1. Cash Deficiency	\$0.00	Pass
↓ 2. Average Number of Days to Report Payoffs	0.84	Pass
↓ 3. Aged Edits Past 30+ Days	2.20%	Fail
↓ 4. Loan Level Reporting Compliance	100.00%	Pass

Your actual performance for each metric for the current reporting period if performance can be calculated.

In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C.


All Investor Reporting metrics will receive a pass/fail performance rating (if performance can be calculated).



For additional information, refer to Chapter 6, The Performance Metrics.

## Metric Detail Pages

Metric Detail pages provide additional data to help you further understand your performance for the current reporting period and historical performance for the Default Management performance and supplemental metrics. Metric Detail pages are not available for the Investor Reporting metrics.

**Servicer Success Scorecard**  
000046 - Servicer 000046 

**Metric Detail** As of: April 2020

**6-Month Modification Performance**


NUMERATOR	DENOMINATOR	PERFORMANCE	SYNTHETIC	CONTROL VARIABLES
<b>26</b>	<b>43</b>	<b>60.47%</b>	<b>56.10%</b>	HARP Modification Type Months in Delinquency Status Payment Reduction States







**Definition** **Calculation**

<b>Numerator</b>	The number of closed modification loans that are current or paid off (prepaid/maturity) 6 months after the modification effective date. For this metric, a closed modification is one that has already been approved with a modification effective date and has a "closed" status in the Freddie Mac reporting system	<b>Numerator</b>	<b>Denominator</b>
<b>Denominator</b>	The number of modifications with a modification effective date 6 months prior to current month	Initial Loans	26
<b>Exclusions</b>	Government Loans, Transfer of Servicing (If Global change from Denominator to Numerator)	Excluded Loans	-0
<b>Notes</b>	A HIGHER Performance value than your Synthetic means you are outperforming it	<b>↓</b>	<b>26</b>
			<b>43</b>

## How to Access the Metric Detail Pages

To access the Metric Detail page for a specific metric, click the value displayed in the Performance column on the Scorecard.

**Default Management** 

	Weight	Performance
 1. Transition from 30 to 60+	40%	<b>30.21%</b>
 2. Cure Efficiency	20%	<b>9.18%</b>
 3. Retention Efficiency	20%	<b>2.50%</b>
 4. Liquidation Efficiency	5%	<b>0.00%</b>
 5. 6-Month Modification Performance	5%	60.47%
 6. Total Timeline Trend	10%	103.01%



## Understanding the Metric Detail Pages

The Metric Detail pages contain the following information to provide insight into your performance results:


- Performance results relative to a specific Default Management metric, including the Servicer's performance results and the performance of the synthetic portfolio
- Access to the loan-level detail report
- Performance history for the most recent 12 months at the Global Family level
- Performance history for the most recent 12 months at the Family and Servicer level (if the Global Family includes more than one Servicer Family and Servicer number)

**Note:** Metric Detail pages are not provided for the Consolidated, Servicing Agent and Interim Servicer Scorecards.

**Servicer Success Scorecard**

000046 - Servicer 000046

Click this icon to print the Metric Detail page.



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**Metric Detail** As of: April 2020

**6-Month Modification Performance**


NUMERATOR	DENOMINATOR	PERFORMANCE	SYNTHETIC	CONTROL VARIABLES
26	43	60.47%	56.10%	HARP Modification Type Months in Delinquency Status Payment Reduction States


Item	Description
Numerator	Displays the number of loans in the numerator of the equation before any exclusions are applied.
Denominator	Displays the number of loans in the denominator of the equation before any exclusions are applied.
Performance	Your organization's actual performance for the metric, reflected as a percentage; the numerator divided by the denominator.
Synthetic	The synthetic portfolio's performance for the metric, reflected as a percentage, to which your performance was compared for the reporting period.
Control Variables	The metric-specific control variables used to create the synthetic portfolio for the metric.



## Definition and Calculation

The Metric Detail page for a specific metric also provides a description of the numerator, denominator, and exclusions, as well as initial loan counts and number of excluded loans.

Definition		Calculation	
<b>Numerator</b>	The number of closed modification loans that are current or paid off (prepaid/maturity) 6 months after the modification effective date. For this metric, a closed modification is one that has already been approved with a modification effective date and has a "closed" status in the Freddie Mac reporting system	<b>Numerator</b>	<b>Denominator</b>
<b>Denominator</b>	The number of modifications with a modification effective date 6 months prior to current month	Initial Loans	43
<b>Exclusions</b>	Government Loans, Transfer of Servicing (If Global change from Denominator to Numerator)	Excluded Loans	- 0
<b>Notes</b>	A HIGHER Performance value than your Synthetic means you are outperforming it		<b>26</b>
			<b>43</b>

Item	Description
<b>Definition Section</b>	
Numerator	Defines the population of loans that are initially included in the numerator before any exclusions are applied.
Denominator	Defines the population of loans that are initially included in the denominator before any exclusions are applied.
Exclusions	Identifies the loans that are excluded from the numerator and denominator for the metric.
Notes	Indicates how to interpret your performance compared to the synthetic portfolio's performance, and other relevant information.
<b>Calculation Section</b>	
Initial Loans – Numerator Column	Displays the number of loans in the numerator of the equation before any exclusions are applied.
Initial Loans – Denominator Column	Displays the number of loans in the denominator of the equation before any exclusions are applied.
Excluded Loans – Numerator Column	Displays the number of loans excluded from the numerator.
Excluded Loans – Denominator Column	Displays the number of loans excluded from the denominator.
	Click this icon to download and access loan-level detail reports for the metric. For additional information, refer to Chapter 9.
Numerator – Total	The total number of loans in the numerator after exclusions are applied.

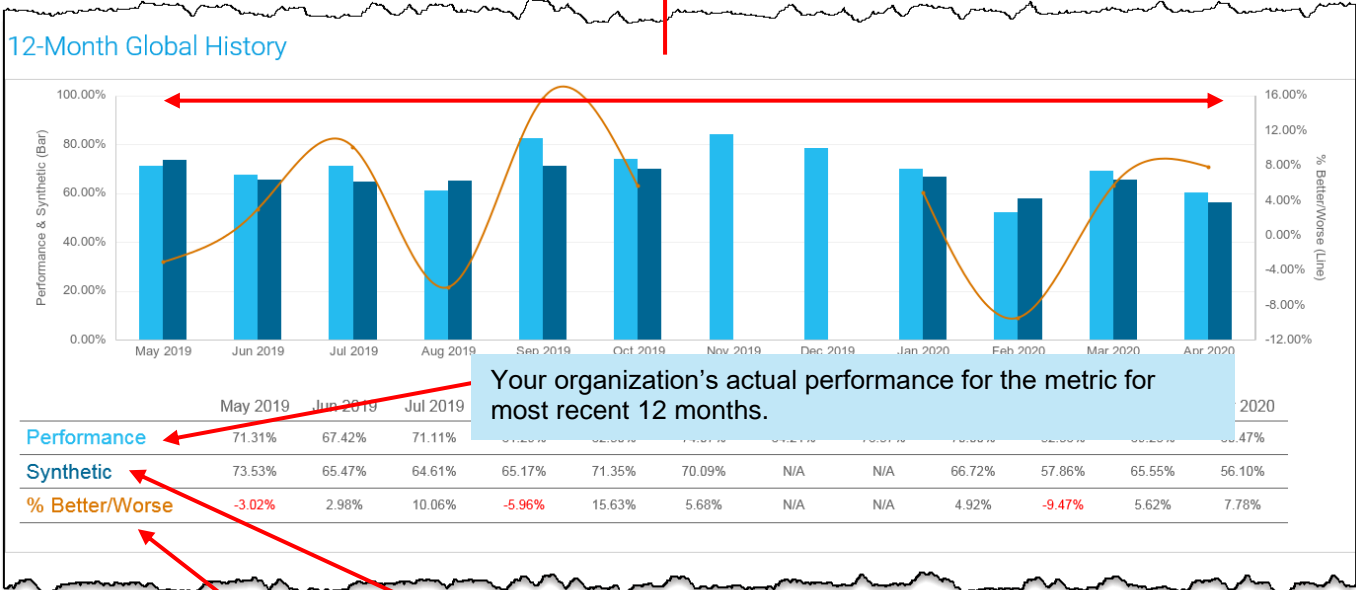


Denominator – Total	The total number of loans in the denominator after exclusions are applied.
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## 12-Month Global History

The 12-Month Global History provides for each of the most recent 12 months, a bar graph that reflects the performance of the Global Family and the synthetic portfolio, as well as a line graph that reflects the percentage by which your organization’s performance was better or worse than the synthetic portfolio’s performance.

All performance is plotted against the left axis of the graph with the exception of % Better/Worse, which is plotted against the right axis of the graph.



Your organization’s actual performance for the metric for most recent 12 months.

The synthetic portfolio’s performance for the metric for most recent 12 months.

The percentage by which your organization’s performance was better or worse than the synthetic portfolio’s performance for the most recent 12 months.

- Results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio by that percentage (i.e., you outperformed the synthetic portfolio).
- Results displayed in red indicate that your organization under-performed the synthetic portfolio by that percentage (i.e., you did not perform as well as the synthetic portfolio).

We calculate the percentage by which your organization’s performance was better or worse than the synthetic portfolio’s performance as it is the basis for determining the rank for the metric, as well as the overall rank for the Default Management category, as applicable.

## Introduction

The Consolidated Scorecard reflects the combined performance results for the entire portfolio of Freddie Mac-owned or guaranteed mortgages that you service (i.e., loans you service as a master Servicer, servicing agent, and interim Servicer, as applicable). This chapter introduces and provides an overview of the Consolidated Scorecard.

## How to Access the Consolidated Scorecard

There are two ways you can access the Consolidated Scorecard, as shown below.

When viewing the Servicer Performance Profile home page, click the “Consolidated” tile to access the Consolidated Scorecard.

The screenshot shows the 'Servicer Success Scorecard' interface as of April 2020. It features four main tiles: Consolidated, Master Servicer, Servicing Agent, and Interim Servicer. The Consolidated tile is highlighted with a red box and a circled '1'. A callout box explains that this tile displays the total number of seriously delinquent loans (90+ days delinquent or in foreclosure) as a percentage of total loans serviced (TSL). Below this, a second screenshot shows a detailed view of the Consolidated Scorecard tile with a circled '2'. A callout box indicates that this view is accessed by clicking the 'Consolidated Scorecard' link in the top right corner of the Portfolio Summary.

Category	Seriously Delinquent Loans	Percentage	TLS
Consolidated	1,622	0.36%	448,072
Master Servicer	1,619	0.36%	448,013
Consolidated (Detailed)	4	6.45%	-

Only links applicable to your organization will display. For example, if you subservice loans on behalf of another Servicer, but do not service loans on an interim basis for Freddie Mac, only the Servicing Agent Scorecard link will display.





## The Consolidated Scorecard

The Consolidated Scorecard is available to all Servicers and displays the combined performance results for the loans in your Freddie Mac servicing portfolio, loans you subservice, and loans you service on an interim basis, as applicable. If you do not subservice or service loans on an interim basis, your Consolidated Scorecard will reflect the same performance results displayed on your Master Servicer Scorecard.

**Note:** The File Review Monitoring and Investor Reporting metrics are not displayed on the Consolidated Scorecard.

Servicer Success Scorecard
Additional Reports

000046 - Servicer 000046

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Consolidated Scorecard
As of: April 2020

Consolidated Portfolio Summary
[Master Servicer Scorecard](#)  
[Servicing Agent Scorecard](#)

TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	SERIOUSLY DELINQUENT
448,072	420,939	27,133	1,622
	93.94%	6.06%	0.36%

Default Management <sup>ⓘ</sup>

	Performance	Synthetic	Trend
1. Transition from 30 to 60+	30.29%	24.06%	
2. Cure Efficiency	9.17%	10.60%	
3. Retention Efficiency	2.50%	3.50%	
4. Liquidation Efficiency	0.00%	0.18%	
5. 6-Month Modification Performance	60.47%	56.68%	
6. Total Timeline Trend	102.99%	104.21%	

Supplemental Metrics

7. Transition from Current to 30+	4.90%	2.41%
8. Transition from 60 to 90+	39.36%	33.80%
9. Transition from 120+ to Worse	73.35%	69.75%
10. Modification Pull-Through Rate	52.13%	56.59%
11. Inflow to Past Timeline Trend	1.53%	1.71%
12. Average Age Beyond Timeline	842.13	703.79

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Manager Series information and any reports or documents derived from the metrics and data related to the preceding contain Confidential Information of Freddie Mac which must be kept secure and confidential. Please refer to Sections 1201.8 and 8101.8 of the Freddie Mac Single-Family Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.

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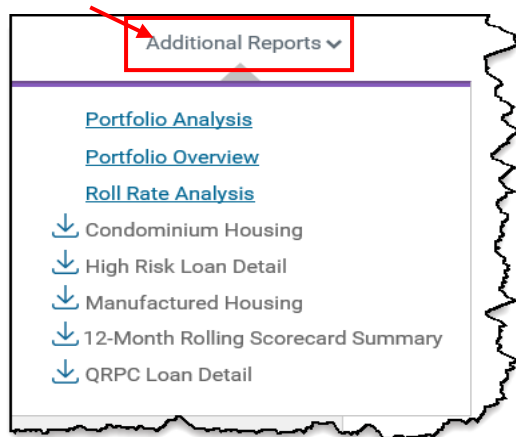


## Understanding Your Consolidated Scorecard

The Consolidated Scorecard contains various sections that display your performance data. Let's take a closer look at each section.

### Additional Reports

Click **Additional Reports** to display a menu that provides access to other reports as outlined below.



Menu Selection	Description
Portfolio Analysis	Provides access to the <i>Portfolio Analysis</i> , a high-level breakdown of your portfolio (i.e., consolidated, master Servicer, servicing agent, or interim Servicer, as applicable), based on various characteristics such as product, loan-to-value (LTV) ratio, number of units, origination year, and more.
Portfolio Overview	Provides access to the <i>Portfolio Overview</i> , which provides, high-level statistical information such as total UPB, total loans serviced, and delinquency statistics, for the current and prior cycles.
Roll Rate Analysis	Provides access to the <i>Roll Rate Analysis</i> , a breakdown, by servicing cycle, of how the loans in your portfolio are transitioning from one status to another.
Condominium Housing	Provides access to the <i>Condominium Housing</i> report, a loan-level detail report that identifies loans located in super lien states that are 30 days or more delinquent or in foreclosure.
High Risk Loan Detail	Provides access to the <i>High Risk Loan Detail</i> , a report that identifies loans flagged as Alt-A that are 30 days or more delinquent or in foreclosure.
Manufactured Housing	Provides access to the <i>Manufactured Housing Loan Detail</i> , a report that contains information on loans for manufactured housing that are either 30 days or more delinquent, or in foreclosure.



Menu Selection	Description
12-Month Rolling Scorecard Summary	Provides access to the <i>12-Month Rolling Scorecard Summary</i> report in Microsoft® Excel® spreadsheet format.
QRPC Loan Detail	Provides access to loan-level detail data for the Quality Right Party Contact section of the ESR in Microsoft Excel spreadsheet format.

For additional information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.

## Consolidated Scorecard Banner

The Consolidated Scorecard banner identifies your Global Family Servicer number and the reporting period associated with the performance reflected on the Consolidated Scorecard.

The screenshot shows the 'Servicer Success Scorecard' banner for servicer 000046. It includes a 'Consolidated Scorecard' chart and an 'As of: April 2020' date. Callouts explain: 1) The servicer number and name identify the Global Family Servicer. 2) The 'As of' date indicates the reporting period. 3) A download icon allows for a spreadsheet of loan-level data. 4) A print icon allows for printing the scorecard.

Click here to download a spreadsheet with loan-level data for each metric displayed on separate tabs.

Click this icon to print your Consolidated Scorecard.

Identifies your Global Family Servicer Number and name.

Identifies the reporting period associated with the performance results reflected on your Consolidated Scorecard.

For example, if the “As of” date is April 2020, the results reflect your performance for April 2020 and the Scorecard is available to you on May 31, 2020.





















## Default Management and Supplemental Metrics – Consolidated Scorecard


The Consolidated Scorecard includes the same Default Management performance and supplemental metrics displayed on the Master Servicer Scorecard.

Click to access loan-level detail reports.

For more information, refer to Chapter 9.

Default Management <sup>①</sup>			
	Performance	Synthetic	Trend
 1. Transition from 30 to 60+	30.29%	24.06%	
 2. Cure Efficiency	9.17%	10.60%	
 3. Retention Efficiency	2.50%	3.50%	
 4. Liquidation Efficiency	0.00%	0.18%	
 5. 6-Month Modification Performance	60.47%	56.68%	
 6. Total Timeline Trend	102.99%	104.21%	
Supplemental Metrics			
 7. Transition from Current to 30+	4.90%	2.41%	
 8. Transition from 60 to 90+	39.36%	33.80%	
 9. Transition from 120+ to Worse	73.35%	69.75%	
 10. Modification Pull-Through Rate	52.13%	56.59%	
 11. Inflow to Past Timeline Trend	1.53%	1.71%	
 12. Average Age Beyond Timeline	842.13	703.79	

The following table identifies and provides a description for the performance data displayed for the Default Management performance and supplemental metrics.

Item/Column	Description
	Click this icon to access and download loan-level detail reports. For additional information, refer to “How to Access and Download Loan-Level Detail Reports” in Chapter 9.
Metric	Identifies the individual Default Management performance and supplemental metrics. For additional information about the metrics, refer to Chapters 6 and 7.
Performance	<p>Your combined performance for each metric, for the current reporting period, for the entire Freddie Mac portfolio you service, subservice, and service on an interim basis, as applicable.</p> <ul style="list-style-type: none"> <li>Performance results displayed in gray indicate that your consolidated performance outperformed the synthetic portfolio.</li> <li>Performance results displayed in red indicate that your consolidated performance did not outperform the synthetic portfolio.</li> </ul> <p>In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C (not calculable).</p>

There must be a minimum of one loan in the denominator to calculate performance for a metric.



Item/Column	Description									
Synthetic	<p>The synthetic portfolio’s performance for the metric to which your consolidated performance was compared for the reporting period.</p> <p>If we are unable to calculate performance for a given metric due to insufficient data, or if there is not a minimum of 20 loans in the denominator of the Servicer’s performance, we will not calculate performance for the synthetic portfolio and the field will display N/A (not applicable).</p> <p>There must be a minimum of 20 loans in the metric denominator to calculate performance for the synthetic portfolio.</p> <p>For additional information, refer to “Synthetic Portfolio” in Chapter 8.</p>									
<p>Trend</p> <p>Displays only for the Default Management performance metrics.</p> <p>It does not display for the supplemental metrics.</p> <p>If we are unable to calculate trend for a metric, “N/A” will display in this column.</p>	<p>Indicates whether the difference between your consolidated performance and your synthetic portfolio’s performance in the current month materially and statistically deviates from your average historical difference.</p> <p>For each month (current month and prior 11 months) we find the difference between your consolidated performance and the synthetic portfolio’s performance (“Trend Value”). We then determine the difference between the Trend Value and the prior three- month average Trend Value (“Trend Difference”). For a given month, if any of the prior three months do not have calculable performance, we will look back for up to five months to calculate your three-month average. To establish trend, we determine whether the current month’s Trend Difference is between one standard deviation above and below the 11-month historical average Trend Differences.</p> <table border="1" data-bbox="500 1045 1541 1381"> <thead> <tr> <th data-bbox="500 1045 1052 1150">If your consolidated performance vs. your synthetic portfolio’s performance is:</th> <th data-bbox="1052 1045 1541 1150">Then the following displays in the Trend column:</th> </tr> </thead> <tbody> <tr> <td data-bbox="500 1150 1052 1226">Statistically better than the prior 11-month history</td> <td data-bbox="1052 1150 1541 1226">Green arrow trending up</td> </tr> <tr> <td data-bbox="500 1226 1052 1302">Statistically worse than the prior 11-month history</td> <td data-bbox="1052 1226 1541 1302">Red arrow trending down</td> </tr> <tr> <td data-bbox="500 1302 1052 1381">Not statistically better or worse than the prior 11-month history</td> <td data-bbox="1052 1302 1541 1381">Gray flat arrow</td> </tr> </tbody> </table> <p>We will not calculate trend for a metric if:</p> <ul style="list-style-type: none"> <li>▪ We cannot calculate a three-month average Trend Value from among the five prior months of performance (e.g. two or more months out of the most recent five months do not have calculable performance), or</li> <li>▪ You are missing more than two performance calculations in the prior 11 months, or</li> <li>▪ We cannot calculate performance for the current month (i.e., insufficient number of loans in the denominator).</li> </ul>		If your consolidated performance vs. your synthetic portfolio’s performance is:	Then the following displays in the Trend column:	Statistically better than the prior 11-month history	Green arrow trending up	Statistically worse than the prior 11-month history	Red arrow trending down	Not statistically better or worse than the prior 11-month history	Gray flat arrow
If your consolidated performance vs. your synthetic portfolio’s performance is:	Then the following displays in the Trend column:									
Statistically better than the prior 11-month history	Green arrow trending up									
Statistically worse than the prior 11-month history	Red arrow trending down									
Not statistically better or worse than the prior 11-month history	Gray flat arrow									

## Metric Detail Pages

Metric Detail pages are not available for the Consolidated Scorecard.

## Introduction

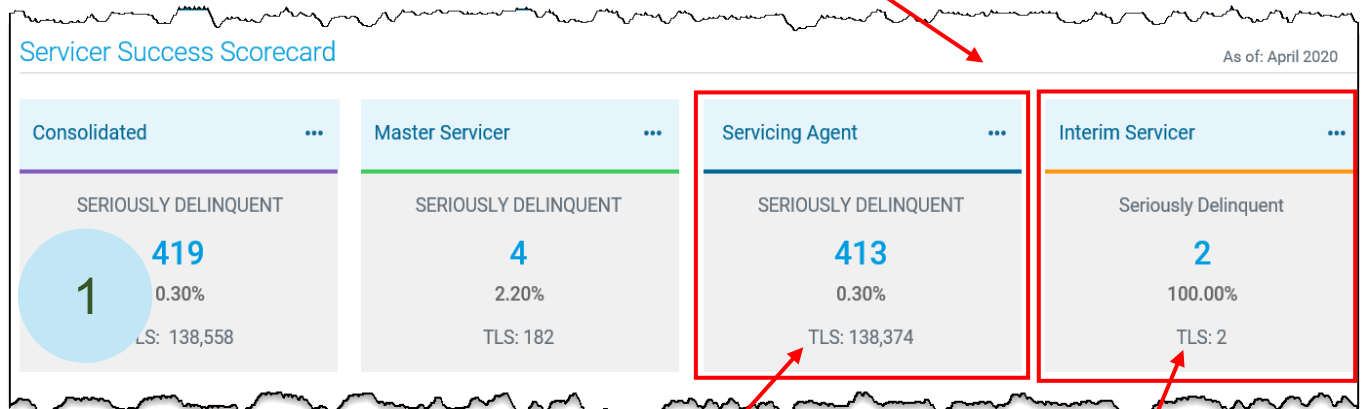
Servicing agents and interim Servicers can view their performance via the Servicing Agent and Interim Servicer Scorecards, as applicable.

This chapter introduces and provides an overview of the Servicing Agent and Interim Servicer Scorecards.

## How to Access the Servicing Agent and Interim Servicer Scorecards

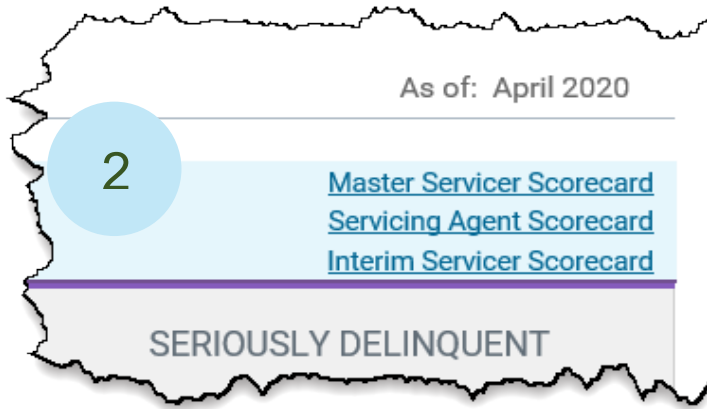
There are two ways you can access the Servicing Agent and Interim Servicer Scorecards, as shown below.

When viewing the Servicer Performance Profile home page, click the “Servicing Agent” and “Interim Servicer” tiles to access the Scorecards.



The Servicing Agent Scorecard tile displays the total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent or in foreclosure) that you subservice and reflects that number as a percentage of total loans serviced. Total loans serviced (TLS) is also displayed.

The Interim Servicer Scorecard tile displays the total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent or in foreclosure) that you service on an interim basis for Freddie Mac and reflects that number as a percentage of total loans serviced. Total loans serviced (TLS) is also displayed.



When viewing the Consolidated or Master Servicer Scorecards, click the Servicing Agent or Interim Servicer Scorecard links, as applicable, located in the top right corner of the Portfolio Summary.

Additionally, the Interim Servicer Scorecard link is available on the Servicing Agent Scorecard, and the Servicing Agent Scorecard link is available on the Interim Servicer Scorecard, as applicable.

Only links applicable to your organization will display. For example, if you subservice loans on behalf of another Servicer, but do not service loans on an interim basis for Freddie Mac, only the Servicing Agent Scorecard link will display.



# The Servicing Agent Scorecard

A servicing agent (subservicer) acts on behalf of another Servicer, who has the Servicing Contract Rights (“master Servicers”) in performing all, or substantially all, of such Servicer's servicing obligations with respect to Freddie Mac-owned or guaranteed mortgages.

The Servicing Agent Scorecard reflects performance results for the entire portfolio of Freddie Mac-owned or guaranteed mortgages that you service on behalf of one or more master Servicers.

**Servicer Success Scorecard**

000962 - Servicer 000962

Rank Group: 1

Additional Reports

Download Print

---

**Servicing Agent Scorecard**

As of: April 2020

**Servicing Agent Portfolio Summary**

TOTAL LOANS SERVICED

**138,374**

for 71 Master Servicers

PERFORMING

**134,060**

96.88%

NON-PERFORMING

**4,314**

3.12%

SERIOUSLY DELINQUENT

**413**

0.30%

**Default Management**

	Weight	Performance	Synthetic	Trend	Monthly Metric Rank	Bottom 25% 3 Months	2/2
1. Transition from 30 to 60+	40%	27.25%	27.83%	↔	2/2	N	
2. Cure Efficiency	30%	9.82%	9.37%	↔	1/2	N	
3. Retention Efficiency	30%	3.62%	3.13%	↔			
4. Liquidation Efficiency	0%	0.31%	0.23%	↔			
5. 6-Month Modification Performance	0%	54.55%	N/A	↔			
6. Total Timeline Trend	0%	101.88%	103.52%	↔			

**Supplemental Metrics**

7. Transition from Current to 30+	2.45%	3.34%
8. Transition from 60 to 90+	32.30%	36.24%
9. Transition from 120+ to Worse	78.57%	71.72%
10. Modification Pull-Through Rate	63.64%	53.69%
11. Inflow to Past Timeline Trend	0.88%	1.26%
12. Average Age Beyond Timeline	977.82	749.15

**File Review Monitoring**

	Success Rate	Target	vs. Prior Month	Rank	Rating	Review Month
1. Prudent Servicing Review	98.57%	98.00%	↘	4/6	Pass	Aug 2022
2. Short Sales Compliance Review	N/A	N/A	N/A	N/A	N/A	Aug 2022
3. Loan Modification Compliance Review	100.00%	98.00%	↔	1/6	Pass	Aug 2022
4. Payment Deferral Compliance Review	99.39%	98.00%	↘	1/6	Pass	Aug 2022

	Performance	Rating
1. Cash Deficiency	\$0.00	Pass
2. Average Number of Days to Report Payoffs	0.86	Pass
3. Aged Edits Past 30+ Days	6.47%	Fail
4. Loan Level Reporting Compliance	100.00%	Pass

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Manager Series information and any reports or documents derived from the metrics and data related to the preceding contain Confidential Information of Freddie Mac which must be kept secure and confidential. Please refer to Sections 1201.8 and 9101.8 of the Freddie Mac Single-Family-Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.

Terms and Conditions Privacy Policy

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If you are subject to Freddie Mac Servicer Success File Reviews (“File Reviews”), as a servicing agent, the File Review Monitoring metrics and performance results will display on the Servicing Agent Scorecard.

In this example, the servicing agent was subject to File Reviews.

Learning

Servicing Agent and Interim Servicing Scorecards 5-3  
FREDDIE MAC SERVICER SUCCESS SCORECARD REFERENCE GUIDE



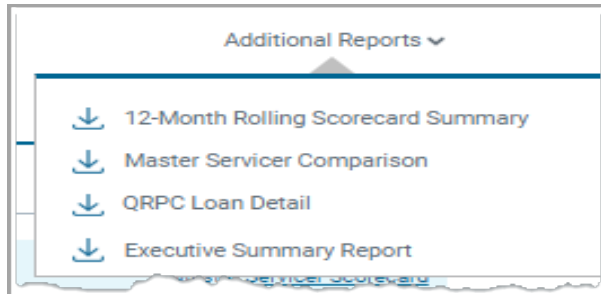


## Understanding Your Servicing Agent Scorecard

The Servicing Agent Scorecard contains various sections that display your performance data. Let's take a closer look at each section.

### Additional Reports

Click **Additional Reports** to display a menu that provides access to other reports as outlined below.



Menu Selection	Description
12-Month Rolling Scorecard Summary	Provides access to the <i>12-Month Rolling Scorecard Summary</i> report in Microsoft® Excel® spreadsheet format.
Master Servicer Comparison	Provides a detailed performance breakdown, by master Servicer, for the portfolio of loans you subservice, for the current reporting period.
QRPC Loan Detail	Provides loan-level detail data for the Quality Right Party Contact (QRPC) section of the ESR.
Executive Summary Report	Generates and displays the <i>Executive Summary Report</i> (ESR) in .pdf format. Available via the Servicing Agent Scorecard tile and Servicing Agent Scorecard Additional Reports menu.

For additional information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.



## Servicing Agent Scorecard Banner

The Servicing Agent Scorecard banner identifies the Servicer number under which you subservice loans and the reporting period associated with the performance reflected on the Servicing Agent Scorecard.

The screenshot shows the top portion of a 'Servicer Success Scorecard' for Servicer 000962. The banner includes the title 'Servicer Success Scorecard', the servicer name '000962 - Servicer 000962', and the rank group 'Rank Group: 1'. Below this is the 'Servicing Agent Scorecard' section, which includes an 'As of' date of 'April 2020'. On the right side, there are icons for 'Additional Reports' (download and print) and a dropdown menu. Red arrows point from callout boxes to these elements.

Click here to download a spreadsheet with loan-level data for each metric displayed on separate tabs.

Click this icon to print your Servicing Agent Scorecard.

Additional Reports

As of: April 2020

Identifies the Servicer number and name under which you subservice loans.

Identifies the reporting period associated with the performance results reflected on your Scorecard. For example, if the "As of" date is April 2020, the results reflect your performance for April 2020 and the Scorecard is available to you on May 31, 2020.

Identifies your rank group based on the total number of loans you subservice for Freddie Mac. The rank group you are in may change over time, based on the total number of Freddie Mac loans you are servicing. Click the information icon to display an alphabetical list of names of all other Servicers within your rank group. For additional information, refer to Chapter 8, Understanding the Ranking Methodology.

Servicer Success Scorecard  
000962 - Servicer 000962  
Rank Group: 1 ⓘ  
Servicers in Group 1



## Portfolio Summary – Servicing Agent Scorecard

The Portfolio Summary on the Servicing Agent Scorecard provides general, high-level data about the portfolio that you subservice.

The total number of performing and non-performing loans that you subservice for the number of master Servicers displayed.

For example, this Servicer subservices a total of 138,374 loans for 71 master Servicers.

The total number of non-performing loans (i.e., loans that are 30+ days delinquent, or in foreclosure) that you subservice, also reflected as a percentage of total loans subserved.

For example:

$$4,314 \div 138,374 = 3.12 \text{ percent}$$

Servicing Agent Portfolio Summary			
TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	SERIOUSLY DELINQUENT
138,374	134,060	4,314	413
for 71 Master Servicers	96.88%	3.12%	0.30%

[Consolidated Scorecard](#)  
[Master Servicer Scorecard](#)  
[Interim Servicer Scorecard](#)

The total number of performing loans that you subservice, also reflected as a percentage of total loans subserved.

For example:

$$134,060 \div 138,374 = 96.88 \text{ percent}$$

The total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent, or in foreclosure) that you subservice, also reflected as a percentage of total loans subserved.

For example:

$$413 \div 138,374 = 0.30 \text{ percent}$$

Click here to access the *Master Servicer Comparison* report.

For more information, refer to Chapter 9.

Click here to access the loan-level detail report for non-performing loans.

For more information, refer to Chapter 9.



## Default Management and Supplemental Metrics – Servicing Agent Scorecard

The Servicing Agent Scorecard includes the same Default Management performance and supplemental metrics displayed on the Master Servicer Scorecard, Consolidated Scorecard, and Interim Scorecard, as applicable.

Click to access loan-level detail reports. For more information, refer to Chapter 9.

Displays your Monthly Default Management Rank, click here to access the *Rank Improvement* report. Refer to Chapter 9 for additional information.

Default Management <sup>Ⓢ</sup>

	Weight	Performance	Synthetic	Trend	Monthly Metric Rank	Bottom 25% 3 Months	<div style="border: 2px solid red; padding: 5px; font-weight: bold; font-size: 1.2em;">2/2</div> Monthly Default Management Rank
1. Transition from 30 to 60+	40%	27.25%	27.83%	↔	2/2	N	
2. Cure Efficiency	30%	9.82%	9.37%	↔	1/2	N	
3. Retention Efficiency	30%	3.62%	3.13%	↔	2/2	Y	
4. Liquidation Efficiency	0%	0.31%	0.23%	↔	1/2	N	
5. 6-Month Modification Performance	0%	54.55%	N/A	N/A	N/A	N/A	
6. Total Timeline Trend	0%	101.88%	103.52%	↔	1/1	N	
<b>Supplemental Metrics</b>							
7. Transition from Current to 30+		2.45%	3.34%				
8. Transition from 60 to 90+		32.30%	36.24%				
9. Transition from 120+ to Worse		78.57%	71.72%				
10. Modification Pull-Through Rate		63.64%	53.60%				
11. Inflow to Past Timeline Trend		0.88%	1.26%				
12. Average Age Beyond Timeline		977.82	749.15				

The following table identifies and provides a description for the performance data displayed for the Default Management performance and supplemental metrics.

Item/Column	Description
	Click this icon to access and download loan-level detail reports. For additional information, refer to “How to Access and Download Loan-Level Detail Reports” in Chapter 9.
Metric	Identifies the individual Default Management performance and supplemental metrics. For additional information about the metrics, refer to Chapters 6 and 7.
Performance	<p>Your performance for each metric, for the current reporting period, for the entire portfolio you subservice.</p> <ul style="list-style-type: none"> <li>▪ Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio).</li> <li>▪ Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio).</li> </ul> <p>In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C (not calculable).</p>

There must be a minimum of one loan in the denominator to calculate performance for a metric.



Item/Column	Description	
Synthetic	<p>The synthetic portfolio's performance for the metric to which your performance was compared for the reporting period. There must be a minimum of 20 loans in the interim Servicer's metric denominator to calculate performance for the synthetic portfolio.</p> <p>If we are unable to calculate performance for a given metric due to insufficient data, or if there is not a minimum of 20 loans in the denominator, we will not calculate performance for the synthetic portfolio and the field will display N/A (not applicable).</p> <p>For additional information, refer to "Synthetic Portfolio" in Chapter 8.</p>	
Trend	<p>Indicates whether the difference between your performance and your synthetic portfolio's performance in the current month materially and statistically deviates from your average historical difference.</p> <p>For each month (current month and prior 11 months) we find the difference between your performance and the synthetic portfolio's performance ("Trend Value"). We then determine the difference between the Trend Value and the prior three-month average Trend Value ("Trend Difference"). For a given month, if any of the prior three months do not have calculable performance, we will look back for up to five months to calculate your three-month average. To establish trend, we determine whether the current month's Trend Difference is between one standard deviation above and below the 11-month historical average Trend Differences.</p>	
	<p><b>If your performance vs. your synthetic portfolio's performance is:</b></p>	<p><b>Then the following displays in the Trend column:</b></p>
	<p>Statistically better than the prior 11-month history</p>	<p>Green arrow trending up</p>
	<p>Statistically worse than the prior 11-month history</p>	<p>Red arrow trending down</p>
	<p>Not statistically better or worse than the prior 11-month history</p>	<p>Gray flat arrow</p>
<p>We will not calculate trend for a metric if:</p> <ul style="list-style-type: none"> <li>▪ We cannot calculate a three-month average Trend Value from among the five prior months of performance (e.g. two or more months out of the most recent five months do not have calculable performance), or</li> <li>▪ You are missing more than two performance calculations in the prior 11 months, or</li> <li>▪ We cannot calculate performance for the current month (i.e., insufficient number of loans in the denominator)</li> </ul>		



Item/Column	Description
Rank	<p>How your performance compares to the performance of other Servicers within your rank group for the metric. The data displayed indicates your rank for the metric. If performance cannot be calculated for a metric, you will not be ranked for that metric. Your rank is determined by computing the percent difference (better or worse) between your performance and your synthetic portfolio's performance compared to that of other Servicers with calculable performance for the metric.</p> <p>For additional information, refer to Chapter 8, Understanding the Ranking Methodology.</p>
Bottom 25% 3 Months	<p>A "Y" indicates you have ranked in the bottom 25 percent of your rank group for three consecutive months. An "N" indicates you have not.</p>
Monthly Default Management Rank	<p>Your organization's monthly rank for the Default Management category, compared to other ranked Servicers within your rank group.</p> <p>You will receive a monthly Default Management rank if you are in Rank Group 1 and we were able to calculate performance for the metrics required to determine a monthly Default Management rank for that rank group. If we were not able to calculate performance for the metrics required to determine a monthly Default Management rank, N/A will display.</p> <p>If you are in Rank Group 2, you will not receive monthly Default Management ranks, and N/A will display.</p> <div data-bbox="212 1100 630 1262" style="border: 1px solid black; padding: 5px; width: fit-content;"><p>To access the <i>Rank Improvement</i> report, click here.</p><p>For additional information, refer to Chapter 9.</p></div> <div data-bbox="646 1050 1084 1293" style="text-align: center;"><p>1/2 Monthly Default Management Rank</p><p>5/6 Monthly Default Management Rank Bottom 25%</p></div> <div data-bbox="1138 1121 1533 1293" style="border: 1px solid black; padding: 5px; width: fit-content;"><p>If you are ranked in the bottom 25 percent of your rank group for the current reporting period, this indicator displays.</p></div>



## File Review Monitoring – Servicing Agent Scorecard

If the portfolio of loans you subservice was subject to a Freddie Mac Servicer Success File Review (“File Review”), the File Review Monitoring section will display on the Servicing Agent Scorecard and will continue to display until a subsequent review is completed. The performance results displayed will always reflect the most recent File Review results available.

If the portfolio that you subservice is not subject to File Reviews, this section will not display on your Servicing Agent Scorecard.

File Review Monitoring						2021
	Success Rate	Target	vs. Prior Month	Rank	Rating	Review Month
1. Prudent Servicing Review	98.57%	98.00%	↘	4/6	Pass	Aug 2022
2. Short Sales Compliance Review	N/A	N/A	N/A	N/A	N/A	Aug 2022
3. Loan Modification Compliance Review	100.00%	98.00%	↔	1/6	Pass	Aug 2022
4. Payment Deferral Compliance Review	99.39%	98.00%	↘	1/6	Pass	Aug 2022

The following table identifies and provides a description for the performance data displayed for File Review Monitoring.

Item/Column	Description				
Type of File Review	<p>Identifies the three types of File Reviews:</p> <ul style="list-style-type: none"> <li>▪ <b>Prudent Servicing Review:</b> An assessment of your collection activities, loss mitigation activities, timeline management, and property preservation processes.</li> <li>▪ <b>Short Sales Compliance Review:</b> An assessment of your compliance with the requirements of the <i>Single-Family Seller/Servicer Guide (Guide)</i>, and other Purchase Documents, as applicable, regarding completed Freddie Mac Standard Short Sales.</li> <li>▪ <b>Loan Modification Compliance Review:</b> An assessment of your compliance with the requirements of the Guide and other Purchase Documents, as applicable, regarding completed modifications.</li> <li>▪ <b>Payment Deferral Compliance Review:</b> An assessment of your compliance with the requirements of the Guide and other purchase documents, as applicable, regarding completed payment deferrals.</li> </ul>				
Success Rate	Reflects, as a percentage, the success rate of monitored activities for the month and year indicated in the Review Month column.				
Target	Performance targets for each type of File Review.				
vs. Prior Month	This column indicates your performance trend and is determined by comparing your success rate this review month against your success rate for the prior review month.				
	<table border="1"> <thead> <tr> <th>If your success rate is:</th> <th>Then the following displays:</th> </tr> </thead> <tbody> <tr> <td>Higher than the last review month</td> <td>Green arrow trending up</td> </tr> </tbody> </table>	If your success rate is:	Then the following displays:	Higher than the last review month	Green arrow trending up
	If your success rate is:	Then the following displays:			
Higher than the last review month	Green arrow trending up				



	Lower than the last review month	Red arrow trending down
	Equal to the last review month	Gray flat arrow

Item/Column	Description
Rating	This column will display: <ul style="list-style-type: none"> <li>“Pass” if your success rate is greater than the performance target for the File Review.</li> <li>“Fail” if your success rate is equal to or less than the performance target for the File Review.</li> </ul>
Review Month	The most recent month in which your organization was subject to a File Review.

## Investor Reporting – Servicing Agent Scorecard

The Servicing Agent Scorecard also includes the same Investor Reporting metrics displayed on the master Servicer Scorecard.

Identifies the individual metrics in the Investor Reporting category.

Click to access loan-level detail reports.

Investor Reporting	Performance	Rating
1. Cash Deficiency	\$0.00	Pass
2. Average Number of Days to Report Payoffs	0.86	Pass
3. Aged Edits Past 30+ Days	6.47%	Fail
4. Loan Level Reporting Compliance	100.00%	Pass

Your actual performance for each metric for the current reporting period, if performance can be calculated.

In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C.

All Investor Reporting metrics will receive a pass/fail performance rating (if performance can be calculated).





# The Interim Servicer Scorecard

The Interim Servicer Scorecard provides a comprehensive view of all Freddie Mac-owned or guaranteed mortgages that you service for Freddie Mac on an interim basis. If you service loans on an interim basis, an Interim Servicer Scorecard will be available for your review.

**Note:** The File Review Monitoring and Investor Reporting metrics are not displayed on the Interim Servicer Scorecard.

## Servicer Success Scorecard

Additional Reports ▾

000962--Servicer



### Interim Servicer Scorecard

As of: October 2022

Interim Servicer Portfolio Summary			
TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	SERIOUSLY DELINQUENT
29,344	21,998	7,346	5,169
in 26 Interim Portfolios	74.96%	25.04%	26.72%

[Consolidated Scorecard](#)  
[Master Servicer Scorecard](#)  
[Servicing Agent Scorecard](#)

### Default Management

	Performance	Synthetic	Trend
1. Transition from 30 to 60+	27.93%	23.76%	↔
2. Cure Efficiency	9.97%	10.60%	↔
3. Retention Efficiency	3.77%	4.61%	↘
4. Liquidation Efficiency	1.78%	1.30%	↗
5. 6-Month Modification Performance	74.81%	81.04%	↔
6. Total Timeline Trend	98.42%	100.91%	↔
Supplemental Metrics			
7. Transition from Current to 30+	5.83%	3.32%	
8. Transition from 60 to 90+	39.89%	36.40%	
9. Transition from 120+ to Worse	58.37%	68.55%	
10. Modification Pull-Through Rate	50.14%	49.53%	
11. Inflow to Past Timeline Trend	5.31%	3.86%	
12. Average Age Beyond Timeline	418.01	467.85	

If you are subject to Freddie Mac Servicer Success File Reviews ("File Reviews"), as an interim servicer, the File Review Monitoring metrics and performance results will display on the Interim Servicer Scorecard.

In this example, the interim servicer was subject to File Reviews.

### File Review Monitoring

	Success Rate	Target	vs. Prior Month	Rank	Rating	Review month
1. Prudent Servicing Review	98.57%	98.00%	↘	N/A	Pass	Aug 2022
2. Short Sales Compliance Review	N/A	N/A	N/A	N/A	N/A	Aug 2022
3. Loan Modification Compliance Review	100.00%	98.00%	↔	N/A	Pass	Aug 2022
4. Payment Deferral Compliance Review	99.39%	98.00%	↘	N/A	Pass	Aug 2022

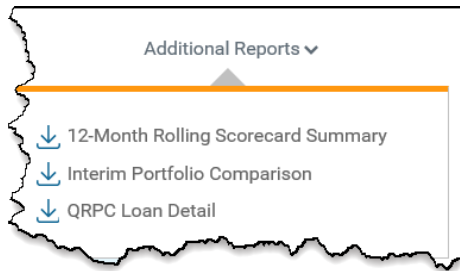


## Understanding Your Interim Servicer Scorecard

The Interim Servicer Scorecard contains various sections that display your performance data. Let's take a closer look at each section.

### Additional Reports

Click **Additional Reports** to display a menu that provides access to other reports as outlined below.



Menu Selection	Description
12-Month Rolling Scorecard Summary	Provides access to the <i>12-Month Rolling Scorecard Summary</i> report in Microsoft® Excel® spreadsheet format. For additional information, refer to Chapter 9.
Interim Portfolio Comparison	Provides a breakdown of how each interim portfolio contributes to the overall interim servicing portfolio that you service for the current reporting period.
QRPC Loan Detail	Provides loan-level detail data for the Quality Right Party Contact (QRPC) section of the ESR.

For additional information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.



## Interim Servicer Scorecard Banner

The Interim Servicer Scorecard banner identifies the Servicer number under which you service loans for Freddie Mac on an interim basis and the reporting period associated with the performance reflected on the Interim Servicer Scorecard.

The screenshot shows the 'Interim Servicer Scorecard' banner. It includes the following elements and callouts:

- Service Success Scorecard**: The main title of the banner.
- 000962 - Servicer 000962**: The servicer number and name. A callout box explains: "Identifies the Servicer number and name under which you service loans on an interim basis."
- Additional Report**: A dropdown menu with a downward arrow. A callout box explains: "Click this icon to print your Interim Servicer Scorecard." Below this are download and print icons.
- Interim Servicer Scorecard**: The subtitle of the banner. A callout box explains: "Click here to download a spreadsheet with loan-level data for each metric displayed on separate tabs."
- As of: April 2020**: The reporting period. A callout box explains: "Identifies the reporting period associated with the performance results reflected on your Scorecard. For example, if the 'As of' date is April 2020, the results reflect your performance for April 2020 and the Scorecard is available to you on May 31, 2020."



## Portfolio Summary – Interim Servicer Scorecard

The Portfolio Summary on the Interim Servicer Scorecard provides general, high-level data about the interim portfolios that you service for Freddie Mac.

The total number of performing and non-performing loans that you service for the number of interim portfolios displayed.

For example, this Servicer services a total of 2,533 loans for 42 interim portfolios.

The total number of non-performing loans (i.e., loans that are 30+ days delinquent or in foreclosure) that you service for interim portfolios, also reflected as a percentage of total loans interim serviced.

For example:

$$159 \div 2,533 = 6.28 \text{ percent}$$

Interim Servicer Portfolio Summary			<a href="#">Consolidated Scorecard</a> <a href="#">Master Servicer Scorecard</a> <a href="#">Servicing Agent Scorecard</a>	
TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	SERIOUSLY DELINQUENT	
2,533	2,374	159	69	
in 42 Interim Portfolios	93.72%	6.28%	2.72%	

Click here to access the *Interim Portfolio Comparison* report.

For more information, refer to Chapter 9.

The total number of performing loans that you service for interim portfolios, also reflected as a percentage of total loans interim serviced.

For example:

$$2,374 \div 2,533 = 93.72 \text{ percent}$$

Click here to access the loan-level detail report for non-performing loans.

For more information, refer to Chapter 9.

The total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent, or in foreclosure) that you service for interim portfolios, also reflected as a percentage of total loans interim serviced.

For example:

$$69 \div 2,533 = 2.72 \text{ percent}$$



## Default Management Performance and Supplemental Metrics – Interim Servicer Scorecard

The Interim Servicer Scorecard includes the same Default Management performance and supplemental metrics displayed on the Master Servicer Scorecard, Consolidated Scorecard, and Servicing Agent Scorecard, as applicable.

Click to access loan-level detail reports.

For more information, refer to Chapter 9.

**Default Management** ⓘ

	Performance	Synthetic	Trend
↓ 1. Transition from 30 to 60+	9.50%	12.35%	↗
↓ 2. Cure Efficiency	13.19%	8.27%	↔
↓ 3. Retention Efficiency	0.00%	0.00%	↔
↓ 4. Liquidation Efficiency	3.88%	3.62%	↔
↓ 5. 6-Month Modification Performance	50.00%	N/A	N/A
↓ 6. Total Timeline Trend	76.47%	N/A	N/A

**Supplemental Metrics**

↓ 7. Transition from Current to 30+	0.39%	0.32%
↓ 8. Transition from 60 to 90+	40.98%	36.04%
↓ 9. Transition from 120+ to Worse	37.04%	46.71%
↓ 10. Modification Pull-Through Rate	75.00%	N/A
↓ 11. Inflow to Past Timeline Trend	2.50%	2.08%
↓ 12. Average Age Beyond Timeline	221.60	N/A

The following table identifies and provides a description for the performance data displayed for the Default Management performance and supplemental metrics.

Item/Column	Description
↓	Click this icon to access and download loan-level detail reports. For additional information, refer to “How to Access and Download Loan-Level Detail Reports” in Chapter 9.
Metric	Identifies the individual Default Management performance and supplemental metrics. For additional information about the metrics, refer to Chapters 6 and 7.
Performance <div style="background-color: #ADD8E6; padding: 5px; margin-top: 10px; width: fit-content;">             There must be a minimum of one loan in the denominator to calculate performance for a metric.           </div>	Your performance for each metric for the current reporting period. <ul style="list-style-type: none"> <li>Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio).</li> <li>Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio).</li> </ul> In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C (not calculable).



Item/Column	Description									
Synthetic	<p>The synthetic portfolio’s performance for the metric to which your performance was compared for the reporting period. There must be a minimum of 20 loans in the interim Servicer’s metric denominator to calculate performance for the synthetic portfolio.</p> <p>If we are unable to calculate performance for a given metric due to insufficient data, or if there is not a minimum of 20 loans in the denominator, we will not calculate performance for the synthetic portfolio and the field will display N/A (not applicable).</p> <p>For additional information, refer to “Synthetic Portfolio” in Chapter 8.</p>									
<p>Trend</p> <div data-bbox="215 758 550 957" style="background-color: #e1f5fe; padding: 5px; margin: 5px 0;"> <p>Displays only for the Default Management performance metrics. It does not display for the supplemental metrics.</p> </div> <div data-bbox="215 1188 550 1346" style="background-color: #e1f5fe; padding: 5px; margin: 5px 0;"> <p>If we are unable to calculate trend for a metric, “N/A” will display in this column.</p> </div>	<p>Indicates whether the difference between your performance and your synthetic portfolio’s performance in the current month materially and statistically deviates from your average historical difference.</p> <p>For each month (current month and prior 11 months) we find the difference between your performance and the synthetic portfolio’s performance (“Trend Value”). We then determine the difference between the Trend Value and the prior three- month average Trend Value (“Trend Difference”). For a given month, if any of the prior three months do not have calculable performance, we will look back for up to five months to calculate your three-month average. To establish trend, we determine whether the current month’s Trend Difference is between one standard deviation above and below the 11-month historical average Trend Differences.</p> <table border="1" data-bbox="586 1058 1515 1398"> <thead> <tr> <th data-bbox="586 1058 1057 1163">If your performance vs. your synthetic portfolio’s performance is:</th> <th data-bbox="1057 1058 1515 1163">If your performance vs. your synthetic portfolio’s performance is:</th> </tr> </thead> <tbody> <tr> <td data-bbox="586 1163 1057 1241">Statistically better than the prior 11-month history</td> <td data-bbox="1057 1163 1515 1241">Statistically better than the prior 11-month history</td> </tr> <tr> <td data-bbox="586 1241 1057 1318">Statistically worse than the prior 11-month history</td> <td data-bbox="1057 1241 1515 1318">Statistically worse than the prior 11-month history</td> </tr> <tr> <td data-bbox="586 1318 1057 1398">Not statistically better or worse than the prior 11-month history</td> <td data-bbox="1057 1318 1515 1398">Not statistically better or worse than the prior 11-month history</td> </tr> </tbody> </table> <p>We will not calculate trend for a metric if:</p> <ul style="list-style-type: none"> <li>▪ We cannot calculate a three-month average Trend Value from among the five prior months of performance (e.g., two or more months out of the most recent five months do not have calculable performance), or</li> <li>▪ You are missing more than two performance calculations in the prior 11 months, preventing us from establishing a materiality threshold, or</li> <li>▪ We cannot calculate performance for the current month (i.e., insufficient number of loans in the denominator)</li> </ul>		If your performance vs. your synthetic portfolio’s performance is:	If your performance vs. your synthetic portfolio’s performance is:	Statistically better than the prior 11-month history	Statistically better than the prior 11-month history	Statistically worse than the prior 11-month history	Statistically worse than the prior 11-month history	Not statistically better or worse than the prior 11-month history	Not statistically better or worse than the prior 11-month history
If your performance vs. your synthetic portfolio’s performance is:	If your performance vs. your synthetic portfolio’s performance is:									
Statistically better than the prior 11-month history	Statistically better than the prior 11-month history									
Statistically worse than the prior 11-month history	Statistically worse than the prior 11-month history									
Not statistically better or worse than the prior 11-month history	Not statistically better or worse than the prior 11-month history									



## File Review Monitoring – Interim Servicer Scorecard

If the portfolio of loans you service on an interim basis was subject to a Freddie Mac Servicer Success File Review (“File Review”), the File Review Monitoring section will display on the Interim Servicer Scorecard and will continue to display until a subsequent review is completed. The performance results displayed will always reflect the most recent File Review results available.

If the portfolio that you service on an interim basis is not subject to File Reviews, this section will not display on your Interim Servicer Scorecard.

File Review Monitoring						
	Success Rate	Target	vs. Prior Month	Rank	Rating	Review Month
1. Prudent Servicing Review	98.57%	98.00%	↘	N/A	Pass	Aug 2022
2. Short Sales Compliance Review	N/A	N/A	N/A	N/A	N/A	Aug 2022
3. Loan Modification Compliance Review	100.00%	98.00%	↔	N/A	Pass	Aug 2022
4. Payment Deferral Compliance Review	99.39%	98.00%	↘	N/A	Pass	Aug 2022

The following table identifies and provides a description for the performance data displayed for File Review Monitoring.

Item/Column	Description	
Type of File Review	Identifies the four types of File Reviews: <ul style="list-style-type: none"> <li>▪ <b>Prudent Servicing Review:</b> An assessment of your collection activities, loss mitigation activities, timeline management, and property preservation processes.</li> <li>▪ <b>Short Sales Compliance Review:</b> An assessment of your compliance with the requirements of the <i>Single-Family Seller/Servicer Guide</i> (Guide), and other purchase documents, as applicable, regarding completed Freddie Mac Standard Short Sales.</li> <li>▪ <b>Loan Modification Compliance Review:</b> An assessment of your compliance with the requirements of the Guide and other Purchase Documents, as applicable, regarding completed modifications.</li> <li>▪ <b>Payment Deferral Compliance Review:</b> An assessment of your compliance with the requirements of the Guide and other Purchase Documents, as applicable, regarding completed payment deferrals.</li> </ul>	
Success Rate	Reflects, as a percentage, the success rate of monitored activities for the month and year indicated in the Review Month column.	
Target	Performance targets for each type of File Review.	
vs. Prior Month	This column indicates your performance trend and is determined by comparing your success rate this review month against your success rate for the prior review month.	
	<b>If your success rate is:</b>	<b>Then the following displays:</b>
	Higher than the last review month	Green arrow trending up
	Lower than the last review month	Red arrow trending down



	Equal to the last review month	Gray flat arrow
<b>Item/Column</b>	<b>Description</b>	
Rank	This field will display N/A as ranking against other interim servicers will not be calculated	
Rating	This column will display: <ul style="list-style-type: none"><li>▪ “Pass” if your success rate is greater than the performance target for the File Review.</li><li>▪ “Fail” if your success rate is equal to or less than the performance target for the File Review.</li></ul>	
Review Month	The most recent month in which your organization was subject to a File Review.	

## Metric Detail Pages

Metric Detail pages are not available for the Servicing Agent Scorecard and Interim Servicer Scorecard, as applicable.



## Introduction

This chapter outlines the Default Management and Investor Reporting performance metrics and provides detailed descriptions, calculations, and examples of each of the metrics.

## Performance Period

All Default Management and Investor Reporting performance metrics have a one-month performance period.

## Default Management Metrics

The following table identifies the Default Management metrics.

Metrics	Weights
1. Transition from 30 to 60+ .....	Default management metrics required to determine an overall rank in the Default Management category on the Master Servicer Scorecard and Servicing Agent Scorecard, and for which there was sufficient data to calculate actual performance and the synthetic portfolio's performance, are weighted based on the rank group you are in.  For additional information, refer to Chapter 8.
2. Cure Efficiency .....	
3. Retention Efficiency.....	
4. Liquidation Efficiency.....	
5. 6-Month Modification Performance .....	
6. Total Timeline Trend .....	

You must have a minimum of one loan in the denominator to calculate performance for a metric.



## Transition from 30 to 60+

The Transition from 30 to 60+ metric measures the percentage of 30-day delinquent loans in the previous month that transitioned to a 60+ day delinquency status (including loans in foreclosure) in the current month. A lower value indicates better performance.

### Performance Calculation

The Transition from 30 to 60+ metric is calculated as follows:

$$\frac{\text{Number of 30-day delinquent (D30) loans in the previous month that rolled to a 60+ days delinquent (D60+) status (including loans in foreclosure) in the current month}}{\text{Number of D30 loans in the previous month}} = \text{Transition from 30 to 60+}$$

### Example

$$\frac{\text{Number of D30 loans in May that transitioned to a D60+ status (including loans in foreclosure) in June} = \mathbf{500}}{\text{Number of D30 loans in May} = \mathbf{3,000}} = \mathbf{16.6667 \text{ percent}}$$

### Exclusions

The following loans are excluded from this metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing (between numerator month and month prior to denominator month)
- Trial Period Plans up to four months old (for non-bankruptcy loans)
- Trial Period Plans up to 12 months old (for bankruptcy loans)



## Cure Efficiency

The Cure Efficiency metric reflects, as a percentage, the number of 60+ day delinquent loans (including loans in foreclosure) in the previous month that cured or paid off in the current month. Full reinstatements, closed loan modifications, successful repayment plans, payment deferrals, payoffs (prepays and matured loans), and repurchases will be considered in the numerator. Credit will be given for any modifications that have an effective date equal to the scorecard cycle date that is reported before the 15<sup>th</sup> Business Day of the next reporting cycle. In this case, regardless of the DDLPI reported, the modifications will be considered as a cure in the numerator of the metric. A higher value indicates better performance.

## Performance Calculation

The Cure Efficiency metric is calculated as follows:

$$\frac{\text{Number of D60+ loans (including loans in foreclosure) that cure or pay off in the current month}}{\text{Number of D60+ loans (including loans in foreclosure) in the previous month}} = \text{Cure Efficiency}$$

### Example

$$\frac{\text{Number of D60+ loans (including loans in foreclosure) that cured or paid off in June} = \mathbf{1,500}}{\text{Number of D60+ loans (including loans in foreclosure) in May} = \mathbf{15,255}} = \mathbf{9.8328 \text{ percent}}$$

## Exclusions

The following loans are excluded from this metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing (between numerator month and month prior to denominator month)



## Retention Efficiency

The Retention Efficiency metric reflects, as a percentage, the number of Trial Period Plans that were initiated in the current month for loans that were D60+ (including loans in foreclosure) in the prior month. A higher value indicates better performance.

### Performance Calculation

The Retention Efficiency metric is calculated as follows:

$$\frac{\text{Number of D60+ loans (including loans in foreclosure) that initiated a Trial Period Plan in the current month}}{\text{Number of D60+ loans (including loans in foreclosure) in the previous month}} = \text{Retention Efficiency}$$

### Example

$$\frac{\text{Number of D60+ loans (including loans in foreclosure) that initiated a Trial Period Plan in April} = \mathbf{6,500}}{\text{Number of D60+ loans (including loans in foreclosure) in March} = \mathbf{12,100}} = \mathbf{53.7190 \text{ percent}}$$

## Exclusions

The following loans are excluded from this metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing (between numerator month and month prior to denominator month)
- Trial Period Plans up to four months old (for non-bankruptcy loans)
- Trial Period Plans up to 12 months old (for bankruptcy loans)



## Liquidation Efficiency

The Liquidation Efficiency metric reflects, as a percentage, the number of 90+ days delinquent loans (including loans in foreclosure) in the previous month that resulted in a liquidation (i.e., settled Freddie Mac Standard Short Sale, notified Freddie Mac Standard Deed-in-Lieu of Foreclosure, or a notified foreclosure sale (REO or third-party foreclosure sale)) in the current month. A higher value indicates better performance.

## Performance Calculation

The Liquidation Efficiency metric is calculated as follows:

$$\frac{\text{Number of 90+ days delinquent (D90+) loans (including loans in foreclosure) that resulted in a liquidation (i.e., settled Standard Short Sale, notified Standard Deed-in-Lieu of Foreclosure, or a notified foreclosure sale (REO or third-party foreclosure sale)) in the current month}}{\text{Number of D90+ loans (including loans in foreclosure) in the previous month}} = \text{Liquidation Efficiency}$$

### Example

$$\frac{\text{Number of D90+ loans (including loans in foreclosure) that resulted in a liquidation (i.e., settled Standard Short Sale, notified Standard Deed-in-Lieu of Foreclosure, or a notified foreclosure sale (REO or third-party foreclosure sale)) in November = 4,033}}{\text{Number of D90+ loans (including loans in foreclosure) in October = 4,170}} = 96.7146 \text{ percent}$$

## Exclusions

The following loans are excluded from this metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing (between numerator month and month prior to denominator month)
- Trial Period Plans up to four months old (for non-bankruptcy loans)
- Trial Period Plans up to 12 months old (for bankruptcy loans)



## 6-Month Modification Performance

The 6-Month Modification Performance metric measures the percentage of closed loan modifications that are current or have paid off (prepayment or maturity) within the six-month period after the loan modification effective date. A higher value indicates better performance.

### Performance Calculation

The 6-Month Modification Performance metric is calculated as follows:

$$\frac{\text{Number of closed modifications that are current six months after the modification effective date, or paid off (prepayment or maturity) within six months of the modification effective date}}{\text{Number of modifications with a modification effective date six months prior to the current month}} = \text{6-Month Modification Performance}$$

**Example**

$$\frac{\text{Number of modifications that closed in April, that are current in October or have paid off (prepayment or maturity) between April and October} = \mathbf{1,615}}{\text{Number of modifications that closed in April} = \mathbf{2,000}} = \mathbf{80.7500 \text{ percent}}$$

### Exclusions

The following loans are excluded from this metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing (between numerator month and month prior to denominator month)



## Total Timeline Trend

The Total Timeline Trend metric measures how effectively you manage your allowable state foreclosure timelines from month to month. Specifically, it reflects, as a percentage, the number of days your organization exceeded the allowable state foreclosure timeline (i.e., the state foreclosure timeline plus allowable delays) in the current month compared to the number of days your organization exceeded the allowable state foreclosure timelines in the prior month. A lower value indicates better performance.

## Performance Calculation

The Total Timeline Trend metric is calculated as follows:

$$\frac{\text{Total number of delinquent days beyond the allowable state foreclosure timelines in the current month}}{\text{Total number of delinquent days beyond the allowable state foreclosure timelines in the previous month}} = \text{Total Timeline Trend}$$

### Example

$$\frac{\text{Total number of delinquent days beyond the allowable state foreclosure timelines in August} = \mathbf{150}}{\text{Total number of delinquent days beyond the allowable state foreclosure timelines in July} = \mathbf{250}} = \mathbf{60.0000 \text{ percent}}$$

## Exclusions

The following loans are excluded from this metric:

- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing (between numerator month and month prior to denominator month)



## Investor Reporting Metrics

The following table identifies the Investor Reporting metrics. Note that all Investor Reporting metrics will receive a pass/fail performance result (if performance can be calculated).

Metrics	Weights
1. Cash Deficiency .....	N/A
2. Average Number of Days to Report Payoffs .....	N/A
3. Aged Edits Past 30+ Days .....	N/A
4. Loan-Level Reporting Compliance .....	N/A

Unlike the Default Management metrics, the Investor Reporting metrics have no associated weights. Therefore, you will not receive a rank for each individual Investor Reporting metric, and you will not receive an overall ranking for the Investor Reporting category.

## Cash Deficiency

The Cash Deficiency metric indicates whether the worst failed draft event in the current month was greater than two consecutive business days **and** the draft amount was greater than \$2,500.

If the worst failed draft event in the current month is:	Then you will receive a performance result of:
Greater than two consecutive business days <b>and</b> the draft amount is greater than \$2,500	Fail.
Greater than two consecutive business days <b>and</b> the cash shortage amount is equal to or less than \$2,500	Pass.
Less than or equal to two consecutive business days, regardless of the draft amount	Pass.

## Examples

The following examples demonstrate when you will receive a “Pass” or “Fail” performance result.

If the draft amount is:	And the failed draft event lasted:	Then you will receive a performance result of:
\$2,500.01	Three consecutive business days	Fail.
\$2,500.00	Four consecutive business days	Pass.
\$2,500.01	Two consecutive business days	Pass.





## Average Number of Days to Report Payoffs

The Average Number of Days to Report Payoffs metric indicates whether you reported your payoffs in a timely manner to Freddie Mac in the current month.

If the average number of business days to report payoffs is:	Then you will receive a performance result of:
Greater than two	Fail.
Less than or equal to two	Pass.

## Performance Calculation

The Average Number of Days to Report Payoffs metric is calculated as follows:

$$\frac{\text{Total number of business days for each payoff in the current month}}{\text{Total number of loans that paid off in the current month}} = \text{Average Number of Days to Report Payoffs}$$

### Example

$$\frac{\text{Total number of business days to report each payoff in October} = 575}{\text{Total number of loans that paid off in October} = 400} = 1.4357 \text{ days (Pass)}$$



## Aged Edits Past 30+ Days

The Aged Edits Past 30+ Days metric indicates your promptness in resolving data discrepancies. It reflects, as a percentage, the number of loans with initial edits that occurred in the previous month that have aged edits in the current month. Loan modifications with loan-level edits that settled in the current cycle are excluded. A lower value indicates better performance.

**Note:** The loan-level report for this metric will detail all edits that apply to each loan.

### Performance Calculation

The Aged Edits Past 30+ Days metric is calculated as follows:

$$\frac{\text{Count of loans with aged edits (31+ days old) in the current month}}{\text{Count of loans with initial edits in the previous month}} = \text{Aged Edits Past 30+ Days (error rate)}$$

The following loan-level edits are applicable to the numerator of the Aged Edits Past 30+ Days metric:

- 105                      ▪ 400                      ▪ 606                      ▪ 715
- 208                      ▪ 411                      ▪ 608                      ▪ 828
- 210                      ▪ 503                      ▪ 700                      ▪ 910
- 242                      ▪ 600                      ▪ 702

If the error rate is:	Then you will receive a performance result of:
Greater than 1.00 percent	Fail
Less than or equal to 1.00 percent	Pass

#### Example

$$\frac{\text{Count of loans with aged edits (31+ days old) in May} = 1}{\text{Count of loans with initial edits in April} = 200} = \mathbf{0.5000 \text{ percent (Pass)}}$$



## How to Reconcile the Aged Edits Past 30+ Days Loan-Level Detail Report with Your Performance

Performance for the Aged Edits Past 30+ Days metric is based on the number of loans with aged edits (31+ days), not the number of edits. However, the loan-level detail report for the Aged Edits Past 30+ Days metric contains one loan record for each edit. Therefore, if a loan number generates multiple edits, there will be multiple line items for the loan number on the report. To reconcile the Aged Edits Past 30+ Days metric performance to its loan-level detail report, you must remove duplicate loan records.

Perform the following steps to reconcile the Aged Edits Past 30+ Days loan-level detail report with your performance.

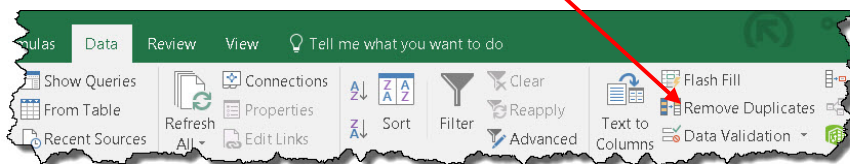
1. Download the loan-level detail report for the Aged Edits Past 30+ Days metric.
2. Highlight the entire worksheet.

Sep 2016	000021167753828146	002759 - €004501 - €004619 - €	0302 - NE	0	0	1
Sep 2016	00002116791258157	002759 - €004501 - €004619 - €	0302 - NE	0	0	1
Sep 2016	00002116815049455	002759 - €004501 - €004619 - €	0302 - NE	0	0	1
Sep 2016	00002125868747742	002759 - €004501 - €004619 - €	0215 - LO	0	0	1
Sep 2016	00002163828899789	002759 - €004501 - €004619 - €	0302 - NE	0	0	1
Sep 2016	00002164834965593	002759 - €004501 - €004619 - €	0302 - NE	0	0	1
Sep 2016	00002164828905975	002759 - €004501 - €004619 - €	0302 - NE	0	0	1
Sep 2016	00002468782819486	002759 - €004501 - €004619 - €	0302 - NE	0	0	1
Sep 2016	00002470788323288	002759 - €004501 - €004619 - €	0302 - NE	0	0	1
Sep 2016	000024717754047628	002759 - €004501 - €004619 - €	0302 - NE	0	0	1
Sep 2016	000024914900855264	002759 - €004501 - €004619 - €	0302 - NE	0	0	1
Sep 2016	00002493538151528	002759 - €004501 - €004619 - €	0314 - NE	0	0	1

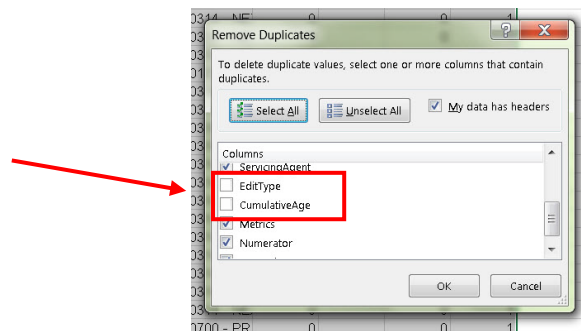
3. Select Data.



4. Select Remove Duplicates.

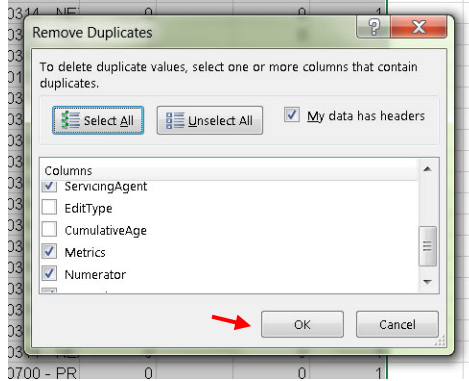


5. De-select "EditType" and "CumulativeAge."





Click OK.



6. Sum the numerator and denominator columns to determine the count of loans. Use the results to tie back to your performance.



## Loan-Level Reporting Compliance

The Loan-Level Reporting Compliance metric reflects, as a percentage of total loans serviced, the number of loans reported as of the last loan-level reporting as of the P&I Determination Date for the accounting cycle. Loans with outstanding edits and newly funded loans are excluded.

Servicers will be given a pass/fail performance rating as outlined below:

If:		Then:
Rank Group 1	Equal to or greater than 99 percent is reported	Pass
	Less than 99 percent is reported	Fail
Rank Group 2	Equal to or greater than 98 percent is reported	Pass
	Less than 98 percent is reported	Fail
Rank Group 3	Equal to or greater than 97 percent is reported	Pass
	Less than 97 percent is reported	Fail
Rank Group 4	Equal to or greater than 96 percent is reported	Pass
	Less than 96 percent is reported	Fail

## Performance Calculation

The Loan-Level Reporting Compliance metric is calculated as follows:

$$\frac{\text{Total number of loans reported as of the last loan-level reporting as of the P\&I Determination Date for the current month}}{\text{Total number of loans serviced in the current month}} = \text{Loan-Level Reporting Compliance}$$

### Example

$$\frac{\text{Total number of loans reported as of the last loan-level reporting as of the P\&I Determination Date for December} = \mathbf{155,950}}{\text{Total number of loans serviced in December} = \mathbf{156,000}} = \mathbf{99.9679 \text{ percent (Pass)}}$$

(Servicer is in Rank Group 2)



## Supporting Reports

A Loan-Level Reporting Compliance report, and loan-level detail report are available to provide insight into your performance for this metric.

The *Loan-Level Reporting Compliance* report provides a breakdown, by Servicer number, of the following:

- Total number of loans considered for this metric (which includes REO and closed loans)
- Loans excluded from the numerator, which include:
  - Loans with outstanding edits (Missing Loans column)
  - Newly funded loans

**Note:** If a loan has an outstanding edit and is newly funded, it is only counted once.
- Whether the Servicer is exempt (All loans are considered reported, loans with outstanding edits and newly funded loans are ignored.)
- Loans excluded from the denominator (newly funded loans)
- Total number of loans in numerator and denominator, after exclusions
- Performance result

<b>Servicer Success Scorecard</b> Loan Level Reporting Compliance - By Servicer   001855 - Servicer 001855   As of: Apr 2018										
Servicer	Total Loans	Missing Loans	Newly Funded Loans	Exempt Servicer	Numerator Exclusions	Denominator Exclusions	Numerator	Denominator	Performance	
160170 - Servicer 160170	2,757	21	7	No	28	7	2,729	2,750	99.24%	
160371 - Servicer 160371	4,278	11	3	No	14	3	4,264	4,275	99.74%	
<b>Total</b>	<b>7,035</b>	<b>32</b>	<b>10</b>	<b>N/A</b>	<b>42</b>	<b>10</b>	<b>6,993</b>	<b>7,025</b>	<b>99.54%</b>	

Total Loans: The 'Total Loans' includes REO and Closed Loans and could be higher than 'Total Loans Serviced' reported on Scorecard.  
 Exempt Servicers: These Servicers have been excused from reporting compliance for the current cycle and hence their 'Total Loans' are counted towards both numerator and denominator.  
 Numerator: Number of Total Loans minus Numerator Exclusions.  
 Numerator Exclusions: The number of missing and newly funded loans. There may be overlap so each loan is only counted once, hence if a loan is newly funded and is also a missing loan then it is only counted once.  
 Denominator: Number of Total Loans minus Denominator Exclusions.  
 Denominator Exclusions: The number of newly funded loans.

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Manager Series information and any reports or documents derived from the metrics and data related to the preceding contain Confidential Information of Freddie Mac which must be kept secure and confidential. Please refer to Sections 1201.1 and 8101.8 of the Freddie Mac Single-Family Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.

Investor Reporting		
	Performance	Rating
↓ 1. Cash Deficiency	\$0.00	Pass
↓ 2. Average Number of Days to Report Payoffs	0.84	Pass
↓ 3. Aged Edits Past 30+ Days	2.20%	Fail
↓ 4. Loan Level Reporting Compliance	100.00%	Pass

To access the *Loan-Level Reporting Compliance* report, click the performance result.

To identify the specific loans with outstanding edits and newly funded loans excluded from this metric, click the download icon to access supporting loan-level detail.

## Introduction

This chapter introduces the Default Management supplemental metrics and provides detailed descriptions, calculations, and examples for each. As a reminder, all supplemental metric numerators are subsets of their denominators.

There are six supplemental metrics:

- Transition from Current to 30+
- Transition from 60 to 90+
- Transition from 120+ to Worse
- Modification Pull-Through Rate
- Inflow to Past Timeline Trend
- Average Age Beyond Timeline

## Performance Period

All supplemental metrics have a one-month performance period.

## Transition from Current to 30+

The Transition from Current to 30+ supplemental metric reflects, as a percentage, the number of loans that were current in the previous month that transitioned to a 30+ day delinquency (D30+) status or foreclosure in the current month. A lower value indicates better performance.

## Performance Calculation

The Transition from Current to 30+ supplemental metric is calculated as follows:

$$\frac{\text{Number of current loans in the previous month that transitioned to a 30+ day delinquency (D30+) status or foreclosure in the current month}}{\text{Number of loans that were current in the previous month}} = \text{Transition from Current to 30+}$$

## Example

$$\frac{\text{Number of current loans in May that transitioned to a 30+ day delinquency (D30+) status or foreclosure in June} = 125}{\text{Number of loans that were current in May} = 4,500} = 2.7778 \text{ percent}$$

## Exclusions

The following loans are excluded from this supplemental metric:

- Appeal of Loan Modification
- Bankruptcy
- Probate
- Service Members Civil Relief Act (SCRA)



- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Transfers of Servicing (between numerator month and month prior to denominator month)
- Trial Period Plans up to four months old (for non-bankruptcy loans)
- Trial Period Plans up to 12 months old (for bankruptcy loans)

## Transition from 60 to 90+

The Transition from 60 to 90+ supplemental metric reflects, as a percentage, the number of loans that were 60 days delinquent (D60) in the previous month and not in foreclosure that transitioned to a 90+ day delinquency (D90+) status or foreclosure in the current month. A lower value indicates better performance.

## Performance Calculation

The Transition from 60 to 90+ supplemental metric is calculated as follows:

$$\frac{\text{Number of D60 loans in the previous month that were not in foreclosure, that transitioned to a 90+ day delinquency (D90+) status or foreclosure in the current month}}{\text{Number of D60 loans not in foreclosure in the previous month}} = \text{Transition from 60 to 90+}$$

## Example

$$\frac{\text{Number of D60 loans in August that were not in foreclosure, that transitioned to a 90+ day delinquency (D90+) status or foreclosure in September} = 30}{\text{Number of D60 loans not in foreclosure in August} = 600} = 5.0000 \text{ percent}$$

## Exclusions

The following loans are excluded from this supplemental metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing (between numerator month and month prior to denominator month)
- Trial Period Plans up to four months old (for non-bankruptcy loans)
- Trial Period Plans up to 12 months old (for bankruptcy loans)





## Transition from 120+ to Worse

The Transition from 120+ to Worse supplemental metric reflects, as a percentage, the number of loans that were 120 or more days delinquent (D120+) (not in foreclosure) in the previous month that transitioned to an even worse D120+ delinquency status (not in foreclosure) in the current month. Loans in the denominator that remain at D120+ and do not transition to a worse level of delinquency are not included in the numerator. A lower value indicates better performance.

## Performance Calculation

The Transition from 120+ to Worse supplemental metric is calculated as follows:

$$\frac{\text{Number of D120+ loans (not in foreclosure) in the previous month that transitioned to an even worse D120+ delinquency status (not in foreclosure) in the current month}}{\text{Number of D120+ loans (not in foreclosure) in the previous month}} = \text{Transition from 120+ to Worse}$$

## Example

$$\frac{\text{Number of D120+ loans (not in foreclosure) in the previous month that transitioned to an even worse D120+ delinquency status (not in foreclosure) in June} = 127}{\text{Number of D120+ loans (not in foreclosure) in May} = 1,000} = 12.7000 \text{ percent}$$

## Exclusions

The following loans are excluded from this supplemental metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing (between numerator month and month prior to denominator month)
- Trial Period Plans up to four months old (for non-bankruptcy loans)
- Trial Period Plans up to 12 months old (for bankruptcy loans)



## Modification Pull-Through Rate

The Modification Pull-Through Rate supplemental metric reflects, as a percentage, the number of modifications with a trial period start date five months prior, that are closed in the current month. A higher value indicates better performance.

### Performance Calculation

The Modification Pull-Through Rate supplemental metric is calculated as follows:

$$\frac{\text{Modifications with a start date five months prior that are closed in the current month}}{\text{Modifications with a start date five months prior}} = \text{Modification Pull-Through Rate}$$

### Example

$$\frac{\text{Modifications with a start date five months prior that are closed in June} = 458}{\text{Modifications with a start date in January} = 557} = 82.2262 \text{ percent}$$

### Exclusions

The following loans are excluded from this supplemental metric:

- Appeal of Loan Modification
  - Bankruptcy
  - Condemned properties
  - Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
  - Government seizures
  - Litigation
  - Probate
  - Service Members Civil Relief Act (SCRA)
  - Transfers of Servicing (between numerator month and month prior to denominator month)
- Note:** The Transfer of Servicing exclusion applies conditionally to this metric based on the status of the loan and when the transfer occurred, through the time period of the metric.



## Inflow to Past Timeline Trend

The Inflow to Past Timeline Trend supplemental metric measures how effectively you manage your loans in foreclosure, without exceeding foreclosure timelines. Specifically, it reflects, as a percentage, the number of loans in foreclosure that were within their allowable state foreclosure timelines (i.e., the state foreclosure timeline plus allowable delays) in the previous month that have exceeded their allowable state foreclosure timelines in the current month. A lower value indicates better performance.

## Performance Calculation

The Inflow to Past Timeline Trend supplemental metric is calculated as follows:

$$\frac{\text{Number of loans in foreclosure that exceeded their allowable state foreclosure timelines in the current month}}{\text{Number of loans in foreclosure that were within their allowable state foreclosure timelines in the previous month}} = \text{Inflow to Past Timeline Trend}$$

## Example

$$\frac{\text{Number of loans in foreclosure that exceeded their allowable state foreclosure timelines in October} = \mathbf{125}}{\text{Number of loans in foreclosure that were within their allowable state foreclosure timelines in September} = \mathbf{2,040}} = \mathbf{6.1275 \text{ percent}}$$

## Exclusions

The following loans are excluded from this supplemental metric:

- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing (between numerator month and month prior to denominator month)



## Average Age Beyond Timeline

The Average Age Beyond Timeline supplemental metric reflects the average number of days your organization exceeded the allowable state foreclosure timelines (i.e., the state foreclosure timeline plus allowable delays) for all loans that are past their allowable state foreclosure timelines in the current month. A lower value indicates better performance.

### Performance Calculation

The Average Age Beyond Timeline supplemental metric is calculated as follows:

$$\frac{\text{Cumulative number of days beyond the allowable state foreclosure timeline for all loans beyond their allowable state foreclosure timeline in the current month}}{\text{Number of loans beyond their allowable state foreclosure timelines in the current month}} = \text{Average Age Beyond Timeline}$$

### Example

$$\frac{\text{Cumulative number of days beyond the allowable state foreclosure timeline for all loans beyond their allowable state foreclosure timeline in August} = \mathbf{600}}{\text{Number of loans beyond their allowable state foreclosure timelines in August} = \mathbf{125}} = \mathbf{4.80 \text{ days}}$$

### Exclusions

The following loans are excluded from this supplemental metric:

- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing (between numerator month and month prior to denominator month)

## Rank Groups

Servicers are placed into four rank groups at the Global Family level on the Master Servicer Scorecard, and into two rank groups on the Servicing Agent Scorecard, based on the number of total loans serviced for Freddie Mac reflected on each Scorecard. If you are also a servicing agent, you may be placed in a different rank group on the Servicing Agent Scorecard than the rank group you are placed in on the Master Servicer Scorecard.

Servicers will receive a monthly Default Management rank within their rank groups on the Master Servicer and Servicing Agent Scorecards, as applicable. Additionally, Servicers in Rank Groups 1, 2, and 3 may receive a year-to-date rank and an annual rank on the Master Servicer Scorecard, as applicable. Servicers will not be ranked in the Investor Reporting category.

The **Master Servicer Scorecard** rank groups are:

	Includes Servicers who service:
Rank Group 1	200,000 or more Freddie Mac mortgages
Rank Group 2	75,000 – 199,999 Freddie Mac mortgages
Rank Group 3	20,000 – 74,999 Freddie Mac mortgages
Rank Group 4	Less than 20,000 Freddie Mac mortgages <b>Note:</b> Servicers in this rank group will be able to view their actual performance and the performance of their synthetic portfolios, as applicable, on the Master Servicer Scorecard. However, they will not receive ranks for individual metrics, a Default Management rank, a year-to-date rank, nor an annual rank.

The **Servicing Agent Scorecard** rank groups are:

	Includes Servicing Agents who service:
Rank Group 1	100,000 or more Freddie Mac mortgages
Rank Group 2	Less than 100,000 Freddie Mac mortgages <b>Note:</b> Servicers in this rank group will be able to view their actual performance and the performance of their synthetic portfolios, as applicable, on the Servicing Agent Scorecard. However, they will not receive ranks for individual metrics nor a monthly Default Management rank.

After we place you in the appropriate rank group based on total number of mortgages serviced for Freddie Mac, we will apply the methodology outlined in this chapter to rank you monthly and annually, if applicable, against other Servicers in your rank group on your Default Management performance.

As a reminder, the rank groups will be determined based on portfolio composition parameters chosen by Freddie Mac and may be amended from time to time.



## Default Management Metric Weights

The weight associated with each Default Management metric on the Master Servicer, Servicing Agent Scorecards is determined by your rank group on each Scorecard, as applicable.

### Master Servicer Scorecard

The following identifies the weights associated with each metric, for each rank group, on the Master Servicer Scorecard.

Rank Group	Metric	Weight
1	Transition from 30 to 60+ .....	40%
	Cure Efficiency .....	25%
	Retention Efficiency.....	20%
	Total Timeline Trend .....	10%
	Liquidation Efficiency.....	5%
	6-Month Modification Performance .....	0%
2	Transition from 30 to 60+ .....	40%
	Cure Efficiency .....	30%
	Retention Efficiency.....	30%
	Total Timeline Trend .....	0%
	Liquidation Efficiency.....	0%
	6-Month Modification Performance .....	0%
3	Transition from 30 to 60+ .....	40%
	Cure Efficiency .....	30%
	Retention Efficiency.....	30%
	Total Timeline Trend .....	0%
	Liquidation Efficiency.....	0%
	6-Month Modification Performance .....	0%
4	N/A	

### Servicing Agent Scorecard

The following identifies the weights associated with each metric, for each rank group, on the Servicing Agent Scorecard.



Rank Group	Metric	Weight
1	Transition from 30 to 60+ .....	40%
	Cure Efficiency .....	30%
	Retention Efficiency.....	30%
	Total Timeline Trend .....	0%
	Liquidation Efficiency.....	0%
	6-Month Modification Performance .....	0%
2	N/A	

## Ranking Methodology

### Master Servicer Scorecard

On the Master Servicer Scorecard, if you are in Rank Group 1, 2, or 3, you will receive a rank for each Default Management metric, a monthly Default Management rank, a year-to-date rank, and an annual rank, subject to certain conditions, as outlined below. The ranks you receive indicates how you performed relative to other ranked Servicers within your rank group.

To receive:		
A rank for an individual Default Management performance metric on the Master Servicer Scorecard	<ul style="list-style-type: none"> <li>You must be in one rank groups listed above (i.e., Rank Group 1, Rank Group 2, or Rank Group 3), and</li> <li>Sufficient data must be available to calculate the actual performance of the metric (i.e., you must have at least one loan in the denominator of the metric), and</li> <li>Your synthetic portfolio's performance for the metric must be applicable in the reporting period (i.e., you must have at least 20 loans that match the parameters for the denominator of the metric).</li> </ul>	
	A monthly Default Management rank, year-to-date rank, and annual rank on the Master Servicer Scorecard	<ul style="list-style-type: none"> <li>You must be in one of the rank groups listed above (i.e., Rank Group 1, Rank Group 2, or Rank Group 3), and</li> <li>You must have a metric rank for each metric required for your rank group as outlined below:</li> </ul>
If you are in:		You must have a rank for:
Rank Group 1		<ul style="list-style-type: none"> <li>Transition from 30 to 60+</li> <li>Cure Efficiency</li> <li>Retention Efficiency</li> <li>Liquidation Efficiency</li> <li>Total Timeline Trend</li> </ul>
Rank Group 2 -or- Rank Group 3	<ul style="list-style-type: none"> <li>Transition from 30 to 60+</li> <li>Cure Efficiency</li> <li>Retention Efficiency</li> </ul>	



Servicers who do not have sufficient data to calculate the actual performance or synthetic performance for a given metric are excluded from the ranking for that metric. Servicers who do not receive ranks for every required metric for their rank group are excluded from receiving an overall rank within their rank group.

## Servicing Agent Scorecard

On the Servicing Agent Scorecard, you must be in Rank Group 1 to receive a rank for each Default Management metric as well as a monthly Default Management rank, subject to certain conditions, as outlined below. The rank you receive indicates how you performed relative to other ranked Servicers within Rank Group 1.

To receive:	
A rank for an individual Default Management performance metric on the Servicing Agent Scorecard	<ul style="list-style-type: none"> <li>▪ You must be in Rank Group 1, and</li> <li>▪ Sufficient data must be available to calculate the actual performance of the metric (i.e., you must have at least one loan in the denominator of the metric), and</li> <li>▪ Your synthetic portfolio's performance for the metric must be applicable in the reporting period (i.e., you must have at least 20 loans that match the parameters for the denominator of the metric).</li> </ul>
A monthly Default Management rank on the Servicing Agent Scorecard	<ul style="list-style-type: none"> <li>▪ You must be in Rank Group 1, and</li> <li>▪ You must have a metric rank for each of the following metrics:               <ul style="list-style-type: none"> <li>- Transition from 30 to 60+</li> <li>- Cure Efficiency</li> <li>- Retention Efficiency</li> </ul> </li> </ul>

### How Your Rank is Determined for an Individual Metric

The following outlines the high-level steps we perform to calculate your rank for an individual Default Management performance metric on the Master Servicer and Servicing Agent Scorecards, as applicable.

1. We determine if there is sufficient data available to calculate your actual performance and the synthetic portfolio's performance for a given metric.

If:	Then:
There <u>is</u> sufficient data	We proceed to step 2.
There <u>is not</u> sufficient data	You do not receive a ranking for the metric.

2. We calculate your actual performance and the synthetic portfolio's performance for the metric.
3. We then calculate the percent difference between your actual performance for the metric and your synthetic portfolio's performance for the metric. To do this, we subtract the performance of your synthetic portfolio from your actual performance, and then take that difference and divide it by the performance of the synthetic portfolio.

$$\frac{\text{Your Actual Performance} - \text{Synthetic Portfolio Performance}}{\text{Synthetic Portfolio Performance}} = \% \text{ Difference}$$





**Note:** To determine ranks, we do not compare one Servicer's performance directly to another Servicer's performance because their portfolios are different. Instead, to minimize differences in portfolio composition, we compare Servicer A's performance relative to Servicer A's synthetic portfolio performance then measure it against Servicer B's performance relative to Servicer B's synthetic portfolio performance. We compare the percent difference between the Servicers' performance and their synthetic portfolio's performance among all ranked Servicers in the same rank group.

- Based on the results from step 3, we assign a rank that indicates how your performance for the metric compares to how other ranked Servicers within your rank group performed for the same metric. Remember, you are ranked only among other Servicers who also had sufficient data to calculate actual performance and the synthetic portfolio's performance for the same metric. Servicers who do not have sufficient data for a given metric are not included in the ranking for that metric.

Based on your rank for the metric, we determine the number of performance points you earned for the metric.

## How Your Monthly Default Management Rank is Determined

You will receive a monthly Default Management rank on the Master Servicer and Servicing Agent Scorecards, as applicable, as outlined below.

On the Master Servicer Scorecard...	
If you're in the following rank group:	Then:
Rank Group 1	<p>We will determine a monthly Default Management rank if ranks were determined for all of the following metrics:</p> <ul style="list-style-type: none"> <li>Transition from 30 to 60+</li> <li>Cure Efficiency</li> <li>Retention Efficiency</li> <li>Liquidation Efficiency</li> <li>Total Timeline Trend</li> </ul>
Rank Group 2 -or- Rank Group 3	<p>We will determine a monthly Default Management rank if ranks were determined for all of the following metrics:</p> <ul style="list-style-type: none"> <li>Transition from 30 to 60+</li> <li>Cure Efficiency</li> <li>Retention Efficiency</li> </ul> <p><b>Note:</b> We will only consider the three metrics listed above when determining the monthly Default Management rank for Rank Groups 2 and 3.</p>
Rank Group 4	You will not receive rankings for individual metrics nor a monthly Default Management rank.



On the Servicing Agent Scorecard...	
If you're in the following rank group:	Then:
Rank Group 1	<p>We will determine a monthly Default Management rank if ranks were determined for all of the following metrics:</p> <ul style="list-style-type: none"> <li>Transition from 30 to 60+</li> <li>Cure Efficiency</li> <li>Retention Efficiency</li> </ul> <p><b>Note:</b> We will only consider the three metrics listed above when determining the monthly Default Management rank for Rank Group 1.</p>
Rank Group 2	You will not receive rankings for individual metrics nor a monthly Default Management rank.

When we determine your monthly Default Management rank, we compare the total number of points you earned for each ranked metric (in the table above) to the total number of points you were eligible to earn to determine your percentage of eligible points. The number of eligible points for each ranked metric is equal to that metric's Scorecard weight. We then rank your overall performance (percentage of eligible points) to that of other ranked Servicers within your rank group.

### Master Servicer Scorecard Example 1: Servicer in Rank Group 1; Performance Calculated for all Metrics Required for a Monthly Default Management Rank

In the following example, there was sufficient data to calculate actual performance and the synthetic portfolio's performance for all of the Default Management performance metrics. Therefore, because ranks were determined for all of the appropriate metrics, we calculated a monthly Default Management rank for this Servicer.

Metric	Sufficient data available and rank determined?	Points Earned	Eligible Points	Metric Weight
Transition from 30 to 60+	Yes	38.0996	40	40%
Cure Efficiency	Yes	22.8267	25	25%
Retention Efficiency	Yes	18.2478	20	20%
Total Timeline Trend	Yes	9.1234	10	10%
Liquidation Efficiency	Yes	4.8520	5	5%

Total: 93.1495 100

$$\frac{\text{Points Earned} = 93.1495}{\text{Eligible Points} = 100} = 93.1495 \text{ percent of eligible points earned}$$



To determine the monthly Default Management rank for this Servicer, the percentage of eligible points earned is compared to the percentage of eligible points earned for other ranked Servicers within the Servicer's rank group.

### Master Servicer Scorecard Example 2: Servicer in Rank Group 1; Performance Could Not be Calculated for all Metrics Required for a Monthly Default Management Rank

In the following example, there was not sufficient data available to calculate actual performance and the synthetic portfolio's performance for the Total Timeline Trend metric. Therefore, because ranks were not determined for all of the appropriate metrics, a monthly Default Management rank was not calculated.

Metric	Sufficient data available and rank determined?	Points Earned	Eligible Points	Metric Weight
Transition from 30 to 60+	Yes	Sufficient data was not available to calculate actual performance and the synthetic portfolios' performance for all five Default Management performance metrics. Therefore, a monthly Default Management rank is not determined.		
Cure Efficiency	Yes			
Retention Efficiency	Yes			
Liquidation Efficiency	Yes			
Total Timeline Trend	No			

### Master Servicer Scorecard Example 3: Servicer in Rank Group 2; Performance Calculated for all Metrics Required for a Monthly Default Management Rank

In the following example, there was sufficient data available to calculate actual performance and the synthetic portfolio's performance, and therefore determine ranks for all metrics except the Total Timeline Trend metric. However, since this Servicer is in Rank Group 2, only the first three metrics (Transition from 30 to 60+, Cure Efficiency, and Retention Efficiency) are required to determine a monthly Default Management rank. Any other metrics with calculable performance are not used to help determine the overall rank.

Metric	Sufficient data available and rank determined?	Points Earned	Eligible Points	Metric Weight
Transition from 30 to 60+	Yes	38.1236	40	40%
Cure Efficiency	Yes	28.3214	30	30%
Retention Efficiency	Yes	28.6321	30	30%
Liquidation Efficiency	Yes	N/A	N/A	N/A
6-Month Modification Performance	Yes	N/A	N/A	N/A
Total Timeline Trend	No	N/A	N/A	N/A



Total: 95.0771 100

$$\frac{\text{Points Earned} = 95.0771}{\text{Eligible Points} = 100} = 95.0771 \text{ percent of eligible points earned}$$

To determine the monthly Default Management rank for this Servicer, the percentage of eligible points earned is compared to the percentage of eligible points earned for other ranked Servicers within the Servicer's rank group.

### Master Servicer Scorecard Example 4: Servicer in Rank Group 2; Performance Could Not be Calculated for all Metrics Required for a Monthly Default Management Rank

In the following example, there was not sufficient data available to calculate actual performance and the synthetic portfolio's performance for the Retention Efficiency metric, which is one of the metrics required to have a rank in order to determine a monthly Default Management rank for Servicers in Rank Group 2.

Metric	Sufficient data available and rank determined?	Points Earned	Eligible Points	Metric Weight
Transition from 30 to 60+	Yes	Sufficient data was not available to calculate actual performance and the synthetic portfolio's performance for the Transition from 30 to 60+, Cure Efficiency, and the Retention Efficiency metrics. Therefore, a monthly Default Management rank is not determined.		
Cure Efficiency	Yes			
Retention Efficiency	No			
Liquidation Efficiency	Yes			
6-Month Modification Performance	Yes			
Total Timeline Trend	Yes			

### Servicing Agent Scorecard Example 1: Servicer in Rank Group 1; Performance Calculated for all Metrics Required for a Monthly Default Management Rank

In the following example, there was sufficient data to calculate actual performance and the synthetic portfolio's performance for all of the Default Management performance metrics required to determine a monthly Default Management rank. Therefore, because ranks were determined for all of the appropriate metrics, we calculated a monthly Default Management rank for this servicing agent.

Metric	Sufficient data available and rank determined?	Points Earned	Eligible Points	Metric Weight
Transition from 30 to 60+	Yes	38.0996	40	40%
Cure Efficiency	Yes	28.1111	30	30%



Retention Efficiency	Yes	29.2500	30	30%
Liquidation Efficiency	Yes	N/A	N/A	N/A
6-Month Modification Performance	No	N/A	N/A	N/A
Total Timeline Trend	No	N/A	N/A	N/A

Total: 95.4607 100

$$\frac{\text{Points Earned} = 95.4607}{\text{Eligible Points} = 100} = 95.4607 \text{ percent of eligible points earned}$$

To determine the monthly Default Management rank for this servicing agent, the percentage of eligible points earned is compared to the percentage of eligible points earned for other ranked servicing agents within the servicing agent's rank group.

### Servicing Agent Scorecard Example 2: Servicer in Rank Group 1; Performance Could Not be Calculated for all Metrics Required for a Monthly Default Management Rank

In the following example, there was not sufficient data available to calculate actual performance and the synthetic portfolio's performance for the Retention Efficiency metric, which is one of the metrics required to have a rank in order to determine a monthly Default Management rank for Servicing Agents in Rank Group 1.

Metric	Sufficient data available and rank determined?	Points Earned	Eligible Points	Metric Weight
Transition from 30 to 60+	Yes	Sufficient data was not available to calculate actual performance and the synthetic portfolio's performance for the Transition from 30 to 60+, Cure Efficiency, and the Retention Efficiency metrics. Therefore, a monthly Default Management rank is not determined.		
Cure Efficiency	Yes			
Retention Efficiency	No			
Liquidation Efficiency	No			
6-Month Modification Performance	No			
Total Timeline Trend	Yes			



## How Your Year-to-Date and Annual Ranks are Determined

Effective January 2019, master Servicers in Rank Groups 1, 2, and 3 may receive year-to-date and annual rankings within their rank group for the calendar year, if applicable.

Year-to-date and annual rankings are not available for master Servicers in Rank Group 4, servicing agents, and interim Servicers.

We determine your year-to-date and annual ranks using the same methodology we use to determine your monthly Default Management rank.

**Note:** We do not calculate year-to-date and annual ranks for individual performance metrics.

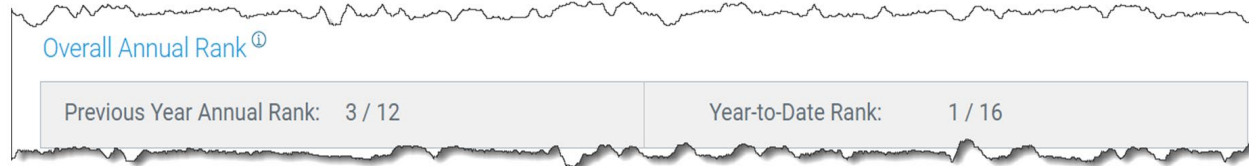
If you're in the following rank group:	Then:
Rank Group 1	<p>We will determine a year-to-date rank and annual rank, as applicable, if ranks were determined for <u>all</u> of the following metrics:</p> <ul style="list-style-type: none"> <li>▪ Transition from 30 to 60+</li> <li>▪ Cure Efficiency</li> <li>▪ Retention Efficiency</li> <li>▪ Liquidation Efficiency</li> <li>▪ Total Timeline Trend</li> </ul> <p><b>Note:</b> We will only consider the five metrics listed above when determining the year-to-date rank and annual rank for Rank Group 1.</p>
Rank Group 2 -or- Rank Group 3	<p>We will determine a year-to-date rank and annual rank, as applicable, if ranks were determined for <u>all</u> of the following metrics:</p> <ul style="list-style-type: none"> <li>▪ Transition from 30 to 60+</li> <li>▪ Cure Efficiency</li> <li>▪ Retention Efficiency</li> </ul> <p><b>Note:</b> We will only consider the three metrics listed above when determining the year-to-date rank and annual rank for Rank Groups 2 and 3.</p>
Rank Group 4	You will not receive a year-to-date rank or annual rank.

The annual ranking calculation is based on the total months' performance for the Default Management metrics during that calendar year for which we calculated a monthly Default Management rank. For example, if a Servicer received a monthly Default Management rank in 10 of the calendar months, the annual ranking will be determined based on the total performance of those 10 months.

To determine your annual rank, for all months within the calendar year for which we were able to determine a monthly Default Management rank, we aggregate and compare the total number of points you earned for each ranked metric (in the table above) to the total number of points you were eligible to earn to determine your percentage of eligible points. The number of eligible points for each ranked metric is equal to that metric's Scorecard weight. We then rank your overall performance (percentage of eligible points) to that of other ranked Servicers within your rank group.



The year-to-date rank uses the same methodology; however, it reflects the aggregate performance incrementally throughout the year and is updated monthly, as applicable.



### Annual Rank

For Servicers in Rank Groups 1, 2, and 3 to receive an annual rank, they must have received at least six-monthly Default Management ranks for that calendar year.

Your annual rank may display on the Scorecard available at the end of the following January, as applicable.

**Note:** N/A displays in this field for Servicers in Rank Group 4.

### Year-to-Date Rank

Year-to-date rank data will be calculated monthly with year-to-date rank results displayed in this field, as applicable. Year-to-date rank results will display on the Scorecard as outlined below.

**Note:** N/A will display in this field for Servicers in Rank Group 4.

Rank Groups 1 and 2	
Performance Month(s)	You must have sufficient data to determine a monthly Default Management rank for a minimum of:
January through July	One month during this performance period to display a year-to-date rank. If you do not have sufficient data to determine a monthly Default Management rank for at least one month during this performance period, N/A will display in the year-to-date field.
August	Two months to display a year-to-date rank. If you do not have sufficient data to determine a monthly Default Management rank for at least two months, N/A will display in the year-to-date field.
September	Three months to display a year-to-date rank. If you do not have sufficient data to determine a monthly Default Management rank for at least three months, N/A will display in the year-to-date field.
October	Four months to display a year-to-date rank. If you do not have sufficient data to determine a monthly Default Management rank for at least four months, N/A will display in the year-to-date field.
November	Five months to display a year-to-date rank. If you do not have sufficient data to determine a monthly Default Management rank for at least five months, N/A will display in the year-to-date field.



December	Six months to display a year-to-date rank and receive an annual rank. If you do not have sufficient data to determine a monthly Default Management rank for at least six months, N/A will display in the year-to-date field.
<b>Rank Group 3</b>	
A year-to-date rank will display at the same time the sixth monthly default management ranking occurs.	

## Synthetic Portfolio

The purpose of a synthetic portfolio is to minimize the impact that portfolio composition differences have among Servicers with rankings. We create one synthetic portfolio for each Default Management performance metric, based on control variables that most impact that specific metric.

The following list identifies all control variables. From this list, we selected the specific control variables that will be used to create each metric's synthetic portfolio.

There must be a minimum of 20 loans in the denominator to calculate performance for the synthetic portfolio.

- Bankruptcy Status
- Current LTV
- Current UPB
- Delinquency Status
- Disaster
- Forbearance
- In Deeper Delinquency Status from Prior Cycle
- Judicial/Non-Judicial State
- Loan Age in Months
- Loan Modification Trial Type
- Loan Modification Type
- Loan Origination Year
- Loan Product Type
- Maximum Delinquency Months (Previous 12 Months)
- Number of Months in Delinquency Status
- Origination FICO
- Payment Reduction
- Previously Modified
- Property Type
- State Foreclosure Standard Days
- States
- Total Number of Months in Delinquency Status (Previous 12 Months)

The following table identifies the control variables applicable to each metric when creating its synthetic portfolio.





Metric	Synthetic portfolio created based on the following control variables:
Transition from 30 to 60+	<ul style="list-style-type: none"> <li>▪ Current LTV</li> <li>▪ Disaster</li> <li>▪ Forbearance</li> <li>▪ Loan Origination Year</li> <li>▪ Loan Product Type</li> <li>▪ Maximum Delinquency in Previous 12 Months</li> <li>▪ Previously Modified</li> <li>▪ States</li> </ul>
Cure Efficiency	<ul style="list-style-type: none"> <li>▪ Bankruptcy Type</li> <li>▪ Current LTV</li> <li>▪ Delinquency Status</li> <li>▪ Disaster</li> <li>▪ Forbearance</li> <li>▪ Months in Delinquency Status</li> <li>▪ Total Number of Months in Delinquency Status (Previous 12 Months)</li> </ul>
Metric	Synthetic portfolio created based on the following control variables:
Retention Efficiency	<ul style="list-style-type: none"> <li>▪ Bankruptcy Type</li> <li>▪ Current LTV</li> <li>▪ Delinquency Status</li> <li>▪ Disaster</li> <li>▪ Forbearance</li> <li>▪ Months in Delinquency Status</li> <li>▪ Previously Modified</li> <li>▪ States</li> </ul>
Liquidation Efficiency	<ul style="list-style-type: none"> <li>▪ Bankruptcy Type</li> <li>▪ Current UPB</li> <li>▪ Current LTV</li> <li>▪ Delinquency Status</li> <li>▪ Disaster</li> <li>▪ Forbearance</li> <li>▪ Judicial/Non-Judicial State</li> <li>▪ Months in Delinquency Status</li> </ul>
6-Month Modification Performance	<ul style="list-style-type: none"> <li>▪ Disaster</li> <li>▪ Forbearance</li> <li>▪ Loan Origination Year</li> <li>▪ Modification Type</li> <li>▪ Months in Delinquency Status</li> <li>▪ Payment Reduction</li> <li>▪ Previously Modified</li> <li>▪ Total Number of Months in Delinquency Status (Previous 12 Months)</li> </ul>



Total Timeline Trend	<ul style="list-style-type: none"><li>▪ Current UPB</li><li>▪ Delinquency Status</li><li>▪ Disaster</li><li>▪ Forbearance</li><li>▪ Loan Origination Year</li><li>▪ Loan Product Type</li><li>▪ State FCL Standard Days</li><li>▪ States</li></ul>
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## Unacceptable Results

We will consider you to have an unacceptable Scorecard result if your monthly Default Management rank is in the bottom 25 percent of ranked Servicers within your rank group. However, whether you are in the bottom 25 percent or not, we will consider your Scorecard results, along with other factors, before making a final determination that your overall performance is unacceptable. Such factors include, but are not limited to, the following:

- Portfolio composition
- Concentration of high-risk mortgages
- Servicer Success File Reviews
- Trends in performance
- Adequacy of staffing
- Audit results, and/or compliance with all requirements of the Purchase Documents

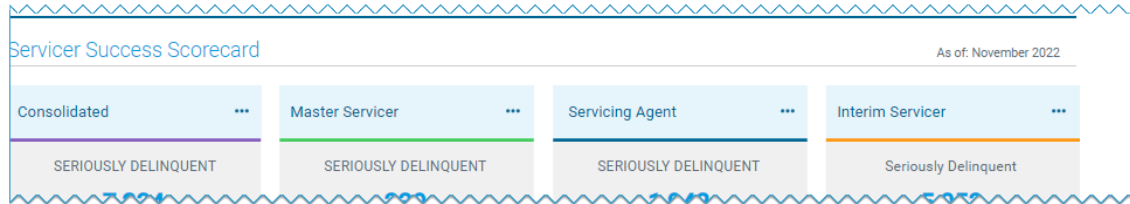
## Introduction

The following table identifies the reports that are available for each of the Scorecards, as applicable.

Report	Available for the following Scorecards:			
	Consolidated	Master Servicer	Servicing Agent	Interim Servicer
<i>Loan-Level Detail Reports</i>	X	X	X	X
<i>12-Month Rolling Scorecard Summary</i>	X	X	X	X
<i>Rank Improvement Report</i>		X	X	
<i>Master Servicer Comparison</i>			X	
<i>Servicing Agent Comparison</i>		X		
<i>Interim Portfolio Comparison</i>				X
<i>Executive Summary Report</i>		X		
<i>Portfolio Analysis</i>	X			
<i>Roll Rate Analysis</i>	X			
<i>Condominium Housing</i>	X			
<i>High Risk Loan Detail</i>	X			
<i>Manufactured Housing</i>	X			
<i>Portfolio Composition</i>		X		
<i>QRPC Loan Detail</i>	X	X	X	X
<i>FA Pull Through Loan Detail</i>		X		
<i>Portfolio Overview</i>	X			
<i>Loan-Level Compliance</i>		X	X	

This chapter introduces and provides a high-level overview of each report

Report headers are color-coded to coincide with indicators on the Scorecard. Consolidated scorecard reports will have a purple header, Master Servicer reports will have a green header, Servicing Agent reports will have a blue header, and Interim Servicer reports will have an orange header.



## Loan-Level Detail Reports

You can access and download all loan-level detail reports for Default Management performance and supplemental metrics, Investor Reporting metrics, and your entire non-performing loans portfolio. Additionally, a single, comprehensive spreadsheet containing loan-level data for each metric, displayed on separate tabs, is available for download from each Scorecard, as applicable.

Loan-level detail reports are available for Servicers as well as Servicing Agents and Interim Servicers via their respective Scorecards, including the Consolidated Scorecard.

Below is an example of a loan-level detail report.

ServicingC	ServicerLc	FHLM	LoanNur	Global	Family	Servicer	ServicingA	MaturityDe	PayoffDate	PayoffTyp	DatePayof	LoanTerm	Metrics	CurrentUP	Numerator	Denominator
Sep 2016	Servicer L	000000005	002759	Servi 005082	- Service 005202	- Service		12/1/2034	09/23/2016	Prepaid	09/23/2016	Fixed-30		\$0.00	1	1
Sep 2016	Servicer L	000002997	002759	Servi 005817	- Service 005941	- Service		3/1/2031	09/07/2016	Prepaid	09/07/2016	Fixed-30		\$0.00	1	1
Sep 2016	Servicer L	000005774	002759	Servi 005082	- Service 005603	- Service		12/1/2019	09/19/2016	Prepaid	09/19/2016	Fixed-15		\$0.00	1	1
Sep 2016	Servicer L	000006086	002759	Servi 005082	- Service 005603	- Service		1/1/2020	09/25/2016	Prepaid	09/25/2016	Fixed-15		\$0.00	2	1
Sep 2016	Servicer L	000006793	002759	Servi 005082	- Service 005603	- Service		3/1/2020	09/02/2016	Prepaid	09/02/2016	Fixed-15		\$0.00	1	1
Sep 2016	Servicer L	000006905	002759	Servi 005082	- Service 005202	- Service		6/1/2035	09/15/2016	Prepaid	09/15/2016	Fixed-30		\$0.00	1	1
Sep 2016	Servicer L	000007099	002759	Servi 005082	- Service 005603	- Service		6/1/2020	09/02/2016	Prepaid	09/02/2016	Fixed-15		\$0.00	0	1
Sep 2016	Servicer L	000007225	002759	Servi 005082	- Service 005603	- Service		6/1/2020	08/19/2016	Prepaid	08/19/2016	Fixed-15		\$0.00	24	1
Sep 2016	Servicer L	000007342	002759	Servi 005082	- Service 005603	- Service		3/1/2020	09/02/2016	Prepaid	09/02/2016	Fixed-15		\$0.00	0	1
Sep 2016	Servicer L	000007374	002759	Servi 005082	- Service 005603	- Service		2/1/2035	09/02/2016	Prepaid	09/02/2016	ARM-5		\$0.00	0	1
Sep 2016	Servicer L	000007785	002759	Servi 005082	- Service 005603	- Service		2/1/2020	09/07/2016	Prepaid	09/07/2016	Fixed-15		\$0.00	0	1
Sep 2016	Servicer L	000007960	002759	Servi 005817	- Service 005941	- Service		1/1/2035	09/09/2016	Prepaid	09/09/2016	ARM-5		\$0.00	1	1
Sep 2016	Servicer L	000007966	002759	Servi 005817	- Service 005941	- Service		11/1/2034	08/19/2016	Prepaid	08/19/2016	ARM-5		\$0.00	10	1
Sep 2016	Servicer L	000010323	002759	Servi 005817	- Service 005941	- Service		1/1/2035	09/29/2016	Prepaid	09/29/2016	ARM-7+		\$0.00	0	1
Sep 2016	Servicer L	000010598	002759	Servi 005817	- Service 005941	- Service		2/1/2035	08/24/2016	Prepaid	08/24/2016	ARM-3		\$0.00	7	1
Sep 2016	Servicer L	000013748	002759	Servi 004888	- Service 005006	- Service		2/1/2019	09/14/2016	Prepaid	09/14/2016	Fixed-15		\$0.00	0	1
Sep 2016	Servicer L	000014343	002759	Servi 004501	- Service 005626	- Service		3/1/2029	09/28/2016	Prepaid	09/28/2016	Fixed-30		\$0.00	0	1
Sep 2016	Servicer L	000015453	002759	Servi 004888	- Service 005006	- Service		2/1/2029	09/23/2016	Prepaid	09/23/2016	Fixed-30		\$0.00	2	1
Sep 2016	Servicer L	000016374	002759	Servi 005817	- Service 005941	- Service		5/1/2035	08/30/2016	Prepaid	08/30/2016	ARM-5		\$0.00	3	1
Sep 2016	Servicer L	000022573	002759	Servi 004888	- Service 005006	- Service		3/1/2031	09/06/2016	Prepaid	09/06/2016	Fixed-30		\$0.00	2	1
Sep 2016	Servicer L	000026839	002759	Servi 005082	- Service 005603	- Service		4/1/2035	09/13/2016	Prepaid	09/13/2016	Fixed-30		\$0.00	1	1
Sep 2016	Servicer L	000027212	002759	Servi 005082	- Service 005603	- Service		3/1/2020	09/15/2016	Prepaid	09/15/2016	Fixed-15		\$0.00	1	1
Sep 2016	Servicer L	000027217	002759	Servi 005082	- Service 005603	- Service		5/1/2035	09/12/2016	Prepaid	09/12/2016	Fixed-30		\$0.00	1	1
Sep 2016	Servicer L	000027247	002759	Servi 005082	- Service 005603	- Service		4/1/2020	09/21/2016	Prepaid	09/21/2016	Fixed-15		\$0.00	2	1
Sep 2016	Servicer L	000033547	002759	Servi 004892	- Service 005010	- Service		6/1/2045	09/07/2016	Prepaid	09/07/2016	Fixed-30		\$0.00	0	1
Sep 2016	Servicer L	000036815	002759	Servi 004892	- Service 005010	- Service		6/1/2030	09/27/2016	Prepaid	09/27/2016	Fixed-15		\$0.00	0	1



# How to Access and Download Loan-Level Detail Reports

Perform the following steps to access and download your loan-level detail reports:

1. Click the File Download icon, which is available via the Scorecards and Metric Detail pages (access via the Metric Detail pages is applicable to the Master Servicer Scorecard only).
  - From the Scorecard, click the icon that corresponds to the loan-level detail report you want to download.

**Scorecard**

**Supplemental Metrics**

TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	PREVIOUSLY DELINQUENT
448,013	420,894 93.95%	27,119 6.05%	1,619 0.36%

- From the Metric Detail page, click the icon shown below.

**Metric Detail**

Definition		Calculation	
<b>Numerator</b>	The number of closed modification loans that are current or paid off (prepaid/maturity) 6 months after the modification effective date. For this metric, a closed modification is one that has already been approved with a modification effective date and has a "closed" status in the Freddie Mac reporting system	<b>Numerator</b>	<b>Denominator</b>
<b>Denominator</b>	The number of modifications with a modification effective date 6 months prior to current month	Initial Loans	26 / 43
<b>Exclusions</b>	Government Loans, Transfer of Servicing (If Global change from Denominator to Numerator)	Excluded Loans	- 0 / - 0
<b>Notes</b>	A HIGHER Performance value than your Synthetic means you are outperforming it.		

2. Follow the system prompts to save the data as a Microsoft® Excel® spreadsheet.



After you save the spreadsheet, you may open it and sort the data as needed to create ad hoc reports and run analyses.

## How to Identify Loans Included in and Excluded from the Numerator and Denominator

The total number of loans in the report represents the initial number of loans considered for the denominator, before any exclusions. The last five columns of the report indicate which loans were excluded from the denominator and numerator, and which loans ultimately were included in the numerator and denominator to calculate performance.

A "1" in this column indicates the loan was included in the initial numerator (i.e., the numerator prior to applying exclusions).  
A "0" indicates it was not included in the initial numerator.

A "1" in this column indicates the loan was included in the final numerator (i.e., the numerator after applying exclusions).  
A "0" indicates it was not included in the final numerator.

X	Z	AA	AB	AC	AD	AE
ModifiedL	ExcludedFromDenominator	FinalDenominator	InitialNumerator	ExcludedFromNumerator	FinalNumerator	
2.81%	0	1	1	0	1	
5.33%	0	1	1	0	1	
7.20%	0	1	1	0	1	
14.21%	0	1	1	0	1	
20.41%	0	1	1	0	1	
22.81%	0	1	1	0	1	
59.97%	0	1	1	0	1	
1.80%	0	1	1	0	1	
2.24%	0	1	1	0	1	
10.31%	0	1	0	0	0	
	0	0	0	0	0	

A "1" in this column indicates the loan was excluded from the denominator.  
A "0" indicates it was not excluded from the denominator.

A "1" in this column indicates the loan was included in the final denominator (i.e., the loan was included in the performance calculation for the metric).  
A "0" indicates it was not included the denominator (i.e., the loan was excluded from the performance calculation for the metric).

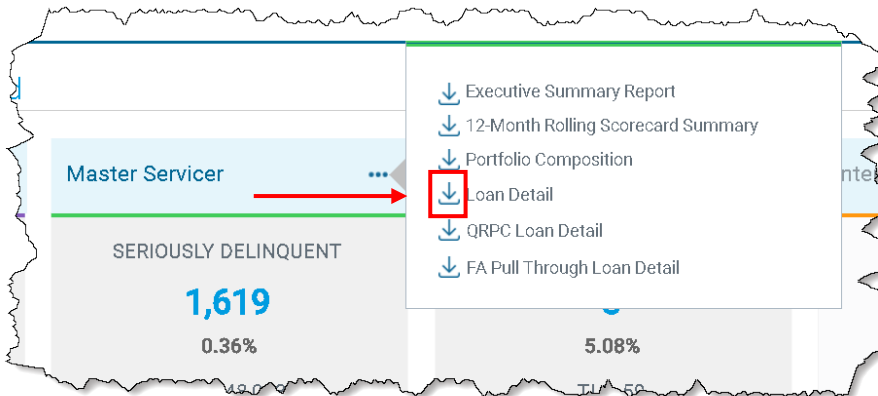
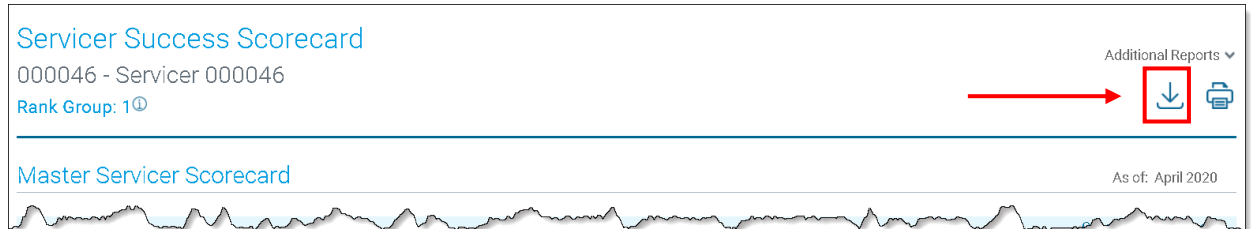
A "1" in this column indicates the loan was excluded from the numerator.  
A "0" indicates it was not excluded from the numerator.



## Scorecard Loan-Level Details

You can also download comprehensive loan-level detail reports for each of the Scorecards (Consolidated, Master Servicer, Servicing Agent, and Interim Servicer, as applicable) that include loan-level data for all metrics on the applicable Scorecard.

To do this, click the File Download icon located in the upper left corner of a Scorecard, or the File Download icon on the report menus available via the various Scorecard tiles on the Servicer Performance Profile home page.





# The 12-Month Rolling Scorecard Summary Report

The *12-Month Rolling Scorecard Summary* report displays, in Microsoft® Excel® spreadsheet format, detailed performance results data for the most recent 12 months, including the current month.

Use this report to view a detailed side-by-side comparison of your performance results for all Scorecard metrics for the most recent 12 months.

The *12-Month Rolling Scorecard Summary* report is available via the Master Servicer, Consolidated, Servicing Agent and Interim Servicer Scorecards.

The most recent 12 months for which we are providing performance results.

Portfolio Summary	Nov 2021	Dec 2021	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022
Rank Group	2	2	2	2	2	2	2	2	2	2	2	2
Total Loans Serviced	134,542	129,257	136,935	138,746	143,421	145,695	147,394	148,548	150,147	152,447	154,653	156,582
Performing Loans	133,895	128,635	136,268	137,853	142,698	145,080	146,573	147,513	149,139	151,538	153,696	155,574
Performing Loans to Total Loans Ratio	99.52%	99.52%	99.51%	99.36%	99.50%	99.58%	99.44%	99.30%	99.33%	99.40%	99.38%	99.36%
Non-Performing Loans	647	622	667	893	723	615	821	1,035	1,008	909	957	1,008
Non-Performing Loans to Total Loans Ratio	0.48%	0.48%	0.49%	0.64%	0.50%	0.42%	0.56%	0.70%	0.67%	0.60%	0.62%	0.64%
SDQ Loans	69	95	107	117	142	148	167	166	178	194	191	206
SDQ Loans to Total Loans Ratio	0.05%	0.07%	0.08%	0.08%	0.10%	0.10%	0.11%	0.11%	0.12%	0.13%	0.12%	0.13%
Monthly Default Management Rank	2	6	3	2	5	2	5	1	7	4	1	7
Monthly Default Management Rank - Out of	9	9	8	7	7	8	8	8	8	7	8	11
Monthly Default Management Rank - in Bottom 25%	No	No	No	No	No	No	No	No	Yes	No	No	No
Previous Year Overall Annual Rank	N/A	N/A	1	1	1	1	1	1	1	1	1	1
Previous Year Overall Annual Rank out of	N/A	N/A	9	9	9	9	9	9	9	9	9	9
Year-to-Date Overall Rank	2	1	3	2	3	4	4	3	4	4	4	4
Year-to-Date Overall Rank out of	9	9	8	7	7	8	8	8	8	7	8	11
<b>Default Management</b>												
1. Transition from 30 to 60+ Performance	12.75%	10.64%	12.05%	9.77%	8.99%	11.61%	13.01%	10.36%	11.74%	11.79%	12.58%	16.36%
1. Transition from 30 to 60+ Synthetic	15.59%	14.53%	14.13%	14.83%	10.72%	13.58%	13.28%	12.98%	12.13%	11.84%	15.67%	15.02%
1. Transition from 30 to 60+ Percentage Better or Worse Than Synthetic	-18.24%	-26.77%	-14.71%	-34.11%	-16.20%	-14.45%	-2.06%	-20.21%	-3.16%	-0.42%	-19.69%	8.93%
1. Transition from 30 to 60+ Numerator	52	48	57	47	63	59	51	61	93	85	76	108
1. Transition from 30 to 60+ Denominator	408	451	473	481	701	508	392	589	792	721	604	660
1. Transition from 30 to 60+ Rank	2	2	2	1	2	2	4	1	3	4	1	10
1. Transition from 30 to 60+ Rank - Out of	9	9	8	7	7	8	8	8	8	7	8	11
1. Transition from 30 to 60+ Percentile	87.50%	87.50%	85.71%	100.00%	83.33%	85.71%	57.14%	100.00%	71.43%	50.00%	100.00%	10.00%
1. Transition from 30 to 60+ in Bottom 25% Last 3 Months	No	No	No	No	No	No	No	No	No	No	No	No
1. Transition from 30 to 60+ Performance Trend	N/A	No Change	No Change	No Change	No Change	No Change	No Change	No Change	No Change	No Change	Improving	Deteriorating
2. Cure Efficiency Performance	23.76%	17.07%	22.15%	22.09%	12.36%	20.66%	18.92%	20.61%	15.83%	19.65%	23.59%	18.77%
2. Cure Efficiency Synthetic	14.65%	16.08%	17.99%	17.64%	17.16%	17.30%	15.32%	16.50%	15.44%	17.02%	17.60%	13.73%
2. Cure Efficiency Percentage Better or Worse Than Synthetic	62.16%	6.16%	23.14%	25.22%	-27.97%	19.38%	23.50%	24.94%	2.57%	15.48%	33.99%	36.69%
2. Cure Efficiency Numerator	24	21	33	38	22	44	42	47	38	56	71	55
2. Cure Efficiency Denominator	101	123	149	172	178	213	222	228	240	285	301	293

Identifies each section of the Scorecard and its corresponding metric components.

Detailed performance results for the most recent 12 months.

- Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio).
- Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio).

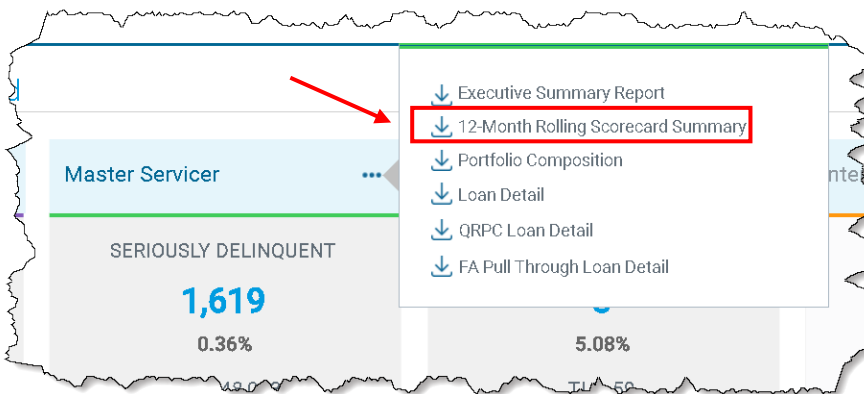
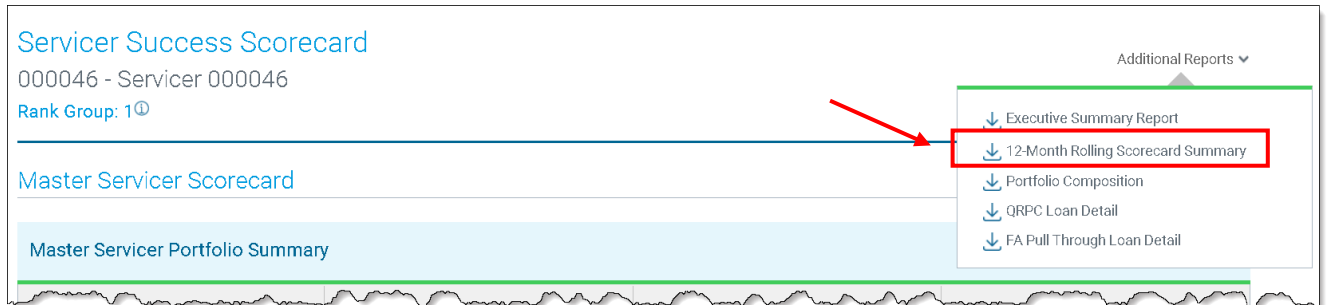




## How to Access the 12-Month Rolling Scorecard Summary Report

Perform the following steps to access the report:

1. Click **12-Month Rolling Scorecard Summary**. This link is available on the Additional Reports menu or the icon in the upper right corner of each Scorecard tile.



2. Follow the system prompts to save the data as a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.



## The Rank Improvement Report

The *Rank Improvement* report displays, for each of the six Default Management performance metrics where performance and a rank could be determined, the distance your organization was from other ranked Servicers within your rank group, for the current reporting period. This report is available to Servicers in Rank Groups 1, 2, and 3 on the Master Servicer Scorecard, and to Rank Group 1 on the Servicing Agent Scorecard.

Use this report to help you improve your ranking for individual metrics and your overall rank for the Default Management category.

Your overall rank for the Default Management category for the current reporting period displays here.

The six Default Management performance metrics with their corresponding ranks and numerator and denominator values.

Freddie Mac Servicer Success Scorecard											
Rank Improvement   Rank Group: 1   002759 - Servicer Global Family 002759   As of: September 2016											
Overall Rank: 2 / 6											
1. Transition from 30 to 60+		2. Cure Efficiency		3. Retention Efficiency		4. Liquidation Efficiency		5. 6-Month Modification Performance		6. Total Timeline Trend	
Rank: 1 / 7		Rank: 3 / 7		Rank: 2 / 7		Rank: 3 / 7		Rank: 5 / 6		Rank: 3 / 7	
Num / Den: 650 / 4,235		Num / Den: 349 / 4,622		Num / Den: 180 / 4,263		Num / Den: 89 / 2,677		Num / Den: 121 / 179		Num / Den: 418,207 / 441,625	
Rank	Target Numerator	Rank	Target Numerator	Rank	Target Numerator	Rank	Target Numerator	Rank	Target Numerator	Rank	Target Numerator
1	650	1	452	1	303	1	105	1	163	1	407,329
2	657	2	399	2	196	2	96	2	150	2	415,066
3	677	3	399	3	122	3	89	3	148	3	418,207
4	725	4	334	4	129	4	76	4	129	4	429,937
5	733	5	315	5	106	5	73	5	121	5	435,878
6	738	6	253	6	80	6	70	6	120	6	440,605
7	743	7	741	7	70	7	54	7		7	452,157

The Servicer Success Scorecard, Executive Summary Report, and any reports or documents derived from the metrics and data related to the Servicer Success Scorecard contain Confidential Information of Freddie Mac which must be kept secure and confidential. Please refer to Sections 1201.1 and 8101.8 of the Freddie Mac Single-Family Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.

Column	Description
Rank	For a specific Default Management performance metric, the number of ranked Servicers within your rank group for the current reporting period. Your organization's rank information for the individual metric is highlighted in blue.
Target Numerator	The numerator your organization would have needed to achieve a specific rank for the current reporting period. In the report example above, your organization would have needed a numerator equal to 452 to be ranked 1 among other ranked Servicers in your rank group for the Cure Efficiency metric.



## How to Access the Rank Improvement Report

Perform the following steps to access the report:

1. Click your overall rank in the Default Management section of the Master Servicer or Servicing Agent Scorecard, as applicable.

	Weight	Performance	Synthetic	Trend	Monthly Metric Rank	Bottom 25% 3 Months	
↓ 1. Transition from 30 to 60+	40%	30.17%	26.70%	↘	6/6	N	<b>5/6</b> Monthly Default Management Rank <b>Bottom 25%</b>
↓ 2. Cure Efficiency	30%	8.35%	9.13%	↘	6/6	N	
↓ 3. Retention Efficiency	30%	5.12%	3.42%	↘	1/6	N	
↓ 4. Liquidation Efficiency	0%	0.39%	0.36%	↔	2/6	N	
↓ 5. 6-Month Modification Performance	0%	60.00%	N/A	N/A	N/A	N/A	
↓ 6. Total Timeline Trend	0%	117.11%	N/A	N/A	N/A	N/A	

2. Follow the system prompts to save the data to a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.

## Master Servicer Comparison Report

For servicing agents, the *Master Servicer Comparison* report provides a detailed performance breakdown, by master Servicer, for the portfolio of loans you subservice, for the current reporting period. This report is available via the Servicing Agent Scorecard. For additional information about the Servicing Agent Scorecard, refer to Chapter 3.

Use this report to review the performance of loans you subservice for each master Servicer's portfolio, and to determine specific areas where performance can be improved.

## How to Access the Master Servicer Comparison Report

1. From the Servicing Agent Scorecard, click the area highlighted below to access the *Master Servicer Comparison* report.

Servicing Agent Portfolio Summary				<a href="#">Consolidated Scorecard</a> <a href="#">Master Servicer Scorecard</a> <a href="#">Interim Servicer Scorecard</a>
TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	SERIOUSLY DELINQUENT	
138,374	134,060	4,314	413	
for 71 Master Servicers	96.88%	3.12%	0.30%	



2. Follow the system prompts to save the data to a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.

## Parts of the Master Servicer Comparison Report

The *Master Servicer Comparison* report is comprised of various sections that correspond to each section of the Servicing Agent Scorecard.

For each tab or section of the report, we display the servicing agent's (subservicer's) overall performance, and then provide a breakdown that reflects subserviced loans for each master Servicer's portfolio of loans and how that performance contributed to the overall performance for subserviced loans. This report allows the servicing agent to view and compare their performance for each master Servicer.

### Portfolio Summary

Below is an example of the Portfolio Summary section of the report.

The servicing agent's overall performance for the portfolio of loans it subservices. This information corresponds to the results displayed on the Servicing Agent Scorecard.

Servicing Agent		Total Loans Serviced	Performing		Non-Performing		Seriously Delinquent	
			Loans	%	Loans	%	Loans	%
000960 - Servicer 000960		132,368	130,366	98.49%	2,002	1.51%	602	0.45%

Master Global		Master Servicer	Total Loans Serviced	Performing		Non-Performing		Seriously Delinquent	
				Loans	%	Loans	%	Loans	%
000284 - Servicer 000284	158079 - Servicer 158079		1	1	100.00%	0	0.00%	0	0.00%
000344 - Servicer 000344	152325 - Servicer 152325		135	132	97.78%	3	2.22%	1	0.74%
000348 - Servicer 000348	179842 - Servicer 179842		910	899	98.79%	11	1.21%	0	0.00%
000489 - Servicer 000489	161828 - Servicer 161828		381	381	100.00%	0	0.00%	1	0.26%
002320 - Servicer 002320	168991 - Servicer 168991		174	171	98.28%	3	1.72%	0	0.00%
002324 - Servicer 002324	180067 - Servicer 180067		70	70	100.00%	0	0.00%	0	0.00%
002346 - Servicer 002346	168954 - Servicer 168954		1,167	1,154	98.89%	13	1.11%	2	0.17%
002370 - Servicer 002370	156191 - Servicer 156191		2	2	100.00%	0	0.00%	0	0.00%
002373 - Servicer 002373	156229 - Servicer 156229		4	4	100.00%	0	0.00%	0	0.00%
002393 - Servicer 002393	160867 - Servicer 160867		9	9	100.00%	0	0.00%	0	0.00%
002448 - Servicer 002448	180952 - Servicer 180952		3	3	100.00%	0	0.00%	0	0.00%

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Manager Series information and any reports or documents derived from the metrics and data related to the preceding contain Confidential Information of Freddie Mac which must be kept secure and confidential. Please refer to Sections 1201.1 and 8101.8 of the Freddie Mac Single-Family Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.

Portfolio Summary | Default Management Core | Default Management Supplemental | Investor Reporting

Tabs provide access to each section of the report.

The servicing agent's overall performance broken down by the master Servicers for whom they subservice loans.



## Default Management Metrics

Below is an example of the Default Management Core Metrics section. This section provides detailed data on the Default Management performance metrics for the current reporting period on loans subserviced for each master Servicer.

**FreddieMac Servicer Success Scorecard**  
Master Servicer Comparison | 000960 - Servicer 000960 | As of: February 2018

### Default Management Core Metrics

Servicing Agent	Transition from 30 to 60+				Cure Efficiency				Retention Efficiency		
	Numerator	Denominator	Performance	Synthetic	Numerator	Denominator	Performance	Synthetic	Numerator	Denominator	Performance
000960 - Servicer 000960	108	849	12.72%	11.33%	104	882	11.79%	8.66%	75	743	10.09%

### Master Servicer Distribution

Master Global	Master Servicer	Transition from 30 to 60+				Cure Efficiency				Retention Efficiency		
		Numerator	Denominator	Performance	Synthetic	Numerator	Denominator	Performance	Synthetic	Numerator	Denominator	Performance
000284 - Servicer 000284	158079 - Servicer 158079	0	0			0	0			0	0	
000344 - Servicer 000344	152325 - Servicer 152325	0	0			3	3	0.00%		0	3	0.00%
000348 - Servicer 000348	179842 - Servicer 179842	1	5	20.00%		0	3	0.00%		0	3	0.00%
000489 - Servicer 000489	161828 - Servicer 161828	0	3	0.00%		0	1	0.00%		0	1	0.00%
000489 - Servicer 000489	161863 - Servicer 161863	0	0			0	0			0	0	
000514 - Servicer 000514	179884 - Servicer 179884	1	2	50.00%		0	0			0	0	
000689 - Servicer 000689	168961 - Servicer 168961	2	13	15.38%		0	8	0.00%		0	8	0.00%
000784 - Servicer 000784	158772 - Servicer 158772	5	14	35.71%		14	107	13.08%		8	99	8.08%
002318 - Servicer 002318	158943 - Servicer 158943	0	1	0.00%		0	6	0.00%		0	5	0.00%
002320 - Servicer 002320	168991 - Servicer 168991	0	2	0.00%		0	1	0.00%		0	0	
002324 - Servicer 002324	180067 - Servicer 180067	0	0			0	0			0	0	
002346 - Servicer 002346	160954 - Servicer 160954	1	9	11.11%		3	7	42.86%		0	4	0.00%
002370 - Servicer 002370	156191 - Servicer 156191	0	0			0	0			0	0	
002373 - Servicer 002373	156229 - Servicer 156229	0	0			0	0			0	0	
002393 - Servicer 002393	160867 - Servicer 160867	0	0			0	0			0	0	
002448 - Servicer 002448	180952 - Servicer 180952	0	0			0	0			0	0	

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Manager Series information and Sections 1201.1 and 8101.8 of the Freddie Mac Single-Family Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.

Portfolio Summary | **Default Management Core** | Default Management Supplemental | Investor Reporting

## Default Management Supplemental Metrics

Below is an example of the Default Management Supplemental Metrics section. This section provides detailed data on the Default Management supplemental metrics for the current reporting period on loans subserviced for each master Servicer.

**FreddieMac Servicer Success Scorecard**  
Master Servicer Comparison | 000960 - Servicer 000960 | As of: February 2018

### Default Management Supplemental Metrics

Servicing Agent	Transition from Current to 30+				Transition from 60 to 90+				Transition from 90 to 120+	
	Numerator	Denominator	Performance	Synthetic	Numerator	Denominator	Performance	Synthetic	Numerator	Denominator
000960 - Servicer 000960	778	128,271	0.61%	0.43%	38	161	23.60%	30.07%	40	85

### Master Servicer Distribution

Master Global	Master Servicer	Transition from Current to 30+				Transition from 60 to 90+				Transition from 90 to 120+	
		Numerator	Denominator	Performance	Synthetic	Numerator	Denominator	Performance	Synthetic	Numerator	Denominator
000284 - Servicer 000284	158079 - Servicer 158079	0	1	0.00%		0	2	0.00%		0	0
000344 - Servicer 000344	152325 - Servicer 152325	0	132	0.00%		0	3	0.00%		0	1
000348 - Servicer 000348	179842 - Servicer 179842	4	904	0.44%		0	3	0.00%		0	0
000489 - Servicer 000489	161828 - Servicer 161828	1	374	0.27%		0	0			0	0
000489 - Servicer 000489	161863 - Servicer 161863	0	4	0.00%		0	0			0	0
000514 - Servicer 000514	179884 - Servicer 179884	0	72	0.00%		0	0			0	0
000689 - Servicer 000689	168961 - Servicer 168961	9	2,714	0.33%		0	2	0.00%		0	0
000784 - Servicer 000784	158772 - Servicer 158772	91	15,552	0.58%		5	21,744	0.02%		0	0
002318 - Servicer 002318	158943 - Servicer 158943	0	1	0.00%		0	6	0.00%		0	5
002320 - Servicer 002320	168991 - Servicer 168991	0	2	0.00%		0	1	0.00%		0	0
002324 - Servicer 002324	180067 - Servicer 180067	0	0			0	0			0	0
002346 - Servicer 002346	160954 - Servicer 160954	1	9	11.11%		3	7	42.86%		0	4
002370 - Servicer 002370	156191 - Servicer 156191	0	0			0	0			0	0
002373 - Servicer 002373	156229 - Servicer 156229	0	0			0	0			0	0
002393 - Servicer 002393	160867 - Servicer 160867	0	0			0	0			0	0
002448 - Servicer 002448	180952 - Servicer 180952	0	0			0	0			0	0

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Manager Series information and 8101.8 of the Freddie Mac Single-Family Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.

Portfolio Summary | Default Management Core | **Default Management Supplemental** | Investor Reporting



## Investor Reporting Metrics

Below is an example of the Investor Reporting Metrics section. This section provides detailed data on the Investor Reporting metrics for the current reporting period for loans subserviced for each master Servicer.

FreddieMac Servicer Success Scorecard															
Master Servicer Comparison   000960 - Servicer 000960   As of: February 2018															
Investor Reporting															
Servicing Agent	Cash Deficiency		Average Num of Days to Report Payoffs				Aged Edits Past 30+ Days				Loan Level Reporting Compliance				
	Performance	Rating	Numerator	Denominator	Performance	Rating	Numerator	Denominator	Performance	Rating	Numerator	Denominator	Performance	Rating	
000960 - Servicer 000960	\$0.00	Pass	790	740	1.07	Pass	0	294	0.00%	Pass	133,206	133,206	100.00%	Pass	
Master Servicer Distribution															
Master Global	Master Servicer	Cash Deficiency		Average Num of Days to Report Payoffs				Aged Edits Past 30+ Days				Loan Level Reporting Compliance			
		Performance	Rating	Numerator	Denominator	Performance	Rating	Numerator	Denominator	Performance	Rating	Numerator	Denominator	Performance	Rating
000294 - Servicer 000294	158079 - Servicer 158079	\$0.00		0	0			0	0		1	1	100.00%		
000344 - Servicer 000344	152325 - Servicer 152325	\$0.00		0	0			0	0		135	135	100.00%		
000348 - Servicer 000348	179842 - Servicer 179842	\$0.00		6	6	1.00		0	4	0.00%	915	915	100.00%		

## Servicing Agent Comparison Report

The *Servicing Agent Comparison* report is available to master Servicers and provides a breakdown of their servicing agents' performance for the current reporting period.

Use this report to review the performance of your servicing agents, and to determine specific areas where performance can be improved.

## How to Access the Servicing Agent Comparison Report

1. From your Master Servicer Scorecard, click the area highlighted below to access the *Servicing Agent Comparison* report.

Master Servicer Scorecard				As of: April 2020			
Master Servicer Portfolio Summary				<a href="#">Consolidated Scorecard</a>			
TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	SERIOUSLY DELINQUENT				
<b>40,156</b>	<b>38,151</b>	<b>2,005</b>	<b>113</b>				
of which 40,156 loans are serviced by 7 Servicing Agents	95.01%	4.99%	0.28%				

2. Follow the system prompts to save the data to a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.

## Parts of the Servicing Agent Comparison Report

The *Servicing Agent Comparison* report is comprised of various sections that correspond to each section of the master Servicer's Scorecard.

For each tab or section of the report, we display the master Servicer's overall performance, and then provide a breakdown that reflects how each servicing agents' subserviced portfolio of loans contributed to



that performance. If the master Servicer services a portion of the overall portfolio, that performance is also displayed. This report allows the master Servicer to view and compare its servicing agents' performance.

## Portfolio Summary

Below is an example of the Portfolio Summary section of the report.

The master Servicer's overall performance for its portfolio of loans. This information corresponds to the results displayed on the master Servicer Scorecard.

Master Servicer		Total Loans Serviced	Performing		Non-Performing		Seriously Delinquent	
			Loans	%	Loans	%	Loans	%
002073 - Servicer 002073		40,553	38,882	95.88%	1,671	4.12%	577	1.42%

Master Servicer Global	Total Loans Serviced	Performing	
		Loans	%

Servicing Agent Global	Servicing Agent Servicer	Total Loans Serviced	Performing		Non-Performing		Seriously Delinquent	
			Loans	%	Loans	%	Loans	%
000887 - Servicer 000887	159067 - Servicer 159067	7,120	7,033	98.78%	87	1.22%	14	0.20%
000960 - Servicer 000960	154579 - Servicer 154579	10,101	9,889	97.90%	212	2.10%	67	0.66%
000995 - Servicer 000995	161686 - Servicer 161686	13,883	13,416	96.63%	267	1.92%	76	0.55%
001855 - Servicer 001855	160109 - Servicer 160109	9,649	8,544	88.55%	1,105	11.45%	420	4.35%

The performance results for that portion of the overall portfolio the master Servicer services.

In this example, the master Servicer does not service any loans.

Tabs provide access to each section of the report.

The master Servicer's overall performance broken down by each servicing agent's performance.

In this example, there are four servicing agents.



## Default Management Metrics

Below is an example of the Default Management Core Metrics section. This section provides detailed data on the Default Management performance metrics for the current reporting period for each servicing agent.

FreddieMac														
Servicer Success Scorecard														
Servicing Agent Comparison   Rank Group: 3   002073 - Servicer 002073   As of: February 2018														
Default Management Core Metrics														
Master Servicer		Transition from 30 to 60+				Cure Efficiency				Retention Eff				
		Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Perf		
002073 - Servicer 002073		106	795	13.33%	14.13%	84	832	10.10%	8.94%	39	768			
Master Servicer Contribution														
Servicer Global		Transition from 30 to 60+				Cure Efficiency				Retention Eff				
		Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Perf		
Servicing Agent Contribution														
Servicing Agent Global		Servicing Agent Servicer		Transition from 30 to 60+				Cure Efficiency				Retention Eff		
		Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Perf		
000887 - Servicer 000887		159067 - Servicer 159067	4	54	7.41%		3	24	12.50%		1	23		
000960 - Servicer 000960		154573 - Servicer 154573	8	86	3.30%		15	99	15.15%		12	91		
000995 - Servicer 000995		161686 - Servicer 161686	21	160	13.13%		13	107	12.15%		0	96		
001855 - Servicer 001855		160109 - Servicer 160109	73	495	14.75%		63	602	8.80%		48	558		

## Default Management Supplemental Metrics

Below is an example of the Default Management Supplemental Metrics section. This section provides detailed data on the Default Management supplemental metrics for the current reporting period for each servicing agent.

FreddieMac														
Servicer Success Scorecard														
Servicing Agent Comparison   Rank Group: 3   002073 - Servicer 002073   As of: February 2018														
Default Management Supplemental Metrics														
Master Servicer		Transition from Current to 30+				Transition from 60 to 90+				Transition from 120+				
		Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Perf		
002073 - Servicer 002073		395	33,175	10%	0.86%	58	197	29.44%	27.93%	51	124			
Master Servicer Contribution														
Servicer Global		Transition from Current to 30+				Transition from 60 to 90+				Transition from 120+				
		Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Perf		
Servicing Agent Contribution														
Servicing Agent Global		Servicing Agent Servicer		Transition from Current to 30+				Transition from 60 to 90+				Transition from 120+		
		Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Perf		
000887 - Servicer 000887		159067 - Servicer 159067	39	7,112	0.55%		4	11	36.36%		0	0		
000960 - Servicer 000960		154573 - Servicer 154573	72	3,967	0.72%		5	16	31.25%		7	14		
000995 - Servicer 000995		161686 - Servicer 161686	62	13,400	0.57%		12	29	42.86%		10	21		
001855 - Servicer 001855		160109 - Servicer 160109	202	8,616	2.34%		37	142	26.06%		34	89		





## Investor Reporting Metrics

Below is an example of the Investor Reporting Metrics section. This section provides detailed data on the Investor Reporting metrics for the current reporting period for each servicing agent.

Master Servicer		Cash Deficiency		Average Num of Days to Report Payoffs				Aged P	
Performanc	Rating	Numerator	Denominator	Performanc	Rating	Numerator	Den		
002073 - Servicer 002073		\$0.00	Pass	315	333	0.95	Pass	1	

Master Servicer Global		Cash Deficiency		Average Num of Days to Report Payoffs				Aged P	
Performanc	Rating	Numerator	Denominator	Performanc	Rating	Numerator	Den		

Servicing Agent Global		Servicing Agent Servicer		Cash Deficiency		Average Num of Days to Report Payoffs				Aged P	
Performanc	Rating	Numerator	Denominator	Performanc	Rating	Numerator	Denominator	Performanc	Rating	Numerator	Den
000887 - Servicer 000887		159067 - Servicer 159067		\$0.00		62	68	0.91		0	
000960 - Servicer 000960		154579 - Servicer 154579		\$0.00		68	68	1.00		0	
000995 - Servicer 000995		161686 - Servicer 161686		\$0.00		98	110	0.89		1	
001855 - Servicer 001855		160109 - Servicer 160109		\$0.00		87	87	1.00		0	

## Interim Portfolio Comparison Report

The *Interim Portfolio Comparison* report is available via the Interim Servicer Scorecard and provides a breakdown of how each interim portfolio contributes to the overall interim servicing portfolio that you service for the current reporting period.

Use this report to review the performance of each interim portfolio you service, and to determine specific areas where performance can be improved.

## How to Access the Interim Servicer's Comparison Report

- From the Interim Servicer Scorecard, click the area highlighted below to access the *Interim Portfolio Comparison* report.

Interim Servicer Portfolio Summary			
TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	SERIOUSLY DELINQUENT
2	0	2	2
in 2 Interim Portfolios	0.00%	100.00%	100.00%



2. Follow the system prompts to save the data to a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.

## Parts of the Interim Portfolio Comparison Report

The *Interim Portfolio Comparison* report is comprised of three sections that correspond to each section of your Interim Servicer Scorecard.

For each tab or section of the report, we display the interim Servicer's overall performance, and then provide a breakdown that reflects how each interim portfolio of loans contributed to that overall performance.

### Portfolio Summary

Below is an example of the Portfolio Summary section of the report.

The interim Servicer's overall performance for the portfolio of loans that it services on an interim basis. This information corresponds to the results displayed on the Interim Servicer Scorecard.

Interim Servicer	Total Loans Serviced	Performing		Non-Performing		Seriously Delinquent	
		Loans	%	Loans	%	Loans	%
121212 Interim Servicer	19,344	11,998	62.02%	7,346	37.98%	5,169	26.72%

### Interim Portfolio Distribution

Interim Portfolio	Total Loans Serviced	Performing		Non-Performing		Seriously Delinquent	
		Loans	%	Loans	%	Loans	%
111222 Interim Servicer	12	12	100.00%	0	0.00%	0	0.00%
111222 Interim Servicer	64	61	95.31%	3	4.69%	3	4.69%
111222 Interim Servicer	82	60	73.17%	22	26.83%	13	15.85%
111222 Interim Servicer	45	45	100.00%	0	0.00%	0	0.00%
111222 Interim Servicer	87	85	97.70%	2	2.30%	1	1.15%
111222 Interim Servicer	161	142	88.20%	19	11.80%	6	3.73%
111222 Interim Servicer	8,106	4,560	56.25%	3,546	43.75%	2,328	28.72%
111222 Interim Servicer	358	118	32.96%	240	67.04%	202	56.42%
111222 Interim Servicer	9,556	6,080	63.62%	3,476	36.38%	2,600	27.21%
111222 Interim Servicer	68	66	97.06%	2	2.94%	1	1.47%

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Manager Series information data related to the preceding contain Confidential Information of Freddie Mac which must be kept secure and confidential. Please refer to Sections 1201.8(a) and 8101.8 of the Freddie Mac Single-Family Seller/Servicer Agreements between our companies for additional details regarding Confidential Information.

Portfolio Summary | Default Management Core | Default Management Supplemental

Tabs provide access to each section of the report.

The interim Servicer's overall performance broken down by each interim servicing portfolio.



## Default Management Core Metrics

Below is an example of the Default Management Core Metrics section. This section provides detailed data on the Default Management performance metrics for the current reporting period for each interim servicing portfolio.

<b>Servicer Success Scorecard</b> Interim Portfolio Comparison   INTERIM SERVICER   As of: October 2022											
Default Management Core Metrics											
Interim Servicer	Transitions from 30 to 60+				Cure Efficiency				Retention Efficiency		
	Numerate	Denominate	Performe	Synthetic	Numerate	Denominate	Performe	Synthetic	Numerate	Denominate	Performe
121212--Interim Servicer	372	1,332	27.92%	23.76%	486	4,877	9.97%	10.60%	167	4,424	3.77%
Interim Portfolio Distribution											
Interim Portfolio	Transitions from 30 to 60+				Cure Efficiency				Retention Efficiency		
	Numerate	Denominate	Performe	Synthetic	Numerate	Denominate	Performe	Synthetic	Numerate	Denominate	Performe
123123--Interim Servicer	0	0			0	0			0	0	
123123--Interim Servicer	0	1	0.00%		0	2	0.00%		0	2	0.00%
123123--Interim Servicer	0	0			0	0			0	0	
123123--Interim Servicer	0	0			0	0			0	0	
123123--Interim Servicer	0	0			0	1	0.00%		0	1	0.00%
123123--Interim Servicer	0	0			1	4	25.00%		0	4	0.00%
123123--Interim Servicer	0	0			0	0			0	0	
123123--Interim Servicer	0	2	0.00%		2	2	100.00%		0	1	0.00%
123123--Interim Servicer	0	0			0	0			0	0	
123123--Interim Servicer	0	0			0	1	0.00%		0	1	0.00%
123123--Interim Servicer	1	14	7.14%		0	7	0.00%		0	6	0.00%
123123--Interim Servicer	210	754	27.85%		238	2,336	10.19%		68	2,097	3.24%
123123--Interim Servicer	9	16	56.25%		5	144	3.47%		0	138	0.00%
123123--Interim Servicer	149	524	28.44%		238	2,357	10.10%		98	2,163	4.53%
123123--Interim Servicer	0	0			0	0			0	0	
123123--Interim Servicer	1	1	100.00%		0	1	0.00%		0	1	0.00%
123123--Interim Servicer	0	0			0	0			0	0	
123123--Interim Servicer	0	0			0	0			0	0	
123123--Interim Servicer	0	0			0	0			0	0	
123123--Interim Servicer	1	1	100.00%		0	1	0.00%		0	1	0.00%

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Monthly Servicer Report, and the Interim Servicer Report, are confidential. Please refer to Sections 1201.8(a) and 8101.8 of the Freddie Mac Single-Family Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our company and the servicer.

Portfolio Summary
Default Management Core
Default Management Supplemental



## Default Management Supplemental Metrics

Below is an example of the Default Management Supplemental Metrics section. This section provides detailed data on the Default Management supplemental metrics for the current reporting period for each interim servicing portfolio.

<b>Servicer Success Scorecard</b> Interim Portfolio Comparison   INTERIM SERVICER   As of: October 2022															
Default Management Supplemental Metrics															
Interim Servicer	Transitions from Current to 30+				Transitions from 60 to 90+				Transitions from 120+ to Worse				Modifications Pull-Through		
	Numerate	Denominate	Performe	Sythetic	Numerate	Denominate	Performe	Sythetic	Numerate	Denominate	Performe	Sythetic	Numerate	Denominate	Performe
158290 - NouRez, LLC	681	11,679	5.83%	3.32%	227	569	39.89%	36.40%	1,053	1,804	58.37%	68.55%	177	353	50.14%
Interim Portfolio Distribution															
Interim Portfolio	Transitions from Current to 30+				Transitions from 60 to 90+				Transitions from 120+ to Worse				Modifications Pull-Through		
	Numerate	Denominate	Performe	Sythetic	Numerate	Denominate	Performe	Sythetic	Numerate	Denominate	Performe	Sythetic	Numerate	Denominate	Performe
082402 - HORIZONBANK	0	12	0.00%		0	0			0	0			0	0	
100127 - RAINIER PACIFIC	0	60	0.00%		1	1	100.00%		1	1	100.00%		0	1	0.00%
101377 - GRAYSTONE	0	1	0.00%		0	0			0	0			0	0	
110245 - UNITED FINANCIAL	0	2	0.00%		0	0			0	0			0	0	
111762 - SOUND MORTGAGE	0	54	0.00%		0	0			1	1	100.00%		0	0	
121123 - VALLEY BANK AND	0	20	0.00%		1	2	50.00%		2	2	100.00%		0	0	
121547 - PLANTATION	0	7	0.00%		0	0			0	0			0	0	
133552 - FRANKLIN	0	0	0.00%		0	0			0	0			0	0	
133927 - SMERF	0	0	0.00%		0	0			0	0			0	0	
159769 - NEWS	0	2	0.00%		2	2	100.00%		0	0			0	1	0.00%
159777 - CHASE REVIEWS AS	385	4,503	8.55%		122	313	38.98%		432	743	58.14%		70	140	50.00%
198746 - DITECH FINANCIAL	10	122	8.20%		7	18	38.89%		29	38	76.32%		3	3	100.00%
209967 - AGGREGATION NPC	267	5,857	4.56%		94	228	41.23%		583	1,011	57.67%		33	66	50.00%
237809 - GUARANTY BANK	0	26	0.00%		0	0			0	0			0	0	
330910 - TIERONE BANK	1	49	2.04%		1	1	100.00%		0	0			1	1	100.00%
371902 - FIRST FEDERAL	0	3	0.00%		0	0			0	0			0	0	
587500 - ESSEX BANK (FKA	0	9	0.00%		0	0			0	0			0	0	
712500 - PEOPLES	1	22	4.55%		0	0			0	0			0	0	
782908 - PLANTATION	0	67	0.00%		0	0			1	1	100.00%		0	0	

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## Executive Summary Report

Freddie Mac provides aggregated Global Family performance data and Executive Summary Reports (ESRs) to all Servicers.

The ESR provides the following information:

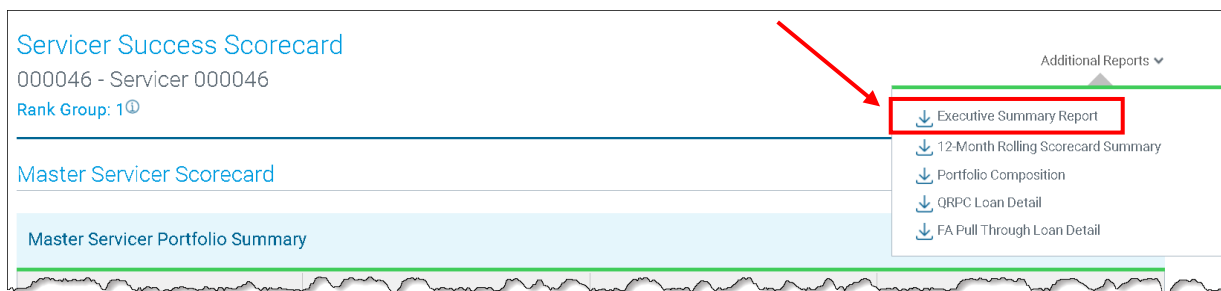
- A static snapshot of your current month Scorecard
- A current month snapshot of your portfolio composition that includes the following:
  - Total Loans Serviced and unpaid principal balance (UPB)
  - Delinquent Loan Counts by Delinquency Statuses
- Detailed information for each of your Default Management metrics, both performance and supplemental, that include:
  - Definitions for each metric
  - An overview of how we calculated your performance including denominator and numerator details
  - Details about each metric's synthetic portfolio including:
    - Performance
    - The unique control variables used to calculate each metric's synthetic performance



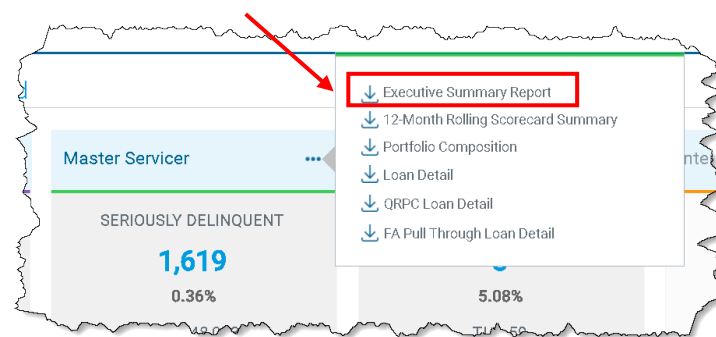
- Charts that depict your performance, your synthetic's performance, and the degree to which you are better or worse than your synthetic
- Additional reports:
  - A table depicting your Alternatives to Foreclosure Pull Through performance tracked for each month's D60 population. Refer to the FA Pull Through Loan Detail for loan-level detail data to support the information displayed in this table.
  - A graph depicting your Quality Right Party Contact performance on D120+ loans and comparing it against your target rate by month. Refer to the QRPC Loan Detail for loan-level detail data to support the information displayed in this graph.

## How to Generate Your ESR

You can generate your ESR directly from your Master Servicer Scorecard. To do this, click the File Download icon next to Executive Summary Report on the Additional Reports menu.



You may also access the ESR directly from the Master Servicer Scorecard menu on the Servicer Performance Profile home page.



## How to Print and Save Your ESR

After the ESR displays, use the functionality available within your browser to save the ESR as a .pdf file, print, and zoom in and out.



## Portfolio Analysis



The *Portfolio Analysis* report provides a high-level breakdown of your portfolio (i.e., Consolidated, Master Servicer, Servicing Agent, or Interim Servicer, as applicable), based on various characteristics such as product, loan-to-value (LTV) ratio, number of units, origination year, and more. Statistical information on UPB, total loans serviced, number of loans delinquent and level of delinquency is provided.

You can apply filters, as needed, to review and analyze the data. Use this report to manage your delinquent loan portfolio and prevent loans from progressing to more severe levels of delinquency.

Click the radio button to select the portfolio of loans you want to view. The view defaults to Consolidated.

All applicable views will display. In this example, the Servicer does not interim service loans, therefore, the Interim Servicer selection does not display.

To assist with data analysis, click this icon to apply filters to the report.

Additional Reports  

As of: April 2020

Consolidated     Master Servicer     Servicing Agent

	UPB (\$M)	UPB (\$M) %	TLS	TLS %	Delinquent	Delinquent %	D30	D30 %	D60	D60 %	SDQ	SDQ %
Overall	\$72,556	100.00%	448,072	100.00%	27,133	6.06%	23,678	5.28%	1,833	0.41%	1,622	0.36%
<b>Product</b>												
Missing/Null	\$10	0.01%	66	0.01%	2	3.03%	2	3.03%	0	0.00%	0	0.00%
ARM01	\$3	0.00%	141	0.03%	17	12.06%	10	7.09%	1	0.71%	6	4.26%
ARM02	\$0	0.00%	8	0.00%	2	25.00%	2	25.00%	0	0.00%	0	0.00%
ARM03	\$36	0.05%	388	0.09%	20	5.15%	13	3.35%	1	0.26%	6	1.55%
ARM05	\$604	0.83%	4,440	0.99%	335	7.55%	275	6.19%	35	0.79%	25	0.56%

Identifies the various characteristics for which the portfolio analysis provided. Characteristics include product, LTV, number of units, origination year, purpose, state, region, and note rate.

Portfolio analysis data displays here. An overall analysis is provided at the top of the report, with breakdowns provided based on various characteristics in the remaining sections of the report. Information provided includes total unpaid principal balance, total loans serviced, total delinquencies, and a breakdown of the delinquencies based on severity level.



## How to Access the Portfolio Analysis

You can access the *Portfolio Analysis* report directly from your Consolidated Scorecard. To do this, click the Portfolio Analysis link on the Additional Reports menu.

The screenshot shows the 'Servicer Success Scorecard' for '000046 - Servicer 000046'. The main content area displays a 'Consolidated Scorecard' with a 'Consolidated Portfolio Summary' table. A red arrow points to the 'Additional Reports' dropdown menu, which is open and shows 'Portfolio Analysis' highlighted with a red box. Other options in the menu include 'Portfolio Overview', 'Roll Rate Analysis', and several report types with download icons: 'Condominium Housing', 'High Risk Loan Detail', 'Manufactured Housing', '12-Month Rolling Scorecard Summary', and 'QRPC Loan Detail'.

TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING
448,072	420,939	27,133

CONDOMINIUM HOUSING	HIGH RISK LOAN DETAIL	MANUFACTURED HOUSING
1,622		

You may also access the *Portfolio Analysis* directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.

The screenshot shows the 'Servicer Success Scorecard' for '000046 - Servicer 000046'. The main content area displays a 'Consolidated' section with a 'SERIOUSLY DELINQUENT' value of 1,622 (0.36%). A red arrow points to the 'Consolidated' menu, which is open and shows 'Portfolio Analysis' highlighted with a red box. Other options in the menu include 'Scorecard', 'Portfolio Summary', and several report types with download icons: '12-Month Rolling Scorecard Summary', 'Loan Detail', 'QRPC Loan Detail', 'Condominium Housing', 'High Risk Loan Detail', and 'Manufactured Housing'.

SERIOUSLY DELINQUENT
1,622

0.36%



## Roll Rate Analysis

The *Roll Rate Analysis* report provides a breakdown, by servicing cycle, of how the loans in your portfolio are transitioning from one status to another.

You can apply filters, as needed, to review and analyze the data. Use this report to analyze the roll rate trends and determine where process improvements may enhance your performance.

Click the radio button to select the portfolio of loans you want to view. The view defaults to Consolidated. All applicable views will display. In this example, the Servicer does not interim service loans, therefore, the Interim Servicer selection does not display.

To assist with data analysis, click this icon to apply filters to the report.

### Roll Rate Analysis

000046 - Servicer 000046

Additional Reports ▾



As of: April 2020

Consolidated     Master Servicer     Servicing Agent

Servicing Cycle Description	Apr 2020		Mar 2020		Feb 2020		Jan 2020		Dec 2019		Nov 2019	
	Count	Rate	Count	Rate	Count	Rate	Count	Rate	Count	Rate	Count	Rate
Current to Current	1,658,384	93.27%	1,760,639	97.91%	1,780,357	98.39%	1,787,488	98.62%	3,445,279	96.74%	1,793,251	98.25%
Current to D30	86,791	4.88%	11,072	0.62%	9,081	0.50%	5,747	0.32%	93,479	2.62%	9,719	0.53%
Current to D60	55	0.00%	44	0.00%	26	0.00%	15	0.00%	76	0.00%	31	0.00%
Current to D90+(not in FCL)	8	0.00%	7	0.00%	7	0.00%	2	0.00%	12	0.00%	3	0.00%
Current to Payoff	32,820	1.85%	26,457	1.47%	20,046	1.11%	19,284	1.06%	22,513	0.63%	22,101	1.21%
Current to Repurchase Payoff	4	0.00%	2	0.00%	2	0.00%	2	0.00%	5	0.00%	1	0.00%
D30 to Current	6,388	33.27%	6,948	41.74%	4,622	33.83%	6,056	39.50%	14,282	38.82%	5,012	33.50%
D30 to D30	6,775	35.28%	7,327	44.02%	6,910	50.57%	7,237	47.20%	14,531	39.50%	7,538	50.38%
D30 to D60	5,699			12.59%	1,954						2,133	

The various roll rate statuses display in this column.

The number of loans moving from status to status (also reflected as a percentage) for the most recent six servicing cycles display here.

## How to Access the Roll Rate Analysis

You can access the *Roll Rate Analysis* report directly from your Consolidated Scorecard. To do this, click the Roll Rate Analysis link on the Additional Reports menu.

Servicer Success Scorecard  
000046 - Servicer 000046

Consolidated Scorecard

Consolidated Portfolio Summary

TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	
448,072	420,939	27,133	1,622

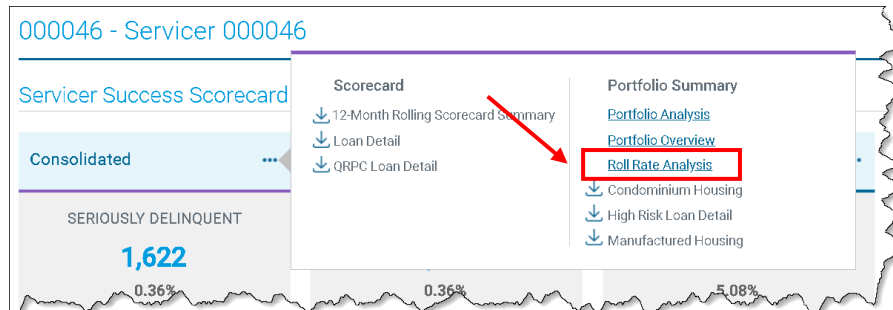
Additional Reports ▾

- Portfolio Analysis
- Portfolio Overview
- Roll Rate Analysis
- Condominium Housing
- High Risk Loan Detail
- Manufactured Housing
- 12-Month Rolling Scorecard Summary
- QRFC Loan Detail





You may also access the *Roll Rate Analysis* directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.



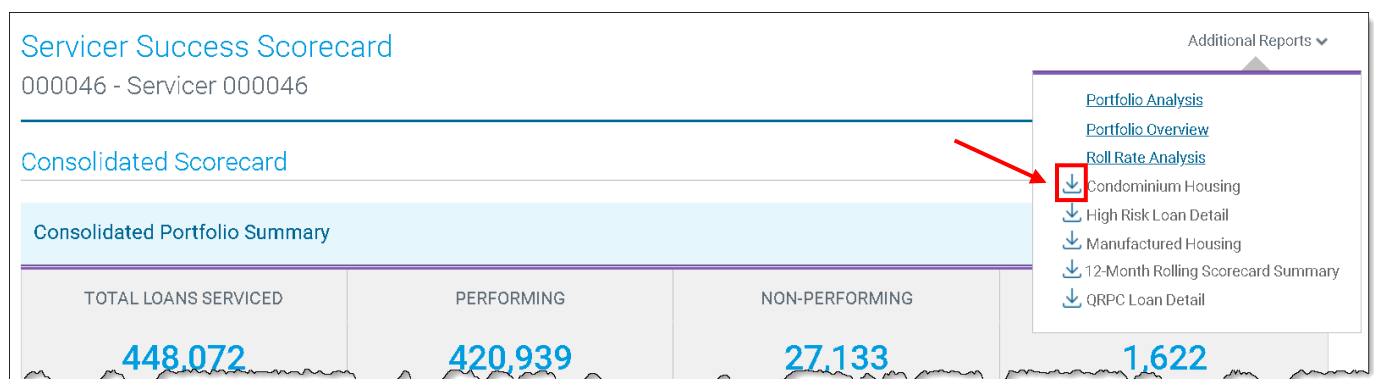
## Condominium Housing Loan-Level Detail

The *Condominium Housing* loan-level detail report identifies loans located in super lien states that are 30 days or more delinquent or in foreclosure. Super lien states are those whose statute allows a condominium, homeowners' association, or planned unit development lien, or some portion thereof, to supersede our first lien position.

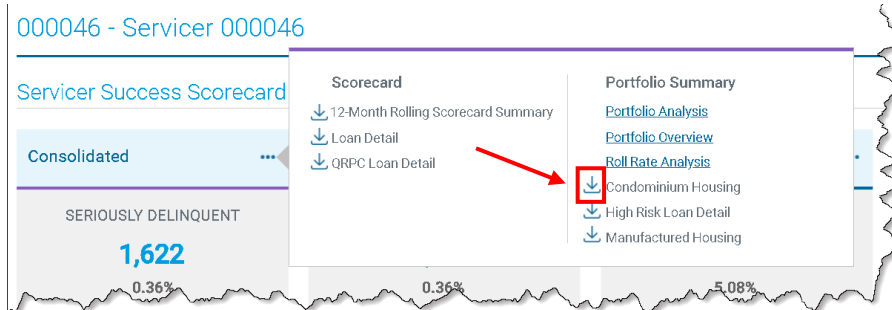
The information contained in this report regarding super lien states is for informational purposes only. You should consult with your attorneys to confirm the applicable statutes that may apply regarding super liens.

## How to Access the Condominium Housing Loan-Level Detail

You can access the *Condominium Housing* loan-level detail report directly from your Consolidated Scorecard. To do this, click the File Download icon next to Condominium Housing on the Additional Reports menu.



You may also access the *Condominium Housing* loan-level detail report directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.

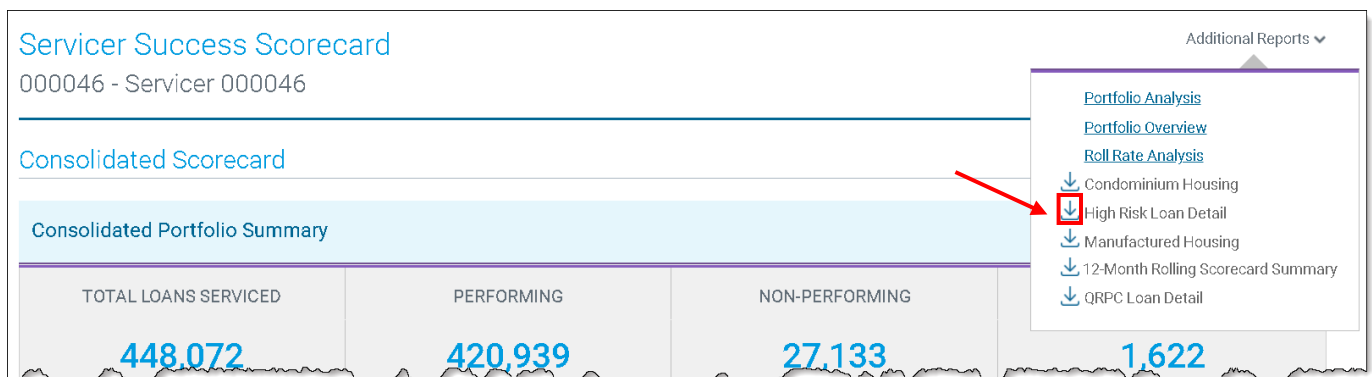


## High Risk Loan Detail

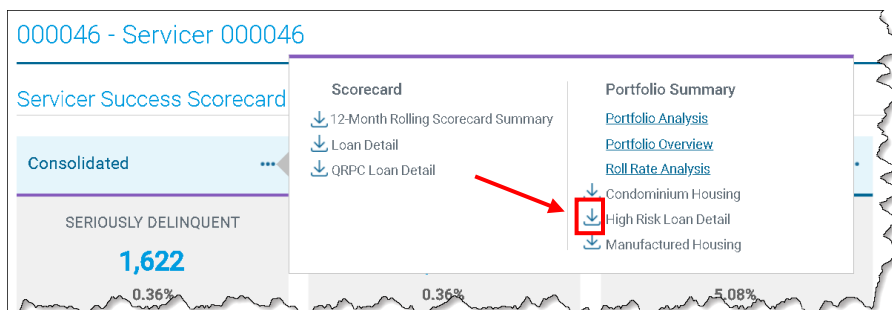
The *High Risk Loan Detail* report identifies loans in your portfolio that are flagged as Alt-A that are 30 days or more delinquent or in foreclosure. Use this report to monitor and mitigate potential losses on loans flagged as Alt-A.

## How to Access the High Risk Loan Detail

You can access the *High Risk Loan Detail* report directly from your Consolidated Scorecard. To do this, click the File Download icon next to High Risk Loan Detail on the Additional Reports menu.



You may also access the *High Risk Loan Detail* report directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.





## Manufactured Housing Loan-Level Detail Report

The *Manufactured Housing* loan-level detail report contains information on loans that were delivered to Freddie Mac as manufactured housing that are either 30 days or more delinquent, or in foreclosure.

Use this report to:

- Ensure that the manufactured home mortgages you show as 30 days or more delinquent, or in foreclosure, match the manufactured home mortgages Freddie Mac lists as 30 days or more delinquent or in foreclosure.
- Update your servicing system to correct the property type for loans Freddie Mac determined to be manufactured housing through a property inspection, but were originally delivered to Freddie Mac under a different property type.

## How to Access the Manufactured Housing Loan-Level Detail

You can access the *Manufactured Housing* loan-level detail report directly from your Consolidated Scorecard. To do this, click the File Download icon next to Manufactured Housing on the Additional Reports menu.

The screenshot shows the 'Servicer Success Scorecard' for '000046 - Servicer 000046'. The 'Consolidated Scorecard' section displays a table with the following data:

TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING
448,072	420,939	27,133

The 'Additional Reports' dropdown menu is open, showing the following options:

- Portfolio Analysis
- Portfolio Overview
- Roll Rate Analysis
- Condominium Housing
- High Risk Loan Detail
- Manufactured Housing** (highlighted with a red box and a red arrow pointing to it)
- 12-Month Rolling Scorecard Summary
- QRPC Loan Detail

You may also access the *Manufactured Housing* loan-level detail report directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.

The screenshot shows the 'Servicer Success Scorecard' for '000046 - Servicer 000046'. The 'Consolidated' menu is open, showing the following options:

- Scorecard
- Portfolio Summary
- 12-Month Rolling Scorecard Summary
- Loan Detail
- QRPC Loan Detail
- Condominium Housing
- High Risk Loan Detail
- Manufactured Housing** (highlighted with a red box and a red arrow pointing to it)

The 'SERIOUSLY DELINQUENT' section shows 1,622 loans, which is 0.36% of the total.



## Portfolio Composition

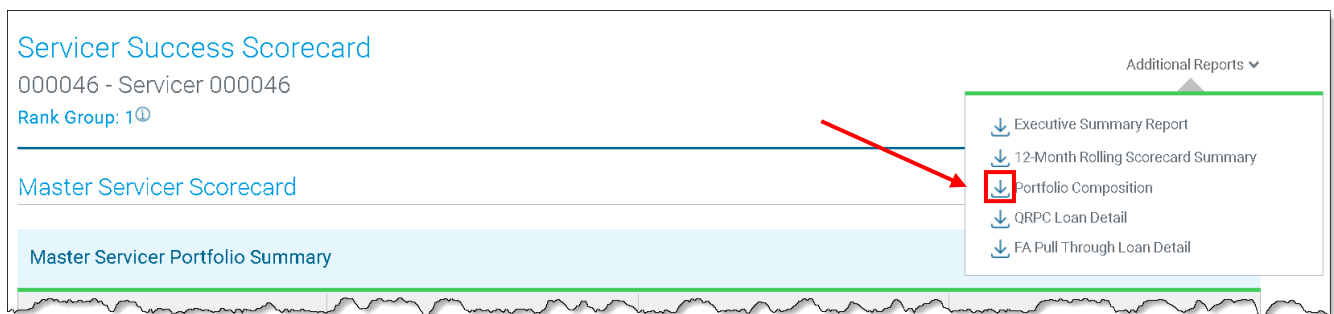
The *Portfolio Composition* report provides a breakdown of total loans serviced, UPB, and delinquency counts by Servicer Family and Servicer. It includes, but is not limited to, the following information, which supports the data displayed in the “Total Loans Serviced and UPB” and “Delinquency Counts” sections of the ESR:

- Delinquent loan counts (D30, D60, D90, loans in foreclosure, seriously delinquent loans, etc.) and UPB
- Breakdown of delinquent loan counts to total loans serviced
- Bankruptcy counts (Chapters 7, 11, 12 and 13) and UPB
- Breakdown of bankruptcy counts to total loans serviced

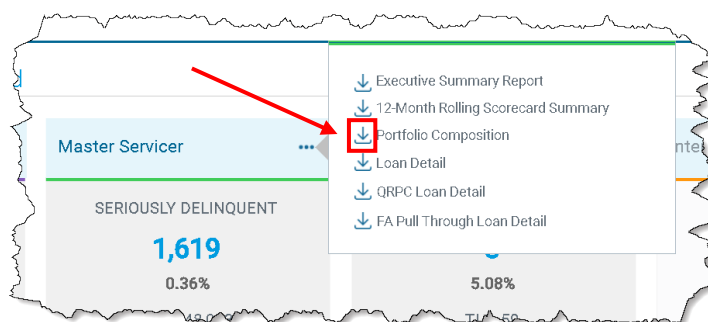
This report displays in spreadsheet format and is available via the Master Servicer Scorecard only.

## How to Access the Portfolio Composition Report

You can access the *Portfolio Composition* report directly from your Master Servicer Scorecard. To do this, click the File Download icon next to Portfolio Composition on the Additional Reports menu.



You may also access the *Portfolio Composition* report directly from Master Servicer Scorecard menu on the Servicer Performance Profile home page.





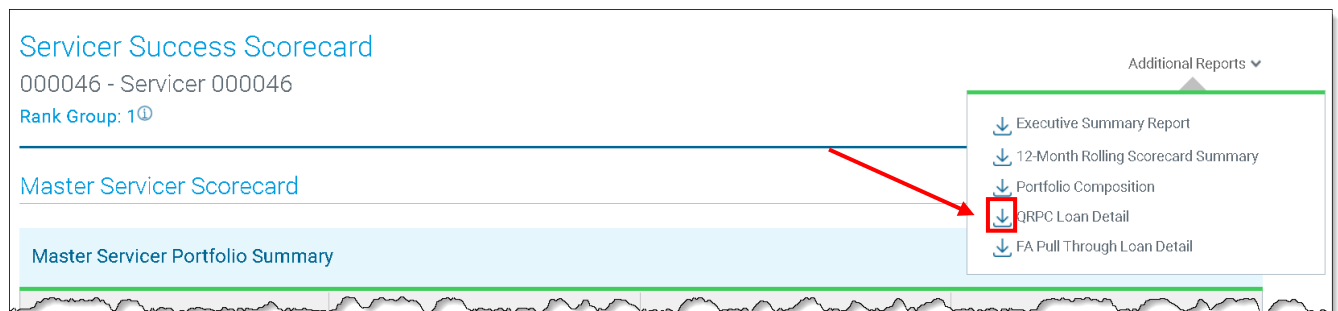
## QRPC Loan Detail

The *QRPC Loan Detail* provides loan-level detail to support the “Quality Right Party Contact” section of the ESR. This report displays in spreadsheet format to allow for additional data analysis.

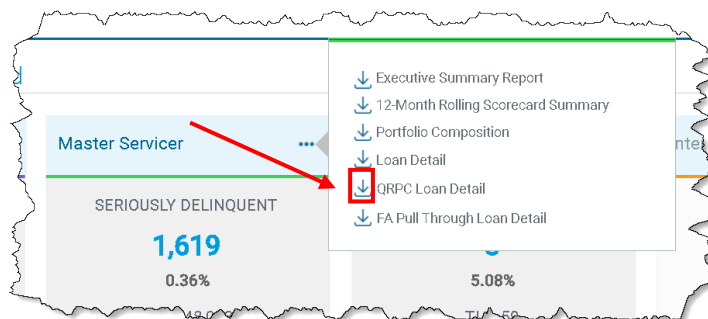
This report is available via the Master Servicer, Consolidated, Servicing Agent, and Interim Servicer Scorecards.

## How to Access the QRPC Loan Detail

You can access the *QRPC Loan Detail* report directly from any Scorecard. To do this, click the File Download icon next to QRPC Loan Detail on the Additional Reports menu.



You may also access the *QRPC Loan Detail* report directly from any Scorecard menu on the Servicer Performance Profile home page.



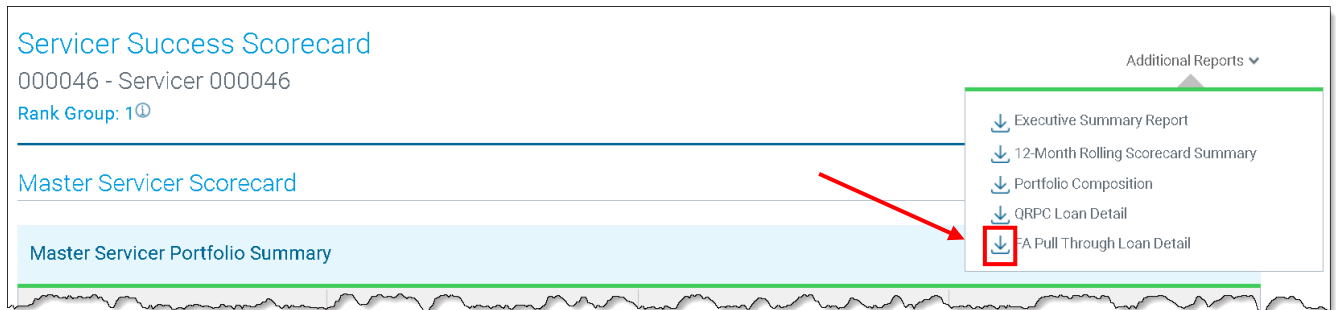
## Foreclosure Alternatives (FA) Pull Through Loan Detail

The *Foreclosure Alternatives (FA) Pull Through Loan Detail* provides loan-level detail to support the “Alternatives to Foreclosure Pull Through” section of the ESR. This report displays in spreadsheet format to allow for additional data analysis.

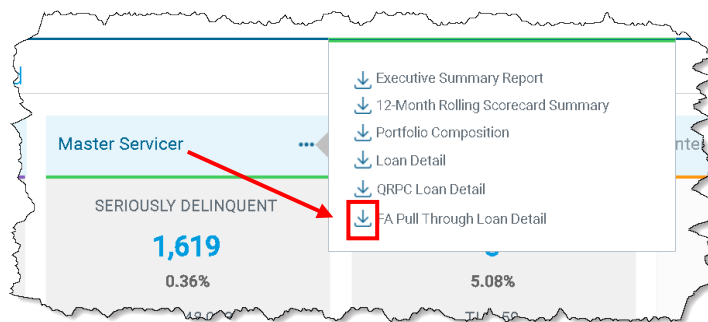
This report is available via the Master Servicer Scorecard only.

## How to Access the FA Pull Through Loan Detail

You can access the *FA Pull Through Loan Detail* report directly from the Master Servicer Scorecard. To do this, click the File Download icon next to FA Pull Through Loan Detail on the Additional Reports menu.



You may also access the *FA Pull Through Loan Detail* report directly from the Master Servicer Scorecard menu on the Servicer Performance Profile home page.



## Portfolio Overview

The *Portfolio Overview* report provides, for the most recent six reporting periods, a side-by-side comparison of high-level portfolio statistical information such as total UPB, total loans serviced, and delinquency statistics.

This report is available via the Consolidated Scorecard only.

Click the radio button to select the portfolio of loans you want to view. The view defaults to Consolidated.

All applicable views will display. In this example, the Servicer does not interim service loans, therefore, the Interim Servicer selection does not display.

To assist with data analysis, click this icon to apply filters to the report.



## Portfolio Overview

000046 - Servicer 000046

Additional Reports ▾



As of: April 2020

Consolidated     Master Servicer     Servicing Agent

Portfolio Statistics						
Servicing Cycle	Apr 2020	Mar 2020	Feb 2020	Jan 2020	Dec 2019	Nov 2019
Total UPB Serviced	\$72,556,326,028	\$73,270,625,849	\$74,257,720,347	\$74,648,102,986	\$147,275,093,458	\$74,951,122,839
Total Loans Serviced	448,072	451,672	456,095	458,324	907,374	460,690
Average UPB	\$161,930	\$162,221	\$162,812	\$162,872	\$162,309	\$162,693
% of Portfolio / ARMS	2.48%	2.49%	2.52%	2.55%	2.52%	2.62%
% of Portfolio / CONV	96.57%	96.57%	96.55%	96.50%	96.52%	96.44%

Delinquency Statistics - Inventory						
Servicing Cycle	Apr 2020	Mar 2020	Feb 2020	Jan 2020	Dec 2019	Nov 2019
16+ FCL	45,407	31,824	48,635	28,337	78,355	25,934
30+ FCL	27,133	7,162	6,501	5,792	33,333	6,852
60+ FCL			2,299		5,771	2,367

## How to Access the Portfolio Overview

You can access the *Portfolio Overview* report directly from your Consolidated Scorecard. To do this, click the *Portfolio Overview* link on the Additional Reports menu.

**Servicer Success Scorecard**  
000046 - Servicer 000046

Additional Reports ▾

- Portfolio Analysis
- Portfolio Overview**
- Roll Rate Analysis
- Condominium Housing
- High Risk Loan Detail
- Manufactured Housing
- 12-Month Rolling Scorecard Summary
- QRPC Loan Detail

**Consolidated Scorecard**

**Consolidated Portfolio Summary**

TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING
448,072	420,939	27,133

You may also access the *Portfolio Overview* report directly from Consolidated Scorecard menu on the Servicer Performance Profile home page.

000046 - Servicer 000046

**Servicer Success Scorecard**

Consolidated

SERIOUSLY DELINQUENT  
1,622  
0.36%

Scorecard

- 12-Month Rolling Scorecard Summary
- Loan Detail
- QRPC Loan Detail

Portfolio Summary

- Portfolio Overview**
- Roll Rate Analysis
- Condominium Housing
- High Risk Loan Detail
- Manufactured Housing

0.36%    5.08%



## Loan-Level Reporting Compliance

The Loan-Level Reporting Compliance report provides insight into your performance for the loan-level reporting compliance metric.

The *Loan-Level Reporting Compliance* report provides a breakdown, by Servicer number, of the following:

- Total number of loans considered for this metric (which includes REO and closed loans)
- Loans excluded from the numerator, which include:
  - Loans with outstanding edits (Missing Loans column)
  - Newly funded loans

**Note:** If a loan has an outstanding edit and is newly funded, it is only counted once.
- Whether the Servicer is exempt (All loans are considered reported, loans with outstanding edits and newly funded loans are ignored.)
- Loans excluded from the denominator (newly funded loans)
- Total number of loans in numerator and denominator, after exclusions
- Performance result

This report is available via the Master Servicer and Servicing Agent Scorecards.

<b>Servicer Success Scorecard</b> Loan Level Reporting Compliance - By Servicer   001855 - Servicer 001855   As of: Apr 2018									
Servicer	Total Loans	Missing Loans	Newly Funded Loans	Exempt Servicer	Numerator Exclusions	Denominator Exclusions	Numerator	Denominator	Performance
160170 - Servicer 160170	2,757	21	7	No	28	7	2,729	2,750	99.24%
160371 - Servicer 160371	4,278	11	3	No	14	3	4,264	4,275	99.74%
<b>Total</b>	<b>7,035</b>	<b>32</b>	<b>10</b>	<b>N/A</b>	<b>42</b>	<b>10</b>	<b>6,993</b>	<b>7,025</b>	<b>99.54%</b>

Total Loans: The "Total Loans" includes REO and Closed Loans and could be higher than "Total Loans Serviced" reported on Scorecard.  
 Exempt Servicers: These Servicers have been excused from reporting compliance for the current cycle and hence their "Total Loans" are counted towards both numerator and denominator.  
 Numerator: Number of Total Loans minus Numerator Exclusions.  
 Numerator Exclusions: The number of missing and newly funded loans. There may be overlap so each loan is only counted once, hence if a loan is newly funded and is also a missing loan then it is only counted once.  
 Denominator: Number of Total Loans minus Denominator Exclusions.  
 Denominator Exclusions: The number of newly funded loans.

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Manager Series information and any reports or documents derived from the metrics and data related to the preceding contain Confidential Information of Freddie Mac which must be kept secure and confidential. Please refer to Sections 1201.1 and 8101.3 of the Freddie Mac Single-Family Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.

## How to Access the Loan-Level Compliance Report

To access the *Loan-Level Reporting Compliance* report, click the performance result.

Investor Reporting		Performance	Rating
↓	1. Cash Deficiency	\$0.00	Pass
↓	2. Average Number of Days to Report Payoffs	0.84	Pass
↓	3. Aged Edits Past 30+ Days	2.20%	Fail
↓	4. Loan Level Reporting Compliance	100.00%	Pass