



## Resources for Small to Mid-Sized Servicers

### Robust Tools and Incentives to Help Service our Mortgages

We are committed to providing you with the tools and technology you need to address and respond to the challenges that arise in an ever-changing mortgage market. As a Freddie Mac Servicer, you can take advantage of these resources to service our mortgages effectively and profitably. And when you service our mortgages in a way that meets or exceeds our guidelines, you'll receive incentives for your performance.

#### > Servicer Benefits

- Online and web-based technology tools for investor accounting and reporting and default management
- Educational support and a certification program
- Constructive quantitative feedback on your performance
- Incentives for superior performance
- Support from our specialists

#### > Technology Tools

Our servicing technology tools can help you streamline operations, retain customers, and improve your cash flow, data management, and workout rates.

Our broad array of robust software and web-based applications listed below address both investor accounting and reporting and default management. More detailed information is available on the back of this page.

- Investor Accounting Manager<sup>SM</sup>
- Default Reporting Manager<sup>SM</sup>
- EarlyIndicator<sup>®</sup>
- Workout Prospector<sup>®</sup>
- Workout Manager<sup>®</sup>
- Timeline Manager<sup>SM</sup>
- Expense Manager<sup>SM</sup>
- REO Manager<sup>®</sup>
- Mortgage Document Manager<sup>SM</sup>
- Incentive Manager<sup>SM</sup>

| FREDDIE MAC SERVICING MANAGEMENT APPLICATIONS   |   |
|---|---|
| <b>Investor Accounting Manager<sup>SM</sup></b> | Expands your ability to reduce investor accounting and reporting errors, synchronize data files with ours, and monitor your cash position. With Investor Accounting Manager, you can access and download our loan data, receive reports online, create your own tailored reports, remit funds online, and obtain daily cash data.   |
| <b>Default Reporting Manager<sup>SM</sup></b>   | Helps you manage your delinquent portfolio by letting you view, analyze and download EDR reports from your desktop. Monitor, validate and update your foreclosure sale reporting processes, with feedback on how to correct errors. Updated daily, these reports contain the most detailed information available.   |
| <b>EarlyIndicator<sup>®</sup></b>               | Predict the likelihood that a delinquent loan will be resolved, or that it will advance through to a loss-producing state, and ultimately to REO. By implementing and incorporating the EarlyIndicator score into your monthly call campaigns and loss mitigation strategies, you can prioritize your monthly call campaign and loss mitigation activity by focusing on the mortgages that pose the greatest risk of default.   |
| <b>Workout Prospector<sup>®</sup></b>           | Enables you to analyze and deliver workouts, receive automatic property valuations, receive reports, and access specific loan information from our database.  |
| <b>Workout Manager<sup>®</sup></b>              | Helps you spot instances where a workout has been unduly delayed and where your workout specialist might need more guidance to complete a workout arrangement. You can receive and view data daily, so you will have the most complete and up-to-date information at your fingertips—the same data files that we view. You can spot problems sooner and increase the probability of successful completion of a workout.   |
| <b>Timeline Manager<sup>SM</sup></b>            | Offers you a comprehensive and unique delinquency and foreclosure timeline management tool. You'll receive a distinctive "aging" report that highlights mortgages exceeding our timeline standards. This invaluable report contains loan-level detail on each mortgage past or approaching our time standards for each stage of the delinquent loan management process.   |
| <b>Expense Manager<sup>SM</sup></b>             | Simplifies the process of accessing expense data and answering questions about reimbursement requests. It provides you with daily electronic status reports and other detailed information about your Freddie Mac default management and reimbursement requests.  |
| <b>REO Manager<sup>®</sup></b>                  | Provides valuable information, in summary and in detail, about the status of your Freddie Mac real estate owned (REO) portfolio and about specific REO properties. You'll also find that REO Manager has data about mortgage insurance claims that are due and those that are past due.   |
| <b>Mortgage Document Manager<sup>SM</sup></b>   | Offers you easy access to document custody policies, procedures, and forms. Located online at <a href="http://www.FreddieMac.com/cim/">www.FreddieMac.com/cim/</a> , it's also a convenient way to interact with us.  |
| <b>Incentive Manager<sup>SM</sup></b>           | Conveniently tracks your workout incentive payments as they are earned over a calendar year.  |
| EDUCATIONAL RESOURCES AND INCENTIVES            |   |
| <b>Educational Tools</b>                        | We know that the key to effective servicing is having knowledgeable and skilled staff. Our comprehensive educational programs and materials cover a wide array of key topics. You'll find our educational support in the form of: <ul style="list-style-type: none"> <li>• Instructor-led workshops</li> <li>• Computer-based training</li> <li>• Online and print materials</li> </ul>   |
| <b>Feedback</b>                                 | Our Servicer Performance Profile is a report that details how well your performance meets our servicing guidelines. By proactively using the feedback in your profile, you can improve your performance and concentrate your resources on areas needing increased focus. Your Servicer Performance Profile also allows you to view and download loan-level data. We are alone in our industry in offering you this type of intensive performance data.  |
| <b>Incentives</b>                               | <p><b>Tier Ratings</b><br/>High-performing Servicers with small, seriously delinquent portfolios have the opportunity to achieve <b>Tier One Gold</b> – an accolade designed for small- and mid-sized community-based Servicers who achieve Tier One scores on their Servicer Performance Profile. Tier One Gold recognition includes non-cash waivers to be used toward Freddie Mac training and events, performance bonus payouts up to \$1,000, and more. Servicers with larger portfolios may qualify for our <b>Tier One Platinum</b> award. And, meet the criteria for Tier One Gold, Tier One Platinum, or any combination of the two for four consecutive years with no material foreclosure timeline penalties and you will be included in our prestigious <b>Hall of Fame</b>, earning additional incentives.</p> <p><b>Workout Incentive Program</b><br/>Our <b>Workout Incentive Program</b> compensates you for superior workout performance. We pay you for eligible workouts, including loan modifications and repayment plans that result in a complete loan reinstatement or full mortgage payoff.</p> |
| <b>Support</b>                                  | Our knowledgeable <b>specialists</b> are ready to help you and will give you premier assistance with your servicing-related questions. And, our staff at <b>(800) FREDDIE</b> is standing by to answer any of your other business questions. We also support your efforts to <b>educate borrowers about preventing foreclosure</b> . Our "Buying and Owning a Home" pages on <a href="http://FreddieMac.com">FreddieMac.com</a> offer comprehensive information, in English and Spanish, to help defaulted borrowers understand the options that may be available to them.  |

***Learn more about servicing technology:***

- Call (800) FREDDIE
- Visit [www. FreddieMac.com/service/msp/](http://www.FreddieMac.com/service/msp/)