

This publication outlines how to submit appeals for foreclosure timeline compensatory fee assessments and late foreclosure sale reporting compensatory fee assessments via the Freddie Mac Default Fee Appeal System.

Specifically, this reference guide:

- Describes how to [access the Default Fee Appeal System](#).
- Provides instructions on how to [enter and edit contact information](#).
- Explains how to [prepare the multiple appeal file](#) and [supporting documentation file\(s\)](#) for foreclosure timeline compensatory fee appeals.
- Explains how to [prepare the multiple appeal file](#) and [supporting documentation file\(s\)](#) for late foreclosure sale reporting compensatory fee appeals.
- Explains how to search multiple appeals file submissions and view submission summary and detail information for [foreclosure timeline compensatory fee appeals](#) and [late foreclosure sale reporting compensatory fees](#).
- Provides step-by-step instructions on how to:
 - Submit appeal files and supporting documentation files via bulk upload for [foreclosure timeline compensatory fee appeals](#) and [late foreclosure sale reporting compensatory fees](#).
 - Submit single loan appeals, and [re-appeals](#), with their corresponding supporting documentation files for [foreclosure timeline compensatory fees](#) and [late foreclosure sale reporting compensatory fees](#).
- Outlines how to search for and view appeals you have submitted within the last 18 months for [foreclosure timeline compensatory fees](#) and [late foreclosure sale reporting compensatory fees](#).

Each month, access the Servicer Performance Profile and review the *Foreclosure Timeline Compensatory Fee Overview*, and its corresponding detail reports, and the *Foreclosure Late Sale Compensatory Fee Overview*, and its corresponding detail reports. For additional information, refer to Guide Sections 9301.47 and 9301.48.

For best results when using the Default Fee Appeal System, we recommend you use Windows® Internet Explorer® 9.0 and set your screen resolution to 1600 x 900.

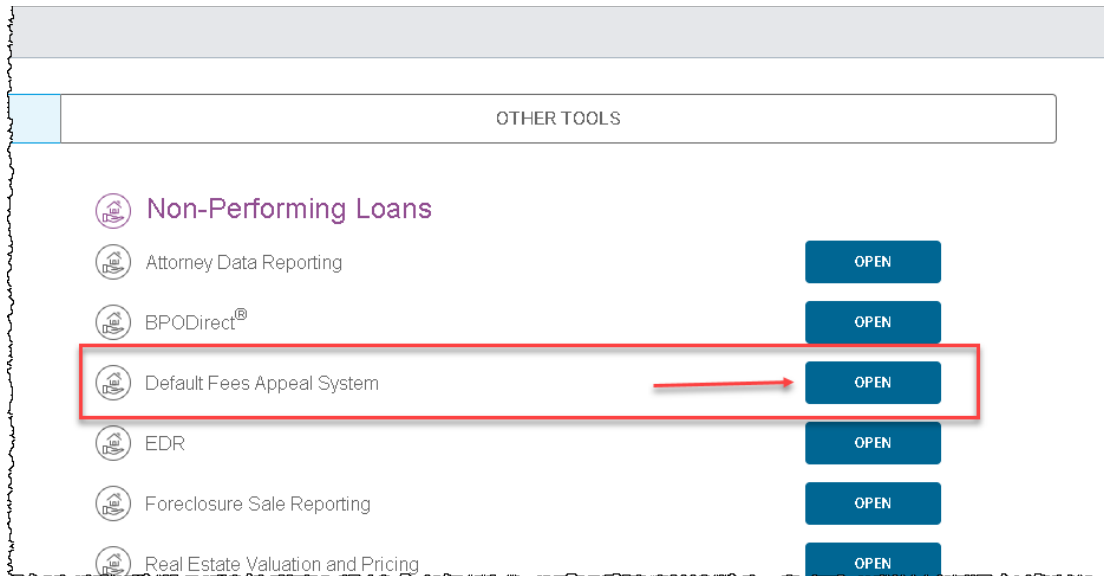
If you have any questions after reviewing this reference guide, contact Customer Support at 800-FREDDIE or your Freddie Mac representative.



Access the Freddie Mac Default Fee Appeal System

Perform the following steps to access the Freddie Mac Default Fee Appeal System:

1. Access the Servicing Gateway at <https://sg.freddiemac.com>.
2. Enter your user ID and password. The Servicing Gateway home page displays.
3. Click the Open button for Default Fees Appeal System.





Unicode Characters

Unicode characters may impact the multiple appeal file submission process and the single loan submission process.

The following table outlines various conditions under which a Unicode character may be submitted, how the Default Fee Appeal System will handle each condition, and what action(s) you are required to take for resolution so that the submission process can continue.

Condition:	How the Default Fee Appeal System handles the condition when you submit the information:	Required Action(s):
You submit a multiple appeal file with a Unicode character in the file name.	The Unicode characters in the file name are replaced with blank spaces. The submission process continues.	No action is required.
You submit supporting documents in a zip file and the zip file name contains a Unicode character.	No impact to processing. The submission process proceeds.	No action is required.
You submit supporting documents in a zip file and the one of the supporting document file names within the zip file contains a Unicode character.	A confirmation number is generated. However, the processing status is "Failed" and the entire submission is rejected. The following message displays on the Submission Summary: <i>"One or more of the file names within the attached zip file contains special characters. Please revise and resubmit."</i>	Determine which supporting document file name contains a Unicode character. Remove the Unicode character from the file name and resubmit.
The file name of a supporting document you submitted via the single loan submission process contains a Unicode character.	The Unicode characters in the file name are replaced with blank spaces. The submission process continues.	No action is required.
Unicode characters are entered on the Contact Information screen.	Error message #56 displays: <i>"Please remove special characters."</i>	Remove the Unicode character(s) from the Contact Information screen.

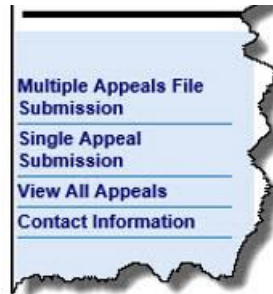


Contact Information

The Default Fee Appeal System provides a Contact Information screen that identifies who we should contact at your institution if we have questions about your foreclosure timeline or late foreclosure sale reporting compensatory fee appeal. We recommend that you review the information on this screen each time you submit an appeal to ensure it is accurate.

To access the Contact Information screen, click Contact Information in the left navigation bar.

The Contact Information screen is available for both foreclosure timeline and late foreclosure sale reporting compensatory fee appeals.



The Contact Information screen, shown below, displays key data that enables us to contact you via phone or e-mail if we have questions regarding your compensatory fee appeal.

The screenshot shows the 'Contact Information' screen. On the left is a navigation menu with options: Multiple Appeals File Submission, Single Appeal Submission, View All Appeals, and Contact Information (which is highlighted). The main content area has a title 'Contact Information' and a 'User ID: BESTBNK_BESTBNK1' header. Below this is a form with four fields: 'Contact Name', 'Phone Number', 'Extension', and 'Email ID'. Each field has an asterisk indicating it is mandatory. There are 'Save' and 'Edit' buttons at the bottom of the form. A small note at the bottom left of the form says '* Mandatory Fields'.

The following table identifies the information displayed on the screen.

Field	Description
Contact Name	The contact's first and last name.
Phone Number	The contact's phone number. Do not enter dashes.
Extension	The contact's phone extension, if applicable.
Email ID	The contact's e-mail address. The e-mail address you enter must contain at least one @.



How to Initially Enter Contact Information

The data fields on the Contact Information screen will be blank until a user enters and saves the data for the first time. Thereafter, users may update the contact information as needed. Perform the following steps to enter initial data on the screen:

1. Complete all required fields. Note that all fields are mandatory except the Extension field. If the screen is already populated with contact information, follow the steps on the following page to edit the information.

The screenshot shows the 'Contact Information' screen for user 'BESTBNK_BESTBNK1'. The fields are empty: Contact Name, Phone Number, Email ID, and Extension. The 'Save' button is active, and the 'Edit' button is disabled. A red asterisk indicates mandatory fields.

2. Click **Save**. The screen will re-display with the information you entered.

The screenshot shows the 'Contact Information' screen with the following data: Contact Name: Robert Jones, Phone Number: 4445559696, Email ID: robert@bestbank.com, and Extension: 1235. The 'Save' button is disabled, and the 'Edit' button is active. A red arrow points to the 'Edit' button. A blue callout box contains the text: 'Note that the fields are no longer available for edit. The **Save** button is disabled and the **Edit** button is now functional.'

How to Edit Contact Information

To ensure this screen displays timely information, we have provided functionality that enables you to update the data, as needed. Perform the following steps to edit the contact information.

1. Click **Edit** on the Contact Information screen.

A close-up screenshot of the 'Contact Information' screen showing the 'Edit' button highlighted with a red arrow. The data is the same as in the previous screenshot: Contact Name: Robert Jones, Phone Number: 4445559696, Email ID: robert@bestbank.com, and Extension: 1235.



The Contact Information screen re-displays with all fields on the screen available for edit.

Contact Information

User ID: BESTBNK_BESTBNK1

* Contact Name: Robert Jones

* Phone Number: 4445559696 Extension: 1235

* Email ID: robert@bestbank.com

Save Edit

* Mandatory Fields

Note that the **Save** button is now functional.

2. Enter the updated contact information in each field. Note that all fields are mandatory except the Extension field.

Contact Information

User ID: BESTBNK_BESTBNK1

* Contact Name: Jane Smith

* Phone Number: 4445553636 Extension: 234

* Email ID: jane@bestbank.com

Save Edit

* Mandatory Fields

3. Click **Save** when you have entered all of the updated information.

Phone Number: 4445553636 Extension: 234

* Email ID: jane@bestbank.com

Save Edit

* Mandatory Fields

The screen re-displays with the updated contact information. The **Edit** button is also functional again.



Contact Information

User ID: BESTBNK_BESTBNK1

* Contact Name: Jane Smith

* Phone Number: 4445553636 Extension: 234

* Email ID: jane@bestbank.com

Save Edit

*Mandatory Fields

Prepare the Foreclosure Timeline Compensatory Fee Multiple Appeal File

You will document and upload your foreclosure timeline compensatory fee appeals using the Foreclosure Timeline Compensatory Fee Bulk Appeal Template. You must use the template we provide in order for the Default Fee Appeal System to process your appeal. We will also provide a Foreclosure Timeline Compensatory Fee Bulk Appeal File Format document to assist you. The template and file format document can be found on the Default Fee Appeal System web page located on FreddieMac.com at the following URL: http://www.freddiemac.com/singlefamily/service/default_fee_appeal_system.html.

The appeal file you upload must:

- Contain only Freddie Mac-owned or guaranteed mortgages.
- Contain at least one, but no more than 1,000 appeals (loan records).
- Not exceed 10 MB.
- Be in .xls or.xlsx format.
- At a minimum, the file must contain the following:
 - A valid Freddie Mac loan number
 - Servicer Family Number
 - A Delay Type
 - A Delay Start Date
 - A Delay End Date
 - Delay Comments

Note: You may include a maximum of 15 delays per loan record.

Important:

Ensure the Freddie Mac loan number column in the template we provide retains its formatting as you prepare the appeal file. The loan number column must be in text format to successfully upload to the Default Fee Appeal System.



Prepare the Foreclosure Timeline Compensatory Fee Appeal Supporting Documentation File for Bulk Upload

You may submit a maximum of 10 supporting documents for each appeal (loan record) included in the appeal file. If you upload more than 10 valid supporting documents for an appeal, only 10 will be accepted.

- The appeal file and supporting documentation zip files must be uploaded at the same time. You may upload a maximum of three supporting documentation zip files for each appeal file. However, the combined file size of all three zip files cannot exceed 500 MB. **Note:** You may add or remove supporting documentation if the appeal status is “Draft” or “Submitted.” Once the appeal status is “In Review”, supporting documentation may no longer be added or removed.

Each supporting document within the zip file you upload must:

- Be in one of the following formats: .doc, .docx, .jpg, .jpeg, .png, .txt, .csv, .bmp, .pdf, .xls, .or .xlsx
- Have a unique filename that is prefixed with the nine-digit Freddie Mac loan number and an underscore (_). For example, 123456789_courtdelay.pdf is a valid filename. The loan number in the filename must correspond to a loan number in the appeal file.



Upload and Submit the Foreclosure Timeline Compensatory Fee Multiple Appeal File and Supporting Documentation to the Default Fee Appeal System

After you access the Default Fee Appeal System, perform the following steps to upload and submit a multiple appeal file and supporting documentation file(s) for foreclosure timeline compensatory fees.

1. Click **Multiple Appeals File Submission** in the left navigation bar.



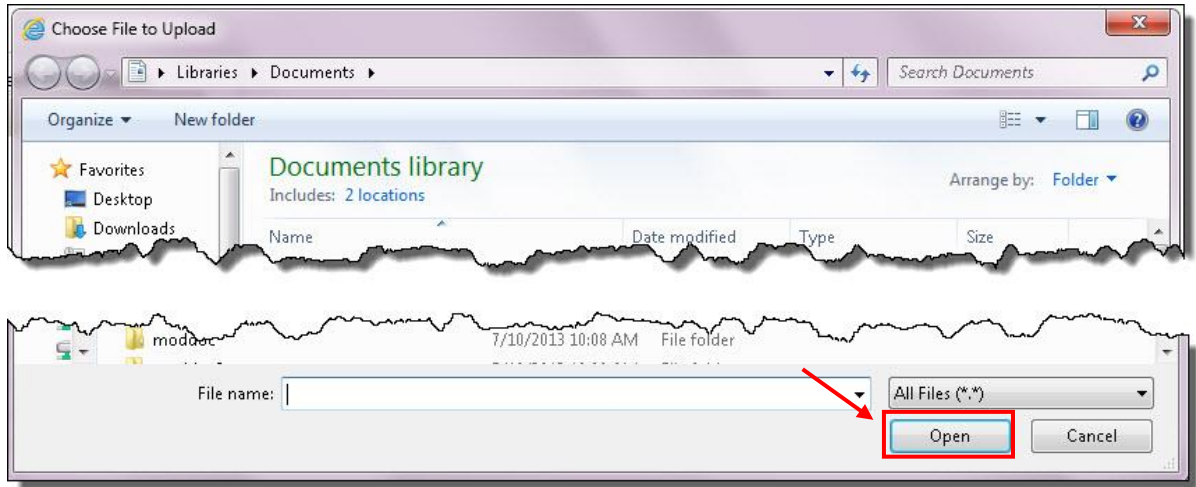
The Multiple Appeals File Submission screen displays.

2. Click **Browse** to select the appeal file for upload.



The Choose File to Upload dialog box displays.

3. Select the file you want to upload and click **Open**.





The Multiple Appeals File Submission screen displays, as shown below.

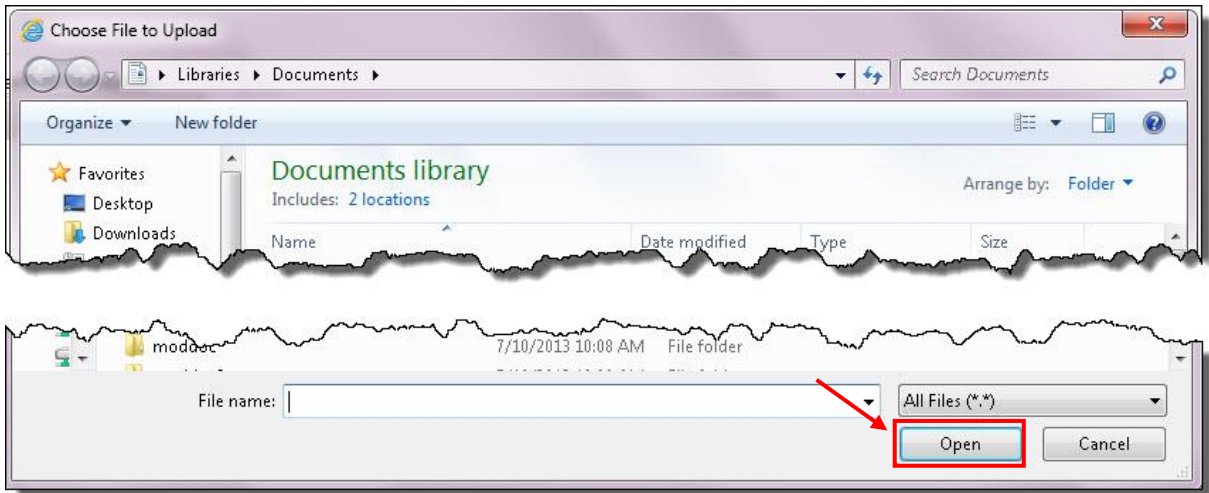


4. Click **Browse** to select the supporting documentation zip file for upload.



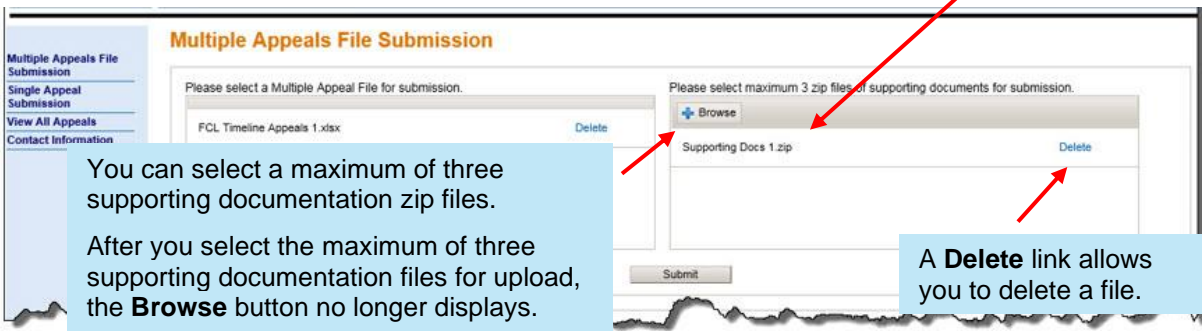
The Choose File to Upload dialog box displays.

5. Select the file you want to upload and click **Open**. You must choose one file at a time, and may upload a maximum of three files.



The Multiple Appeals File Submission screen displays, as shown below.

The name of the file you selected displays.



You can select a maximum of three supporting documentation zip files.
After you select the maximum of three supporting documentation files for upload, the **Browse** button no longer displays.

A **Delete** link allows you to delete a file.

Repeat steps 4 and 5, as needed to upload additional supporting documentation files.

6. Ensure that you have selected the file(s) you want to upload.

If:	Then:
You have selected the files you want to upload	<p>Click Submit.</p> <p>Note: If you attempt to submit an appeal file without a supporting documentation file, the following displays:</p> <div data-bbox="690 1570 1507 1745" style="border: 1px solid black; padding: 5px;"> <p>Confirmation Message</p> <p>Are you sure you want to submit the Multiple Appeals file without any supporting documents?</p> <p style="text-align: center;">Yes No</p> </div> <ul style="list-style-type: none"> ▪ Click Yes to submit the appeal file without supporting documentation, or ▪ Click No and perform steps 4 and 5 to attach supporting documents.



You want to delete a file and upload a different file	Click Delete and repeat steps 1 through 5 to select different files, as needed, to upload.
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When you upload the appeal file, we perform a series of validations to ensure the file you uploaded is properly formatted and does not exceed the file size requirements.

The appeal file and supporting documentation submission process requires a few seconds to a few minutes to complete, based on the supporting documentation file size.

If the file passes the validations, a message displays at the top of the screen indicating that we have received the file for processing.

If the file does not pass the validations, a message indicating the upload was unsuccessful displays.

Confirmation Number	Multiple Appeals File Name	Submission Date	Processing Status	Rejected Appeals	Rejected Documents
CN141892BA121814012442663e09	FCL Timeline Appeals 1.xlsx	12/18/2014 01:24:42 PM	In Progress		
CN141772BA120414035838833f32	Mock Up A2 MAF Template - FCL Timeline -- 1.xlsx	12/04/2014 03:58:38 PM	Completed	No	No
CN141763BA120314025523aecd36	Mock Up A2 MAF Template - FCL Timeline -- 1.xlsx	12/03/2014 02:55:24 PM	Completed	Yes	Yes

The file you uploaded is assigned a confirmation number. A date and time stamp indicates when the file was uploaded, and a processing status of "In Progress" displays. Only confirmations for files you uploaded display on this screen.

Note that the 10 most recent appeal submissions display.



Confirmation Number	Multiple Appeals File Name	Submission Date	Processing Status	Rejected Appeals	Rejected Documents
CN141892BA121814012442663e09	FCL Timeline Appeals 1.xlsx	12/18/2014 01:24:44 PM	Completed	Yes	Yes
CN141772BA120414035838833f32	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/04/2014 03:58:38 PM	Completed	No	No
CN141763BA120314025523aec36	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/03/2014 02:55:24 PM	Completed	Yes	Yes
CN141763BA120314024335946999	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/03/2014 02:43:37 PM	Completed	Yes	No

Initial processing requires approximately 30 seconds for completion.

A status of “Completed” or “Failed” displays when initial processing is complete. Refer to “Processing Statuses” below for additional information.

When the processing status is “Completed” note the confirmation number is now a hyperlink and provides access to detailed information about the file you uploaded. For additional information, refer to “Submission Summary and Submission Details” in this reference guide.

Processing Statuses

The following table identifies and provides a brief description of each processing status.

Processing Status	Description
In Progress	We are currently processing the appeal file and supporting documentation you uploaded.
Completed	We have completed processing the appeal file and supporting documentation you uploaded.
Failed	<p>A technical problem occurred during upload and we are not able to process the file. The following message displays:</p> <p>“System encountered an error during file processing. Please resubmit the file and the supporting documents.”</p> <p>Note: If you submit supporting documents in a zip file and the one of the supporting document file names within the zip file contains a Unicode character, a confirmation number will be generated. However, the processing status will be “Failed” and the entire submission will be rejected. The following message will display on the Submission Summary: <i>One or more of the file names within the attached zip file contains special characters. “Please revise and resubmit.”</i> Determine which supporting document file name contains a Unicode character. Remove the Unicode character from the file name and resubmit.</p>

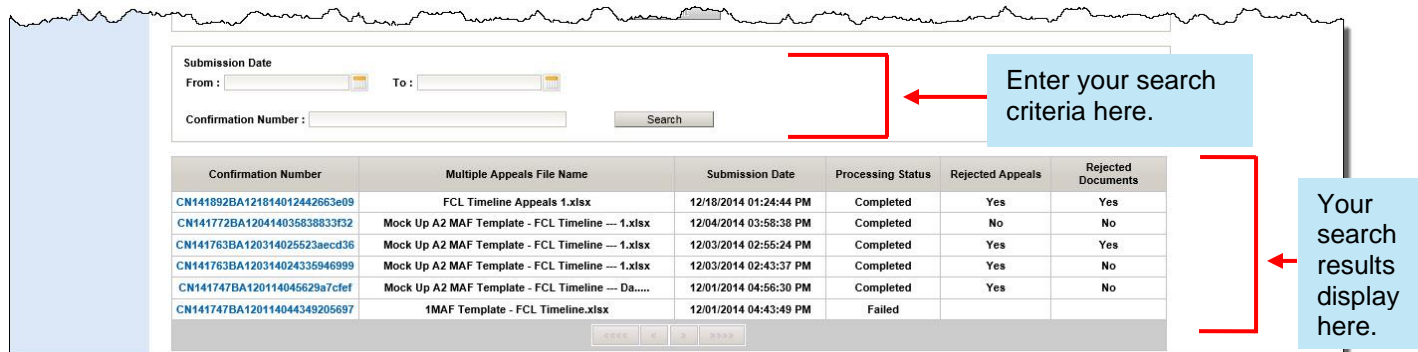


Search Multiple Appeals File Submissions for Foreclosure Timeline Compensatory Fee Appeals

From the Multiple Appeals File Submission screen, you can search your file submission results.

There are two ways you can search for file submission results:

- By date range
- By confirmation number

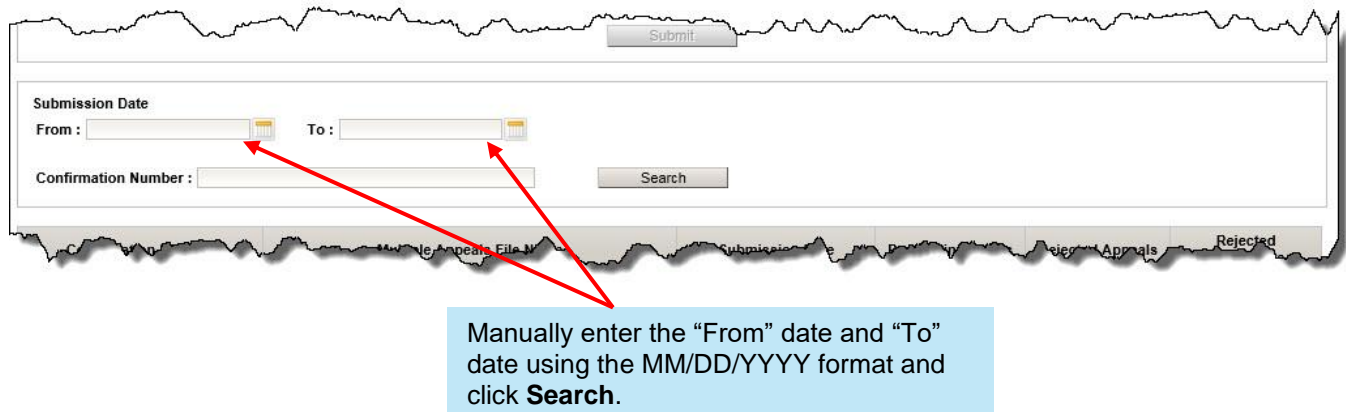


Enter your search criteria here.

Confirmation Number	Multiple Appeals File Name	Submission Date	Processing Status	Rejected Appeals	Rejected Documents
CN141892BA121814012442663e09	FCL Timeline Appeals 1.xlsx	12/18/2014 01:24:44 PM	Completed	Yes	Yes
CN141772BA120414035838833f32	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/04/2014 03:58:38 PM	Completed	No	No
CN141763BA120314025523aecdc36	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/03/2014 02:55:24 PM	Completed	Yes	Yes
CN141763BA120314024335946999	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/03/2014 02:43:37 PM	Completed	Yes	No
CN141747BA120114045629a7ctef	Mock Up A2 MAF Template - FCL Timeline --- Da.....	12/01/2014 04:56:30 PM	Completed	Yes	No
CN141747BA120114044349205697	1MAF Template - FCL Timeline.xlsx	12/01/2014 04:43:49 PM	Failed		

Your search results display here.

To search file submission results by date range, manually enter a “From” date and “To” date or click the calendar icon next to each date field and select a date. Click **Search** to display the results.



Manually enter the “From” date and “To” date using the MM/DD/YYYY format and click **Search**.



Click the icon next to each date field to display a calendar. Select the "From" date and "To" date that correspond to the range you want to display and click **Search**.

Confirmation Number	Multiple Appeals File Name	Submission Date	Processing Status	Rejected Appeals	Rejected Documents
CN141892	FCL Timeline Appeals 1.xlsx	12/18/2014 01:24:44 PM	Completed	Yes	Yes
CN141772	A2 MAF Template - FCL Timeline --- 1.xlsx	12/04/2014 03:58:38 PM	Completed	No	No
CN141763	A2 MAF Template - FCL Timeline --- 1.xlsx	12/03/2014 02:55:24 PM	Completed	Yes	Yes
CN141763	A2 MAF Template - FCL Timeline --- Da.....	12/03/2014 02:43:37 PM	Completed	Yes	No
CN141742	A2 MAF Template - FCL Timeline --- Da.....	12/01/2014 04:56:30 PM	Completed	Yes	No
CN141747BA120114044349205697	1MAF Template - FCL Timeline.xlsx	12/01/2014 04:43:49 PM	Failed		

You also have the ability to search by confirmation number. To do this, enter the confirmation number that corresponds to the upload file you want to view and click **Search**.

Enter the confirmation number and click **Search**.

Example

In the following example, we searched for all appeals uploaded between 12/03/2014 and 12/18/2014.

The results display based on the search criteria, with the latest file submission shown first.

Confirmation Number	Multiple Appeals File Name	Submission Date	Processing Status	Rejected Appeals	Rejected Documents
CN141892BA121814012442663e09	FCL Timeline Appeals 1.xlsx	12/18/2014 01:24:44 PM	Completed	Yes	Yes
CN141772BA120414035838833f32	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/04/2014 03:58:38 PM	Completed	No	No
CN141763BA12031402523aecd36	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/03/2014 02:55:24 PM	Completed	Yes	Yes
CN141763BA120314024335946999	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/03/2014 02:43:37 PM	Completed	Yes	No



Submission Summary and Submission Details for Foreclosure Timeline Compensatory Fee Appeals

To access summary and detail information about a specific upload, click the confirmation number on the Multiple Appeals File Submission screen.

Click the confirmation number to display submission summary and detail information about that specific upload.

Confirmation Number	Multiple Appeals File Name
CN141892BA121814012442663e09	FCL Timeline Appeals 1.xls
141772BA120414035838833f32	Mark Un A2 MAF Te e - FCL Tim

The Submission Summary and Submission Details screen, shown below, displays.

The top section of the screen displays high-level information about the submission, including the confirmation number, file submission status, number of appeals accepted, and number of appeals not accepted.

Click the Rejected Attachments link displayed in the Submission Summary to view any attachments that were not accepted. This link displays even if there are no rejected attachments

Click the spreadsheet icon to export the submission details data displayed on the screen.

The initial view displays 10 loans per page. Click the arrow to display 25, 50, or 100 loans per page.

The bottom section of the screen displays all appeals (or loan records) associated with the submission you selected, listed in numerical order based on the loan number.

Click **Return** to display the Multiple Appeals File Submission screen.

Navigate to additional pages using the page numbers, or the next, last, first, or previous page arrows.

The arrows are only functional if there are multiple pages.

If an appeal was not accepted, a View Reasons link displays. Refer to "View Reasons for Appeals Not Accepted" in this reference guide for additional information.



The following table identifies the submission detail information provided on this screen:

Column	Description						
FM Loan #	The nine-digit Freddie Mac assigned loan number.						
Date Submitted	The date on which the appeal was uploaded to the Default Fee Appeal System.						
Submission Status	The following statuses may display on the Submission Summary and Submission Details screen:						
	<table border="1"><thead><tr><th>Appeal Status</th><th>Description</th></tr></thead><tbody><tr><td>Not Accepted</td><td>We have not accepted your appeal for review. To determine the reason(s) it was not accepted, click the View Reasons link that corresponds to the appeal.</td></tr><tr><td>Submitted</td><td>We have accepted your appeal for review.</td></tr></tbody></table>	Appeal Status	Description	Not Accepted	We have not accepted your appeal for review. To determine the reason(s) it was not accepted, click the View Reasons link that corresponds to the appeal.	Submitted	We have accepted your appeal for review.
	Appeal Status	Description					
Not Accepted	We have not accepted your appeal for review. To determine the reason(s) it was not accepted, click the View Reasons link that corresponds to the appeal.						
Submitted	We have accepted your appeal for review.						
Appeal Exceeded Deadline	A “Yes” in this column indicates that you did not submit the appeal to us within 30 calendar days of when the estimated compensatory fee displayed on the <i>Monthly Compensatory Fee Analysis Report</i> .						
Re-Appeal	A “Yes” in this column indicates that a prior appeal was processed for this loan.						
Reasons Not Accepted	A View Reasons link displays in this column if the appeal was not accepted. If the appeal was accepted, this column is blank.						



View Rejected Attachments

Click the **Rejected Attachments** link displayed in the Submission Summary to view any attachments that were not accepted. This link displays even if there are no rejected attachments.

As a reminder:

- You may submit a maximum of 10 supporting documents for each appeal (loan record) included in the appeal file. If you upload more than 10 supporting documents for an appeal, only 10 will be accepted.
- The appeal file and supporting documentation zip files must be uploaded at the same time. You may add or remove supporting documentation if the appeal status is “Draft” or “Submitted.” Once the appeal status is “In Review”, supporting documentation may no longer be added or removed.
- You may upload a maximum of three supporting documentation zip files for each appeal file. However, the combined file size of all three zip files cannot exceed 500 MB.
- Each supporting document within the zip file you upload must:
 - Be in one of the following formats: .doc, .docx, .jpg, .jpeg, .png, .txt, .csv, .bmp, .pdf, .xls, or .xlsx
 - Have a unique filename that is prefixed with the nine-digit Freddie Mac loan number and an underscore (_). For example, 123456789_courtdelay.pdf is a valid filename. The loan number in the filename must correspond to a loan number in the appeal file.

To view supporting documents that have not been accepted and the reason why they were not accepted, click the **Rejected Attachments** link.

The screenshot shows the 'Submission Summary' page. A red arrow points to the 'Rejected Attachments' link in the 'File Submission Status' section. Below the table, a dialog box titled 'CN141892BA121814012442663e09: Rejected Attachments' is open, listing four rejected files with their reasons.

FM Loan #	Date Submitted	Submission Status	Appeal Exceeded Deadline	Re-Appeal	Reasons Not Accepted
123456789	12/18/2014 01:24:44 PM	Not Accepted			
234567890	12/18/2014 01:24:44 PM	Not Accepted			
345678901	12/18/2014 01:24:44 PM	Not Accepted			
345678902	12/18/2014 01:24:44 PM	Not Accepted			
456789012	12/18/2014 01:24:44 PM	Not Accepted			
567890123	12/18/2014 01:24:44 PM	Not Accepted			
678901234	12/18/2014 01:24:44 PM	Not Accepted			

CN141892BA121814012442663e09: Rejected Attachments

- File Name: 295250828_Delay_Document_bmp.bmp
Reason(s):
1. Supporting document does not have a corresponding valid appeal request in the submitted Multiple Appeals File.
- File Name: 295250828_Delay_Document_docx.docx
Reason(s):
1. Supporting document does not have a corresponding valid appeal request in the submitted Multiple Appeals File.
- File Name: 357684737_Delay_Document_png.png
Reason(s):
1. Supporting document does not have a corresponding valid appeal request in the submitted Multiple Appeals File.
- File Name: 377293962_Delay_Document_xls.xls
Reason(s):
1. Supporting document does not have a corresponding valid appeal request in the submitted Multiple Appeals File.

A dialog box displays that identifies each attachment that was not accepted and the reason(s) why it was not accepted. If there were no rejected attachments, this box will be blank.

Click the “x” in the upper right corner of the box to close it.



View Reasons for Appeals Not Accepted

When an appeal is not accepted, a **View Reasons** link displays in the Reasons Not Accepted column in the Submission Details section of the screen. If this link is not displayed, the appeal was submitted.

To view the reason(s) why an appeal was not accepted, click the **View Reasons** link.

Click the spreadsheet icon to export the submission details data displayed on the screen, including the reason(s) why any of the appeals were not accepted.

The screenshot displays the 'Submission Summary' and 'Submission Details' sections. The 'Submission Summary' shows a confirmation number and submission status. The 'Submission Details' section contains a table with columns for FM Loan #, Date Submitted, Submission Status, Appeal Exceeded Deadline, Re-Appeal, and Reasons Not Accepted. A dialog box titled '140802010: Reasons Not Accepted' is open, showing two reasons for non-acceptance. A red box highlights the 'View Reasons' link in the table, and a red arrow points to the dialog box. Another red arrow points to the 'Export' button in the top right corner of the table.

FM Loan #	Date Submitted	Submission Status	Appeal Exceeded Deadline	Re-Appeal	Reasons Not Accepted
123456789	12/18/2014 01:24:44 PM	Not Accepted			
234567890	12/18/2014 01:24:44 PM	Not Accepted			
345678901	12/18/2014 01:24:44 PM	Not Accepted			
345678902	12/18/2014 01:24:44 PM	Not Accepted			
456789012	12/18/2014 01:24:44 PM	Not Accepted			
567890123	12/18/2014 01:24:44 PM	Not Accepted			
678901234	12/18/2014 01:24:44 PM	Not Accepted			

140802010: Reasons Not Accepted

1. Appeal cannot be accepted for the loan as it has an existing submitted appeal under review.
2. User does not have the permission to submit an appeal for this servicer number.

A dialog box displays the reason(s) why the appeal was not accepted. Click the "x" in the upper right corner of the box to close it.



Submit a Single Loan Appeal and Supporting Documentation to the Default Fee Appeal System for Foreclosure Timeline Compensatory Sale Fee Appeals

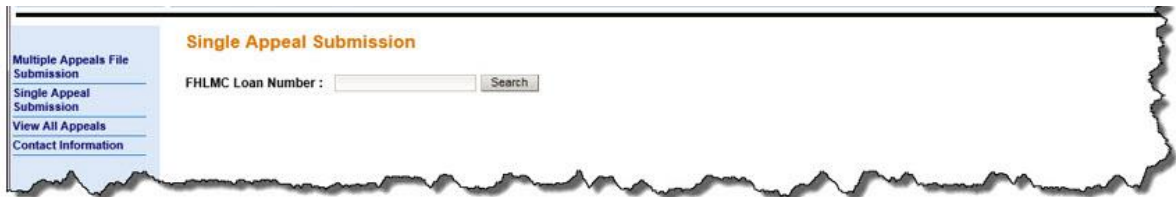
After you access the Default Fee Appeal System, perform the following steps to submit a single loan appeal and supporting documentation for foreclosure timeline compensatory fees.

1. Click **Single Appeal Submission** in the left navigation bar.

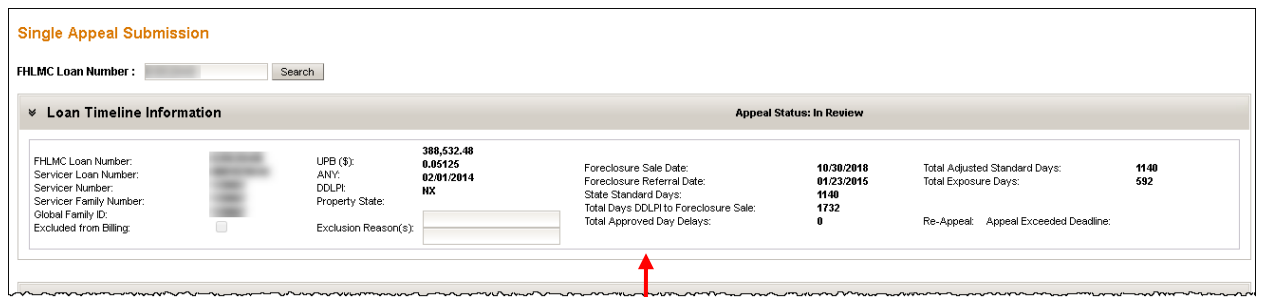


The Single Appeal Submission screen displays.

2. Enter the Freddie Mac loan number on the Single Appeal Submission screen and click **Search**. (**Note:** The Search button becomes functional after you type in the loan number.)



The Single Appeal Submission screen re-displays, as shown below.



The **Loan Timeline Information** section of the screen provides general information about the loan and data related to foreclosure timeline management and compensatory fee assessment, including, but not limited to the following:

- State Standard Days (Based on *Single-Family Seller/Servicer Guide* (Guide) Exhibit 83, *Freddie Mac State Foreclosure Timelines*)
- Total Adjusted Standard Days (State Standard Days + Total Approved Day Delays)



Loan Default Information					
Delay Code	Delay Description	Reason Code	Delay Start	Delay End	Delay Days or Cap
65	Chapter 7 Bankruptcy Filed		09/27/2012	01/10/2013	80

The **Loan Default Information** section of the screen displays the delay information you reported via EDR.

Loan Adjustments and Waivers Information							
Date Entered/ Calculated	Total Exposure Days/ Adjustment Days	Fee Type	Estimated Fee Amount (\$)	Approval Date	Billed Amount (\$)	Reason	Comments
06/26/2013 05:08 AM	113	Monthly	2,044.92		2,044.92		
Compensatory Fee Totals: \$2,044.92							

The **Loan Adjustments and Waivers** section displays compensatory fee assessments and any adjustments Freddie Mac has approved.



- Enter the delay information for the appeal in the Compensatory Fee Appeal Delay Information section.

Select a delay from the Delay Type pick list.

Manually enter the "Delay Start Date" and "Delay End Date" using the MM/DD/YYYY format or click the calendar icon next to each date field and select a date.

Click this link to view information about prior processed appeals for the loan.

If the link is not functional, there are no prior processed appeals for the loan.

In this example, there are no prior processed appeals.

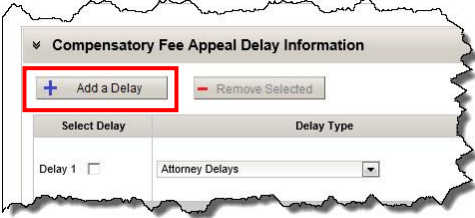



The Number of Days field automatically populates based on the dates you enter.

Enter a brief description about the reason for the delay.

You must enter a comment prior to submitting the appeal to Freddie Mac.

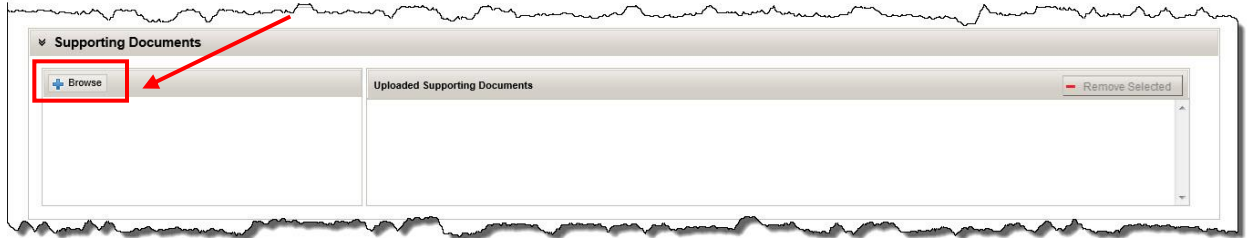
Delay comments cannot exceed 1,000 characters. If additional space is needed for comments, include more detail in your supporting documentation.



If:	Then:
<p>You want to add additional delay types to the appeal</p>	<p>Click the Add a Delay button.</p>  <p>Another row displays beneath the delay you just entered. Enter the information for the delay.</p>  <p>You may enter a maximum of 15 delays per loan. After you add 15 delays, the Add a Delay button is disabled.</p>
<p>You want to remove a delay</p>	<p>Click the checkbox next to the delay you want to remove and click the Remove Selected button.</p>  <p>The delay no longer displays, as shown below.</p> 
<p>You do not want to add or remove any delay types</p>	<p>Proceed to the next step.</p>

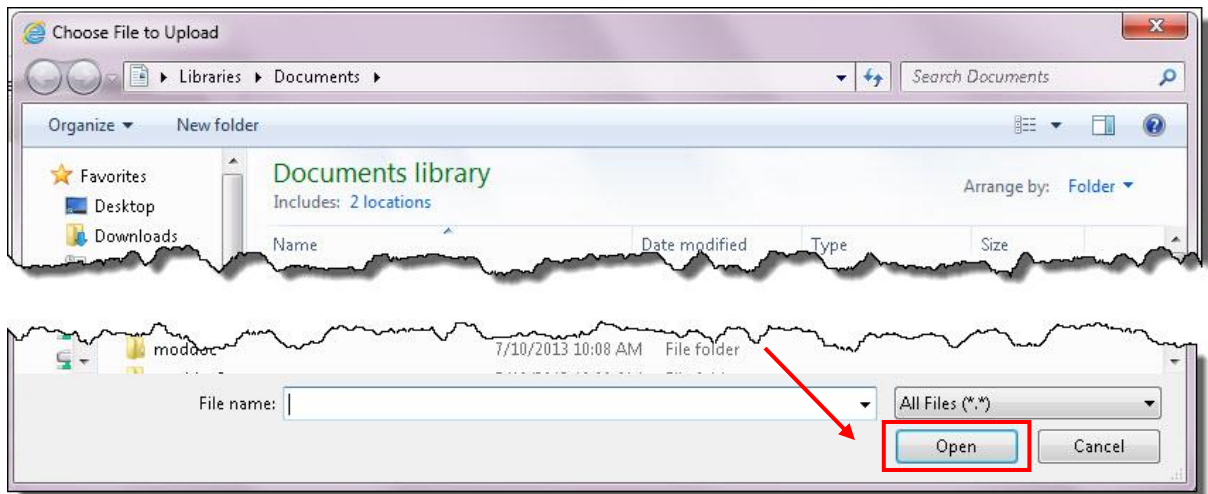


4. Click **Browse** to select the supporting documentation for the appeal.

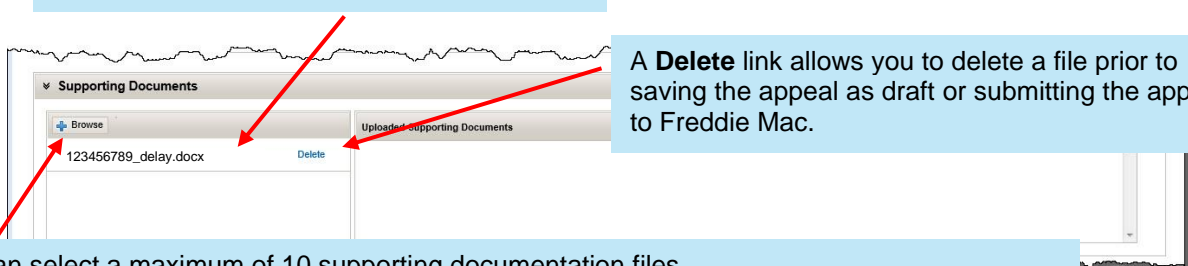


The Choose File to Upload dialog box displays.

5. Select the file you want to upload and click **Open**. You must choose one file at a time, and may submit a maximum of 10 files. Note that when uploading supporting documents via the Single Loan Submission functionality, there is no required file naming convention as there is for bulk upload.



The name of the file you selected displays.



A **Delete** link allows you to delete a file prior to saving the appeal as draft or submitting the appeal to Freddie Mac.

You can select a maximum of 10 supporting documentation files.

Each supporting document file you upload must be in one of the following formats: .doc, .docx, .jpg, .jpeg, .png, .txt, .csv, .bmp, .pdf, .xls, or .xlsx

After you select the maximum of 10 supporting documentation files, the **Browse** button no longer displays.




Repeat steps 4 and 5 as needed to attach additional supporting documentation files.





6. Ensure that you have attached the supporting documentation files you want to submit.

If:	Then:
You have attached the files you want to submit and want to save the appeal as draft or submit it to Freddie Mac	Proceed to step 7.
You want to delete a file and attach a different file	Click Delete and repeat steps 1 through 5 to select different files, as needed, to upload.

7. Refer to the following table to determine your next step.

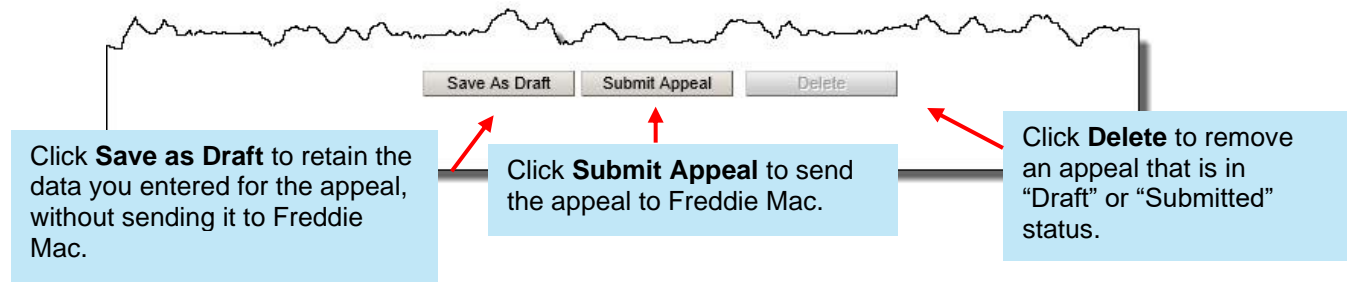
If:	Then:
You want to submit the appeal to Freddie Mac	<p>Click Submit Appeal.</p>  <p>The following message displays, indicating you have successfully submitted the appeal:</p>  <p>Note: If you attempt to submit an appeal without supporting documentation, the following displays:</p>  <ul style="list-style-type: none"> ▪ Click Yes to submit the appeal file without supporting documentation, or ▪ Click No and perform steps 4 and 5 to attach supporting documents. <p>For additional information, refer to “Saving and Submitting the Appeal” in this reference guide.</p>



If:	Then:
You want to save the information you entered for the appeal without sending it to Freddie Mac	<p>Click Save as Draft.</p>  <p>The following message displays, indicating you have successfully saved the appeal in draft status:</p>  <p>For additional information, refer to “Saving and Submitting the Appeal” in this reference guide.</p>

Saving and Submitting the Appeal

After you enter data for an appeal, you can save it as draft or submit it to Freddie Mac.



Save as Draft

When you click **Save as Draft**, the information you entered for the appeal is retained, but not submitted to Freddie Mac. You do not have to enter complete information for a delay to save an appeal in draft status, and may save the appeal in draft status as many times as you want.

While in draft status, you may change any of the information you entered for the appeal, including adding or removing supporting documentation. The **Save as Draft** and **Submit Appeal** buttons also remain functional while in draft status.

To add supporting documents, follow steps 4 and 5 in the above procedure. To remove supporting documents, click the check box next to the document you want to remove, and then click the **Remove Selected** button.



Submit Appeal

When you click **Submit Appeal**, the information you entered for the appeal is saved and submitted to Freddie Mac for review.

The **Save as Draft** button is no longer functional after you submit the appeal to Freddie Mac. The **Submit Appeal** button will remain functional until the appeal status is “In Review.” While the appeal status is “Submitted”, the **Submit Appeal** button remains functional and you may make changes to the appeal, including adding or removing supporting documentation, and resubmit it. Once the status changes to “In Review” the **Submit Appeal** button is disabled.

Delete Appeal

After you click **Save as Draft** or **Submit Appeal**, the Delete button is functional, and gives you the ability to remove the appeal record. You may delete the appeal at any time when it is in draft status. Once the appeal status is “In Review” you will not be able to delete the appeal.



View All Appeals for Foreclosure Timeline Compensatory Fees

When you access the Default Fee Appeal System, the View All Appeals screen displays and gives you the ability to search for and view appeals based on several criteria. Use this screen to search for and view appeals submitted within the last 18 months. You will only be able to view appeals on loans related to Servicer families for which you have specifically been permitted access as an Authorized User.

As you navigate through the application, you can return to the View All Appeals screen by clicking the link on the left navigation bar.



When the View All Appeals screen displays, 10 loans display per page, in numerical order based on the Freddie Mac loan number. You can change the view to display 25, 50, or 100 loans per page, and also sort the appeals by clicking on any of the column headings.

The screenshot shows the 'View All Appeals' interface. At the top, there is a search bar with various filters: FHLMC Loan Number, Servicer Family Name, Appeal Status, Fee Type, Submitted Date Range, Foreclosure Sale Date Range, Appeal Exceeded Deadline, and Re-Appeal. Below the search bar is a table with 13 columns: FM Loan #, Servicer Loan #, Servicer Family Name, Servicer #, Servicer Family #, Global Family #, FCL Sale Date, Fee Type, Appeal Status, Date Submitted, Re-Appeal, Appeal Exceeded Deadline, and Adjustment Amount (\$). The first row of data is highlighted with a red box. A red arrow points to the '10' dropdown menu for the number of loans per page.

FM Loan #	Servicer Loan #	Servicer Family Name	Servicer #	Servicer Family #	Global Family #	FCL Sale Date	Fee Type	Appeal Status	Date Submitted	Re-Appeal	Appeal Exceeded Deadline	Adjustment Amount (\$)
123456789	1236543	ABC BANK	123456	123456	789654	08/30/2013 12:00:00 AM	Annual	Submitted	08/02/2012 03:16:54 PM	Yes	Yes	

The initial view displays 10 loans per page. Click the arrow to display 25, 50, or 100 loans per page.

Click on any column heading to sort and display the list of appeals based on that criteria.

A screenshot of the bottom part of the table, showing the first row of data and the pagination controls. The first row of data is: ABC BANK, 123456, 123456, 789654, 08/30/2013 12:00:00 AM, Monthly, Submitted, 02/04/2014 11:24:09 AM, Yes, Yes. Below the table is a pagination bar with page numbers 1 through 9 and navigation arrows.

Navigate to additional pages using the page numbers, or the next, last, first, or previous page arrows.



The following table identifies the information provided on the View All Appeals screen:

Column	Description	
FM Loan #	The nine-digit Freddie Mac assigned loan number.	
Servicer Loan #	The identifier your organization assigned to the loan.	
Servicer Family Name	Your Servicer family name.	
Servicer #	The six-digit Servicer number.	
Servicer Family #	The six-digit Servicer family number.	
Global Family #	The six-digit Global family number.	
Foreclosure Sale Date	The date on which the foreclosure sale occurred.	
Fee Type	Identifies the fee type as annual or monthly.	
Appeal Status	One of the following statuses will display:	
	Appeal Status	Description
	Draft	You have entered information for a single loan submission and saved the appeal in draft status. The data you entered for the appeal is saved, but not submitted to Freddie Mac, when in draft status. You can make changes to the appeal while it's in this status.
	Submitted	We have received your appeal and it is pending review. You can make changes to the appeal while it's in this status.
	In Review	We are currently reviewing your appeal. You cannot make any changes to the appeal.
	Processed – Full Adjustment	We have completed our review of your appeal and granted all of the delays you requested.
	Processed – Partial Adjustment	We have completed our review of your appeal and granted some, but not all, of the delays you requested.
Processed – No Adjustment	We have completed our review of your appeal and have not granted any of the delays you requested.	
Date Submitted	The date on which you submitted the appeal.	
Re-Appeal	A "Yes" in this column indicates that a prior appeal was processed for this loan.	
Appeal Exceeded Deadline	A "Yes" in this column indicates that you did not submit the appeal to us within 30 calendar days of when the estimated compensatory fee displayed on the <i>Monthly Compensatory Fee Analysis Report</i> .	
Adjustment Amount	The dollar amount by which Freddie Mac adjusted the compensatory fee.	



Search Appeals

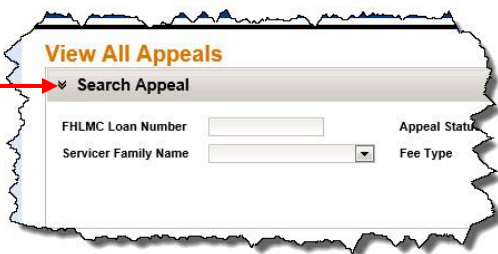
Use the top section of the View All Appeals screen to identify your search criteria to display a specific population of appeals. You must enter at least one of the criteria shown below, but may enter as many as necessary to further define your search.

After you identify the criteria, click **Search**. The appeals that meet your criteria will display.

Enter your search criteria and click **Search**.

10	1	2	3	4	5	6	7	8	9	...
236543	ABC BANK	123456	123456	789654	08/30/2013 12:00:00 AM	Annual	Submitted	08/02/2012 03:16:54 PM	Yes	Yes
...
...

You can hide the Search Appeal section of the screen by clicking the arrow next to Search Appeal.



Click the arrow again to display the Search Appeal section of the screen.



Export Appeal Data

From the View All Appeals screen, you can export the data displayed for the search to a Microsoft Excel spreadsheet. In addition to the data displayed for the search, the data you submitted for each appeal and our response to each delay is also exported and displays on the spreadsheet.

Click the spreadsheet icon to export the appeal data.





Compensatory Fee History

From the View All Appeals screen, you can access loan-level compensatory fee data. To do this, click the Freddie Mac loan number you want to view.

View All Appeals

Search Appeal

FHLMC Loan Number: Appeal Status: Submitted Date Range: From To Appeal Exceeded Deadline:

Servicer Family Name: Fee Type: Foreclosure Sale Date Range: From To Re-Appeal:

FM Loan #	Servicer Loan #	Servicer Family Name	Servicer #	Servicer Family #	Global Family #	FCL Sale Date	Fee Type	Appeal Status	Date Submitted	Re-Appeal	Appeal Exceeded Deadline	Adjustment Amount (\$)
123456789	1236543	ABC BANK	123456	123456	789654	08/30/2013 12:00:00 AM	Annual	Submitted	08/02/2012 03:16:54 PM	Yes	Yes	

The Compensatory Fee History screen displays. Following is a description of each section of the screen.

Compensatory Fee History

FHLMC Loan Number: Search

Loan Timeline Information Appeal Status: In Review

FHLMC Loan Number:	UPB (\$):	388,532.48	Foreclosure Sale Date:	10/30/2018	Total Adjusted Standard Days:	1140
Servicer Loan Number:	ANY:	02/01/2014	Foreclosure Referral Date:	01/23/2015	Total Exposure Days:	592
Servicer Number:	DDLPI:	HX	State Standard Days:	1140		
Servicer Family Number:	Property State:		Total Days DDLPI to Foreclosure Sale:	1732		
Global Family ID:	Exclusion Reason(s):		Total Approved Day Delays:	0		
Excluded from Billing:					Re-Appeal:	Appeal Exceeded Deadline:

The **Loan Timeline Information** section of the screen provides general information about the loan and data related to foreclosure timeline management and compensatory fee assessment, including, but not limited to the following:

- State Standard Days (Based on *Single-Family Seller/Servicer Guide (Guide) Exhibit 83, Freddie Mac State Foreclosure Timelines*)
- Total Adjusted Standard Days (State Standard Days + Total Approved Day Delays)
- Total Exposure Days (Total Days DDLPI to Foreclosure Sale – Total Adjusted Standard Days)

Loan Default Information

Delay Code	Delay Description	Reason Code	Delay Start	Delay End	Delay Days or Cap

The **Loan Default Information** section of the screen displays the delay information you reported via EDR.



Loan Adjustments and Waivers Information							
Date Entered/ Calculated	Total Exposure Days/ Adjustment Days	Fee Type	Estimated Fee Amount (\$)	Approval Date	Billed Amount (\$)	Reason	Comments
05/28/2014 05:11 AM	220	Monthly	5,192.75		5,192.75		
05/16/2014 12:08 PM	21	Adjustment	-495.67	05/16/2014 12:08 PM	-495.67	EDR Data Correction	Per request, timeline will be extended 21 days for Delay 1 due to Mod Trial Plan.
12/03/2014 03:25 PM	2	Adjustment	-47.21	12/03/2014 03:25 PM		DFAS	Test
Compensatory Fee Totals: \$4,649.87							

The **Loan Adjustments and Waivers** section displays compensatory fee assessments and any adjustments Freddie Mac has approved.

The **Compensatory Fee Appeal Delay Information** section displays the delay information you submitted for the appeal on the left and Freddie Mac's response to each delay on the right. Additional general information regarding our review displays at the end of this section.

Compensatory Fee Appeal Delay Information								
+ Add a Delay		- Remove Selected						
Select Delay	Delay Type	Delay Start Date	Delay End Date	Number Of Days	Servicer Comments	Adjusted Days	Adjustment Reason	FHLMC Comments
Delay 1	Chapter 12 Bankruptcy	02/01/2014	04/02/2014	59	the loan went to BK and the code was not reported in eDR.	59	Repurchase/Make whole	Loan was repurchased.
Number of Delays Added: 1		Total Appealed Days: 59		Total Adjusted Days: 59		Adjustment Amount: \$469.37		

Total number of delay days you requested in your appeal.

The total number of delay days we granted and the corresponding adjustment amount display here when the appeal is in a Processed – Full Adjustment or Processed – Partial Adjustment status.

This section populates only after we have completed our review and the appeal is one of the following statuses:

- Processed – Full Adjustment
- Processed – Partial Adjustment
- Processed – No Adjustment



Supporting Documents

Uploaded Supporting Documents

Freddie Mac Comments

Overall Comments: Loan was repurchased.

Save As Draft Submit Appeal Delete Return

The supporting documents you submitted with the appeal display in this field.

In this example, no supporting documents were submitted.

Click **Return** to display the View All Appeals screen.

Additional comments that Freddie Mac entered regarding your appeal display here.

If we provide an overall decline reason (as opposed to declining each individual delay in the Compensatory Fee Appeal Delay Information section), one of the following overall decline reasons will display in the Freddie Mac Comments section, as shown below:

- Late Appeal Submission
- Loan Repurchased
- Documentation Not Provided
- Sale Rescinded
- Missing Attorney Chronology

Freddie Mac Comments

Overall Decline Reason: Documentation not Provided

Overall Comment: Not Approved



Prepare the Late Foreclosure Sale Reporting Compensatory Fee Multiple Appeal File

You will document and upload your late foreclosure sale reporting compensatory fee appeals using the Late Foreclosure Sale Reporting Compensatory Fee Bulk Appeal Template. You must use the template we provide in order for the Default Fee Appeal System to process your appeal. We will also provide a Late Foreclosure Sale Reporting Compensatory Fee Bulk Appeal File Format document to assist you. The template and file format document can be found on the Default Fee Appeal System web page located on FreddieMac.com at the following URL: <https://sf.freddiemac.com/working-with-us/servicing/servicing-initiatives/default-fee-appeal-system>.

The appeal file you upload must:

- Contain only Freddie Mac-owned or guaranteed mortgages.
- Contain at least one, but no more than 1,000 appeals (loan records).
- Not exceed 10 MB.
- Be in .xls or .xlsx format.
- At a minimum, the file must contain the following:
 - A valid Freddie Mac loan number
 - Servicer Family Number
 - A Foreclosure Sale Date
 - A Foreclosure Sale Reported Date
 - An Appeal Reason
 - Appealed Days
 - Delay Comments

Important:

Ensure the Freddie Mac loan number column in the template we provide retains its formatting as you prepare the appeal file. The loan number column must be in text format to successfully upload to the Default Fee Appeal System.

Note: You may include a maximum of three delays per loan record.

Prepare the Late Foreclosure Sale Reporting Compensatory Fee Appeal Supporting Documentation File for Bulk Upload

You may submit a maximum of 10 supporting documents for each appeal (loan record) included in the appeal file. If you upload more than 10 valid supporting documents for an appeal, only 10 will be accepted.

- The appeal file and supporting documentation zip files must be uploaded at the same time. You may upload a maximum of three supporting documentation zip files for each appeal file. However, the combined file size of all three zip files cannot exceed 500 MB. **Note:** You may add or remove supporting documentation if the appeal status is “Draft” or “Submitted.” Once the appeal status is “In Review”, supporting documentation may no longer be added or removed.

Each supporting document within the zip file you upload must:

- Be in one of the following formats: .doc, .docx, .jpg, .jpeg, .png, .txt, .csv, .bmp, .pdf, .xls, .or .xlsx



- Have a unique filename that is prefixed with the nine-digit Freddie Mac loan number and an underscore (_). For example, 123456789_courtdelay.pdf is a valid filename. The loan number in the filename must correspond to a loan number in the appeal file.

Upload and Submit the Late Foreclosure Sale Reporting Compensatory Fee Multiple Appeal File and Supporting Documentation to the Default Fee Appeal System

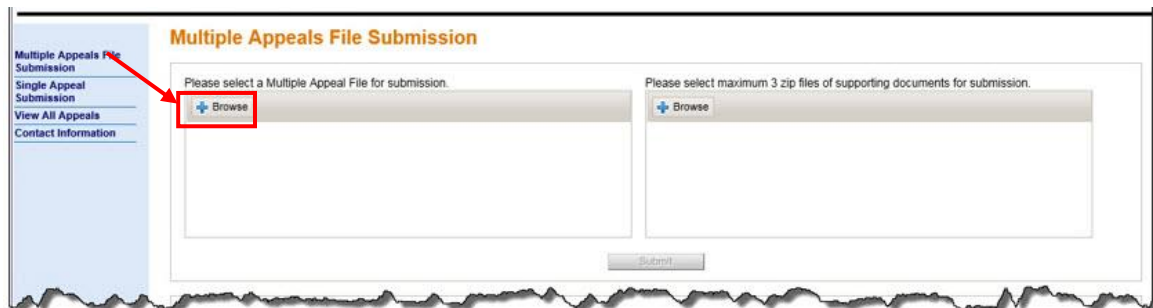
After you access the Default Fee Appeal System, perform the following steps to upload and submit a multiple appeal file and supporting documentation for late foreclosure sale reporting compensatory fees.

1. Click **Multiple Appeals File Submission** in the left navigation bar.



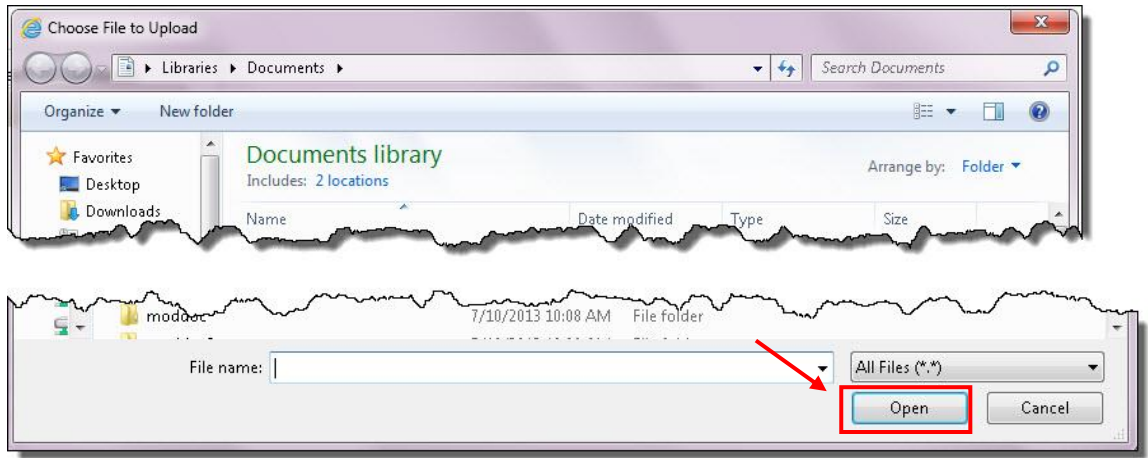
The Multiple Appeals File Submission screen displays.

2. Click **Browse** to select the appeal file for upload.

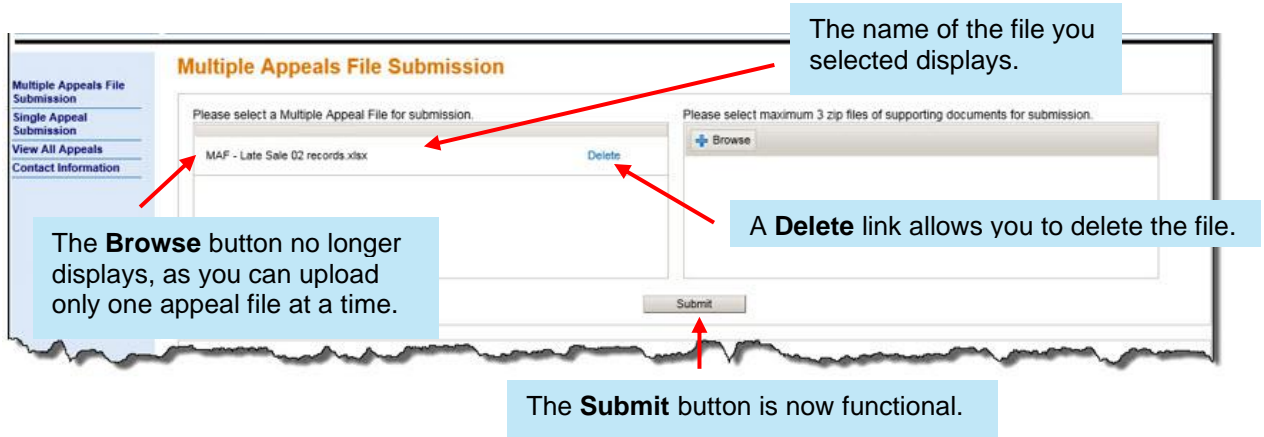


The Choose File to Upload dialog box displays.

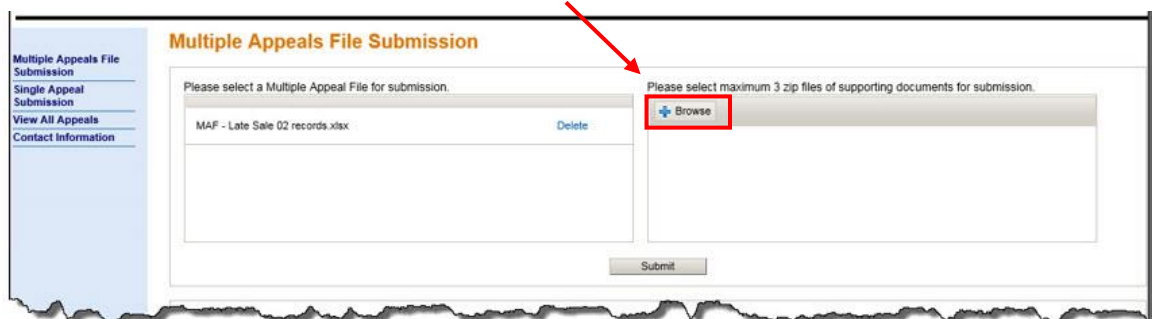
3. Select the file you want to upload and click **Open**.



The Multiple Appeals File Submission screen displays, as shown below.



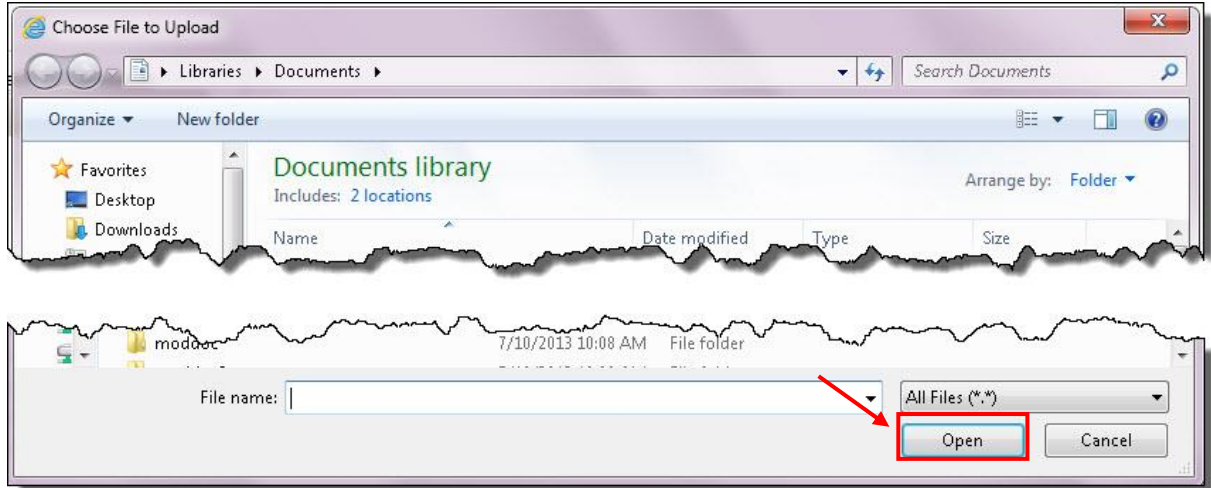
4. Click **Browse** to select the supporting documentation zip file for upload.



The Choose File to Upload dialog box displays.

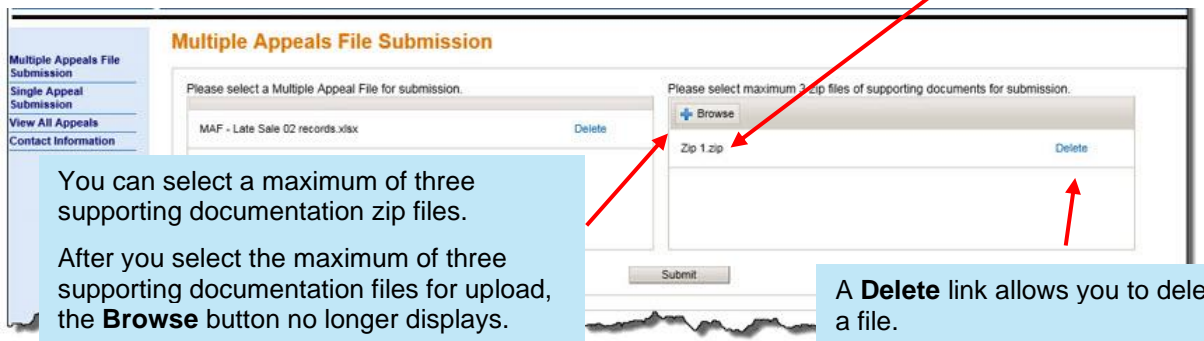


5. Select the file you want to upload and click **Open**. You must choose one file at a time, and may upload a maximum of three files.



The Multiple Appeals File Submission screen displays, as shown below.

The name of the file you selected displays.



You can select a maximum of three supporting documentation zip files.

After you select the maximum of three supporting documentation files for upload, the **Browse** button no longer displays.

A **Delete** link allows you to delete a file.

Repeat steps 4 and 5, as needed to upload additional supporting documentation files.



6. Ensure that you have selected the file(s) you want to upload.

If:	Then:
You have selected the files you want to upload	<p>Click Submit.</p> <p>Note: If you attempt to submit an appeal file without a supporting documentation file, the following displays:</p> <div data-bbox="631 514 1386 674" style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p style="text-align: center;">Confirmation Message</p> <p style="text-align: center;">Are you sure you want to submit the Multiple Appeals file without any supporting documents?</p> <p style="text-align: center;"> <input type="button" value="Yes"/> <input type="button" value="No"/> </p> </div> <ul style="list-style-type: none"> ▪ Click Yes to submit the appeal file without supporting documentation, or ▪ Click No and perform steps 4 and 5 to attach supporting documents.
You want to delete a file and upload a different file	Click Delete and repeat steps 1 through 5 to select different files, as needed, to upload.

When you upload the appeal file, we perform a series of validations to ensure the file you uploaded is properly formatted and does not exceed the file size requirements.

The appeal file and supporting documentation submission process requires a few seconds to a few minutes to complete, based on the supporting documentation file size.

If the file passes the validations, a message displays at the top of the screen indicating that we have received the file for processing.

If the file does not pass the validations, a message indicating the upload was unsuccessful displays.

Confirmation Number	Multiple Appeals File Name	Submission Date	Processing Status	Rejected Appeals	Rejected Documents
CN142047BA010515113570b0a2c	MAF - Late Sale 02 records.xlsx	01/05/2015 11:13:57 AM	In Progress		
CN142047BA01051511218113436	MAF - Late Sale 02 records.xlsx	01/05/2015 11:12:18 AM	Completed	Yes	Yes
CN142047BA0105151100136f85d7	MAF - Late Sale 20 Records.xlsx	01/05/2015 11:00:15 AM	Completed	Yes	No

The file you uploaded is assigned a confirmation number. A date and time stamp indicates when the file was uploaded, and a processing status of “In Progress” displays. Only confirmations for files you uploaded display on this screen. Note that the 10 most recent appeal submissions display.



Confirmation Number	Multiple Appeals File Name	Submission Date	Processing Status	Rejected Appeals	Rejected Documents
CN142047BA0105151113570b0a2c	MAF - Late Sale 02 records.xlsx	01/05/2015 11:13:58 AM	Completed	Yes	Yes
CN142047BA010515111248443436	MAF - Late Sale 02 records.xlsx	01/05/2015 11:13:48 AM	Completed	Yes	Yes

Initial processing requires approximately 30 seconds for completion.

A status of “Completed” or “Failed” displays when initial processing is complete. Refer to “Processing Statuses” below for additional information.

When the processing status is “Completed” note the confirmation number is now a hyperlink and provides access to detailed information about the file you uploaded. For additional information, refer to “Submission Summary and Submission Details” in this reference guide.

Processing Statuses

The following table identifies and provides a brief description of each processing status.

Processing Status	Description
In Progress	We are currently processing the appeal file and supporting documentation you uploaded.
Completed	We have completed processing the appeal file and supporting documentation you uploaded.
Failed	<p>A technical problem occurred during upload and we are not able to process the file. The following message displays: “System encountered an error during file processing. Please resubmit the file and the supporting documents.”</p> <p>Note: If you submit supporting documents in a zip file and the one of the supporting document file names within the zip file contains a Unicode character, a confirmation number will be generated. However, the processing status will be “Failed” and the entire submission will be rejected. The following message will display on the Submission Summary: <i>One or more of the file names within the attached zip file contains special characters. “Please revise and resubmit.”</i> Determine which supporting document file name contains a Unicode character. Remove the Unicode character from the file name and resubmit.</p>



Search Multiple Appeals File Submissions for Late Foreclosure Sale Reporting Compensatory Fee Appeals

From the Multiple Appeals File Submission screen, you can search your file submission results.

There are two ways you can search for file submission results:

- By date range
- By confirmation number

The screenshot shows a search form with fields for "Submission Date" (From and To), "Confirmation Number", and a "Search" button. A red box highlights the search form area, and a blue callout box says "Enter your search criteria here." Below the form is a table with the following data:

Confirmation Number	Multiple Appeals File Name	Submission Date	Processing Status	Rejected Appeals	Rejected Documents
CN142047BA0105151113570b0a2c	MAF - Late Sale 02 records.xlsx	01/05/2015 11:13:58 AM	Completed	Yes	Yes
CN142047BA010515111218113436	MAF - Late Sale 02 records.xlsx	01/05/2015 11:12:18 AM	Completed	Yes	Yes
CN142047BA0105151100136f85d7	MAF - Late Sale 20 Records.xlsx	01/05/2015 11:00:15 AM	Completed	Yes	No
CN142047BA0105151055374a2d2e	MAF - Late Sale 08 Records.xlsx	01/05/2015 10:55:38 AM	Completed	Yes	No
CN142047BA01051510533523405f	MAF - Late Sale 02 records.xlsx	01/05/2015 10:53:36 AM	Completed	No	No
CN141902BA1219140314493053f6	MAF - Late Sale template SP2 --- Data.xlsx	12/19/2014 03:14:49 PM	Completed	Yes	No
CN141816BA12091404470174d841	MAF - Late Sale template SP2 --- Data.xlsx	12/09/2014 04:47:03 PM	Completed	Yes	No
CN141772BA120414035410665a20	MAF - Late Sale template SP2 --- Data.xlsx	12/04/2014 03:54:10 PM	Completed	No	No
CN141772BA120414034620b12b29	MAF - Late Sale template SP2 --- Data.xlsx	12/04/2014 03:46:20 PM	Failed		
CN141772BA120414034615c19920	MAF - Late Sale template SP2 --- Data.xlsx	12/04/2014 03:46:15 PM	Completed	Yes	No

Your search results display here.

To search file submission results by date range, manually enter a "From" date and "To" date or click the calendar icon next to each date field and select a date. Click **Search** to display the results.

The screenshot shows the search form with red arrows pointing to the "From" and "To" date fields. A "Submit" button is visible above the form.

Manually enter the "From" date and "To" date using the MM/DD/YYYY format and click **Search**.



Click the icon next to each date field to display a calendar. Select the "From" date and "To" date that correspond to the range you want to display and click **Search**.

Submission Date
From: To:
Confirm: << < January, 2015 > >> x
Sun Mon Tue Wed Thu Fri Sat
1 28 29 30 31 1 2 3
4 5 6 7 8 9 10
11 12 13 14 15 16 17
18 19 20 21 22 23 24
25 26 27 28 29 30 31
Today
Multiple Appeals File Name Submission Date Processing Status Rejected Appeals Rejected Documents

Co	Multiple Appeals File Name	Submission Date	Processing Status	Rejected Appeals	Rejected Documents
CN14204	MAF - Late Sale 02 records.xlsx	01/05/2015 11:13:58 AM	Completed	Yes	Yes
CN14204	MAF - Late Sale 02 records.xlsx	01/05/2015 11:12:18 AM	Completed	Yes	Yes
CN14204	MAF - Late Sale 20 Records.xlsx	01/05/2015 11:00:15 AM	Completed	Yes	No
CN14204	MAF - Late Sale 08 Records.xlsx	01/05/2015 10:55:38 AM	Completed	Yes	No
CN14204	MAF - Late Sale 02 records.xlsx	01/05/2015 10:53:36 AM	Completed	No	No
CN141902BA1219140314493053f6	MAF - Late Sale template SP2 --- Data.xlsx	12/19/2014 03:14:49 PM	Completed	Yes	No
CN141816BA12091404470174d841	MAF - Late Sale template SP2 --- Data.xlsx	12/09/2014 04:47:03 PM	Completed	Yes	No
CN141772BA120414035410665a20	MAF - Late Sale template SP2 --- Data.xlsx	12/04/2014 03:54:10 PM	Completed	No	No
CN141772BA120414034620b12b29	MAF - Late Sale template SP2 --- Data.xlsx	12/04/2014 03:46:20 PM	Failed		
CN141772BA120414034615cf9920	MAF - Late Sale template SP2 --- Data.xlsx	12/04/2014 03:46:15 PM	Completed	Yes	No

You also have the ability to search by confirmation number. To do this, enter the confirmation number that corresponds to the upload file you want to view and click **Search**.

Enter the confirmation number and click **Search**.

Submission Date
From: To:
Confirmation Number: Search

Example

In the following example, we searched for all appeals uploaded between 12/03/2014 and 12/18/2014.

The results display based on the search criteria, with the latest file submission shown

Submission Date
From: 12/04/2014 To: 12/09/2014
Confirmation Number: Search

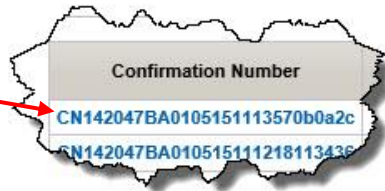
Confirmation Number	Multiple Appeals File Name	Submission Date	Processing Status	Rejected Appeals	Rejected Documents
CN141816BA12091404470174d841	MAF - Late Sale template SP2 --- Data.xlsx	12/09/2014 04:47:03 PM	Completed	Yes	No
CN141772BA120414035410665a20	MAF - Late Sale template SP2 --- Data.xlsx	12/04/2014 03:54:10 PM	Completed	No	No
CN141772BA120414034620b12b29	MAF - Late Sale template SP2 --- Data.xlsx	12/04/2014 03:46:20 PM	Failed		
CN141772BA120414034615cf9920	MAF - Late Sale template SP2 --- Data.xlsx	12/04/2014 03:46:15 PM	Completed	Yes	No
CN141771BA120414122304c2770e	MAF - Late Sale template SP2 --- Data.xlsx	12/04/2014 12:23:04 PM	Completed	Yes	Yes



Submission Summary and Submission Details for Late Foreclosure Sale Reporting Compensatory Fee Appeals

To access summary and detail information about a specific upload, click the confirmation number on the Multiple Appeals File Submission screen.

Click the confirmation number to display submission summary and detail information about that specific upload.



The Submission Summary and Submission Details screen, shown below, displays.

The top section of the screen displays high-level information about the submission, including the confirmation number, file submission status, number of appeals accepted, and number of appeals not accepted. Click the Rejected Attachments link displayed in the Submission Summary to view any attachments that were not accepted. This link displays even if there are no rejected attachments.

Submission Summary

Confirmation Number : CN142047BA0105151113570b0a2c
 File Submission Status : Completed
 Number of Appeals Accepted : 0
 Number of Appeals Not Accepted : 2
[Rejected Attachments](#)

Submission Details

Click the spreadsheet icon to export the submission details data displayed on the screen.

10 [dropdown] [Export icon]

FM Loan #	Date Submitted	Submission Status	Re-Appeal	Reasons Not Accepted
123456789	01/05/2015 11:13:58 AM	Not Accepted		View Reasons
234567890	01/05/2015 11:13:58 AM	Not Accepted		View Reasons

[Navigation arrows] [Return]

The initial view displays 10 loans per page. Click the arrow to display 25, 50, or 100 loans per page.

The bottom section of the screen displays all appeals (or loan records) associated with the submission you selected, listed in numerical order based on the loan number.

Click **Return** to display the Multiple Appeals File Submission screen.

Navigate to additional pages using the page numbers, or the next, last, first, or previous page arrows. The arrows are only functional if there are multiple pages.

If an appeal was not accepted, a View Reasons link displays. Refer to "View Reasons for Appeals Not Accepted" in this reference guide for additional information.



The following table identifies the submission detail information provided on this screen:

Column	Description						
FM Loan #	The nine-digit Freddie Mac assigned loan number.						
Date Submitted	The date on which the appeal was uploaded to the Default Fee Appeal System.						
Submission Status	The following statuses may display on the Submission Summary and Submission Details screen:						
	<table border="1"><thead><tr><th>Appeal Status</th><th>Description</th></tr></thead><tbody><tr><td>Not Accepted</td><td>We have not accepted your appeal for review. To determine the reason(s) it was not accepted, click the View Reasons link that corresponds to the appeal.</td></tr><tr><td>Submitted</td><td>We have accepted your appeal for review.</td></tr></tbody></table>	Appeal Status	Description	Not Accepted	We have not accepted your appeal for review. To determine the reason(s) it was not accepted, click the View Reasons link that corresponds to the appeal.	Submitted	We have accepted your appeal for review.
	Appeal Status	Description					
Not Accepted	We have not accepted your appeal for review. To determine the reason(s) it was not accepted, click the View Reasons link that corresponds to the appeal.						
Submitted	We have accepted your appeal for review.						
Re-Appeal	A “Yes” in this column indicates that a prior appeal was processed for this loan.						
Reasons Not Accepted	A View Reasons link displays in this column if the appeal was not accepted. If the appeal was accepted, this column is blank.						



View Rejected Attachments

Click the **Rejected Attachments** link displayed in the Submission Summary to view any attachments that were not accepted. This link displays even if there are no rejected attachments.

As a reminder:

- You may submit a maximum of 10 supporting documents for each appeal (loan record) included in the appeal file. If you upload more than 10 supporting documents for an appeal, only 10 will be accepted.
- The appeal file and supporting documentation zip files must be uploaded at the same time. You may add or remove supporting documentation if the appeal status is “Draft” or “Submitted.” Once the appeal status is “In Review”, supporting documentation may no longer be added or removed.
- You may upload a maximum of three supporting documentation zip files for each appeal file. However, the combined file size of all three zip files cannot exceed 500 MB.
- Each supporting document within the zip file you upload must:
 - Be in one of the following formats: .doc, .docx, .jpg, .jpeg, .png, .txt, .csv, .bmp, .pdf, .xls, or .xlsx
 - Have a unique filename that is prefixed with the nine-digit Freddie Mac loan number and an underscore (_). For example, 123456789_courtdelay.pdf is a valid filename. The loan number in the filename must correspond to a loan number in the appeal file.

To view supporting documents that have not been accepted and the reason why they were not accepted, click the **Rejected Attachments** link.

The screenshot shows the 'Submission Summary' page. A red arrow points to the 'Rejected Attachments' link in the 'Number of Appeals Not Accepted' section. Below the table, a dialog box titled 'CN142047BA010515113570b0a2c: Rejected Attachments' is open, displaying the following information:

1. File Name: 96385274_Document 01.DOCX
Reason(s):
1. Supporting document does not have a corresponding valid appeal request in the submitted Multiple Appeals File.

A dialog box displays that identifies each attachment that was not accepted and the reason(s) why it was not accepted. If there were no rejected attachments, this box will be blank.

Click the “x” in the upper right corner of the box to close it.



View Reasons for Appeals Not Accepted

When an appeal is not accepted, a **View Reasons** link displays in the Reasons Not Accepted column in the Submission Details section of the screen. If this link is not displayed, the appeal was submitted.

To view the reason(s) why an appeal was not accepted, click the **View Reasons** link.

Click the spreadsheet icon to export the submission details data displayed on the screen, including the reason(s) why any of the appeals were not accepted.

The screenshot shows the 'Submission Summary' and 'Submission Details' sections. The 'Submission Summary' includes a Confirmation Number (CN142047BA010515113570b0a2c) and a File Submission Status of 'Completed'. The 'Submission Details' section contains a table with the following data:

FM Loan #	Date Submitted	Submission Status	Re-Appeal	Reasons Not Accepted
123456789	01/05/2015 11:13:58 AM	Not Accepted		View Reasons
234567890	01/05/2015 11:13:58 AM	Not Accepted		

A dialog box titled '006297218: Reasons Not Accepted' is open, displaying the following text: '1. Appeal cannot be accepted for the loan as it has an existing submitted appeal under review.' The dialog box has an 'X' in the upper right corner to close it.

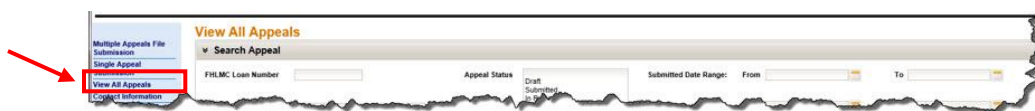
A dialog box displays the reason(s) why the appeal was not accepted. Click the "x" in the upper right corner of the box to close it.



Submit a Single Loan Appeal and Supporting Documentation to the Default Fee Appeal System for Late Foreclosure Sale Reporting Compensatory Fees

After you access the Default Fee Appeal System, perform the following steps to submit a single loan appeal and supporting documentation for late foreclosure sale reporting compensatory fee appeals.

1. Click **Single Appeal Submission** in the left navigation bar.

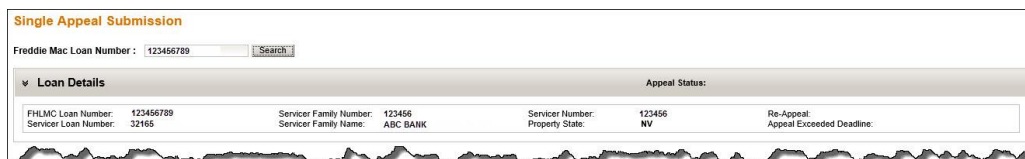


The Single Loan Submission screen displays.

2. Enter the Freddie Mac loan number on the Single Appeal Submission screen and click **Search**. (**Note:** The **Search** button becomes functional after you enter the loan number.)



The Single Appeal Submission screen re-displays as shown below.



The **Loan Details** section of the screen provides general information about the loan including, but not limited to the following:

- Freddie Mac Loan Number
- Servicer Loan Number
- Servicer Family Number and Family Name



Compensatory Fee Details								
Cycle Date	Billed Indicator	Estimated Fee Amount (\$)	# Days Late	# Days Incorrect	FCL Sale Date	FCL Due Date	FCL Report Date	FCL Correct Date
06/30/2014	Yes	12,900.00	127	2	02/15/2014	02/18/2014	06/25/2014	06/27/2014



The **Compensatory Fee Details** section of the screen displays specific information about the foreclosure sale reporting compensatory fee:

Field:	Meaning:
Cycle Date	The cycle for which the compensatory fee is being assessed.
Billed Indicator	A "Yes" in this field indicates Freddie Mac has already billed you for the compensatory fee. "No" indicates we have not.
Estimated Fee Amount	The compensatory fee amount we will bill you for.
# Days Late	The number of days by which you exceeded our foreclosure sale reporting requirement. (The number of days between the FCL Due Date and FCL Report Date.)
# Days Incorrect	The number of days the loan was in error prior to being corrected successfully. (The number of days between the FCL Report Date and FCL Correct Date.)
FCL Sale Date	Date on which the foreclosure sale occurred.

Compensatory Fee Adjustment Details					
Date Entered/Calculated	Compensatory Fee Adjustment Type	Adjustment Amount (\$)	Approval Date	Reason for Adjustment	Comments
06/30/2014	ADJ	-200.00	06/30/2014	Deed in Lieu	\$12,700 fee upheld due to late sales reporting. \$200 fee adjusted due to system processing of DIL.
Compensatory Fee Totals: \$12,700.00					



The **Compensatory Fee Adjustment Details** section of the screen displays information about adjustments Freddie Mac has approved, including the amount by which we adjusted the compensatory fee, the date on which we approved the adjustment, the reason for the adjustment, and any comments Freddie Mac has provided regarding the compensatory fee adjustment.



- Enter the delay information for the appeal in the Compensatory Fee Appeal Delay Information section.

Select a reason from the Appeal Reason pick list.

Manually enter the "Foreclosure Sale Date" and "Foreclosure Sale Reported Date" using the MM/DD/YYYY format or click the calendar icon next to each date field.

Click this link to view information about prior processed appeals for the loan.

If the link is not functional, there are no prior processed appeals for the loan.

In this example, there are no prior processed appeals.

Enter the number of days you are appealing for the reason you chose from the Appeal Reason pick list.


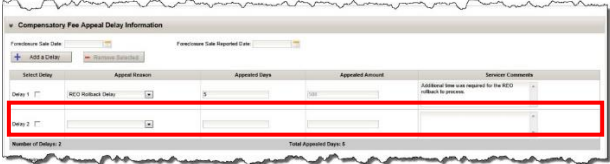
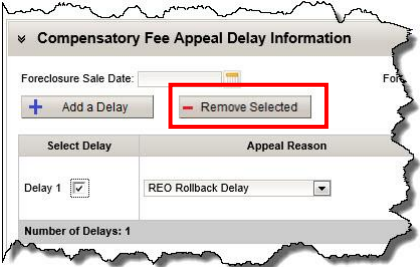

The Appealed Amount field automatically populates based on the number of days you are appealing. The amount calculated and displayed in this field equals the number of appealed days multiplied by 100.

Enter a brief description about the reason for the delay.

You must enter a comment prior to submitting the appeal to Freddie Mac. Your comments must not exceed 1,000 characters, including spaces.

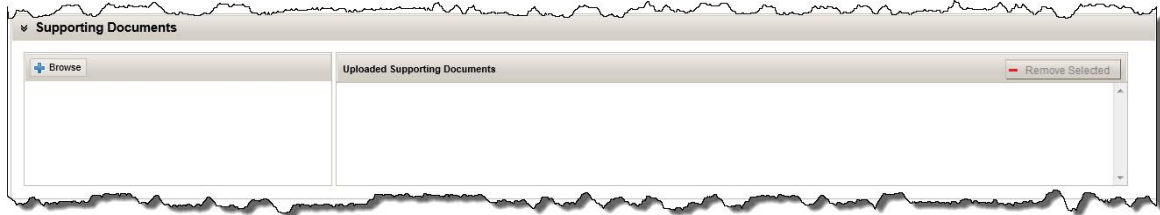
Enter additional comments for justification here. You may enter a maximum of 1,000 characters, including spaces.



If:	Then:
<p>You want to add additional appeal reasons</p>	<p>Click the Add a Delay button.</p>  <p>Another row displays beneath the delay you just entered. Enter the information for the delay.</p>  <p>You may enter a maximum of three delays per loan. After you add three delays, the Add a Delay button is disabled.</p>
<p>You want to remove an appeal reason</p>	<p>Click the checkbox next to the delay you want to remove and click the Remove Selected button.</p>  <p>The delay no longer displays, as shown below.</p> 
<p>You do not want to add or remove any appeal reasons</p>	<p>Proceed to the next step.</p>

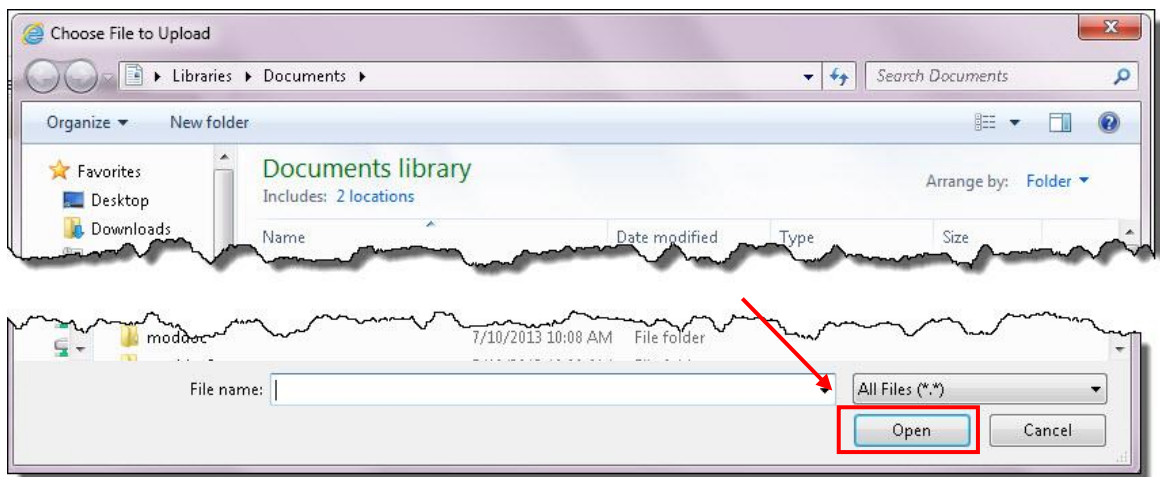


4. Click **Browse** to select the supporting documentation for the appeal.



The Choose File to Upload dialog box displays.

5. Select the file you want to upload and click **Open**. You must choose one file at a time, and submit a maximum of 10 files.



The name of the file you selected displays.



A **Delete** link allows you to delete a file prior to saving the appeal as draft or submitting the appeal to Freddie Mac.

You can select a maximum of 10 supporting documentation files.

Each supporting document file you upload must be in one of the following formats: .doc, .docx, .jpg, .jpeg, .png, .txt, .csv, .bmp, .pdf, .xls, or .xlsx




After you select the maximum of 10 supporting documentation files, the **Browse** button no longer displays.





6. Ensure that you have attached the supporting documentation files you want to submit.

If:	Then:
You have attached the files you want to submit and want to save the appeal as draft or submit it to Freddie Mac	Proceed to step 7.
You want to delete a file and attach a different file	Click Delete and repeat steps 1 through 5 to select different files, as needed, to upload.

7. Refer to the following table to determine your next step.

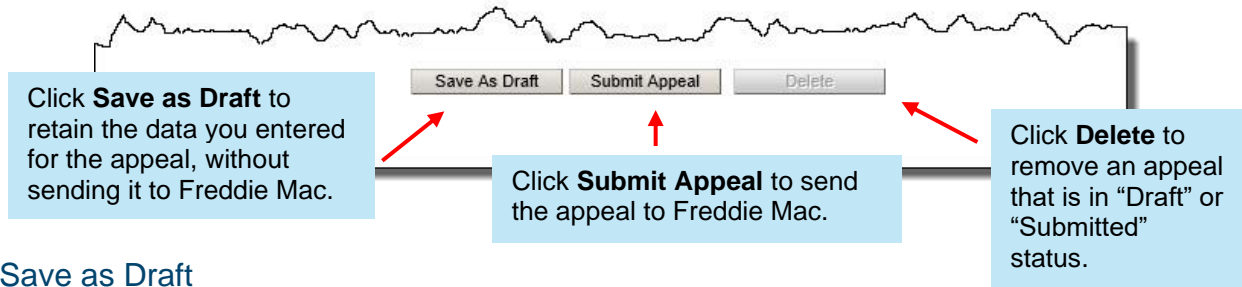
If:	Then:
You want to submit the appeal to Freddie Mac	<p>Click Submit Appeal.</p>  <p>The following message displays, indicating you have successfully submitted the appeal:</p>  <p>Note: If you attempt to submit an appeal without supporting documentation, the following displays:</p>  <ul style="list-style-type: none"> Click Yes to submit the appeal file without supporting documentation, or Click No and perform steps 4 and 5 to attach supporting documents. <p>For additional information, refer to “Saving and Submitting the Appeal” in this reference guide.</p>



If:	Then:
<p>You want to save the information you entered for the appeal without sending it to Freddie Mac</p>	<p>Click Save as Draft.</p>  <p>The following message displays, indicating you have successfully saved the appeal in draft status:</p>  <p>For additional information, refer to “Saving and Submitting the Appeal” in this reference guide.</p>

Saving and Submitting the Appeal

After you enter data for an appeal, you can save it as draft or submit it to Freddie Mac.



Save as Draft

When you click **Save as Draft**, the information you entered for the appeal is retained, but not submitted to Freddie Mac. You do not have to enter complete information for a delay to save an appeal in draft status, and may save the appeal in draft status as many times as you want.

While in draft status, you may change any of the information you entered for the appeal, including adding or removing supporting documentation. The **Save as Draft** and **Submit Appeal** buttons also remain functional while in draft status.

To add supporting documents, follow steps 4 and 5 in the above procedure. To remove supporting documents, click the check box next to the document you want to remove, and then click the **Remove Selected** button.



Submit Appeal

When you click **Submit Appeal**, the information you entered for the appeal is saved and submitted to Freddie Mac for review.

The **Save as Draft** button is no longer functional after you submit the appeal to Freddie Mac. The **Submit Appeal** button will remain functional until the appeal status is "In Review." While the appeal status is "Submitted", the **Submit Appeal** button remains functional and you may make changes to the appeal, including adding or removing supporting documentation, and resubmit it. Once the status changes to "In Review" the **Submit Appeal** button is disabled.

Delete Appeal

After you click **Save as Draft** or **Submit Appeal**, the Delete button is functional, and gives you the ability to remove the appeal record. You may delete the appeal at any time when it is in draft status. Once the appeal status is "In Review" you will not be able to delete the appeal.



View All Appeals for Late Foreclosure Sale Reporting Compensatory Fees

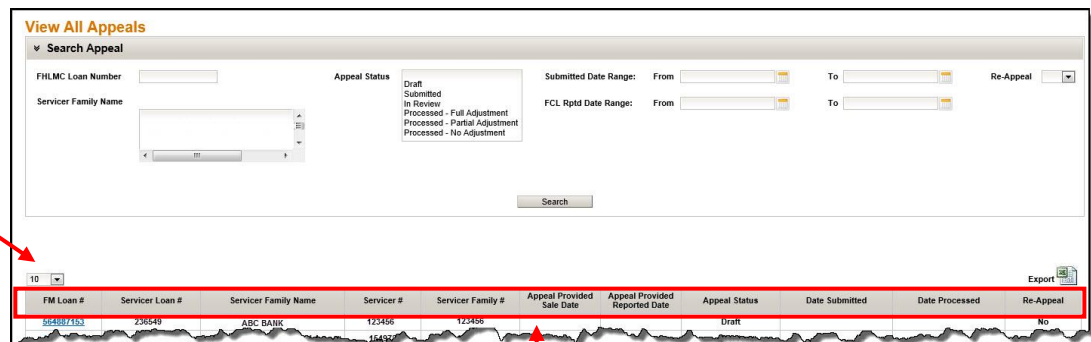
When you access the Default Fee Appeal System, the View All Appeals screen displays and gives you the ability to search for and view appeals based on several criteria. Use this screen to search for and view appeals submitted within the last 18 months. You will only be able to view appeals on loans related to Servicer families for which you have specifically been permitted access as an Authorized User.

As you navigate through the application, you can return to the View All Appeals screen by clicking the link on the left navigation bar.



When the View All Appeals screen displays, 10 loans display per page, in numerical order based on the Freddie Mac loan number. You can change the view to display 25, 50, or 100 loans per page, and also sort the appeals by clicking on any of the column headings.

The initial view displays 10 loans per page. Click the arrow to display 25, 50, or 100 loans per page.



Click on any column heading to sort and display the list of appeals based on that criteria.



Navigate to additional pages using the page numbers, or the next, last, first, or previous page arrows.



The following table identifies the information provided on the View All Appeals screen:

Column	Description	
FM Loan #	The nine-digit Freddie Mac assigned loan number.	
Servicer Loan #	The identifier your organization assigned to the loan.	
Servicer Family Name	Your Servicer family name.	
Servicer #	The six-digit Servicer number.	
Servicer Family #	The six-digit Servicer family number.	
Appeal Provided Sale Date	The date you entered in the Foreclosure Sale Date field on the Single Appeal Submission screen.	
Appeal Provided Reported Date	The date you entered in the Foreclosure Sale Reported Date field on the Single Appeal Submission screen.	
Appeal Status	One of the following statuses will display:	
	Appeal Status	Description
	Draft	You have entered information for a single loan submission and saved the appeal in draft status. The data you entered for the appeal is saved, but not submitted to Freddie Mac, when in draft status. You can make changes to the appeal while it's in this status.
	Submitted	We have received your appeal and it is pending review. You can make changes to the appeal while it's in this status.
	In Review	We are currently reviewing your appeal. You cannot make any changes to the appeal.
	Processed – Full Adjustment	We have completed our review of your appeal and granted all of the delays you requested.
	Processed – Partial Adjustment	We have completed our review of your appeal and granted some, but not all, of the delays you requested.
	Processed – No Adjustment	We have completed our review of your appeal and have not granted any of the delays you requested.
Date Submitted	The date on which you submitted the appeal.	
Date Processed	The date on which Freddie Mac processed the appeal.	
Re-Appeal	A “Yes” in this column indicates that a prior appeal was processed for this loan.	



Search Appeals

Use the top section of the View All Appeals screen to identify your search criteria to display a specific population of appeals. You must enter at least one of the criteria shown below, but may enter as many as necessary to further define your search. Note that you may search on multiple selections at one time in the Servicer Family Name and Appeal Status fields.

After you identify the criteria, click **Search**. The appeals that meet your criteria will display.

View All Appeals

Search Appeal

FHLMC Loan Number:

Servicer Family Name:

Appeal Status:
 Draft
 Submitted
 In Review
 Processed - Full Adjustment
 Processed - Partial Adjustment
 Processed - No Adjustment

Submitted Date Range: From To

FCL Rptd Date Range: From To

Re-Appeal:

FM Loan #	Servicer Loan	Servicer Family Name	Appeal Status	Submitted Date	FCL Rptd Date	Submitted	Re-Appeal
238549		ABC BANK					No
16549		ABC BANK		11/27/2013	12/15/2013	Submitted	No

Enter your search criteria and click **Search**.

You will only be able to view appeals on loans related to Servicer families for which you have specifically been permitted access as an Authorized User.

The population of appeals that meet your search criteria display in this section of the screen.

You can hide the Search Appeal section of the screen by clicking the arrow next to Search Appeal.

View All Appeals

Search Appeal

FHLMC Loan Number:

Servicer Family Name:

Click the arrow again to display the Search Appeal section of the screen.

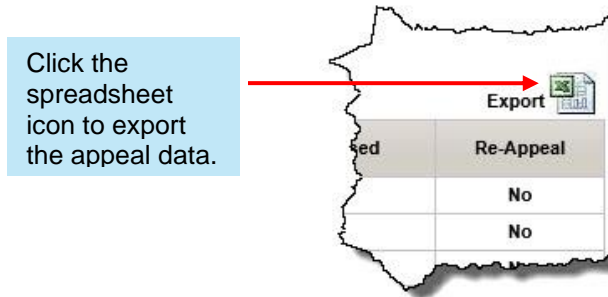
View All Appeals

Search Appeal



Export Appeal Data

From the View All Appeals screen, you can export the data displayed for the search to a Microsoft Excel spreadsheet. In addition to the data displayed for the search, the data you submitted for each appeal and our response to each delay is also exported and displays on the spreadsheet.



Compensatory Fee History

From the View All Appeals screen, you can access loan-level compensatory fee data. To do this, click the Freddie Mac loan number you want to view.

View All Appeals

Search Appeal

FHLMC Loan Number: Appeal Status: Submitted Date Range: From To Re-Appeal

Servicer Family Name: FCL Rptd Date Range: From To

FM Loan #	Servicer Loan #	Servicer Family Name	Servicer #	Servicer Family #	Appeal Provided Sale Date	Appeal Provided Reported Date	Appeal Status	Date Submitted	Date Processed	Re-Appeal
433456789	32165	ABC BANK	123456	123456	01/15/2003	04/15/2003	In Review	09/29/2014		No
456789123	96123	ABC BANK	123456	123456	08/30/2012	09/15/2012	In Review	09/29/2014		No

Total Number of Appeals: 12

The Compensatory Fee History screen displays. Following is a description of each section of the screen.

Compensatory Fee History

Freddie Mac Loan Number:

Loan Details Appeal Status: In Review

FHLMC Loan Number:	123456789	Servicer Family Number:	123456	Servicer Number:	123456	Re-Appeal:	
Servicer Loan Number:	32165	Servicer Family Name:	ABC BANK	Property State:	OH		

The **Loan Details** section of the screen provides general information about the loan including, but not limited to the following:

- Freddie Mac Loan Number
- Servicer Loan Number
- Servicer Family Number and Family Name
- Property State



Compensatory Fee Details								
Cycle Date	Billed Indicator	Estimated Fee Amount (\$)	# Days Late	# Days Incorrect	FCL Sale Date	FCL Due Date	FCL Report Date	FCL Correct Date
02/28/2003	No	700.00	7	0	01/24/2003	01/27/2003	02/03/2003	

The **Compensatory Fee Details** section of the screen displays specific information about the foreclosure sale reporting compensatory fee:

Field:	Meaning:
Cycle Date	The cycle for which the compensatory fee is being assessed.
Billed Indicator	A “Yes” in this field indicates Freddie Mac has already billed you for the compensatory fee. “No” indicates we have not.
Estimated Fee Amount	The compensatory fee amount we will bill you for.
# Days Late	The number of days by which you exceeded our foreclosure sale reporting requirement. (The number of days between the FCL Due Date and FCL Report Date.)
# Days Incorrect	The number of days the loan was in error prior to being corrected successfully. (The number of days between the FCL Report Date and FCL Correct Date.)
FCL Sale Date	Date on which the foreclosure sale occurred.
FCL Due Date	Date on which you should have reported the foreclosure sale to us in accordance with Guide Section 9301.38.
FCL Report Date	The date on which you reported the foreclosure sale to us.
Foreclosure Correct Date	The date on which any errors in the foreclosure sale reporting were corrected. For example, an incorrect Servicer number may have been reported.

Compensatory Fee Adjustment Details					
Date Entered/Calculated	Adjustment Type	Adjustment Amount (\$)	Approval Date	Reason for Adjustment	Comments
02/07/2003	REV	-700.00	10/12/2012		
10/07/2014	ADJ	0.00	10/07/2014	DFAS	No Supporting Documentation provided. Appeal is declined.
10/07/2014	ADJ	-15,000.00	10/07/2014	DFAS	150 days approved on account of Third Party Delay. Appeal adjustment is partially approved since application outage cannot be established as claimed by the servicer.
Compensatory Fee Totals: \$54,300.00					



The **Compensatory Fee Adjustment Details** section displays compensatory fee assessments and any adjustments Freddie Mac has approved.



The **Compensatory Fee Appeal Delay Information** section displays the delay information you submitted for the appeal on the left and Freddie Mac's response to each delay on the right. Additional general information regarding our review displays at the end of this section.

▼ **Compensatory Fee Appeal Delay Information**

Foreclosure Sale Date: 01/24/2003 Foreclosure Sale Reported Date: 01/24/2013

+ Add a Delay - Remove Selected

Select Delay	Appeal Reason	Appealed Days	Appealed Amount (\$)	Servicer Comments	Adjusted Days	Decision Reason	FHLMC Comments
Delay 1 <input type="checkbox"/>	Third Party Total Debt	150	15000	Third party Debt delay. Adjustment requested for 150 days.	150	Total Debt Third Party Sale	Third party Debt delay. Adjustment approved for 150 days.
Delay 2 <input type="checkbox"/>	Application Error	10	1000	Appeal system was unable for submitting the appeal resulting in additional delay of 10 days in reporting.	0	Servicer Delay	System logs do not indicate any application down time during the reported period. Adjustment cannot be
Number of Delays: 2		Total Appealed Days: 160		Total Adjusted Days: 150		Adjustment Amount: \$15000.00	

[View Previous Appeals](#)

Additional Servicer Comments

Click this link to view information about prior processed appeals for the loan. A Summary of Appeal History displays, as shown below.

If the link is not functional, there are no prior processed appeals for the loan.

In this example, there are no prior processed appeals.

Total number of appealed days you requested.

The total number of appealed days we granted and the corresponding adjustment amount display here when the appeal is in a Processed – Full Adjustment or Processed – Partial Adjustment status.

This section populates only after we have completed our review and the appeal is one of the following statuses:

- Processed – Full Adjustment
- Processed – Partial Adjustment
- Processed – No Adjustment

Summary of Appeal History

Freddie Mac Loan Number: 123456789

Date Submitted: 09/29/2014 Date Processed: 10/07/2014 Submitted By: Appeal Status: Processed - No Adjustment

Foreclosure Sale Date: 01/15/2003 Foreclosure Reported Date: 04/15/2003 Overall Comments: No Supporting Documentation provided. Appeal is declined.

Appeal Reason	Appealed Days	Appealed Amount	Servicer Comments	Adjusted Days	Decision Reason	FHLMC Comments
Designated Counsel Postponement	150	15000.0000	Appeal submission to request adjustment of 150 days due to Third Party Default.	150	Documentation Not Provided	No Supporting Documentation provided.
Chapter 7 Bankruptcy	10	1000.0000	Additional 10 days delay due to REO Rollback in Error.	10	REO Rollback Double Billed	No Supporting Documentation provided.
Total Appealed Days: 160		Total Adjusted Days: 160		Adjustment Amount: \$0.00		



Supporting Documents

Uploaded Supporting Documents

- 123456789_delay03.bmp
- 123456789_delay04.png
- 123456789_delay05.txt

Freddie Mac Comments

Overall Comments: 150 days approved on account of Third Party Delay. Appeal adjustment is partially approved since application outage cannot be established as claimed by the servicer.

Save As Draft Submit Appeal Delete Return

The supporting documents you submitted with the appeal display in this field.

Additional comments that Freddie Mac entered regarding your appeal display here.

Click **Return** to display the View All Appeals screen.



Submit a Re-Appeal and Supporting Documentation to the Default Fee Appeal System

You may re-appeal foreclosure timeline compensatory fees and late foreclosure sale reporting compensatory fees that are in the following statuses:

- Processed – Full Adjustment
- Processed – Partial Adjustment
- Processed – No Adjustment

Foreclosure timeline compensatory fees may be re-appealed via the single appeal submission functionality or the multiple appeals file submission functionality. Foreclosure sale reporting compensatory fees may re-appealed via the single appeal submission functionality only at this time.

Perform the following steps to create a re-appeal. Note that in this example, we are submitting a re-appeal for a late foreclosure sale reporting compensatory fee via the single appeal submission functionality. You will follow the same steps to re-appeal foreclosure timeline compensatory fees via the single appeal submission functionality.

1. Access the loan you want to re-appeal. You may access the loan by clicking the Single Loan Submission link in the left navigation bar and entering the loan number, or by clicking the loan number link on the View All Appeals screen.

The **Create Appeal** button displays when the prior appeal is in one of the “Processed” statuses.

Note that in this example, there have been other re-appeals.

Single Appeal Submission

FHLMC Loan Number: 987654321 Search

Loan Details Appeal Status: Processed - No Adjustment

FHLMC Loan Number: 987654321 Servicer Family Number: 123456 Servicer Number: 125949
 Servicer Loan Number: 65412 Servicer Family Name: ABC BANK Property State: MI **Re-Appeal: Yes**

Compensatory Fee Details

Cycle Date	Billed Indicator	Estimated Fee Amount (\$)	# Days Late	# Days Incorrect	FCL Sale Date	FCL Due Date	FCL Report Date	FCL Correct Date
03/31/2001	Yes	57,600.00	0	3	03/15/2001	03/16/2001	03/16/2001	03/19/2001

Compensatory Fee Adjustment Details

Date Entered/Calculated	Adjustment Type	Adjustment Amount (\$)	Approval Date	Reason for Adjustment	Comments
04/03/2001	Waiver	-300.00	10/12/2012		

Compensatory Fee Totals: \$57,500.00

Compensatory Fee Appeal Delay Information

Foreclosure Sale Date: 09/02/2014 Foreclosure Sale Reported Date: 10/09/2014

Select Delay	Appeal Reason	Appealed Days	Appealed Amount (\$)	Servicer Comments	Adjusted Days	Decision Reason	FHLMC Comments
Delay 1	Third Party Default	2	200	Test	0	Documentation Not Provided	The supporting documents provided do not establish the delay. Appeal is not accepted.

Number of Delays: 1 Total Appealed Days: 2 Total Adjusted Days: 0 Adjustment Amount: \$0.00

[View Previous Appeals](#)

Click on this link to view prior processed appeals.

Delay information for the prior appeal displays here.



2. Click the **Create Appeal** button.

▼ **Compensatory Fee Details**

Cycle Date	Billed Indicator	Estimated Fee Amount (\$)	# Days Late	# Days Incorrect	FCL Sale Date	FCL Due Date	FCL Report Date	FCL Correct Date
03/31/2001	Yes	57,800.00	0	3	03/15/2001	03/16/2001	03/16/2001	03/19/2001

▼ **Compensatory Fee Adjustment Details**

Date Entered/Calculated	Adjustment Type	Adjustment Amount (\$)	Approval Date	Reason for Adjustment	Comments
04/03/2001	Waiver	-300.00	10/12/2012		

Compensatory Fee Totals: \$57,500.00

▼ **Compensatory Fee Appeal Delay Information**

Foreclosure Sale Date: Foreclosure Sale Reported Date:

Select Delay	Appeal Reason	Appealed Days	Appealed Amount (\$)	Servicer Comments
Delay 1 <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Number of Delays: 1 Total Appealed Days: 0

[View Previous Appeals](#)

Note that after you click the **Create Appeal** button, the Compensatory Fee Appeal Delay Information section of the screen is blank.

3. Enter the delay information for the re-appeal in the Compensatory Fee Appeal Delay Information section.

▼ **Compensatory Fee Details**

Cycle Date	Billed Indicator	Estimated Fee Amount (\$)	# Days Late	# Days Incorrect	FCL Sale Date	FCL Due Date	FCL Report Date	FCL Correct Date
03/31/2001	Yes	57,800.00	0	3	03/15/2001	03/16/2001	03/16/2001	03/19/2001

▼ **Compensatory Fee Adjustment Details**

Date Entered/Calculated	Adjustment Type	Adjustment Amount (\$)	Approval Date	Reason for Adjustment	Comments
04/03/2001	Waiver	-300.00	10/12/2012		

Compensatory Fee Totals: \$57,500.00

▼ **Compensatory Fee Appeal Delay Information**

Foreclosure Sale Date: Foreclosure Sale Reported Date:

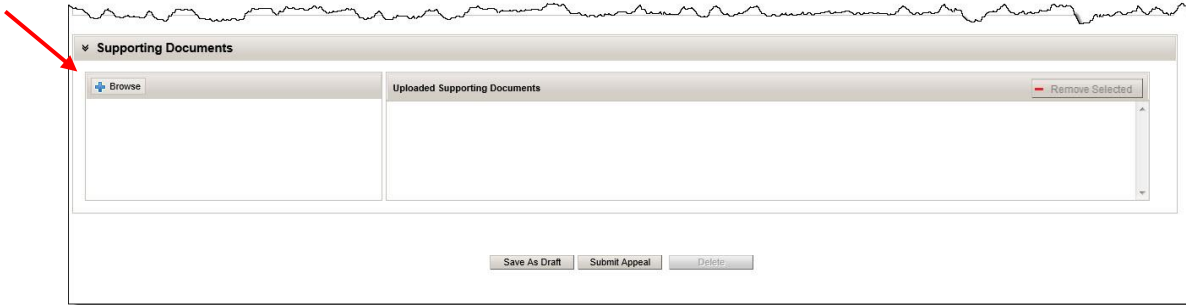
Select Delay	Appeal Reason	Appealed Days	Appealed Amount (\$)	Servicer Comments
Delay 1 <input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Number of Delays: 1 Total Appealed Days: 0

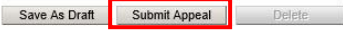
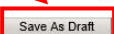
[View Previous Appeals](#)



4. Click **Browse** to attach supporting documentation.



5. Refer to the following table to determine your next step.

If:	Then:
You want to submit the appeal to Freddie Mac	Click Submit Appeal . 
You want to save the information you entered for the appeal without sending it to Freddie Mac	Click Save as Draft . 

After you save the appeal as draft, or submit it to Freddie Mac, the appeal displays on the View All Appeals screen. In the example below, we have sorted the data by Freddie Mac loan number to illustrate this.

321654729	65487	ABC BANK	123456	123456	03/28/2013	11/11/2013	Processed - Partial Adjustment	10/14/2014	10/14/2014	No
987654321	12365	ABC BANK	123456	123456	06/21/2014	06/21/2014	Processed - Partial Adjustment	06/12/2013	06/01/2013	No
987654321	12365	ABC BANK	123456	123456	08/27/2013	09/12/2013	Processed - Partial Adjustment	10/13/2014	06/13/2013	Yes
987654321	12365	ABC BANK	123456	123456			Draft			Yes
654789321	36525	ABC BANK	123456	123456	07/07/2010	07/07/2012	Processed - Partial Adjustment	10/11/2014	10/11/2014	No

In this example, we saved the re-appeal in draft status.

The prior appeals for the loan also display.



Error, Informational, and Confirmation Messages

The following tables identify error, informational, and confirmation messages you may receive:

Error Message Number	Error Message Text:	Condition(s) Under Which Message Displays:
EM #01	Multiple Appeals File format submitted is incorrect. Please upload file in xls or xlsx format.	The selected multiple appeals file on the Multiple Appeals File Submission page is not in .xls or .xlsx format.
EM #02	Multiple Appeals File size exceeds the 10 MB limit. Please reduce the file size and resubmit.	The submitted multiple appeals file size is greater than 10 MB.
EM #03	Multiple Appeals File submitted file does not match the Freddie Mac defined template. Please use the correct template and resubmit.	The submitted multiple appeals file is not in the correct template format.
EM #04	Number of appeals in the Multiple Appeals File exceeds 1000 limit. Please reduce the number and resubmit.	The submitted multiple appeals file contains more than 1,000 appeal requests.
EM #05	Submission From Date cannot be greater than Submission To Date.	The "To" date entered on the Multiple Appeals File Submission screen is earlier than the "From" date entered.
EM #06	Loan number provided is not a valid FM loan number.	The loan number is invalid.
EM #07	Please enter <From date/To date>.	You are attempting to search submissions based on a date range on the Multiple Appeals File submission screen and did not enter both a "From" date and "To" date for the search criteria.
EM #08	Supporting document file format is incorrect. Please upload the file in .zip format.	The selected supporting document file on the Multiple Appeals File Submission screen is not in .zip format.
EM #09	Total supporting documentation size exceeds the 500 MB limit. Please reduce the size and resubmit.	The total supporting documentation size exceeds the 500 MB limit.
EM #10	Supporting document file name must be prefixed with Freddie Mac Loan number and an underscore ("_") delimiter.	The supporting documentation file name is not prefixed with a Freddie Mac Loan number and delimiter as underscore ("_"). For example, 123456789_courtdelay.pdf is a valid file name.
EM #11	Supporting document file name should be unique.	The supporting documentation file name is not unique.



Error Message Number	Error Message Text:	Condition(s) Under Which Message Displays:
EM #12	Supporting document not accepted as it exceeds the limit of 10 attachments per appeal.	You submitted more than 10 valid supporting documents for an appeal request.
EM #13	Supporting document file format is incorrect. Please upload file in .pdf, .xls, .xlsx, .doc, .docx, .jpg, .png, .txt, .csv, .jpeg or .bmp format.	The supporting documentation file extension is not .pdf, .xls, .xlsx, .doc, .docx, .jpg, .png, .txt, .csv, .jpeg, or .bmp.
EM #14	Supporting document file doesn't have a corresponding valid appeal request in the submitted Multiple Appeals File.	The Freddie Mac loan number prefixed in the supporting document file name does not have a corresponding appeal request in the submitted multiple appeals file.
EM #15	Corresponding appeal request has not been accepted. Please resubmit appeal and documentation.	The appeal request that corresponds to the supporting documentation has not been accepted.
EM #16	Appeal cannot be accepted for the loan as it has an existing submitted appeal under review.	Prior appeals for the loan are not in a "Processed" status.
EM #17	Delay Type not valid for Delay <n>.	The Delay Type is invalid.
EM #18	Delay Type is not selected for Delay <n>.	A Delay Type is not selected.
EM #21	Delay Comments not provided for Delay <n>.	Delay Comments are not provided.
EM #22	System encountered an error during processing. Please resubmit the Multiple Appeals File and the supporting documents.	A technical problem occurred during the upload and we are not able to process the file.
EM #23	Please enter a nine-digit loan number.	You entered an invalid loan number for the search criteria.
EM #24	Valid Date Range Required for Delay <n>.	You provided an invalid date range for the search criteria.
EM #25	Please enter at least one search appeal criteria.	No search criteria are provided.
EM #26	Please enter the date in valid format (MM/DD/YYYY) for Delay <n>.	You provided an invalid date for the search criteria.
EM #27	Loan Number is required.	The Loan Number is not provided in the Multiple Appeals File Submission template.



EM #28	Servicer Family Number is required.	The Servicer Family Number is not provided in the Multiple Appeals File Submission template.
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Error Message Number	Error Message Text:	Condition(s) Under Which Message Displays:
EM #29	Loan does not have an existing appeal.	The Freddie Mac loan number does not correspond to a valid appeal. You are attempting to search for a Freddie Mac loan number for which you have not submitted a valid appeal.
EM #30	Delay Start Date is required for Delay <N> in (MM/DD/YYYY) format.	One of the following occurred: <ul style="list-style-type: none">▪ The Delay Start Date is not later than January 1, 1900 or earlier than June 6, 2079.▪ The Delay Start Date is invalid or not defined for the delay.
EM #31	Delay End Date is required for Delay <N> in (MM/DD/YYYY) format.	One of the following occurred: <ul style="list-style-type: none">▪ The Delay End Date is not later than January 1, 1900 or earlier than June 6, 2079.▪ The Delay End Date is invalid or not defined for the delay.
EM #32	No data found.	No data was found.
EM #33	Valid Date Range Required for Delay <n>.	You provided an invalid date range for the search criteria.
EM #34	Submitted Multiple Appeals File must contain at least one appeal record.	You attempted to submit an appeal file, however it did not contain at least one appeal.
EM #35	Are you sure you want to navigate away from this page? You have unsaved changes that will be lost.	You are attempting to navigate away from a screen within the Default Fee Appeal System and have not saved your data.
EM #36	User does not have the permission to submit an appeal for this servicer number.	You are not authorized to submit an appeal for the Servicer number.
EM #37	Error: Login Required	An error occurred while you were attempting to log in.
EM #38	Loan number is not a valid FM loan number.	The loan number you entered is not a valid Freddie Mac loan number.
EM #39	There is currently no compensatory fee assessed for this loan, appeal cannot be accepted.	A compensatory fee is not currently assessed for the loan.
EM #40	At least one completed delay is required to submit an appeal.	You are attempting to submit a single loan appeal but have not entered any information for at least one delay.



EM #41	A Delay Type is not selected for Delay<n>.	You are attempting to submit a single loan appeal but have not selected a delay type.
EM #42	Servicer comments not provided for Delay<n>.	You did not enter a comment for the delay.



Error Message Number	Error Message Text:	Condition(s) Under Which Message Displays:
EM #43	There is currently no compensatory fee assessed for this loan, appeal is not necessary.	An REO rollback was performed after an appeal was submitted.
EM #44	This appeal is currently locked for editing by another user.	The appeal record you are attempting to open is currently being edited by another user.
EM #45	Valid Date Range Required.	One of the following occurred: <ul style="list-style-type: none">▪ You provided an invalid date range.▪ The "From" date is later than the "To" date.▪ The date range is blank.
EM #46	Please enter a date in valid format (MM/DD/YYYY).	You entered a date with an invalid date format.
EM #47	Appeal Reason not selected for Delay <n>.	You are attempting to submit a late sale reporting compensatory fee appeal and have not selected an appeal reason for the delay on the Single Appeal Submission screen.
EM #48	Appealed Days not provided for Delay <n>.	You are attempting to submit a late sale reporting compensatory fee appeal and have not entered the number of appealed days for the delay on the Single Appeal Submission screen.
EM #49	Servicer Comments not provided for Delay <n>.	You are attempting to submit a late sale reporting compensatory fee appeal and have not entered comments for the delay on the Single Appeal Submission screen.
EM #50	Number of Appealed Days entered must be at least 1 for delay <n>.	The number of appealed days entered is zero.
EM #51	Please enter at least one search criteria.	No search criteria are provided.
EM #52	Total Appealed Days exceeds maximum allowable limit.	The number of appealed days entered exceeds 32,767 days.
EM #53	Appeal Reason not valid for Delay <n>.	An invalid appeal reason is documented in the Multiple Appeal File for Foreclosure Sale Reporting.
EM #54	Date does not fall within allowable date range.	The Delay Start Date is less than or equal to January 1, 1900 and/or the Delay End Date is greater than or equal to June 6, 2079.



EM #55	Please complete all mandatory fields below.	One or more of the mandatory data fields on the Contact Information screen has not been provided.
EM #56	Please remove special characters.	A special character that the system does not recognize was entered on the Contact Information screen.

Informational Message Number	Informational Message Text:	Condition(s) Under Which Message Displays:
IM #01	No relevant data found for search criteria provided.	There are no records that match your search criteria.
IM #02	Are you sure you want to submit the Multiple Appeals File without any supporting documents?	You are attempting to submit an appeal file with no supporting documentation files.
IM #03	No relevant data found for the search criteria provided.	There are no records that match your search criteria.
IM #04	Are you sure you want to submit the appeal without supporting documents?	You are attempting to submit a single loan appeal without any supporting documentation.
IM #05	Are you sure you want to delete this appeal?	You have clicked the Delete button on the Single Appeal Submission screen.
IM #06	There are no prior processed appeals.	You have positioned your cursor over the View Previous Appeals link on the Single Appeal Submission screen and there are no prior appeals for the loan.
IM #07	Are you sure you want to navigate away from this page? You have unsaved changes that will be lost.	You are attempting to navigate away from a page and have not saved the data you entered.

Confirmation Message Number	Confirmation Message Text:	Condition(s) Under Which Message Displays:
CM #01	Appeal submission successful.	The appeal(s) you submitted via bulk upload or single loan submission have been successfully submitted to Freddie Mac.
CM #02	Successfully removed selected delays.	You successfully deleted a delay on the Single Appeal Submission screen.



CM #03	Appeal saved as Draft.	The appeal was successfully saved in draft status.
CM #04	Appeal deletion successful.	You have successfully deleted an appeal.
CM #05	Multiple Appeals File has been received for processing. You can monitor the processing below.	You have successfully submitted a multiple appeals file.

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[Freddie Mac Learning](#)