



Loan Coverage Advisor[®]

User Guide



October 2022

PUBLIC

 **Freddie Mac**
Learning

| Effective October 7, 2022 | |
|--|---|
| Collateral R&W Relief Offerings Expanded | <ul style="list-style-type: none"> In this release, we have expanded Collateral R&W Relief Offerings data fields to include Appraisal Waiver and Hybrid Appraisal collateral types. |
| Effective Date: June 24, 2022 | |
| Life of Loan Reasons enhancement | <ul style="list-style-type: none"> In this release, we enhanced search results to include the last impacting event that changes the loan's coverage to life of loan visible within portfolio level searches (S/S # and MC #) |
| Effective Date: March 25, 2022 | |
| Loan Advisor R&W Relief Offerings Expanded | <ul style="list-style-type: none"> In this release, we have expanded the Capacity (Asset and Income), Collateral, and Credit Loan Advisor R&W Relief Offerings data fields visible within Loan Risk Details. Capacity R&W Relief income data field definitions has been updated to include: Direct Deposit (e.g. AIM for Income using Direct Deposits), Employer Data (e.g. AIM for Income), and Tax Returns (e.g. AIM for Self-Employed) |



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Introduction

This chapter provides information to help you get started with Freddie Mac Loan Coverage Advisor®, including general information to help you understand:

- The purpose of the application
- How the application works (high-level overview)
- How the application can help support your business
- How to acquire and maintain access
- Where to get help

What is Loan Coverage Advisor?

Loan Coverage Advisor is a web-based application that calculates, tracks and publishes the selling representation and warranty relief status for every loan sold to Freddie Mac. Refer to Section 1301.11 of the Freddie Mac Single-Family Seller/Servicer Guide (Guide) for more information about the selling representation and warranty (R&W) Framework (the Framework), including the specific R&Ws that may be relieved, as well as conditions for establishing the relief date.

Loan Coverage Advisor also tracks the party or parties that are obligated for the R&Ws for each loan owned by Freddie Mac and identifies the date on which the party obligated for the R&W is projected to be or is actually relieved from the R&Ws.

Note: The information displayed in Loan Coverage Advisor is based on or directly derived from (i) loan-level delivery data provided by the original Seller of each loan in connection with the purchase of the loan by Freddie Mac, as well as any additional or corrective loan delivery data provided by the Seller and/or Servicer after purchase of the loan; and (ii) the investor accounting and reporting data provided by Seller/Servicer to Freddie Mac as required by the Guide. Accordingly, the information provided by Loan Coverage Advisor is subject to final verification for accuracy by Freddie Mac. This may result in a change in certain data fields in Loan Coverage Advisor, including the Projected Relief Date or the Actual Relief Date. If the Seller/Servicer finds that the information in Loan Coverage Advisor is not consistent with the mortgage file data or the investor accounting and reporting data for any loan, the Seller/Servicer should contact Freddie Mac.

How Does the Application Work?

Loan Coverage Advisor aggregates up-to-date information relating to credit parameters on a loan and, more specifically, the existence and nature of credit risk offsets such as mortgage insurance and other credit enhancements. In terms of functionality, Loan Coverage Advisor:

- Performs rules-based calculations to accurately track the status of R&W relief dates.
- Reflects eligibility and R&W relief based on the Selling Representation and Warranty Framework.
- Tracks loans with disaster-related forbearances using alternative payment plan function. If a loan is relieved, you will see a relief reason in the Selling R&W Relief Report.
- Tracks loan events, such as delinquencies, data corrections and Quality Control review results that impact the R&W relief dates.



- Identifies the terms of obligations for each loan and the counterparties responsible for those obligations.
- Tracks changes to the R&W obligors that occur as a result of transfers of servicing or other similar transactions
- Provides transparency into loan-level related credit risk offsets, such as Mortgage Insurance (MI) coverage and other Credit Enhancements (CEs)

Through Loan Coverage Advisor's built-in query function, you can retrieve and view loan details and event history, save results and you can export information and generate reports.

Loan Coverage Advisor maintains a history of events impacting representations and warranties and relief dates. Beginning with the date Freddie Mac purchases the loan and ending at the time the loan is closed through pay-off, foreclosure or some other event, Loan Coverage Advisor captures an event history over time for each loan. Within the event history, Loan Coverage Advisor provides information about any change to the Obligor or the projected relief dates, including a brief description of the event that triggered the change. The ability to view historical obligations in this manner puts information in the hands of both the Obligor and Freddie Mac. Providing transparency around other credit risk offsets that apply to the loan including MI and CE expands the volume of data you have at your fingertips.

How Can Loan Coverage Advisor Support Your Business?

With this application, you'll have greater certainty and more transparency when doing business with Freddie Mac. Loan Coverage Advisor offers:

- A single platform to view the projected and actual R&W relief dates for loans you've sold to Freddie Mac – including loans sold prior to the effective date of the Framework – providing a holistic view of your portfolio.
- A variety of report options and advanced loan-level search capabilities so you can easily track loan events throughout the life of the loan, especially those that have impacted the relief dates for Obligor.
- Access to other critical information associated with a loan, including transfer of servicing transactions, mortgage insurance, and other credit enhancement(s).

Before You Begin – Requesting Access to Loan Coverage Advisor

Loan Coverage Advisor requires users to apply for individual access using Freddie Mac Access Manager. To become a Loan Coverage Advisor user, complete the following steps:

1

Access the Loan Coverage Advisor web page - <https://sf.freddiemac.com/tools-learning/loan-advisor/our-solutions/loan-coverage-advisor>



Loan Coverage Advisor®

Track the representation and warranty obligations for every loan you sell to Freddie Mac.

Get Access



2

Click “Get Access” - and follow the registration instructions outlined in Freddie Mac’s Access Manager web page - <https://sf.freddiemac.com/tools-learning/access-manager/get-started-form>

Access Manager

Get Started

Get Started

Not set up to use Access Manager? We can help. Please complete this form and a Freddie Mac representative will contact you within 2 business days for more information, assist you in getting your organization registered and start managing user access to Freddie Mac tools and applications.

Full Name *

Email Address *

Phone Number *

Company

State/Province *

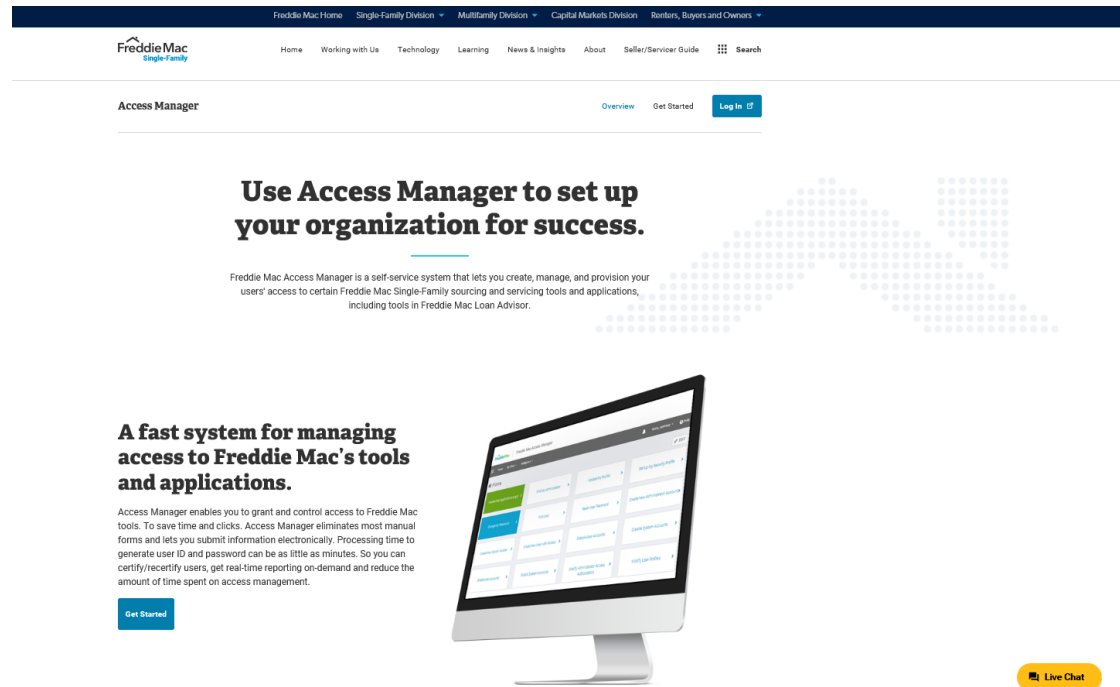
Alaska

Seller/Service or Related Third Party Number *

If you need assistance obtaining your Seller/Service or Related Third Party Number, please contact 800-FREDDIE for assistance.

California residents can review our [California Privacy](#) before providing information. For general Privacy Information, view our [Privacy Policy](#).

Get Started



3

Complete the information requested on the Access Manager Get Started page and submit.

4

After Freddie Mac reviews and processes your request, we will send an email to the Customer Administrator(s) designated by your organization that contains the User ID information and roles for each user within your organization. It is the Customer Administrator's responsibility to then distribute the respective User IDs. Users will receive a separate email containing their password and instructions for logging in to the application for the first time.

Please review all the information in your emails to successfully complete the registration process for administrator and/or user access.

System Recommendations

We recommend using Microsoft Internet Explorer 11 or backward compatible versions, and Mozilla Firefox 45. If lower browser versions are used, you may notice some display and format differences. Loan Coverage Advisor may not be compatible with all mobile devices or other browsers.

Accessing Loan Coverage Advisor

After you have successfully completed the [registration process](#), access Loan Coverage Advisor from one of these pages located on FreddieMac.com:

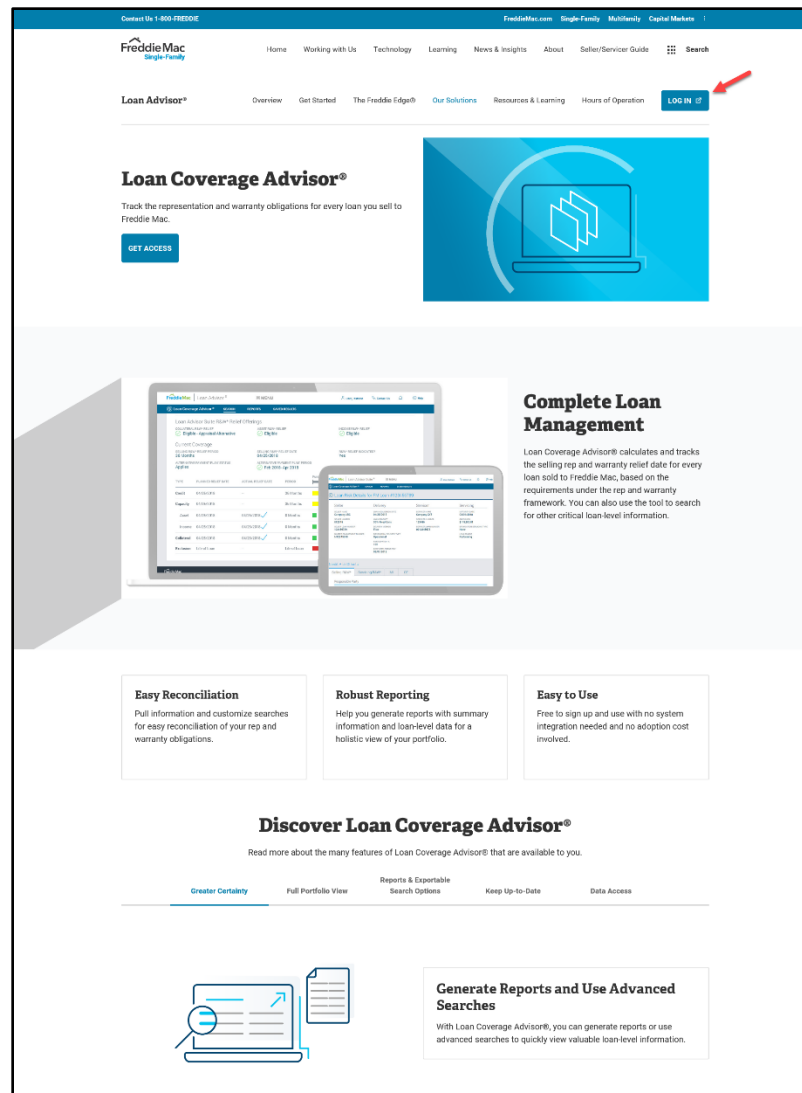
- Located on the Loan Coverage Advisor web page - <https://sf.freddiemac.com/tools-learning/loan-advisor/our-solutions/loan-coverage-advisor>
- Loan Advisor web page - <https://sf.freddiemac.com/tools-learning/loan-advisor/overview>



The following is an example of the link visible on the Loan Coverage Advisor web page. Follow the steps listed below to gain access to Loan Coverage Advisor:

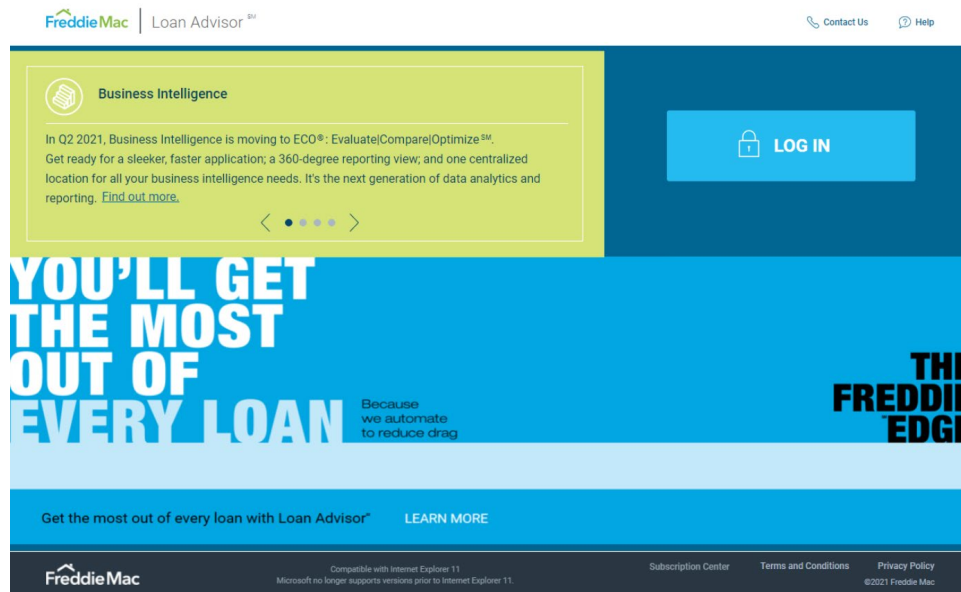
1

Click **Log In**.



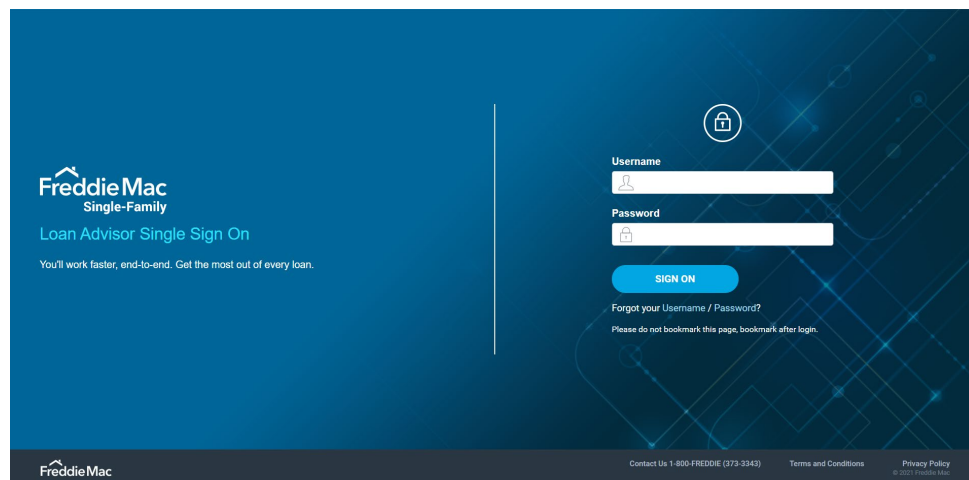
2

The Loan Advisor® - Login page displays. Click **LOG IN**.



3

The Loan Advisor Single Sign On page displays. Enter your **User Name** and **Password**. Next, click **SIGN On**.

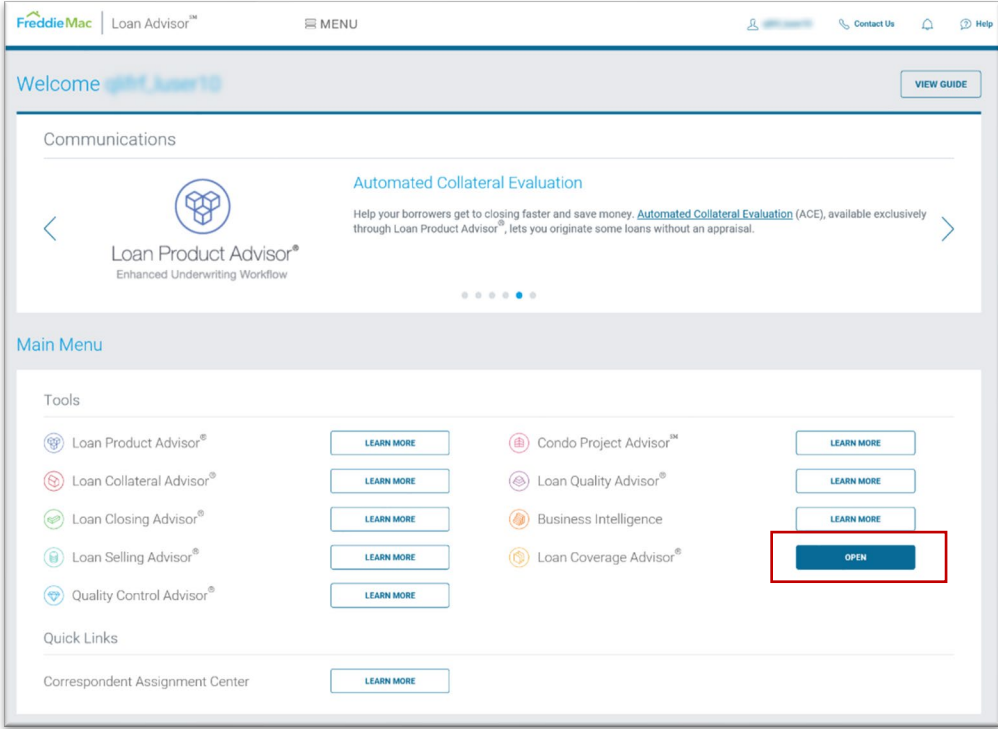


Note: If you forget your Username or Password, select **Forgot your Username/Password?**



4

The Loan Advisor Welcome page displays. Click the blue **Open** button located next to Loan Coverage Advisor.



Note: If the application displays a **Learn More** button versus the **OPEN** button, you have not yet been provided access to that application. To gain access, please consult your administrator for assistance. You may bookmark the Welcome page once you access Loan Coverage Advisor. The bookmark will automatically direct you to the application.

You have successfully logged in to Loan Coverage Advisor. For an introduction to the Loan Coverage Advisor application, refer to Chapter 2, *Overview of the Loan Coverage Advisor Application*.

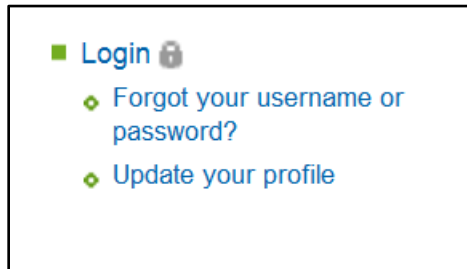


Password Expiration

Loan Coverage Advisor passwords expire after 90 days. To reset your password, complete the following steps.

1

Click the **Update your profile** link under Loan Coverage Advisor's **Login** link.



2

Log in to your user profile (this is the profile you created when you first accessed Loan Coverage Advisor or another Freddie Mac Single-Family application).

3

From the left navigation link, click **Password**.

4

Enter your current password, then your new password, and confirm.

5

Click **Save**.

You have successfully changed your password and can log in to Loan Coverage Advisor with your new password. If you need additional help resetting your password, contact Customer Support at 800-FREDDIE.

Exiting the Application / No Activity

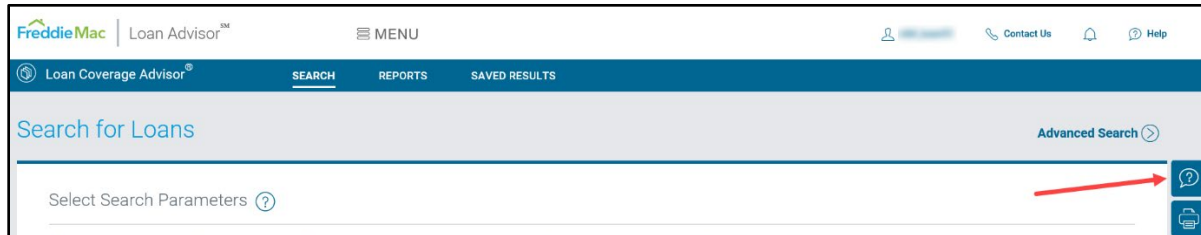
To exit the Loan Coverage Advisor application, access your user profile located in the upper right corner and select **Log Out** to close out of the Landing page. You are returned to the FreddieMac.com web page. As a best practice, always close your browser when you have finished using the application.

If the application remains idle for 30 minutes, you are automatically exited from Loan Coverage Advisor.

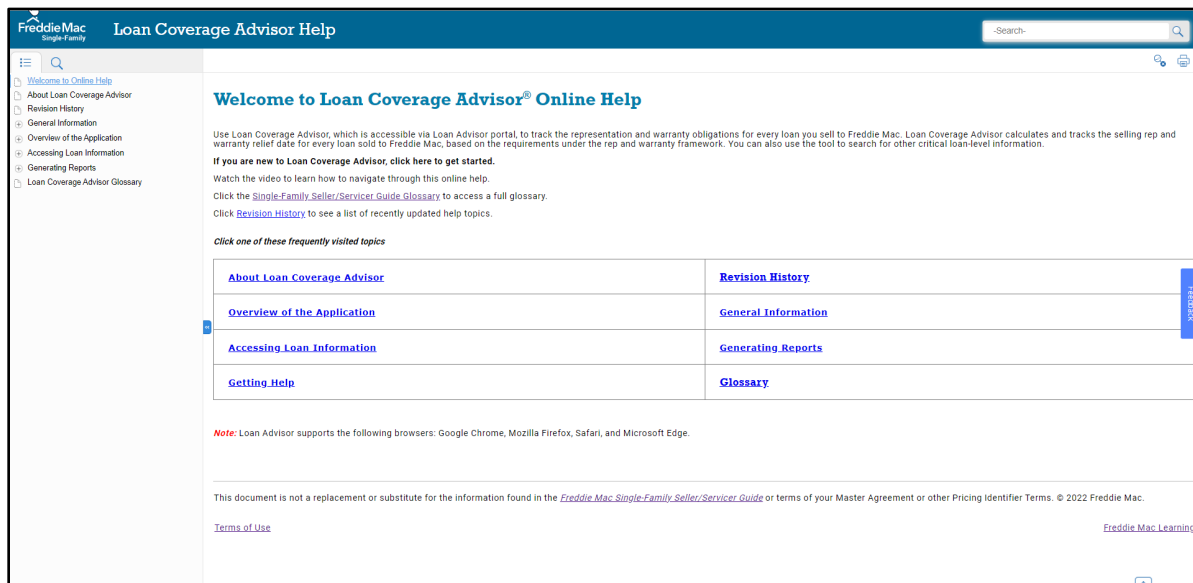


Getting Help

An online help system is available via the Help link located on the right side of each Loan Coverage Advisor page.



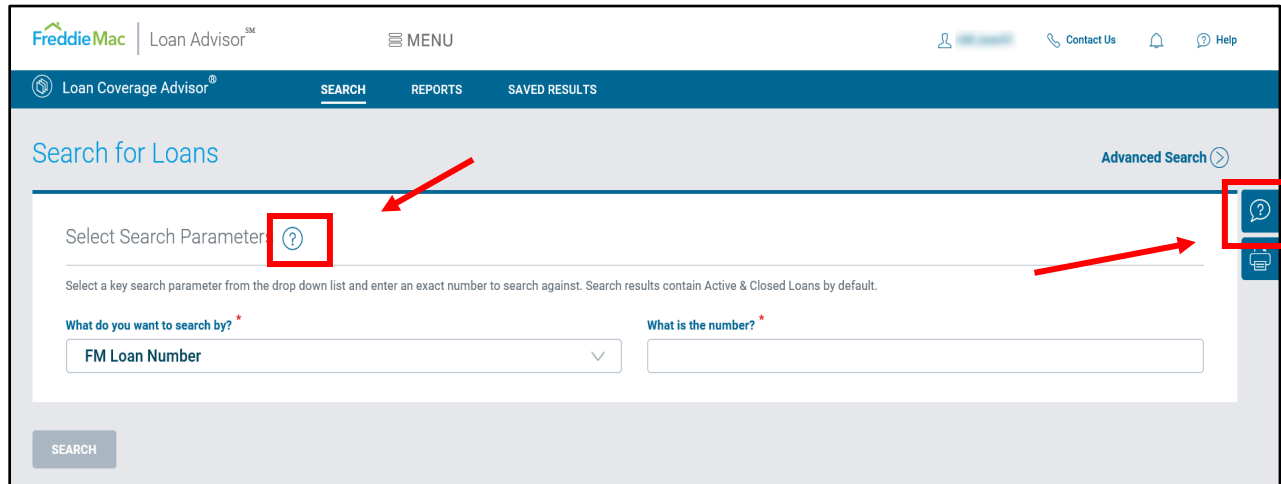
Within the online help system, you can view different topics of information through the search function or click on the topic that you need information. You can also access this user guide and other training resources in the help.



To exit, close the tab to get back to the system.



You will also see page-level and feature-level help links within Loan Coverage Advisor pages that, when selected, navigate to page-level help for the specific page or feature you are viewing.



Freddie Mac Learning

For information about online offerings and additional reference information about Loan Coverage Advisor and the representation and warranty Framework, visit [Freddie Mac Learning](#)

Live/Email Support

For live support, contact Customer Support at 800-FREDDIE or your designated Freddie Mac representative during normal business hours. You can also email RW_Ops@FreddieMac.com.

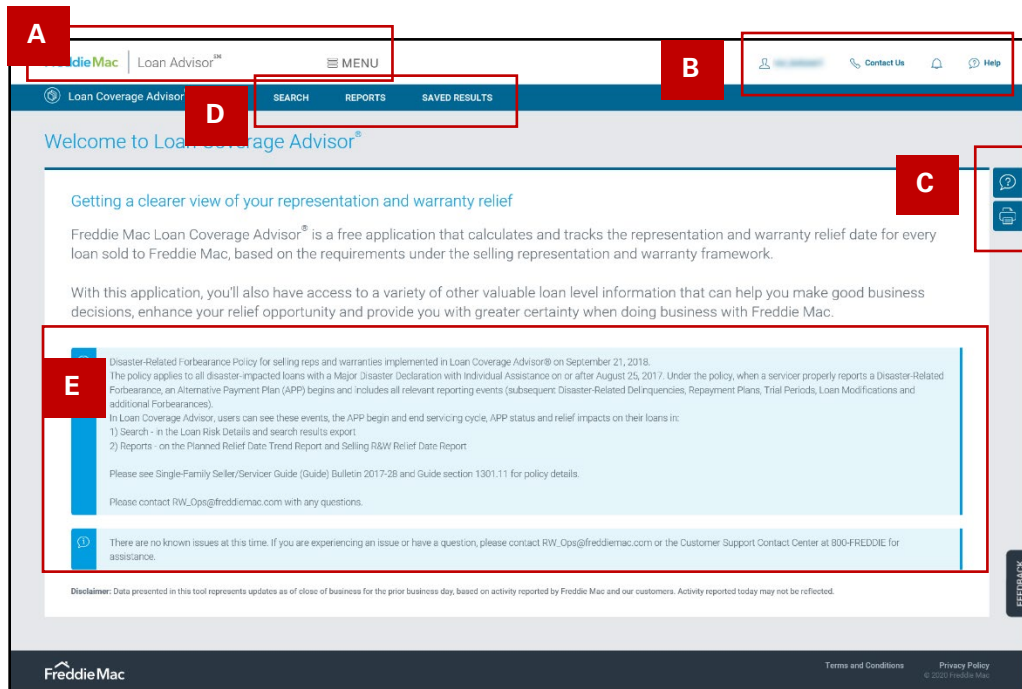
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Overview of the Home Page

The Loan Coverage Advisor Home page provides access to search query functions, reports and saved results, along with a Notices panel and quick access to **Help** and **Contact Us** information.



The following table provides a brief description of each feature:



| Home Page Features | |
|-----------------------------|--|
| A – Left Header Menu | <ul style="list-style-type: none">▪ Links to the Loan Advisor® - Home Page▪ Menu toggles between the Loan Advisor - Page and Loan Coverage Advisor Home page. |
| B – User Information | <p>Provides access to resources and support:</p> <ul style="list-style-type: none">▪ Displays the User ID you used to log into Loan Coverage Advisor.▪ Contact Us displays the email address used to request assistance and business support.▪ Help provides access to the Loan Advisor - online help system. |
| C – Right Side Menu | <ul style="list-style-type: none">▪ Help question icon provides access to the Loan Coverage Advisor online help system.▪ Print icon provides access to printer functions for the opportunity to print pages. |
| D – Main Menu | <p>Provides access to the Loan Coverage Advisor pages dedicated to searches, report generation and saved results.</p> |
| E – Notices Panel | <p>Provides information about upcoming or current system availability. It is important to review these messages as they may:</p> <ul style="list-style-type: none">• indicate planned down time for technical enhancements• reference potential data delays if processing jobs are running longer than expected. |

Note: Step-by-step instructions on using Loan Coverage Advisor’s functionality are provided in Chapter 3, *Accessing Loan Information*, and Chapter 4, *Generating Reports*. The Table of Contents provides a detailed list of topics covered in each chapter.



Overview of the Search Page

Loan Coverage Advisor's search functionality provides access to general representation and warranty (R&W) loan details for your Freddie Mac portfolio of loans. In addition, the search functionality retrieves detailed information about loan events that triggered changes in the R&W relief dates and/or assigned Obligors. Information about the risk-sharing components associated with a loan can also be accessed through the search functionality. All users have access to this read-only information tracked and managed by Loan Coverage Advisor for their respective loans.

Certain segments on the **Search for Loans** page display question marks. Click these question marks to launch feature-specific online help for that segment. The online help will give you information and the steps you must take to receive results within Loan Coverage Advisor.

The screenshot shows the 'Search for Loans' interface. At the top, there is a navigation bar with 'Loan Coverage Advisor' and three tabs: 'SEARCH' (highlighted with a red box), 'REPORTS', and 'SAVED RESULTS'. Below the navigation bar, the page title is 'Search for Loans' and there is an 'Advanced Search' link. The main search area contains a form with a dropdown menu labeled 'What do you want to search by?' and an input field labeled 'What is the number?'. The dropdown menu has 'FM Loan Number' selected. A 'SEARCH' button is located at the bottom left of the form. A help icon is visible on the right side of the form.

Users can perform a basic search using one of the following loan identifiers:

- Freddie Mac Loan Number
- Seller / Servicer Number
- Seller Loan Number
- Servicer Loan Number
- Master Commitment Number (referred to in the Guide as Pricing Identifier)



Note: If you perform a search that results in more than 2,000 records, or takes over 10 seconds to complete, a message will appear giving you the option to stop the search or send it to the “Saved Results” page for later retrieval.

Information on using the “Saved Results” page is located in Chapter 3, *Accessing Loan Information*.

You can build more refined search queries by using the **Advanced Search** link to navigate to the “Advanced Loan Search” page.

Advanced searches require the **Seller/Servicer Number** or **Master Commitment Number** (referred to in the Guide as Pricing Identifier) to serve as the primary search parameter; or **FM Loan Number** if importing a list of multiple Freddie Mac Loan Numbers (up to 50,000) to retrieve details on those specific loans.



Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Advanced Search

Select Search Parameters ?

Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default. Narrow your search further by including a Loan Funding date range.

What do you want to search for?
Selling Representation and Warranty Relief
is between and
is before
is after

What is the number? * [Select Multiple Seller / Servicers](#)

Include in Active & Closed Loans Active Loans Only Closed Loans Only

Loan Funding Date

Representation and Warranty Relief Data Options ?

Choose a Selling Representation and Warranty Type to search for. You may select search criteria for Selling Representation and Warranty Period, Selling Representation and Warranty Relief Date or both.

Selling R&W ' Type

Selling R&W ' Period

Selling R&W ' Relief Date Month Year

and is Planned Actual

Loan Advisor R&W ' Relief Offerings Collateral As Some
includes loans granted relief for select coverages

is between and
is before
is after

Additional Search Options

Select one of the following options to search for loans with credit enhancements, primary mortgage insurance, or specific business events that may impact Representation and Warranty relief and obligations. Selecting any of these options will disable the Representation and Warranty Relief Date Options section above.

FOOTNOTE
* Representation and Warranty

CE criteria
Events criteria
Primary MI criteria

SEARCH

The following are examples of each Additional Search Options criteria:



CE Criteria:

Additional Search Options

Select one of the following options to search for loans with credit enhancements, primary mortgage insurance, or specific business events that may impact Representation and Warranty relief and obligations. Selecting any of these options will disable the Representation and Warranty Relief Date Options section above.

CE criteria ▾

Credit Enhancements ?

Search for loans with Credit Enhancements by selecting one or more of the following criteria.

MI Company⁴ **MI Policy Number**

-- Select --

CE Status (by default only loans with Active CE are included in search results.)

Include loans with Inactive CE

CE Types^{*}

Choose one or more of the following Credit Enhancement Types.

Exclude from search

| | | |
|---------|------------|-------------------|
| 1STLOSS | ADD ALL | Include in search |
| CASH | | |
| COPRIME | | |
| CPA | | |
| ENCPA | | |
| ENCPA | REMOVE | |
| | REMOVE ALL | |

ADD ALL

ADD

REMOVE

REMOVE ALL

-- Select --

- ARCH
- Amerin
- CMAC
- G3
- Genworth
- IMAGIN
- MGIC
- PMI
- RMIC
- Radian
- Triad
- UGIC

FOOTNOTE

¹ Representation and Warranty

⁴ The Counterparty responsible for the Credit Enhancement is defined by the recovery source listed in the CE tag.



Events Criteria:

Additional Search Options

may impact R&W relief and a variety of credit risk offset vehicles, such as credit enhancements and primary mortgage insurance. Selecting one of Options above.

-- Select --
CE criteria
Events criteria
Primary MI criteria

Events

Search for loans by selecting one of the Event Types below and defining a date range.

Event Types *
-- Select --

Sub-Event Types *
-- Select --

between [calendar icon] and [calendar icon]

-- Select --
CE Tag Updated
Default Management Reported
Loan Closed
Loan Closed Reversal
Loan Delinquency Reported
Loan Modification
Loan QC Review
Manual Relief Date Updated
MI Settlement
Obligor Reassigned
Post Fund Data Correction
R&W Settlement
Repurchase Demand Issued
Repurchase Demand Canceled
Repurchase Demand Closed



Primary MI Criteria:

Additional Search Options

Select one of the following options to search for loans with credit enhancements, primary mortgage insurance, or specific business events that may impact Representation and Warranty relief and obligations. Selecting any of Warranty Relief Date Options section above.

Primary MI criteria

Primary MI ?

Search for loans with Primary MI by selecting one or more of the following criteria.

Certification Number

MI Coverage %

MI Status (by default only loans with Active MI are included in search results.)
 Include loans with Inactive MI

Cancellation Reason

Cancellation Date

MI Family-Companies *
Choose one or more of the following MI Family-Companies.

| | | |
|---|--|--|
| Exclude from search | | Include in search |
| <div style="border: 1px solid red; padding: 5px;"><ul style="list-style-type: none">ARCHEssentGenworthMGICMIFNational MI</div> | <div style="display: flex; flex-direction: column; gap: 5px;"><input type="button" value="ADD ALL"/><input type="button" value="ADD"/><input type="button" value="REMOVE"/><input type="button" value="REMOVE ALL"/></div> | <div style="border: 1px solid gray; width: 100px; height: 100px;"></div> |

Note: When an accessible **Seller/Service Number** is used as the primary criterion in a Loan Coverage Advisor search, all loans affiliated with that counterparty are returned in the results, depending on authorized access, including loans where the counterparty is:

- A current selling Obligor,
- The current servicing Obligor, or
- Both a current selling and servicing Obligor

Please note when searching by **Seller/Service Number**, using criteria available in Advanced Search helps to refine the results may be necessary.

Information on using the “Search” page is in Chapter 3, *Accessing Loan Information*.



Overview of Reports Page

Loan Coverage Advisor report capabilities enable you to retrieve and extract data for any Freddie Mac loan. With a few clicks and user-supplied parameters, you can generate a variety of custom reports.

Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Reports Main Menu

Planned Relief ?

Planned Relief Date of Newly Funded Loans Report
The Planned Relief Date of Newly Funded Loans Report provides information on loans funded during a defined time period and the obligors' planned relief dates.

Planned Relief Date Trend Report
The Planned Relief Trend Report compares the Selling R&W* relief date change for loans attributed to specific loan events over a period of two months.

Actual Relief

Selling R&W* Relief Summary Report
The Selling R&W* Relief Summary Report provides a quarterly summation of loan counts and current unpaid balance for the entire portfolio of relieved and closed loans under the selected seller numbers.

Selling R&W* Relief Date Report
The Selling R&W* Relief Date Report provides a list of loans conditionally meeting the requirements for relief under the selling R&W* framework.

Reconciliation

Selling R&W* Relief Reconciliation Report
The Selling R&W* Relief Reconciliation Report provides information on loans with recent coverage-impacting events that granted retroactive relief, revoked relief or changed the relief date.

Obligation Reconciliation Report
The Obligation Reconciliation Report provides information on loans with recent obligation-impacting events that transferred loans into or out of the selected portfolio.

FOOTNOTE
*Representation and Warranty

Information about generating reports is located in Chapter 4, *Generating Reports*.

Overview of Saved Results Page

In addition to the Search features available, Loan Coverage Advisor saved results capabilities enable you to save your search results and conduct larger, portfolio level searches. To access your saved records from the “Saved Results” page, select the Saved Results tab on the top menu.

Loan Coverage Advisor® SEARCH REPORTS **SAVED RESULTS**

Search for Loans Advanced Search

On the “Saved Results” page, you can see if a search is: in-progress, available to download, expired, and/or in error status. A user can refresh in-progress searches to update the status, download, re-run or delete completed searches.



Saved Results

Select an action to download, re-run or delete a saved search. Please note that expired results shall be removed after 90 days.

| TOTAL | AVAILABLE | ERROR | EXPIRED | IN PROGRESS |
|-------|-----------|-------|---------|-------------|
| 69 | 14 | 0 | 55 | 0 |

| DETAILS | CRITERIA | ACTIONS |
|--|---|---|
| October 26, 2022 9:10 PM EST Expires in 13 days 2,147 Records | Setter / Servicer Number Loan Type Cancel Reason Cancellation Date MI Status MI Family Companies | Active & Closed FM Canceled equals 12/20/2011 Include Inactive ARCH Essent Genworth MGIC MIF National MI PMI RADIAN RMIC TRIAD UGIC Other |
| October 26, 2022 9:08 PM EST Expires in 13 days 2,009 Records | Setter / Servicer Number Loan Type Settling R&W* Type Settling R&W* Period | Active & Closed Max Relief Life of Loan |
| October 17, 2022 10:46 AM EST Expires in 4 days 2,009 Records | Setter / Servicer Number Loan Type Settling R&W* Type Settling R&W* Period | Active & Closed Max Relief Life of Loan |

Information about saved results is referenced in Chapter 3, *Accessing Loan Information*.

This document is not a replacement or substitute for the information found in the *Freddie Mac Single-Family Seller/Servicer Guide* or terms of your Master Agreement or other Pricing Identifier Terms.
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| | |
|---|------|
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Overview of Query Search Functions

This chapter provides information about using Loan Coverage Advisor's search function to access loan-level credit risk data. Loan Coverage Advisor tracks the current credit risk sharing and credit risk offset components of loans. It also provides an event history on the loan including factors that could affect obligations and coverage eligibility for selling representation and warranty (R&W) relief, as well as current information about applicable mortgage insurance (MI) or other credit enhancements (CEs). Loan

Coverage Advisor users can complete a basic search using any of the following criteria:

1. A Freddie Mac Loan Number
2. A Seller/Servicer,
3. A Master Commitment Number (referred to in the Guide as Pricing Identifier),
4. A Seller Loan Number, or
5. A Servicer Loan Number

Loan Coverage Advisor also provides an advanced search function that allows you to customize your search using Freddie Mac's assigned **Seller/Servicer Number** or **Master Commitment Number** (referred to in the Guide as Pricing Identifier) and one or more related attributes. You can also import a list of Freddie Mac Loan Numbers to customize your search query.



Contents of Search Results

The contents of the search results will vary based on the criteria you enter for the query. The table below highlights the loan-level information returned by search type.

| Contents of Search Results | |
|---|---|
| Type of Search | Contents Returned |
| Basic Search by: <ul style="list-style-type: none"> ▪ Freddie Mac Loan Number ▪ Seller/Servicer Number ▪ Seller Loan Number ▪ Servicer Loan Number ▪ Master Commitment Number (referred to in the Guide as Pricing Identifier) | Current loan level R&W information in the table. The export includes additional information, including current R&W information for each coverage type. |
| Advanced Loan Search based on any combination of the following parameters: <ul style="list-style-type: none"> ▪ Loan Funding Date ▪ Selling R&W Type <ul style="list-style-type: none"> ○ Selling R&W Period ○ Selling R&W Relief Date ○ Loan Advisor® R&W Relief Offerings | Current loan level R&W information in the table. The export includes additional information, including current R&W information for each coverage type. |
| Advanced Loan Search featuring CE Criteria | Information about active and terminated CEs |
| Advanced Loan Search featuring Event Criteria | Information about loan events that impact the R&W Relief Date or the counterparty responsible for the R&Ws. |
| Advanced Loan Search featuring Primary MI Criteria | Information about one or more of the following Primary Mortgage Insurance (MI) attributes including: Certification Number, MI Coverage Percentage, Status (Active MI or Inactive MI), Cancellation Date, and Cancellation Reason. |

In general, the data you retrieve for basic searches – using one of the primary loan identifiers, i.e., **FM Loan Number**, **Seller/Servicer Number**, **Seller Loan Number**, **Servicer Loan Number**, or **Master**



Commitment Number (referred to in the Guide as Pricing Identifier), – consists of current R&W information for the loans that meet the stated criteria.

Advanced searches that include the Selling R&W Type with one or more R&W relief attributes (e.g., Selling R&W Period, Selling R&W Relief Date, and/or Loan Advisor - R&W Relief Offerings (includes loans granted relief for select coverages), and/or the Loan Funding Date, also return current R&W information about the loans that meet the attributes entered in the query. Advanced searches that incorporate **CE Criteria**, **Events Criteria**, or **Primary MI Criteria** provide results that include data elements related to the CE, Events, or Primary MI parameters entered in the query.

General Search Tips

Keep the following information in mind when preparing for a search:

1. By default, Loan Coverage Advisor retrieves data for all active and closed loans associated with the specified search criteria. You may adjust this setting to restrict search results to **Active Loans Only** or **Closed Loans Only**.
2. Loan Coverage Advisor search queries by **Seller/Servicer Number** return all loan records associated with that Seller/Servicer Number. If your organization uses more than one Seller/Servicer Number to do business with Freddie Mac, you can use the Multiple Seller/Servicer Number search function or search by each number separately. In some cases the identified Seller/Servicer is the Obligor in its capacity as Seller of the loan or as Servicer of the loan, as the case may be; in other instances, the entity is the Obligor in its capacity as both the Seller and Servicer of the loan.
3. The **Multiple Seller/Servicer Number** search can produce a large volume of search results. It is recommended to include additional criteria in the search to narrow your results. Results from multiple searches can also be exported and combined outside the tool for further analysis.
4. When searching the Loan Coverage Advisor database by **Master Commitment Number** (referred to in the Guide as Pricing Identifier), the subset of loan records for the Seller which is associated with the specified Master Commitment Number (referred to in the Guide as Pricing Identifier) is returned. To search for loans assigned to different Master Commitment Numbers (referred to in the Guide as Pricing Identifiers) search separately for each Master Commitment Number (referred to in the Guide as Pricing Identifier).
5. When searching by **FM Loan Number**, **Seller Loan Number** or **Servicer Loan Number**, loan details associated with the specified loan number are returned. You will see the “Loan Risk Details” page and can view all details for the loan, including Selling R&W, Servicing R&W, Mortgage Insurance (MI) and Credit Enhancements (CE) data as well as event summary details.
6. The most common use for searching by loan number is when attempting to locate information essential to claim filings and R&W Relief Date(s), responsible counterparties or Obligors, and dates on which the Seller or Servicer assumed responsibility for the R&W associated with a certain loan.
7. When entering search parameters, ensure that there are no spaces before or after the search parameter.



8. The **SEARCH** button will enable when you have entered valid values in available fields on the screen.
9. The message “No loans found...” is displayed whenever there are no loans in the Loan Coverage Advisor database associated with the search criteria. Keep in mind, Loan Coverage Advisor accesses data from the previous business day. This may be a possible cause for the message to display when searching for a newly funded loan.
10. When search results are greater than 2,000 records, Loan Coverage Advisor does **not** populate its Search page. Instead it displays a confirmation message “*Your search returned [number of records] results and can take up to 15 minutes to complete. Your search result can be retrieved in CSV format on your saved results page.*”

Basic Search Query

You can perform a basic search for loan-level information using any one of the primary loan identifiers:

1. **FM Loan Number** (Freddie Mac Loan Number)
2. Seller/Servicer Number,
3. Seller Loan Number,
4. Servicer Loan Number, or
5. **Master Commitment Number** (referred to in the Guide as Pricing Identifier)

Loan Coverage Advisor retrieves results for all records that match the stated criteria. The value entered is validated based on the identifier type selected by the user:

1. **FM Loan Number** must be 9 digits
2. Seller/Servicer Number must be 6 digits
3. **Seller Loan Number** may be up to 30 alpha/numeric digits, and can include special characters and spaces
4. **Servicer Loan Number** may be up to 30 alpha/numeric digits, and can include special characters and spaces
5. **Master Commitment Number** (referred to in the Guide as Pricing Identifier) must be 9 alpha/numeric characters, i.e., 1 character + 8 digits

If the value entered falls outside pre-defined “standard” format/syntax controls, Loan Coverage Advisor displays a message indicating the expected format/syntax for the value entered.

Note: The data in Loan Coverage Advisor reflects the data delivered to Freddie Mac.

As a best practice, ensure the data you deliver in connection with the sale of the loan to Freddie Mac and/or during the life of the loan reflects your Seller Loan Number or Servicer Loan Number. If your Seller/Servicer Number is delivered to Freddie Mac as the Seller Loan Number or Servicer Loan Number, the Loan Coverage Advisor results will also reflect this -- the Seller/Servicer Number will be returned for the Seller Loan Number or Servicer Loan Number.



The following screens show an example of a Seller/Service Number being entered for the Service Loan Number when the loan was delivered. Because multiple loans were delivered with the Seller/Service Number entered as the Service Loan Number, multiple loans are returned in the results.

Select Search Parameters [?]

Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default. Narrow your search further by including a Loan Funding date range.

| | |
|--------------------------------|--|
| FM Loan Number | What is the number? * Search multiple Seller / Service numbers |
| Seller / Service Number | <input type="text" value="123456"/> |
| Seller Loan Number | |
| Service Loan Number | |
| Master Commitment Number | |

| FM LOAN NUMBER | SELLER R/W* NUMBER | SELLER R/W* NAME | SELLER LOAN NUMBER | SELLING R/W* RELIEVED | SELLING R/W* RELIEF PERIOD | SELLING R/W* PLANNED RELIEF DATE | SELLING R/W* ACTUAL RELIEF DATE | SERVICER R/W* NUMBER | SERVICER R/W* NAME | SERVICER LOAN NUMBER | GROSS UPB(\$) |
|------------------|--------------------|------------------|--------------------|-----------------------|----------------------------|----------------------------------|---------------------------------|----------------------|--------------------|----------------------|---------------|
| 129446789 | | | | No | Life of Loan | Life of Loan | | | | | 0.00 |

1 - 1 of 1 items

FOOTNOTES
*Representation and Warranty



Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Loan Risk Details for FM Loan #123456789

| Seller | Delivery | Servicer | Servicing |
|--------------------------|---|--------------------------------|------------------------------------|
| SELLER NAME | LOAN ACQUISITION DATE 04/13/2022 | SERVICER NAME | MATURITY DATE 03/01/2052 |
| SELLER NUMBER | LOAN PRODUCT 30Yr Fixed Conv | SERVICER NUMBER | GROSS UPB \$331,973.03 |
| SELLER LOAN NUMBER | DELIVERY METHOD Flow | SERVICER LOAN NUMBER 123456 | BIFURCATION SERVICING TYPE None |
| MASTER COMMITMENT NUMBER | BIFURCATION DELIVERY TYPE None | | LOAN STATUS Performing |
| | SERVICING RELEASED XCHANGE PROGRAM TYPE Retained | | |
| | PARTICIPATION % 100 | | |
| | POST SETTLEMENT FPD* 05/01/2022 | | |

Credit Risk Offsets

Selling R&W² Servicing R&W² MI CE

Responsible Party

| POSITION | OBLIGOR NAME | OBLIGOR NUMBER | START DATE | END DATE |
|----------|--------------|----------------|------------|----------|
| 1 | | | 04/13/2022 | - |

Loan Advisor R&W² Relief Offerings (Refer to Online Help section for the Guide details on each Offering)

CAPACITY R&W² RELIEF
 Eligible - Asset
 Eligible - Income

COLLATERAL R&W² RELIEF
 Eligible - Automated Collateral Evaluation

CREDIT R&W² RELIEF
 N/A

Current Coverage

SELLING R&W² RELIEF PERIOD
 36 Months

SELLING R&W² RELIEF DATE
 05/01/2025

R&W² RELIEF INDICATED?
 No

| TYPE | PLANNED RELIEF DATE | ACTUAL RELIEF DATE | PERIOD | Funding Date | Maturity Date* |
|------------|---------------------|--------------------|--------------|--------------|----------------|
| Credit | 05/01/2025 | - | 36 Months | | |
| Capacity | 05/01/2025 | - | 36 Months | | |
| Asset | 04/13/2022 | 04/13/2022 ✓ | 0 Months | | |
| Income | 04/13/2022 | 04/13/2022 ✓ | 0 Months | | |
| Collateral | 04/13/2022 | 04/13/2022 ✓ | 0 Months | | |
| Exclusion | Life of Loan | - | Life of Loan | | |

Representation and Warranty Event History

Event Summary

| EVENT TYPE | EVENT DETAILS | BUSINESS EVENT DATE | R&W ² IMPACTED | COVERAGE IMPACTED | OBLIGATION IMPACTED | SYSTEM PROCESSED DATE |
|-------------|---------------|---------------------|---------------------------|-------------------|---------------------|-----------------------|
| Loan Funded | | 04/13/2022 | SELLING & SERVICING | | | 04/14/2022 |

FOOTNOTES

* The Post Settlement First Payment Date is the first principle and interest payment due date after the Freddie Mac Settlement Date

¹ Representation and Warranty

² Alternative Payment Plan means disaster-related forbearance plan

* Loan timeline is not to scale

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How to Complete a Basic Search

To complete a basic search, perform the following steps:

1. From the main menu, click **Search**. The “Search for Loans” page displays.

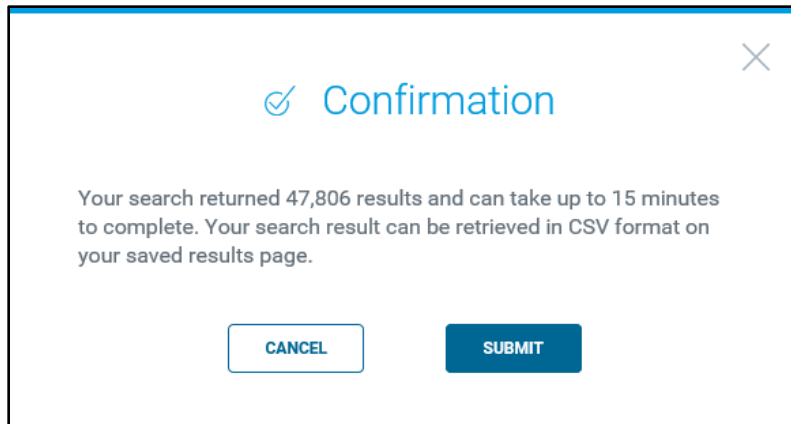
The screenshot shows the 'Search for Loans' interface. At the top, there are navigation tabs for 'SEARCH', 'REPORTS', and 'SAVED RESULTS'. Below the title 'Search for Loans', there is a section for 'Select Search Parameters'. A dropdown menu is open, showing 'FM Loan Number' as the selected option. To the right, there is a text input field labeled 'What is the number?'. A 'SEARCH' button is located at the bottom left of the search area.

2. Enter the desired search value in the **What is the number?** data field.
3. The default search results contain **Active & Closed Loans**.
4. Select the key search criteria type from the drop-down list. The default selection is the **FM Loan Number**.

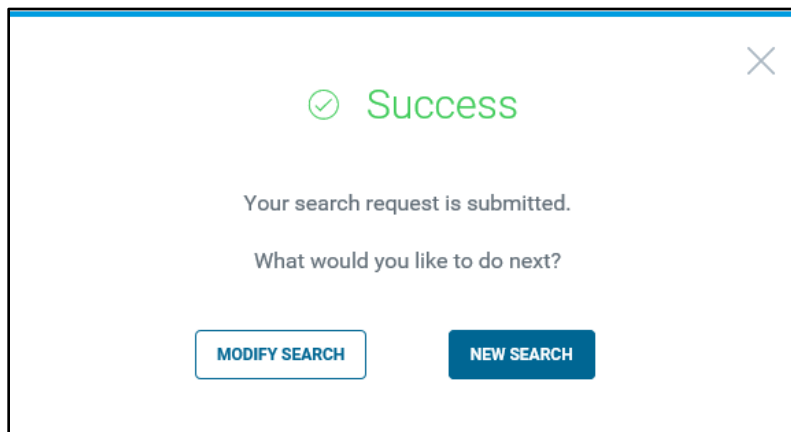
This screenshot shows the 'Search for Loans' page with the search parameters dropdown menu open. The dropdown list includes 'FM Loan Number', 'Seller / Servicer Number', 'Seller Loan Number', 'Servicer Loan Number', and 'Master Commitment Number'. Below the dropdown, there are three radio buttons: 'Active & Closed Loans' (which is selected), 'Active Loans Only', and 'Closed Loans Only'. The 'What is the number?' field remains empty. The 'SEARCH' button is at the bottom left.

5. Click the **Search** button. Search results may be displayed in a table that appears below the Search Results header. See *Search Results Table* in this chapter for further functions.

Note: If you perform a search that results in more than 2,000 records, or takes over 10 seconds to complete, you may see a confirmation message allowing you to choose to stop the search or submit to the Saved Results page.



Click **Submit** to send your search results to the “Saved Results” page. A message will display showing a successful submission.



See *Saved Results Page* in this chapter for further functions.

Search Results Table

The results displayed for loans in the following Search Results table are based on the specified search criteria and displays when the resultant count is less than 2,000 loans. You can view a maximum of 10 data rows in the search page (at a time) for a maximum of 10 loan records. The maximum number of result pages viewable via the Loan Coverage Advisor user interface is 100 pages. The counter (located in the mid-region of the “Search Results” page) shows the number of loans retrieved and marks your current location

The parameter(s) used to build the search query is/are shown in the Current Search box located in the mid-region of the Search Results table; each parameter has its own **Undo** link allowing you to remove (⊗) the criteria and broaden the array of search results. Simply click the **Undo** link next to the parameter you want to retract. Removing any one of the search parameters could result in incremental increases in the number of loans returned in the search results. If you remove all the parameters, the search results would become equivalent to a basic search.



Search Results

Current Search Criteria

Search results are based on the criteria shown below. To remove any of your selected search criteria from these results, please click

Seller / Servicer Number

Loan Funding Date is after 11/24/2017

Your search yielded 1,340 results **EXPORT RESULTS**

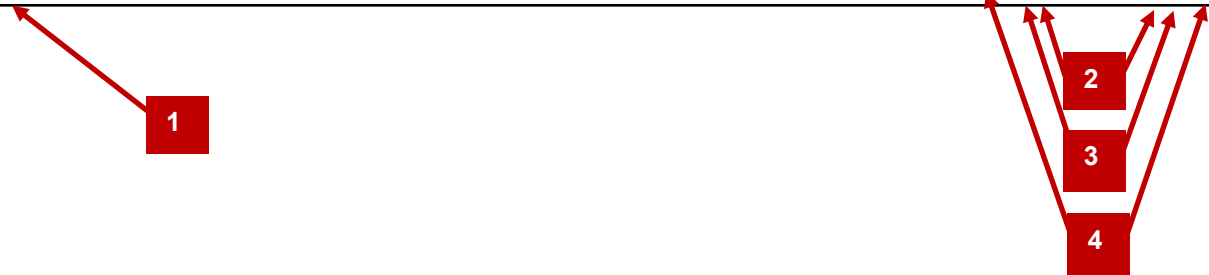
| FM LOAN NUMBER | SELLER R/W* NUMBER | SELLER R/W* NAME | SELLER LOAN NUMBER | SELLING R/W* RELIEVED | SELLING R/W* RELIEF PERIOD | SELLING R/W* PLANNED RELIEF DATE | SELLING R/W* ACTUAL RELIEF DATE | SERVICER R/W* NUMBER | SERVICER R/W* NAME | SERVICER LOAN NUMBER | GROSS UPB(S) |
|----------------|--------------------|------------------|--------------------|-----------------------|----------------------------|----------------------------------|---------------------------------|----------------------|--------------------|----------------------|--------------|
| | | | | No | 36 Months | 12/01/2020 | | | | | |
| | | | | No | 36 Months | 12/01/2020 | | | | | |
| | | | | No | 36 Months | 12/01/2020 | | | | | |
| | | | | No | 36 Months | 12/01/2020 | | | | | |
| | | | | No | 36 Months | 12/01/2020 | | | | | |

Pagination buttons only become active when the record count exceeds 10. The following example provides information about the pagination buttons.

| FM LOAN NUMBER | SELLER R/W* NUMBER | SELLER R/W* NAME | SELLER LOAN NUMBER | SELLING R/W* RELIEVED | SELLING R/W* RELIEF PERIOD | SELLING R/W* PLANNED RELIEF DATE | SELLING R/W* ACTUAL RELIEF DATE | SERVICER R/W* NUMBER | SERVICER R/W* NAME | SERVICER LOAN NUMBER | GROSS UPB(S) |
|----------------|--------------------|------------------|--------------------|-----------------------|----------------------------|----------------------------------|---------------------------------|----------------------|--------------------|----------------------|--------------|
| | | | | No | 36 Months | 12/01/2020 | | | | | |

1 - 10 of 1340 items

<< < 1 2 3 4 5 6 7 8 9 10 > >>





| Pagination | |
|------------|--|
| Option | Description |
| 1 | Scroll (the horizontal scroll bar) right or left to view columns outside the visible area. |
| 2 | Jump to a specific page. |
| 3 | Skip one page forward or backward. |
| 4 | Skip to the first or last page. |

The loan records retrieved through basic search queries display up-to-date R&W information. Within the Search Results table, a row of data represents a loan record. In the following example, the loan level information displayed in the Search Results table is based on a basic search query:

- The Freddie Mac Loan Number for the loan is displayed in data column #1.
- Information pertaining to the Seller R&W is presented in data columns #2 through #8.
- Columns #9 through #12 provide information about the Servicer R&W.

| Seller Information | | | | | | | | Servicer Information | | | |
|---------------------|-------------------|-----------------|--------------------|----------------------|---------------------------|---------------------------------|--------------------------------|----------------------|-------------------|----------------------|-------------|
| 1 | 2 | | | | | 8 | 9 | | | 12 | |
| FM LOAN NUMBER | SELLER R&W NUMBER | SELLER R&W NAME | SELLER LOAN NUMBER | SELLING R&W RELIEVED | SELLING R&W RELIEF PERIOD | SELLING R&W PLANNED RELIEF DATE | SELLING R&W ACTUAL RELIEF DATE | SERVICER R&W NUMBER | SERVICER R&W NAME | SERVICER LOAN NUMBER | GROSS UP(S) |
| | | | | No | 36 Months | 12/01/2020 | | | | | |
| 1 - 10 of 1340 Rows | | | | | | | | | | | |

Basic Search Results Content

You can retrieve the R&W loan details shown in the following table using the Freddie Mac Loan Number, Seller/Servicer Number, Seller Loan Number, Servicer Loan Number or Master Commitment Number (referred to in the Guide as Pricing Identifier). A single row of search results containing the information is populated into the search results page for every loan that satisfies the search criteria.



| Basic Search Results | |
|--|--|
| Data Field Columns | Description |
| FM Loan Number (Freddie Mac Loan Number) | The 9-digit Freddie Mac loan number used to identify a mortgage delivered to Freddie Mac for purchase. |
| Seller R&W Number | The Freddie Mac 6-digit number uniquely identifying the Seller who sold the loan to Freddie Mac. |
| Seller R&W Name | The Obligor name associated with the unique Selling R&W Number. |
| Seller Loan Number | The user-created identifier uniquely identifying the loan (Seller). |
| Bifurcation Delivery Type | The relationship between the Selling R&W and Servicing R&W Obligors at loan funding. For each loan, consists of one of the following: None , Full , and Operational . |
| Servicing Released XChange® Program Type | A suite of execution types that provide liquidity to the market, which helps maintain price stability and promote the easy transfer of servicing to another approved servicer. |
| Loan Acquisition Date* | The date of loan delivery to Freddie Mac. |
| Loan Product* | A type of loan outlined in the Freddie Mac selling guide or a seller's unique master agreement/ master commitment. |
| Loan Status* | The status of the loan with regard to it being active or closed. |
| Selling R&W Relieved* | A binary (yes (Y) or no (N)) indicator that Selling R&W has been relieved for the loan. |
| Selling R&W Relief Event* | The business event that is processed on the loan at the time of granting Selling R&W relief. Examples include: Loan Sunset Date Reached , QC Review – Satisfactory , CE Terminated and Alternative Payment Plan with Current Payment . |
| Selling R&W* Life of Loan Reason | Displays the most recent event that changes the Selling R&W relief eligibility to the life of the loan which includes: <ul style="list-style-type: none">• Excluded from R&W Framework• Loan Delinquency Reported• Default Management Reported |



| | |
|-----------------------------------|---|
| | <ul style="list-style-type: none">• Loan Modified• Credit Enhancement• Other |
| Collateral Type* | Displays the Collateral R&W relief offering type. |
| Loan Advisor R&W Relief Offerings | <p>Indicates whether the loan is relieved of the following representations and warranties:</p> <ul style="list-style-type: none">• Capacity R&W Relief:<ul style="list-style-type: none">○ Asset: Indicates whether Loan Product Advisor® has determined that the loan is relieved of certain representations and warranties related to the borrower's assets. References:<ul style="list-style-type: none">▪ Guide Chapter 5902 Automated Asset Assessment with Loan Product Advisor (e.g., AIM for Assets)▪ Guide Section 5902.5 Representation and Warranty Relief○ Income: Indicates whether Loan Product Advisor has determined that the loan is relieved of certain representations and warranties related to the borrower's income. References:<ul style="list-style-type: none">▪ Guide Chapter 5904 Automated income assessment with Loan Product Advisor using account data (e.g., AIM for Income Using Direct Deposits)▪ Guide Section 5904.5 Representation and warranty relief and additional requirements▪ Guide Chapter 5901 Automated Income Assessment with Loan Product Advisor Using Employer Data (e.g., AIM for Income)▪ Guide Section 5901.5 Representation and warranty relief and additional requirements▪ Guide Chapter 5903 Automated Income Assessment with Loan Product Advisor Using Tax Return Data (e.g., AIM for Self-Employed) |



| | |
|-----------------------------------|--|
| | <ul style="list-style-type: none"> ▪ Guide Section 5903.5 Representation and warranty relief and additional requirements • Collateral R&W Relief: Indicates whether Loan Product Advisor has determined that the loan is relieved of certain representations and warranties related to value, condition, and marketability of the Mortgaged Premises. <ul style="list-style-type: none"> ○ E.g., Automated Collateral Evaluation (ACE), Appraisal Waiver. ○ Reference: Guide Section 5601.9 <p>Credit R&W Relief: Unavailable</p> |
| Alternative Payment Plan Status* | Shows the status of remedy periods on loans that started with a Disaster-Related Forbearance. When applicable, one of the following values will display: Under Consideration, Applies , and Does Not Apply . Refer to Freddie Mac Seller/Servicer Guide Section 1301.11. |
| Alternative Payment Plan Period** | The period of time between the Loan Funding Date and projected/planned R&W Relief Date. For each loan, consists of one of the following: 0 Months, 12 Months, 36 Months, 60 Months and Life of Loan . |
| Selling R&W Planned Relief Date | The latest planned date the Selling R&W will be relieved on the loan based on its attributes and payment history. |
| Selling R&W Actual Relief Date | The date the Selling R&W was relieved on the loan. |
| Credit R&W Period* | The period of time between the Loan Funding Date and projected/planned Credit R&W Relief Date. For each loan, consists of one of the following: 0 Months, 12 Months, 36 Months, 60 Months and Life of Loan . |
| Credit R&W Planned Relief Date* | The latest planned date the Credit R&W will be relieved on the loan. |
| Credit R&W Actual Relief Date* | The date the Credit R&W was relieved on the loan. |
| Capacity R&W Period* | The period of time between the Loan Funding Date and projected/planned Capacity R&W Relief Date. For each loan, consists of one of the following: 0 Months, 12 Months, 36 Months, 60 Months and Life of Loan . |
| Capacity R&W Planned Relief Date* | The latest planned date the Capacity R&W will be relieved on the loan. |



| | |
|-------------------------------------|--|
| Capacity R&W Actual Relief Date* | The date the Capacity R&W was relieved on the loan. |
| Asset R&W Period* | The period of time between the Loan Funding Date and projected/planned Asset R&W Relief Date. For each loan, consists of one of the following: 0 Months, 12 Months, 36 Months, 60 Months and Life of Loan . |
| Asset R&W Planned Relief Date* | The latest planned date the Asset R&W will be relieved on the loan. |
| Asset R&W Actual Relief Date* | The date the Asset R&W was relieved on the loan. |
| Income R&W Period* | The period of time between the Loan Funding Date and projected/planned Income R&W Relief Date. For each loan, consists of one of the following: 0 Months, 12 Months, 36 Months, 60 Months and Life of Loan . |
| Income R&W Planned Relief Date* | The latest planned date the Income R&W will be relieved on the loan. |
| Income R&W Actual Relief Date* | The date the Income R&W was relieved on the loan. |
| Collateral R&W Period* | The period of time between the Loan Funding Date and projected/planned Collateral R&W Relief Date. For each loan, consists of one of the following: 0 Months, 12 Months, 36 Months, 60 Months and Life of Loan . |
| Collateral R&W Planned Relief Date* | The latest planned date the Collateral R&W will be relieved on the loan. |
| Collateral R&W Actual Relief Date* | The date the Collateral R&W was relieved on the loan. |
| Servicer R&W Number | The Freddie Mac 6-digit number uniquely identifying the Servicer Obligor (Servicer). |
| Servicer R&W Name | The Servicer Obligor name associated with the unique Servicer R&W Number. |
| Servicer Loan Number | The user-created identifier uniquely identifying the loan (Servicer). |
| Servicing Bifurcation* | The relationship between two Servicing R&W Obligor as transferor and transferee of the Servicing R&W obligations. For each loan, consists of one of the following: None, Full , and Operational . |



| | |
|-------------------------------------|--|
| Gross UPB(\$) | The interest-bearing UPB plus the non-interest bearing (forbearance) UPB of a loan owned by Freddie Mac. |
| Selling** | Collection of Seller information presented as part of the current loan risk data set for the loan. |
| Income R&W Period* | The period of time between the Loan Funding Date and projected/planned Income R&W Relief Date. For each loan, consists of one of the following: 0 Months, 12 Months, 36 Months, 60 Months and Life of Loan . |
| Income R&W Planned Relief Date* | The latest planned date the Income R&W will be relieved on the loan. |
| Income R&W Actual Relief Date* | The date the Income R&W was relieved on the loan. |
| Collateral R&W Period* | The period of time between the Loan Funding Date and projected/planned Collateral R&W Relief Date. For each loan, consists of one of the following: 0 Months, 12 Months, 36 Months, 60 Months and Life of Loan . |
| Collateral R&W Planned Relief Date* | The latest planned date the Collateral R&W will be relieved on the loan. |
| Collateral R&W Actual Relief Date* | The date the Collateral R&W was relieved on the loan. |
| Servicer R&W Number | The Freddie Mac 6-digit number uniquely identifying the Servicer Obligor (Servicer). |
| Servicer R&W Name | The Servicer Obligor name associated with the unique Servicer R&W Number. |
| Servicer Loan Number | The user-created identifier uniquely identifying the loan (Servicer). |
| Servicing Bifurcation* | The relationship between two Servicing R&W Obligors as transferor and transferee of the Servicing R&W obligations. For each loan, consists of one of the following: None, Full , and Operational . |
| Gross UPB(\$) | The interest-bearing UPB plus the non-interest bearing (forbearance) UPB of a loan owned by Freddie Mac. |
| Selling** | Collection of seller information presented as part of the current loan risk data set for the loan. |
| Delivery** | Collection of delivery information presented as part of the current loan risk data set for the loan. |



| | |
|---|---|
| Servicer** | Collection of servicing information presented as part of the current loan risk data set for the loan. |
| Servicing** | Collection of servicing information presented as part of the current loan risk data set for the loan. |
| Credit Risk Offsets** | Most up-to-date information about credit risk offsets associated with the loan. |
| Loan History – Selling and Servicing R&W*** | R&W history and events that triggered R&W updates. |

*These data fields display in the export file only.

**Access by clicking the Freddie Mac Loan Number link of a loan record displayed in the Search Results table.

***Accessible in the “Event Summary”.

Note: Important Items to Note About the Representation and Warranty Information

Obligors: Only the identity of the Obligor that is in the first position appears in the basic R&W search results table. If a loan has two or more Obligors due to a bifurcated delivery or transfer of servicing, information about the second position Obligor can be found in the Current Loan Risk Detail view.

Selling R&W Planned Relief Date: The Selling R&W Planned Relief Date corresponds to the R&W Relief Date that is currently projected.

Selling R&W Actual Relief Date: In most cases, when a value appears in the Selling R&W Actual Relief Date field, the date matches the Selling R&W Planned Relief Date. In the event there is an open repurchase, the Selling R&W Actual Relief Date will not show as relieved even if the Selling R&W Planned Relief Date has been reached.

Selling R&W Relieved (Indicator): This indicator, is tied to the Selling R&W Actual Relief Date. The indicator is always set to **No** until the Selling R&W Actual Relief Date has occurred.

Disaster Relief Loans

For loans with disaster-related forbearances, you will also see a value for both **Alternative Payment Plan Status** and **Alternative Payment Plan Period** in the Selling R&W Tab of the Loan Risk Details screen. An Alternative Payment Plan begins with a Disaster-Related Forbearance and can extend to include related Forbearance extensions, Trial Periods or Repayment Plan periods.

This **Alternative Payment Plan Status** will also display in the Basic / Representation and Warranty Relief Date Options search results export. If the loan is relieved, you may also see the value Acceptable Pay History (Alternative Payment Plan) as a relief reason in the Selling R&W Relief Report.



Credit Risk Offsets

Selling R&W² | Servicing R&W² | MI | CE

Responsible Party

| POSITION | DEBTOR NAME | DEBTOR NUMBER | START DATE | END DATE |
|----------|-------------|---------------|------------|----------|
| 1 | | | 12/07/2016 | - |

Loan Advisor R&W² Relief Offerings (Refer to Online Help section for the Guide details on each Offering)

CAPACITY R&W² RELIEF
Asset: N/A
Income: N/A

COLLATERAL R&W² RELIEF
Unavailable

CREDIT R&W² RELIEF
N/A

Current Coverage

SELLING R&W² RELIEF PERIOD
12 Months

SELLING R&W² RELIEF DATE
01/01/2018

R&W² RELIEF INDICATED?
No

Alternative Payment Plan

ALTERNATIVE PAYMENT PLAN STATUS
Applies

ALTERNATIVE PAYMENT PLAN PERIOD
Dec 2020 -

TYPE | PLANNED RELIEF DATE | ACTUAL RELIEF DATE | PERIOD | Funding Date | Maturity Date *

Note: Online help describing the Alternate Payment Plan section will display when you click the question mark icon located after the Alternative Payment Plan header.

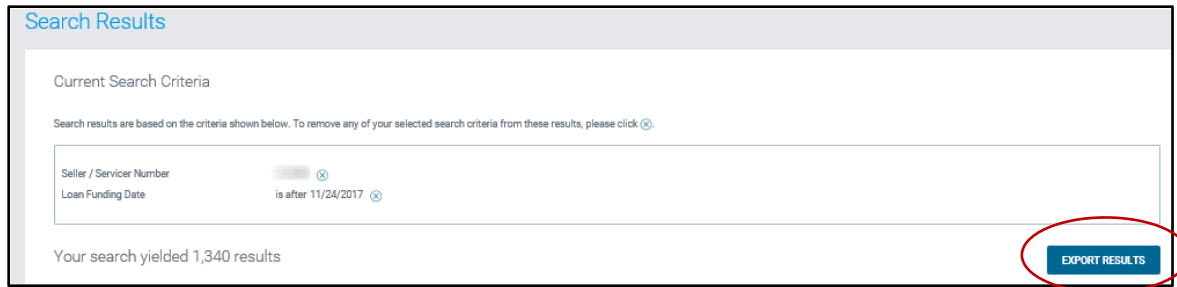
Valid values for the Alternative Payment Plan Status are as follows:

| Icon | Description |
|------|--|
| | Applies – The loan has been brought current and has successfully met the requirements of an Alternative Payment Plan outlined in 1301.11 of the Seller/Servicer Guide. |
| | Does Not Apply – The loan has not been brought current or has not successfully met the requirements of an Alternative Payment Plan outlined in 1301.11 of the Seller/Servicer Guide or both. |
| | Under Consideration – The loan is either in the middle of an Alternative Payment Plan or still awaiting delinquency reporting for the servicing cycle following the plan. |

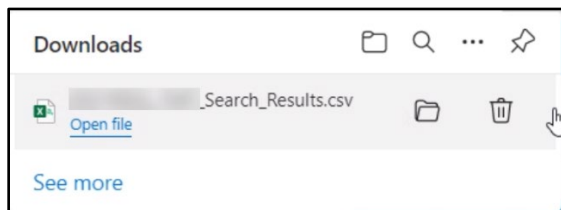
Note: Data is refreshed in Loan Coverage Advisor if the lender reports a change to the information associated with a Freddie Mac Loan Number.

Retrieving Results

Loan Coverage Advisor retrieves results for all records that match the stated criteria. The parameter(s) used to build a search query display on the screen. You can include by default **Active & Closed Loans** or narrow your search. A link to begin the export is available to the right of the screen.



After you click **EXPORT RESULTS**, Loan Coverage Advisor displays a pop-up box prompting you to open or save the data export file. Choose the **Open** file option to automatically launch and view the data in a Microsoft Excel worksheet. You can use the sort, filter and formatting features in Microsoft Excel to rearrange the loan records. Click the **Save** (or **Save As**) option to download the file to your computer or a LAN drive.



Note: We recommend you **Save** the file immediately and rename it when prompted so you can continue to download and open subsequent files.

The Microsoft Excel worksheet will display when you choose the **Open** option, displaying a worksheet populated with the visible data. All Microsoft features are available when the file opens in Excel. You can sort, filter and format the exported loan records.

| FM Loan Number | Seller R&I/Seller R&I/Seller Low Delivery E/Servicing Release/Loan Funding | Product T/Loan Status | Selling R&I/Selling R&I/Selling R&I/Collateral Collateral Asset R&I | Income Type 1 | Income Type 2 | Income Type 3 | Income R/Alternative Selling R&I/Selling R&I/W/Selling R&I/Credit R&I/Cro |
|----------------|--|-------------------------------|---|--------------------------------|---------------|---------------|---|
| | Full | 1/14/2014 30Yr Fixed/Closed | Yes | Loan Sums Acceptable Pay Hists | N/A | N/A | Direct Deposit |
| | Full | 1/22/2014 15Yr Fixed/Closed | Yes | Loan Sums Acceptable Pay Hists | N/A | N/A | Employer Data |
| | Full | 3/17/2014 30Yr Fixed/Closed | Yes | Loan Sums Acceptable Pay Hists | N/A | N/A | Tax Returns |
| | Full | 3/21/2014 15Yr Fixed/Closed | Yes | Loan Sums Acceptable Pay Hists | N/A | N/A | Direct Deposit/ Employer Data |
| | Full | 3/21/2014 15Yr Fixed/Closed | Yes | Loan Sums Acceptable Pay Hists | N/A | N/A | Employer Data Tax Returns |
| | Full | 5/22/2014 30Yr Fixed/Closed | Yes | Loan Sums Acceptable Pay Hists | N/A | N/A | Direct Deposit/ Tax Returns |
| | Full | 10/22/2013 15Yr Fixed/Closed | Yes | Loan Sums Acceptable Pay Hists | N/A | N/A | Direct Deposit/ Employer Data |
| | Full | 10/22/2013 15Yr Fixed/Perform | Yes | Loan Sums Acceptable Pay Hists | N/A | N/A | Direct Deposit/ Tax Returns |
| | Full | 8/15/2014 30Yr Fixed/Closed | Yes | QC Review QC Satisfactory | N/A | N/A | Direct Deposit |
| | Full | 8/20/2014 30Yr Fixed/Closed | Yes | QC Review QC Satisfactory | N/A | N/A | Employer Data Tax Returns |
| | Full | 8/20/2014 30Yr Fixed/Closed | Yes | Loan Sums Acceptable Pay Hists | N/A | N/A | Direct Deposit/ Employer Data Tax Returns |
| | Full | 8/20/2014 30Yr Fixed/Perform | Yes | Loan Sums Acceptable Pay Hists | N/A | N/A | Direct Deposit/ Employer Data Tax Returns |
| | Full | 8/20/2014 30Yr Fixed/Perform | Yes | Loan Sums Acceptable Pay Hists | N/A | N/A | Direct Deposit/ Employer Data Tax Returns |
| | Full | 8/20/2014 30Yr Fixed/Perform | Yes | Loan Sums Acceptable Pay Hists | N/A | N/A | Direct Deposit/ Employer Data Tax Returns |
| | Full | 8/20/2014 30Yr Fixed/Closed | Yes | Loan Sums Acceptable Pay Hists | N/A | N/A | Direct Deposit/ Employer Data Tax Returns |
| | Full | 8/20/2014 30Yr Fixed/Closed | Yes | Loan Sums Acceptable Pay Hists | N/A | N/A | Direct Deposit/ Employer Data Tax Returns |



For funded loans that have received income representation and warranty relief, income offering details will display in the export search results.

Income offering details include:

1. Direct Deposit (AIM for income using direct deposits)
2. Employer Data (AIM for income using employer data)
3. Tax Returns (AIM for self-employed)

These results will display within the Income Type1, Income Type 2, and Income Type 3 columns respectively.

For any loan, the Loan Advisor R&W Relief Offerings may display the following decisions: Eligible, Not Eligible and Unavailable.

Note: Search criteria results also include Sweat Equity for fixed conventional loans under Product Type.

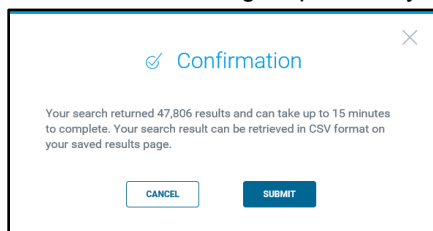
Saved Results Page

The “Saved Results” page allows you to access saved search results from your search criteria and gives you the ability to retrieve results. You may retrieve the search results immediately and for up to 14 days. After 14 days, the search results will expire, however Loan Coverage Advisor continues to list your search parameters, so you may still access your search criteria to re-create your search. These expired search parameters will be removed after 90 days.

When you perform a search that results in more than 2,000 records, or takes over 10 seconds to compile, you may see a confirmation message.

Note: If you do not take any action on the confirmation message prompt, the search will automatically be submitted for you and be available for access on the “Saved Results” page.

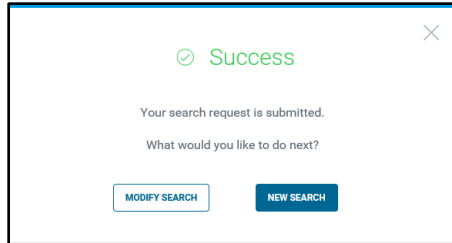
Perform the following steps when you see this message:



1. Click **Submit** to send your search results to the “Saved Results” page. A message will display showing a successful submission. Your search parameter results will be submitted to the “Saved Results” page.
You will see a Notifications display at the top right corner of your screen upon a successful submission.
2. When you see the Success message, click **New Search** to create a new search.

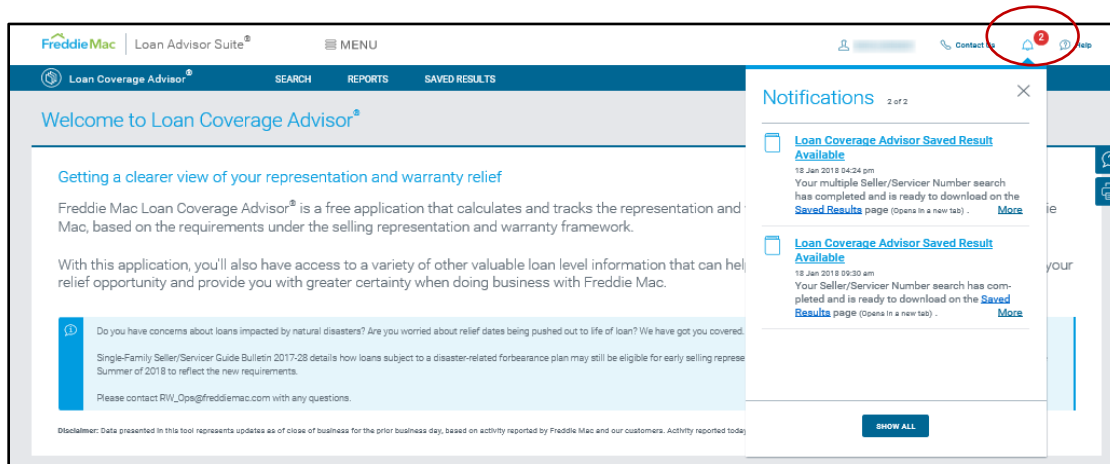


3. (Optional) Click **Modify Search** if you want to change parameters for the submitted file.



4. Click the **Saved Results** tab in the top menu to view the submitted search results. The “Saved Results” page displays.

Loan Coverage Advisor displays a bell in the upper right of your screen indicating that your asynchronous search has completed and is ready to download. Clicking on the “Saved Results” link in the notification will direct you to that search on the “Saved Results” page.



5. Click any of the quick filter functions at the top to narrow your list of search results for this “Saved Results” page.

Note: The time displayed in the Details column of the “Saved Results” page is Eastern Time.

6. Select your action based on your needs for the files. You may refresh the details file in progress by clicking the refresh action icon to see if it is finished processing. You may also either download the file, re-run or delete the file as necessary.



FreddieMac | Loan AdvisorSM MENU Contact Us 1 Help

Notification Center

| | | | |
|-------|------|--------|--|
| TOTAL | READ | UNREAD | |
| 2 | 1 | 1 | |

| <input type="checkbox"/> | STATUS | NOTIFICATION(S) | TOOL | TYPE | DATE AND TIME |
|--------------------------|--------|--|------|-----------------------|---------------------|
| <input type="checkbox"/> | | Loan Coverage Advisor Saved Result Available Your Seller/Servicer Number search has completed and is ready to download on the Saved Results page. (Opens in a new tab) . | | Loan Coverage Advisor | 09/16/2020 12:59:49 |
| <input type="checkbox"/> | | Loan Coverage Advisor Saved Result Available Your Seller/Servicer Number search has completed and is ready to download on the Saved Results page. (Opens in a new tab) . | | Loan Coverage Advisor | 09/16/2020 12:59:41 |

1 - 2 of 2 Item(s) 25 | 50 | 100 << >>

FEEDBACK

Saved Results

Select an action to download, re-run or delete a saved search. Please note that expired results shall be removed after 90 days.

| | | | | |
|-------|-----------|-------|---------|-------------|
| TOTAL | AVAILABLE | ERROR | EXPIRED | IN PROGRESS |
| 69 | 14 | 0 | 55 | 0 |

| DETAILS | CRITERIA | ACTIONS |
|--|---|---|
| October 26, 2022 9:10 PM EST Expires in 13 days 2,147 Records | Seller / Servicer Number Loan Type Cancel Reason Cancellation Date MI Status MI Family Companies | Active & Closed FM Canceled equals 12/20/2011 Include Inactive ARCH Essent Genworth MGIC MIF National MI PMI RADIAN RMIC TRIAD UGIC Other |
| October 26, 2022 9:08 PM EST Expires in 13 days 2,009 Records | Seller / Servicer Number Loan Type Selling BAW* Type Selling BAW* Period | Active & Closed Max Relief Life of Loan |
| October 17, 2022 10:46 AM EST Expires in 4 days 2,009 Records | Seller / Servicer Number Loan Type Selling BAW* Type Selling BAW* Period | Active & Closed Max Relief Life of Loan |

To download the file, click the download action icon.

You will receive a prompt asking from your browser if you want to **Open** or **Save** the file.

7. Selecting **Open** automatically launches Microsoft Excel and displays a worksheet populated with the visible data. All Microsoft features are available when the file opens in Excel. You can sort, filter and format the exported loan records.



| Loan Func | Product Type | Loan Status | Selling R&W | Selling R&W | Selling R&W | Selling R&W | Collateral T | Collateral Asset | R&W Income | Ty Income | Ty Income | R&W Income | R&W Alternat | Selling R&W | Selling R&W | Selling R&W | Selling R&W | Credit R&W | Credit R&W |
|-----------|--------------------------|-------------|-------------|---------------------------|-------------|-------------|--------------|------------------|------------|-----------|-----------|------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| None | 30Yr ARM Conv | Closed | No | Excluded from R&W Fram | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |
| None | 30Yr ARM Conv | Closed | No | Excluded from R&W Fram | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |
| None | 30Yr ARM Conv | Closed | No | Excluded from R&W Fram | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |
| None | 30Yr Fixed Conv | Closed | No | Excluded from R&W Fram | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |
| None | 30Yr Fixed Conv | Closed | No | Excluded from R&W Fram | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |
| None | 30Yr Fixed Conv | Closed | No | Excluded from R&W Fram | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |
| None | 30Yr Fixed Conv | Closed | No | Loan Rep. R&W Settlement | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |
| None | 30Yr Fixed Conv | Closed | No | Loan Delinquency Report | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |
| None | 20Yr Fixed Conv | Closed | Yes | Loan Rep. R&W Settlement | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |
| None | 20Yr Fixed Conv | Closed | Yes | Loan Rep. R&W Settlement | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |
| None | 40Yr Fixed Conv Relief | Closed | No | Loan Modified | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |
| None | 20Yr Fixed Conv | Closed | Yes | Legacy Sel R&W Settlement | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |
| None | 30Yr Fixed Conv | Closed | Yes | Loan Rep. R&W Settlement | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |
| None | 30Yr Fixed Conv Relief | Foreclosu | No | Loan Modified | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Not Impac | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |
| None | 2/7/2014 30Yr Fixed Conv | Closed | No | Loan Delinquency Report | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan | Life of Loan |

8. Click the **Save** (or **Save As**) option to download the file to your computer or a LAN drive.

Advanced Search Query

The Advanced Search option allows you to customize your search criteria using Freddie Mac Loan Numbers, Seller/Servicer Number, or Master Commitment Number (referred to in the Guide as Pricing Identifier).

Searches using **FM Loan Number** allow you to quickly retrieve results for a group of loans rather than searching for those loans separately. This type of search requires you to import a list of loan numbers. Searches using **Seller/Servicer Number** or **Master Commitment Number** (referred to in the Guide as Pricing Identifier) can produce highly customized results when enhanced with additional search parameters.

Advanced searches can be configured to retrieve loan data using one or more Seller R&W Relief Date options, loan information related to credit enhancements, or loan events.

For each of these configurations, you may use a Loan Funding Date to further refine the search results. In addition, you may limit results to a segment of your loan portfolio based on the loan status.

If a search parameter cannot be used with another search parameter, the field is highlighted in yellow and is disabled until an applicable parameter is selected. To clear an active field with a drop-down list, along with their associated fields, click **Select** from the drop-down list.

Note: The available Seller and Servicer numbers include only those currently in **Active** or **Suspended** status. If you do not see your number and believe this to be in error, please contact your Freddie Mac Account Representative for assistance.



Search with Import a List of Loans

If you know the **FM Loan Number** for multiple loans, you can import the loan numbers using an Excel template.

To search with an imported list of Freddie Mac Loan Numbers, complete the following steps:

1. From the “Search” page, click **Advanced Loan Search**.

The screenshot shows the 'Search for Loans' interface. At the top right, the 'Advanced Search' link is circled in red. Below it, the 'Select Search Parameters' section includes a dropdown menu set to 'FM Loan Number' and a text input field for the number. Under 'Include in results...', the 'Active & Closed Loans' radio button is selected.

The “Advanced Search” page displays.

2. Ensure **FM Loan Number** is selected as the primary search criteria type from the drop-down list and click **Import a list of loans**. (This link appears next to the **What is Number?** field name after **FM Loan Number** is selected as the primary search criteria.) The “Import a Loan List” pop-up window displays.

The screenshot shows the 'Advanced Search' page. The dropdown menu for 'What do you want to search by?' is highlighted with a red box and contains 'FM Loan Number'. The text input field for 'What is the number?' has a blue link 'Import a Loan List' next to it, which is circled in red.

3. Select **Browse**. The “Choose File to Upload” pop-up window displays.

The screenshot shows the 'Import a Loan List' pop-up window. The title 'Import a Loan List' is circled in red. Below the title, there is a message: 'Only one file may be uploaded at a time. Click [here](#) for file formatting instructions. Click [here](#) for template file. Please note that higher volume loan list searches may take longer to retrieve.' Below this message is a 'No file selected' button. At the bottom, there are two buttons: 'CONTINUE' and 'BROWSE'. The 'BROWSE' button is highlighted with a red box.



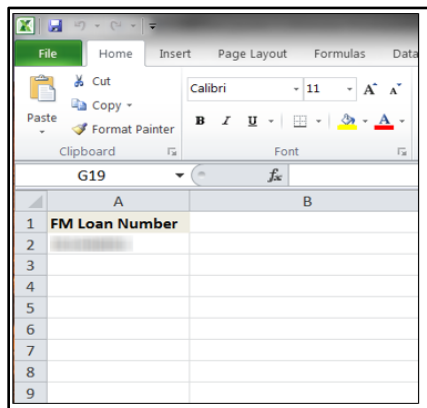
Note: For file formatting instructions or an example template file, click the applicable **here** links. The file format instructions shown below provide all the technical details needed to create the import file.

FM Loan Number Search - Import File Format

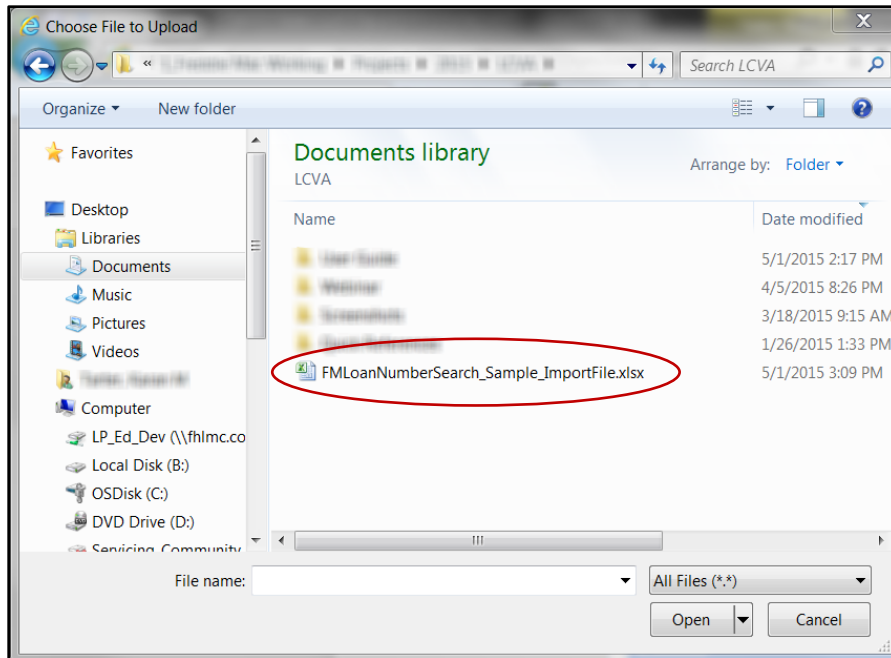
- File type must be Excel with an .xls or .xlsx extension.
- A maximum of 50,000 FM Loan Numbers can be imported.
- Column values must conform to the formatting convention in the table below.
- The FM Loan Number column must be set to excel format type “General.”
- FM Loan Numbers with leading zeros are acceptable.
- Remove any blank rows between FM Loan Numbers. Only loan numbers up to the first blank row will be included in the import.
- If there are multiple tabs in the file only the data on the first tab will be imported.
- Select the [here](#) link in the Loan Coverage Advisor application to open the reusable template file.
- Delete the row(s) of sample data included in the template file before use.

| Column Headings | Format |
|-----------------|-----------|
| FM Loan Number | nnnnnnnnn |

The template link opens an Excel spreadsheet. Click the **Enable Editing** button, replace the sample **FM Loan Number** with your list of Freddie Mac Loan Numbers and save the file.

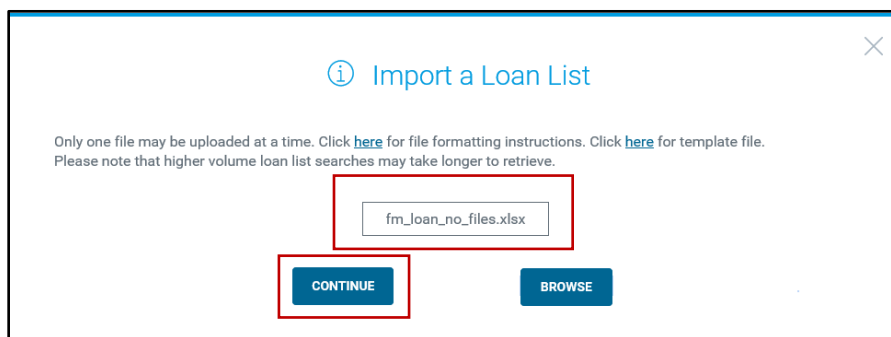


4. Locate the file you wish to import and click **Open**. The “Import a Loan List” pop-up window displays with the file selected.



5. Click **Continue**. The file name appears in the “Import a Loan List” box.

Note: After a file is selected, file validation occurs, checking for errors with the Freddie Mac Loan Numbers imported for things like duplicates and incorrect **FM Loan Number** syntax format.



The search results parameters display with information on the imported Freddie Mac Loan Numbers list.

6. Click **Search**. You cannot add any other search parameters when importing a loan list.



Search with Multiple Seller/Service Numbers

If your organization does business with Freddie Mac under more than one **Seller/Service Number**, you have the option to create a search query that includes multiple Seller/Service Numbers. With this capability, you can retrieve loan information for more than one **Seller/Service Number** at the same time. Because this option can return a large volume of results, it is recommended that you enter additional search criteria to limit the number of results returned after you select the Seller/Service Numbers.

Note: When choosing additional advanced search criteria, keep in mind the search will consider the inputs as “and” criteria. Entering conflicting criteria can result in a “No loans found” message.

To search across multiple Seller/Service Numbers, complete the following steps:

1. From the “Search” page, click **Advanced Loan Search**. The “Advanced Search” page displays.

2. Select **Seller/Service Number** as the primary search criteria type from the drop-down list and click the **Select Multiple Seller/Service** link. (This link appears next to the **What is the Number?** field name after **Seller/Service Number** is selected as the primary search criteria.) The “Related Seller/Service Numbers” pop-up window displays.



3. Select the Seller/Servicer Numbers from the **Available for Selection** list. Then use the navigation buttons to add Seller/Servicer Numbers to the **Selected** box. The Seller/Servicer Numbers you chose appear in the **Selected** box.

Note: Adding Seller/Servicer Numbers

- To select more than one Seller/Servicer Number from the Available for Selection list in a single step, press and hold the CTRL button when making the second and all subsequent selections. Use the Add button to transfer the selections to the Selected box.
- To select ALL Seller/Servicer Numbers from the Available for Selection list in a single step, click the Add All button to transfer the entire list to the Selected box.

Removing Seller/Servicer Numbers

- To remove selected Seller/Servicer Numbers from the Selected box, highlight the selection(s) and click the **Remove** button.
- To remove ALL selected Seller/Servicer Numbers from the Selected box, click the **Remove All** button.

4. Click the **Continue** button.

This will return you to the “Advanced Search” page with **Multiple Selected** appearing in the **What is the number?** data field.

5. Enter additional search criteria to limit the number of results returned.



Note: **Multiple Selected** remains in the **What is the number?** data field for subsequent searches until multiple Seller/Servicer numbers are removed from the **Selected** list. Click the **Select Multiple Seller/Servicers** link to access this list again.

Search by R&W Relief Date Options

You can retrieve loan information using the Selling R&W Type with one or more R&W relief attributes (e.g., Selling R&W Period, Selling R&W Relief Date, and/or Loan Advisor - R&W Relief Offerings) as parameters for the search query.

The Loan Funding Date is an optional parameter you may add to the search query to further refine the list of records retrieved. However, you cannot use **CE criteria**, **Events criteria** or **Primary MI criteria** under Additional Search Options in combination with the R&W Relief Date Options. The Additional Search Options drop-down list (itemizing **CE criteria**, **Events criteria**, and **Primary MI criteria** options) is disabled when selecting R&W Relief Date Options.

Note: To clear a field with a drop-down list, along with their associated fields, click **Select** from the drop-down list

To search using R&W Relief Date Options, complete the following steps:

1. From the “Search” page, click **Advanced Search**. The “Advanced Search” page displays.
2. Select **Seller/Servicer Number** –OR– **Master Commitment Number** (referred to in the Guide as Pricing Identifier) as the primary search criteria type from the drop-down list.
3. Enter **Seller/Servicer Number** –OR– **Master Commitment Number** (referred to in the Guide as Pricing Identifier) in the **What is the number?** data field.
4. Select the Selling R&W Type with one or more of the relief attributes (Selling R&W Period, Selling R&W Relief Date(s)) from the drop-down list(s), and/or Loan Advisor - R&W Relief Offerings options. Enter the parameter value in the data field for the selected criteria.



About the Selling R&W Type

The Selling R&W Type consists of options which provide access to either the maximum selling R&W information (**Max Relief**) or more detailed information (**Credit**, **Collateral** or **Capacity** that includes **Asset** and **Income** options). The Selling R&W Period and Selling R&W Relief Date fields become active once the Selling R&W Type is selected.

The screenshot shows a dropdown menu titled "Selling R&W Type". The menu is open, displaying the following options: "-- Select --", "Max Relief", "Credit", "Collateral", "Capacity", "- Asset", and "- Income". The "Max Relief" option is currently selected and highlighted in blue.

About the Selling R&W Period

The Selling R&W Period options consist of five periods associated with the representation and warranty framework. You can only select a single period from the drop-down list.

The screenshot shows a dropdown menu titled "Selling R&W Period". The menu is open, displaying the following options: "-- Select --", "0 Months", "12 Months", "36 Months", "60 Months", and "Life of Loan". The "-- Select --" option is currently selected and highlighted in blue.

About the Selling R&W Relief Date

The Selling R&W Relief Date can be any month/year combination equal to or after January 2013. You can select one parameter from the drop-down list to refine the search date. The parameters allow you to choose from an exact month/year, any date within a specified month/year range, or any date before or after a defined month/year. When you select is between, additional fields appear to specify the end month/year.

The screenshot shows a dropdown menu titled "Selling R&W Relief Date". The menu is open, displaying the following options: "-- Select --", "equals", "is between", "is before", and "is after". The "-- Select --" option is currently selected and highlighted in blue.

5. (Optional) Select a Loan Funding Date(s) to further refine the search results. Options for this parameter are the same as the Selling R&W Relief Date.



Loan Funding Date

-- Select --
equals
is between
is before
is after



Use the calendar icon to select the date

6. (Optional) Restrict the search results to **Active Loans Only** or **Closed Loans Only** loans by selecting the appropriate radio button. The default setting is **Active & Closed Loans**.

Include in results...

Active & Closed Loans Active Loans Only Closed Loans Only

7. (Optional) Select a Selling R&W Relief Date by selecting the appropriate date in the drop-down menu along with the month and year, and if the search is for **Planned** or **Actual** data results.

Selling R&W Relief Date Month Year

-- Select --

and is Planned Actual

8. (Optional) Select any combination of the options under Loan Advisor - R&W Relief Offerings by selecting the appropriate checkbox for **Collateral**, **Asset** and/or **Income**. You may use one or all these offering options as your primary search request to receive collateral, asset and/or income loan results.

Loan Advisor R&W Relief Offerings (includes loans granted relief for select coverages)

Collateral Asset Income

9. Click the **Search** button. Loan Coverage Advisor performs the search query and displays the results in the "Search Results" page.



Note: By default, basic and advanced searches are driven by the **Planned** Selling R&W Relief Date (even when a specific Selling R&W Relief Date type is not specified as a search parameter).

Selecting the **Actual** Selling R&W Relief Date radio button restricts records to those where the Selling R&W Relief Date has actually occurred.

Selling R&W Relief Date

Month Year

-- Select --
equals
is between
is before
is after

and is Planned Actual

When you finish with your search steps, you can use the **Export Results** to download your Microsoft Excel spreadsheet which will contain the results of your search request. See *Export Search Results* functions which are discussed further in this chapter.

Search by Credit Enhancement (CE) Criteria

You can create an advanced search query to retrieve information about the credit enhancements on certain loans. With this type of search, you can refine the search results by including one or more of the following credit enhancement (CE) parameters within your search parameters: CE status, MI Company, MI Policy Number, and Credit Enhancement Type. However, the application does not require you to include any of these parameters. Simply selecting **CE criteria** from the Additional Search Options dropdown list will produce search results featuring CE attributes.

By default, only loans with an Active CE are included in the search results. When you select the **Include loans with Inactive CE**: checkbox, loans with an Inactive CE also display in the search results.

Additional Search Options

Select one of the following options to search for loans with credit enhancements, primary mortgage insurance, or specific business events that may impact Representation and Warranty relief and obligations. Selecting any of these options will disable the Representation and Warranty Relief Date Options section above.

CE criteria

Credit Enhancements ?

Search for loans with Credit Enhancements by selecting one or more of the following criteria.

MI Company *
-- Select --

MI Policy Number

CE Status (by default only loans with Active CE are included in search results.)
 Include loans with Inactive CE

The following table provides the full list of CE types the application may reference in the selection list. You must select one or more CE types as search criteria parameters. The Loan Funding Date parameter is optional. You can use it to further refine the results retrieved by the search query. You cannot use R&W Relief Date Options, however, to create advanced searches built around CE criteria.



Types of Credit Enhancements (CEs) for Selection in Drop-down List

- 1STLOSS
- CASH
- COPRIME
- CPA
- ENCPA
- ENSPREAD
- IMAGIN
- INDEMN
- INVDPMI
- MIPOOL
- MODERNS
- RECOURSE
- SMC
- SPREAD

Note: To clear a field with a drop-down list, along with their associated fields, click **Select** from the drop-down list. See Appendix A, Loan Coverage Advisor Glossary, for explanations of terms.

To search using CE Criteria, complete the following steps:

1. From the “Search” page, click **Advanced Loan Search**. The “Advanced Search” page displays.
2. Select **Seller/Service Number –OR– Master Commitment Number** (referred to in the Guide as Pricing Identifier) as the primary search criteria type from the drop-down list.
3. Enter **Seller/Service Number –OR– Master Commitment Number** (referred to in the Guide as Pricing Identifier) in the **What is the number?** data field.
4. Select CE criteria from the Additional Search Options drop-downlist. Credit Enhancements search parameters display.



Additional Search Options

Select one of the following options to search for loans with credit enhancements, primary mortgage insurance, or specific business events that may impact Representation and Warranty relief and obligations. Selecting any of these options will disable the Representation and Warranty Relief Date Options section above.

CE criteria

Credit Enhancements [?](#)

Search for loans with Credit Enhancements by selecting one or more of the following criteria.

MI Company ⁴

CE Status (by default only loans with Active CE are included in search results.)
 Include loans with Inactive CE

CE Types ^{*}
Choose one or more of the following Credit Enhancement Types.

Exclude from search

- 1STLOSS
- CASH
- COPRIME
- CPA
- ENCPA
- ENRDEAD

Include in search

FOOTNOTE
¹ Representation and Warranty
⁴ The Counterparty responsible for the Credit Enhancement is defined by the recovery source listed in the CE tag.

- (Optional) Select the mortgage insurer company from the MI Company drop-down list.

Credit Enhancements [?](#)

Search for loans with Credit Enhancements by selecting one or more of the following criteria.

MI Company ⁴

ARCH
Amerin
CMAC
G3
Genworth
IMAGIN
MGIC
MIF
PMI
RMIC
Radian
Triad
UGIC

ENCPA
ENRDEAD

FOOTNOTE
¹ Representation and Warranty
⁴ The Counterparty responsible for the Credit Enhancement is defined by the recovery source listed in the CE tag.

- (Optional) Enter the **MI Policy Number** in the MI Policy Number field.
- Select the credit enhancement type(s) from the **Exclude from search** list. Then use the navigation buttons to add CE types to the **Include in search** box.



The CE types will appear in the **Include in search** box.

Note: Adding Credit Enhancement Types

- To select more than one CE type from the **Exclude from search** list in a single step, press and hold the **CTRL** button when making the second and all subsequent selections. Use the **Add** button to transfer the selections to the **Include in search** list.
- To select ALL CE types from the **Exclude from search** list in a single step, simply click the **Add All** button to transfer the entire list to the **Include in search** list.

Note: Removing Credit Enhancement Types



- To remove selected CE types from the **Include in search** list, highlight the selection(s) and click the **Remove** button.
 - To remove ALL selected CE types from the **Include in search** list, click the **Remove All** button.
8. (Optional) Select a Loan Funding Date(s) to further refine the search results. You can select one parameter from the drop-down list to refine the search date. The parameters allow you to choose from an exact date, any date within a specified date range, or any date before or after a defined date. When you select **is between**, an additional date field appears to specify the end date.

Loan Funding Date

-- Select --
equals
is between
is before
is after

Use the calendar icon to select the date

9. (Optional) Restrict the search results to **Active Loans Only** or **Closed Loans Only** loans by selecting the appropriate radio button. The default setting is **Active & Closed Loans**.

Include in results...

Active & Closed Loans Active Loans Only Closed Loans Only


10. Click the **Search** button. Loan Coverage Advisor performs the search query and displays the results in the “Search Results” page.

SEARCH

When you finish with your search steps, you can use the **Export Results** to download your Microsoft Excel spreadsheet which will contain the results of your search request. See *Export Search Results* functions which are discussed further in this chapter.

Credit Enhancement Criteria Search Results

After pressing **Search**, the CE Criteria search results will include records matching the current search criteria listed and used to retrieve your search results. The search query retrieves results based your search criteria, and creates a list of loans meeting the parameters of the search.

The  link aligned with each of the search parameters (in the “Current Search Criteria” section) allows you to dynamically modify the results set. Removing any one of the search parameters could result in incremental increases in the number of loans returned in the search results. If you remove all the CE parameters, the search results would become equivalent to a basic search. Results include one row for every CE. Thus, a loan can display more than one if that loan has more than one CE.



Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Search Results

Current Search Criteria

Search results are based on the criteria shown below. To remove any of your selected search criteria from these results, please click [X](#).

Seller / Servicer Number

CE Status Include Inactive

CE Type 1STLOSS ENSPREAD

Your search yielded 130 results [EXPORT RESULTS](#)

Click Export Results to view additional CE Search details

| FM LOAN NUMBER | CE TYPE | CE REASON | RECOVERY SOURCE | ENFORCEMENT TRIGGER | DAYS DELINQUENT TRIGGER | ENFORCEMENT ACTION | COVERAGE ADDED DATE | COVERAGE EFFECTIVE DATE | PLANNED TERMINATION DATE | ACTUAL TERMINATION DATE | CE COVERAGE | MI COMPANY | MI POLICY NUMBER | MI CE NUMBER |
|----------------|----------|-----------|-----------------|---------------------|-------------------------|--------------------|---------------------|-------------------------|--------------------------|-------------------------|-------------|------------|------------------|--------------|
| | ENSPREAD | Credit | Account | REO Sale | | Reimburse | 09/30/1994 | 08/11/1994 | 04/30/2006 | 09/29/1999 | | | | |
| | ENSPREAD | Credit | Account | REO Sale | | Reimburse | 08/24/1995 | 06/30/1995 | 11/30/2008 | 09/29/1999 | | | | |
| | ENSPREAD | Credit | Account | REO Sale | | Reimburse | 09/30/1994 | 08/11/1994 | 04/30/2006 | 09/29/1999 | | | | |
| | ENSPREAD | Credit | Account | REO Sale | | Reimburse | 08/24/1995 | 06/30/1995 | 11/30/2008 | 09/29/1999 | | | | |
| | ENSPREAD | Credit | Account | REO Sale | | Reimburse | 09/30/1994 | 08/11/1994 | 04/30/2006 | 09/29/1999 | | | | |

The following table provides a description of the CE data fields displayed in the Search Results table in the order of appearance (from left to right in the table).

| CE Search Results | |
|-------------------------|--|
| Data Field Columns | Description |
| FM Loan Number | The 9-digit Freddie Mac loan number used to identify a mortgage delivered to Freddie Mac for purchase. |
| CE Type | Identifies the type of Freddie Mac credit risk offset associated with the loan under the applicable CE agreement. |
| CE Reason | The business reason for negotiating the credit enhancement coverage. |
| Recovery Source | Counterparty responsible for the CE. Values are Primary, Account, Mortgage Insurance Company, Seller, Servicer, or Originator. |
| Enforcement Trigger | The event or time frame that initiates an Enforcement Action. |
| Days Delinquent Trigger | The time frame for enforcing recovery using the number of days that a loan is delinquent. |
| Enforcement Action | The process of recovering losses for the CE coverage. |
| Coverage Added Date | The date the CE coverage is added. |



| | |
|--------------------------|--|
| Coverage Effective Date | The date the CE coverage became effective. |
| Planned Termination Date | The date the CE coverage is scheduled to terminate provided the termination provisions in the agreement are met. |
| Actual Termination Date | The date the CE coverage was terminated. |
| CE Coverage | The amount of credit risk offset applied to a loan or group of loans. |
| MI Company | The name of the Mortgage Insurance company. |
| MI Policy Number | The number assigned by a mortgage insurer to identify a mortgage insurance policy. |
| MI Certificate Number | The number assigned by a primary mortgage insurer to track a loan. |

Additional Things to Know About Credit Enhancement Search Results

1. The number of rows in the search results reflects the number of credit enhancements, not the number of unique loan records, i.e., there can be more than one credit enhancement row for the same loan.
2. The results are organized in ascending order by **FM Loan Number**.
3. The following table lists all available results you will see for your **CE criteria** search:

| Fields Listed in the CE Criteria Search Results |
|--|
| <ul style="list-style-type: none">• Freddie Mac Loan Number• Seller Loan Number• Seller Number• Servicer Loan Number• Servicer Number• Loan Funding Date• Loan Status• Selling R&W Received• Event Type• Sub-Event Type• Business Event• R&W Impacted |



Export Search Results

To view additional CE Search details, select the “Export Results” link which is located above the **Search Results** table. In this example, **CE Status and CE Type** search criteria was requested for multiple Seller/ Servicer numbers. Corresponding loan-level records are visible in the Search Results table. Data in the export file is subject to the filter criteria placed on the records in the “Search” page.

Once you have exported the loan-level information retrieved from any search query in CSV file format, you can then open the data file using Microsoft Excel.

| FM LOAN NUMBER | CE TYPE | CE REASON | RECOVERY SOURCE | ENFORCEMENT TRIGGER | DAYS DELINQUENT TRIGGER | ENFORCEMENT ACTION | COVERAGE ADDED DATE | COVERAGE EFFECTIVE DATE | PLANNED TERMINATION DATE | ACTUAL TERMINATION DATE | CE COVERAGE | MI COMPANY | MI POLICY NUMBER | MI CE NUMBER |
|----------------|----------|-----------|-----------------|---------------------|-------------------------|--------------------|---------------------|-------------------------|--------------------------|-------------------------|-------------|------------|------------------|--------------|
| | ENSPREAD | Credit | Account | REO Sale | | Reimburse | 09/30/1994 | 08/11/1994 | 04/30/2006 | 09/29/1999 | | | | |
| | ENSPREAD | Credit | Account | REO Sale | | Reimburse | 08/24/1995 | 06/30/1995 | 11/30/2008 | 09/29/1999 | | | | |
| | ENSPREAD | Credit | Account | REO Sale | | Reimburse | 09/30/1994 | 08/11/1994 | 04/30/2006 | 09/29/1999 | | | | |
| | ENSPREAD | Credit | Account | REO Sale | | Reimburse | 08/24/1995 | 06/30/1995 | 11/30/2008 | 09/29/1999 | | | | |
| | ENSPREAD | Credit | Account | REO Sale | | Reimburse | 09/30/1994 | 08/11/1994 | 04/30/2006 | 09/29/1999 | | | | |

| A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | | |
|----|----------------------------|----------|----------|----------|-----------------|------------|------------|-------------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|---------|-------------|----------|----------|------------|-----------|----|
| 1 | Search Criteria | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Seller / Ser | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | CE Type | 1STLOSS | CASH | COPRIME | CPA | ENCPA | ENSPREA | IMAGIN | INDEMN | INVPDPM | MIPOOL | MODERN | RECOURS | SMC | SPREAD | | | | | | | | | |
| 4 | *Representation & Warranty | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | FM Loan N | Seller R | Seller R | Seller R | Loar Servicer R | Servicer R | Servicer R | Selling R | Selling R | Selling R | Selling R | Master Co | Loan Fund | Loan Statu | Purchase I | Purchase I | Current Uf | CE Type | CE Reason | Recovery | Enforcem | Days Delin | Enforcem | Cc |
| 7 | | | | | | | Y | Life of Loa | ##### | ##### | ##### | ##### | ##### | Closed | 60788.93 | 85 | 57735 | INDEMN | Credit; Gui | Servicer | REO Sale | | Reimburse | 4J |
| 8 | | | | | | | Y | Life of Loa | 2/1/2031 | ##### | ##### | ##### | ##### | Closed | 106926.4 | 74 | 91811.1 | INDEMN | Credit; Gui | Servicer | REO Sale | | Reimburse | ## |
| 9 | | | | | | | Y | Life of Loa | 1/1/2033 | ##### | ##### | ##### | ##### | Closed | 225928 | 95 | 217632.6 | INDEMN | Credit; Gui | Servicer | REO Sale | | Reimburse | 1J |
| 10 | | | | | | | Y | Life of Loa | 5/1/2032 | ##### | ##### | ##### | ##### | Closed | 111914.8 | 80 | 109554.2 | INDEMN | Credit; Gui | Servicer | REO Sale | | Reimburse | 4J |
| 11 | | | | | | | N | Life of Loa | 2/1/2032 | ##### | ##### | ##### | ##### | Closed | 59959.74 | 67 | 61763.78 | INDEMN | Credit; Gui | Seller | REO Sale | | Reimburse | ## |
| 12 | | | | | | | Y | Life of Loa | 1/1/2049 | ##### | ##### | ##### | ##### | Closed | 59326.71 | 100 | 61973.1 | INDEMN | Credit; Ser | Servicer | REO Sale | | Reimburse | ## |
| 13 | | | | | | | Y | Life of Loa | 8/1/2031 | ##### | ##### | ##### | ##### | Closed | 121520 | 80 | 109070.7 | INDEMN | Credit; Gui | Servicer | REO Sale | 0 | Reimburse | ## |
| 14 | | | | | | | N | Life of Loa | ##### | ##### | ##### | ##### | ##### | Closed | 88450 | 71 | 103241.3 | INDEMN | Credit; Ser | Seller | REO Sale | | Reimburse | ## |
| 15 | | | | | | | Y | Life of Loa | 6/1/2021 | ##### | ##### | ##### | ##### | Closed | 62400 | 74 | 31950.35 | INDEMN | Credit | Seller | REO Sale | | Reimburse | ## |
| 16 | | | | | | | Y | Life of Loa | 6/1/2032 | ##### | ##### | ##### | ##### | Closed | 84633.92 | 80 | 79350.66 | INDEMN | Credit; Gui | Servicer | REO Sale | | Reimburse | ## |
| 17 | | | | | | | Y | Life of Loa | 6/1/2049 | ##### | ##### | ##### | ##### | Closed | 91816.92 | 80 | 130219.3 | INDEMN | Credit; Gui | Servicer | REO Sale | | Reimburse | ## |
| 18 | | | | | | | Y | Life of Loa | 9/1/2030 | ##### | ##### | ##### | ##### | Closed | 109178.5 | 95 | 102620.9 | INDEMN | Credit; Gui | Servicer | REO Sale | | Reimburse | ## |
| 19 | | | | | | | Y | Life of Loa | 9/1/2021 | ##### | ##### | ##### | ##### | Closed | 57000 | 95 | 50512 | INDEMN | Credit; Gui | Servicer | REO Sale | | Reimburse | ## |
| 20 | | | | | | | Y | Life of Loa | 4/1/2033 | ##### | ##### | ##### | ##### | Closed | 224820.1 | 86 | 0 | INDEMN | Credit; Gui | Servicer | REO Sale | | Reimburse | 3J |
| 21 | | | | | | | N | Life of Loa | 7/1/2029 | ##### | ##### | ##### | ##### | Closed | 53562.17 | 79 | 48120.7 | INDEMN | Credit; Gui | Seller | REO Sale | | Reimburse | ## |
| 22 | | | | | | | N | Life of Loa | 6/1/2036 | ##### | ##### | ##### | ##### | Closed | 128250 | 95 | 145167.1 | INDEMN | Credit; Gui | Seller | REO Sale | | Reimburse | ## |
| 23 | | | | | | | Y | Life of Loa | 9/1/2030 | ##### | ##### | ##### | ##### | Closed | 76400 | 90 | 0 | INDEMN | Credit; Gui | Servicer | REO Sale | | Reimburse | 3J |
| 24 | | | | | | | Y | Life of Loa | 4/1/2032 | ##### | ##### | ##### | ##### | Closed | 89900 | 75 | 77465.48 | INDEMN | Credit; Gui | Servicer | REO Sale | | Reimburse | ## |



Search by Events Criteria

You can retrieve information pertaining to loan events for one or more loans using the **Events Criteria** option under **Additional Search Options**. You may perform this type of search on one event type at a time, selecting either all sub-events or a specific sub-event type, when available; and must include to/from dates as search parameters. This limits the results retrieved to a specified date range.

The Loan Funding Date and Loan Status are optional parameters you can add to the search query to further refine the list of records retrieved. You cannot include R&W Relief Date Options, however, in this type of search. The following table lists all available event types you may use as a search parameter for an Events Criteria search.

| Types of Events in the Selection Drop-down List |
|--|
| <ul style="list-style-type: none">• CE Tag Updated• Default Management Reported• Loan Closed• Loan Closed Reversal• Loan Delinquency Reported• Loan Modification• Loan QC Review• Manual Relief Date Updated• MI Settlement• Obligor Reassigned• Post Fund Data Correction• R&W Settlement• Repurchase Demand Issued• Repurchase Demand Canceled• Repurchase Demand Closed |

To search using Events Criteria, perform the following steps:

1. From the “Search” page, click **Advanced Loan Search**. The “Advanced Search” page displays.

Search for Loans

Advanced Search

Select Search Parameters ?

Select a key search parameter from the drop down list and enter an exact number to search against. Search results contain Active & Closed Loans by default.

What do you want to search by? *

FM Loan Number

What is the number? *

Include in results...

Active & Closed Loans Active Loans Only Closed Loans Only



2. Select **Seller/Servicer Number –OR– Master Commitment Number** (referred to in the Guide as Pricing Identifier) as the primary search criteria type from the drop-down list.
3. Enter **Seller/Servicer Number –OR– Master Commitment Number** (referred to in the Guide as Pricing Identifier) in the **What is the number?** data field.
4. Select **Events criteria** from the Additional Search Options drop-down list. The Events selection drop-down list and date fields display.

Additional Search Options

-- Select --
CE criteria
Events criteria
Primary MI criteria

5. Choose an Event Type from the drop-down. Only one Event Type can be selected for the search.

Additional Search Options

-- Select --
CE criteria
Events criteria
Primary MI criteria

Events

Search for loans by selecting one of the Event Types below and defining a date range.

Event Types *

-- Select --

Sub-Event Types *

-- Select --

between [] and []

Note: After you select the Event Type, the date fields may be temporarily disabled while Loan Coverage Advisor refreshes the page. To clear the Event Type, along with their associated fields, click **Select** from the Event Types drop-down list.

6. Focus your search by selecting a specific option from the **Sub-Event Types** drop-down list **AND** specify the start and end calendar dates to be used as the Business Event Date range. Multiple sub-events are available for the following Event Types: **Default Management Reported**, **Loan Closed**, **Loan Delinquency Reported**, **Obligor Reassigned**, or **Repurchase Demand Closed**. See page 3-55 for further details.
7. (Optional) Select a Loan Funding Date(s) to further refine the search results. You can select one parameter from the drop-down list to refine the search date. The parameters allow you to choose from an exact date, any date within a specified date range, or any date before or after a defined date. When you select **is between**, an additional date field appears to specify the end date.



- (Optional) Restrict the search results to **Active Loans Only** or **Closed Loans Only** loans by selecting the appropriate radio button. The default setting is **Active & Closed Loans**.

Loan Funding Date

-- Select --

equals

is between

is before

is after

Use the calendar icon to select the date

- Click the **Search** button. Loan Coverage Advisor performs the search query and displays the results in the “Search Results” page.



When you finish with your search steps, you can use the **Export Results** to download your Microsoft Excel spreadsheet which will contain the results of your search request. See *Export Search Results* functions which are discussed further in this chapter.

Events Criteria Search Results

After pressing **Search**, you will see the Events Criteria search results display according to current search criteria listed and used to retrieve your search results. The search query retrieves results based your search criteria, and creates loans meeting the parameters of the search.

The link aligned with each of the search parameters (in the “Current Search Criteria” section) allows you to dynamically modify the results set. Removing any one of the search parameters could result in incremental increases in the number of loans returned in the search results. If you remove all the **Events criteria** search parameters, the search results would become equivalent to a basic search.

The following example and table provide an illustration and description of the Event Type and Sub-Event type (if applicable) data fields displayed in the Search Results table in the order of appearance (from left to right in the table).

| FM LOAN NUMBER | LOAN FUNDING DATE | LOAN STATUS | SELLING R&W* RELIEVED | EVENT TYPE | SUB-EVENT TYPE | BUSINESS EVENT DATE | R&W* IMPACTED |
|----------------|-------------------|-------------|-----------------------|-------------|------------------|---------------------|---------------|
| ██████████ | 11/08/2002 | Closed | Yes | Loan Closed | Payoff - Prepaid | 10/06/2017 | |
| ██████████ | 12/15/2004 | Closed | Yes | Loan Closed | Payoff - Prepaid | 10/25/2017 | |
| ██████████ | 12/15/2004 | Closed | Yes | Loan Closed | Payoff - Prepaid | 09/25/2017 | |
| ██████████ | 12/15/2004 | Closed | Yes | Loan Closed | Payoff - Prepaid | 10/03/2017 | |



| Events Search Results | |
|-----------------------|--|
| Data Field Columns | Description |
| FM Loan Number | The 9-digit Freddie Mac loan number used to identify a mortgage delivered to Freddie Mac for purchase. |
| Loan Funding Date | The date Freddie Mac expects to take ownership of the loan; the date Freddie Mac expects to remit payment to the seller for the mortgage purchased; referred to as "Freddie Mac Settlement Date" in Guide Section 1301.11. |
| Loan Status | The current state of the loan indicating whether it is performing, delinquent, in foreclosure or closed. |
| Selling R&W Relieved | A binary (yes (Y) or no (N)) indicator that Selling R&W has been relieved for the loan. |
| Event Type | Describes the nature of an event within Loan Coverage Advisor. |
| Sub-Event Type | Describes the nature of a sub-event within Loan Coverage Advisor. |
| Business Event Date | The date when the activity occurred that may impact the R&W of a loan. |
| R&W Impacted | The impact an event had on the R&W for a loan. Valid values for this data field are: <ul style="list-style-type: none">▪ Seller▪ Servicer▪ Seller & Servicer |



Additional Things to Know About Events Criteria Search Results

1. The number of rows in the search results reflects the number of events, not the number of unique loan records, i.e., there can be more than one event row for the same loan.

The screenshot shows a table with a header row labeled 'FM LOAN NUMBER'. Below the header, there are several rows, each containing the same loan number '157'. A red vertical line is drawn through the 'FM LOAN NUMBER' column, and a red arrow points from a text box to this line. At the bottom of the table, it says '1 - 10 of 15 items'.

More than one instance of an event for a loan displayed in the search results

2. Multiple events (rows) for the same loan appear in the Search Results table in reverse chronological order, i.e., the most recent event appears first.
3. When an event impacts both the Seller and Servicer R&W, the value Selling & Servicing displays in the R&W Impacted field.
4. When no value appears in the R&W Impacted column, it is an indication the event did not impact the R&W, e.g., the Seller R&W was already set to Life of Loan.
5. The following table lists all available results you will see for your Events criteria search:

Fields Listed in Events Criteria Search Results

- Freddie Mac Loan Number
- Seller Loan Number
- Seller Number
- Servicer Loan Number
- Servicer Number
- Loan Funding Date
- Loan Status
- Selling R&W Relieved
- Event Type
- Sub-Event Type
- Business Event
- R&W Impacted

Search by Primary MI Criteria

You can create an advanced search query to retrieve information about the primary mortgage insurance on a loan. Select **Primary MI criteria** from the Additional Search Options list.



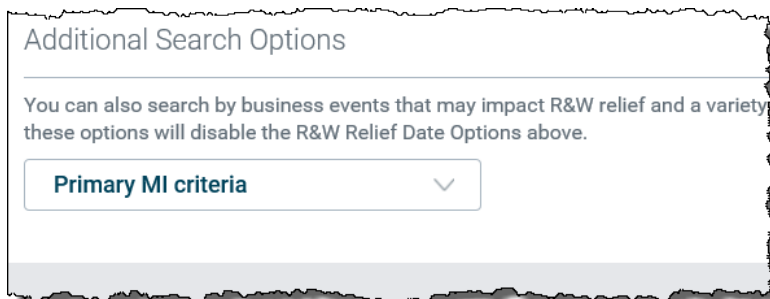
Refine your advanced search criteria to make sure that one or more of the following mortgage insurance (MI) attributes is included in the search criteria: **Certification Number**, **MI Coverage %**, **Status** (active or cancelled), **Cancellation Date**, and **Cancellation Reason**. However, inclusion of any of these parameters is not required to retrieve information on the MI attributes of loans as part of an advanced search.

The following table lists all available MI Family-Companies you may use as search parameters for a Primary MI Criteria search.

| MI Family-Companies in Selection Drop-down List |
|--|
| <ul style="list-style-type: none">• ARCH• Essent• Genworth• MGIC• MIF• National MI• PMI• Radian• RMIC• Triad• UGIC• Other |

To search using **Primary MI criteria**, perform the following steps:

1. Select **Primary MI criteria** in the Additional Search Options menu.



2. Select at least one MI Family-Company Name from the Exclude from search list, then use the navigation buttons located in the center of the page to add MI Family-Companies to the Include in search box on the far right.

To choose more than one MI Family-Company Name, hold the control button when making each selection and select **Add**.

You may add all the MI Family-Companies available in the list. After adding MI Family-Companies, you may remove one or more names listed in the search box.



MI Family-Companies *
Choose one or more of the following MI Family-Companies.

Exclude from search

- ARCH
- Essent
- Genworth
- MGIC
- MIF
- National MI

Include in search

ADD ALL
ADD
REMOVE
REMOVE ALL

FOOTNOTE
* Representation and Warranty

- Click the Search button. Loan Coverage Advisor performs the search query and displays the results on the “Search Results” page.

By default, advanced searches by Primary MI are set to retrieve loans with an **Active** Status. When the MI is currently active, the **Cancellation Date** and **Cancellation Reason** will be blank.

Search Results

Current Search Criteria

Search results are based on the criteria shown below. To remove any of your selected search criteria from these results, please click

Seller / Servicer Number

Loan Status Active

MI Family-Company PMI

Your search yielded 1 result EXPORT RESULTS

| PM LOAN NUMBER | SELLER R&W* NUMBER | SELLER R&W* NAME | SELLER LOAN NUMBER | SELLING R&W* RELIEVED | SELLING R&W* RELIEF PERIOD | SELLING R&W* PLANNED RELIEF DATE | SELLING R&W* ACTUAL RELIEF DATE | SERVICER R&W* NUMBER | SERVICER R&W* NAME | SERVICER LOAN NUMBER | GROSS |
|----------------|--------------------|------------------|--------------------|-----------------------|----------------------------|----------------------------------|---------------------------------|----------------------|--------------------|----------------------|-------|
| | | | | No | Life of Loan | Life of Loan | | | | | 0.00 |

1 - 1 of 1 items

FOOTNOTE
*Representation and Warranty

When you select the **Include loans with Inactive MI** checkbox, information regarding loans with **Inactive** MI are presented, and you can include the **Cancellation Date** and **Cancellation Reason** in the search parameters. MI Status is linked to the **Cancellation Date**.



MI Status (by default only loans with Active MI are included in search results.)

Include loans with Inactive MI

Primary MI Criteria Search Results

After pressing **Search**, you will see the **Primary MI criteria** search results display according to current search criteria listed. The search query retrieves results based on your search criteria and creates a list of loans meeting the parameters of the search.

The following list contains the data fields that may display data in the **Primary MI criteria** search parameters:

- Certification Number
- MI Coverage %
- MI Status
- Cancellation Reason
- Cancellation Date

The following list contains the data fields that may display data on the **Primary MI criteria** search results table depending on your search parameters:

- Freddie Mac Loan Number
- MI Company
- Certification Number
- MI Coverage %
- Status
- Cancellation Date
- Cancellation Reason

Additional Things to Know About Primary MI Criteria Search Results

- The number of rows in the search results reflects the number of MI criteria, not the number of unique loan records, i.e., there can be more than one MI criteria row for the same loan.
- The following table lists all available results you will see for your **Primary MI criteria** search:

Fields Listed in Primary MI Criteria Search Results

- Certification Number
- MI Coverage %
- MI Status
- Cancellation Reason
- Cancellation Date
- Freddie Mac Loan Number
- MI Company



Export Search Results

You can export loan-level information retrieved from any search query to a CSV file format and open it using Microsoft Excel. A link to begin the export is available above the Search Results table.

Export files consist of the search criteria used and the loan-level records visible in the Search Results table, i.e., the data in the export file is subject to the filter criteria placed on the records in the “Search” page.

Your search yielded 1,115 results

| FM LOAN NUMBER | SELLER R&W NUMBER | SELLER R&W NAME | SELLER LOAN NUMBER | SELLING R&W RELIEVED | SELLING R&W RELIEF PERIOD | SELLING R&W PLANNED RELIEF DATE | SELLING R&W ACTUAL RELIEF DATE | SERVICER R&W NUMBER | SERVICER R&W NAME |
|----------------|-------------------|-----------------|--------------------|----------------------|---------------------------|---------------------------------|--------------------------------|---------------------|-------------------|
| | | | | No | Life of Loan | Life of Loan | | | |
| | | | | No | Life of Loan | Life of Loan | | | |
| | | | | No | Life of Loan | Life of Loan | | | |
| | | | | No | Life of Loan | Life of Loan | | | |

After you click the **Export Results** button located above the Search Results table, Loan Coverage Advisor displays a pop-up box prompting you to open or save the data export file. Choose the **Open** option to automatically launch and view the data in a Microsoft Excel worksheet. You can use the sort, filter and formatting features in Microsoft Excel to rearrange the loan records. Click the **Save** (or **Save As**) option to download the file to your computer or a LAN drive.

Here is an example of the data in the export .csv file displaying the columns of results that are reflected on the search results generated based on selected criteria.



| FM Loan N | Seller | R&W Seller | R&V Seller | Loar Delivery | Bi Servicing | R Loan Fund | Product Ty | Loan Statu | Selling R&V | Selling R&V | Selling R&V | Selling R&V | Collateral | Type Collateral | Asset R&W | Income Ty | Income Ty | Income Ty | Income Ty | Income Ty | R& Alternative | Selling R&V | Selling R&V |
|-----------|--------|------------|------------|--------------------------|--------------|-------------|------------|------------|-------------|-------------|-------------|-------------|-------------------------|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|----------------|---------------------|-------------|
| 5.24E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 2/1/2025 |
| 5.24E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Automated Co Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 2/1/2025 |
| 5.67E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Automated Co Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 2/1/2025 |
| 5.7E+08 | None | Retained | ##### | 30Yr Fixed Closed No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 2/1/2025 |
| 5.7E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 2/1/2025 |
| 5.71E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 4/1/2025 |
| 5.71E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 3/1/2025 |
| 5.71E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 5/1/2025 |
| 5.71E+08 | None | Retained | ##### | 30Yr Fixed Delinquenj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 4/1/2025 |
| 5.72E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 2/1/2025 |
| 5.72E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 4/1/2025 |
| 5.72E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 3/1/2025 |
| 5.73E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 3/1/2025 |
| 5.73E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 2/1/2025 |
| 5.73E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 2/1/2025 |
| 5.73E+08 | None | Retained | ##### | 15Yr Fixed Performinj No | | | | | | | | | Automated Co Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 2/1/2025 |
| 5.73E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 3/1/2025 |
| 5.73E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Automated Co Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 3/1/2025 |
| 5.73E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 2/1/2025 |
| 5.73E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 3/1/2025 |
| 5.73E+08 | None | Retained | ##### | 30Yr Fixed Performinj No | | | | | | | | | Loan Collatera Eligible | Not Eligible | | | | | | | Not Eligibl | Not Impac 36 Months | 3/1/2025 |

Note: The loan-level records included in the export file are limited to those viewable across all pages in the results table. Filter(s) set to refine the search results can also constrain the records included in the export file

About the System-Generated Export File Name

The Loan Coverage Advisor-generated file name includes a date/time stamp – the number underlined in red on the image. The first 8 digits reflect the date, and the last 6 digits reflect the time of day (in military format) that the export file was created. Reading from left to right, the first 4 digits represent the year; the next 2 digits identify the month; and are followed by 2 digits for the day of month. The 6 digits that make up the time portion of the file name read from left to right is the hour (2 digits), minutes (2 digits) and seconds (2 digits).

View Loan Risk Details

The Freddie Mac Loan Number, the first column in the Search Results table, identifies the loan and also functions as a hyperlink to more comprehensive loan data – historical information about the loan’s origination and delivery, its servicing and current credit risk offsets.

Note: When performing a single loan number search using the Freddie Mac Loan Number, the search results function will also bring you to this screen.

To access this additional loan data, click the applicable hyperlinked **FM Loan Number**.



Current Search Criteria

Search results are based on the criteria shown below. To remove any of your selected search criteria from these results, please click

Seller / Servicer Number

Loan Status Active

Your search yielded 213 results [EXPORT RESULTS](#)

| FM LOAN NUMBER | SLR R&W NUMBER | SLR R&W NAME | SLR LOAN NUMBER | SLG R&W RELIEVED | MAX SLG R&W PERIOD | MAX SLG R&W PLN RELIEF DT | MAX SLG R&W ACT RELIEF DT | SVR R&W NUMBER |
|----------------|----------------|--------------|-----------------|------------------|--------------------|---------------------------|---------------------------|----------------|
| 123456789 | | | | No | Life of Loan | Life of Loan | | |
| | | | | No | Life of Loan | Life of Loan | | |
| | | | | No | Life of Loan | Life of Loan | | |
| | | | | No | Life of Loan | Life of Loan | | |
| | | | | No | Life of Loan | Life of Loan | | |

The following screen represents the additional loan data available for each record. The top half of the “Loan Risk Details” page is divided into four sections: Seller (region 1), Delivery (region 2), Servicer (region 3) and Servicing (region 4). Directly to the right above the loan data is the **Export Results** button (region 5) that, when clicked, brings up the export features to **Open**, **Save** (or **Save As**) to download the file or save the loan information.

The bottom half of the page provides “Credit Risk Offsets” information for the loan: Selling R&W, Servicing R&W, Mortgage Insurance (MI) and Credit Enhancement (CE) (regions 6, 7, 8 and 9). The information presented in these tabs represents the most current credit risk offsets for the loan. At the bottom of the page is the Footnote section (region 10) that provides additional details for the credit risk offsets.



Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Loan Risk Details for FM Loan # [redacted] 5 EXPORT

1

Seller

SELLER NAME [redacted]
SELLER NUMBER [redacted]
SELLER LOAN NUMBER [redacted]
MASTER COMMITMENT NUMBER [redacted]

2

Delivery

LOAN ACQUISITION DATE: 04/13/2022
LOAN PRODUCT: 30** Fixed Conv
DELIVERY METHOD: Flow
REIFICATION DELIVERY TYPE: None
SERVICING RELEASED EXCHANGE PROGRAM TYPE: Retained
PARTICIPATION %: 100
POST SETTLEMENT FPD*: 05/01/2022

3

Servicer

SERVICER NAME [redacted]
SERVICER NUMBER [redacted]
SERVICER LOAN NUMBER [redacted]

4

Servicing

MATURITY DATE: 03/01/2052
GROSS LPS: \$331,973.03
REIFICATION SERVICING TYPE: None
LOAN STATUS: Performing

Credit Risk Offsets (0)

Selling R&W ²

Servicing R&W ²

MI

CE

Responsible Party

| POST | OBLIGOR | 6 | 7 | 8 | 9 | OBLIGOR NUMBER | START DATE | END DATE |
|------|------------|------------|------------|------------|------------|----------------|------------|----------|
| 1 | [redacted] | [redacted] | [redacted] | [redacted] | [redacted] | [redacted] | 04/13/2022 | - |

Loan Advisor R&W Relief Offerings (Refer to Online Help section for the Guide details on each Offering)

CAPACITY R&W RELIEF: Eligible - Asset, Eligible - Income

COLLATERAL R&W RELIEF: Eligible - Automated Collateral Evaluation

CREDIT R&W RELIEF: N/A

Current Coverage

SELLING R&W RELIEF PERIOD: 36 Months

SELLING R&W RELIEF DATE: 05/01/2025

R&W RELIEF INDICATED?: No

| TYPE | PLANNED RELIEF DATE | ACTUAL RELIEF DATE | PERIOD | Funding Date | Maturity Date* |
|------------|---------------------|--------------------|--------------|--------------|----------------|
| Credit | 05/01/2025 | - | 36 Months | [Yellow bar] | [Yellow bar] |
| Capacity | 05/01/2025 | - | 36 Months | [Yellow bar] | [Yellow bar] |
| Asset | 04/13/2022 | 04/13/2022 ✓ | 0 Months | [Green bar] | [Green bar] |
| Income | 04/13/2022 | 04/13/2022 ✓ | 0 Months | [Green bar] | [Green bar] |
| Collateral | 04/13/2022 | 04/13/2022 ✓ | 0 Months | [Green bar] | [Green bar] |
| Exclusion | Life of Loan | - | Life of Loan | [Red bar] | [Red bar] |

Representation and Warranty Event History

Event Summary

| EVENT TYPE | EVENT DETAILS | BUSINESS EVENT DATE | R&W IMPACTED | COVERAGE IMPACTED | OBLIGATION IMPACTED | SYSTEM PROCESSED DATE |
|-------------|---------------|---------------------|---------------------|-------------------|---------------------|-----------------------|
| Loan Funded | [redacted] | 04/13/2022 | SELLING & SERVICING | [redacted] | [redacted] | 04/14/2022 |

FOOTNOTES

* The Post Settlement First Payment Date is the first principle and interest payment due date after the Freddie Mac Settlement Date

¹ Representation and Warranty

² Alternative Payment Plan means disintermediated forbearance plan

* Loan timeline is not to scale

10

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Selling, Delivery, Servicer and Servicing Details

The loan selling, delivery, servicer and servicing details presented in the top half of the “Loan Risk Details” page display loan data gathered from Freddie Mac source systems. There is one exception, the Post Settlement First Payment Date is a derived number. It is the first principal and interest payment due date after the Freddie Mac Settlement Date. Many characteristics of a loan, such as the unpaid principal balance and whether the payments are current, are subject to change over the life of the loan. The following screen reflects the data Loan Coverage Advisor can maintain about each loan by continuous tracking and monitoring of loan events and activities across Freddie Mac source systems.

| Seller | Delivery | Servicer | Servicing |
|--|-------------------------------------|------------------------------------|------------------------------------|
| SELLER NAME [REDACTED] | LOAN ACQUISITION DATE 03/26/2014 | SERVICER NAME [REDACTED] | MATURITY DATE 01/01/2018 |
| SELLER NUMBER [REDACTED] | LOAN PRODUCT 15Yr Fixed Conv | SERVICER NUMBER [REDACTED] | GROSS UPB \$0.00 |
| SELLER LOAN NUMBER [REDACTED] | DELIVERY METHOD Flow | SERVICER LOAN NUMBER [REDACTED] | BIFURCATION SERVICING TYPE None |
| MASTER COMMITMENT NUMBER [REDACTED] | BIFURCATION DELIVERY TYPE None | | LOAN STATUS Closed |
| | PARTICIPATION % 100 | | |
| | POST SETTLEMENT FPD** 04/01/2014 | | |

Credit Risk Offset Details

The credit risk offset detail for a loan provides an overview of factors that can help manage credit risk. The information tabs included in the bottom half of the “Loan Risk Details” page display current information about the loan’s Seller representations and warranties Selling R&W, Servicer R&W, Mortgage Insurance (MI) and Credit Enhancements (CE). Click the tab title to access information related to each of these credit risk offsets.

Selling R&W Tab

The Selling R&W tab includes information about the current Selling Obligor, the counterparty Freddie Mac holds accountable for the representations and warranties for the loan. The Selling R&W tab is active when you first open the “Loan Risk Details” page. This tab also includes a graphical view of representation and warranty relief eligibility and offerings for the duration of the loan. Loan Advisor R&W Relief Offerings include:

- Capacity R&W Relief:
 - Asset: Indicates whether Loan Product Advisor® has determined that the loan is relieved of certain representations and warranties related to the borrower’s assets.



- Automated Asset Assessment with Loan Product Advisor using Account Data (e.g. AIM for Assets). Reference Guide Chapter 5902.
- Income: Indicates whether Loan Product Advisor has determined that the loan is relieved of certain representations and warranties related to the borrower's income. Examples include:
 - Direct Deposit: Automated Income Assessment with Loan Product Advisor Using Account Data (e.g. AIM for Income Using Direct Deposits). Reference Guide Chapter 5904.
 - Employer Data: Automated Income Assessment with Loan Product Advisor Using Employer Data (e.g. AIM for Income). Reference Guide Chapter 5901.
 - Tax Returns: Automated Income Assessment with Loan Product Advisor Using Tax Return Data (e.g., AIM for Self-Employed). Reference Guide Chapter 5903.
- Collateral R&W Relief: Indicates whether Loan Product Advisor has determined that the loan is relieved of certain representations and warranties related to value, condition, and marketability of the Mortgaged Premises. Examples include:
 - Automated Collateral Evaluation (ACE)
 - ACE with Property Data Report (PDR)
 - Appraisal Waiver
 - Desktop Appraisal
 - Hybrid Appraisal
 - Traditional Appraisal
- Credit R&W Relief: N/A



Credit Risk Offsets ?

Selling R&W ² Servicing R&W ² MI CE

Responsible Party

| POSITION | OBLIGOR NAME | OBLIGOR NUMBER | START DATE | END DATE |
|----------|--------------|----------------|------------|----------|
| 1 | | | 04/13/2022 | - |

Loan Advisor R&W ² Relief Offerings (Refer to Online Help ? section for the Guide details on each Offering)

CAPACITY R&W ² RELIEF
 Eligible - Asset
 Eligible - Income

COLLATERAL R&W ² RELIEF
 Eligible - Automated Collateral Evaluation

CREDIT R&W ² RELIEF
 N/A

Current Coverage

SELLING R&W ² RELIEF PERIOD
 36 Months

SELLING R&W ² RELIEF DATE
 05/01/2025

R&W ² RELIEF INDICATED?
 No

| TYPE | PLANNED RELIEF DATE | ACTUAL RELIEF DATE | PERIOD | Funding Date | Maturity Date * |
|------------|---------------------|--------------------|--------------|--------------|-----------------|
| Credit | 05/01/2025 | - | 36 Months | | |
| Capacity | 05/01/2025 | - | 36 Months | | |
| Asset | 04/13/2022 | 04/13/2022 ✓ | 0 Months | | |
| Income | 04/13/2022 | 04/13/2022 ✓ | 0 Months | | |
| Collateral | 04/13/2022 | 04/13/2022 ✓ | 0 Months | | |
| Exclusion | Life of Loan | - | Life of Loan | | |

Representation and Warranty Event History ?

Event Summary

| EVENT TYPE | EVENT DETAILS | BUSINESS EVENT DATE ▼ | R&W ² IMPACTED | COVERAGE IMPACTED | OBLIGATION IMPACTED | SYSTEM PROCESSED DATE ⚙ |
|------------|---------------|-----------------------|---------------------------|-------------------|---------------------|-------------------------|
|------------|---------------|-----------------------|---------------------------|-------------------|---------------------|-------------------------|

Disaster Relief Loans

For loans with disaster-related forbearances, you will also see a value for both **Alternative Payment Plan Status** and **Alternative Payment Plan Period** in the Selling R&W Tab of the Loan Risk Details screen. An Alternative Payment Plan begins with a Disaster-Related Forbearance and can extend to include related Forbearance extensions, Trial Periods or Repayment Plan periods.

This “Alternative Payment Plan Status” will also display in the Basic / Representation and Warranty Relief Date Options search results export. If the loan is relieved, you may also see the value Acceptable Pay History (Alternative Payment Plan) as a relief reason in the Selling R&W Relief Report.

Note: Refer to Freddie Mac Seller/Servicer Guide Section 1301.11 for information on Disaster Relief.



Credit Risk Offsets ⓘ

Selling R&W ² | Servicing R&W ² | MI | CE

Responsible Party

| POSITION | OBLIGOR NAME | OBLIGOR NUMBER | START DATE | END DATE |
|----------|--------------|----------------|------------|----------|
| 1 | | | 12/07/2016 | - |

Loan Advisor R&W ² Relief Offerings (Refer to Online Help ⓘ section for the Guide details on each Offering)

CAPACITY R&W ² RELIEF
Asset: N/A
Income: N/A ⓘ

COLLATERAL R&W ² RELIEF
Unavailable ⓘ

CREDIT R&W ² RELIEF
N/A

Current Coverage

SELLING R&W ² RELIEF PERIOD
12 Months

SELLING R&W ² RELIEF DATE
01/01/2018

R&W ² RELIEF INDICATED?
No

Alternative Payment Plan ⓘ

ALTERNATIVE PAYMENT PLAN ² STATUS
Applies

ALTERNATIVE PAYMENT PLAN ² PERIOD
Dec 2020 -

TYPE | PLANNED RELIEF DATE | ACTUAL RELIEF DATE | PERIOD | Funding Date | Maturity Date ¹

Note: Online help describing the Alternative Payment Plan section will display when you click the question mark icon located after the Alternative Payment Plan header.

Valid values for the Alternative Payment Plan Status are as follows:

| Icon | Description |
|------|--|
| | Applies – The loan has been brought current and has successfully met the requirements of an Alternative Payment Plan outlined in 1301.11 of the Seller Servicer Guide. |
| | Does Not Apply – The loan has not been brought current or has not successfully met the requirements of an Alternative Payment Plan outlined in 1301.11 of the Seller Servicer Guide or both. |
| | Under Consideration – The loan is either in the middle of an Alternative Payment Plan or still awaiting delinquency reporting for the servicing cycle following the plan. |

If there is more than one Selling Obligor, then a row of information is provided for each. The application can display information for up to five current Obligor in the table. It stores information about prior Seller Obligor in the loan history accessed via the **Event Summary** section located below the “Credit Risk Offsets” section.



Representation and Warranty Event History [?](#)

Event Summary

| EVENT TYPE | EVENT DETAILS | BUSINESS EVENT DATE ¹ | R&W ² IMPACTED | COVERAGE IMPACTED | OBLIGATION IMPACTED | SYSTEM PROCESSED DATE ³ |
|--|-------------------|----------------------------------|---------------------------|-------------------|---------------------|------------------------------------|
| Manual Obligor Update | i | 03/15/2019 | SELLING & SERVICING | | i | 03/15/2019 |
| Reversal of Prior Obligor Reassignment | i | 03/01/2019 | SELLING & SERVICING | | i | 03/15/2019 |
| Intra-Servicer Portfolio Move Request | i | 03/01/2019 | SELLING & SERVICING | | i | 03/15/2019 |
| Loan Funded | i | 09/13/2018 | SELLING & SERVICING | i | i | 09/14/2018 |

FOOTNOTE
¹ The Post Settlement First Payment Date is the first principle and interest payment due date after the Freddie Mac Settlement Date
² Representation and Warranty
³ Alternative Payment Plan means disaster-related forbearance plan
⁴ Loan timeline is not to scale

The Selling R&W Obligor table provides the following information for each Seller Obligor:

1. Position (differentiates the order of magnitude when there is more than one Obligor)
2. Obligor Name
3. Obligor Number
4. Start Date (for obligation)
5. End Date (for obligation)

Eligibility information pertaining to relief of the R&W for the loan is positioned beneath the Selling R&W Obligor table in a chart that includes: Loan Advisor - R&W Relief Offering Collateral, Asset and Income relief eligibility results, Selling R&W Period, Selling R&W Relief Date, R&W Relief Indicator, Planned Relief Date, and Actual Relief Date. The Actual Relief Date field will not reflect a date so long as the Seller Obligor continues to be responsible in whole or in part for the R&W.

The color-coded bars in the chart represent the planned maximum R&W relief period across the three Cs (credit, capacity and collateral) and life-of-loan exclusions. The following table describes what each color-coded bar represents:

| Color-coded Bar Descriptions | |
|------------------------------|---|
| Color | Description |
| Green | Planned Selling R&W Period is equal to relieved. |
| Yellow | Planned Selling R&W Period is equal to 12/36/60 months when not relieved. |
| Red | Planned Selling R&W Period is equal to Life of Loan. |

The chart in the following example displays a loan that has received R&W relief. The green color-coded bar reflects a Selling R&W Relief Period equal to 12 months for the three Cs. When R&W relief is obtained, the **R&W Relief Indicated?** field changes to **Yes**, the **Actual Relief Date** field is populated with a blue checkmark next to the date.



Loan Advisor R&W Relief Offerings (Refer to Online Help section for the Guide details on each Offering)

CAPACITY R&W RELIEF: Not Eligible - Asset, Not Eligible - Income

COLLATERAL R&W RELIEF: Eligible - ACE PDR

CREDIT R&W RELIEF: N/A

Current Coverage

SELLING R&W RELIEF PERIOD: 36 Months

SELLING R&W RELIEF DATE: 02/01/2025

R&W RELIEF INDICATED?: Yes

| TYPE | PLANNED RELIEF DATE | ACTUAL RELIEF DATE | PERIOD | Funding Date | Maturity Date |
|------------|---------------------|--------------------|--------------|--------------|---------------|
| Credit | 02/01/2025 | 05/10/2022 | 36 Months | | |
| Capacity | 02/01/2025 | 05/10/2022 | 36 Months | | |
| Asset | 02/01/2025 | 05/10/2022 | 36 Months | | |
| Income | 02/01/2025 | 05/10/2022 | 36 Months | | |
| Collateral | 01/13/2022 | 01/13/2022 ✓ | 0 Months | | |
| Exclusion | Life of Loan | - | Life of Loan | | |

To return to the Selling R&W tab from one of the other tabs, simply click the Selling R&W tab label.

Servicing R&W tab

The Servicing R&W tab includes a table of information about the current Servicer Obligor, the counterparty that is or was the Servicer of the loan that Freddie Mac holds accountable for the R&W for the loan.

Credit Risk Offsets

Selling R&W, Servicing R&W, MI, CE

Responsible Party

| POSITION | OBLIGOR NAME | OBLIGOR NUMBER | START DATE | END DATE | INTERIM SERVICER |
|----------|--------------|----------------|------------|----------|------------------|
| 1 | | | 09/14/1994 | - | No |

Planned Relief Date: Life of Loan

When the loan has been subject to a bifurcated delivery or transfer of servicing, the counterparty identified as the Servicer Obligor may not be the same as the entity named for the Seller Obligor. Loan Coverage Advisor displays information for up to five current Servicing Obligors in instances where the offset risk strategies executed for the loan involves multiple Servicing Obligors. The application stores information about prior Servicing Obligors in the loan history accessed via the **Event Summary** section located below the “Current Coverage” section.



The Servicing R&W Obligor table provides the following information for each Obligor:

1. Position (differentiates the order of magnitude when there is more than one Obligor)
2. Obligor Name
3. Obligor Number
4. Start Date (for obligation)
5. End Date (for obligation)
6. Interim Servicer (associated with the Obligor)

The Planned Relief Date for the R&W appears below the Servicing R&W table on the Servicing R&W tab.

Mortgage Insurance (MI) Tab

The MI tab includes information about Mortgage Insurance requirements (where applicable).

Credit Risk Offsets ?

Selling R&W ² Servicing R&W ² **MI** CE

Primary Mortgage Insurance

| | | |
|-------------------|--------|----------------------|
| MI Family-Company | Status | Certification Number |
| MIF - MI Mass HFA | Active | [Blurred] |
| MI Coverage % | | |
| 25 | | |

The MI tab identifies key facts about the private mortgage insurance requirements for a loan. The information that may display in the MI tab includes:

1. MI Family-Company
2. Status
3. Certification Number
4. MI Coverage %
5. MI Insurance Cancellation Date (not visible when the status is **Active**)
6. MI Insurance Cancellation Reason (not visible when the status is **Active**)

Credit Enhancement (CE) tab

The CE tab includes a table of information about credit enhancements tagged to the loan to mitigate identified credit risks.



Credit Risk Offsets ⓘ

Selling R&W ² Servicing R&W ² MI **CE**

Credit Enhancements

| CE TYPE | CE REASON | RECOVERY SOURCE | ENFORCEMENT TRIGGER | DAYS DELINQUENT TRIGGER | ENFORCEMENT ACTION | COVERAGE ADDED DATE | COVERAGE EFFECTIVE DATE | PLANNED TERMINATION DATE |
|---------|--------------------------|-----------------|---------------------|-------------------------|--------------------|---------------------|-------------------------|--------------------------|
| INDEMN | Credit; Guide Compliance | Servicer | REO Sale | 0 | Reimburse | 11/21/2001 | 10/01/2001 | |

The application provides information for both active and terminated tagged CEs within the CE tab and includes:

- CE Type
- CE Reason
- Recovery Source
- Enforcement Trigger
- Days Delinquent Trigger
- Enforcement Action
- Coverage Added Date
- Coverage Effective Date
- Planned Termination Date
- Actual Termination Date
- CE Coverage
- MI Company
- MI Policy Number
- MI Certificate Number

Loan Coverage Advisor sorts records appearing in the table first by the Coverage Effective Date, when active, and then by Actual Termination Date, when inactive, in reverse chronological order. Untagged CEs are not included in the CE tab. When there are no tagged CEs for the loan, Loan Coverage Advisor displays the message “There are no Credit Enhancements found for this loan”.

Representation and Warranty (R&W) Event History

The Representation and Warranty **Event History** section contains loan history records for all activities that affect the R&W Relief Date and counterparty obligations for a loan. Loan Coverage Advisor stores these events, beginning with the Loan Funding Date, in its database.



The complete list of loan events tracked by Loan Coverage Advisor includes:

Funding Events

- Loan Funded
- Loan Post Fund Data Correction

Relief Impacting Events

- Alternative Payment Plan with Current Payment
- Default Management Reported
- Loan CE Tag Updated
- Loan Delinquency Reported
- Loan QC Review Completed
- Loan Modified
- Loan Rep & Warrant Unlocked
- Loan Sunset Day Reached
- Manual Alternative Payment Plan Updated
- Manual Relief Date Updated

- Repurchase Demand Canceled
- Repurchase Demand Closed
- Repurchase Demand Issued

Obligation Impacting Events

- Obligor Reassigned

Payoff Events

- Loan Closed
- Loan Closed Reversal

Legacy / Conversion Events

- Backfill Conversion^[1]
- Legacy Conversion^[2]
- Legacy Loan Closed
- Legacy Transfer
- Relief Conversion

The complete list of loan sub-events tracked by Loan Coverage Advisor includes:

Relief Impacting Sub-Events

- R&W¹ Relief Eligible Loans with One 30-Day Delinquency²
- R&W¹ Relief Eligible Loans with Two 30-Day Delinquencies²
- 30 Day
- 60 Day
- 90 Day
- 120+ Day
- CE Applied

- CE Removed
- CE Terminated
- CE Re-Applied
- CE Corrected
- QC Review – Satisfactory
- QC Review - Unsatisfactory
- QC Review – Curtailment Allowed
- Forbearance Started
- Forbearance Ended
- Forbearance Removed
- Trial Period Started
- Trial Period Ended

- Trial Period Removed
- Repayment Plan Started
- Repayment Plan Ended
- Repayment Plan Removed
- Payment Deferral Started
- Payment Deferral Ended
- Payment Deferral Removed

^[1] For loans funded between January 1, 2013 and September 30, 2013, information about events are labeled “Backfill Conversion” events.

^[2] For loans funded prior to January 1, 2013, information about events are labeled “Legacy Conversion” events.



Relief Impacting Sub-Events (cont.)

- Repurchase Demand Rescinded
- Repurchase Demand Closed with Remediation
- Repurchase Demand Closed Pending Further Review

Obligation Impacting Sub-Events

- Standard Transfer
- Non Standard Transfer
- Intra-Servicer Portfolio Move Request
- Partial Adverse Action
- Full Adverse Action
- Manual Obligor Update
- Transfer Reversal

Payoff Sub-Events

- Payoff – Short Sale
- Payoff Matured
- Payoff Prepaid
- Payoff Repurchase
- Payoff ARM to Fixed Conversion
- Transfer to REO
- 3rd Party Foreclosure
- FHA/VA Foreclosure
- FHA/VA 3rd Party Foreclosure

Legacy / Conversion Events

- Disaster Relief Conversion
- Repurchase Demand Conversion

Note: The **Transfer Reversal** sub-event captures both Transfer of Servicing (TOS) corrections and reversals. For details regarding impacted representation and warranties, click on the icon in the **Obligation Impacted** column within the Event Summary. A window will appear displaying the: **R&W Impacted**, Seller and/or Servicer **Name**, **Obligor Number**, and impacted **From/To** dates.

| EVENT TYPE | EVENT DETAILS | BUSINESS EVENT DATE | R&W IMPACTED |
|---------------|---------------|---------------------|---------------------|
| Loan Modified | | 06/01/2020 | SELLING & SERVICING |
| TOS Reversal | | 01/01/2020 | SERVICING |

| R&W IMPACTED | NAME | OBLIGOR NUMBER | FROM | TO |
|-----------------|----------------------|----------------|------------|------------|
| SELLING | Settlement 9/25/2013 | | 09/25/2013 | - |
| SERVICING | | | 03/28/2008 | - |
| PRIOR SERVICING | Corp. | | 03/28/2008 | 12/31/2019 |

Event Summary – Selling & Servicing R&W Tabs

The Event Summary table in the Representation and Warranty Event History contains all the Seller and Servicer R&W event records for a loan and links them to its Current Loan Risk Detail record. This Event Summary table presents a chronological view of loan events impacting the R&W of a loan.



Representation and Warranty Event History ?

Event Summary

| EVENT TYPE | EVENT DETAILS | BUSINESS EVENT DATE ▼ | R&W IMPACTED | COVERAGE IMPACTED | OBLIGATION IMPACTED | SYSTEM PROCESSED DATE ▼ |
|--|----------------|------------------------------------|---------------------|-------------------|---------------------|--------------------------------------|
| Manual Obligor Update | ⓘ | 03/15/2019 | SELLING & SERVICING | | 📄 | 03/15/2019 |
| Reversal of Prior Obligor Reassignment | ⓘ | 03/01/2019 | SELLING & SERVICING | | 📄 | 03/15/2019 |
| Intra-Servicer Portfolio Move Request | ⓘ | 03/01/2019 | SELLING & SERVICING | | 📄 | 03/15/2019 |
| Loan Funded | ⓘ | 09/13/2018 | SELLING & SERVICING | 📄 | 📄 | 09/14/2018 |

FOOTNOTE

¹ The Post Settlement First Payment Date is the first principle and interest payment due date after the Freddie Mac Settlement Date

² Representation and Warranty

³ Alternative Payment Plan means disaster-related forbearance plan

⁴ Loan timeline is not to scale

The events included in the table span the life of this loan – beginning with the Loan Funding Date event appearing at the bottom of the screen and the most current event listed in the first row. By default, the application organizes events in descending order by the business event date. The blue-shaded row directly below the Business Event Date and System Processed Date column headers contain toggle switches to control the sort order of events. You may sort events in ascending or descending order by clicking the **Sorted / Not Sorted** link associated with the data field.

The following table provides a description of each data field in the Event Summary table.

| Event Summary Table | |
|---------------------|--|
| Data Field Columns | Description |
| Event Type | Describes the nature of an event within Loan Coverage Advisor. For a complete list of the event types tracked through Loan Coverage Advisor, see Search By Events Criteria . |
| Event Details | Clicking the Event Details icon will display a flyout with specific information about the event. |
| Business Event Date | The date an activity occurred that may impact the R&W of a loan. |
| R&W Impacted | The impact an event had on the R&W for a loan. Valid values for this data field are: <ul style="list-style-type: none"> ▪ Selling ▪ Servicing |



| | |
|-----------------------|--|
| | For Selling , additional detail is provided for the three Cs (credit, capacity and collateral). |
| Coverage Impacted | Provides a clickable icon when the event has impacted the Selling R&W Relief coverages for a loan. Upon clicking, a flyout will display the coverages values as of this event, bolding the impacted areas. |
| Obligation Impacted | Provides a clickable icon when the event has impacted the Selling R&W Obligations or Servicing R&W Obligations for a loan. Upon clicking, a flyout will display the current and prior obligors as of this event, bolding the impacted areas. |
| System Processed Date | The date Loan Coverage Advisor detected/recorded the loan event and/or processed the R&W update triggered by the loan event. |

Click the icon in the Coverage Impacted column to expand a window that will display additional detail for the three Cs (credit, capacity and collateral, including asset and income) at the time of this event. Whichever values were updated by the event will be in bold. See the table for descriptions of the data in the columns.

The screenshot shows the 'Representation and Warranty Event History' interface. A table lists various events, and a detailed view is shown for the 'Loan Rep & Warrant Settled' event. The detailed view includes a table with the following data:

| R&W TYPE | DURATION | PLANNED RELIEF DATE | ACTUAL RELIEF DATE |
|------------|--------------|---------------------|--------------------|
| Credit | Life of Loan | Life of Loan | 09/27/2013 |
| Capacity | Life of Loan | Life of Loan | 09/27/2013 |
| Asset | Life of Loan | Life of Loan | 09/27/2013 |
| Income | Life of Loan | Life of Loan | 09/27/2013 |
| Collateral | Life of Loan | Life of Loan | 09/27/2013 |

Below the table, the event details for 'Loan Rep & Warrant Settled' are shown:

| EVENT TYPE | EVENT DETAILS | DATE | STATUS | DATE | DATE |
|----------------------------|---------------|------------|---------------------|------|------------|
| Loan Rep & Warrant Settled | | 09/27/2013 | SELLING | | 07/18/2014 |
| Legacy Conversion | | 09/11/2013 | SELLING & SERVICING | | 09/12/2013 |
| Legacy Transfer | | 10/16/2005 | SERVICING | | 09/12/2013 |

FOOTNOTES:
 * The Post Settlement First Payment Date is the first principle and interest payment due date after the Freddie Mac Settlement Date.
 † Representation and Warranty
 ‡ Alternative Payment Plan means disaster-related forbearance plan
 § Loan timeline is not to scale



| Coverage Impacted Table | |
|-------------------------|---|
| Data Field Icons | Description |
| R&W Type | The impact an event had on the R&W for a loan in terms of the three Cs (credit, capacity and collateral, including asset and income). |
| Duration | The period of time between the Loan Funding Date and projected/planned R&W Relief Date. For each loan, consists of one of the following: 0 Months, 12 Months, 36 Months, 60 Months and Life of Loan . |
| Planned Relief Date | The latest planned date the R&W will be relieved on the loan. |
| Actual Relief Date | The date the R&W was relieved on the loan. |

You can click the column icon under the Obligation Impacted column to display additional details on obligors and dates impacted at the time of this event. Whichever values were updated by the event will be in bold.

Representation and Warranty Event History ?

Event Summary

| EVENT TYPE | BUSINESS EVENT DATE* | R&W* IMPACTED |
|-----------------------------|----------------------|---------------------|
| Loan Repayment Plan Updated | 09/18/2017 | SELLING |
| Loan Funded | 05/28/2015 | SELLING & SERVICING |

FOOTNOTES

- *Representation and Warranty
- **The Post Settlement First Payment Date is the first principle and interest payment due date after the Freddie Mac Settlement Date
- †Loan timeline is not to scale

| R&W* IMPACTED | NAME | OBLIGOR NUMBER | FROM | TO |
|---------------|------------------------|----------------|------------|----|
| SELLING | 2015/05/28/2015 | 10000 | 05/28/2015 | - |
| SERVICING | 2015/05/28/2015 | 10000 | 05/28/2015 | - |



The following table provides descriptions of each data field within Obligation Impacted table.

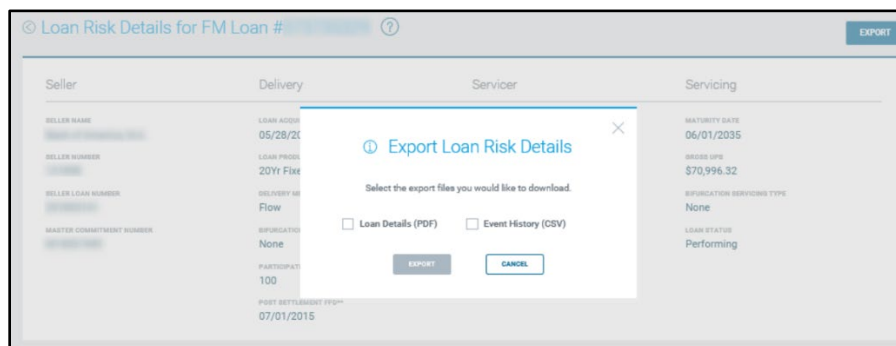
| Obligation Impacted Table | |
|---------------------------|--|
| Data Field Icons | Description |
| R&W Impacted | The impact an event had on the R&W for a loan. Valid values for this data field are: <ul style="list-style-type: none">▪ Selling▪ Servicing▪ Prior Selling▪ Prior Servicing |
| Name | Name of counterparty that holds the first position of the R&W for a mortgage. |
| Obligor Number | Unique Freddie Mac assigned number used to identify an institution that holds the first position of the R&W for a mortgage. |
| From | The start date for the obligation. |
| To | The end date for the obligation. |

Export Event History Records

You may export loan history records to Microsoft Excel using the **Export** link located in the upper right corner of the Loan Risk Details page. Click the **Export** button.

EXPORT


A message box displays asking which type of report to choose when downloading the spreadsheet.





Choose either a PDF version of the loan risk details or a spreadsheet in CSV format. If you choose **Loan Details (PDF)**, the file displays as a PDF that supplies the details available in the Event Summary that you can then save.

Note: The PDF does not provide the hover flyout function for the fields you hover over.




Loan Risk Details for FM Loan : [REDACTED]

| Seller | Delivery | Servicer | Servicing |
|--|-------------------------------------|------------------------------------|------------------------------------|
| SELLER NAME [REDACTED] | LOAN ACQUISITION DATE 12/07/2016 | SERVICER NAME [REDACTED] | MATURITY DATE 10/01/2039 |
| SELLER NUMBER [REDACTED] | LOAN PRODUCT 30Yr Fixed Conv | SERVICER NUMBER [REDACTED] | GROSS UPB \$0.00 |
| SELLER LOAN NUMBER [REDACTED] | DELIVERY METHOD Bulk | SERVICER LOAN NUMBER [REDACTED] | BIFURCATION SERVICING TYPE None |
| MASTER COMMITMENT NUMBER [REDACTED] | BIFURCATION DELIVERY TYPE None | | LOAN STATUS Closed |
| | PARTICIPATION % 100 | | |
| | POST SETTLEMENT FPD * 01/01/2017 | | |

Credit Risk Offsets

Selling R&W ²

Responsible Party

| POSITION | OBLIGOR NAME | OBLIGOR NUMBER | START DATE | END DATE |
|----------|--------------|----------------|------------|----------|
| 1 | [REDACTED] | [REDACTED] | 12/07/2016 | - |

Loan Advisor R&W ² Relief Offerings

| | | |
|---|---|---------------------------------------|
| CAPACITY R&W ² RELIEF Asset: N/A Income: N/A | COLLATERAL R&W ² RELIEF <input checked="" type="checkbox"/> Unavailable | CREDIT R&W ² RELIEF N/A |
|---|---|---------------------------------------|

Current Coverage

| | | |
|---|--|--|
| SELLING R&W ² RELIEF PERIOD 12 Months | SELLING R&W ² RELIEF DATE 01/01/2018 | R&W ² RELIEF INDICATED? No |
|---|--|--|

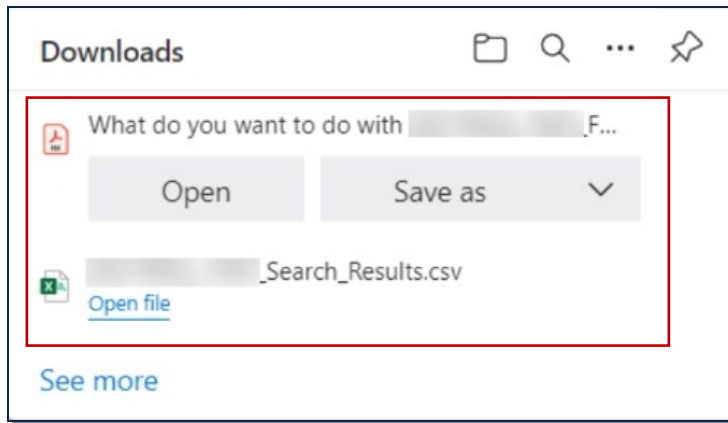
| | |
|---|--|
| ALTERNATIVE PAYMENT PLAN ² Status Applies | ALTERNATIVE PAYMENT PLAN ² PERIOD <input checked="" type="checkbox"/> Dec 2020 - |
|---|--|

The information displayed in this report is based on loan activity reported by Seller and/or Servicer and Freddie Mac, and it may not reflect current activities with respect to the Mortgages. This information does not denote that the identified Mortgages comply with the eligibility requirements of the Freddie Mac Seller/Servicer Guide; it is Seller's responsibility to ensure that such requirements are met. This information is confidential and proprietary and is for the use of Seller and/or Servicer only. Exported: 11/18/2021

If choosing the **Event History (PDF and/or CSV)** format, you will receive a prompt asking if you want to **Open** or **Save** the file.



Note: The CSV file contains the details available for the Event Summary hover flyouts.



Selecting **Open** automatically launches Microsoft Excel and displays a worksheet populated with the visible data from the Loan History - Selling & Servicing R&W table. All Microsoft features are available when the file opens in Excel. You can sort, filter and format the exported loan records. Click the **Save** (or **Save As**) option to download the file to your computer or a LAN drive.

The information displayed in the table is unique for each occurrence of the event. In other words, when the event does not result in a change in the data, the data field is left blank signaling that value appearing in the record (row) directly below/above remains the most current when you sort the table in descending/ascending order respectively. In certain cases, however, the blank field is an indicator that the attribute is still pending, e.g., the **Actual Relief Date** remains blank until the Seller R&W is relieved.

The last column contains commentary pertaining to the loan event. Depending on the nature of the event, the remarks may present an explanation, clarification or annotation for the event.

| Event Type | Business Event | R&W Impact | R&W Planned | Planned Relief Date | Actual Relief Date | Obligor 1 Name | Obligor 1 Number | From Date | To Date | System Priority | Comments |
|-------------|-----------------------|--------------|--------------|---------------------|--------------------|----------------|------------------|------------|------------|-----------------|--|
| Loan Funded | 12/17/2019 SELLING | 36 Months | 1/1/2023 | | | | | 12/17/2019 | 12/17/2019 | ***** | R&W record established in system |
| Loan Funded | 12/17/2019 Credit | 36 Months | 1/1/2023 | | | | | 12/17/2019 | 12/17/2019 | ***** | |
| Loan Funded | 12/17/2019 Capacity | 36 Months | 1/1/2023 | | | | | 12/17/2019 | 12/17/2019 | ***** | Asset - Not Eligible; Income - Eligible Direct Deposit, Employer Data, Tax Returns |
| Loan Funded | 12/17/2019 Collateral | 0 Months | 12/17/2019 | 12/17/2019 | 12/17/2019 | | | 12/17/2019 | 12/17/2019 | ***** | Loan Collateral Advisor - Eligible Document File ID - [REDACTED] |
| Loan Funded | 12/17/2019 SERVICING | Life of Loan | Life of Loan | | | | | 12/17/2019 | | ***** | R&W record established in system |



The “Event History” CSV page displays **Capacity** (Asset and Income), **Collateral**, and **Credit** relief offerings that display eligibility decisions as comments in the last column for Loan Funding events. The comments listed match eligibility decisions visible on the “Loan Risk Details” page.

- **Eligible** means the loan is relieved of certain representations and warranties related to the borrower’s assets, income, and/or collateral.
 - Assets
 - Income
 - Direct Deposit (e.g. AIM for income using direct deposits)
 - Employer Data (e.g. AIM for income using employer data)
 - Tax Returns (e.g. AIM for income using tax return data)
 - Collateral
 - Automated Collateral Evaluation (ACE)
 - ACE with Property Data Report (PDR)
 - Appraisal Waiver
 - Desktop Appraisal
 - Hybrid Appraisal
 - Traditional Appraisal
- **Not Eligible** means the loan is not relieved of certain representations and warranties related to the borrower’s assets, income, and/or collateral.
- **Unavailable** means an eligibility decision was not available at the time of funding.
- **N/A** means the offering was not available at the time of funding.

Additionally, the Collateral Type as well as the **DOC File ID**, if present, is displayed as part of the comments for Collateral.

| Event Summary | | | | | | |
|--------------------------|---------------|----------------------|---------------------|-------------------|--------------------|------------------------|
| EVENT TYPE | EVENT DETAILS | BUSINESS EVENT DATE* | RW IMPACTED | COVERAGE IMPACTED | OBIGATION IMPACTED | SYSTEM PROCESSED DATE† |
| Payoff - Prepaid | | 01/13/2020 | | | | 01/15/2020 |
| Loan Sunset Date Reached | | 03/01/2019 | SELLING | | | 03/13/2019 |
| | | 11/16/2016 | SELLING & SERVICING | | | 11/30/2016 |
| | | | | | | |
| Loan Funded | | 02/04/2016 | SELLING & SERVICING | | | 02/05/2016 |

Note: Direct questions about the loan funded events to the Business Operations Services team via email: RW_Ops@FreddieMac.com.



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| | |
|--|------|
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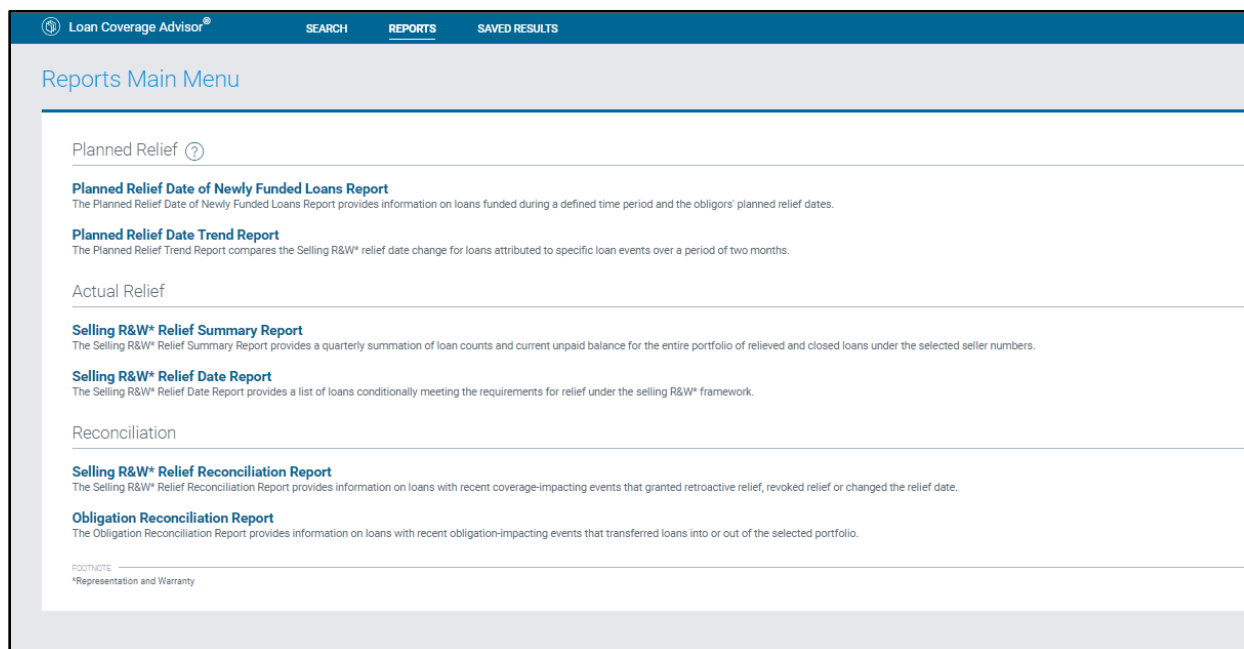
| | |
|---|------|
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Introduction

Loan Coverage Advisor can dynamically generate reports that provide information to help you manage your business with us under the selling representation and warranty (R&W) framework. The reports present details about the way the loans were delivered to Freddie Mac, and factors used to determine and set the R&W relief date for those loans. All Loan Coverage Advisor users with selling R&W obligations can generate standard reports from the “Reports” page of the application.

Note: If your organization is a Servicer without selling R&W obligations, you will not be able to generate reports. You can, however, view loan-level details via the Search for Loan(s) option.



Within this chapter, you’ll find information about each of the standard reports, including the following:

- Purpose of report
- Intended audience
- Ideal time of month to generate report (if applicable)
- Generating the report
- Reviewing the report



Planned Relief Date of Newly Funded Loans Report

The Planned Relief Date of Newly Funded Loans report provides information on loans funded during a defined time period and the Obligor's projected relief dates. The information offered in this report may be used for your organization's operational analysis and planning.

Freddie Mac Planned Relief Date * of Newly Established Loans

Seller Number: [Redacted] Seller Name: [Redacted]
 Funding Date Range: 02/01/2022 - 08/30/2022 Report Generated on: 08/30/2022 11:08 AM

Report Summary (Based on Planned Relief Date *)

| Time to Relief Date * | Number of Loans | Purchase UPB |
|-----------------------|-----------------|--------------------|
| 0 Months | 0 | \$0.00 |
| 12 Months | 0 | \$0.00 |
| 36 Months | 15275 | \$4,553,685,272.67 |
| Life of Loan | 1 | \$417,399.53 |

| | |
|--------------------|--------------------|
| Total Loans Funded | 15276 |
| Total Purchase UPB | \$4,554,102,672.20 |

Loan Details (All the details in this table are based on the Loan Funding Date. Any changes to the Loan after the Funding Date are not captured in this report.)

| Item Number | Funding Date * | Post Settlement First Payment Date (PSFPD) * | FM Loan Number | Seller Loan Number | Purchase UPB | Product | Note Maturity Date | Delivery Type | Seller R&W * Obligor 1 | Obligor 1 Name | Seller R&W * Obligor 2 | Obligor 2 name | Selling R&W * Planned Period * | Selling R&W * Planned Relief Date * | Collateral R&W * Relief * | Asset R&W * Relief * | Income R&W * Relief * |
|-------------|----------------|--|----------------|--------------------|--------------|-----------------|--------------------|---------------|------------------------|----------------|------------------------|----------------|--------------------------------|-------------------------------------|---------------------------|----------------------|-----------------------|
| 1 | 02/07/2022 | 03/01/2022 | | | \$86,045.82 | 30yr Fixed Conv | 11/01/2051 | Flow | | | | | 36 Months | 03/01/2025 | Not Eligible | Not Eligible | Not Eligible |
| 2 | 02/07/2022 | 03/01/2022 | | | \$85,640.22 | 30yr Fixed Conv | 12/01/2051 | Flow | | | | | 36 Months | 03/01/2025 | Not Eligible | Not Eligible | Eligible |
| 3 | 02/07/2022 | 03/01/2022 | | | \$190,130.49 | 30yr Fixed Conv | 12/01/2051 | Flow | | | | | 36 Months | 03/01/2025 | Not Eligible | Not Eligible | Not Eligible |
| 4 | 02/07/2022 | 03/01/2022 | | | \$139,123.52 | 30yr Fixed Conv | 11/01/2051 | Flow | | | | | 36 Months | 03/01/2025 | Not Eligible | Not Eligible | Not Eligible |
| 5 | 02/07/2022 | 03/01/2022 | | | \$103,469.90 | 30yr Fixed Conv | 11/01/2051 | Flow | | | | | 36 Months | 03/01/2025 | Not Eligible | Not Eligible | Not Eligible |

Important Information **Report**

Intended Audience and Use

This report may appeal to several audiences within your organization for a variety of reasons:

- Sellers may use the report to ensure all their loans sold in a prior period are properly set up in Loan Coverage Advisor.
- Financial managers and risk managers may reference this report when reviewing their projections on net worth and capital reserves for loans in their Freddie Mac portfolio.
- Sellers may use information provided in the report to validate the target relief date and help manage their operational goals.

Note: If your organization is a Servicer without selling obligations, you will not be able to generate this report. You can, however, view loan-level details via the Search for Loan(s) option.



When to Generate the Planned Relief Date of Newly Funded Loans Report

You can generate the Planned Relief Date of Newly Funded Loans Report for loans purchased by Freddie Mac on and after January 1, 2013 – when the R&W framework became effective. To generate the report, you need to provide a Seller Number and Date Range.

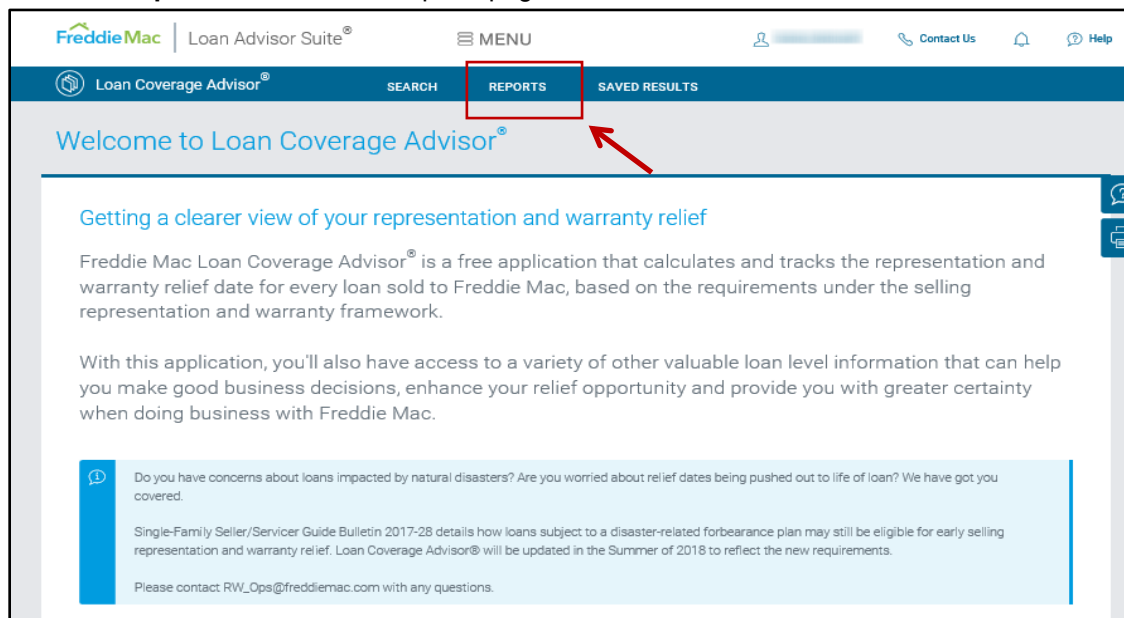
At this time, you can only generate the report for an individual Seller Number. If your organization has more than one Seller Number, you must generate the report for each assigned Seller Number under which you have made representations and warranties in order to have a composite view of your Freddie Mac loan portfolio. Since the application delivers the report in an Excel® file, you can merge data across reports into a single workbook.

Freddie Mac recommends that you generate this report on a consistent basis (i.e., during the same timeframe each month) to have an accurate view of your funded loans from the prior month and their assigned relief dates. Requesting this report to include several months of loan deliveries can impact Loan Coverage Advisor's response time, therefore, we recommend generating reports on a per month basis if possible.

How to Generate the Planned Relief Date of Newly Funded Loans Report

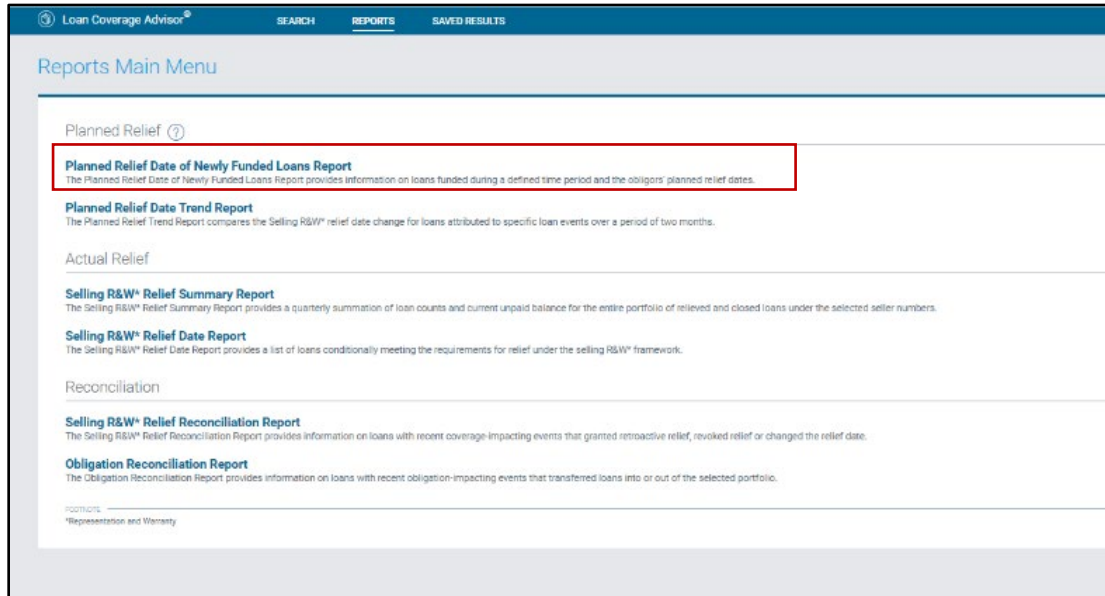
To generate the Planned Relief Date of Newly Funded Loans report, complete the following steps:

1. Click **Reports** to launch the Reports page.

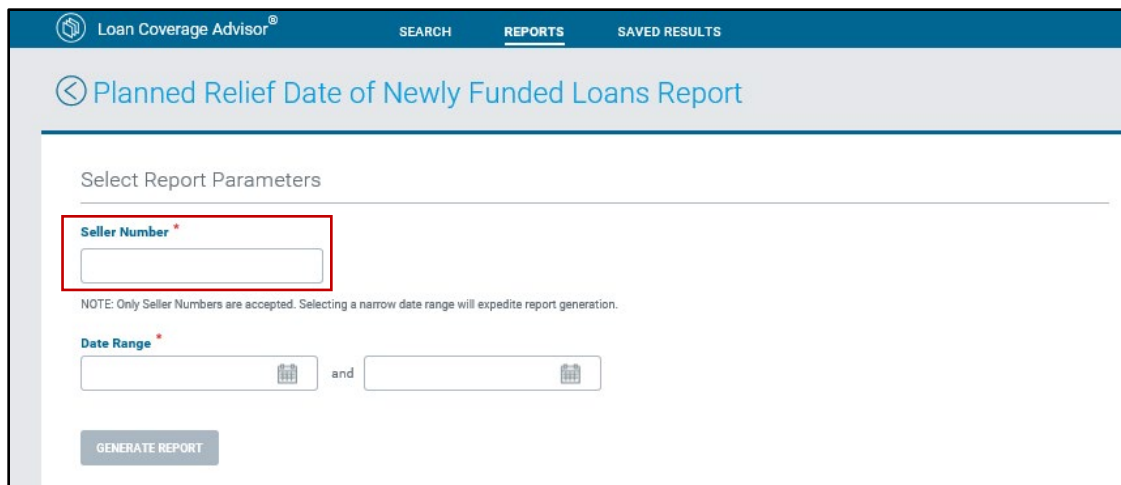




2. Click **Planned Relief Date of Newly Funded Loans Report** from the list of reports on the Reports Main Menu page.



3. Enter your Seller number in the **Seller Number** data field.





4. Select the **Date Range** for the report using the calendar icons (to the right of the **From** and **To** fields). To optimize the response time, enter a one-month date range.

Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Planned Relief Date of Newly Funded Loans Report

Select Report Parameters

Seller Number *

NOTE: Only Seller Numbers are accepted. Selecting a narrow date range will expedite report generation.

Date Range *

GENERATE REPORT

If no report is available, the following error will display:

Loan Coverage Advisor® SEARCH REPORTS SAVED RESULTS

Planned Relief Date of Newly Funded Loans Report

The Seller Number you entered is not available with your existing access. Please verify your entry and try again.

Select Report Parameters

Seller Number *

NOTE: Only Seller Numbers are accepted. Selecting a narrow date range will expedite report generation.

Date Range *

GENERATE REPORT

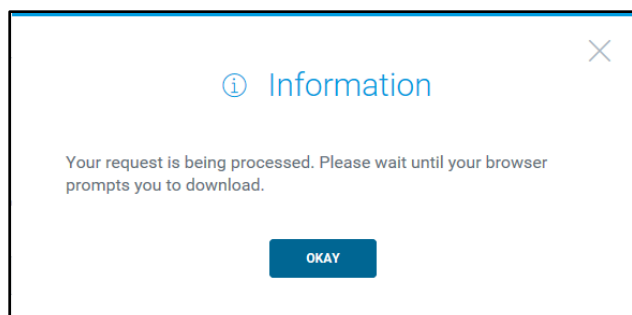
5. Click the **Generate Report** button. (The **Generate Report** button becomes visible once the required parameters are entered)

GENERATE REPORT

A message displays upon clicking Generate Report.



6. Click **Okay** to continue the download process.



Note: It may take Loan Coverage Advisor a few moments to generate the report. If Loan Coverage Advisor does not find a match for your request, the application will return the following message: *"No loans matching the criteria are found. Report is not generated."*

7. After Loan Coverage Advisor locates loans that meet the report parameters, an Excel file appears on the page.

Option A: Click **Open** to launch Microsoft Excel and view the report on your screen.

8. You will then have the option to download and save the report.

How to Read the Planned Relief Date of Newly Funded Loans Report

In the following sample report, the "Report Summary" section appears on the first page of the report and consists of two tables – located directly above the main data table, "Loan Details":

- The table on the left side of the summary section presents demographic data for the newly funded loans grouped by time to relief: the count and aggregate value of the Current UPB of loans in each group.
- The table on the right side of the summary section displays the total count and total current UPB for loans included in the report.

The "Loan Details" section displays key selling and delivery information for loans that met the parameters specified for the report. Each row in the Loan Details section of the report represents a loan. There is an Item Number assigned to each row of the report for greater ease in locating loan records when discussing the contents of the report.

In the following sample report, you can see the loans funded during the period of time shown in the **Funding Date Range** field. Based on the data at the time of funding, some loans had 12 months to relief, and others had 36 months to relief.

Note: You may notice blank columns of data for either Obligor 1 or 2 within the report. This occurs because your view includes only information related to your obligations.



Freddie Mac **Planned Relief Date * of Newly Established Loans**

Seller Number: [Redacted] Seller Name: [Redacted]
 Funding Date Range: 02/01/2022 - 08/30/2022 Report Generated on: 08/30/2022 11:08 AM

Report Summary (Based on Planned Relief Date *)

| Time to Relief Date * | Number of Loans | Purchase UPB |
|-----------------------|-----------------|--------------------|
| 0 Months | 0 | \$0.00 |
| 12 Months | 0 | \$0.00 |
| 36 Months | 15275 | \$4,553,685,272.67 |
| Life of Loan | 1 | \$417,399.53 |

Total Loans Funded: 15276
 Total Purchase UPB: \$4,554,102,672.20

Loan Details (All the details in this table are based on the Loan Funding Date. Any changes to the Loan after the Funding Date are not captured in this report.)

| Item Number | Funding Date | Post Settlement First Payment Date (PSFPD) * | FM Loan Number | Seller Loan Number | Purchase UPB | Product | Note Maturity | Delivery | Seller R&W * | Obligor 1 Name | Seller R&W * Obligor 2 | Obligor 2 name | Selling R&W * Planned Period * | Selling R&W * Planned Relief Date * | Collateral R&W * Relief * | Asset R&W * Relief * | Income R&W * Relief * |
|-------------|--------------|--|----------------|--------------------|--------------|----------------|---------------|----------|--------------|----------------|------------------------|----------------|--------------------------------|-------------------------------------|---------------------------|----------------------|-----------------------|
| 1 | 02/07/2022 | 03/01/2022 | | | \$86,045.82 | 30yr Fixed Co | | | | | | | 36 Months | 03/01/2025 | Not Eligible | Not Eligible | Not Eligible |
| 2 | 02/07/2022 | 03/01/2022 | | | \$86,640.22 | 30yr Fixed Com | 12/01/2051 | Flow | | | | | 36 Months | 03/01/2025 | Not Eligible | Not Eligible | Eligible |
| 3 | 02/07/2022 | 03/01/2022 | | | \$196,130.49 | 30yr Fixed Com | 12/01/2051 | Flow | | | | | 36 Months | 03/01/2025 | Not Eligible | Not Eligible | Not Eligible |
| 4 | 02/07/2022 | 03/01/2022 | | | \$139,123.52 | 30yr Fixed Com | 11/01/2051 | Flow | | | | | 36 Months | 03/01/2025 | Not Eligible | Not Eligible | Not Eligible |
| 5 | 02/07/2022 | 03/01/2022 | | | \$103,469.90 | 30yr Fixed Com | 11/01/2051 | Flow | | | | | 36 Months | 03/01/2025 | Not Eligible | Not Eligible | Not Eligible |

The following table provides a short description of the data columns featured in this report (from left to right) beginning with the second column.

| Planned Relief Date of Newly Funded Loans Report | |
|--|---|
| Report Field Columns | Description |
| Funding Date | The date Freddie Mac takes ownership of the loan; referred to as "Freddie Mac Settlement Date". |
| Post Settlement First Payment Date (PSFPD) | The first principal and interest payment date after the Freddie Mac Settlement Date. |
| FM Loan Number | The 9-digit Freddie Mac loan number used to identify a mortgage delivered to Freddie Mac for purchase. |
| Seller Loan Number | Unique number assigned by the seller to identify a loan within the seller's own system. This value is supplied with the loan delivery data. |
| Purchase UPB | The unpaid principal balance amount of the loan at the time of purchase by Freddie Mac. |
| Product | A shortened, text description of the loan product. |
| Note Maturity Date | The date the mortgage is due to mature based on the origination date and mortgage term. |

Planned Relief Date of Newly Funded Loans Report



| Report Field Columns | Description |
|---------------------------------|---|
| Delivery Type | Path through which the loan is sold to Freddie Mac such as such as flow loan acquisition or bulk loan acquisition. |
| Seller R&W Obligor 1 | A unique Freddie Mac assigned number used to identify an institution that holds the first position of the R&W for a mortgage. |
| Obligor 1 Name | Name of the counterparty that holds the first position of the R&W for a mortgage. |
| Seller R&W Obligor 2 | A unique Freddie Mac assigned number used to identify an institution that holds the second position of the R&W for a mortgage. |
| Obligor 2 Name | Name of the counterparty that holds the second position of the R&W for a mortgage. |
| Selling R&W Planned Period | For loans that have an acceptable payment history, the period of time during which Seller would be responsible for representations and warranties regarding the underwriting of the Borrower, Mortgaged Premises and the project in which the Mortgaged Premises is located. |
| Selling R&W Planned Relief Date | The period of time during which Seller would be responsible for representations and warranties regarding the underwriting of the Borrower, Mortgaged Premises and the project in which the Mortgaged Premises is located. |
| Collateral R&W Relief | Indicates whether the loan is relieved of representations and warranties about the Mortgaged Premises: <ul style="list-style-type: none">• Eligible means the loan is relieved of such representations and warranties.• Not Eligible means the loan is not relieved of such representations and warranties.• Unavailable means an eligibility decision was not available at the time of funding.• N/A means the offering was not available at the time of funding. |



| Planned Relief Date of Newly Funded Loans Report | |
|--|---|
| Report Field Columns | Description |
| Asset R&W Relief | <p>Indicates whether the loan is relieved of representations and warranties about Borrower's assets:</p> <ul style="list-style-type: none">• Eligible means the loan is relieved of such representations and warranties.• Not Eligible means the loan is not relieved of such representations and warranties.• Unavailable means an eligibility decision was not available at the time of funding.• N/A means the offering was not available at the time of funding. |
| Income R&W Relief | <p>Indicates whether the loan is relieved of representations and warranties about Borrower's income:</p> <ul style="list-style-type: none">• Eligible means the loan is relieved of such representations and warranties.• Not Eligible means the loan is not relieved of such representations and warranties.• Unavailable means an eligibility decision was not available at the time of funding.• N/A means the offering was not available at the time of funding. |

Setting Up Excel's Filter Feature for Viewing Select Loans

Receiving the Planned Relief Date of Newly Funded Loans report in an Excel format provides many options to manage a potentially large volume of data. You can use the Excel filter features to restrict the rows of visible data to loans of interest.

Row 19 of the Planned Relief Date of Newly Funded Loans report contains the column headers for the loan-level information contained in the report. Data for the loans included in the report begin on row 20. Each row represents a loan.



To set up Excel's filter feature, complete the following steps:

1. Highlight columns B through O in Row 19. (You may first have to enable the spreadsheet for editing by selecting the **Enable Editing** button if present.)
2. Select **Filter** from the Sort & Filter drop-down list to set a filter option for all highlighted columns.

The screenshot shows the Excel interface with the 'Planned Relief Date of Newly Established Loans Report' open. The ribbon is set to 'Home'. A red arrow points to the 'Sort & Filter' button in the 'Editing' group, with the text '2. Select Filter' next to it. Another red arrow points to row 19 of the 'Loan Details' table, with the text '1. Highlight row' next to it.

| Time to Relief Date | Number of Loans | Purchase UPB |
|---------------------|-----------------|--------------------|
| 0 Months | 0 | \$0.00 |
| 12 Months | 132 | \$18,306,045.93 |
| 36 Months | 10872 | \$2,587,511,872.79 |
| Life of Loan | 0 | \$0.00 |

| Item Number | Funding Date | Post Settlement First Payment Date (PSFPD) | FM Loan Number | Seller Loan Number | Purchase UPB | Product | Note Maturity Date | Delivery Type | Seller R&W # Obligor 1 | Obligor 1 Name | Seller R&W # Obligor 2 | Obligor 2 name | Selling R&W # Planned Period # | Selling R&W # Planned Relief Date # | Collateral R&W # Relief # | Asset R&W # Relief # | Income R&W # Relief # |
|-------------|--------------|--|----------------|--------------------|--------------|---------------|--------------------|---------------|------------------------|----------------|------------------------|----------------|--------------------------------|-------------------------------------|---------------------------|----------------------|-----------------------|
| 1 | 04/06/2018 | 05/01/2018 | | | \$159,383.21 | 30yr ARM Conv | 01/01/2048 | Flow | | | | | 36 Months | 05/01/2021 | Not Eligible | Unavailable | Unavailable |
| 2 | 04/06/2018 | 05/01/2018 | | | \$175,468.01 | 30yr ARM Conv | 01/01/2048 | Flow | | | | | 36 Months | 05/01/2021 | Not Eligible | Unavailable | Unavailable |

3. After you activate the column filters, you can quickly filter loan records by one or more data attributes by clicking the down arrow in the right corner of the column header and selecting/deselecting data values.

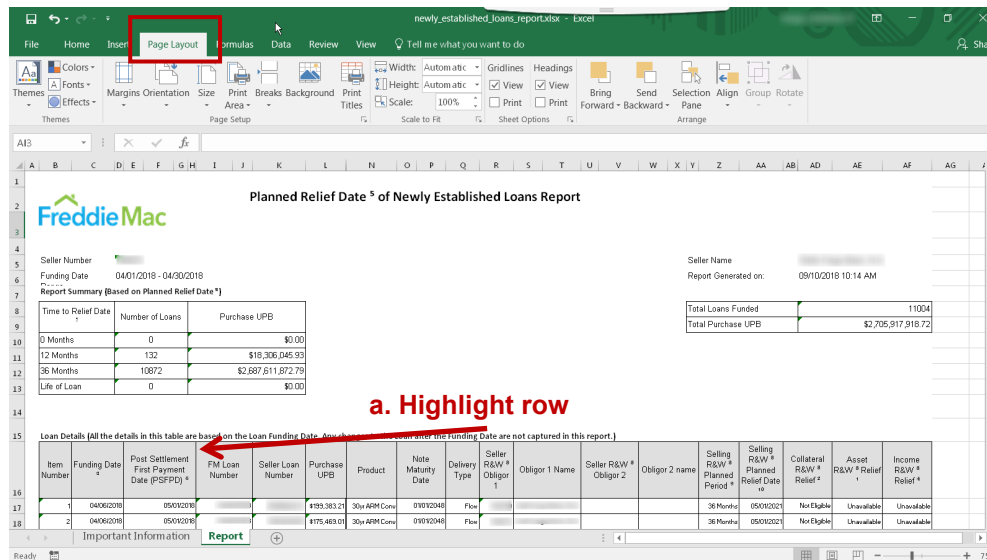
The screenshot shows a close-up of the 'Loan Details' table. A red box highlights the column headers from 'Funding Date' to 'Income R&W # Relief #'. A red arrow points to the small downward-pointing arrow in the top right corner of the 'Funding Date' header, with the text '3. Click' next to it.

Printing the Report

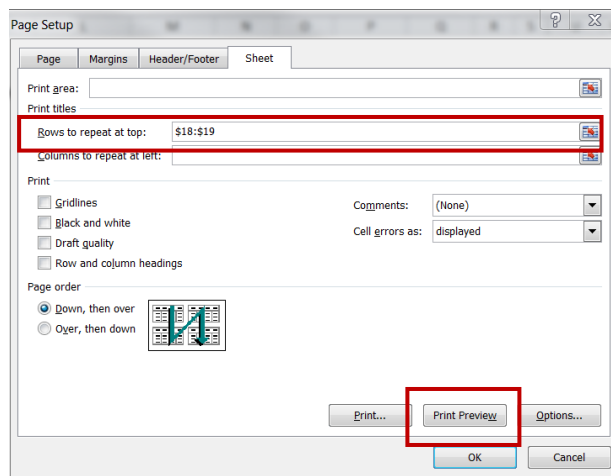
To print the Planned Relief Date of Newly Funded Loans report, complete the following steps to format the document for optimal readability.



1. Set up repeating header rows:
 - a. Highlight cells B19 through O19.
 - b. Select the **Print Titles** option on the Page Layout ribbon.



- c. On the Sheet tab, the **Rows to repeat at top** data field should be populated with the value \$18:\$19. If the field is blank or contains a different value, click the Excel worksheet icon (located at the right end of the data field), place the mouse cursor into any cell in Row 18 or 19, and then click the Excel worksheet icon again. The Page Setup should look like the following screen.



2. On the Page tab, set the page orientation to **Landscape**:
 - a. Select **Legal** size paper.



b. On the Margin tab, check the box to center the report **Horizontally** on the page. Click **OK**.

The worksheet is now formatted to repeat the column headings for the body of the report on each new page and is using the landscape orientation to print.

Note: To save paper, choose **Print on Both Sides** when setting the print options.

Planned Relief Date – Trend Report

You can use the Planned Relief Date - Trend Report to understand the movement of planned relief dates. This report compares the Selling R&W relief date changes for loans attributed to specific loan events over a period of two months.

| FreddieMac | | Planned Relief Date ¹ Trend Report Summary | |
|---|---|---|------------------------|
| Seller Number | | Based on Reported Data for the Period of | |
| Seller Name | | 04/01/2018 to 05/31/2018 | |
| Report Generated on | 09/07/2018 4:07:04 PM | | |
| Report Summary | | | |
| Active Loans as of Month End - April 2018 | | Active Loans as of Month End - May 2018 | |
| R&W ² Period | Number of Loans | R&W ² Period | Number of Loans |
| 12 Months | 7,002 | 12 Months | 6,029 |
| 36 Months | 537,437 | 36 Months | 534,166 |
| 60 Months | 2,887 | 60 Months | 2,276 |
| Life of Loan | 163,293 | Life of Loan | 161,770 |
| Total | 710,619 | Total | 704,241 |
| <small>Not included in this count are: (i) loans that have been paid off and (ii) loans with respect to which Freddie Mac will not exercise its remedies for a breach of the selling representations and warranties enumerated in Guide Section 1301.11</small> | | | |
| Planned R&W ² Period ³ Changes Due To Delinquency / Delinquency Reporting Corrections | | | |
| Prior Planned R&W ² Period ³ | Current Planned R&W ² Period ³ | Number of Loans | Current UPB |
| 36 Months | Life of Loan | 244 | \$48,872,615.55 |
| 12 Months | 36 Months | 20 | \$2,887,222.45 |
| 60 Months | Life of Loan | 10 | \$2,085,146.11 |
| Total | | 274 | \$53,844,984.11 |
| Planned R&W ² Period ³ Changes Due To Post Fund Data Correction | | | |
| Prior Planned R&W ² Period ³ | Current Planned R&W ² Period ³ | Number of Loans | Current UPB |
| Total | | 0 | \$0.00 |
| Planned R&W ² Period ³ Changes Due To Credit Enhancement | | | |
| Prior Planned R&W ² Period ³ | Current Planned R&W ² Period ³ | Number of Loans | Current UPB |
| 36 Months | Life of Loan | 3 | \$877,164.14 |
| Total | | 3 | \$877,164.14 |
| Planned R&W ² Period ³ Changes Due To Default Management Reported ⁴ and Loan Modification | | | |
| Prior Planned R&W ² Period ³ | Current Planned R&W ² Period ³ | Number of Loans | Current UPB |
| Total | | 0 | \$0.00 |
| Planned R&W ² Period ³ Changes Due To Other Loan Events | | | |
| Prior Planned R&W ² Period ³ | Current Planned R&W ² Period ³ | Number of Loans | Current UPB |
| Total | | 0 | \$0.00 |
| <small>¹ For purposes of this report, "Relief Date" means the date on and after which Freddie mac will not exercise its remedies in connection with Seller's breach of the applicable selling representations and warranties. ² Representation and Warranty ³ For purposes of this report, "R&W ¹ Period" means the period of time between the Settlement Date and the Relief Date during which Freddie Mac may exercise its remedies in connection with Seller's breach of the applicable selling representations and warranties. ⁴ This includes loans updated by Forbearance, repayment plan and Trial period reporting.</small> | | | |



Intended Audience and Use

Organizations with selling obligations benefit from the Planned Relief Dates - Trend Report and Planned Relief Date* Trend Report Summary Details.

Sellers can see trends occurring with loans and assess their confidence around expected R&W relief. Sellers can also use the reports to identify areas of their business process that may require changes.

The report can also be used to identify servicing trends in business processes that may require changes to ensure prudent servicing practices (specifically timely collection calls) and increase the number of loans with an acceptable payment history.

Note: If your organization is a Servicer without selling obligations, you will not be able to generate this report. You can, however, view loan-level details via the Search for Loan(s) option.

When to Download the Planned Relief Dates – Trend Report

You can access reports from up to the five most recent reporting cycles on a rolling six-month basis. Reports compare data from two reporting periods: data for the requested month and the prior completed month. For example, a request to access an October report is restricted to the September reporting cycle (comparing August and September active loans).

To download the report, you need to provide a Seller Number. Freddie Mac recommends that you access this report on a consistent basis (i.e., during the same timeframe each month) to have an accurate view of loans meeting the requirements for R&W relief.

When the desired date range for the report includes the prior month, the best time to access the report is after Electronic Default Reporting (EDR) final reporting to ensure the accuracy of the information.

How to Download the Planned Relief Dates – Trend Report

1. Click **Reports** to launch the Reports page.
2. Select **Planned Relief Dates - Trend Report** from the list of reports on the Reports Main Menu page. The parameter selections for the Planned Relief Dates - Trend Report display.
3. Enter your Seller number in the **Seller Number** data field and click **Show Reports**.

The screenshot shows the 'Planned Relief Date Trend Report' page in the Loan Coverage Advisor system. The page has a blue header with 'Loan Coverage Advisor' and navigation tabs for 'SEARCH', 'REPORTS', and 'SAVED RESULTS'. Below the header, there is a breadcrumb trail and a title 'Planned Relief Date Trend Report'. The main content area is titled 'Select Report Parameters' and contains a form with a 'Seller Number' input field and a 'SHOW REPORTS' button. A red box highlights the 'Seller Number' field and the 'SHOW REPORTS' button. At the bottom of the form, there is a note: 'NOTE: Reports are available for up to 5 reporting periods on a rolling 6 month basis.'



Report for Seller Number [REDACTED]

To retrieve specific reports, please select Summary, Detail or Both for each desired Period and click Download Selected.

| REPORTING PERIOD | SUMMARY | DETAIL | BOTH |
|------------------|-----------------------|-----------------------|-----------------------|
| September 2021 | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| August 2021 | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| July 2021 | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| June 2021 | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Download speeds may vary based on total file size and available bandwidth.

DOWNLOAD SELECTED **DOWNLOAD ALL** CLEAR ALL

4. Select the report(s) you wish to download. You have the option to select **Download All**, or **Download Selected** after choosing additional report parameters. Use the **Clear All** button to deselect your download request.

The **Download All** option will include all the Trend Summary and Trend Detail reports for the available monthly reporting periods in a single Zip file. The **Download Selected** option allows you to customize the reports you want to download to a Zip file by using the radio buttons to choose which reporting period and the associated Trend Summary and/or Trend Detail reports to download.



5. Click the **Download Selected** button. (The button becomes visible once the required parameters are entered.)

Download Selected

After Loan Coverage Advisor locates the summary and/or detail report(s) that meet the report parameters, a Zip file appears on the page.

6. You will then have options to download and save the Excel Trend Report Detail and/or PDF Trend Report Summary files included within the Zip file.

How to Read the Planned Relief Date – Trend Report

The Planned Relief Date - Trend Report tracks the movement of active loans across the time-to-relief categories that were triggered by specific loan events during a reporting period. These categories are 0 months, 12 months, 36 months, 60 months and life-of-loan and defined in the R&W framework. The report consists of three sections: Report Header, Report Summary, and Month-over-Month movement tables by loan event type within the body of the report.

The “Report Header” section includes the parameters used to generate the report (Seller Number and Reporting Period), as well as the Seller Name and date/time you generated the report.



| Freddie Mac | | Planned Relief Date ¹ Trend Report Summary | |
|--|---|---|------------------------|
| Seller Number | Report Header | Based on Reported Data for the Period of | |
| Seller Name | | 04/01/2018 to 05/31/2018 | |
| Report Generated on | | 09/07/2018 4:07:04 PM | |
| Report Summary | | | |
| Active Loans as of Month End - April 2018 | | Active Loans as of Month End - May 2018 | |
| R&W ² Period | Number of Loans | R&W ² Period | Number of Loans |
| 12 Months | 7,002 | 12 Months | 6,029 |
| 36 Months | Report Summary | 36 Months | 534,166 |
| 60 Months | | 60 Months | 2,276 |
| Life of Loan | | Life of Loan | 161,770 |
| Total | 710,619 | Total | 704,241 |
| Not included in this count are: (i) loans that have been paid off and (ii) loans with respect to which Freddie Mac will not exercise its remedies for a breach of the selling representations and warranties enumerated in Guide Section 1301.11 | | | |
| Planned R&W ² Period ³ Changes Due To Delinquency / Delinquency Reporting Corrections | | | |
| Prior Planned R&W ² Period ³ | Current Planned R&W ² Period ³ | Number of Loans | Current UPB |
| 36 Months | Life of Loan | 244 | \$48,872,615.55 |
| 12 Months | 36 Months | 20 | \$2,887,222.45 |
| 60 Months | Life of Loan | 10 | \$2,085,146.11 |
| Total | | 274 | \$53,844,984.11 |
| Planned R&W ² Period ³ Changes Due To Post Fund Data Correction | | | |
| Prior Planned R&W ² Period ³ | Current Planned R&W ² Period ³ | Number of Loans | Current UPB |
| Total | | 0 | \$0.00 |
| Planned R&W ² Period ³ Changes Due To Credit Enhancement | | | |
| Prior Planned R&W ² Period ³ | Current Planned R&W ² Period ³ | Number of Loans | Current UPB |
| 36 Months | Life of Loan | 3 | \$877,164.14 |
| Total | | 3 | \$877,164.14 |
| Planned R&W ² Period ³ Changes Due To Default Management Reported ⁴ and Loan Modification | | | |
| Prior Planned R&W ² Period ³ | Current Planned R&W ² Period ³ | Number of Loans | Current UPB |
| Total | | 0 | \$0.00 |
| Planned R&W ² Period ³ Changes Due To Other Loan Events | | | |
| Prior Planned R&W ² Period ³ | Current Planned R&W ² Period ³ | Number of Loans | Current UPB |
| Total | | 0 | \$0.00 |

The “Report Summary” section includes the loan count by time-to-relief for active loans across two consecutive months. The application bases the months featured in the report on the reporting period you selected for the downloaded report.

Each month-over-month movement table in the body of the report focuses on a specific type of loan event and quantifies the number of loans undergoing a relief date change as a result of that triggered loan event.

The month-over-month movement tables provide information about time-to-relief changes by loan event type, i.e., delinquency reporting, post purchase data correction, credit enhancements, loan modification and forbearance, and other assorted loan event reasons.

- The “Prior Planned R&W Period” column shows the time-to-relief categories for the subset of loans in the first month of the month-over-month comparison set.



- The “Current Planned R&W Period” column identifies the new time-to-relief category for that subset of loans resulting from the R&W impacted loan event.
- The “Number of Loans” column quantifies the number of active loans subjected to the month-over-month change for the loan event by each impacted time-to-relief category.
- The “Current UPB” column presents the total current UPB for the loans referenced. This is based on the UPB provided in the last investor reporting cycle. If a borrower’s payment has been applied, but not yet reported to Freddie Mac, the UPB may not equal the UPB in your system.

Note: The application only presents information about time-to-relief categories in the month-over-month analysis tables in instances where there was a change.

In addition to the report (pdf file), the application returns an Excel worksheet. This report contains loan-level details for the underlying loans contributing to the month-over-month movement summarized in the full report. It provides specific details about the loan events associated with a change in the R&W period including the R&W Period Change Date, Prior Planned and Current Planned R&W Period, and the Reason for the Planned R&W Period Change.

Planned Relief date Trend Report Details

This “report within the report” contains loan-level details for the underlying loans contributing to the month-over-month movement summarized in the full report.

Planned Relief Date³ Trend Report Details

Seller Number: [REDACTED] Based on Reported Data for the Period of 01/01/2018 to 02/28/2018
 Seller Name: [REDACTED]
 Report Generated on: 03/04/2018 09:19 PM

Loan Level Details

| Item # | FM Loan Number | Seller Loan Number | Servicer Loan Number | Current UPB | R&W ⁴ Planned Period ⁵ - Credit | R&W ⁴ Planned Period ⁵ - Capacity | R&W ⁴ Planned Period ⁵ - Collateral | Prior R&W ⁴ Planned Period ² | Current R&W ⁴ Planned Period ¹ | Reasons for R&W ⁴ Planned Period ⁵ Change |
|--------|----------------|--------------------|----------------------|---------------|---|---|---|--|--|---|
| 1 | [REDACTED] | [REDACTED] | [REDACTED] | \$ 398,406.27 | Life of Loan | Life of Loan | Life of Loan | 36 Months | Life of Loan | Delinquency |
| 2 | [REDACTED] | [REDACTED] | [REDACTED] | \$ 167,363.76 | Life of Loan | Life of Loan | Life of Loan | 36 Months | Life of Loan | Delinquency |
| 3 | [REDACTED] | [REDACTED] | [REDACTED] | \$ 260,592.05 | Life of Loan | Life of Loan | Life of Loan | 36 Months | Life of Loan | Delinquency |
| 4 | [REDACTED] | [REDACTED] | [REDACTED] | \$ 157,755.83 | Life of Loan | Life of Loan | Life of Loan | 36 Months | Life of Loan | Delinquency |
| 5 | [REDACTED] | [REDACTED] | [REDACTED] | \$ 105,396.85 | Life of Loan | Life of Loan | Life of Loan | 36 Months | Life of Loan | Delinquency |

Important Information [Report](#)

How to Read the Planned Relief Date Trend Report Details

The Planned Relief Date Trend Report Details provide specific details about the loan events associated with a change in the R&W Relief periods including the Prior and Current Planned R&W Period, and the Reason for Planned R&W Period Change.



The month-over-month movement tables provide information about time-to-relief changes by loan event type, i.e., delinquency reporting, post purchase data correction, credit enhancements, loan modification and forbearance, and other assorted loan event reasons.

The “Current UPB” column presents the total current UPB for the loans referenced. This is based on the UPB provided in the last investor reporting cycle. If a borrower’s payment has been applied, but not yet reported to Freddie Mac, the UPB may not equal the UPB in your system. The “Prior Planned R&W Period” column shows the time-to-relief categories for the subset of loans in the first month of the month-over-month comparison set. The “Current Planned R&W Period” column identifies the new time-to-relief category for that subset of loans resulting from the R&W impacted loan event. The data listed quantifies the number of active loans subjected to change(s) triggered by loan events within each impacted time-to-relief category.

You can then use Excel’s filter features to restrict the rows of visible data to loans of interest and/or print the report.

Selling R&W Relief Summary Report

The Selling R&W Relief Summary Report provides a summation of loan counts and current unpaid balance of your search results by quarter.

| Row Labels | Sum of Loan Count | Sum of Current UPB |
|---|-------------------|--------------------|
| 2021 | | |
| Q1 | | |
| 103345 | 2,493 | \$225,430,007.99 |
| 36 Months | 2333 | \$225,430,008 |
| Acceptable Pay History | 1497 | \$176,511,631 |
| Closed (Paid in Full) ¹ | 685 | \$0 |
| QC Satisfactory | 151 | \$48,918,377 |
| Life of Loan | 160 | \$0 |
| Closed (Paid in Full) ¹ | 160 | \$0 |
| 111924 | 43,113 | \$2,368,287,421.76 |
| 12 Months | 2 | \$0 |
| Closed (Paid in Full) ¹ | 2 | \$0 |
| 36 Months | 41753 | \$2,367,758,661 |
| Acceptable Pay History | 19359 | \$2,322,557,223 |
| Closed (Paid in Full) ¹ | 22201 | \$0 |
| Closed (Other) ¹ | 11 | \$0 |
| QC Satisfactory | 181 | \$45,201,438 |
| Acceptable Pay History (Alternative Payment Plan) | 1 | \$0 |



Intended Audience and Use

Sellers may use this report as a portfolio level review of relief which breaks down relief by annum, quarter, Seller Number and event. This Excel report contains a PIVOT table generated from the Data tab, displayed here, augmenting the summary report.

| Event Year | Event Quarter | Seller Number | Selling Relief Date OR Loan Closed Event | Planned Relief Period | Current UPB | Loan Count |
|------------|---------------|---------------|--|-----------------------|---------------------|------------|
| 2014 | Q3 | | Acceptable Pay History | 12 Months | \$ 2,821,149,422.89 | 32,392 |
| 2014 | Q4 | | Acceptable Pay History | 12 Months | \$ 1,793,829,468.20 | 21,515 |
| 2016 | Q3 | | Acceptable Pay History | 36 Months | \$ 1,727,052,054.60 | 11,306 |
| 2016 | Q4 | | Acceptable Pay History | 36 Months | \$ 307,149,172.17 | 2,169 |
| 2016 | Q4 | | QC Satisfactory | 36 Months | \$ 1,331,194.82 | 4 |
| 2017 | Q3 | | Acceptable Pay History | 12 Months | \$ 262,720.06 | 1 |
| 2017 | Q3 | | Acceptable Pay History | 36 Months | \$ 183,566.81 | 2 |
| 2017 | Q4 | | Acceptable Pay History | 12 Months | \$ 15,707,160.39 | 192 |
| 2013 | Q4 | | Closed (Other) * | Life of Loan | \$ 69,950.38 | 4 |
| 2014 | Q3 | | Closed (Other) * | Life of Loan | \$ 343,380.22 | 20 |
| 2014 | Q3 | | Closed (Paid in Full) * | 12 Months | \$ 0 | 59 |
| 2014 | Q3 | | Closed (Paid in Full) * | 36 Months | \$ 0 | 211 |
| 2014 | Q3 | | Closed (Paid in Full) * | 60 Months | \$ 0 | 12 |
| 2014 | Q3 | | Closed (Paid in Full) * | Life of Loan | \$ 0 | 895 |
| 2014 | Q4 | | Closed (Other) * | 36 Months | \$ 0 | 1 |
| 2014 | Q4 | | Closed (Other) * | Life of Loan | \$ 1,706,892.27 | 45 |
| 2014 | Q4 | | Closed (Paid in Full) * | 12 Months | \$ 0 | 209 |
| 2014 | Q4 | | Closed (Paid in Full) * | 36 Months | \$ 0 | 1,143 |
| 2014 | Q4 | | Closed (Paid in Full) * | 60 Months | \$ 0 | 38 |
| 2014 | Q4 | | Closed (Paid in Full) * | Life of Loan | \$ 401,416.79 | 4,599 |
| 2015 | Q3 | | Closed (Other) * | 36 Months | \$ 0 | 1 |
| 2015 | Q3 | | Closed (Other) * | Life of Loan | \$ 4,197,920.10 | 82 |
| 2015 | Q3 | | Closed (Paid in Full) * | 12 Months | \$ 0 | 9 |

When to Generate the Selling R&W Relief Summary Report

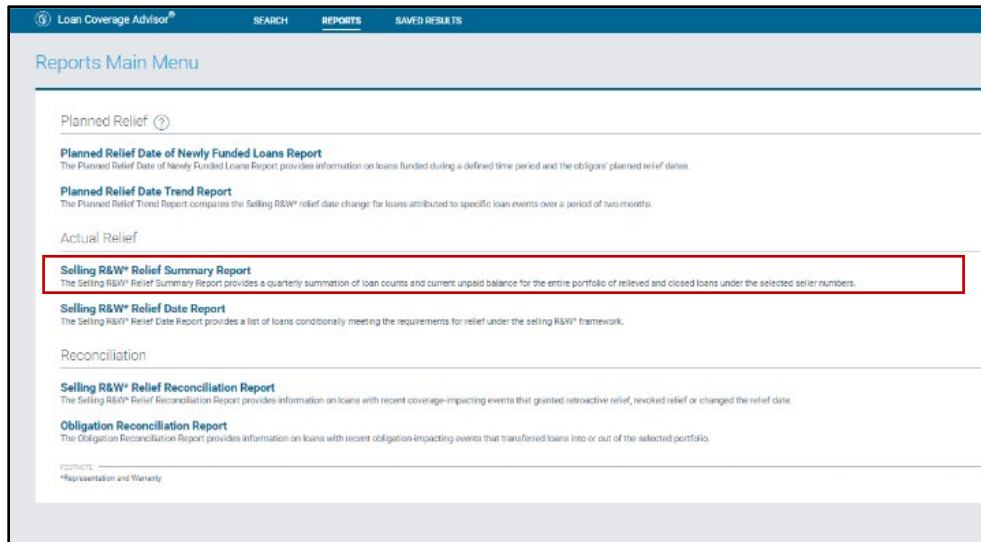
You can generate the Selling R&W Relief Summary Report when you wish to retrieve quarterly and annual reporting, or when augmenting data, you will see a total portfolio view on your R&W loans.

Note: When you generate the file, it opens an Excel popup asking if you would like to update the data in the file. Once you agree to update the data in the file, a Pivot Table will display.

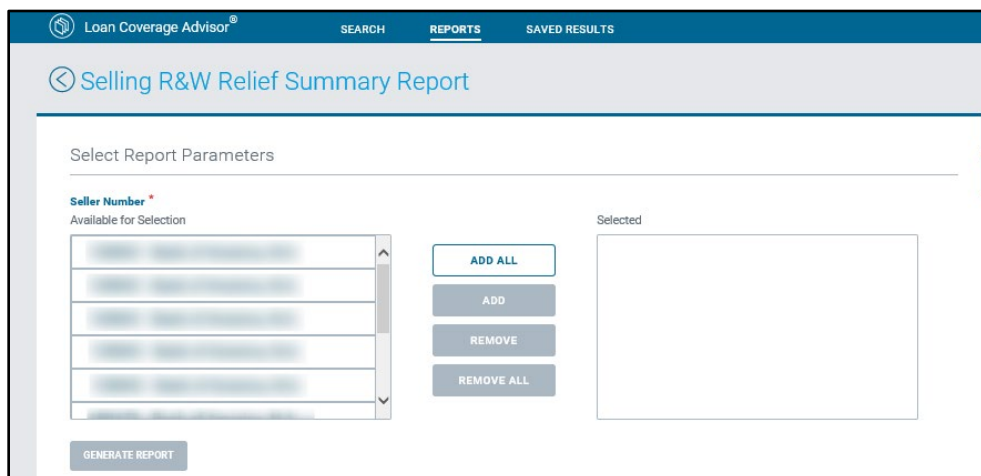
How to Generate the Selling R&W Relief Summary Report

To generate the Selling R&W Relief Summary Report, complete the following steps:

1. Click **Reports** to launch the Reports page.



A list of **Seller Number(s)** fill the **Available for Selection** display box.



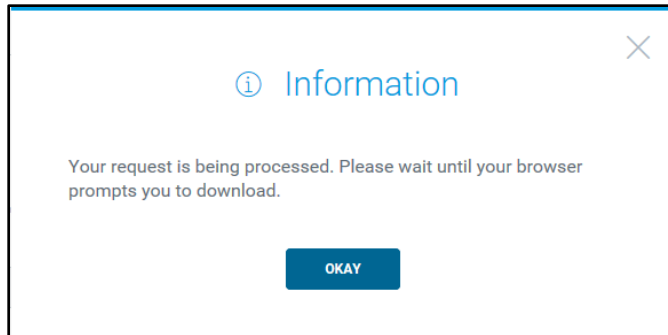
2. Select each Seller you wish to **Add** to your report or click **Add All** to transfer all available sellers into your selection.
3. (Optional) If you wish to remove sellers, select sellers in the Selected box you have added, and click **Remove**, or click **Remove All** if you wish to remove all sellers in the Selected box.
4. Click the **Generate Report** button. (The **Generate Report** button becomes visible once the required parameters are entered.)



A message displays upon clicking **Generate Report**.



- Click **Okay** to continue to the download process.



Note: It may take Loan Coverage Advisor a few moments to generate the report. If Loan Coverage Advisor does not find a match for your request, it returns the following message: “No loans matching the criteria are found. Report is not generated.”

- After Loan Coverage Advisor locates the report that meet the search parameters, an Excel file appears on the page.
- You will then have the option to download and save a copy of the report.

How to Read the Selling R&W Relief Summary Report

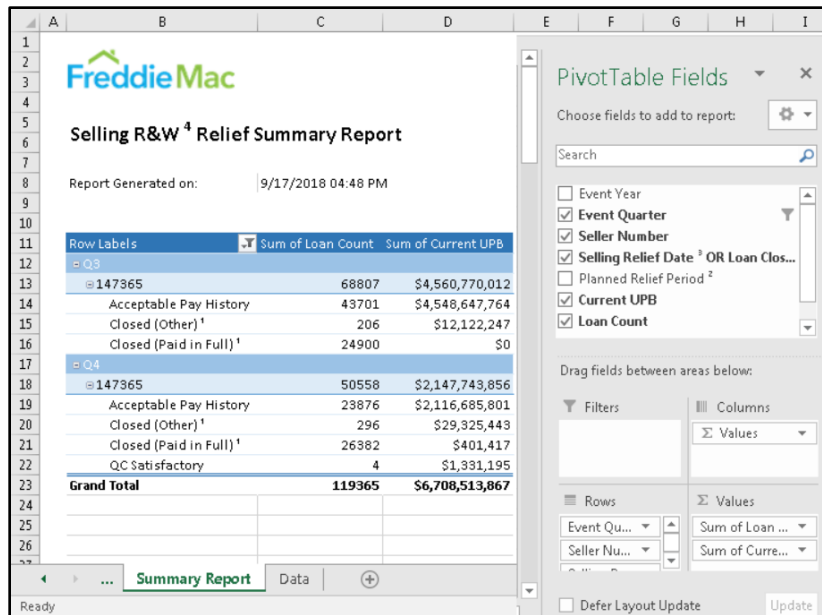
In the summary report, the “Report Header” section includes the date/time the application generated the report.

The screenshot shows the Freddie Mac logo at the top left. Below it is the title "Selling R&W⁴ Relief Summary Report". A red box highlights the "Report Generated on:" field, which contains the value "11/3/2021 03:02 PM". Below this is a table with columns for "Row Labels", "Sum of Loan Count", and "Sum of Current UPB". The table is expanded to show data for 2021, Q1, and various loan categories. At the bottom, there are tabs for "Important Information", "Summary Report", and "Data".

| Row Labels | Sum of Loan Count | Sum of Current UPB |
|---|-------------------|--------------------|
| 2021 | | |
| Q1 | | |
| 103345 | 2,493 | \$225,430,007.99 |
| 36 Months | 2333 | \$225,430,008 |
| Acceptable Pay History | 1497 | \$176,511,631 |
| Closed (Paid in Full) ¹ | 685 | \$0 |
| QC Satisfactory | 151 | \$48,918,377 |
| Life of Loan | 160 | \$0 |
| Closed (Paid in Full) ¹ | 160 | \$0 |
| 111924 | 43,113 | \$2,368,287,421.76 |
| 12 Months | 2 | \$0 |
| Closed (Paid in Full) ¹ | 2 | \$0 |
| 36 Months | 41753 | \$2,367,758,661 |
| Acceptable Pay History | 19359 | \$2,322,557,223 |
| Closed (Paid in Full) ¹ | 22201 | \$0 |
| Closed (Other) ¹ | 11 | \$0 |
| QC Satisfactory | 181 | \$45,201,438 |
| Acceptable Pay History (Alternative Payment Plan) | 1 | \$0 |



You can update the summary report by using the PIVOT Table function that displays these options on the right side of Excel, where you can add/remove values from any section of the report. In the Internet Explorer (IE) browser, if you download and open the report before you save it first, you must refresh the PIVOT Table as it does not refresh automatically.



The Pivot Table includes the following areas to break out data:

| PIVOT Table Functions | |
|-----------------------|--|
| Area | Description |
| Filters | Filter the report based on criteria added here to focus on specific parts of the data. |
| Rows | Add criteria to further break out the values in the columns. |
| Columns | Add criteria to further add additional values to display. |
| Values | Add criteria here to display values based on the rows and columns. |

Selling R&W Relief Date Report

The Selling R&W Relief Date Report provides a list of loans meeting the requirements for R&W relief under the framework according to Guide Section 1301.11. The last column of the report identifies the



relief criteria met for each loan appearing on the report. You can either generate the latest version of a report or download scheduled reports on a monthly basis. The report generates in PDF format.

| Freddie Mac Selling Representation and Warranty Relief Date ¹ Report | | | | | | | | |
|---|---------------------------|----------------|--------------------|----------------------|---------------------|--------------------|---------------------------------|--|
| Seller Number | | | | | Seller Name | | | |
| Reporting Period | | April-2018 | | | Report Generated on | | 9/7/2018 4:19 PM | |
| Report Summary | | | | | | | | |
| Number of Loans with Relief Date ¹ in the Selected Period | | | | 9,960 | | | | |
| Total Current UPB | | | | \$1,885,432,281.33 | | | | |
| Loan Details² | | | | | | | | |
| Item Number | Funding Date ³ | FM Loan Number | Seller Loan Number | Servicer Loan Number | Current UPB | Note Maturity Date | Actual Relief Date ⁴ | Selling R&W ⁵ Relief Reason |
| 1 | 8/11/2015 | | | | \$407,212.38 | 10/1/2057 | 4/10/2018 | QC Satisfactory |
| 2 | 9/14/2015 | | | | \$326,385.88 | 3/1/2057 | 4/16/2018 | QC Satisfactory |
| 3 | 9/14/2015 | | | | \$325,287.70 | 4/1/2057 | 4/13/2018 | QC Satisfactory |
| 4 | 9/14/2015 | | | | \$143,661.35 | 4/1/2057 | 4/19/2018 | QC Satisfactory |
| 5 | 9/14/2015 | | | | \$384,048.78 | 5/1/2057 | 4/23/2018 | QC Satisfactory |
| 6 | 9/17/2015 | | | | \$216,484.21 | 4/1/2047 | 4/10/2018 | QC Satisfactory |
| 7 | 7/19/2016 | | | | \$63,101.48 | 7/1/2031 | 4/2/2018 | QC Satisfactory |
| 8 | 8/11/2016 | | | | \$140,398.23 | 7/1/2038 | 4/12/2018 | QC Satisfactory |
| 9 | 8/11/2016 | | | | \$274,823.63 | 7/1/2046 | 4/23/2018 | QC Satisfactory |
| 10 | 8/11/2016 | | | | \$300,098.45 | 2/1/2058 | 4/23/2018 | QC Satisfactory |
| 11 | 8/16/2016 | | | | \$43,254.92 | 8/1/2031 | 4/13/2018 | QC Satisfactory |
| 12 | 9/14/2016 | | | | \$146,459.82 | 9/1/2046 | 4/18/2018 | QC Satisfactory |
| 13 | 9/14/2016 | | | | \$105,835.81 | 8/1/2046 | 4/25/2018 | QC Satisfactory |
| 14 | 9/14/2016 | | | | \$134,083.37 | 12/1/2057 | 4/25/2018 | QC Satisfactory |
| 15 | 11/14/2016 | | | | \$0.00 | 10/1/2046 | 4/11/2018 | QC Satisfactory |
| 16 | 11/14/2016 | | | | \$96,024.84 | 10/1/2046 | 4/24/2018 | QC Satisfactory |
| 17 | 12/13/2016 | | | | \$144,819.32 | 12/1/2046 | 4/30/2018 | QC Satisfactory |
| 18 | 1/18/2017 | | | | \$161,950.93 | 6/1/2058 | 4/18/2018 | QC Satisfactory |
| 19 | 1/18/2017 | | | | \$110,531.40 | 6/1/2058 | 4/30/2018 | QC Satisfactory |
| 20 | 1/18/2017 | | | | \$306,275.82 | 5/1/2058 | 4/29/2018 | QC Satisfactory |

¹ For purposes of this report, "Relief Date" means the date on and after which Freddie Mac will not exercise its remedies in connection with Seller's breach of the selling representations and warranties enumerated in Guide Section 1301.11.

² Relief Date eligibility is based on loan level events to date including EDR for the cycle associated to last required timely payment.

³ Referred to as "Freddie Mac Settlement Date" in Guide Section 1301.11

⁴ Representation and Warranty

⁵ For purposes of this report, "Alternative Payment Plan" means a disaster-related forbearance plan.

The information displayed in this report is based on loan activity reported by Seller and/or Servicer and Freddie Mac, and it may not reflect current activities with respect to the Mortgages. This information does not denote that the identified Mortgages comply with the eligibility requirements of the Freddie Mac Seller/Servicer Guide; it is Seller's responsibility to ensure that such requirements are met. This information is confidential and proprietary and is for the use of Seller and/or Servicer only.

Intended Audience and Use

Sellers may use this report to identify loans that meet the criteria for relief of certain R&W (Guide Section 1301.11). In turn, the information can be used to assist you in assessing your portfolio liability under which you hold R&W.

Note: If your organization is a Servicer without selling obligations, you will not be able to generate this report. You can, however, view loan-level details via the Search for Loan(s) option.

When to Generate the Selling R&W Relief Report

You can generate the Selling R&W Relief Date Report for any prior reporting period (dating back to January 2013).

To generate the report, you need to provide your associated Selling Representation and Warranty Obligor Number (Seller Number) and the Reporting Period (month and year). The application delivers the report in PDF format.

Freddie Mac recommends that you generate this report on a consistent recurring basis (i.e., during the same timeframe each month) to have an accurate view of loans that meet the requirements for R&W relief under the framework.



When the desired date range for the report includes the prior month, the best time to generate the report is after EDR final reporting to ensure the accuracy of the information.

How to Generate the Selling R&W Relief Report

To generate the Selling R&W Relief Date Report, complete the following steps:

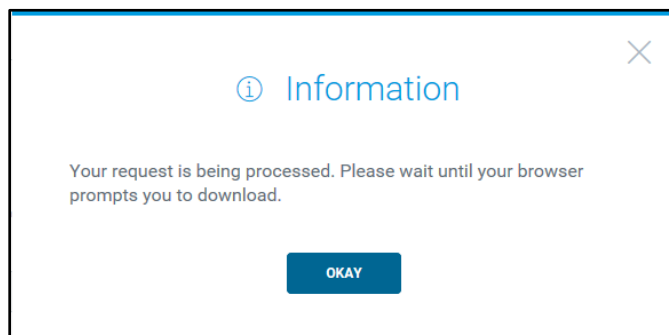
1. Click **Reports** to launch the Reports page.
2. Select **Selling R&W Relief Date Report** from the Reports Main Menu list.
3. Enter your Seller Number in the **Seller Number** data field. Select the **Month** and **Year** for the reporting period from the relief period drop-down lists.

4. Click the **Generate Report** button. (The **Generate Report** button becomes visible once the required parameters are entered.)



A message displays upon clicking **Generate Report**.

5. Click **Okay** to continue to the download process.





Note: It may take Loan Coverage Advisor a few moments to generate the report. If Loan Coverage Advisor does not find a match for your request, it returns the following message: “No loans matching the criteria are found. Report is not generated.”

After Loan Coverage Advisor generates the report from the parameters provided, a PDF file will appear on the page.

6. You will then have option to download and save a copy of the report.

When to Download the Selling R&W Relief Date Report

You can download the Selling R&W Relief Date Report for the prior six-month reporting period for any or all seller numbers for which you have access.

To download the scheduled report(s), either click **Download All** or select one or more checkboxes and click **Download Selected**. The application will prompt you to download a zip file, which contains the report(s) in PDF format.

The report is scheduled to run and be available to customers after the EDR final reporting.

Scheduled Reports

Scheduled reports are generated on a monthly basis and may not reflect the most current information. To retrieve specific reports, please select the available checkboxes and click Download Selected.

| SELLER NUMBER | APRIL 2021 | MAY 2021 | JUNE 2021 | JULY 2021 | AUGUST 2021 | SEPTEMBER 2021 |
|---------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| [REDACTED] | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| [REDACTED] | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| [REDACTED] | - | - | - | - | - | - |
| [REDACTED] | - | - | - | - | - | - |
| [REDACTED] | - | - | - | - | - | - |
| [REDACTED] | - | - | - | - | - | - |
| [REDACTED] | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Download speeds may vary based on total file size and available bandwidth.

How to Download the Selling R&W Relief Date Report

To download the Selling R&W Relief Date Report, complete the following steps:

1. Click **Reports** to launch the Reports page.



2. Select Selling R&W Relief Date Report from the list. The Selling R&W Relief Date Report displays.

Note: Description of the data column icons featured on the Available Reports section:

| | |
|--------------------------|---|
| <input type="checkbox"/> | Indicates a report with relieved loans is available to download |
| - | No relieved loans reported for this period |
| N/A | No reports are found in the particular month for this Seller Number |

3. To retrieve specific reports, select the available checkboxes and click **Download Selected**.
4. (Optional) Select **Download All** to download all available reports, or **Clear All** to clear checkbox selections.

After Loan Coverage Advisor retrieves the report(s), a pop-up box appears at the bottom of the page. This box provides options to view or save the report.

5. Option A: Click **Open** to launch WinZip where the user can unzip the file and select a PDF to open. To open, select the file from the WinZip pop-up box.
6. Option B: Click **Save** to download a copy of the report after opening the file with WinZip.

You have three options for saving the report:

- a. Save the report to the Download folder on your computer. This is the default action performed when you click **Save**.

When you choose the **Save** option, another pop-up window appears asking whether you want to **Open** the report, **Open** the Download folder where the application saved the report, or **View** all downloads on your computer.

- b. Choose the **Save As** option to rename the report and/or select the storage location.
 - c. Choose the **Save and Open** option. This application saves the report to the download folder on your computer and automatically opens for viewing.
7. Click the drop-down list arrow to the right of the **Save** button to choose options **Save As** or **Save and Open**.

How to Read the Selling R&W Relief Date Report

In the following sample report, there are three sections of the report: Report Header, Report Summary, and Loan Details. The “Report Header” section includes the parameters used to generate the report (on the left side), along with the Seller Name and date/time the application generated the report (on the right side).



Given the importance of the timing for EDR monthly reporting when generating the reports for the previous month (relative to the current date) along with factors that may delay reporting/recording of loan events, the report generated date/time stamp is significant. Knowing the report was generated after the prior month's EDR cycle ensures you have a complete and accurate list of relieved loans for that period. Changes made to EDR data out of cycle can impact the report contents when retrieved again after EDR data changes are applied.

The "Report Summary" section identifies the number of loans included in the report and the aggregate value of their current UPB.

The "Loan Details" section provides loan-level information about loans that meet the criteria for relief during the specified reporting period based on loan information in the application on the date you generated the report. Each row in the Loan Details section of the report represents a loan. The application assigns an Item Number to each row of the report for greater ease in locating loan records when discussing the contents of the report. The application organizes the section by FM Loan Number (in ascending order).



In addition to providing the Selling Relief Date for each loan, the report displays the following information: Funding Date, Seller Loan Number, Servicer Loan Number, Current UPB, Note Maturity Date, Actual Relief Date and the reason for Selling R&W Relief.

| Selling Representation and Warranty Relief Date¹ Report | | | | | | | | | |
|---|---------------------------|----------------------|--------------------|----------------------|--------------|--|---------------------------------|-----------------------------|--|
| Seller Number Reporting Period | | Report Header | | | | Seller Name Report Generated on | | | |
| [Redacted] September-2021 | | | | | | [Redacted] 11/3/2021 3:18 PM | | | |
| Report Summary | | | | | | | | | |
| Report Summary Number of Loans with Relief Date ¹ in the Selected Period | | 28 | | | | | | | |
| Total Current UPB | | \$4,841,039.32 | | | | | | | |
| Loan Details² | | | | | | | | | |
| Item Number | Funding Date ³ | FM Loan Number | Seller Loan Number | Servicer Loan Number | Current UPB | Note Maturity Date | Actual Relief Date ⁴ | Selling R&W - Relief Reason | |
| 1 | 9/25/2015 | | | | \$308,301.93 | 10/1/2059 | 9/24/2021 | QC Satisfactory | |
| 2 | 11/24/2015 | | | | \$336,928.06 | 7/1/2059 | 9/26/2021 | QC Satisfactory | |
| 3 | 2/4/2016 | | | | \$114,842.07 | 9/1/2059 | 9/29/2021 | QC Satisfactory | |
| 4 | 10/28/2016 | | | | \$112,003.46 | 8/1/2059 | 9/22/2021 | QC Satisfactory | |
| 5 | 6/27/2017 | | | | \$211,786.27 | 7/1/2047 | 9/21/2021 | QC Satisfactory | |
| 6 | 8/1/2017 | | | | \$210,853.96 | 2/1/2060 | 9/24/2021 | QC Satisfactory | |
| 7 | 10/18/2017 | | | | | 10/1/2047 | 9/24/2021 | QC Satisfactory | |
| 8 | 12/1/2017 | | | | | 5/1/2060 | 9/29/2021 | QC Satisfactory | |
| 9 | 2/23/2018 | | | | | 2/1/2033 | 9/29/2021 | QC Satisfactory | |
| 10 | 6/26/2018 | | | | \$79,276.64 | 7/1/2033 | 9/22/2021 | QC Satisfactory | |
| 11 | 7/25/2018 | | | | \$156,399.61 | 8/1/2048 | 9/1/2021 | Acceptable Pay History | |
| 12 | 7/23/2018 | | | | \$143,664.15 | 8/1/2038 | 9/1/2021 | Acceptable Pay History | |
| 13 | 7/25/2018 | | | | \$234,211.34 | 8/1/2048 | 9/1/2021 | Acceptable Pay History | |
| 14 | 7/25/2018 | | | | \$127,208.14 | 8/1/2048 | 9/1/2021 | Acceptable Pay History | |
| 15 | 7/25/2018 | | | | \$88,997.38 | 8/1/2033 | 9/1/2021 | Acceptable Pay History | |
| 16 | 7/23/2018 | | | | \$346,143.05 | 8/1/2038 | 9/1/2021 | Acceptable Pay History | |
| 17 | 7/24/2018 | | | | \$234,888.94 | 8/1/2048 | 9/1/2021 | Acceptable Pay History | |
| 18 | 7/24/2018 | | | | \$176,987.75 | 8/1/2048 | 9/1/2021 | Acceptable Pay History | |
| 19 | 7/24/2018 | | | | \$286,736.72 | 8/1/2048 | 9/1/2021 | Acceptable Pay History | |
| 20 | 7/25/2018 | | | | \$175,838.79 | 8/1/2048 | 9/1/2021 | Acceptable Pay History | |

Loan Details

¹ For purposes of this report, "Relief Date" means the date on and after which Freddie Mac will not exercise its remedies in connection with Seller's breach of the selling representations and warranties enumerated in Guide Section 1301.11.
² Relief Date eligibility is based on loan level events to date including EDR for the cycle associated to last required timely payment.
³ Referred to as "Freddie Mac Settlement Date" in Guide Section 1301.11
⁴ Representation and Warranty
⁵ For purposes of this report, "Alternative Payment Plan" means a disaster-related forbearance plan.

The information displayed in this report is based on loan activity reported by Seller and/or Servicer and Freddie Mac, and it may not reflect current activities with respect to the Mortgages. This information does not denote that the Identified Mortgages comply with the eligibility requirements of the Freddie Mac Seller/Servicer Guide; it is Seller's responsibility to ensure that such requirements are met. This information is confidential and proprietary and is for the use of Seller and/or Servicer only.



The following table provides a short description of the data columns featured in this report (from left to right) beginning with the second column.

| Planned Relief Date of Newly Funded Loans Report | |
|--|---|
| Report Field Columns | Description |
| Funding Date | The date Freddie Mac takes ownership of the loan; referred to as "Freddie Mac Settlement Date". |
| FM Loan Number | The 9-digit Freddie Mac loan number used to identify a mortgage delivered to Freddie Mac for purchase. |
| Seller Loan Number | Unique number assigned by the seller to identify a loan within the seller's own system. This value is supplied with the loan delivery data. |
| Servicer Loan Number | The user-created identifier uniquely identifying the loan (Servicer). |
| Current UPB | The unpaid principal balance amount of the loan purchased by Freddie Mac. |
| Note Maturity Date | The date the mortgage is due to mature based on the origination date and mortgage term. |
| Actual Relief Date | The date the Selling R&W was relieved on the loan. |
| Selling R&W Relief Reason | The business event date which prompted Selling R&W Relief. |

Selling R&W Reconciliation Report

The Selling R&W Relief Reconciliation Report provides information on loans that due to new activity on the loan were granted retroactive relief, had their relief revoked, or had a relief date change. The last column describes the activity that led to the change in relief.



| Freddie Mac | | Selling Representation and Warranty Relief Date ⁶ Reconciliation Report | | | | | | | |
|--|-----------------|--|---------------------|--|-----------------|--------------------|--|--|-----------------------------|
| Seller Number | [REDACTED] | Seller Name | [REDACTED] | | | | | | |
| Reporting Period | April-2018 | Report Generated on: | 07/25/2018 10:56 AM | | | | | | |
| Summary - Relief Granted (Retroactive) ² | | | | Summary - Relief Revoked ⁴ | | | | | |
| Selling Relief Date ⁵ Event Type | Number of Loans | Current UPB | | Selling Relief Date ⁵ Event Type | Number of Loans | Current UPB | | | |
| Loan QC Review Completed | 3 | \$ 937,346.31 | | Manual Relief Date Update | 1 | \$ 64,223.39 | | | |
| Total | 3 | \$ 937,346.31 | | Total | 1 | \$ 64,223.39 | | | |
| Details - Relief Granted (Retroactive) ² | | | | | | | | | |
| Item Number | Funding Date | FM Loan Number | Seller Loan Number | Servicer Loan Number | Current UPB | Note Maturity Date | Prior Selling Relief Date ⁷ | Current Selling Relief Date ¹ | Reason for Change in Relief |
| 1 | 11/13/2017 | [REDACTED] | [REDACTED] | [REDACTED] | \$ 419,224.88 | 10/01/2047 | NA | 03/31/2018 | Loan QC Review Completed |
| 2 | 11/13/2017 | [REDACTED] | [REDACTED] | [REDACTED] | \$ 351,938.61 | 10/01/2047 | NA | 03/31/2018 | Loan QC Review Completed |
| 3 | 12/13/2017 | [REDACTED] | [REDACTED] | [REDACTED] | \$ 166,182.82 | 12/01/2047 | NA | 03/31/2018 | Loan QC Review Completed |
| Details - Relief Revoked ⁴ | | | | | | | | | |
| Item Number | Funding Date | FM Loan Number | Seller Loan Number | Servicer Loan Number | Current UPB | Note Maturity Date | Prior Selling Relief Date ⁷ | Current Selling Relief Date ¹ | Reason for Change in Relief |
| 1 | 01/18/2017 | [REDACTED] | [REDACTED] | [REDACTED] | \$ 64,223.39 | 01/01/2047 | 02/01/2018 | NA | Manual Relief Date Update |
| Details - Relief Date Change ³ | | | | | | | | | |
| Item Number | Funding Date | FM Loan Number | Seller Loan Number | Servicer Loan Number | Current UPB | Note Maturity Date | Prior Selling Relief Date ⁷ | Current Selling Relief Date ¹ | Reason for Change in Relief |
| 1 | 11/12/2015 | [REDACTED] | [REDACTED] | [REDACTED] | \$ 268,525.13 | 10/01/2045 | 02/03/2016 | 02/04/2016 | Loan Delinquency Reported |

Intended Audience and Use

Sellers may use this report to identify loans that meet the criteria for R&W relief granted, revoked, or relief date change (Guide Section 1301.11). In turn, the information can be used to assist you in assessing your portfolio liability under which you hold R&W.

Note: If your organization is a Servicer without selling obligations, you will not be able to download this report. You can, however, view loan-level details via the Search for Loan(s) option.

When to Download the Selling R&W Reconciliation Report

You can download the Selling R&W Relief Reconciliation Report for the prior six-month reporting period for any or all seller numbers for which you have access.

To download the report(s), either click **Download All** or select one or more checkboxes and click **Download Selected**. The application will prompt you to download a zip file, which contains the report(s) in Excel format.

The report is scheduled to run and be available to customers on the 4th calendar day of the month.



How to Download the Selling R&W Reconciliation Report

To download the Selling R&W Relief Reconciliation Report, complete the following steps:

1. Click **Reports** to launch the Reports page.
2. Select **Selling R&W Relief Reconciliation Report** from the list. The Available Reports section for the Selling R&W Relief Date Report displays.

Note: Description of the data column icons featured on the Available Reports section:

| | |
|--------------------------|---|
| <input type="checkbox"/> | Indicates a report with relieved loans is available to download |
| - | No relieved loans reported for this period |
| N/A | No reports are found in the particular month for this Seller Number |

Seller Number | JUNE 2017 | JULY 2017 | AUGUST 2017 | SEPTEMBER 2017 | OCTOBER 2017 | NOVEMBER 2017

| SELLER NUMBER | JUNE 2017 | JULY 2017 | AUGUST 2017 | SEPTEMBER 2017 | OCTOBER 2017 | NOVEMBER 2017 |
|---------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 12345 | - | - | - | - | - | - |
| 12345 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | - | <input type="checkbox"/> |
| 12345 | - | - | - | - | - | - |
| 12345 | - | - | - | - | - | - |
| 12345 | N/A | N/A | N/A | N/A | N/A | N/A |
| 12345 | <input type="checkbox"/> | - | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 12345 | - | - | - | - | - | - |
| 12345 | - | - | - | - | - | - |
| 12345 | N/A | N/A | N/A | N/A | N/A | N/A |
| 12345 | N/A | N/A | N/A | N/A | N/A | N/A |
| 12345 | - | - | - | - | - | - |

Download speeds may vary based on total file size and available bandwidth.

DOWNLOAD SELECTED | DOWNLOAD ALL | CLEAR ALL

3. To retrieve specific reports, select the available checkboxes and click **Download Selected**.



- (Optional) Select **Download All** to download all available reports, or **Clear All** to clear checkbox selections.
- After Loan Coverage Advisor locates the report(s) that meet the parameters provided, a Zip file appears on the page.
- You will then have options to download and save the Excel report file(s) included within the Zip file.

How to Read the Selling R&W Relief Reconciliation Report

There are three sections of the report: Report Header, Report Summary, and Loan Details. The “Report Header” section includes the parameters used to generate the report (on the left side), along with the Seller Name and date/time the application generated the report (on the right side).

The “Report Summary” section identifies the number of loans included in the report and the aggregate value of their current UPB. The summary includes lists of loans by event type that have Relief Granted and Relief Revoked.

The “Loan Details” section provides loan-level information about loans that meet the criteria for relief criteria and that meet criteria for revoking the relief during the specified reporting period based on loan information in the application on the date you generated the report. Each row in the Loan Details section of the report represents a loan. The application assigns an Item Number to each row of the report for greater ease in locating loan records when discussing the contents of the report. The application organizes the section by **FM Loan Number** (in ascending order).

| Freddie Mac | | Selling Representation and Warranty Relief Date ⁵ Reconciliation Report | | | | | | | | |
|--|--------------|--|--------------------|---|--|---|--|--|-----------------------------|-------------|
| Seller Number [REDACTED] | | Report Header | | | Seller Name [REDACTED] | | | | | |
| Reporting Period April-2018 | | | | Report Generated on: 07/25/2018 10:56 AM | | | | | | |
| Summary - Relief Granted (Retroactive) ² | | | | | Summary - Relief Revoked ⁴ | | | | | |
| Selling Relief Date ⁵ Event Type | | Number of Loans | | Current UPB | | Selling Relief Date ⁵ Event Type | | Number of Loans | | Current UPB |
| Loan QC Review Completed | | 3 | | \$ 937,346.31 | | Manual Relief Date Update | | 1 | \$ 64,223.39 | |
| Total | | 3 | | \$ 937,346.31 | | Total | | 1 | \$ 64,223.39 | |
| Report Summary | | | | | | | | | | |
| Details - Relief Granted (Retroactive) ² | | | | | | | | | | |
| Item Number | Funding Date | FM Loan Number | Seller Loan Number | Servicer Loan Number | Current UPB | Note Maturity Date | Prior Selling Relief Date ⁷ | Current Selling Relief Date ¹ | Reason for Change in Relief | |
| 1 | 11/13/2017 | [REDACTED] | [REDACTED] | [REDACTED] | \$ 419,224.88 | 10/01/2047 | NA | 03/31/2018 | Loan QC Review Completed | |
| 2 | 11/13/2017 | [REDACTED] | [REDACTED] | [REDACTED] | \$ 351,938.61 | 10/01/2047 | NA | 03/31/2018 | Loan QC Review Completed | |
| 3 | 12/13/2017 | [REDACTED] | [REDACTED] | [REDACTED] | | | NA | 03/31/2018 | Loan QC Review Completed | |
| Loan Details | | | | | | | | | | |
| Details - Relief Revoked ⁴ | | | | | | | | | | |
| Item Number | Funding Date | FM Loan Number | Seller Loan Number | Servicer Loan Number | Current UPB | Note Maturity Date | Prior Selling Relief Date ⁷ | Current Selling Relief Date ¹ | Reason for Change in Relief | |
| 1 | 01/18/2017 | [REDACTED] | [REDACTED] | [REDACTED] | \$ 64,223.39 | 01/01/2047 | 02/01/2018 | NA | Manual Relief Date Update | |
| Details - Relief Date Change ³ | | | | | | | | | | |
| Item Number | Funding Date | FM Loan Number | Seller Loan Number | Servicer Loan Number | Current UPB | Note Maturity Date | Prior Selling Relief Date ⁷ | Current Selling Relief Date ¹ | Reason for Change in Relief | |
| 1 | 11/12/2015 | [REDACTED] | [REDACTED] | [REDACTED] | \$ 268,525.13 | 10/01/2045 | 02/03/2016 | 02/04/2016 | Loan Delinquency Reported | |



Obligation Reconciliation Report

The Obligation Reconciliation Report provides a report depending on your search and generating criteria, each containing a list of loans detailing of obligations added and obligations removed. The last column of the report identifies the reason for the change in obligation appearing on the report.

FreddieMac **Obligations Reconciliation Report**

Seller/Service Number: [REDACTED] Seller/Service Name: [REDACTED]
 Reporting Period: 01/04/2019 to 02/03/2019 Report Generated on: 02/25/2019 04:24 PM

Obligations Summary

| Transfer Type | Obligations Added | Obligations Removed |
|------------------------|-------------------|---------------------|
| Standard TOS | 1 | 0 |
| Non-Standard TOS | 1 | 0 |
| Intra-Service PMR | 0 | 1 |
| Full Adverse Action | 1 | 0 |
| Partial Adverse Action | 1 | 0 |
| Total | 4 | 1 |

Obligations Added Details

| Item Number | FM Loan Number | Seller Loan Number | Service Loan Number | Transferor | Transferee | Obligation | Transferor Obligation End | Transferee Obligation Start Date | Reason for Change in Obligation |
|-------------|----------------|--------------------|---------------------|------------|------------|------------------------------------|---------------------------|----------------------------------|---------------------------------|
| 1 | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | Seller - Rank 1 & Service - Rank 1 | 11/15/2016 | 03/14/2014 | Standard TOS |
| 2 | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | Seller - Rank 1 & Service - Rank 1 | 11/15/2016 | 11/10/2014 | Partial Adverse Action |
| 3 | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | Seller - Rank 1 & Service - Rank 1 | 11/15/2016 | 11/10/2014 | Non-Standard TOS |
| 4 | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | Seller - Rank 1 & Service - Rank 1 | 11/15/2016 | 11/10/2014 | Full Adverse Action |

Important Information | **Obligations Recon Added** | Obligations Recon Removed

FreddieMac **Obligations Reconciliation Report**

Seller/Service Number: [REDACTED] Seller/Service Name: [REDACTED]
 Reporting Period: 01/04/2019 to 02/03/2019 Report Generated on: 02/25/2019 04:24 PM

Obligations Summary

| Transfer Type | Obligations Added | Obligations Removed |
|------------------------|-------------------|---------------------|
| Standard TOS | 1 | 0 |
| Non-Standard TOS | 1 | 0 |
| Intra-Service PMR | 0 | 1 |
| Full Adverse Action | 1 | 0 |
| Partial Adverse Action | 1 | 0 |
| Total | 4 | 1 |

Obligations Removed Details

| Item Number | FM Loan Number | Seller Loan Number | Service Loan Number | Transferor | Transferee | Obligation | Transferor Obligation End | Transferee Obligation Start Date | Reason for Change in Obligation |
|-------------|----------------|--------------------|---------------------|------------|------------|------------------------------------|---------------------------|----------------------------------|---------------------------------|
| 1 | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | [REDACTED] | Seller - Rank 1 & Service - Rank 1 | 01/15/2019 | 02/28/2016 | Intra-Service PMR |

Important Information | Obligations Recon Added | **Obligations Recon Removed**

Intended Audience and Use

The report includes loans that have either been transferred to or from the Seller/Service's portfolio in the reporting period. In turn, the information can be used to assist you in assessing your portfolio liability.



When to Download the Obligation Reconciliation Report

You can download the Obligation Reconciliation Report for the prior six-month reporting period for any or all seller numbers for which you have access.

To download the report(s), either click **Download All** or select one or more checkboxes and click **Download Selected**. The application will prompt you to download a zip file, which contains the report(s) in PDF format.

How to Download the Obligation Reconciliation Report

To download the Obligation Reconciliation Report – Scheduled, complete the following steps:

1. Click **Reports** to launch the Reports page.
2. Select **Obligation Reconciliation Report** from the list. The Available Reports section for the Selling R&W Relief Date Report displays.

Note: Description of the data column icons featured on the Available Reports section:

| | |
|--------------------------|---|
| <input type="checkbox"/> | Indicates a report with relieved loans is available to download |
| - | No relieved loans reported for this period |
| N/A | No reports are found in the particular month for this Seller Number |

[Obligation Reconciliation Report ?](#)

Scheduled Reports

Scheduled reports are generated on a monthly basis and may not reflect the most current information. To retrieve specific reports, please select the available checkboxes and click Download Selected.

| SELLER NUMBER | MAY 2021 | JUNE 2021 | JULY 2021 | AUGUST 2021 | SEPTEMBER 2021 | OCTOBER 2021 |
|---------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| ██████████ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| ██████████ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| ██████████ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| ██████████ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| ██████████ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| ██████████ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| ██████████ | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Download speeds may vary based on total file size and available bandwidth.

3. To retrieve specific reports, select the available checkboxes and click **Download Selected**.



- (Optional) Select **Download All** to download all available reports, or **Clear All** to clear checkbox selections.

After Loan Coverage Advisor retrieves the report(s), a pop-up box appears at the bottom of the page. This box provides options to view or save the report.

- After Loan Coverage Advisor locates the report(s) that meet the parameters provided, a Zip file appears on the page.
- You will then have option to download and save the Excel report file(s) included within the Zip file.

How to Read the Obligation Reconciliation Report

There are three sections of the report: Report Header, Summary and Loan Details. The “Report Header” section includes the parameters used to generate the report (on the left side), along with the Seller/Servicer Name and date/time the application generated the report (on the right side).

The “Summary” section summarizes the Transfer Type, Obligations Added and Obligations Removed loan records for the Seller or Servicer’s portfolio.

The “Loan Details” section provides loan-level information about loans that have been added or removed from the Seller or Servicer’s portfolio. Each row in the Loan Details section of the report represents a loan. The application assigns an Item Number to each row of the report for greater ease in locating loan records when discussing the contents of the report. The application organizes the section by **FM Loan Number** (in ascending order).

The Obligations Reconciliation Report function generates a report with two tabs: Obligations Added Details and Obligations Removed Details.

Freddie Mac **Obligations Reconciliation Report**

Report Header

Seller/Service Number: [Redacted] Seller/Service Name: [Redacted]
 Reporting Period: 01/04/2019 to 02/03/2019 Report Generated on: 02/25/2019 04:24 PM

Summary Header

| Transfer Type | Obligations Added | Obligations Removed |
|------------------------|-------------------|---------------------|
| Standard TOS | 1 | 0 |
| Non-Standard TOS | 1 | 0 |
| Intra-Servicer PMR | 0 | 1 |
| Full Adverse Action | 1 | 0 |
| Partial Adverse Action | 1 | 0 |
| Total | 4 | 1 |

Loan Details

| Item Number | FM Loan Number | Seller Loan Number | Servicer Loan Number | Transferor | Transferee | Obligation | Transferor Obligation End | Transferee Obligation Start Date | Reason for Change in Obligation |
|-------------|----------------|--------------------|----------------------|------------|------------|---|---------------------------|----------------------------------|---------------------------------|
| 1 | [Redacted] | [Redacted] | [Redacted] | [Redacted] | [Redacted] | [Redacted] | [Redacted] | 03/14/2014 | Standard TOS |
| 2 | [Redacted] | [Redacted] | [Redacted] | [Redacted] | [Redacted] | [Redacted] | [Redacted] | 11/10/2014 | Partial Adverse Action |
| 3 | [Redacted] | [Redacted] | [Redacted] | [Redacted] | [Redacted] | Servicer - Rank 1 Seller - Rank 1 & Servicer - Rank 1 | 11/15/2016 | 11/10/2014 | Non-Standard TOS |
| 4 | [Redacted] | [Redacted] | [Redacted] | [Redacted] | [Redacted] | Seller - Rank 1 & Servicer - Rank 1 | 11/15/2016 | 11/10/2014 | Full Adverse Action |

Navigation: Important Information | **Obligations Recon Added** | Obligations Recon Removed

This glossary provides definitions for many of the terms used in the Loan Coverage Advisor application and Loan Coverage Advisor User Guide.

[A](#) | [B](#) | [C](#) | [D](#) | [E](#) | [F](#) | [G](#) | [H](#) | [I](#) | [J](#) | [K](#) | [L](#) | [M](#) | [N](#) | [O](#) | [P](#) | [Q](#) | [R](#) | [S](#) | [T](#) | [U](#) | [V](#) | [W](#) | [X](#) | [Y](#) | [Z](#)

A

Active Loans

Any loan that is not paid off or otherwise satisfied.

Actual Relief Date

The business date on which the R&W was relieved for a given loan.

Actual Termination Date

The date the CE coverage was terminated.

Alternative Payment Plan Period

Shows the plan-level status indicated by an icon, as well as the start and end Servicing Cycles. Plans still **Under Consideration** may not display an end Servicing Cycle.

Alternative Payment Plan Status

Shows the status of remedy periods on loans that started with a Disaster-Related Forbearance. When applicable, one of the following values will display: **Under Consideration**, **Applies**, and **Does Not Apply**.

B

Bifurcation

The contractual separation of responsibility for Selling R&Ws and Servicing R&Ws, whereby two different parties become responsible for each set of R&Ws.

Bifurcation Delivery Type

Identifies whether there is a bifurcation of Selling R&Ws at delivery on a given loan, and if so, which type of bifurcation is in place.

Bifurcation Servicing Type

Identifies whether there is a bifurcation of Selling and/or Servicing R&Ws after delivery on a given loan, and if so, which type of bifurcation is in place.

Business Event Date

The date when an activity occurred that may impact the R&W of a loan.

C

CE

See *Credit Enhancement*

**CE Coverage**

The amount of credit risk offset applied to a loan or group of loans.

CE Reason

The business reason for negotiating the credit enhancement coverage.

CE Tag Updated

A series of event data points applied to loans to indicate a CE. The tag represents the terms of a CE.

CE Tagged

The event triggered when a loan is associated with a CE.

CE Type

Identifies the type of Freddie Mac credit risk offset associated with the loan under the applicable CE agreement.

Certification Number

See *MI Certificate Number*

CHOICEHome

CHOICEHome is a type of HUD code manufactured home that includes features similar to a site-built home, such as a 4/12 roof incline, lower-profile foundations, dry wall throughout, energy-efficient features (for example, low E windows, additional insulation), and a garage or carport. CHOICEHome certification is granted to those homes that meet certain specifications by the manufacturer of the home.

CHOICEHome initiative is a mortgage financing solution for the purchase of CHOICEHome-certified manufactured homes titled as real property that provides financing terms similar to standard credit terms.

Closed Loans

Any loan that is paid off or otherwise satisfied.

Community Land Trust (CLT)

A not-for-profit, community-based organization that promotes long-term housing affordability through stewardship of the land. The CLT buys and maintains ownership of the land. The home structure on the land may be sold at a below-market price to a homebuyer with low or moderate income. The CLT enters into a long-term land lease with the buyer and charges below-market rent. Our CLT Mortgage preserves affordable housing units over time, promotes sustainable homeownership for borrowers, and provides simpler underwriting requirements for lenders.

Concurrent Transfer of Servicing (CTOS)

Servicing is transferred at the same time Freddie Mac purchases the transferring Mortgages.

Counterparty

An institution that does business with Freddie Mac.



Credit Enhancement (CE)

An agreement between Freddie Mac and a Seller/Servicer and/or a third party, defining risk sharing responsibility for covering losses, usually resulting from a borrower defaulting on a mortgage obligation and/or a Seller/Servicer's institutional practices. Any loan tagged with a credit enhancement at funding or at any point during its life is automatically set to R&W Life of Loan.

Credit Risk Offset

A hedge instrument used to offset potential credit losses on a loan, group of loans, security, or other financial instrument.

Current R&W Period

See *Selling R&W Period*

Current UPB

See *UPB*

D

Days Delinquent Trigger

The time frame for enforcing recovery using the number of days that a loan is delinquent.

Default Management Reported

Loan subject to forbearance, a trial period for a loan modification or a repayment plan due to existing or expected delinquent payments.

A searchable event type in Loan Coverage Advisor. Sub-Event type values include:

Forbearance Started

Forbearance Ended

Forbearance Removed

Trial Period Started

Trial Period Ended

Trial Period Removed

Repayment Plan Started

Repayment Plan Ended

Repayment Plan Removed

Payment Deferral Started

Payment Deferral Ended

Payment Deferral Removed

Deed Restricted

A property that must be sold at below-market price to a buyer with low or moderate income to maintain housing affordability. CLT properties may be deed restricted.

Delivery Bifurcation

The relationship between the Selling R&W and Servicing R&W Obligor at loan funding. For each loan, consists of one of the following: **None**, **Full**, and **Operational**.

**Delivery Method**

Path through which the loan is sold to Freddie Mac such as flow loan acquisition or bulk loan acquisition.

Delivery Type

See *Delivery Method*

E

End Date (Current Loan Risk Detail Report)

The last date of an obligation.

Enforcement Action

The process of recovering losses for the CE coverage.

Enforcement Trigger

The event or time frame that initiates an Enforcement Action.

Event Details

Clicking the **Event Details** icon will display a flyout with specific information about the event.

Event Type

Describes the nature of an event within Loan Coverage Advisor. Event types include:

- CE tag updated
- Default management reported
- Loan closed
- Loan closed reversal
- Loan delinquency reported
- Loan modification
- Loan QC review
- Manual relief date updated
- MI settlement
- Obligor reassigned
- Post fund data correction
- R&W settlement
- Repurchase demand issued
- Repurchase demand canceled
- Repurchase demand closed

Exclusion Relief Date

Represents the date to which Seller/Servicer will continue to be responsible for the life of loan Representations and Warranties described in Guide Section 1301.11. This is generally the loan maturity date.



F

First Payment Date

See *Post Settlement First Payment Date*

FM (Freddie Mac) Loan Number

The 9-digit Freddie Mac loan number used to identify a mortgage delivered to Freddie Mac for purchase.

Forbearance

Loss Mitigation program that temporarily allows borrowers to suspend or reduce their monthly P&I payments for a defined period.

Full Adverse Action

Freddie Mac's suspension or disqualification of Seller/Servicer as an approved Freddie Mac Seller/Servicer, or Freddie Mac's termination of all Servicing by a Servicer.

Funding Date

See *Loan Funding Date*

G

GreenCHOICESM Mortgage

A solution for financing energy- and/or water-efficiency improvements that help reduce utility costs to preserve homeownership affordability.

Gross UPB

The interest-bearing UPB plus the non-interest bearing (forbearance) UPB of a loan owned by Freddie Mac.

Guide

The Freddie Mac *Single-Family Seller/Servicer Guide*.

H

No terms

I

Income-based Resale Restricted Property

A property with resale restrictions that are typically imposed by State or local governments, municipalities and non-profit entities, including entities administering government-sponsored subsidy programs to create and preserve affordable housing by limiting the occupancy and resale of the property to individuals or households of very-low, low- or moderate-incomes. The income-based resale restrictions are stated in an easement, covenant or condition in a deed or other instrument executed by or on behalf of the owner of the land. These restrictions may be in effect for a certain number of years or continue in perpetuity.

Intra-Servicer Portfolio Move Request



A subsequent transfer of servicing and, if applicable, selling representations and warranties between two Seller/Servicer numbers under a single legal entity.

Interim Servicer

Counterparty retained by Freddie Mac to perform servicing activities for Freddie Mac-owned mortgages; a type of Servicing Agent.

J

No terms

K

No terms

L

Loan Acquisition Date

See *Loan Funding Date*.

Loan Advisor R&W Relief Offerings:

Displays representation and warranty relief offerings available within Loan Product Advisor such as:

Capacity R&W Relief: Income, Asset

Collateral R&W Relief: Appraisal, Automated Collateral Evaluation

Credit R&W Relief: n/a

Loan CE Tag Updated

Operational data correction by Freddie Mac to the CE Tag. Values include:

CE Applied

CE Removed

CE Terminated

CE Re-Applied

Loan Closed

A searchable event type in Loan Coverage Advisor. Values include:

Payoff Short-Sale

Payoff Matured

Payoff Prepaid

Payoff Repurchased

Payoff ARM to Fixed Conversion

Transfer to REO

3rd Party Foreclosure

FHA/VA Foreclosure



FHAVA 3rd Party Foreclosure

Loan Closed Reversal

A searchable event type in Loan Coverage Advisor. Sub-Event Values include:
All

Loan Delinquency Reported

A searchable event type in Loan Coverage Advisor. Sub-Event Values include:
30 Day
60 Day
90 Day
120+ Day

Loan Funding Date

The date Freddie Mac takes ownership of the loan; referred to as “Freddie Mac Settlement Date”.

Loan Modified

Original terms of a loan have been changed or otherwise modified due to existing or expected delinquent payments.

Loan Modification (Event Type)

A searchable event type in Loan Coverage Advisor. Values include:
All

Loan Post Fund Data Correction

Operational data correction based on information received from Seller after Funding or Settlement Date.

Loan Product

The text description of the loan product.

Loan QC Review Completed

Loan has obtained a satisfactory conclusion of a Freddie Mac quality control review.

Loan QC Review (Event Type)

A searchable event type in Loan Coverage Advisor. Values include:
All

Loan Representation and Warranty Settled

Settlement between Freddie Mac and Seller/Service of some or all of Seller/Service’s obligations regarding a portfolio of loans.

Loan Status

Indication of an “active” or “closed” loan status within Loan Coverage Advisor.

M



Manual Alternative Payment Plan Updated

Operational data correction by Freddie Mac to an Alternative Payment Plan. A searchable event type in Loan Coverage Advisor. Values include:
All

Manual Relief Date Updated

A searchable event type in Loan Coverage Advisor. Values include:
All

Manual Obligor Update

A searchable event type in Loan Coverage Advisor.

Master Commitment Number (MC) (referred to in the Guide as Pricing Identifier)

Number assigned to the Master Commitment (referred to in the Guide as Pricing Identifier) between Freddie Mac and the Seller providing the terms under which Freddie Mac will purchase eligible Mortgages over a fixed period of time.

Maturity Date

See *Note Maturity Date*

MC

See *Master Commitment Number (referred to in the Guide as Pricing Identifier)*

MI

See *Mortgage Insurance*

MI Certificate Number

The number assigned by a mortgage insurer to track a loan.

MI Company

The name of the mortgage insurance company.

ARCH

Amerin

CMAC

G3

Genworth for legacy loans; Enact for loans insured after February 2022

IMAGIN

MGIC

MIF

PMI

RMIC



Radian
Triad
UGIC

MI Family-Companies

The name of the mortgage insurance family of companies.

ARCH
Essent

Genworth for legacy loans; Enact for loans insured after February 2022

MGIC

MIF

National MI

PMI

Radian

RMIC

Triad

UGIC

Other

MI Coverage %

The percent of MI coverage available for a loan in the event of a default.

MI Policy Number

The number assigned by a MI company to identify a mortgage insurance policy.

Mortgage Insurance

Insurance which protects mortgage lenders against loss in the event of default by the borrower.

Mortgage Insurance (MI) Cancellation Date

The date the Primary MI coverage was cancelled.

Mortgage Insurance (MI) Cancellation Reason

The reason that the Primary MI coverage was cancelled.

Mortgage Insurance (MI) Pool

Credit enhancement whereby an identified group of loans have loss coverage in the event of a default by the Borrower, up to a specified aggregate stop loss. Freddie Mac is the sole named insured.

Mortgage Insurance (MI) Status

Status indicating whether the MI coverage is active or inactive (cancelled).

Mortgage Servicing Rights (MSR)

Contractual rights and obligations to service loans owned by Freddie Mac.



N

Note Maturity Date

The date that the mortgage is due to mature based on the origination date and mortgage term.

Non-standard Transfer of Servicing (NSTOS)

A subsequent transfer of servicing negotiated between two counterparties that is documented by a contract other than the Freddie Mac Form 981.

O

Obligations

Responsibilities of the counterparty on a loan.

Obligor

The counterparty responsible for a given obligation.

Obligor Name

The name of the counterparty responsible for a given obligation.

Obligor 1 Name

Name of the counterparty that holds the first position of the R&W for a mortgage.

Obligor 2 Name

Name of the counterparty that holds the second position of the R&W for a mortgage.

Obligor Number

See *Seller R&W Obligor 1 and Seller R&W Obligor 2*

Obligor Reassigned

A searchable event type in Loan Coverage Advisor. Sub-Event Type values include:

Standard Transfer

Non Standard Transfer

Intra-Servicer Portfolio Move Request

Partial Adverse Action

Full Adverse Action

Manual Obligor Update

Transfer Reversal

P

Partial Adverse Action

A partial termination by Freddie Mac of Servicer's servicing portfolio.



Participation Percent (%)

The percent of undivided interest in a mortgage purchased by Freddie Mac. Freddie Mac currently purchases 100 percent of the interest in a Mortgage.

Payment Deferral

Loss Mitigation program that permanently places missed payments into a non-interest-bearing principal balance due at the earliest of maturity, payoff or property transfer.

Planned Relief Date

See *Selling R&W Planned Relief Date*

Planned Termination Date

The date the CE coverage is scheduled to terminate provided the termination provisions in the agreement are met.

Post Fund Data Correction

A searchable event type in Loan Coverage Advisor. Values include:

All

Post Settlement First Payment Date

The first principal and interest payment date after the Freddie Mac Settlement Date.

Primary MI criteria

A search of Mortgage Insurance (MI) attributes including: certification number, MI Coverage percentage, cancellation date, and cancellation reason.

Product

See *Loan Product*

Product Type

A type of loan outlined in the Freddie Mac selling guide or a seller's unique master agreement/ master commitment.

Purchase UPB

The unpaid principal balance amount of the loan at the time of purchase by Freddie Mac.

Q

No terms

R

R&W



See *Representations and Warranties*

R&W Impacted

The impact an event had on the R&W for a loan.

R&W Period

See *Selling R&W Period*

R&W Period Change Date

The date the R&W Period changed.

R&W Relief Date

The date on or after which Freddie Mac will not seek to exercise its remedies in connection with a breach of the R&W under the framework.

Recovery Source

Counterparty responsible for the Credit Enhancement.

Relief Date

See *R&W Relief Date*

Relief Period

See *Selling R&W Period*

Representations and Warranties

The R&W provided by the Seller or a Transferee Servicer, as the case may be, that the Mortgage complies with the origination requirements described in Guide Section 1301.11, as well as the R&W provided or assumed by the Servicer that the Servicing activities have complied with the Servicing Contract.

Repurchase Demand Issued

Freddie Mac issued a repurchase request with respect to a loan. A searchable event type in Loan Coverage Advisor.

Repurchase Demand Canceled

Freddie Mac repurchase request is no longer outstanding. A searchable event type in Loan Coverage Advisor.

Repurchase Demand Closed**Reversal of Prior Obligor Reassignment**

An event created to revert changes made as a part of a Transfer of Servicing work order on the loan. Unlike the TOS Reversal process, these Reversals will happen within a few days of the initial transfer event.



S

Seller/Servicer Number

The Freddie Mac 6-digit number uniquely identifying the Seller/Servicer.

Seller Loan Number

Unique number assigned by the seller to identify a loan within the seller's own system.

Seller Name

See *Selling R&W Name*

Seller Number

See *Selling R&W Number*

Seller R&W Name

The Obligor name associated with the unique Selling R&W Number.

Seller R&W Number

The Freddie Mac 6-digit number uniquely identifying the Seller who sold the loan to Freddie Mac.

Seller R&W Obligor 1

A unique Freddie Mac assigned number used to identify an institution that holds the first position of the R&W for a mortgage.

Seller R&W Obligor 2

A unique Freddie Mac assigned number used to identify an institution that holds the second position of the R&W for a mortgage.

Selling R&W

The R&W described in Section 1301.11 of the Guide.

Selling R&W Actual Relief Date

The date the Selling R&W was relieved on the loan.

Selling R&W Period

The period of time between the loan funding and projected/planned R&W relief date. For each loan, the period of time consists of one of the following: 0 Months, 12 Months, 36 Months, 60 Months and Life of Loan.

Selling R&W Planned Relief Date

Date when the Selling R&W will be relieved on the loan based on its attributes and payment history.

Selling R&W Position

Indicator of Seller R&W obligation as related to other counterparties; used for bifurcated R&W transactions.

**Selling R&W Relief Date**

See *R&W Relief Date*

Selling R&W Relief Event

The business event that is processed on the loan at the time of granting Selling R&W relief. Examples include: **Loan Sunset Date Reached**, **QC Review – Satisfactory**, **CE Terminated** and **Alternative Payment Plan with Current Payment**.

Selling R&W Relieved

A binary (yes (Y) or no (N)) indicator that the Selling R&W has been relieved for the loan.

Selling Relief Date

See *R&W Relief Date*

Selling Relief Date Type

The reason for Selling R&W Relief. For example, an acceptable payment history.

Selling R&W Relief Reason

The business reason for granting Selling R&W Relief and includes the following: **Acceptable Pay History**, **Acceptable Pay History (Alternative Payment Plan)**, **Satisfactory QC**, **Other**.

Selling R&W Life of Loan Reason

Displays the most recent event that changes the Selling R&W relief eligibility to the life of the loan. Values include:

- Excluded from R&W Framework
- Loan Delinquency Reported
- Default Management Reported
- Loan Modified
- Credit Enhancement
- Other

Servicer Loan Number

Unique number assigned by the servicer to identify a loan within the servicer's own system.

Servicer Name

See *Servicing R&W Name*

Servicer Number

See *Servicing R&W Number*

Servicer R&W Name

The Servicer Obligor name associated with the unique Servicing R&W Number.

Servicer R&W Number



The Freddie Mac 6-digit number uniquely identifying the Servicer Obligor (Servicer).

Servicing Bifurcation

The relationship between two Servicing R&W Obligor as transferrer and transferee of the Servicing R&W obligations. For each loan, consists of one of the following: **None**, **Full**, and **Operational**.

Servicing Released XChange® Program Type

A suite of execution types that provide liquidity to the market, which helps maintain price stability and promote the easy transfer of servicing to another approved servicer. Types include:

Cash-Released Xchange

Freddie Mac execution that enables the Seller to sell any number of fixed-rate loans for cash to one of several pre-approved servicing buyers and transfer the servicing rights in the same transaction

Co-Issue XChange

Freddie Mac execution that enables the Seller to transfer mortgage servicing rights to a Servicing buyer of their choice at the same time the loan is sold to Freddie Mac

Correspondent XChange

Freddie Mac execution that enables the Seller to benefit from tri-party relationships with Freddie Mac-approved correspondent lenders to easily transfer their loans to aggregators

Retained

Standard contract between Freddie Mac and a Seller, where the seller continues to service the loans and own the servicing rights after the sale

Standard Transfer

A transfer of servicing, pursuant to Guide Chapter 7101.

Start Date (Current Loan Risk Detail Report)

The beginning date of an obligation.

Status

See *Loan Status*

Sub-Event Types

A searchable sub-event type in Loan Coverage Advisor. Values include:

- All
- Payoff Matured
- Payoff Prepaid
- Payoff Repurchased
- Payoff ARM to Fixed Conversion
- Transfer to REO
- 3rd Party Foreclosure
- FHA/VA Foreclosure
- FHA/VA 3rd Party Foreclosure
- R&W Relief Eligible Loans with One 30-Day Delinquency
- R&W Relief Eligible Loans with Two 30-Day Delinquency



30 Day
60 Day
90 Day
120+ Day Standard Transfer
Standard Transfer
Non Standard Transfer
Intra-Servicer Portfolio Move Request
Partial Adverse Action
Full Adverse Action
Manual Obligor Update
Transfer Reversal

Sweat Equity

An optional funding source for down payment and closing costs. The borrower may choose to make repairs or improvements on the home before closing on the property, and the value of the labor provided and the money spent on materials are considered the equivalent to personal funds.

System Processed Date

The date Loan Coverage Advisor detected/recorded the loan event and/or processed the R&W update triggered by the loan event.

T

Time to Relief Date

See *Seller R&W Period / Selling R&W Period*

TOS Reversal

An event created to revert changes from a prior Transfer of Servicing work order on the loan. Unlike the existing TOS correction process, TOS reversals will happen months or years after the initial transfer event.

U

UPB

The gross unpaid principal balance of a loan.

V

No term

W

No terms



X

No terms

Y

No terms

Z

No terms