

# Freddie Mac Default Fee Appeal System Reference Guide

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

Specifically, this reference guide:

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

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

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

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



## Unicode Characters

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

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

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

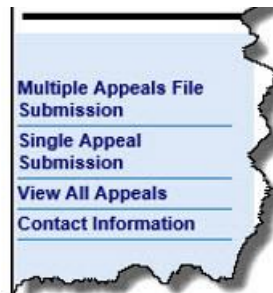


## Contact Information

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

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

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



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

**Contact Information**

User ID: BESTBNK\_BESTBNK1

\* Contact Name:

\* Phone Number:  Extension:

\* Email ID:

\* Mandatory Fields

The following table identifies the information displayed on the screen.

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



## How to Initially Enter Contact Information

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

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

The screenshot shows the 'Contact Information' screen. On the left is a navigation menu with links: 'Multiple Appeals File Submission', 'Single Appeal Submission', 'View All Appeals', and 'Contact Information'. The main content area has a title 'Contact Information' and a header 'User ID: BESTBNK\_BESTBNK1'. Below this are three mandatory fields: '\* Contact Name:', '\* Phone Number:', and '\* Email ID:'. Each has an empty text input box. To the right of the Phone Number field is an 'Extension:' label with an empty text input box. At the bottom of the form are two buttons: 'Save' and 'Edit'. A small asterisk and the text '\* Mandatory Fields' are at the bottom left of the form area.

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

This screenshot shows the 'Contact Information' screen after data has been saved. The fields are now populated: '\* Contact Name:' is 'Robert Jones', '\* Phone Number:' is '4445559696', '\* Email ID:' is 'robert@bestbank.com', and 'Extension:' is '1235'. The 'Save' button is now disabled (grayed out), and the 'Edit' button is now active (black with white text). A red arrow points from a callout box to the 'Edit' button. The callout box contains the text: 'Note that the fields are no longer available for edit. The **Save** button is disabled and the **Edit** button is now functional.' The navigation menu and header are the same as in the previous screenshot.

## How to Edit Contact Information

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

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

This screenshot is identical to the one above, showing the 'Contact Information' screen with populated data. A red arrow points from the left towards the 'Edit' button, which is the active button. The 'Save' button remains disabled.



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

The screenshot shows the 'Contact Information' screen for User ID: BESTBNK\_BESTBNK1. The left sidebar contains links: Multiple Appeals File Submission, Single Appeal Submission, View All Appeals, and Contact Information. The main form has the following fields:

- \* Contact Name: Robert Jones
- \* Phone Number: 4445559696
- Extension: 1235
- \* Email ID: robert@bestbank.com

At the bottom of the form are 'Save' and 'Edit' buttons. A red arrow points to the 'Save' button, and a blue callout box contains the text: 'Note that the **Save** button is now functional.'

\* Mandatory Fields

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

The screenshot shows the 'Contact Information' screen for User ID: BESTBNK\_BESTBNK1 with updated information:

- \* Contact Name: Jane Smith
- \* Phone Number: 4445553636
- Extension: 234
- \* Email ID: jane@bestbank.com

The 'Save' and 'Edit' buttons are visible at the bottom of the form.

\* Mandatory Fields

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

A close-up of the bottom portion of the form, showing the 'Save' and 'Edit' buttons. A red arrow points directly to the 'Save' button.

\* Mandatory Fields

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



Multiple Appeals File Submission

Single Appeal Submission

View All Appeals

Contact Information

### Contact Information

User ID: BESTBNK\_BESTBNK1

\* Contact Name: Jane Smith

\* Phone Number: 4445553636 Extension: 234

\* Email ID: jane@bestbank.com

Save Edit

\* Mandatory Fields

## Prepare the Foreclosure Timeline Compensatory Fee Multiple Appeal File

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

The appeal file you upload must:

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

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

### Important:

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



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

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

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

Each supporting document within the zip file you upload must:

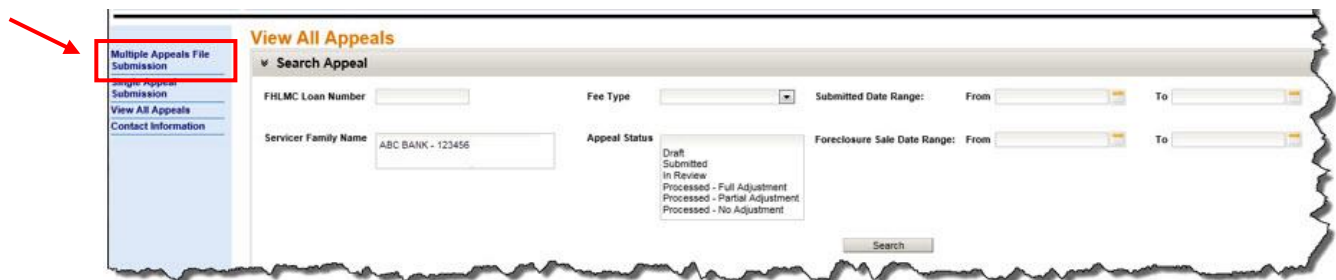
- Be in one of the following formats: .doc, .docx, .jpg, .jpeg, .png, .txt, .csv, .bmp, .pdf, .xls, .or .xlsx
- Have a unique filename that is prefixed with the nine-digit Freddie Mac loan number and an underscore ( \_ ). For example, 123456789\_court delay.pdf is a valid filename. The loan number in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



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

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

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



The Multiple Appeals File Submission screen displays.

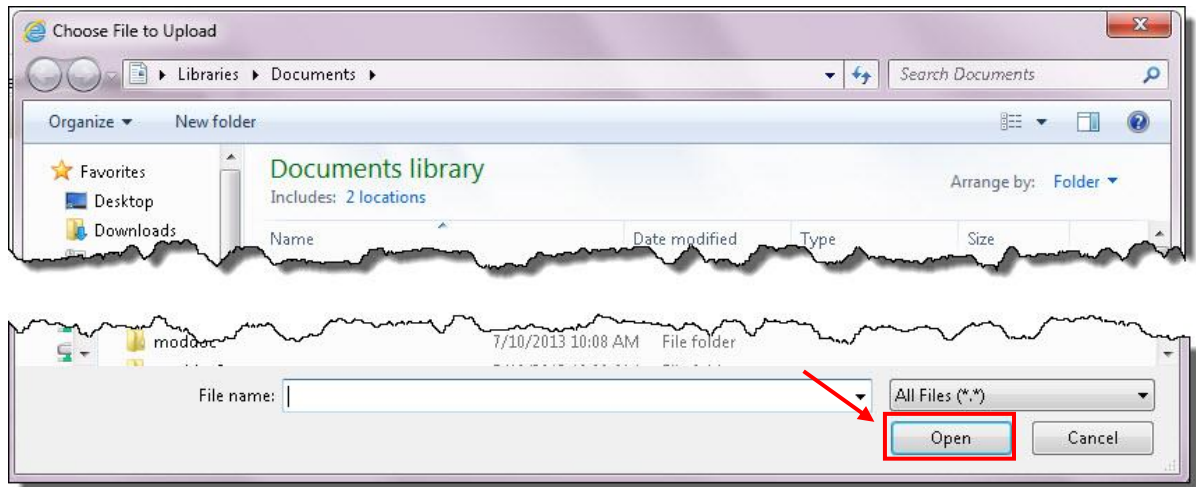
2. Click **Browse** to select the appeal file for upload.



The Choose File to Upload dialog box displays.

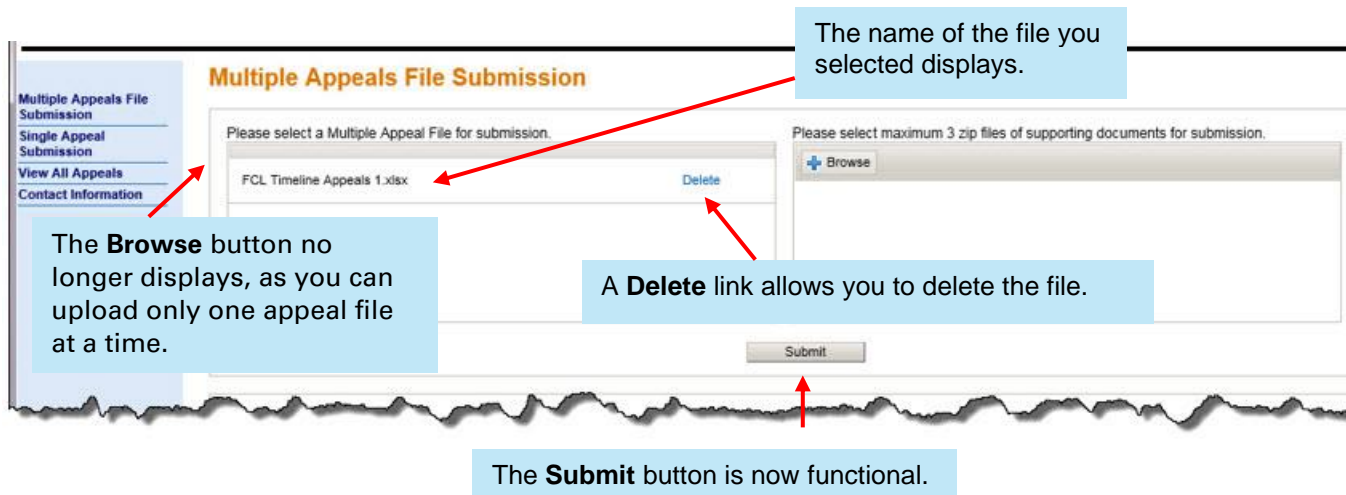
3. Select the file you want to upload and click **Open**.



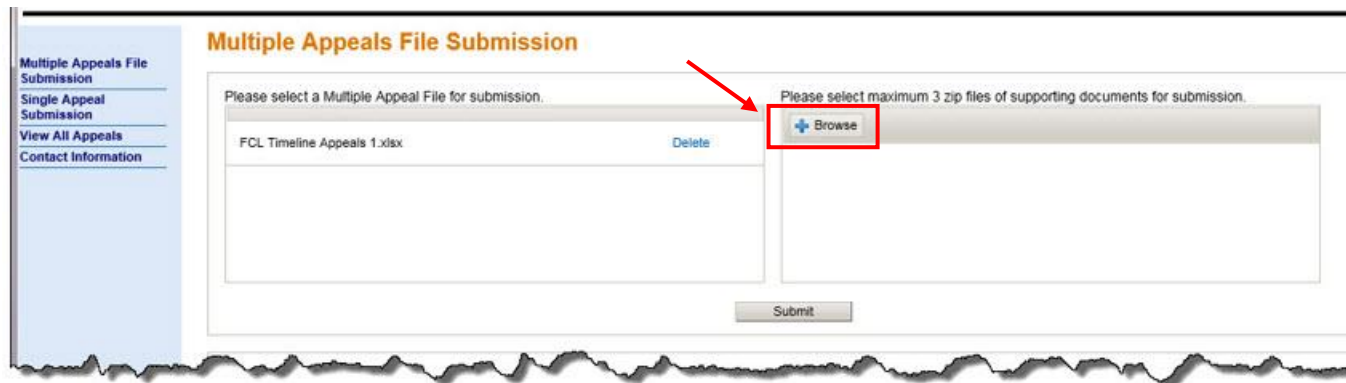




The Multiple Appeals File Submission screen displays, as shown below.

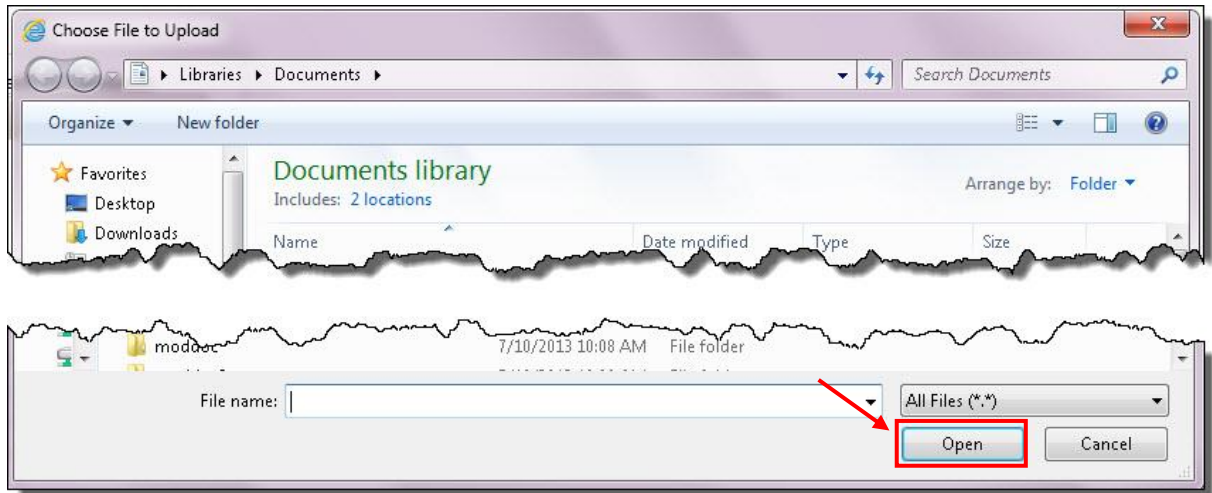


4. Click **Browse** to select the supporting documentation zip file for upload.



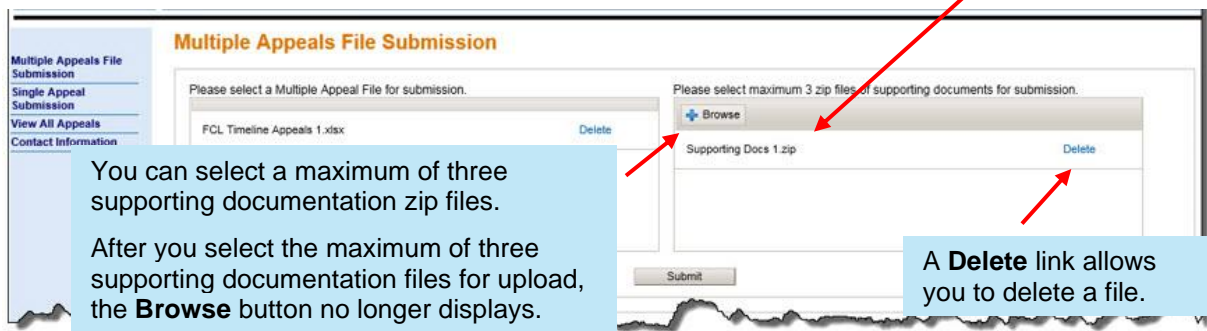
The Choose File to Upload dialog box displays.

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



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

The name of the file you selected displays.



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

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

If:	Then:
You have selected the files you want to upload	<p>Click <b>Submit</b>.</p> <p><b>Note:</b> If you attempt to submit an appeal file without a supporting documentation file, the following displays:</p> <div><p><b>Confirmation Message</b></p><p>Are you sure you want to submit the Multiple Appeals file without any supporting documents?</p><p>Yes No</p></div> <ul style="list-style-type: none"><li>Click <b>Yes</b> to submit the appeal file without supporting documentation, or</li><li>Click <b>No</b> and perform steps 4 and 5 to attach supporting documents.</li></ul>



You want to delete a file and upload a different file

Click **Delete** and repeat steps 1 through 5 to select different files, as needed, to upload.

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

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

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

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

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

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

Note that the 10 most recent appeal submissions display.



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

Initial processing requires approximately 30 seconds for completion.

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

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

## Processing Statuses

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

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



# Search Multiple Appeals File Submissions for Foreclosure Timeline Compensatory Fee Appeals

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

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

- By date range
- By confirmation number

Enter your search criteria here.

Confirmation Number	Multiple Appeals File Name	Submission Date	Processing Status	Rejected Appeals	Rejected Documents
CN141892BA121814012442663e09	FCL Timeline Appeals 1.xlsx	12/18/2014 01:24:44 PM	Completed	Yes	Yes
CN141772BA120414035838833f32	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/04/2014 03:58:38 PM	Completed	No	No
CN141763BA120314025523aecd36	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/03/2014 02:55:24 PM	Completed	Yes	Yes
CN141763BA120314024335946999	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/03/2014 02:43:37 PM	Completed	Yes	No
CN141747BA120114045629a7cfe7	Mock Up A2 MAF Template - FCL Timeline --- Da....	12/01/2014 04:56:30 PM	Completed	Yes	No
CN141747BA120114044349205697	1MAF Template - FCL Timeline.xlsx	12/01/2014 04:43:49 PM	Failed		

Your search results display here.

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

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





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

Submit

Submission Date

From :  To :

Confirm: << December, 2014 >> x

Sun Mon Tue Wed Thu Fri Sat

Co	49	30	1	2	3	4	5	6	Multiple Appeals File Name	Submission Date	Processing Status	Rejected Appeals	Rejected Documents
CN14189	51	14	15	16	17	18	19	20	FCL Timeline Appeals 1.xlsx	12/18/2014 01:24:44 PM	Completed	Yes	Yes
CN14177	52	21	22	23	24	25	26	27	A2 MAF Template - FCL Timeline --- 1.xlsx	12/04/2014 03:58:38 PM	Completed	No	No
CN14176	1	28	29	30	31	1	2	3	A2 MAF Template - FCL Timeline --- 1.xlsx	12/03/2014 02:55:24 PM	Completed	Yes	Yes
CN14176	2	4	5	6	7	8	9	10	A2 MAF Template - FCL Timeline --- Da....	12/03/2014 02:43:37 PM	Completed	Yes	No
CN14174	Today								A2 MAF Template - FCL Timeline --- Da....	12/01/2014 04:56:30 PM	Completed	Yes	No
CN141747BA120114044349205697									1MAF Template - FCL Timeline.xlsx	12/01/2014 04:43:49 PM	Failed		

Search

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

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

Submission Date

From :  To :

Confirmation Number :

Search

## Example

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

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

Submit

Submission Date

From : 12/03/2014 To : 12/18/2014

Confirmation Number :

Search

Confirmation Number	Multiple Appeals File Name	Submission Date	Processing Status	Rejected Appeals	Rejected Documents
CN141892BA121814012442663e09	FCL Timeline Appeals 1.xlsx	12/18/2014 01:24:44 PM	Completed	Yes	Yes
CN141772BA120414035838833f32	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/04/2014 03:58:38 PM	Completed	No	No
CN141763BA120314025523aecd36	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/03/2014 02:55:24 PM	Completed	Yes	Yes
CN141763BA120314024335946999	Mock Up A2 MAF Template - FCL Timeline --- 1.xlsx	12/03/2014 02:43:37 PM	Completed	Yes	No



# Submission Summary and Submission Details for Foreclosure Timeline Compensatory Fee Appeals

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

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

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

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

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

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

**Submission Summary**

Confirmation Number : CN141892BA121814012442663e09  
File Submission Status : Completed  
Number of Appeals Accepted : 0  
Number of Appeals Not Accepted : 7  
[Rejected Attachments](#)

**Submission Details**

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

Export

Return

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

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

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

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

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

The arrows are only functional if there are multiple pages.

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





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

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



## View Rejected Attachments

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

As a reminder:

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

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

The screenshot shows the 'Submission Summary' page. A red arrow points to the 'Rejected Attachments' link in the 'Number of Appeals Not Accepted' section. Below the table, a dialog box titled 'CN141892BA121814012442663e09: Rejected Attachments' is open, listing four rejected files with their reasons.

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

Dialog Box Content:

CN141892BA121814012442663e09: Rejected Attachments

- File Name: 295250828\_Delay\_Document\_bmp.bmp  
Reason(s):  
1. Supporting document does not have a corresponding valid appeal request in the submitted Multiple Appeals File.
- File Name: 295250828\_Delay\_Document\_docx.docx  
Reason(s):  
1. Supporting document does not have a corresponding valid appeal request in the submitted Multiple Appeals File.
- File Name: 357684737\_Delay\_Document\_png.png  
Reason(s):  
1. Supporting document does not have a corresponding valid appeal request in the submitted Multiple Appeals File.
- File Name: 377293962\_Delay\_Document\_xls.xls  
Reason(s):  
1. Supporting document does not have a corresponding valid appeal request in the submitted Multiple Appeals File.

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

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



## View Reasons for Appeals Not Accepted

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

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

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

The screenshot shows the 'Submission Summary' and 'Submission Details' sections. The 'Submission Details' table lists several appeals that were not accepted. A dialog box titled '140802010: Reasons Not Accepted' is open, displaying the following reasons:

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

The dialog box has a close button (X) in the upper right corner.

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



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

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

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

The screenshot shows the 'View All Appeals' interface. In the left-hand navigation menu, the 'Single Appeal Submission' option is highlighted with a red rectangular box, and a red arrow points to it from the left. The main content area is titled 'View All Appeals' and contains a 'Search Appeal' section. This section includes input fields for 'FHLMC Loan Number', 'Fee Type' (a dropdown menu), 'Submitted Date Range' (with 'From' and 'To' sub-fields), 'Servicer Family Name' (containing the text 'ABC BANK - 123456'), and 'Appeal Status' (a dropdown menu with options: Draft, Submitted, In Review, Processed - Full Adjustment, Processed - Partial Adjustment, and Processed - No Adjustment). A 'Search' button is located at the bottom right of the search section.

The Single Appeal Submission screen displays.

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

This screenshot shows the 'Single Appeal Submission' screen. The left navigation bar has 'Single Appeal Submission' highlighted. The main area is titled 'Single Appeal Submission' and contains a search form with a single input field labeled 'FHLMC Loan Number' and a 'Search' button to its right.

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

The screenshot shows the 'Single Appeal Submission' screen with the 'Loan Timeline Information' section expanded. The section displays various loan details. At the top of this section, it says 'Appeal Status: In Review'. The details are organized into two columns. The left column includes: FHLMC Loan Number, Servicer Loan Number, Servicer Number, Servicer Family Number, Global Family ID, Excluded from Billing (with a checkbox), UPB (\$), ANY, DDLPI, Property State, and Exclusion Reason(s). The right column includes: 388,532.48, 0.05125, 02/01/2014, NX, Foreclosure Sale Date: 10/30/2018, Foreclosure Referral Date: 01/23/2015, State Standard Days: 1140, Total Days DDLPI to Foreclosure Sale: 1732, Total Approved Day Delays: 0, Total Adjusted Standard Days: 1140, Total Exposure Days: 592, and Re-Appeal: Appeal Exceeded Deadline. A red arrow points to the bottom of the section.

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

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



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

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

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

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



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

Select a delay from the Delay Type pick list.

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

Select Delay	Delay Type	Delay Start Date	Delay End Date	Number of Days	Servicer Comments
Delay 1 <input type="checkbox"/>	Attorney Delays	09/12/2012	10/19/2012	28	Foreclosure sale postponement was directed to the attorney without our knowledge.

Number of Delays: 1      Total Appealed Days: 28

[View Previous Appeals](#)

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

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

In this example, there are no prior processed appeals.

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

Enter a brief description about the reason for the delay.

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

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

Select Delay      Delay Type

Delay 1 ☐

Number of Delays: 1

[View Previous Appeals](#)

**Supporting Documents**

[Browse](#)

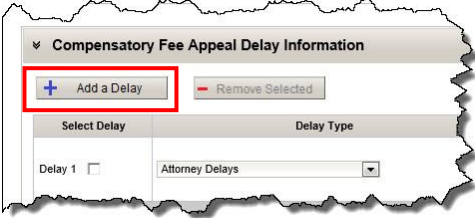


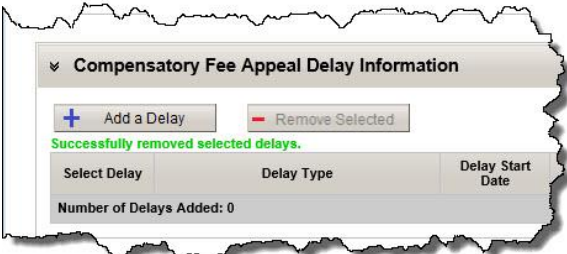
**Delay Type**

- Appeal Loan Modification
- Approved Short Sale
- Attorney Delays
- Attorney Termination Delays
- Chapter 11 Bankruptcy
- Chapter 12 Bankruptcy
- Chapter 13 Bankruptcy
- Chapter 7 Bankruptcy
- Contested FCL/Litigation
- Court Delay
- Designated Counsel Postponement
- Designated Counsel Protection
- Distressed Property
- HAMP Trial Plan
- HAMP in Review
- Interim Servicing Delay
- Legislative Change
- Mediation
- Military Indulgence
- Other
- Postponement of Referral to Foreclosure
- Probate
- Process Delay
- REO Rollback
- Repurchase
- Restart Delay
- Standard Mod Trial Plan
- Streamline Mod Trial Plan
- Third Party Sales Sold for Total Debt

**Uploads**

[Upload](#)

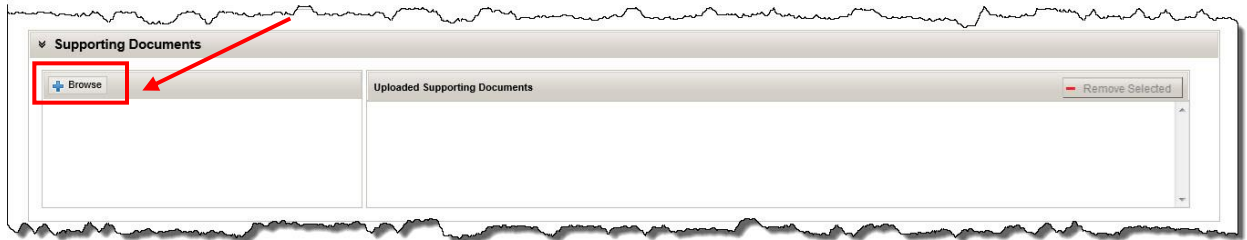


If:	Then:
You want to add additional delay types to the appeal	<p>Click the <b>Add a Delay</b> button.</p>  <p>Another row displays beneath the delay you just entered. Enter the information for the delay.</p>  <p>You may enter a maximum of 15 delays per loan. After you add 15 delays, the <b>Add a Delay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



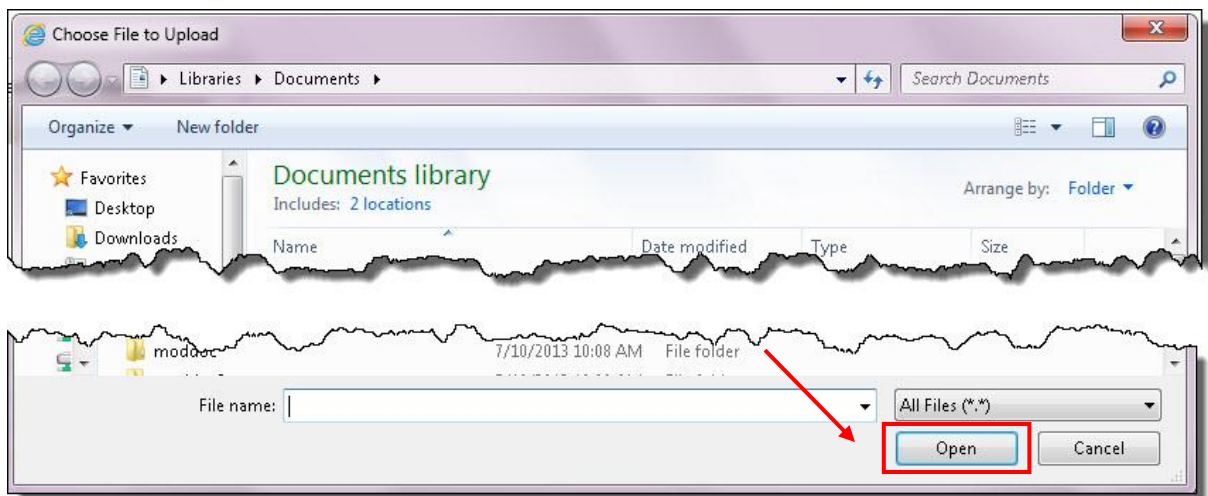


- Click **Browse** to select the supporting documentation for the appeal.

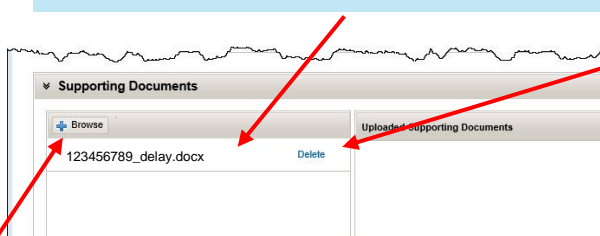


The Choose File to Upload dialog box displays.

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



The name of the file you selected displays.



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

You can select a maximum of 10 supporting documentation files.

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

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

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









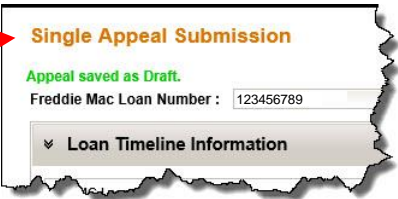
6. Ensure that you have attached the supporting documentation files you want to submit.

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

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

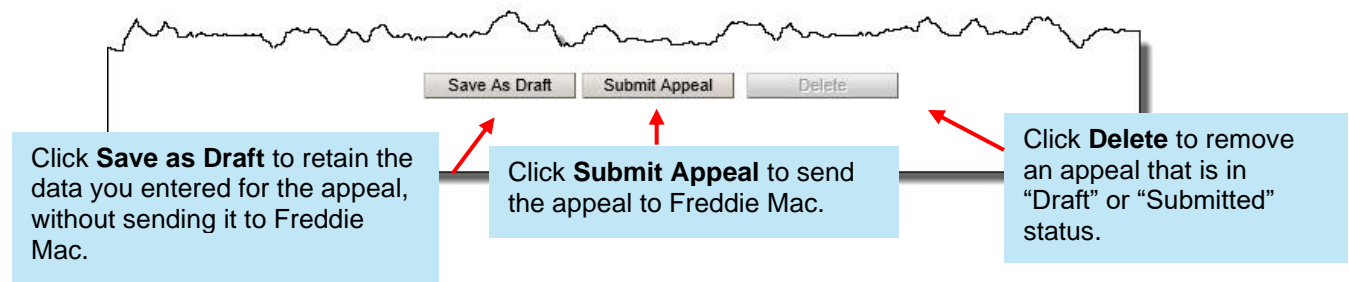
If:	Then:
You want to submit the appeal to Freddie Mac	<p>Click <b>Submit Appeal</b>.</p>  <p>The following message displays, indicating you have successfully submitted the appeal:</p>  <p><b>Note:</b> If you attempt to submit an appeal without supporting documentation, the following displays:</p>  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



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

## Saving and Submitting the Appeal

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



### Save as Draft

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

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

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



## Submit Appeal

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

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

## Delete Appeal

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



## View All Appeals for Foreclosure Timeline Compensatory Fees

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

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



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

FM Loan #	Servicer Loan #	Servicer Family Name	Servicer #	Servicer Family #	Global Family #	FCL Sale Date	Fee Type	Appeal Status	Date Submitted	Re-Appeal	Appeal Exceeded Deadline	Adjustment Amount (\$)
123456789	1234543	ABC BANK	123456	123456	789654	08/30/2013 12:00:00 AM	Annual	Submitted	08/02/2012 03:16:54 PM	Yes	Yes	

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

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

ABC BANK

123456

123456

789654

08/30/2013 12:00:00 AM

Monthly

Submitted

02/04/2014 11:24:09 AM

Yes

Yes

1

2

3

4

5

6

7

8

9

>>>

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



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

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

## Search Appeals

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

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

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

**View All Appeals**

▼ Search Appeal

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

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

Search

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

Servicer Loan #	Servicer Family Name	Servicer #	Appeal #	Date	Frequency	Status	Date	Yes	No
236543	ABC BANK	123456	123456	08/30/2013 12:00:00 AM	Annual	Submitted	08/02/2012 03:16:54 PM	Yes	Yes
236543	ABC BANK	123456	123456	08/30/2013 12:00:00 AM	Monthly	Submitted	02/04/2014 11:24:09 AM	Yes	Yes

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

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

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



**View All Appeals**

▼ Search Appeal

FHLMC Loan Number  Appeal Status

Servicer Family Name  Fee Type

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



A screenshot of the 'File' menu in the software. The 'View All Appeals' option is highlighted in orange. A red arrow points to the 'Search Appeal' button, which is located below the 'View All Appeals' option.

## Export Appeal Data

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

Click the spreadsheet icon to export the appeal data.



The diagram shows a red arrow pointing from the 'Exceeded deadline' cell in the table to the 'Export' button, which is represented by a document icon with a green checkmark.



## Compensatory Fee History

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

**View All Appeals**

Search Appeal

FHLMC Loan Number:  Appeal Status:  Submitted Date Range: From  To  Appeal Exceeded Deadline:   
Servicer Family Name:  Fee Type:  Foreclosure Sale Date Range: From  To  Re-Appeal:

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

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

**Compensatory Fee History**

FHLMC Loan Number:  Search

**Loan Timeline Information** Appeal Status: In Review

FHLMC Loan Number:	UPB (\$):	388,532.48	Foreclosure Sale Date:	10/30/2018	Total Adjusted Standard Days:	1140
Servicer Loan Number:	ANY:	0.05125	Foreclosure Referral Date:	01/23/2015	Total Exposure Days:	592
Servicer Number:	DDLPI:	NX	State Standard Days:	1140		
Servicer Family Number:	Property State:		Total Days DDLPI to Foreclosure Sale:	1732		
Global Family ID:	Exclusion Reason(s):		Total Approved Day Delays:	0		
Excluded from Billing:			Re-Appeal:	Appeal Exceeded Deadline:		

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

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

**Loan Default Information**

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

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





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

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

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

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

Total number of delay days you requested in your appeal.

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

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

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





The screenshot shows the 'Supporting Documents' section with a sub-header 'Uploaded Supporting Documents' and an empty text area. Below this is the 'Freddie Mac Comments' section with a sub-header 'Overall Comments:' and the text 'Loan was repurchased.' At the bottom of the form are four buttons: 'Save As Draft', 'Submit Appeal', 'Delete', and 'Return'. Red arrows point from callout boxes to the 'Uploaded Supporting Documents' area and the 'Return' button.

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

In this example, no supporting documents were submitted.

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

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

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

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

The screenshot shows the 'Freddie Mac Comments' section with a sub-header 'Overall Decline Reason:' and the text 'Documentation not Provided'. Below this is the 'Overall Comment:' and the text 'Not Approved'.



## Prepare the Late Foreclosure Sale Reporting Compensatory Fee Multiple Appeal File

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

The appeal file you upload must:

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

### Important:

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

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

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

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

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

Each supporting document within the zip file you upload must:

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



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

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

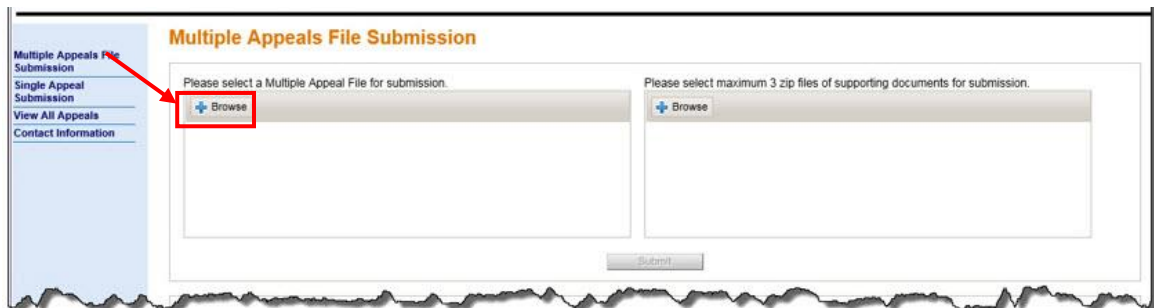
After you access the Default Fee Appeal System, perform the following steps to upload and submit a multiple appeal file and supporting documentation for late foreclosure sale reporting compensatory fees.

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



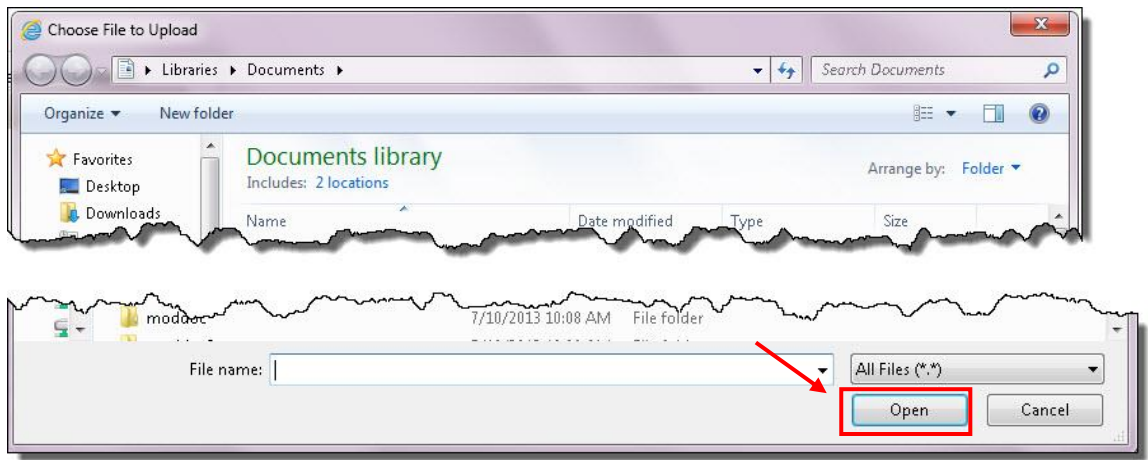
The Multiple Appeals File Submission screen displays.

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

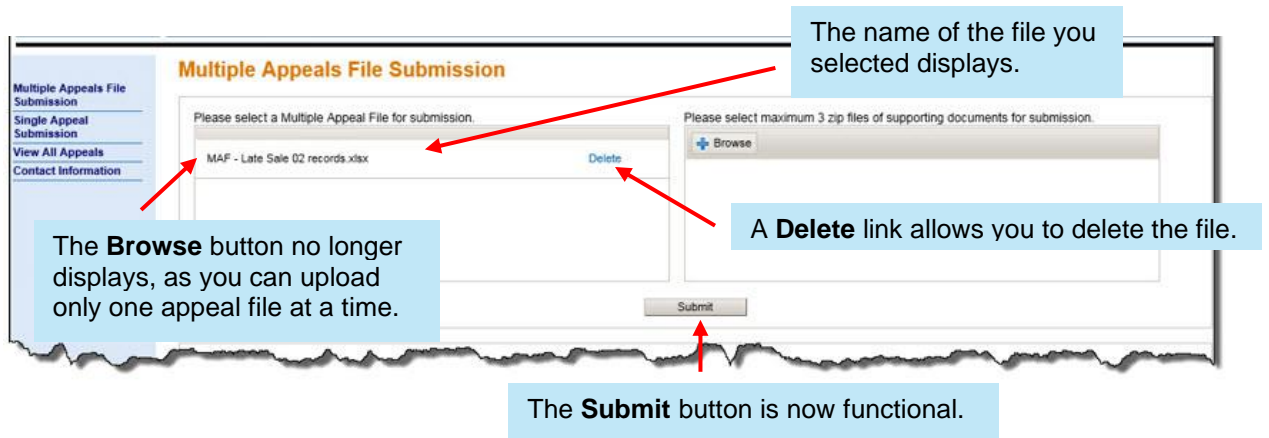


The Choose File to Upload dialog box displays.

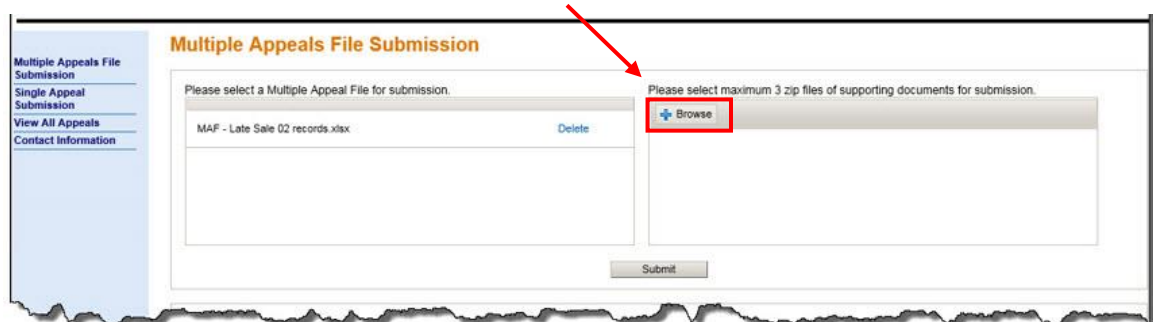
3. Select the file you want to upload and click **Open**.



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



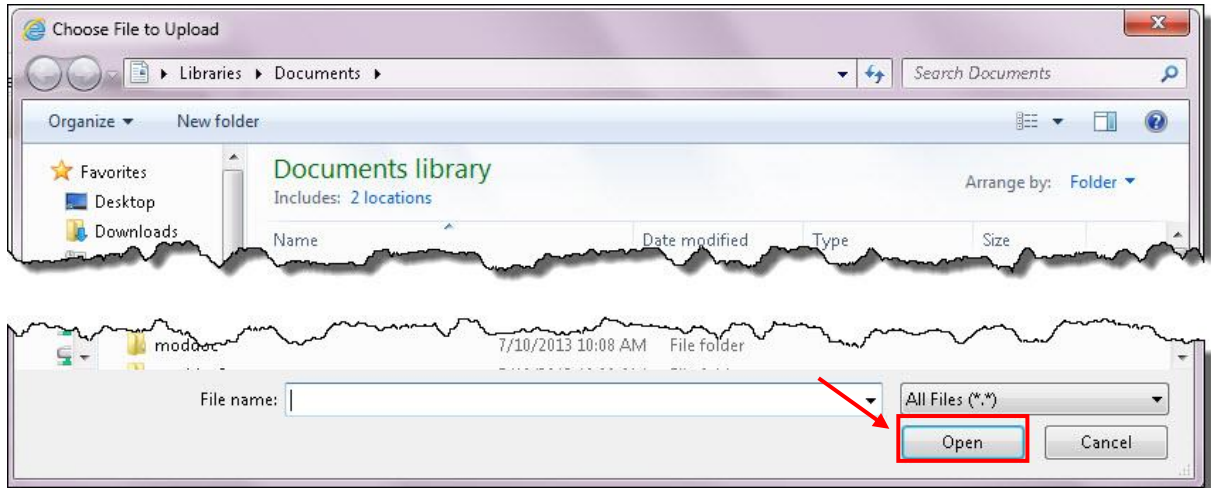
4. Click **Browse** to select the supporting documentation zip file for upload.



The Choose File to Upload dialog box displays.

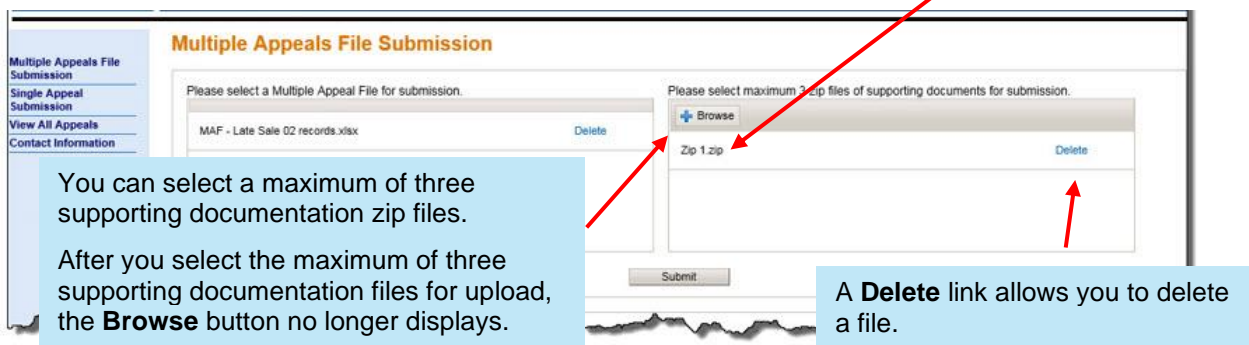


5. Select the file you want to upload and click **Open**. You must choose one file at a time, and may upload a maximum of three files.



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

The name of the file you selected displays.



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



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

If:	Then:
You have selected the files you want to upload	<p>Click <b>Submit</b>.</p> <p><b>Note:</b> If you attempt to submit an appeal file without a supporting documentation file, the following displays:</p> <div><p>Confirmation Message</p><p>Are you sure you want to submit the Multiple Appeals file without any supporting documents?</p><p>Yes No</p></div> <ul style="list-style-type: none"><li>Click <b>Yes</b> to submit the appeal file without supporting documentation, or</li><li>Click <b>No</b> and perform steps 4 and 5 to attach supporting documents.</li></ul>
You want to delete a file and upload a different file	Click <b>Delete</b> and repeat steps 1 through 5 to select different files, as needed, to upload.

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

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

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

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

**Multiple Appeals File Submission**  
Multiple Appeals File has been received for processing. You can monitor the processing status below.

Please select a Multiple Appeal File for submission.

Please select maximum 3 zip files of supporting documents for submission.

Submission Date  
From : To :  
Confirmation Number : Search

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

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



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

Initial processing requires approximately 30 seconds for completion.

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

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

## Processing Statuses

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

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





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

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

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

- By date range
- By confirmation number

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

Your search results display here.

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

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





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

Submission Date

From :  To :

<< < January, 2015 > >> x

Confirm

Sun Mon Tue Wed Thu Fri Sat

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

Today

Search

Co	Multiple Appeals File Name	Submission Date	Processing Status	Rejected Appeals	Rejected Documents
CN14204	MAF - Late Sale 02 records.xlsx	01/05/2015 11:13:58 AM	Completed	Yes	Yes
CN14204	MAF - Late Sale 02 records.xlsx	01/05/2015 11:12:18 AM	Completed	Yes	Yes
CN14204	MAF - Late Sale 20 Records.xlsx	01/05/2015 11:00:15 AM	Completed	Yes	No
CN14204	MAF - Late Sale 08 Records.xlsx	01/05/2015 10:55:38 AM	Completed	Yes	No
CN14204	MAF - Late Sale 02 records.xlsx	01/05/2015 10:53:36 AM	Completed	No	No
CN141902BA12191403144930536	MAF - Late Sale template SP2 --- Data.xlsx	12/19/2014 03:14:49 PM	Completed	Yes	No
CN141816BA12091404470174d841	MAF - Late Sale template SP2 --- Data.xlsx	12/09/2014 04:47:03 PM	Completed	Yes	No
CN141772BA120414035410665a20	MAF - Late Sale template SP2 --- Data.xlsx	12/04/2014 03:54:10 PM	Completed	No	No
CN141772BA120414034620b12b29	MAF - Late Sale template SP2 --- Data.xlsx	12/04/2014 03:46:20 PM	Failed		
CN141772BA120414034615cf9920	MAF - Late Sale template SP2 --- Data.xlsx	12/04/2014 03:46:15 PM	Completed	Yes	No

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

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

Submission Date

From :  To :

Confirmation Number :

Search

### Example

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

Submission Date

From : 12/04/2014 To : 12/09/2014

Confirmation Number :

Search

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

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



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

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

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



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

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

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

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

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

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

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

The arrows are only functional if there are multiple pages.

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



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

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



## View Rejected Attachments

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

As a reminder:

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

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

The screenshot shows the 'Submission Summary' page. On the left is a sidebar with links: 'Multiple Appeals File Submission', 'Single Appeal Submission', 'View All Appeals', and 'Contact Information'. The main content area has a 'Submission Summary' section with fields for 'Confirmation Number' (CN142047BA010515113570b0a2c) and 'Number of Appeals Accepted' (0). To the right, 'File Submission Status' is 'Completed' and 'Number of Appeals Not Accepted' is '2'. A red box highlights the 'Rejected Attachments' link. Below this is the 'Submission Details' section with a table of 10 rows. The first two rows show 'Not Accepted' status. A dialog box titled 'CN142047BA010515113570b0a2c: Rejected Attachments' is open, showing a list of rejected files with reasons. A red arrow points from the 'Rejected Attachments' link to the dialog box.

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

Dialog Box Content:

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

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

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



## View Reasons for Appeals Not Accepted

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

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

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

The screenshot displays the 'Submission Summary' and 'Submission Details' sections. The 'Submission Summary' shows a Confirmation Number of CN142047BA010515113570b0a2c, File Submission Status of Completed, and Number of Appeals Not Accepted of 2. The 'Submission Details' section contains a table with two rows of submission data. A red box highlights the 'View Reasons' link in the 'Reasons Not Accepted' column for the first row. A red arrow points from the 'Export' button (with a spreadsheet icon) to the text above. Another red arrow points from the 'View Reasons' link to a dialog box titled '006297218: Reasons Not Accepted'. The dialog box contains the text: '1. Appeal cannot be accepted for the loan as it has an existing submitted appeal under review.' A red arrow points from the 'x' in the upper right corner of the dialog box to the text below.

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

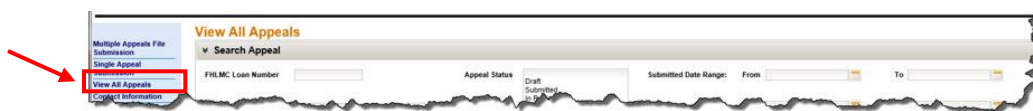
A dialog box displays the reason(s) why the appeal was not accepted. Click the "x" in the upper right corner of the box to close it.



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

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

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

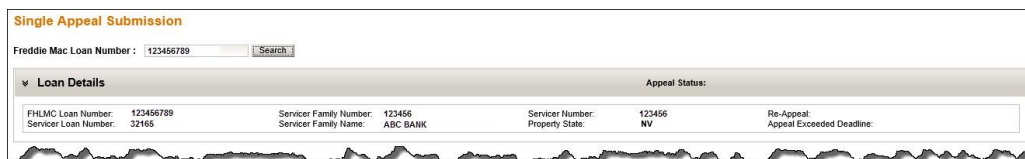


The Single Loan Submission screen displays.

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



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



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

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



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

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

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



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

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





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

Select a reason from the Appeal Reason pick list.

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

Compensatory Fee Appeal Delay Information

Foreclosure Sale Date:  Foreclosure Sale Reported Date:

+ Add a Delay - Remove Selected

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

Number of Delays: 1 Total Appealed Days: 0

[View Previous Appeals](#)

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

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

In this example, there are no prior processed appeals.

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

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

Enter a brief description about the reason for the delay.


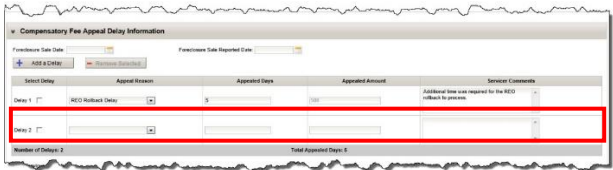


You must enter a comment prior to submitting the appeal to Freddie Mac. Your comments must not exceed 1,000 characters, including spaces.

Appeal Reason

- Application Error
- Deed in Lieu
- Incorrect Sale Results Reported
- Other
- Post Sale BK
- REO Rollback Delay
- REO Rollback in Error
- Repurchase/Make Whole
- Sale Rescinded/Vacated
- Third Party Default
- Third Party Total Debt
- Transfer of Servicing
- Upset Bid

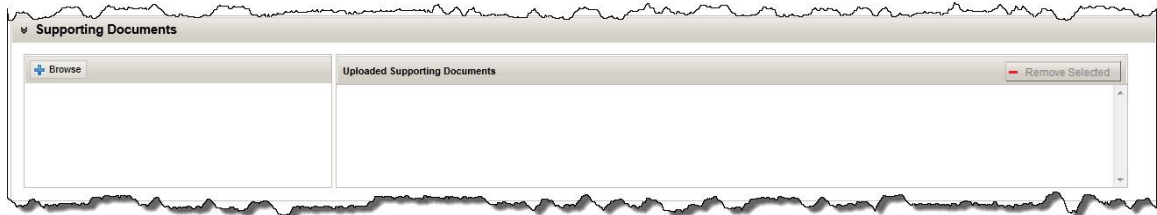
Enter additional comments for justification here. You may enter a maximum of 1,000 characters, including spaces.



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

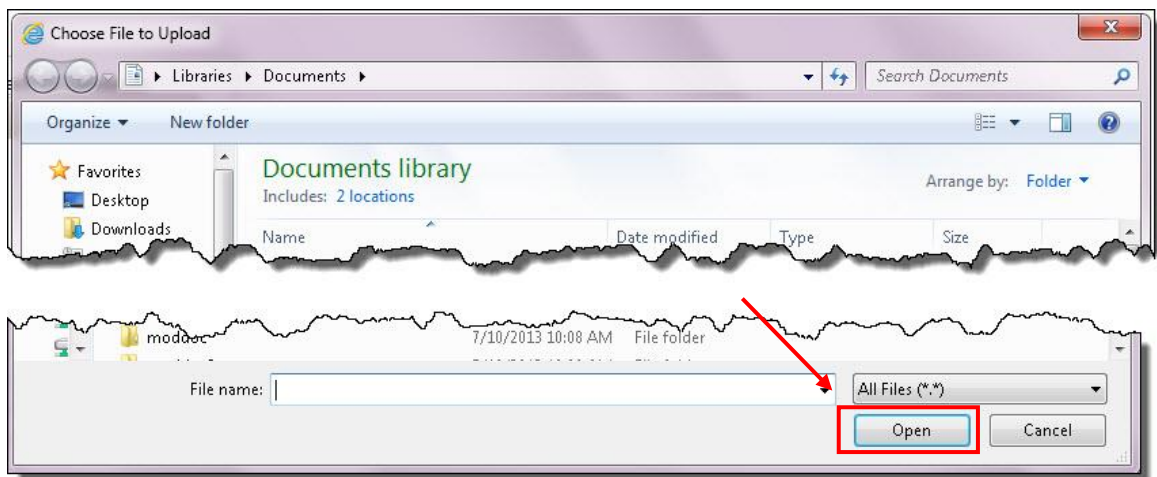


- Click **Browse** to select the supporting documentation for the appeal.

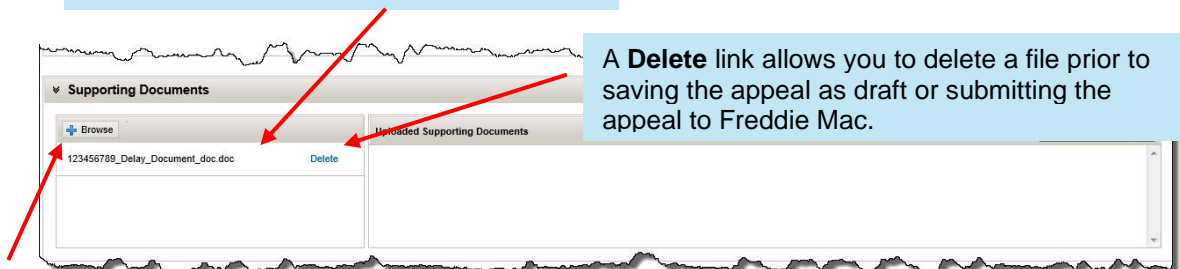


The Choose File to Upload dialog box displays.

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



The name of the file you selected displays.



You can select a maximum of 10 supporting documentation files.

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




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





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

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

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

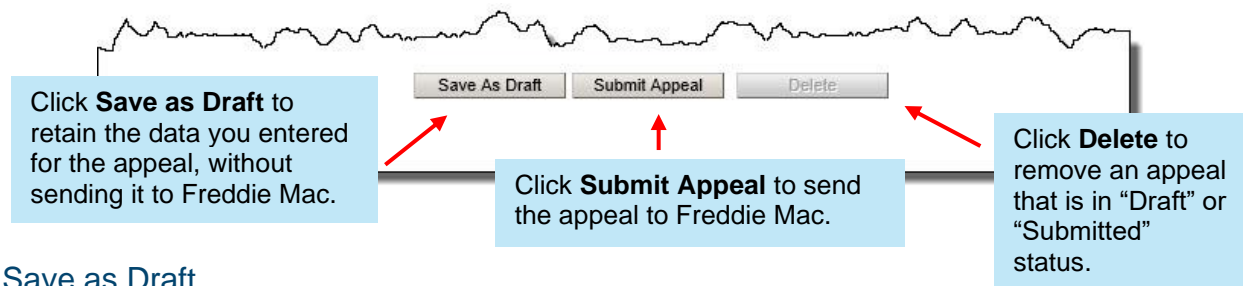
If:	Then:
You want to submit the appeal to Freddie Mac	<p>Click <b>Submit Appeal</b>.</p>  <p>The following message displays, indicating you have successfully submitted the appeal:</p>  <p><b>Note:</b> If you attempt to submit an appeal without supporting documentation, the following displays:</p>  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



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

## Saving and Submitting the Appeal

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



### Save as Draft

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

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

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



Click the check box that corresponds to the document you want to remove.

Click **Remove Selected** to delete the document.

## Submit Appeal

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

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

## Delete Appeal

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



## View All Appeals for Late Foreclosure Sale Reporting Compensatory Fees

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

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



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

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

**View All Appeals**

Search Appeal

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

Servicer Family Name:  FCL Rptd Date Range: From:  To:

Search

10

FM Loan #	Servicer Loan #	Servicer Family Name	Servicer #	Servicer Family #	Appeal Provided Sale Date	Appeal Provided Reported Date	Appeal Status	Date Submitted	Date Processed	Re-Appeal
460314287	3216549	ABC BANK	123456	123456	11/27/2013	12/15/2013	Submitted	10/06/2014		No

Export

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

460314287 3216549 ABC BANK 123456 123456 11/27/2013 12/15/2013 Submitted 10/06/2014 No

Total Number of Appeals: 12

1 2 > >>>

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





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

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



## Search Appeals

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

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

**View All Appeals**

**Search Appeal**

FHLMC Loan Number:

Servicer Family Name:

Appeal Status:

Submitted Date Range: From  To

FCL Rptd Date Range: From  To

Re-Appeal:

**Search**

FM Loan #	Servicer Loan	Servicer Family Name	Appeal Status	Submitted Date	FCL Rptd Date	Submitted	Re-Appeal
236549	ABC BANK	15497					No
16549	ABC BANK	123456		11/27/2013	12/15/2013	Submitted	10/06/2014

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

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

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

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

**View All Appeals**

**Search Appeal**

FHLMC Loan Number:

Servicer Family Name:

Appeal Status:

Submitted Date Range: From  To

FCL Rptd Date Range: From  To

Re-Appeal:

**Search**

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

**View All Appeals**

**Search Appeal**

FHLMC Loan Number:

Servicer Family Name:

Appeal Status:

Submitted Date Range: From  To

FCL Rptd Date Range: From  To

Re-Appeal:

**Search**



## Export Appeal Data

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

Click the spreadsheet icon to export the appeal data.



## Compensatory Fee History

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

**View All Appeals**

Search Appeal

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

Servicer Family Name:  FCL Rpt Date Range: From  To

Search

FM Loan #	Servicer Loan #	Servicer Family Name	Servicer #	Servicer Family #	Appeal Provided Sale Date	Appeal Provided Reported Date	Appeal Status	Date Submitted	Date Processed	Re-Appeal
123456789	32165	ABC BANK	123456	123456	01/15/2003	04/15/2003	In Review	09/29/2014		No
456789123	96123	ABC BANK	123456	123456	08/30/2012	09/15/2012	In Review	09/29/2014		No

Total Number of Rows: 12

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

**Compensatory Fee History**

Freddie Mac Loan Number:  Search

Loan Details

Appeal Status: In Review

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

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

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



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

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

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

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



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



The **Compensatory Fee Appeal Delay Information** section displays the delay information you submitted for the appeal on the left and Freddie Mac's response to each delay on the right.

Additional general information regarding our review displays at the end of this section.

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

Number of Delays: 2      Total Appealed Days: 160      Total Adjusted Days: 150      Adjustment Amount: \$15000.00

[View Previous Appeals](#)

Additional Servicer Comments

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

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

In this example, there are no prior processed appeals.

Total number of appealed days you requested.

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

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

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

Summary of Appeal History						
Freddie Mac Loan Number: 123456789						
Date Submitted: 09/29/2014		Date Processed: 10/07/2014		Submitted By:		Appeal Status: Processed - No Adjustment
Foreclosure Sale Date: 01/15/2003		Foreclosure Reported Date: 04/15/2003		Overall Comments: No Supporting Documentation provided. Appeal is declined.		
Appeal Reason	Appealed Days	Appealed Amount	Servicer Comments	Adjusted Days	Decision Reason	FHLMC Comments
Designated Counsel Postponement	150	15000.0000	Appeal submission to request adjustment of 150 days due to Third Party Default.	150	Documentation Not Provided	No Supporting Documentation provided.
Chapter 7 Bankruptcy	10	1000.0000	Additional 10 days delay due to REO Rollback Double Billed in Error.	10	REO Rollback Double Billed	No Supporting Documentation provided.
Total Appealed Days: 160		Total Adjusted Days: 160		Adjustment Amount: \$0.00		



The screenshot shows the 'Supporting Documents' and 'Freddie Mac Comments' sections of the appeal system. A red arrow points from a callout box to the 'Uploaded Supporting Documents' list. Another red arrow points from a callout box to the 'Return' button. A third red arrow points from a callout box to the 'Overall Comments' text area.

**Supporting Documents**

Uploaded Supporting Documents

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

**Freddie Mac Comments**

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

Buttons: Save As Draft, Submit Appeal, Delete, Return

**Callout 1:** The supporting documents you submitted with the appeal display in this field.

**Callout 2:** Click **Return** to display the View All Appeals screen.

**Callout 3:** Additional comments that Freddie Mac entered regarding your appeal display here.



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

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

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

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

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

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

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

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

The screenshot shows the 'Single Appeal Submission' form. At the top, there is a 'Create Appeal' button. Below it, the 'Loan Details' section shows 'FHLMC Loan Number: 987654321' and 'Appeal Status: Processed - No Adjustment'. A red box highlights the 'Re-Appeal: Yes' checkbox. The 'Compensatory Fee Details' section shows a table with columns for Cycle Date, Billed Indicator, Estimated Fee Amount (\$), # Days Late, # Days Incorrect, FCL Sale Date, FCL Due Date, FCL Report Date, and FCL Correct Date. The 'Compensatory Fee Adjustment Details' section shows a table with columns for Date Entered/Calculated, Adjustment Type, Adjustment Amount (\$), Approval Date, Reason for Adjustment, and Comments. The 'Compensatory Fee Appeal Delay Information' section is highlighted with a red box and contains a table with columns for Select Delay, Appeal Reason, Appealed Days, Appealed Amount (\$), Servicer Comments, Adjusted Days, Decision Reason, and FHLMC Comments. A red arrow points to the 'View Previous Appeals' link at the bottom left. Another red arrow points to the 'Additional Servicer Comments' field at the bottom right.

Cycle Date	Billed Indicator	Estimated Fee Amount (\$)	# Days Late	# Days Incorrect	FCL Sale Date	FCL Due Date	FCL Report Date	FCL Correct Date
03/31/2001	Yes	57,500.00	0	3	03/15/2001	03/16/2001	03/16/2001	03/19/2001

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

Compensatory Fee Totals: \$57,500.00

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

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

Additional Servicer Comments

Click on this link to view prior processed appeals.

Delay information for the prior appeal displays here.





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

**Compensatory Fee Details**

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

**Compensatory Fee Adjustment Details**

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

Compensatory Fee Totals: \$57,500.00

**Compensatory Fee Appeal Delay Information**

Foreclosure Sale Date:  Foreclosure Sale Reported Date:

[+ Add a Delay](#) [- Remove Selected](#)

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

Number of Delays: 1 Total Appealed Days: 0

[View Previous Appeals](#)

Additional Servicer Comments

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

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

**Compensatory Fee Details**

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

**Compensatory Fee Adjustment Details**

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

Compensatory Fee Totals: \$57,500.00

**Compensatory Fee Appeal Delay Information**

Foreclosure Sale Date:  Foreclosure Sale Reported Date:

[+ Add a Delay](#) [- Remove Selected](#)

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

Number of Delays: 1 Total Appealed Days: 0

[View Previous Appeals](#)

Additional Servicer Comments



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

Supporting Documents

Browse

Uploaded Supporting Documents

Remove Selected

Save As Draft Submit Appeal Delete

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

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

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

321654789	65487	ABC BANK	123456	123456	03/28/2013	11/16/2013	Processed - Partial Adjustment	10/14/2014	10/14/2014	No
987654321	12365	ABC BANK	123456	123456	06/21/2014	06/21/2014	Processed - Partial Adjustment	06/12/2013	06/01/2013	No
987654321	12365	ABC BANK	123456	123456	08/27/2013	09/12/2013	Processed - Partial Adjustment	10/13/2014	06/13/2013	Yes
987654321	12365	ABC BANK	123456	123456			Draft			Yes
654789321	36525	ABC BANK	123456	123456	07/07/2012	07/07/2012	Processed - Partial Adjustment	10/11/2014	10/11/2014	No

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

The prior appeals for the loan also display.



## Error, Informational, and Confirmation Messages

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

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



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



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



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





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



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

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

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



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

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[Freddie Mac Learning](#)