

# Foreclosure and Bankruptcy Training Resources

This document lists all Foreclosure and Bankruptcy training resources available to you from Freddie Mac Learning.

Click the titles to access the resources.

## Reporting

### Reference Tools

#### [Electronic Default Reporting Quick Reference Guide](#)

Details about reporting delinquency and adverse matters information via EDR.

#### [Resolving Foreclosure Sale Reporting Errors Quick Reference](#)

Identifies common foreclosure sale reporting errors that you may receive, along with the causes and how to resolve.

### Tutorials

#### [Electronic Default Reporting Overview](#)

Highlights the Electronic Default Reporting (EDR) functionality in to help you accurately complete monthly delinquency reporting, including foreclosure sale and deed-in-lieu activity.

## Foreclosure Portfolio Management

### Reference Tools

#### [Delinquency Management for Mortgages Secured by Primary Residences](#)

Freddie Mac requirements for managing delinquent mortgages secured by a borrower's primary residence.

#### [Effective Foreclosure Timeline Management](#)

Outlines Freddie Mac requirements that promote effective foreclosure timeline management and provides best practices you can incorporate into your operations to more effectively manage your state foreclosure timeline performance.

#### [Managing Distressed Properties](#)

Learn about the activities you must perform when you become aware of a distressed property.

#### [Managing Hazard Insurance Losses Tool](#)

Outlines the activities you must perform to notify us of the damage and manage the hazard insurance claim process.

#### [Managing Property Inspections Tool](#)

This interactive tool outlines our requirements for obtaining and reviewing property inspections.

## Webinars

### [Effectively Managing Your Foreclosure Portfolio](#)

An overview of how to manage Freddie Mac's loans in the foreclosure process, featuring monthly foreclosure reporting requirements, steps to complete the foreclosure sale or REO-rollback process, best practices for effectively managing to Freddie Mac's state foreclosure timelines, and a review of the appeals process for foreclosure-related compensatory fees.

### [Managing the Foreclosure Process](#)

Provides an overview of how to manage the foreclosure process from referral to foreclosure through completion of the foreclosure sale.

## Compensatory Fees

### Reference Tools

#### [Foreclosure Timeline Compensatory Fees Reference Guide](#)

An explanation of how Freddie Mac evaluates your foreclosure timeline performance, an introduction to the Compensatory Fee Analysis Reports, and an outline of how to appeal estimated foreclosure timeline compensatory fees.

#### [Freddie Mac Default Fee Appeal System Reference Guide](#)

Instructions on submitting appeals for foreclosure timeline compensatory fees and late foreclosure sale reporting compensatory fees, via the Freddie Mac Default Fee Appeal System.

### Tutorials

#### [Default Appeal System Overview](#)

Information about the key features of the Default Fee Appeal System, with a focus on submitting appeals for compensatory fees related to foreclosure timeline or foreclosure sales and obtaining the results for each appeal file submitted.

## Preparing for and Completing the Foreclosure Sale

### Reference Tools

#### [Completing Third Party Foreclosure Sales: Quick Reference](#)

An explanation of the steps you perform to complete third-party foreclosure sales, including a worksheet to help calculate the total indebtedness.

#### [Foreclosure Sale Bidding Instructions: Reference Guide](#)

Freddie Mac requirements for preparing foreclosure sale bidding instructions.

#### [Workout Prospector Users' Guide](#)

Provides guidance and detailed information on how to enter data into Workout Prospector, analyze the model, and transmit it to Freddie Mac.

## Tutorials

### [Workout Prospector: Court Mandated Modifications](#)

This tutorial covers how to enter data on the Workout Prospector® Court Mandated Modification screen, and submit to Freddie Mac for approval.

## Expense Reimbursement

## Reference Tools

### [Avoid Errors when Submitting Tax and Insurance Expenses](#)

Provides information and illustrative examples on how to avoid common errors when submitting taxes and insurance-related expenses in PAID (Payments Automated Intelligent Dynamic).

### [Grant Users Access to PAID Using Freddie Mac Access Manager](#)

Guides an administrator through the process of granting a user access to the PAID application to accessing the PAID servicing tool via the Servicing Gateway.

### [PAID – Bulk Expense File Template](#)

Provides instructions on entering data for and settling third-party foreclosure sales in Workout Prospector.

## Webinars

### [PAID: Create and Track Expenses](#)

Focuses on creating expenses in the PAID system including expense entry, creating RPAs, and submitting expenses through the bulk upload function. After expenses are created, you'll learn how to track expenses in Loan Management.

### [PAID: Manage Expenses](#)

Focuses on managing expenses in the PAID system. You'll learn how to request payment, either individually per expense or in bulk, appeal curtailments or denials, and manage the Released expenses and Audit queues. You will also learn how to use the reports in the system to help with workflow management.

## Tutorials

### [PAID: Sign Up and Access](#)

In this video, you will learn how to get access to PAID via Freddie Mac's Access Manager.

### [PAID: Introduction and Navigation](#)

In this video, you will be introduced to PAID and learn the basics of navigating the tool.

### [PAID: Bulk Upload](#)

In this video, you will learn how to create and submit a Bulk Upload Expense File in PAID.

### [PAID: Create an Expense](#)

In this video, you will learn how to manual submit an expense using the expense builder.

### [PAID: Add Supporting Documents](#)

Demonstrates all the places/methods in the PAID tool where documents can be attached.

### [PAID: Request Payment](#)

In this video, you will learn how to request payment for eligible expenses.

### [PAID: Appeal Video](#)

Provides instructions on appealing denied or curtailed expenses.

### [PAID: Audit Video](#)

Provides instructions on reviewing expenses selected for audit, attaching documentation, and submitting.

### [PAID: Reports](#)

In this video, you will learn how to access, download and view the reports available in PAID.

### [PAID: Loan Management](#)

This video provides an overview of Loan Management which is used to track and manage expenses once you have submitted them into PAID.

### [PAID: Released Expenses](#)

This video provides an overview of the Released Expenses function in PAID.

### [PAID: Request for Prior Approval \(RPA\)](#)

In this video, you will learn how to create, submit and monitor the status of a Request for Prior Approval (RPA) Expense in PAID.

## Servicer Performance Profile

### Reference Tools

#### [Freddie Mac Servicer Success Scorecard Reference Guide](#)

Introduces and provides detailed information on the Freddie Mac Servicer Success Scorecard, ranking methodology, performance metrics, and more.

#### [Freddie Mac Manager Series Reports Reference Guide](#)

Information on how to access and understand the Manager Series Reports.

### Tutorials

#### [Servicer Success Scorecard Tutorial](#)

Introduces Freddie Mac's Servicer Success Scorecard, a confidential report that details your servicing performance for Default Management and Investor Reporting. Learn how to navigate, read, and utilize the Scorecard to track and improve your servicing performance.

For a catalog of all Freddie Mac Learning resources, visit:

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