



ADR (Attorney Data Reporting)

Quick Reference Guide



T

able of contents

- ❖ Overview.....Page 3
- ❖ Attorney Reporting Responsibilities (Bankruptcy/Foreclosure).....Pages 4-6
- ❖ Final Disposition/File Closing (Foreclosure/Bankruptcy/Exceptions).....Page 7
- ❖ Exception Reporting (Holds |Restarts| Litigation).....Pages 7-8
- ❖ Transfers.....Page 9
- ❖ Deficiency Data.....Pages 9-10
- ❖ FAQ.....Pages 11-14

Overview

Why Report via ADR

Freddie Mac has developed a reporting system, Attorney Data Reporting (ADR), which allows firms to enter timeline and related data for all Freddie Mac Default Legal Matters referred to the firm by a Freddie Mac Servicer (Servicer). Freddie Mac's *Single-Family Seller/Servicer Guide* Section 69.3 (p) requires the Servicer to confirm that any firm selected and retained to handle Freddie Mac Default Legal Matters has the capability to provide daily reporting to Freddie Mac via a web-based attorney reporting system. The Servicer must also ensure that firms retained to handle Freddie Mac Default Legal Matters have staff responsible for reporting data directly to Freddie Mac. Additionally, in accordance with Freddie Mac's Limited Retention Agreement (LRA), all firms retained to handle Default Legal Matters must respond to all reporting requests, both periodic and routine, from Freddie Mac.

Questions

If you have any questions or need additional information after reviewing this Quick Reference Guide, contact your Freddie Mac representative or send an email to **Foreclosures@FreddieMac.com**. Direct loan level issues and foreclosure issues, not related to Quandis or reporting, to your operational contact at the Servicer.

Direct credit bid issues/inquiries to the Shortsales@FreddieMac.com mailbox.

For help with password resets, system application use, reactivation/recertification and other Quandis related questions, contact your Security Administrator.

For additional assistance, contact the Quandis Help Desk at 949-525-9000, ext. 2.

System related issues should be directed to ADR.support@Quandis.com.

Deficiency Vendor Billing concerns should be directed to Quandis or by calling the Quandis Help Desk, 949-525-9000 ext. 2, or via email to ADR.support@Quandis.com.

Attorney Reporting Responsibilities/Terminology

Firms must open a record in ADR within 24 hours of receipt of a foreclosure or bankruptcy referral, regardless of whether the referral is complete.

Exhibit 1-2 shows basic data elements that must be provided during the lifecycle of a foreclosure/bankruptcy case until the default related matter is resolved via reinstatement, loss mitigation or foreclosure. This is not inclusive of milestones and exception key indicators. Milestone information shall be provided within 24 hours of the action occurring, and notes must be provided when the optimal time frame was not met within the jurisdiction the firm practices. Exhibits 1-2 show which fields the end user is prompted with when a foreclosure/bankruptcy action is open. This is not inclusive of milestone reporting and exceptions.

Exhibit 1 Foreclosure Summary Screen

Field Name	Field Type	Description
Loan #	LMWS/FHLMC DATA	Data elements provided by FHLMC
Borrower	LMWS/FHLMC DATA	Data elements provided by FHLMC
Property	LMWS/FHLMC DATA	Data elements provided by FHLMC
Start Date	NUMERIC VALUE	The date firm received file
Status	DROP DOWN VALUE	Select a status of Open, Hold or Closed
Redemption Date	NUMERIC VALUE	The date redemption expires
Atty Case Number	NUMERIC VALUE	The firms distinct case identifier
Assigned Organization	DROP DOWN VAUE	The firm Name/Jurisdiction
Schedule Sale	NUMERIC VALUE	The date the sale is scheduled
Removal Date	NUMERIC VALUE	Select the appropriate reason the case is being closed
Removal Reason	DROP DOWN	Reason why case is being removed
Processes Type	DROP DOWN VALUE	The legal methodology being used
Court Case Number	ALPHA/NUMERIC VALUE	Assigned actual case number found on docket
Deficiency Status	DROP DOWN VAUE	Waived or preserved status indicator
Surplus Funds	NUMERIC	The amount exceeding the P&I and fees
Sold To	DROP DOWN VAUE	The beneficiary of the property once property is sold

Exhibit 2 Bankruptcy Screen

Field Name	Field Type	Description
Loan #	LMWS/FHLMC DATA	Data elements provided by FHLMC
Borrower	LMWS/FHLMC DATA	Data elements provided by FHLMC
Property	LMWS/FHLMC DATA	Data elements provided by FHLMC
Debtor	ALPHA	Data elements provided by FHLMC
Co Debtor	ALPHA	Data elements provided by FHLMC
Date Opened	NUMERIC	The date firm received file
Atty Case Number	ALPHA/NUMERIC VALUE	The firms distinct case identifier
State of Filing	DROP DOWN	Select state where borrower filed
Court	DROP DOWN	Select court where borrower filed
Case Number	ALPHA/NUMERIC VALUE	Assigned actual case number found on docket
Chapter	DROP DOWN	Enter the chapter borrower filed
Status	DROP DOWN	Select a status of Open, Hold or Closed
Attorney	ALPHA	Is this the Debtor's Attorney
Filing Date	NUMERIC	The date the case was filed
Bar Date	NUMERIC	The deadline date to file POC
Date Closed	NUMERIC	The date case is being closed by the firm
Closed Reason	DROP DOWN	The date the case is being closed
Attorney Contact	ALPHA/NUMERIC VALUE	Debtor's Attorney

Initiating a Foreclosure/Bankruptcy Action

Once the firm has activated a file, as discussed in section 3.1 of the ADR user guide, the following data elements will pre-populate within 24-48 hours,

Foreclosure/Bankruptcy Summary Screen

Field Name	Field Type	Description
Loan #	LMWS/FHLMC DATA	Data elements provided by FHLMC
Borrower	LMWS/FHLMC DATA	Data elements provided by FHLMC
Property	LMWS/FHLMC DATA	Data elements provided by FHLMC

The firm is responsible for providing all of the following data elements during the initiation of activating a file within ADR . The below data elements are inclusive of what must be provided in the foreclosure/bankruptcy summary screen during the initiation phase. This panel is not inclusive of timeline information the firm may need to provide dependent upon circumstance.

Foreclosure Summary Screen

Field Name	Field Type	Description
Start Date	NUMERIC VALUE	The date firm received file
Status	DROP DOWN VALUE	Select a status of Open, Hold or Closed
Atty Case Number	NUMERIC VALUE	The firms distinct case identifier
Assigned Organization	DROP DOWN VAUE	The firm Name/Jurisdiction
Processes Type	DROP DOWN VALUE	The legal methodology being used
Court Case Number	ALPHA/NUMERIC VALUE	Assigned actual case number found on docket
Start Date	NUMERIC VALUE	The date firm received file

Bankruptcy Summary Screen

Field Name	Field Type	Description
Debtor	ALPHA	Data elements provided by FHLMC
Co Debtor	ALPHA	Data elements provided by FHLMC
Date Opened	NUMERIC VALUE	The date firm received file
Atty Case Number	NUMERIC VALUE	The firms distinct case identifier
State of Filing	DROP DOWN VALUE	Select state where borrower filed
Court	DROP DOWN VALUE	Select court where borrower filed
Case Number	ALPHA/NUMERIC VALUE	Assigned actual case number found on docket
Chapter	DROP DOWN VALE	Enter the chapter borrower filed
Status	DROP DOWN VALUE	Select a status of Open, Hold or Closed
Attorney	ALPHA	The Debtor's Attorney
Filing Date	NUMERIC VALUE	The date the case was filed

Firms must enter the scheduled sale date within 72 hours of notification that the sale date has been scheduled. If the scheduled sale date changes, firms must update ADR appropriately and report the reason for the change.

Field Name	Field Type	Description
Schedule Sale	NUMERIC VALUE	The date the sale is scheduled

Milestone Task Reporting

As discussed earlier, each time milestones are achieved, it's the firm's responsibility to report the actual date each task was achieved within 24 hours of the action occurring. The firm shall also provide projected dates based on when the firm believes each milestone should be achieved in the specific jurisdiction of practice. Examples and a terminology reference guide have been provided to assure firms understand what is expected when each milestone is reported.

Field Name	Field Type	Description
Projected Date	Numeric Value	The estimated task completion date
Actual Date	Numeric Value	The actual task completion date
Body/Messaging	ALPHA/NUMERIC VALUE	Additional commentary text field

Example 1: (Milestone Task Reporting)

Scenario:

The law firm receives an incomplete referral and is required to consult with the Servicer regarding the documents needed to file the required default related legal action within the specific State.

Solution:

In this type of instance, the firm should indicate the "File Receive Date." Additionally, place comments in the body messaging section regarding the incomplete referral and place the file on a "Servicer Issue /Document Delay" hold.

Example 2: (Milestone Task Reporting)

Scenario:

The law firm receives a transfer file and has no knowledge of tasks the prior firm accomplished and/or if numerous tasks were not completed by the prior firm.

Solution:

The firm receiving the transfer files must contact Quandis and Freddie Mac regarding the transfer and provide the following file in an Excel or CSV format:

(FHLMC LOAN #|SERVICER NAME| SERVICER LOAN#|FILE RECEIVE DATE|PRIOR FIRM|)

If the files are transferred and specific tasks were not completed, then the firm shall populate the tasks with estimated completion dates based on the firm's best judgment

Final Disposition/File Closing (Foreclosure)

Once the foreclosure sale is completed, the firm has the responsibility of reporting sale results via ADR within 12 hours after the sale. The data elements have been described below to assure reporting uniformity.

Foreclosure Summary Screen

Field Name	Field Type	Description
Projected Date	NUMERIC VALUE	The estimated date task is to be complete
Actual Date	NUMERIC VALUE	The date sale occurred
Opening Bid Amount	NUMERIC VALUE	The amount the bid opens with
Credit Bid Amount	NUMERIC VALUE	The amount received as the credit bid
Credit Bid Received Date	NUMERIC VALUE	The date the credit bid was received
Sale Amount	NUMERIC VALUE	The amount the property sold for
UPB	NUMERIC VALUE	The unpaid principle balance
Total debt	NUMERIC VALUE	The amount of the payoff
Sold To	ALPHA/NUMERIC VALUE	Need to see this in ADR, is it a drop down

Immediately after completing the “Foreclosure Summary Screen” above, the firm must assure all milestones are complete and accurate. Once this step has been completed, the firm should provide any applicable notes relevant to the case. Before the firm is able to close the file, the firm must ensure the deficiency status is populated and, if preserved, the firm must upload the appropriate deficiency documents.

Final Disposition/File Closing (Exceptions)

In the event a firm receives a request from the Servicer and or Freddie Mac to cease further legal action based on a reason listed below, the firm must close the loan in ADR within 24 hours. The firm is not required to provide any additional information if the following reasons persist.

File Close Reason	Description
Reinstatement	When borrower brings the delinquency current
Charge-off	When file is approved for Charge Off
Repurchase	When Servicer Repurchases the file from FHLMC
Deed- in- lieu	When file is approved for DIL and docs executed
Loss Mitigation (Retention/Liquidations)	When MOD or Short-sale is completed

Final Disposition/File Closing (Bankruptcy)

Once any of the instances listed below occur, the firm may proceed with closing the bankruptcy case in ADR. If the bankruptcy was referred as a current contractual bankruptcy, then no further action is necessary. In the event of the loan being in default, please move forward with foreclosure action, with the understanding that client must provide a referral if one is deemed necessary.

File Close Reason	Description
Relief Granted	When stay has been lifted
Dismissed	When case is dismissed
Discharge	When case is discharged

Exception Reporting (Holds |Restarts| Litigation|)

Firms must report within 24 hours any exceptions such as delays, restarts and litigation actions the firm is handling. The firm is responsible for periodically following up with the Servicer regarding the exceptions and providing updates via ADR messaging. It is vital that firms remove holds once the client has provided the firm with guidance and/or the legal exception period has expired.

Hold

Hold Reason	Standard Allowed Days	Description
Property Issues/Seizers	90 DAYS	Hazard loss resulting in an ownership issue
Moratorium	Only Activated when advised by FHLMC	A temporary prohibition of foreclosure
Servicer Issues/Document Delay	30DAYS	When the process can no longer proceed due to Servicer/Document Delay
Statutory/Jurisdictional Delay	60 DAYS	State/legislative delays that interrupt the commencement of Foreclosure
Mediation	90 DAYS	Court order intervention and/or requested by homeowner
Low Balance Loan	60 DAYS	UPB is less \$5,000.00
Bankruptcy Chapter 7	90 DAYS	When a Chapter 7 is filed and the process can no longer proceed
Bankruptcy Chapter 11	180 DAYS	When a Chapter 11 is filed and the process can no longer proceed
Bankruptcy Chapter 12	180 DAYS	When a Chapter 12 is filed and the process can no longer proceed
Bankruptcy Chapter 13	180 DAYS	When a Chapter 13 is filed and the process can no longer proceed
Loss Mitigation	60 DAYS	When borrower is being reviewed for Loss Mitigation
Forbearance Agreement	90 DAYS	When borrower is either being reviewed or under an approved Forbearance Agreement
Repay Plan	90 DAYS	When borrower is either being reviewed or under an approved Repay Plan
HAMP	120 DAYS	When borrower is either being reviewed or under an approved HAMP
DIL	60 DAYS	When borrower is either being reviewed or under an approved DIL
Short Sale	60 DAYS	When borrower is either being reviewed or under an approved Short Sale
SCRA	180 DAY	When file is protected under Service members Civil Relief Act
Litigation	90 DAYS	Contested litigation action
Probate	180 DAYS	Deceased homeowner

Restarts

In the event having to restart an adverse matter resulting in the foreclosure, the firm needs to report the event within 24 hours. Please refer to ADR User Guide reference section (7) page 72 of the ADR User Guide for additional instruction regarding the use of the functionality.

Litigation

In addition to notifying Freddie Mac within two business days of discovery of non-routine litigation as required by Guide § 67.17, the law firm must report additional information concerning certain non-routine litigation during the lifecycle of the matter. Specifically, the firm must report Litigation detail (e.g., dates for the filing of the complaint, dispositive motion or notice of appeal) for a Litigation Hold involving non-routine litigation where certain types of claims (e.g., challenges to Freddie Mac's charter, constitutional, or predatory lending claims) are raised. The firm must also report whether Freddie Mac is named in the litigation, or as a Plaintiff or Defendant. A complete list of the pertinent claim types are included in the drop down menu of litigation Claim Codes. The firm should refer to the Freddie Mac Guide and your retention agreement for additional escalation and reporting requirements. Please refer to section (5) Pages 48-59 of the ADR User Guide for additional instruction regarding the functionality of Litigation Detail.

Legal Drop Down Values	Description
Party Status Code	Describes Freddie Mac's role in the litigation - i.e., FM Party Plaintiff, FM Party Defendant, FM Not Named
Litigation Status Code	The procedural stage of the litigation - i.e., Complaint Filed, Dispositive Motion Filed, Discovery Period, Trial Date, Notice of Appeal Filed, Appellate Briefing Schedule, Post Trial Proceedings
Litigation Date	Filing date, scheduled date or period ending date for the Status Code, i.e., the date any dispositive motion filed, the schedule trial date, the final date of the discovery period, etc.
Litigation Claim	The type of claim asserted in the litigation (as reflected in the drop down menu)

Transfers

In the event of the firm receiving transfer files from another firm, the new firm must immediately contact Adr.Support@quandis.com and copy Freddie Mac (foreclosures@freddiemac.com) on the communication. In the communication, please transmit a spreadsheet with the following data elements:

(FHLMC LOAN #|SERVICER NAME| SERVICER LOAN#|FILE RECEIVE DATE|PRIOR FIRM|)

If your firm is being terminated by a Servicer and/or Freddie Mac, the firm shall not close any files in ADR unless the files have resulted in the commencement of foreclosure or Servicer has advised the firm to cease legal action.

Deficiency Documentation

Firms must upload deficiency documents prior to closing a foreclosure matter if a deficiency was preserved. Firms must ensure that all required deficiency documents are uploaded within 72 hours of the foreclosure sale so that Freddie Mac's recovery vendors can access the documentation and proceed with recovery efforts.

Please see below the list of documents related to deficiency recovery that must be uploaded by firms within 72 hours of the foreclosure sale:

Judicial Foreclosure States

- Note
- Mortgage/Deed of Trust
- Assignment of Judgment
- Foreclosure Complaint
- Affidavit of Service
- Affidavit of Indebtedness
- Foreclosure Judgment
- Document that Validates Foreclosure Sale Amount
- Order Approving Foreclosure Sale
- Foreclosure Deed/Sherriff's Deed

Non-Judicial Foreclosure States

- Note
- Mortgage/Deed of Trust
- Assignment of Mortgage/Deed of Trust
- Foreclosure Bidding Instructions
- Document that Validates Foreclosure Sale Amount
- Foreclosure Deed
- Notice of Intent to Seek Deficiency (MA only)

While the specific documentation required to pursue a deficiency may vary by state, the two most important documents required to validate the deficiency balance include:

- (1) The document in each state that validates the total debt:
 - In judicial states, the total debt is generally found in the foreclosure judgment.
 - In non-judicial states, the total debt is generally found in the foreclosure bidding instructions.
- (2) The document in each state that validates the sale amount. The document that validates the sale amount can vary depending on the jurisdiction. For instance, in Florida, this document is called the Certificate of Sale. In Ohio, this document is called the Judgment Entry Confirming Sale and Order Distribution. And in Maryland, this document is called the Report of Sale. Firms must provide the documentation specific to the jurisdiction in which the property is located.

FAQ

When I view a foreclosure file in the "Foreclosures" tab on the loan's summary page, the attorney case number appears in a black text, as opposed to a clickable link. Why can't I access the file?

The foreclosure appears this way because you do not have access to the organization that activated this file. Please keep in mind that your firm may have several organizations included in ADR. Please contact your Security Administrator so that they may provide you with account access to the proper organization. Once you have been granted access to the proper organization, you will be able to access this file.

I need to update loan information on the loan's main summary panel, but I don't have the option to edit.

Firms do not have the ability to edit loan information in ADR. If you have any business questions related to a particular loan, please contact Freddie Mac directly: foreclosures@freddiemac.com.

My firm has received a file referral, but it is currently assigned to another firm. I cannot add a foreclosure file for this loan.

Loans in ADR can only have one active file. You will need to contact the attorney firm in question and advise them to close the active loan. You may select the "Attorney" link in the Foreclosure tab on the loan's summary page for contact information.

Who do I contact for billing inquiries?

Billing inquiries related to the Freddie Mac Attorney Data Reporting (ADR) system can be forwarded to Sue Alba at salba@quandis.com.

If you do not receive a response within two business days of your inquiry, please contact adr.support@quandis.com.

I am running reports, but they appear in a text (.txt) file. How I can get the report to open in Excel?

If you would like to convert the data from .txt to Excel I've included the instructions below.

- Save the .txt file to your system (i.e. "Documents" folder or Desktop)
 - Open Excel and select "Open" from the "File" menu (or press <Ctrl> + "O")
To the right of the File name box you will see "All Excel Files",
 - Click on this and select "Text Files"
 - Find the file in the location where they saved it (i.e. "Documents" folder or Desktop)
 - Open the file, and a pop-up screen/wizard will appear
 - Ensure the "Delimited" radio button is selected and click "Next"
 - In the Delimiters section in step 2 of the wizard, select ONLY "Other" and enter a pipe "|" (same button as the backslash, above the <Enter> key, while holding <Shift>) in the text box
 - Click "Finish"
- The .txt file will now open in a standard Excel file
When you save it, you will need to click "Save As" from the "File" menu, then select one of the Excel options.

I am trying to activate a foreclosure file, but am receiving an error message that states, "Attorney does not have Geography record for State associated to Loan."

This error message indicates the incorrect "Assigned Organization" was selected when activating the loan. Please review the organizations under the "Assigned Organization" dropdown menu prior to activating the loan. The correct organization is based on geography.

For example, if the loan is located in California, be sure to select the organization located in "CA." Also, keep in mind DCS organizations cannot activate loans. If the "Assigned Organization" appears as "Your Firm Name – DCS,, you will receive an error message. Only active firms that have completed training and have a fully executed LRA with Freddie Mac can activate new files in ADR.

Updates to your firm information (i.e. Firm Name, Address, etc.) must go through Freddie Mac's SATS team. Please send your request to Legal_Escalations@freddiemac.com.

If you are a previous DCS firm, and your DCS firm information needs to be updated, please contact ADR.support@quandis.com and provide the new information so it may be updated.

How can I reopen a case that has previously been closed?

The system prevents cases from being reopened once they are closed. This is because, upon closure, any incomplete Tasks and Worklist Items are canceled, and reopening cases will cause Reports to be negatively impacted. You will need to activate a new case for this loan, and copy over all appropriate information (Task Completion Dates, Attachments, etc.).

Cases should only be closed when appropriate. For example, if the loan reinstates, and therefore the foreclosure process ends, this would warrant closing the foreclosure case. However, if the case is to be placed on hold for any length of time, the ADR case should remain active, and the appropriate delay should be added.

What is the logic for "Actual Completion" dates in the "Tasks" panel?

Tasks cannot have a completion date prior to the end date of the previous step. This logic also applies to the "Start Date". Tasks cannot be completed before the file's "Start Date."

For example, a Sale Held "Actual Completion" date is 06-06-2013.

Deed Recorded, being dependent on the completion of the Sale Held Task, cannot have a completion date that is prior to 06-06-2013. The Deed Recorded must be on or after 06-06-2013.

I am locked out of my account. How can I get my account unlocked and access ADR?

All ADR users are required to contact their Security Administrator to have their accounts unlocked. All firms are required to have at least two user accounts with the Security Administrator role. Users will only have one attempt to log into ADR. If the credentials provided are incorrect, the system will lock out the account.

I logged into ADR and immediately received an error that states, "You don't have permissions to the 'Import Form Template Search' function." What does this mean?

Receiving this error message indicates your account is missing the "Attorney" role, which is required for all users in ADR. Users that are assigned the "Attorney" role in ADR are given that role so they have the correct permissions and access in order to perform their day-to-day functions.

Examples of an Attorney role user's functions include:

- Creating, updating, and completing foreclosure and bankruptcy cases.
- Completing tasks associated with cases.
- Placing tasks on hold.
- Updating loan level information (i.e. UPB).

When users are added to the Attorney role, they are not labeled as an actual attorney, but rather a user for your attorney firm.

What do I do if I need to change the "Start Date" on a foreclosure file that has already been opened?

You may close the existing foreclosure and open a new one to set the correct start date.

Access the foreclosure's summary panel and close the foreclosure, as if it were normal circumstances. You may select "Opened in Error" as a Removal Reason when closing the file. After the foreclosure has been closed, enter the loan's summary page and open a new foreclosure.

When opening the new foreclosure, you may set the correct start date.

How do I complete a "Deficiency" process on a foreclosure file?

All documents required for the deficiency process must be uploaded in the "Documents" panel located on the foreclosure's summary page. Until these documents have been uploaded, the foreclosure cannot be closed.

Please review the red notification window on the top right corner of the foreclosure's summary page to review which documents have not been uploaded to the file.

You may also review what documents are required under the Support tab on the ADR website.

Keep in mind the "Deficiency Status" needs to be disclosed in the "Foreclosure Summary" panel. You will need to expand this panel to access this field.

Under the "Foreclosure Summary" panel, select "Edit" on the Options drop down menu. Once the panel is open, select the arrow on the top left corner to expand it.

Note the "Deficiency Status" field on the bottom right corner of the panel.

How can I confirm if a user has been recertified correctly?

Users who have properly completed the recertification process will not appear in the next email notification list sent to Security Administrators.

If users still appears in the email notification, then they did not properly complete the recertification process.

For further instructions, please review Section 1.8 User Re-Certification Process and Video 19 User Management. These resources can be found under the Support tab on the ADR website.

Are there any additional training and support resources available?

The Attorney User Guide, as well as training videos, is available under the "Support" tab on the ADR website.