Freddie Mac Servicer Success Scorecard Reference Guide

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Introduction

The Freddie Mac Servicer Success Scorecard ("Master Servicer Scorecard") provides you with comprehensive requirements and measurements in multiple categories and assesses your performance results in defined categories each month. We also provide Scorecards that reflect performance results for servicing agents and interim Servicers, as well as a Consolidated Scorecard.

This reference guide introduces and provides information on the following topics:

- Master Servicer Scorecard
- Servicing Agent Scorecard
- Interim Servicer Scorecard
- Consolidated Scorecard
- Performance Metrics
- Supplemental Default Management Metrics
- Ranking Methodology
- Reports available via the Scorecards

If you have any questions after reviewing this publication, contact the Customer Service at 800-FREDDIE.

Manager Series Reports

The Manager Series Reports contain high-level summary and loan-level detail data to give you additional insight into the performance results reflected on your Servicer Success Scorecard. For additional information, refer to our *Manager Series Reports Reference Guide*.

Servicer Success File Reviews

If you are subject to Servicer Success File Reviews (File Reviews) as a master servicer, interim servicer, or servicing agent, the File Review Monitoring metrics will display on your respective Scorecards, as applicable.

File Reviews identify your servicing performance gaps and trends through assessment of a sampling of your delinquent mortgage files. This process is designed to help you identify and solve issues that prevent you from achieving top performance.

The following table identifies the types of reviews we may conduct:

Type of File Review	Description
Prudent Servicing Review	An assessment of your collection activities, loss mitigation activities, timeline management, and property preservation processes.
Short Sale Compliance Review	An assessment of your compliance with the requirements of the *Single-Family Seller/Servicer Guide* (Guide), and other purchase documents, as applicable, regarding completed Freddie Mac Standard Short Sales.
Loan Modification Compliance Review	An assessment of your compliance with the requirements of the Guide and other Purchase Documents, as applicable, regarding completed modifications
Payment Deferral Compliance Review	An assessment of your compliance with the requirements of the Guide and other purchase documents, as applicable, regarding payment deferrals

We will notify you in writing when certain mortgages have been selected for review. Our request will:

- Include the specific Freddie Mac loan numbers associated with the mortgage files selected for review.
- Specify the documentation you must include with each type of file.
- Provide detailed instructions on how to submit the documents to us.

We must receive the requested file documentation within 30 calendar days from the date of the letter requesting the documentation or such other time frame we specify in the request. We may use all documentation you send to us, even if you send documentation that is not required. We may request additional mortgage files or additional documentation during the review. Your failure to submit the requested documentation will be considered a violation of the Purchase Documents, and Freddie Mac will pursue all rights and remedies available under the Purchase Documents and applicable law. Additionally, failure to submit the requested documentation will be considered a file defect and may be considered in determining your overall performance in accordance with Guide Section 3501.2, *Servicer performance metrics*.

After we complete the File Review, we will notify you of our conclusions, including any defects, in writing. You may provide us with additional information to consider up to 15 business days after the date of our written conclusions. If an identified defect was the result of a missing or incorrect document, that document may be submitted with your appeal to support clearing the defect. If you failed to submit any documents in response to our initial File Review request on a mortgage, and the overall result is "Fail – Missing Docs," you may not appeal the defect for that mortgage. Freddie Mac's decision on the File Review shall be deemed conclusive and may be considered as a factor in determining your overall performance in accordance with Guide Section 3501.2.
For additional information about File Reviews, refer to Guide Section 3501.1, *Freddie Mac Servicer Success File Reviews*.

Rewards and Recognition

You can receive rewards and recognition based on your performance results, through Freddie Mac's Servicer Honors and Rewards Program (SHARP)SM.

Freddie Mac Servicers who fall into Servicer Success Scorecard Rank Groups 1, 2 and 3 may receive a final overall annual rank within that rank group (subject to available metric data). Your final overall annual rank will be used in conjunction with other criteria to determine whether you qualify for a reward.

Rewards and recognition will be determined on an annual basis in the first quarter of the year following the year for which you are being ranked.

YTD Groupings for SHARP considerations (further detailed in Chapter 8):

- A Servicer must have a YTD Ranking and only Rank Group 1-3 Master Servicers are considered for SHARP at this time. A servicer must be in Rank Group 1-3 for most of the year to receive a YTD ranking.
- The YTD calculation uses ALL weighted metrics and must include >=20 loans in a year Servicer's Rank Group for YTD and Annual Ranking calculations is determined by:
    - The Rank Group in which the servicer was most often placed during the year
    - If there is a tie, (servicer was placed into multiple Rank Groups for equal amounts of time), the most recent of those tied Rank Groups will be the one assigned

As a reminder, we now determine Rank Groups by the following:

- Group 1: Service 350k + Freddie Mac mortgages
- Group 2: Service 100k –349,999 Freddie Mac mortgages
- Group 3: Service 20k –99,999 Freddie Mac mortgages

For 2025, we will not consider January and February Scorecard Cycle performance as those months are based on previous Scorecard metrics.

The monetary awards for SHARP will remain the same this year.

Public Recognition For SHARP: Servicers will be announced in a press release and receive other industry recognition, a marketing toolkit, plus a designated number of FreddieMacCONNECT registrations (pending an onsite event).

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Introduction

The Freddie Mac Servicer Success Scorecard ("Master Servicer Scorecard") is a confidential monthly performance review for all Servicers. It measures your performance based on key metrics in the Default Management and Investor Reporting categories.

In addition to the Master Servicer Scorecard, the following Scorecards are also available to you, as applicable, via the Servicer Performance Profile (SPP):

- Consolidated Scorecard (available to all Servicers)
- Servicing Agent Scorecard
  (available only to Servicers who subservice loans)
- Interim Servicer Scorecard
  (available only to Servicers who service loans for Freddie Mac on an interim basis)

Request access to the Servicer Performance Profile via Freddie Mac Access Manager.

Your Scorecards will be available to you on the last business day of the month for the prior month's performance (e.g., the Scorecards available to you on February 28, 20XX, reflects your performance for January 20XX).

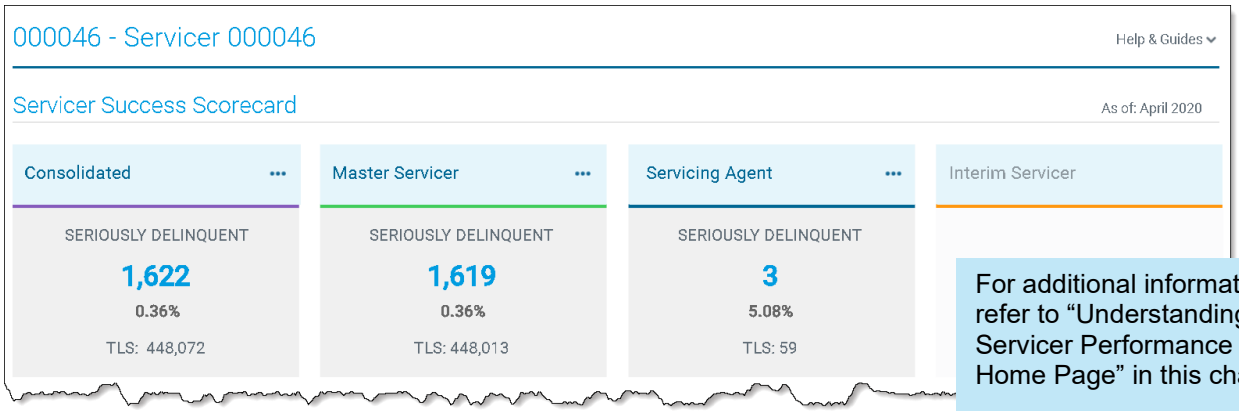
Scorecard Functionality and this Reference Guide

We are continuously enhancing the functionality of the Scorecard. Therefore, at times, you may have functionality available to you on the Scorecard that is not yet documented in this reference guide. If you have questions about available functionality that is not detailed in this publication, contact your Freddie Mac representative or Customer Service at 800-FREDDIE.

How to Access Your Scorecards

Perform the following steps to access your Scorecards:

1. Log into the Servicer Performance Profile.
2. Click the tile that corresponds to the Scorecard you want to view.



For additional information, refer to "Understanding the Servicer Performance Profile Home Page" in this chapter.

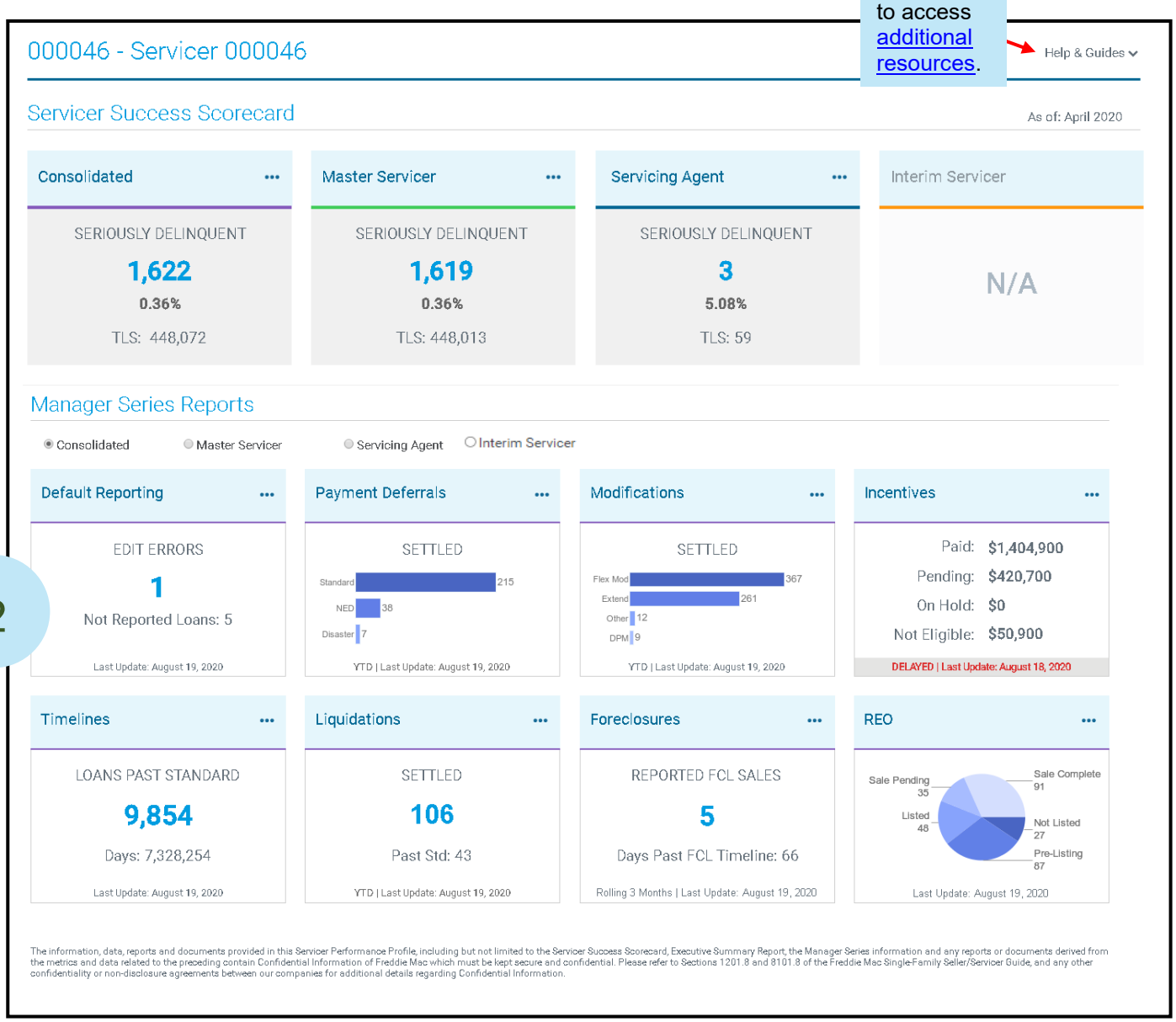
Understanding the Servicer Performance Profile Home Page

The Servicer Performance Profile home page contains the following two sections:

1. Servicer Success Scorecard
2. Manager Series Reports

This topic introduces and provides a brief description of each section.

Click here to access additional resources.



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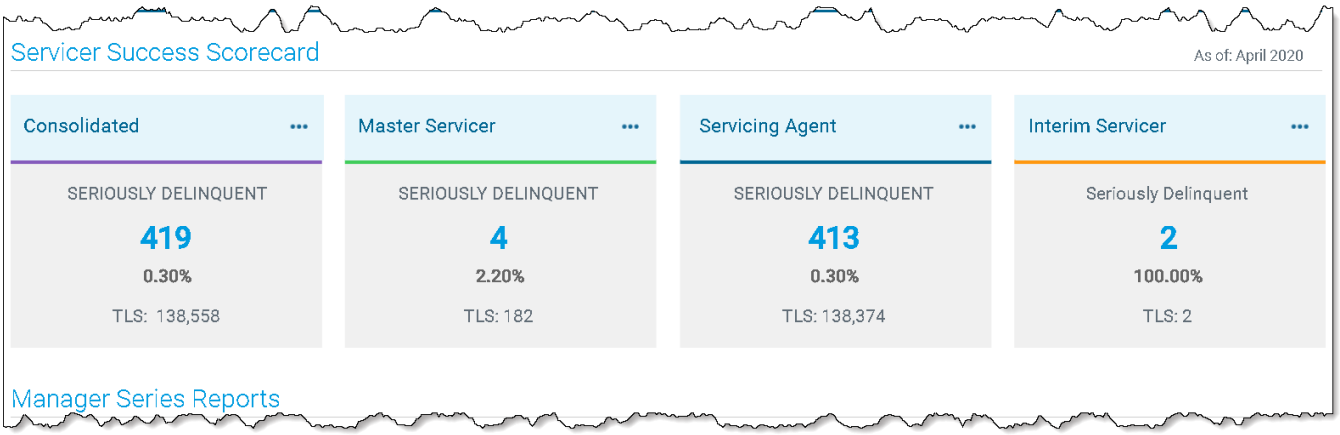
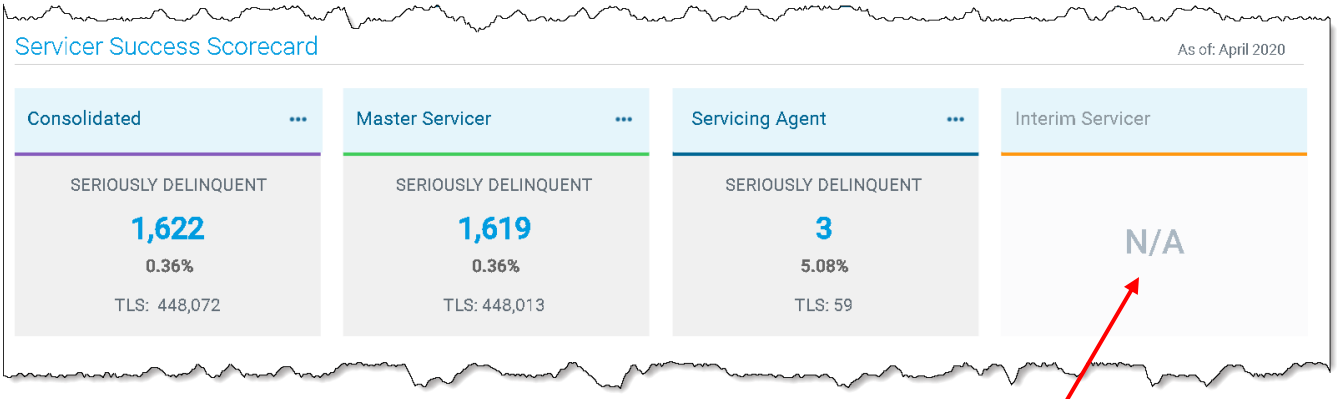
Section 1: The Servicer Success Scorecard

The Servicer Success Scorecard section of the Servicer Performance Profile home page provides access to the Consolidated Scorecard, Master Servicer Scorecard, and if applicable, the Servicing Agent and Interim Servicer Scorecards. Refer to Chapters 3 through 5 for detailed information about each of these Scorecards.

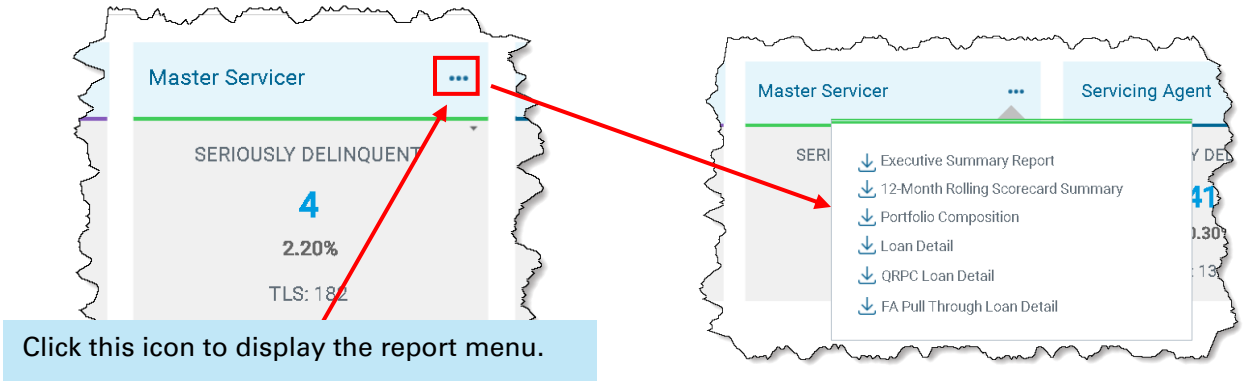


If you are not a servicing agent (subservicer) or interim Servicer, “N/A” displays.



In this example, the Servicer does not service loans for Freddie Mac on an interim basis. Therefore, “N/A” displays on the Interim Servicer Scorecard tile.

The upper right corner of each Scorecard tile provides access to various reports.



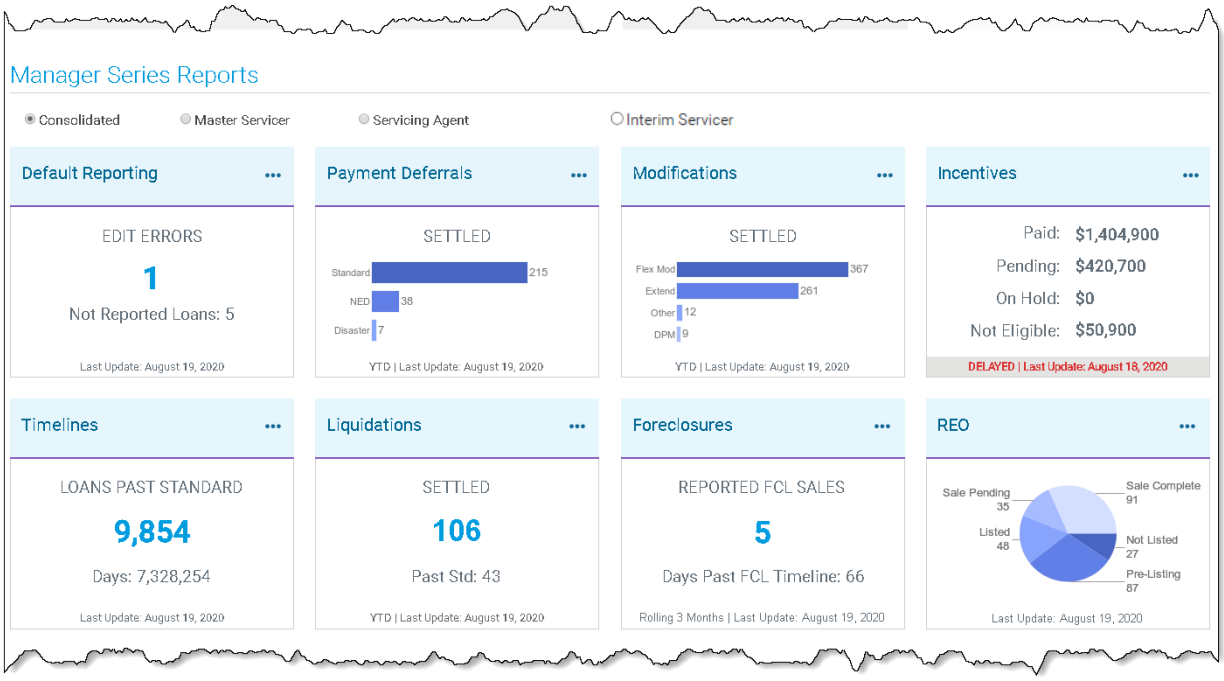
The following table identifies the reports that are available via the icon in the upper right corner of each Scorecard tile on the Servicer Performance Profile home page.

Report	Available for the following Scorecards:			
	Consolidated	**Master Servicer**	**Servicing Agent**	**Interim Servicer**
Executive Summary Report		X	X	
12-Month Rolling Scorecard Summary	X	X	X	X
Scorecard Loan-Level Details	X	X	X	X
Master Servicer Comparison			X	
Interim Portfolio Comparison				X
Portfolio Analysis	X			
Roll Rate Analysis	X			
Condominium Housing	X			
High Risk Loan Detail	X			
Manufactured Housing	X			
Portfolio Composition		X		
QRPC Loan Detail	X	X	X	X
FA Pull Through Loan Detail		X		
Portfolio Overview	X			

Refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports, for additional information.

Section 2: The Manager Series Reports

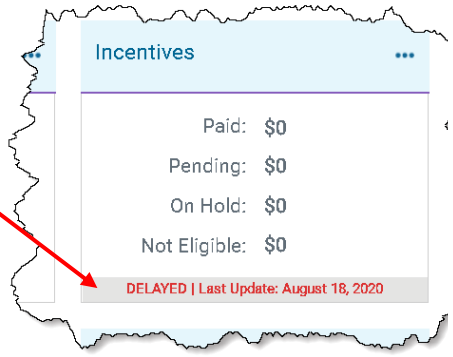
The Servicer Performance Profile home page also provides access to the Manager Series Reports. For additional information, refer to our publication, *Manager Series Reports Reference Guide*.



Note:

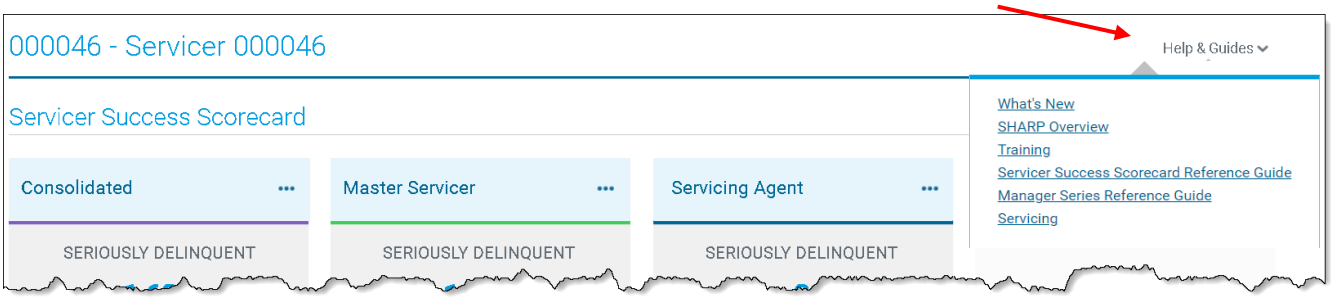
Manager Series Reports are updated daily by 9 a.m. ET. If there is a delay in updating the reports, a delay notification will display below any affected tile, and the "Last Update" date will not be refreshed.

Once the Manager Series Reports are updated, the notification will no longer display, and the "Last Update" date will be refreshed.



Additional Resources

Click **Help & Guides** to display a menu that provides links to information about recent enhancements, training opportunities, reference tools, and more.



The following table provides a description of each link.

Link:	Description:
What's New	Displays the "What's New" page where you can view a summary of recent changes to the Scorecards.
SHARP Overview	Displays the Servicer Honors and Rewards Program (SHARP)SM web page on sf.freddiemac.com
Training	Provides access to training opportunities for the Scorecards.
Servicer Success Scorecard Reference Guide	Provides access to the *Freddie Mac Servicer Success Scorecard Reference Guide* (this publication) which includes information on the metrics and how to navigate the Scorecards.
Manager Series Reference Guide	Provides access to the *Manager Series Reports Reference Guide* which includes information on how to access and use the reports.
Servicing	Displays the Servicing page on freddiemac.com.

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Introduction

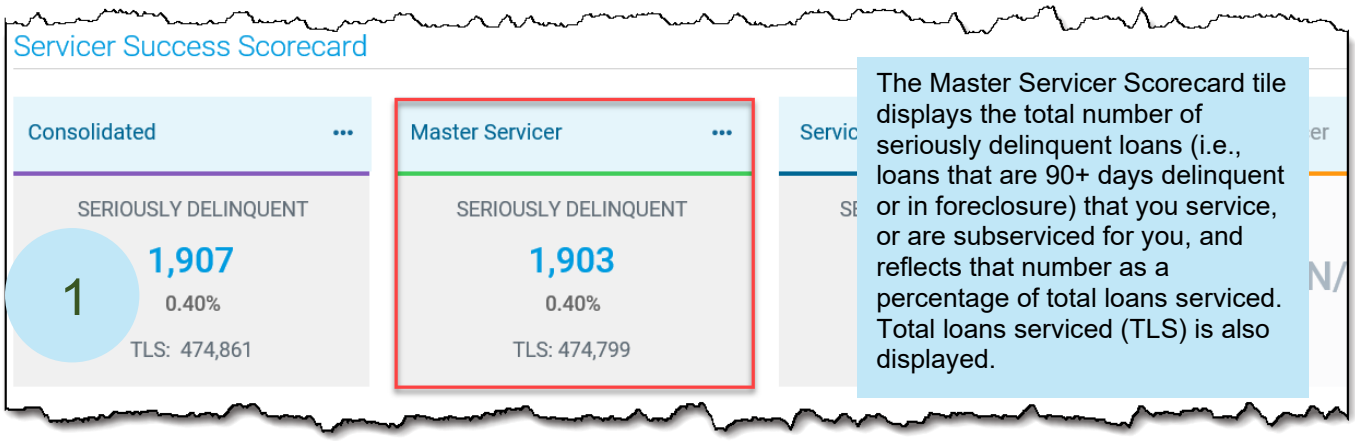
The Freddie Mac Servicer Success Scorecard ("Master Servicer Scorecard") reflects the performance of your servicing portfolio. It does not include loans you are subservicing or interim servicing, if applicable.

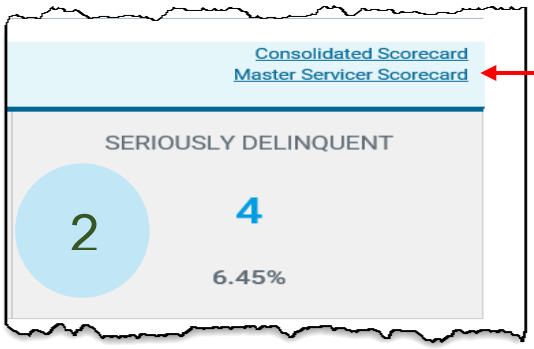
This chapter introduces and provides an overview of the Master Servicer Scorecard.

How to Access the Master Servicer Scorecard

There are two ways you can access the Master Servicer Scorecard, as shown below.

When viewing the Servicer Performance Profile home page, click the "Master Servicer" tile to access the Master Servicer Scorecard.





When viewing the Consolidated, Servicing Agent, or Interim Servicer Scorecards, as applicable, click the Master Servicer Scorecard link located in the top right corner of the Portfolio Summary.

Only links applicable to your organization will display. For example, if you subservice loans on behalf of another Servicer, but do not service loans on an interim basis for Freddie Mac, only the Servicing Agent Scorecard link will display.

The Master Servicer Scorecard

Below is an example of the Master Servicer Scorecard.

Servicer Success Scorecard

000046 - Servicer 000046

Rank Group: 1

Additional Reports

Master Servicer Scorecard

As of: October 2024

Master Servicer Portfolio Summary

Consolidated Scorecard
Servicing Agent Scorecard
Interim Servicer Scorecard

TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	SERIOUSLY DELINQUENT
1,158,011	1,140,828	17,183	2,655
	98.52%	1.48%	0.23%

Overall Annual Rank

Previous Year Annual Rank: 4 / 18
Previous Year Rank Group: 1

Year-to-Date Rank: N/A
Year-to-Date Rank Group: 2

Default Management

	Weight	Performance	Synthetic	Trend	Monthly Metric Rank	Bottom 25% 3 Months
1. Transition from 30 to 60+	30%	12.64%	14.58%	↔	2/12	N
2. Cure Efficiency	20%	15.61%	12.86%	↘	3/12	N
3. Retention Efficiency	15%	8.97%	4.85%	↗	1/12	N
4. Flex Modification Recidivism Rate	5%	21.53%	25.03%	N/A	3/12	N
5. Payment Deferral Recidivism Rate	5%	37.40%	36.53%	N/A	7/12	N
6. Transition to Beyond Time Frame	5%	16.74%	23.13%	N/A	5/12	N
Supplemental Metrics						
7. Transition from Current to 30+	20%	0.59%	0.56%	N/A	8/12	N
8. Transition from 60 to 90+		39.61%	34.33%			
9. Transition from 120+ to Worse		53.59%	58.09%			
10. Modification Pull-Through Rate		67.76%	56.83%			
11. Liquidation Efficiency		0.69%	0.89%			

1/12

Monthly Default Management Rank

File Review Monitoring

	Success Rate	Target	vs. Prior Month	Rank	Rating	Review Month
1. Prudent Servicing Review	99.05%	98.00%	↘	1/1	Pass	Aug 2022
2. Short Sales Compliance Review	N/A	N/A	N/A	N/A	N/A	Aug 2022
3. Loan Modification Compliance Review	100.00%	98.00%	↗	1/1	Pass	Aug 2022
4. Payment Deferral Compliance Review	98.48%	98.00%	↘	1/1	Pass	Aug 2022

Investor Reporting

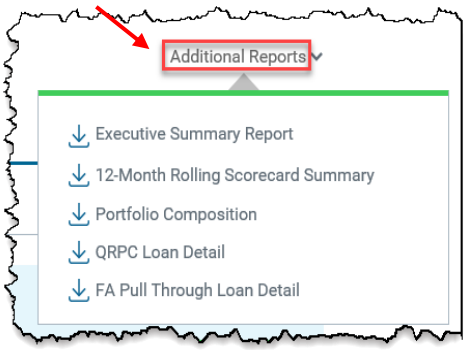
	Performance	Rating
1. Cash Deficiency	$0.00	Pass
2. Average Number of Days to Report Payoffs	0.97	Pass
3. Aged Edits Past 30+ Days	0.00%	Pass
4. Loan Level Reporting Compliance	100.00%	Pass

Understanding Your Master Servicer Scorecard

The Master Servicer Scorecard contains various sections that display your performance data. Let's take a closer look at each section.

Additional Reports

Click **Additional Reports** to display a menu that provides access to other reports as outlined below.



Menu Selection	Description
Executive Summary Report	Generates and displays your *Executive Summary Report* (ESR) in .pdf format. Available via the Master Servicer Scorecard tile and Master Servicer Scorecard Additional Reports menu.
12-Month Rolling Scorecard Summary	Provides access to the *12-Month Rolling Scorecard Summary* report in Microsoft® Excel® spreadsheet format.

Portfolio Composition	Provides access to the *Portfolio Composition* report, a breakdown, by Servicer number, of the aggregated Global Family portfolio composition provided in the ESR.
QRPC Loan Detail	Provides loan-level detail data for the Quality Right Party Contact (QRPC) section of the ESR in Microsoft Excel spreadsheet format.
FA Loan Pull Through Detail	Provides loan-level detail data for the Alternatives to Foreclosure Pull Through section of the ESR in Microsoft Excel spreadsheet format.

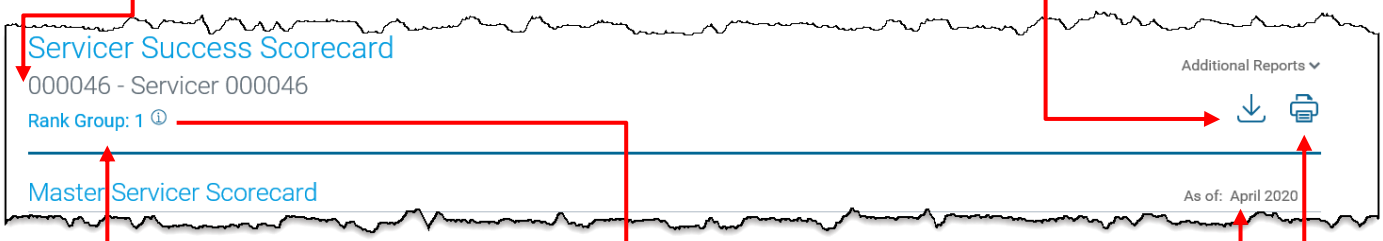
For additional information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.

Master Servicer Scorecard Banner

The Master Servicer Scorecard banner provides general information about your rank group, Global Family, and the reporting period.

Identifies your Global Family Servicer Number and name.

Click here to download a spreadsheet with loan-level data for each metric displayed on separate tabs.

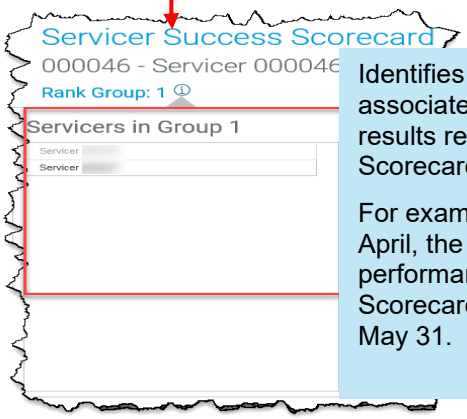


Click this icon to print your Master Servicer Scorecard.

Identifies your rank group. The rank group you are in may change over time, based on the size of your Freddie Mac servicing portfolio.

Click the information icon to display an alphabetical list of names of all other Servicers within your rank group.

For additional information, refer to Chapter 8, Understanding the Ranking Methodology.



Identifies the reporting period associated with the performance results reflected on your Scorecard.

For example, if the “As of” date is April, the results reflect your performance for April, and the Scorecard is available to you on May 31.

Portfolio Summary

The Master Servicer Portfolio Summary provides general, high-level data about your Freddie Mac servicing portfolio.

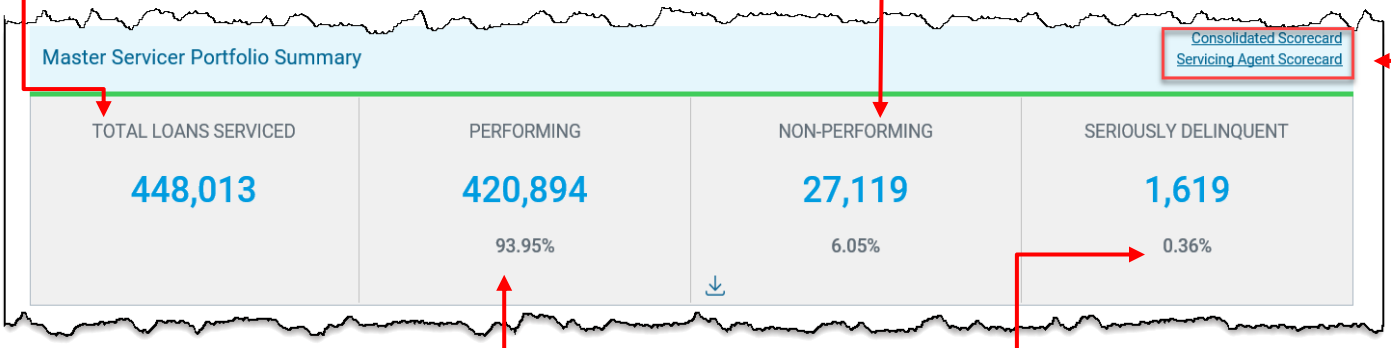
The total number of performing and non-performing loans in your Freddie Mac servicing portfolio that you service or are subserviced for you.

This does not include loans you are subservicing or interim servicing.

The total number of non-performing loans (i.e., loans that are 30+ days delinquent or in foreclosure) in your Freddie Mac servicing portfolio, also reflected as a percentage of total loans serviced.

For example:

27,119 ÷ 448,013 = 6.05 percent



The total number of performing loans in your Freddie Mac servicing portfolio, also reflected as a percentage of total loans serviced.

For example:

420,894 ÷ 448,013 = 93.95 percent

The total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent or in foreclosure) in your Freddie Mac servicing portfolio, also reflected as a percentage of total loans serviced.

For example:

1,619 ÷ 448,013 = 0.36 percent

These links display and provide access to the Servicing Agent and Interim Servicer Scorecards, if applicable to your organization.

Refer to Chapter 5 for additional information.

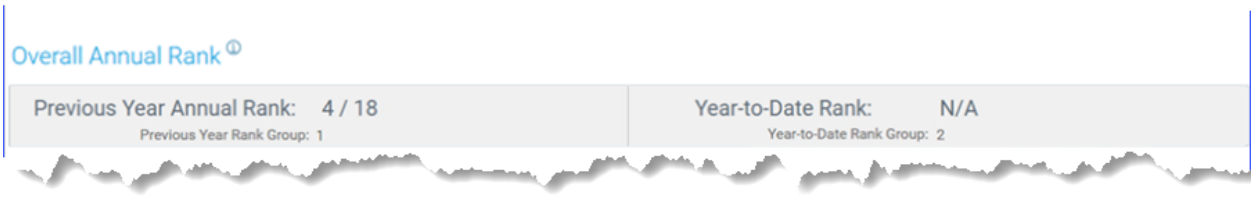
Note: If any loans in your Freddie Mac servicing portfolio are serviced by one or more servicing agents (subserviced), the number of loans subserviced and number of servicing agents display here.

Click on the text to access the *Servicing Agent Comparison* report. For more information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.

Overall Annual Rank

The Overall Annual Rank section of the Master Servicer Scorecard displays year-to-date and annual ranking information.

For additional information about year-to-date and annual ranks, refer to Chapter 8, Understanding the Ranking Methodology.



Annual Rank

Your annual rank is calculated after your December performance is finalized and may display on the Scorecard available at the end of the following January, as applicable. If available, your annual rank will remain displayed on the Scorecard throughout the year and will be your rank for the prior calendar year. If it's not available, an N/A will be displayed in this field.

Annual Rank will be displayed if a Servicer has accumulated at least 20 loans in each of the weighted metric denominators across the monthly cycles of the year.

Note: N/A will display in this field for Servicers in Rank Group 4.

Year-to-Date Rank

Annual rank data will be calculated monthly with year-to-date rank results displayed in this field, as applicable. Year-to-date rank results will be displayed on the Scorecard once the Servicer has accumulated at least 20 loans in each of the weighted metric denominators across the monthly cycles of the year.

Note: N/A will display in this field for Servicers in Rank Group 4.

The following tables illustrate the conditions in which YTD and Annual rankings would be applicable for Master Servicers based on when the 20-loan threshold is met.

Rank Groups 1 and 2

Servicing Cycle	Loans in Denominator
January	
February	

January

Metric	Loans	≥20	Monthly Rank	YTD Loans	≥20	YTD Rank
1	2200	Y	No	2200	Y	No
2	1800	Y		1800	Y	
3	4200	Y		4200	Y	
4	750	Y		750	Y	
5	15	N		15	N	
6	20	Y		20	Y	
7	80	Y		80	Y	

February

Metric	Loans	≥20	Monthly Rank	YTD Loans	≥20	YTD Rank
1	1850	Y	No	4050	Y	Yes
2	1600	Y		3400	Y	
3	3150	Y		7350	Y	
4	800	Y		1550	Y	
5	5	N		20	Y	
6	0	Y		20	Y	
7	20	Y		100	Y	

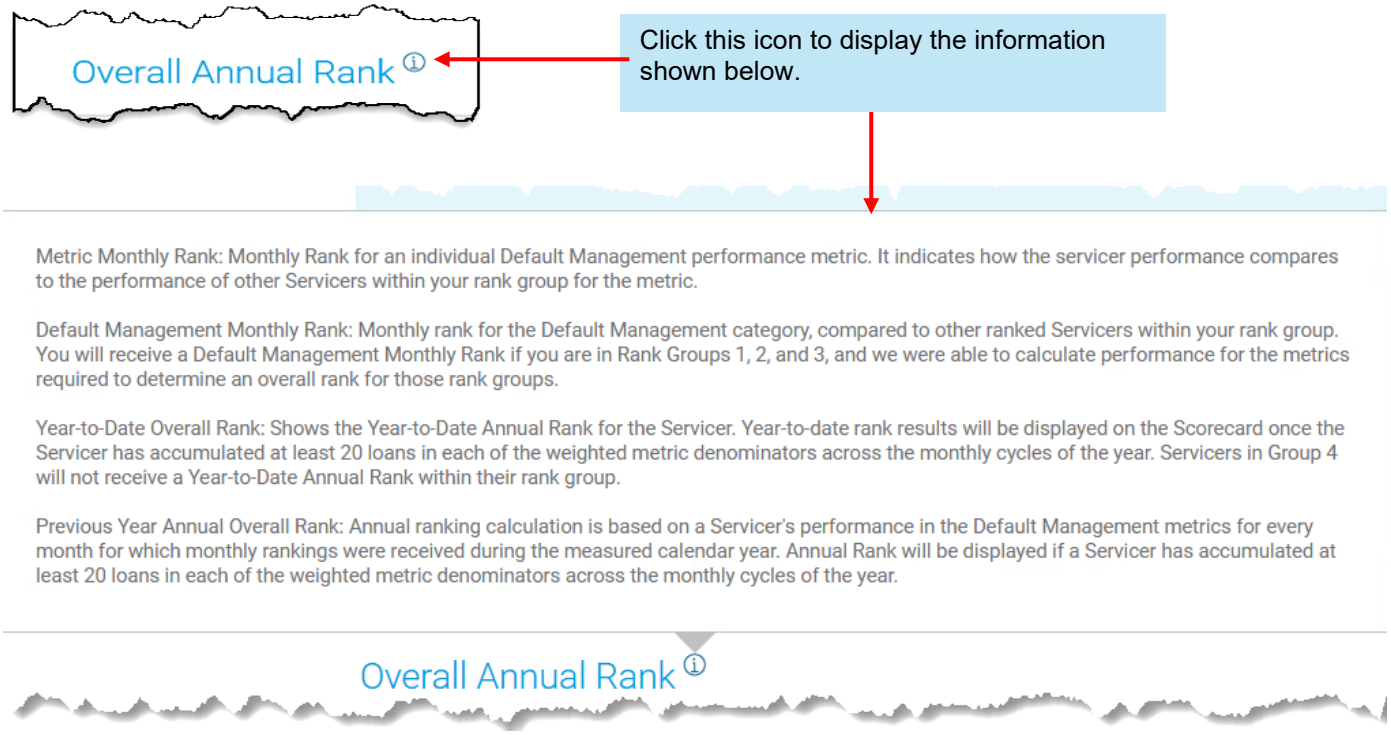
Rank Group 3	
Servicing Cycle	**Loans in Denominator**
January	

Metric	Loans	≥20	Monthly Rank	YTD Loans	≥20	YTD Rank
1	240	Y	No	240	Y	No
2	170	Y		170	Y	
3	18	N		18	N	
4	22	Y		22	Y	

February

Metric	Loans	≥20	Monthly Rank	YTD Loans	≥20	YTD Rank
1	180	Y	No	420	Y	Yes
2	100	Y		270	Y	
3	16	N		34	Y	
4	28	Y		40	Y	

Note: To view information about the Overall Annual Rank section displayed on the Scorecard, click the information icon shown below.



Default Management

The Default Management category includes six performance metrics that focus on delinquency management, loss mitigation and workout effectiveness, and foreclosure timeline management.

If you are in Rank Groups 1, 2 or 3, click here to access the *Rank Improvement* report.

Refer to Chapter 9 for additional information.

Click to access loan-level detail reports.

Default Management

	Weight	Performance	Synthetic	Trend	Monthly Metric Rank	Bottom 25% 3 Months
1. Transition from 30 to 60+	30%	12.64%	14.58%	↔	2/12	N
2. Cure Efficiency	20%	15.61%	12.86%	↘	3/12	N
3. Retention Efficiency	15%	8.97%	4.85%	↗	1/12	N
4. Flex Modification Recidivism Rate	5%	21.53%	25.03%	N/A	3/12	N
5. Payment Deferral Recidivism Rate	5%	37.40%	36.53%	N/A	7/12	N
6. Transition to Beyond Time Frame	5%	16.74%	23.13%	N/A	5/12	N

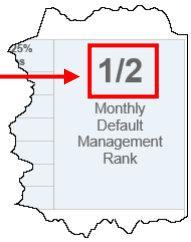
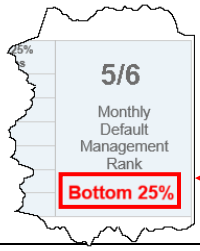
1/12

Monthly Default Management Rank

The following table identifies and provides a description for the performance data displayed for the Default Management performance metrics.

Item/Column	Description
⬇	Click this icon to access and download loan-level detail reports. For additional information, refer to "How to Access and Download Loan-Level Detail Reports" in Chapter 9.
Metric	Identifies the individual metrics in the Default Management category. For additional information about the metrics, refer to Chapter 6.
Weight	The weight associated with the metric for your rank group.
Performance There must be a minimum of one loan in the denominator to calculate performance for a metric.	Your performance for each metric for the current reporting period. ▪ Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio). ▪ Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio). In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C (not calculable).
Synthetic There must be a minimum of 20 loans in the Servicer's metric denominator to calculate performance for the synthetic portfolio.	The synthetic portfolio's performance for the metric to which your performance was compared for the reporting period. If we are unable to calculate performance for a given metric due to insufficient data, or if there is not a minimum of 20 loans in the denominator, we will not calculate performance for the synthetic portfolio and the field will display N/A (not applicable). For additional information, refer to "Synthetic Portfolio" in Chapter 8.

Item/Column	Description	
Trend	Indicates whether the difference between your performance and your synthetic portfolio's performance in the current month materially and statistically deviates from your average historical difference. For each month (current month and prior 11 months) we find the difference between your performance and the synthetic portfolio's performance ("Trend Value"). We then determine the difference between the Trend Value and the prior three- month average Trend Value ("Trend Difference"). For a given month, if any of the prior three months do not have calculable performance, we will look back for up to five months to calculate your three-month average. To establish trend, we determine whether the current month's Trend Difference is between one standard deviation above and below the 11-month historical average Trend Differences.	
	If your performance vs. your synthetic portfolio's performance is:	**Then the following displays in the Trend column:**
	Statistically better than the prior 11-month history	Green arrow trending up
	Statistically worse than the prior 11-month history	Red arrow trending down
	Not statistically better or worse than the prior 11-month history	Gray flat arrow
	We will not calculate trend for a metric if: ▪ We cannot calculate a three-month average Trend Value from among the five prior months of performance (e.g. two or more months out of the most recent five months do not have calculable performance), or ▪ You are missing more than two performance calculations in the prior 11 months, or ▪ We cannot calculate performance for the current month (i.e., insufficient number of loans in the denominator) If we are unable to calculate trend for a metric, "N/A" will display.	

Item/Column	Description
Monthly Metric Rank	How your performance compares to the performance of other Servicers within your rank group for the metric. The data displayed indicates your rank for the metric. If performance cannot be calculated for a metric, you will not be ranked for that metric. Your rank is determined by computing the percent difference (better or worse) between your performance and your synthetic portfolio's performance compared to that of other Servicers with calculable performance for the metric. For additional information, refer to Chapter 8, Understanding the Ranking Methodology.
Bottom 25% 3 Months	A "Y" indicates you have ranked in the bottom 25 percent of your rank group for three consecutive months. An "N" indicates you have not.
Monthly Default Management Rank	Your organization's monthly rank for the Default Management category, compared to other ranked Servicers within your rank group. You will receive a monthly Default Management rank if you are in Rank Groups 1, 2 and 3, and we were able to calculate performance for the metrics required to determine a monthly Default Management rank for those rank groups. If we were not able to calculate performance for the metrics required to determine a monthly Default Management rank, N/A will display. If you are in Rank Group 4, you will not receive monthly Default Management ranks, and N/A will display. To access the *Rank Improvement* report, click here. For additional information, refer to Chapter 9.   If you are ranked in the bottom 25 percent of your rank group for the current reporting period, this indicator displays.

Note: To view information about the Default Management performance results displayed on the Scorecard, click the information icon shown below.

Default Management ⓘ

Click this icon to display the information shown below.

Default Management ⓘ

Performance: Performance in red indicates it is worse than Synthetic. An "N/C" indicates that your performance was not calculable for that metric because you did not have at least one loan in the denominator.

Synthetic: An "N/A" indicates that the synthetic is not applicable for the metric because you either had less than 20 loans in the denominator or it was not calculable.

Trend: An "N/A" indicates that trend is not applicable to this metric because your performance history does not contain sufficient historical data to calculate a meaningful trend.

Monthly Metric Rank: An "N/A" indicates that the rank is not applicable for the metric because you either had incalculable performance, less than 20 loans in your denominator or are in Rank Group 4.

Bottom 25% - 3 Months: An "N/A" indicates that this evaluation is not applicable because you are in Rank Group 4.

Default Management Monthly Rank: An "N/A" indicates that the overall rank is not applicable to you because you are either in Rank Group 4 or you did not have calculable performance or you did not have at least 20 loans for each or the required rank eligibility metrics for your rank group.

Default Management – Supplemental Metrics

In addition to the six Default Management performance metrics, there are five supplemental metrics. We provide the supplemental metrics to offer further insight into your portfolio performance and to help you more effectively manage your core metric performance.

Default Management ⓘ

	Weight	Performance	Synthetic	Trend	Monthly Metric Rank	Bottom 25% 3 Months
1. Transition from 30 to 60+	30%	12.64%	14.58%	↔	2/12	N
2. Cure Efficiency	20%	5.61%	12.86%	↘	3/12	N
3. Retention Efficiency	15%	8.97%	4.85%	↗	1/12	N
4. Flex Modification Recidivism Rate	5%	21.53%	25.03%	N/A	3/12	N
5. Payment Deferral Recidivism Rate	5%	37.40%	36.53%	N/A	7/12	N
6. Transition to Beyond Time Frame	5%	16.74%	23.13%	N/A	5/12	N
Supplemental Metrics						
7. Transition from Current to 30+	20%	0.59%	0.56%	N/A	8/12	N
8. Transition from 60 to 90+		39.61%	34.33%			
9. Transition from 120+ to Worse		53.59%	58.09%			
10. Modification Pull-Through Rate		67.76%	56.83%			
11. Liquidation Efficiency		0.69%	0.89%			

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Monthly Default Management Rank

Your actual performance for each supplemental metric for the current reporting period.

- Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio).
- Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio).

In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C.

The synthetic portfolio's performance for the supplemental metric for the reporting period. We provide this data as a comparison point for you to assess your performance.

If we are unable to calculate performance for a given metric due to insufficient data, we will not calculate performance for the synthetic portfolio and the field will display N/A.

For additional information, refer to Chapter 7, The Supplemental Default Management Metrics.

File Review Monitoring

The File Review Monitoring section displays on the Scorecard, if you were subject to a review, and will continue to display until a subsequent review is completed. The performance results displayed will always reflect the most recent File Review results available.

If you are not subject to File Reviews, this section will not display on your Master Servicer Scorecard.

File Review Monitoring

	Success Rate	Target	vs. Prior Month	Rank	Rating	Review Month
1. Prudent Servicing Review	99.05%	98.00%	↘	1/1	Pass	Aug 2022
2. Short Sales Compliance Review	N/A	N/A	N/A	N/A	N/A	Aug 2022
3. Loan Modification Compliance Review	100.00%	98.00%	↗	1/1	Pass	Aug 2022
4. Payment Deferral Compliance Review	98.48%	98.00%	↘	1/1	Pass	Aug 2022

The following table identifies and provides a description for the performance data displayed for File Review Monitoring.

Item/Column	Description	
Type of File Review	Identifies the three types of File Reviews: ▪ Prudent Servicing Review: An assessment of your collection activities, loss mitigation activities, timeline management, and property preservation processes. ▪ Short Sales Compliance Review: An assessment of your compliance with the requirements of the *Single-Family Seller/Servicer Guide* (Guide), and other Purchase Documents, as applicable, regarding completed Freddie Mac Standard Short Sales. ▪ Loan Modification Compliance Review: An assessment of your compliance with the requirements of the Guide and other Purchase Documents, as applicable, regarding completed modifications. ▪ Payment Deferral Compliance Review: An assessment of your compliance with the requirements of the Guide and other purchase documents as applicable, regarding completed payment deferrals.	
Success Rate	Reflects, as a percentage, the success rate of monitored activities for the month and year indicated in the Review Month column.	
Target	Performance targets for each type of File Review.	
vs. Prior Month	This column indicates your performance trend and is determined by comparing your success rate this review month against your success rate for the prior review month.	
	If your success rate is:	**Then the following displays:**

	Higher than the last review month	Green arrow trending up
	Lower than the last review month	Red arrow trending down
	Equal to the last review month	Gray flat arrow

Item/Column	Description
Rank	How your performance compares with the performance of other ranked Servicers within your rank group.
Rating	This column will display: ▪ "Pass" if your success rate is greater than the performance target for the File Review. ▪ "Fail" if your success rate is equal to or less than the performance target for the File Review.
Review Month	The most recent month in which your organization was subject to a File Review.

Investor Reporting

The Investor Reporting metrics focus on cash management, operational effectiveness and data integrity.

Identifies the individual metrics in the Investor Reporting category.

Investor Reporting

	Performance	Rating
1. Cash Deficiency	$0.00	Pass
2. Average Number of Days to Report Payoffs	0.95	Pass
3. Aged Edits Overall Performance	59.83%	Fail
4. Loan Level Reporting Compliance	100.00%	Pass

Your actual performance for each metric for the current reporting period if performance can be calculated.

In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C.

All Investor Reporting metrics will receive a pass/fail performance rating (if performance can be calculated).

For additional information, refer to Chapter 6, The Performance Metrics.

Metric Detail Pages

Metric Detail pages provide additional data to help you further understand your performance for the current reporting period and historical performance for the Default Management performance and supplemental metrics. Metric Detail pages are not available for the Investor Reporting metrics.

Servicer Success Scorecard

000046 - Servicer 000046

Metric Detail

As of: February 2025

Transition from 30 to 60+

NUMERATOR	DENOMINATOR	PERFORMANCE	SYNTHETIC	CONTROL VARIABLES
1,074	6,195	17.34%	15.90%	• Current LTV • Loan Product Type • States • Loan Origination Year • Disaster • Mission Products • Forbearance • Historical SDQ Event • Previously Modified by Servicing Cycle • First 90+ & Loss Mitigation In-Flight • Max Count of Delinquent Months Last 12 Months

Definition

Numerator	Number of non-foreclosure 30 days delinquent loans in the previous Scorecard cycle that rolled to 60+ days delinquent or foreclosure status in the current Scorecard cycle.
Denominator	Number of 30 day delinquent loans in the previous Scorecard cycle.
Exclusions	Appeal of Loan Modification, Bankruptcy, Condemned properties, Government loans, Government seizures, Litigation, Probate, Service Members Civil Relief Act (SCRA), Trial Period Plans up to 4 months old (for non-bankruptcy loans), Trial Period Plans up to 12 months old (for bankruptcy loans), Transfers of Servicing (see Scorecard Reference Guide)
Notes	A LOWER Performance value than your Synthetic means you are outperforming it.

Calculation

	Numerator	Denominator
Initial Loans	1,129	6,438
Excluded Loans	- 55	- 243
	1,074	6,195

How to Access the Metric Detail Pages

To access the Metric Detail page for a specific metric, click the value displayed in the Performance column on the Scorecard.

Default Management

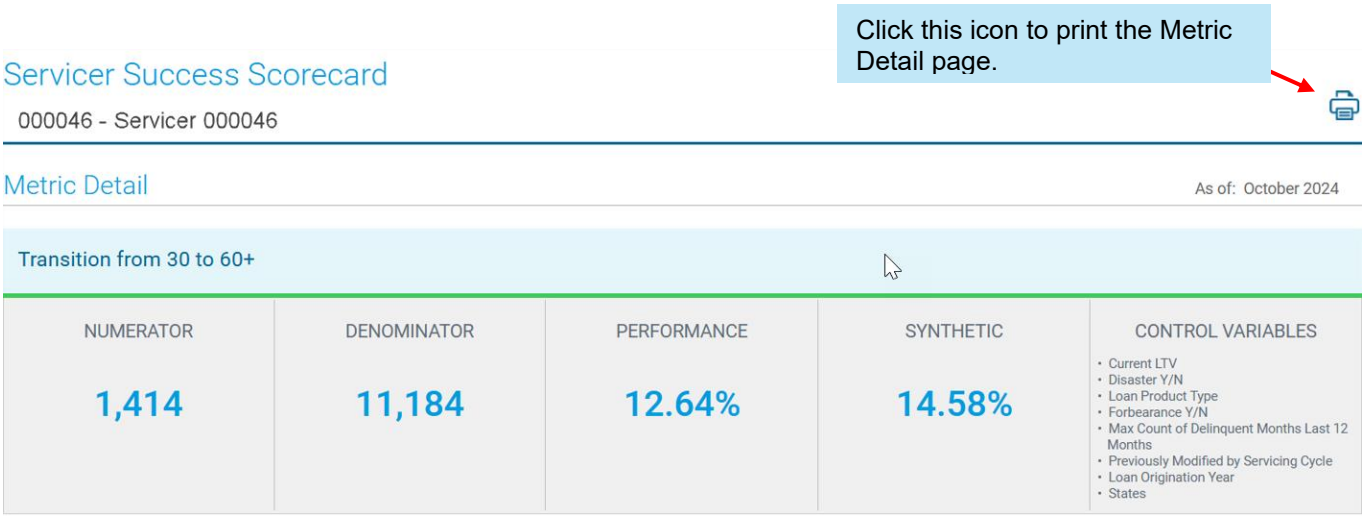
	Weight	Performance
1. Transition from 30 to 60+	30%	12.64%
2. Cure Efficiency	20%	15.61%
3. Retention Efficiency	15%	8.97%
4. Flex Modification Recidivism Rate	5%	21.53%
5. Payment Deferral Recidivism Rate	5%	37.40%
6. Transition to Beyond Time Frame	5%	16.74%

Understanding the Metric Detail Pages

The Metric Detail pages contain the following information to provide insight into your performance results:

- Performance results relative to a specific Default Management metric, including the Servicer's performance results and the performance of the synthetic portfolio
- Access to the loan-level detail report
- Performance history for the most recent 12 months at the Global Family level
- Performance history for the most recent 12 months at the Family and Servicer level (if the Global Family includes more than one Servicer Family and Servicer number)

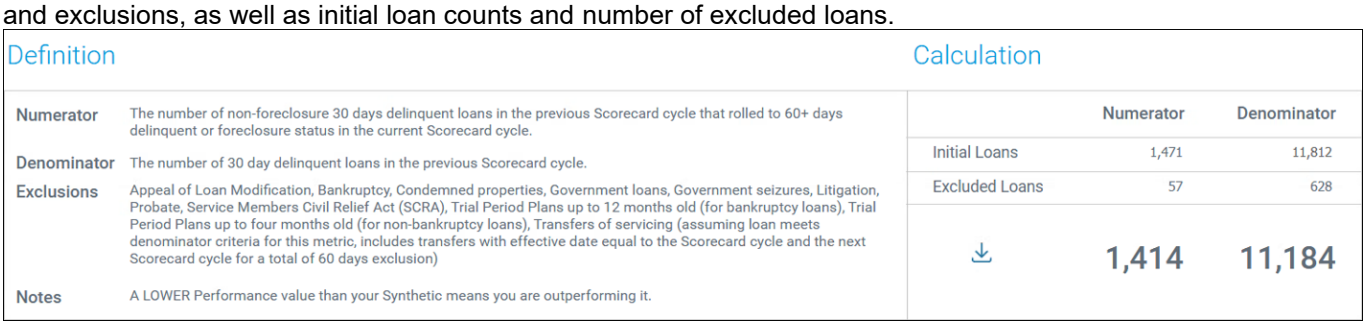
Note: Metric Detail pages are not provided for the Consolidated, Servicing Agent and Interim Servicer Scorecards.



Item	Description
Numerator	Displays the number of loans in the numerator of the equation before any exclusions are applied.
Denominator	Displays the number of loans in the denominator of the equation before any exclusions are applied.
Performance	Your organization's actual performance for the metric, reflected as a percentage; the numerator divided by the denominator.
Synthetic	The synthetic portfolio's performance for the metric, reflected as a percentage to which your performance was compared for the reporting period.
Control Variables	The metric-specific control variables used to create the synthetic portfolio for the metric.

Definition and Calculation

The Metric Detail page for a specific metric also provides a description of the numerator, denominator, and exclusions, as well as initial loan counts and number of excluded loans.



Definition

Numerator	The number of non-foreclosure 30 days delinquent loans in the previous Scorecard cycle that rolled to 60+ days delinquent or foreclosure status in the current Scorecard cycle.
Denominator	The number of 30 day delinquent loans in the previous Scorecard cycle.
Exclusions	Appeal of Loan Modification, Bankruptcy, Condemned properties, Government loans, Government seizures, Litigation, Probate, Service Members Civil Relief Act (SCRA), Trial Period Plans up to 12 months old (for bankruptcy loans), Trial Period Plans up to four months old (for non-bankruptcy loans), Transfers of servicing (assuming loan meets denominator criteria for this metric, includes transfers with effective date equal to the Scorecard cycle and the next Scorecard cycle for a total of 60 days exclusion)
Notes	A LOWER Performance value than your Synthetic means you are outperforming it.

Calculation

	Numerator	Denominator
Initial Loans	1,471	11,812
Excluded Loans	57	628
	1,414	11,184

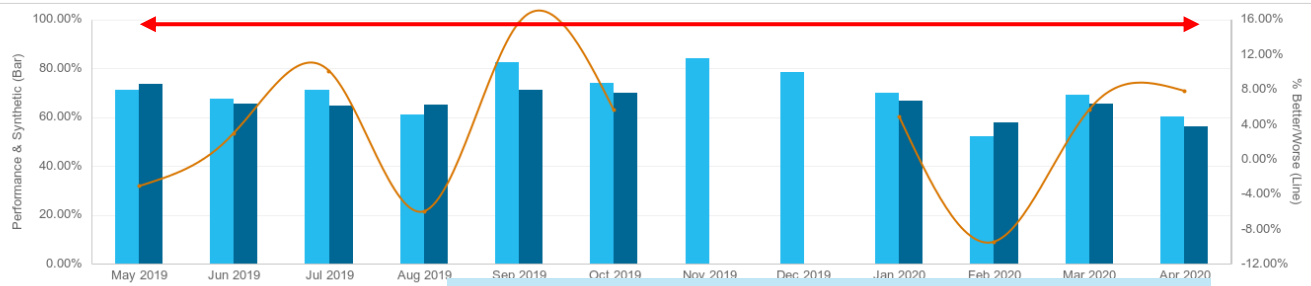
Item	Description
Definition Section	
Numerator	Defines the population of loans that are initially included in the numerator before any exclusions are applied.
Denominator	Defines the population of loans that are initially included in the denominator before any exclusions are applied.
Exclusions	Identifies the loans that are excluded from the numerator and denominator for the metric.
Notes	Indicates how to interpret your performance compared to the synthetic portfolio's performance, and other relevant information.
Calculation Section	
Initial Loans – Numerator Column	Displays the number of loans in the numerator of the equation before any exclusions are applied.
Initial Loans – Denominator Column	Displays the number of loans in the denominator of the equation before any exclusions are applied.
Excluded Loans – Numerator Column	Displays the number of loans excluded from the numerator.
Excluded Loans – Denominator Column	Displays the number of loans excluded from the denominator.
	Click this icon to download and access loan-level detail reports for the metric. For additional information, refer to Chapter 9.
Numerator – Total	The total number of loans in the numerator after exclusions are applied.
Denominator – Total	The total number of loans in the denominator after exclusions are applied.

12-Month Global History

The 12-Month Global History provides for each of the most recent 12 months, a bar graph that reflects the performance of the Global Family and the synthetic portfolio, as well as a line graph that reflects the percentage by which your organization's performance was better or worse than the synthetic portfolio's performance.

All performance is plotted against the left axis of the graph with the exception of % Better/Worse, which is plotted against the right axis of the graph.

12-Month Global History



Your organization's actual performance for the metric for most recent 12 months.

	May 2019	Jun 2019	Jul 2019									2020
Performance	71.31%	67.42%	71.11%									.47%
Synthetic	73.53%	65.47%	64.61%	65.17%	71.35%	70.09%	N/A	N/A	66.72%	57.86%	65.55%	56.10%
% Better/Worse	-3.02%	2.98%	10.06%	-5.96%	15.63%	5.68%	N/A	N/A	4.92%	-9.47%	5.62%	7.78%

The synthetic portfolio's performance for the metric for most recent 12 months.

The percentage by which your organization's performance was better or worse than the synthetic portfolio's performance for the most recent 12 months.

- Results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio by that percentage (i.e., you outperformed the synthetic portfolio).
- Results displayed in red indicate that your organization under-performed the synthetic portfolio by that percentage (i.e., you did not perform as well as the synthetic portfolio).

We calculate the percentage by which your organization's performance was better or worse than the synthetic portfolio's performance as it is the basis for determining the rank for the metric, as well as the overall rank for the Default Management category, as applicable.

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Servicer Guide* or any other contractual agreements. This information does not constitute an agreement between Freddie Mac and any other party. *© 2025 Freddie Mac*

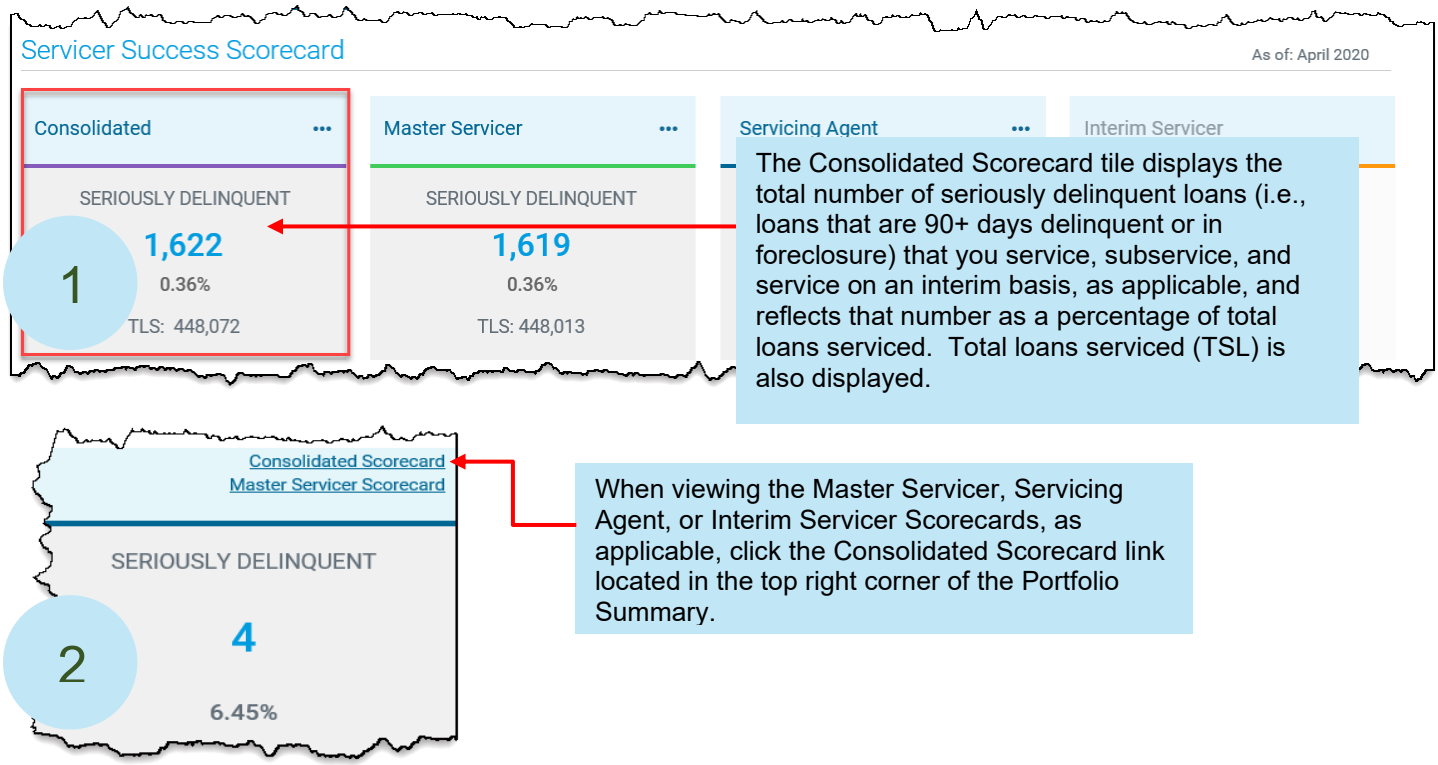
Introduction

The Consolidated Scorecard reflects the combined performance results for the entire portfolio of Freddie Mac-owned or guaranteed mortgages that you service (i.e., loans you service as a master Servicer, servicing agent, and interim Servicer, as applicable). This chapter introduces and provides an overview of the Consolidated Scorecard.

How to Access the Consolidated Scorecard

There are two ways you can access the Consolidated Scorecard, as shown below.

When viewing the Servicer Performance Profile home page, click the “Consolidated” tile to access the Consolidated Scorecard.



Only links applicable to your organization will display. For example, if you subservice loans on behalf of another Servicer, but do not service loans on an interim basis for Freddie Mac, only the Servicing Agent Scorecard link will display.

The Consolidated Scorecard

The Consolidated Scorecard is available to all Servicers and displays the combined performance results for the loans in your Freddie Mac servicing portfolio, loans you subservice, and loans you service on an interim basis, as applicable. If you do not subservice or service loans on an interim basis, your Consolidated Scorecard will reflect the same performance results displayed on your Master Servicer Scorecard.

Note: The File Review Monitoring and Investor Reporting metrics are not displayed on the Consolidated Scorecard.

Servicer Success Scorecard

Additional Reports

000046 - Servicer 000046

Consolidated Scorecard

As of: October 2024

Consolidated Portfolio Summary

Master Servicer Scorecard
Servicing Agent Scorecard
Interim Servicer Scorecard

TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	SERIOUSLY DELINQUENT
1,573,453	1,549,779	23,674	4,563
	98.50%	1.50%	0.29%

Default Management

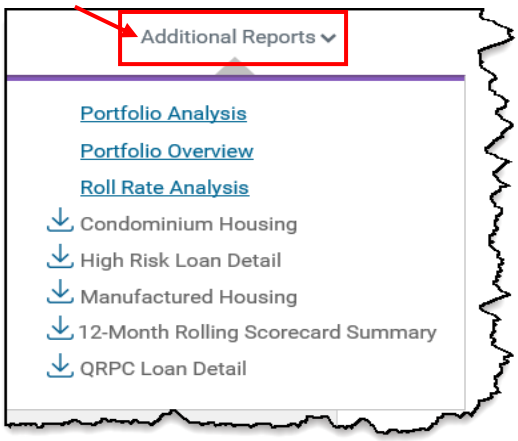
	Performance	Synthetic	Trend
1. Transition from 30 to 60+	13.36%	18.61%	↔
2. Cure Efficiency	13.61%	11.82%	↘
3. Retention Efficiency	8.49%	6.18%	↔
4. Flex Modification Recidivism Rate	23.98%	25.42%	N/A
5. Payment Deferral Recidivism Rate	37.64%	36.56%	N/A
6. Transition to Beyond Time Frame	21.07%	56.06%	N/A
Supplemental Metrics			
7. Transition from Current to 30+	0.57%	0.55%	N/A
8. Transition from 60 to 90+	38.43%	34.46%	
9. Transition from 120+ to Worse	52.78%	57.46%	
10. Modification Pull-Through Rate	64.40%	55.51%	
11. Liquidation Efficiency	1.02%	1.08%	

Understanding Your Consolidated Scorecard

The Consolidated Scorecard contains various sections that display your performance data. Let's take a closer look at each section.

Additional Reports

Click **Additional Reports** to display a menu that provides access to other reports as outlined below.



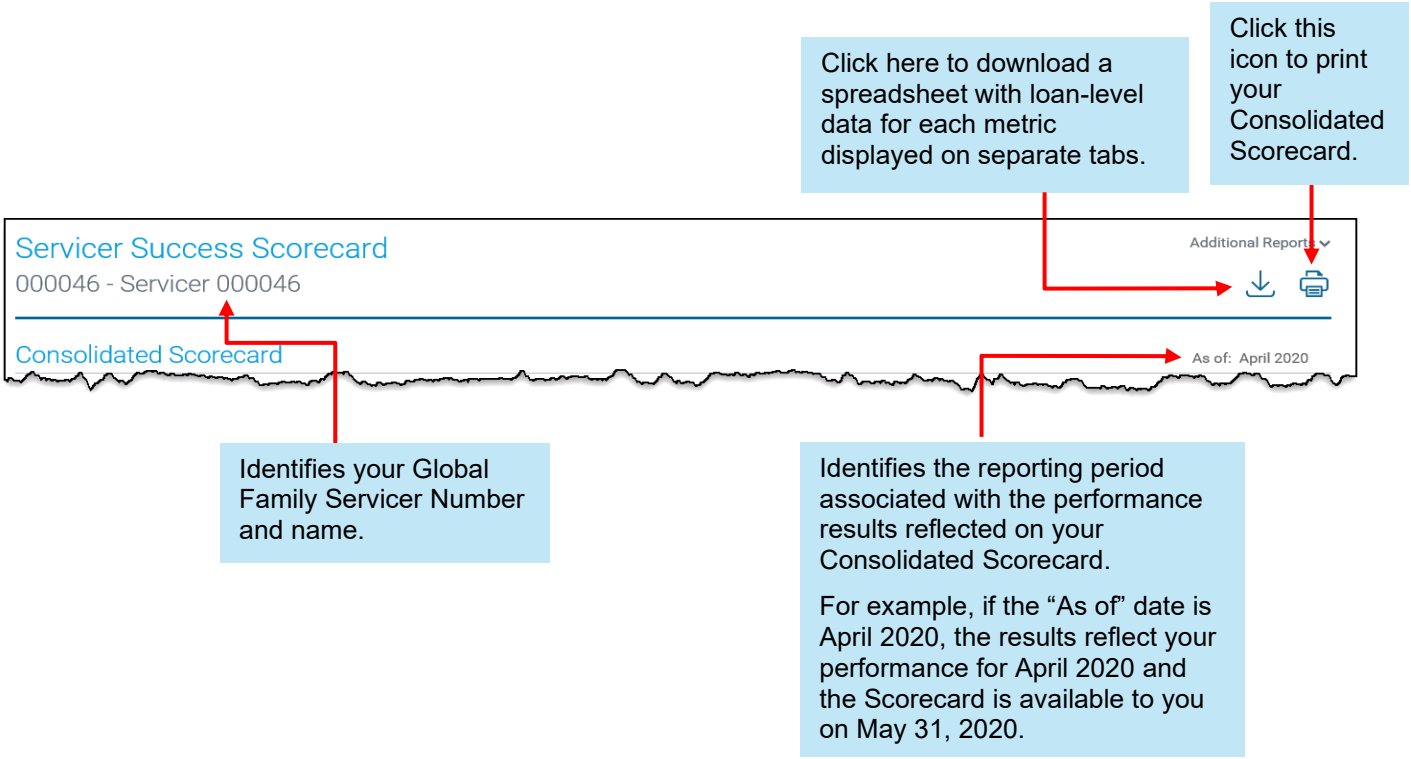
Menu Selection	Description
Portfolio Analysis	Provides access to the *Portfolio Analysis*, a high-level breakdown of your portfolio (i.e., consolidated, master Servicer, servicing agent, or interim Servicer, as applicable), based on various characteristics such as product, loan-to-value (LTV) ratio, number of units, origination year, and more.
Portfolio Overview	Provides access to the *Portfolio Overview*, which provides, high-level statistical information such as total UPB, total loans serviced, and delinquency statistics, for the current and prior cycles.
Roll Rate Analysis	Provides access to the *Roll Rate Analysis*, a breakdown, by servicing cycle, of how the loans in your portfolio are transitioning from one status to another.
Condominium Housing	Provides access to the *Condominium Housing* report, a loan-level detail report that identifies loans located in super lien states that are 30 days or more delinquent or in foreclosure.
High Risk Loan Detail	Provides access to the *High Risk Loan Detail*, a report that identifies loans flagged as Alt-A that are 30 days or more delinquent or in foreclosure.
Manufactured Housing	Provides access to the *Manufactured Housing Loan Detail*, a report that contains information on loans for manufactured housing that are either 30 days or more delinquent, or in foreclosure.

Menu Selection	Description
12-Month Rolling Scorecard Summary	Provides access to the *12-Month Rolling Scorecard Summary* report in Microsoft® Excel® spreadsheet format.
QRPC Loan Detail	Provides access to loan-level detail data for the Quality Right Party Contact section of the ESR in Microsoft Excel spreadsheet format.

For additional information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.

Consolidated Scorecard Banner

The Consolidated Scorecard banner identifies your Global Family Servicer number and the reporting period associated with the performance reflected on the Consolidated Scorecard.



Default Management and Supplemental Metrics – Consolidated Scorecard

The Consolidated Scorecard includes the same Default Management performance and supplemental metrics displayed on the Master Servicer Scorecard.

Default Management

	Performance	Synthetic	Trend
1. Transition from 30 to 60+	13.36%	18.61%	↔
2. Cure Efficiency	13.61%	11.82%	↘
3. Retention Efficiency	8.49%	6.18%	↔
4. Flex Modification Recidivism Rate	23.98%	25.42%	N/A
5. Payment Deferral Recidivism Rate	37.64%	36.56%	N/A
6. Transition to Beyond Time Frame	21.07%	56.06%	N/A
Supplemental Metrics			
7. Transition from Current to 30+	0.57%	0.55%	N/A
8. Transition from 60 to 90+	38.43%	34.46%	
9. Transition from 120+ to Worse	52.78%	57.46%	
10. Modification Pull-Through Rate	64.40%	55.51%	
11. Liquidation Efficiency	1.02%	1.08%	

The following table identifies and provides a description for the performance data displayed for the Default Management performance and supplemental metrics.

Item/Column	Description
	Click this icon to access and download loan-level detail reports. For additional information, refer to “How to Access and Download Loan-Level Detail Reports” in Chapter 9.
Metric	Identifies the individual Default Management performance and supplemental metrics. For additional information about the metrics, refer to Chapters 6 and 7.

Performance	Your combined performance for each metric, for the current reporting period, for the entire Freddie Mac portfolio you service, subservice, and service on an interim basis, as applicable. ▪ Performance results displayed in gray indicate that your consolidated performance outperformed the synthetic portfolio. ▪ Performance results displayed in red indicate that your consolidated performance did not outperform the synthetic portfolio. In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C (not calculable).

There must be a minimum of one loan in the denominator to calculate performance for a metric.

Item/Column	Description	
Synthetic	The synthetic portfolio's performance for the metric to which your consolidated performance was compared for the reporting period. If we are unable to calculate performance for a given metric due to insufficient data, or if there is not a minimum of 20 loans in the denominator of the Servicer's performance, we will not calculate performance for the synthetic portfolio and the field will display N/A (not applicable). There must be a minimum of 20 loans in the metric denominator to calculate performance for the synthetic portfolio. For additional information, refer to "Synthetic Portfolio" in Chapter 8.	
Trend	Indicates whether the difference between your consolidated performance and your synthetic portfolio's performance in the current month materially and statistically deviates from your average historical difference. For each month (current month and prior 11 months) we find the difference between your consolidated performance and the synthetic portfolio's performance ("Trend Value"). We then determine the difference between the Trend Value and the prior three- month average Trend Value ("Trend Difference"). For a given month, if any of the prior three months do not have calculable performance, we will look back for up to five months to calculate your three-month average. To establish trend, we determine whether the current month's Trend Difference is between one standard deviation above and below the 11-month historical average Trend Differences.	
	If your consolidated performance vs. your synthetic portfolio's performance is:	**Then the following displays in the Trend column:**
	Statistically better than the prior 11-month history	Green arrow trending up
	Statistically worse than the prior 11-month history	Red arrow trending down
	Not statistically better or worse than the prior 11-month history	Gray flat arrow

Displays only for the Default Management performance metrics.

It does not display for the supplemental metrics.

If we are unable to calculate trend for a metric, "N/A" will display in this column.

	We will not calculate trend for a metric if: ▪ We cannot calculate a three-month average Trend Value from among the five prior months of performance (e.g. two or more months out of the most recent five months do not have calculable performance), or ▪ You are missing more than two performance calculations in the prior 11 months, or ▪ We cannot calculate performance for the current month (i.e., insufficient number of loans in the denominator).

Metric Detail Pages

Metric Detail pages are not available for the Consolidated Scorecard.

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Servicer Guide* or any other contractual agreements. This information does not constitute an agreement between Freddie Mac and any other party.
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Introduction

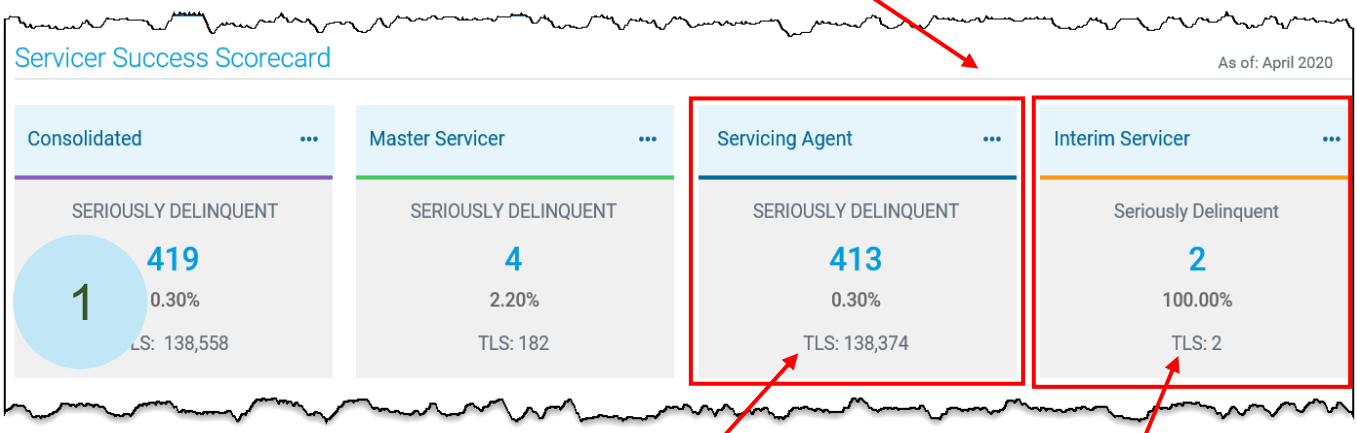
Servicing agents and interim Servicers can view their performance via the Servicing Agent and Interim Servicer Scorecards, as applicable.

This chapter introduces and provides an overview of the Servicing Agent and Interim Servicer Scorecards.

How to Access the Servicing Agent and Interim Servicer Scorecards

There are two ways you can access the Servicing Agent and Interim Servicer Scorecards, as shown below.

When viewing the Servicer Performance Profile home page, click the “Servicing Agent” and “Interim Servicer” tiles to access the Scorecards.

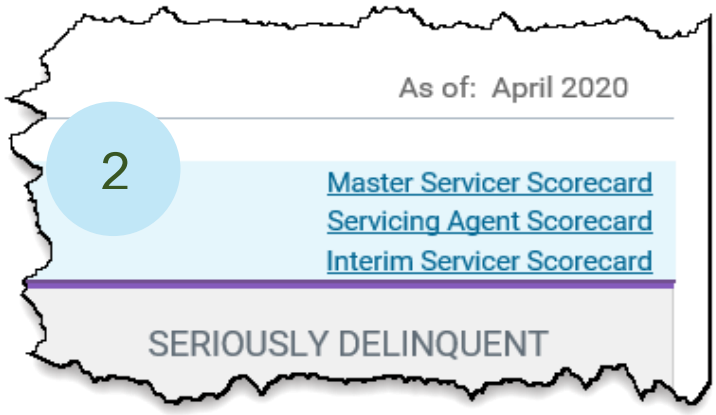


The Servicing Agent Scorecard tile displays the total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent or in foreclosure) that you subservice and reflects that number as a percentage of total loans serviced.

Total loans serviced (TLS) is also displayed.

The Interim Servicer Scorecard tile displays the total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent or in foreclosure) that you service on an interim basis for Freddie Mac and reflects that number as a percentage of total loans serviced.

Total loans serviced (TLS) is also displayed.



When viewing the Consolidated or Master Servicer Scorecards, click the Servicing Agent or Interim Servicer Scorecard links, as applicable, located in the top right corner of the Portfolio Summary.

Additionally, the Interim Servicer Scorecard link is available on the Servicing Agent Scorecard, and the Servicing Agent Scorecard link is available on the Interim Servicer Scorecard, as applicable.

Only links applicable to your organization will display. For example, if you subservice loans on behalf of another Servicer, but do not service loans on an interim basis for Freddie Mac, only the Servicing Agent Scorecard link will display.

The Servicing Agent Scorecard

A servicing agent (subservicer) acts on behalf of another Servicer, who has the Servicing Contract Rights (“master Servicers”) in performing all, or substantially all, of such Servicer's servicing obligations with respect to Freddie Mac-owned or guaranteed mortgages.

The Servicing Agent Scorecard reflects performance results for the entire portfolio of Freddie Mac-owned or guaranteed mortgages that you service on behalf of one or more master Servicers.

Servicer Success Scorecard

000046 - Servicer 000046

Rank Group: 1

Additional Reports

Servicing Agent Scorecard

As of: October 2024

Servicing Agent Portfolio Summary

Consolidated Scorecard
Master Servicer Scorecard
Interim Servicer Scorecard

TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	SERIOUSLY DELINQUENT
411,264	405,821	5,443	1,247
for 14 Master Servicer(s)	98.68%	1.32%	0.30%

Default Management

3/9

	Weight	Performance	Synthetic	Trend	Monthly Metric Rank	Bottom 25% 3 Months
1. Transition from 30 to 60+	30%	16.02%	15.71%	↔	3/10	N
2. Cure Efficiency	20%	11.36%	11.66%	↘	5/10	N
3. Retention Efficiency	15%	8.29%	4.92%	↔	1/10	
4. Flex Modification Recidivism Rate	5%	24.42%	26.92%	N/A	2/9	
5. Payment Deferral Recidivism Rate	5%	34.95%	38.39%	N/A	5/10	
6. Transition to Beyond Time Frame	5%	16.08%	19.70%	N/A	7/10	
Supplemental Metrics						
7. Transition from Current to 30+	30%	0.47%	0.45%	N/A	6/10	
8. Transition from 60 to 90+		40.00%	36.27%			
9. Transition from 120+ to Worse		57.52%	58.06%			
10. Modification Pull-Through Rate		63.89%	57.54%			
11. Liquidation Efficiency		1.08%	0.96%			

If you are subject to Freddie Mac Servicer Success File Reviews (“File Reviews”), as a servicing agent, the File Review Monitoring metrics and performance results will display on the Servicing Agent Scorecard.

In this example, the servicing agent was subject to File Reviews.

File Review Monitoring

	Success Rate	Target	vs. Prior Success Rate	Rank	Rating	Review Month
1. Prudent Servicing Review	N/A	N/A	N/A	N/A	N/A	Aug 2024
2. Short Sales Compliance Review	N/A	N/A	N/A	N/A	N/A	Aug 2024
3. Loan Modification Compliance Review	N/A	N/A	N/A	N/A	N/A	Aug 2024
4. Payment Deferral Compliance Review	96.00%	98.00%	↗	7/8	Fail	Aug 2024

Investor Reporting

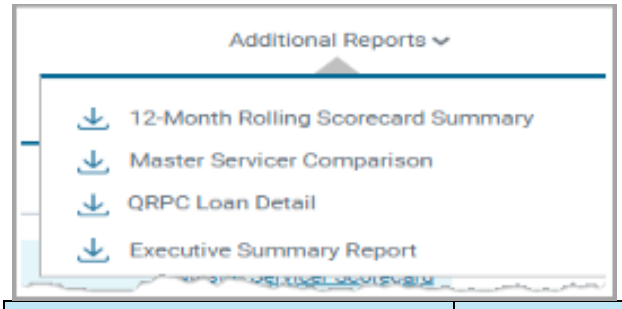
	Performance	Rating
1. Cash Deficiency	$0.00	Pass
2. Average Number of Days to Report Payoffs	0.96	Pass
3. Aged Edits Overall Performance	68.12%	Fail
4. Loan Level Reporting Compliance	100.00%	Pass

Understanding Your Servicing Agent Scorecard

The Servicing Agent Scorecard contains various sections that display your performance data. Let's take a closer look at each section.

Additional Reports

Click **Additional Reports** to display a menu that provides access to other reports as outlined below.



Menu Selection	Description
12-Month Rolling Scorecard Summary	Provides access to the *12-Month Rolling Scorecard Summary* report in Microsoft® Excel® spreadsheet format.
Master Servicer Comparison	Provides a detailed performance breakdown, by master Servicer, for the portfolio of loans you subservice, for the current reporting period.
QRPC Loan Detail	Provides loan-level detail data for the Quality Right Party Contact (QRPC) section of the ESR.
Executive Summary Report	Generates and displays the *Executive Summary Report* (ESR) in .pdf format. Available via the Servicing Agent Scorecard tile and Servicing Agent Scorecard Additional Reports menu.

For additional information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.

Servicing Agent Scorecard Banner

The Servicing Agent Scorecard banner identifies the Servicer number under which you subservice loans and the reporting period associated with the performance reflected on the Servicing Agent Scorecard.

Click here to download a spreadsheet with loan-level data for each metric displayed on separate tabs.

Click this icon to print your Servicing Agent Scorecard.

Servicer Success Scorecard
000962 - Servicer 000962
Rank Group: 1
Additional Reports
Servicing Agent Scorecard
As of: April 2020

Identifies the Servicer number and name under which you subservice loans.

Identifies the reporting period associated with the performance results reflected on your Scorecard.

For example, if the "As of" date is April 2020, the results reflect your performance for April 2020 and the Scorecard is available to you on May 31, 2020.

Identifies your rank group based on the total number of loans you subservice for Freddie Mac. The rank group you are in may change over time, based on the total number of Freddie Mac loans you are servicing.

Click the information icon to display an alphabetical list of names of all other Servicers within your rank group.

For additional information, refer to Chapter 8, Understanding the Ranking Methodology.

Servicer Success Scorecard
000962 - Servicer 000962
Rank Group: 1
Servicers in Group 1

Portfolio Summary – Servicing Agent Scorecard

The Portfolio Summary on the Servicing Agent Scorecard provides general, high-level data about the portfolio that you subservice.

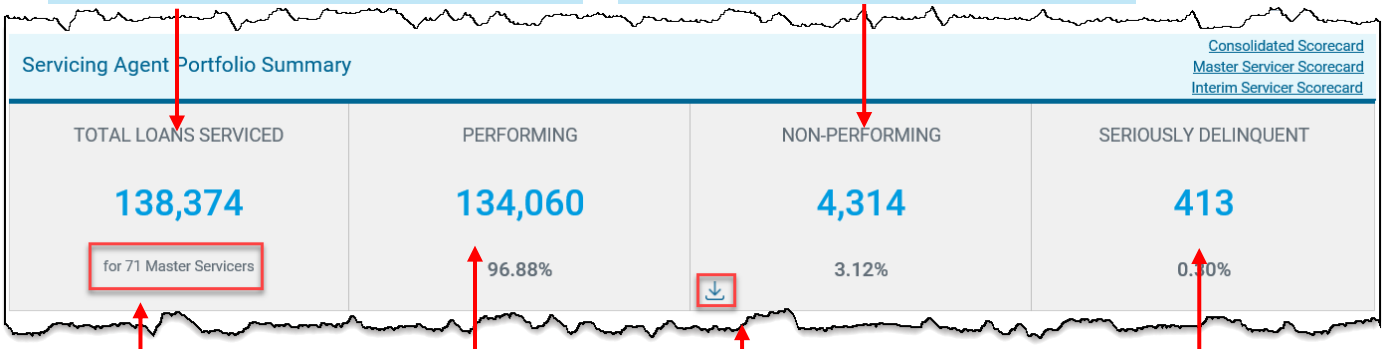
The total number of performing and non-performing loans that you subservice for the number of master Servicers displayed.

For example, this Servicer subservices a total of 138,374 loans for 71 master Servicers.

The total number of non-performing loans (i.e., loans that are 30+ days delinquent, or in foreclosure) that you subservice, also reflected as a percentage of total loans subserviced.

For example:

4,314 ÷ 138,374 = 3.12 percent



The total number of performing loans that you subservice, also reflected as a percentage of total loans subserviced.

For example:

134,060 ÷ 138,374 = 96.88 percent

The total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent, or in foreclosure) that you subservice, also reflected as a percentage of total loans subserviced.

For example:

413 ÷ 138,374 = 0.30 percent

Click here to access the *Master Servicer Comparison* report.

For more information, refer to Chapter 9.

Click here to access the loan-level detail report for non-performing loans.

For more information, refer to Chapter 9.

Default Management and Supplemental Metrics – Servicing Agent Scorecard

The Servicing Agent Scorecard includes the same Default Management performance and supplemental metrics displayed on the Master Servicer Scorecard, Consolidated Scorecard, and Interim Scorecard, as applicable.

Displays your Monthly Default Management Rank, click here to access the *Rank Improvement* report.

Refer to Chapter 9 for additional information.

Click to access loan-level detail reports.

For more information, refer to Chapter 9.

Default Management

	Weight	Performance	Synthetic	Trend	Monthly Metric Rank	Bottom 25% 3 Months
1. Transition from 30 to 60+	30%	16.02%	15.71%	↔	3/10	N
2. Cure Efficiency	20%	11.36%	11.66%	↘	5/10	N
3. Retention Efficiency	15%	8.29%	4.92%	↔	1/10	N
4. Flex Modification Recidivism Rate	5%	24.42%	26.92%	N/A	2/9	N
5. Payment Deferral Recidivism Rate	5%	34.95%	38.39%	N/A	5/10	N
6. Transition to Beyond Time Frame	5%	16.08%	19.70%	N/A	7/10	N
Supplemental Metrics						
7. Transition from Current to 30+	30%	0.47%	0.45%	N/A	6/10	N
8. Transition from 60 to 90+		40.00%	36.27%			
9. Transition from 120+ to Worse		57.52%	58.06%			
10. Modification Pull-Through Rate		63.89%	57.54%			
11. Liquidation Efficiency		1.08%	0.96%			

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Monthly Default Management Rank

The following table identifies and provides a description for the performance data displayed for the Default Management performance and supplemental metrics.

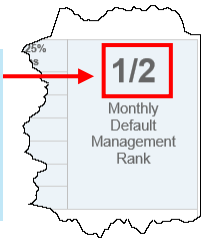
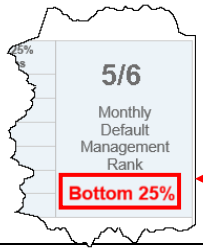
Item/Column	Description
	Click this icon to access and download loan-level detail reports. For additional information, refer to "How to Access and Download Loan-Level Detail Reports" in Chapter 9.
Metric	Identifies the individual Default Management performance and supplemental metrics. For additional information about the metrics, refer to Chapters 6 and 7.
Performance There must be a minimum of one loan in the denominator to calculate performance for a metric.	Your performance for each metric, for the current reporting period, for the entire portfolio you subservice. ▪ Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio). ▪ Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio). In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C (not calculable).

Item/Column	Description
Synthetic	The synthetic portfolio's performance for the metric to which your performance was compared for the reporting period. There must be a minimum of 20 loans in the interim Servicer's metric denominator to calculate performance for the synthetic portfolio. If we are unable to calculate performance for a given metric due to insufficient data, or if there is not a minimum of 20 loans in the denominator, we will not calculate performance for the synthetic portfolio and the field will display N/A (not applicable). For additional information, refer to "Synthetic Portfolio" in Chapter 8.
Trend	Indicates whether the difference between your performance and your synthetic portfolio's performance in the current month materially and statistically deviates from your average historical difference. For each month (current month and prior 11 months) we find the difference between your performance and the synthetic portfolio's performance ("Trend Value"). We then determine the difference between the Trend Value and the prior three- month average Trend Value ("Trend Difference"). For a given month, if any of the prior three months do not have calculable performance, we will look back for up to five months to calculate your three-month average. To establish trend, we determine whether the current month's Trend Difference is between one standard deviation above and below the 11-month historical average Trend Differences.

If your performance vs. your synthetic portfolio's performance is:	**Then the following displays in the Trend column:**
Statistically better than the prior 11-month history	Green arrow trending up
Statistically worse than the prior 11-month history	Red arrow trending down
Not statistically better or worse than the prior 11-month history	Gray flat arrow

We will not calculate trend for a metric if:

- We cannot calculate a three-month average Trend Value from among the five prior months of performance (e.g. two or more months out of the most recent five months do not have calculable performance), or
- You are missing more than two performance calculations in the prior 11 months, or
- We cannot calculate performance for the current month (i.e., insufficient number of loans in the denominator)

Item/Column	Description
Rank	How your performance compares to the performance of other Servicers within your rank group for the metric. The data displayed indicates your rank for the metric. If performance cannot be calculated for a metric, you will not be ranked for that metric. Your rank is determined by computing the percent difference (better or worse) between your performance and your synthetic portfolio's performance compared to that of other Servicers with calculable performance for the metric. For additional information, refer to Chapter 8, Understanding the Ranking Methodology.
Bottom 25% 3 Months	A "Y" indicates you have ranked in the bottom 25 percent of your rank group for three consecutive months. An "N" indicates you have not.
Monthly Default Management Rank	Your organization's monthly rank for the Default Management category, compared to other ranked Servicers within your rank group. You will receive a monthly Default Management rank if you are in Rank Group 1 and we were able to calculate performance for the metrics required to determine a monthly Default Management rank for that rank group. If we were not able to calculate performance for the metrics required to determine a monthly Default Management rank, N/A will display. If you are in Rank Group 2, you will not receive monthly Default Management ranks, and N/A will display. To access the *Rank Improvement* report, click here. For additional information, refer to Chapter 9.   If you are ranked in the bottom 25 percent of your rank group for the current reporting period, this indicator displays.

File Review Monitoring – Servicing Agent Scorecard

If the portfolio of loans you subservice was subject to a Freddie Mac Servicer Success File Review ("File Review"), the File Review Monitoring section will display on the Servicing Agent Scorecard and will continue to display until a subsequent review is completed. The performance results displayed will always reflect the most recent File Review results available.

If the portfolio that you subservice is not subject to File Reviews, this section will not display on your Servicing Agent Scorecard.

File Review Monitoring 2021

	Success Rate	Target	vs. Prior Month	Rank	Rating	Review Month
1. Prudent Servicing Review	98.57%	98.00%	↘	4/6	Pass	Aug 2022
2. Short Sales Compliance Review	N/A	N/A	N/A	N/A	N/A	Aug 2022
3. Loan Modification Compliance Review	100.00%	98.00%	↔	1/6	Pass	Aug 2022
4. Payment Deferral Compliance Review	99.39%	98.00%	↘	1/6	Pass	Aug 2022

The following table identifies and provides a description for the performance data displayed for File Review Monitoring.

Item/Column	Description	
Type of File Review	Identifies the three types of File Reviews: ▪ Prudent Servicing Review: An assessment of your collection activities, loss mitigation activities, timeline management, and property preservation processes. ▪ Short Sales Compliance Review: An assessment of your compliance with the requirements of the *Single-Family Seller/Servicer Guide* (Guide), and other Purchase Documents, as applicable, regarding completed Freddie Mac Standard Short Sales. ▪ Loan Modification Compliance Review: An assessment of your compliance with the requirements of the Guide and other Purchase Documents, as applicable, regarding completed modifications. ▪ Payment Deferral Compliance Review: An assessment of your compliance with the requirements of the Guide and other purchase documents, as applicable, regarding completed payment deferrals.	
Success Rate	Reflects, as a percentage, the success rate of monitored activities for the month and year indicated in the Review Month column.	
Target	Performance targets for each type of File Review.	
vs. Prior Month	This column indicates your performance trend and is determined by comparing your success rate this review month against your success rate for the prior review month.	
	If your success rate is:	**Then the following displays:**
	Higher than the last review month	Green arrow trending up

	Lower than the last review month	Red arrow trending down
	Equal to the last review month	Gray flat arrow

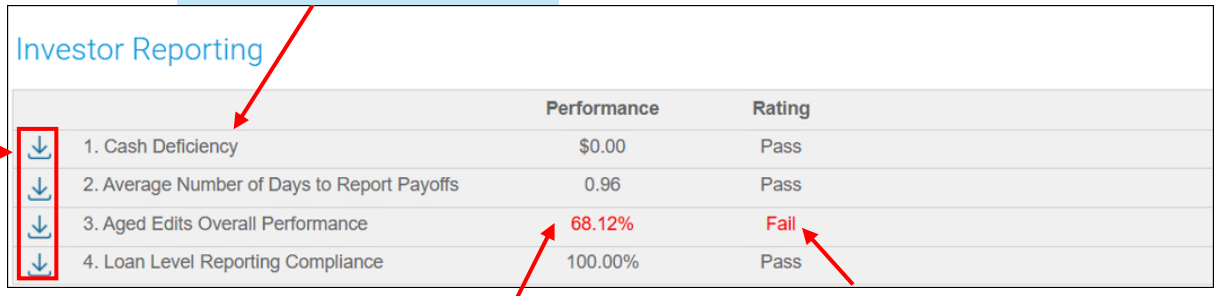
Item/Column	Description
Rating	This column will display: ▪ "Pass" if your success rate is greater than the performance target for the File Review. ▪ "Fail" if your success rate is equal to or less than the performance target for the File Review.
Review Month	The most recent month in which your organization was subject to a File Review.

Investor Reporting – Servicing Agent Scorecard

The Servicing Agent Scorecard also includes the same Investor Reporting metrics displayed on the master Servicer Scorecard.

Identifies the individual metrics in the Investor Reporting category.

Click to access loan-level detail reports.



Your actual performance for each metric for the current reporting period, if performance can be calculated.

In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C.

All Investor Reporting metrics will receive a pass/fail performance rating (if performance can be calculated).

The Interim Servicer Scorecard

The Interim Servicer Scorecard provides a comprehensive view of all Freddie Mac-owned or guaranteed mortgages that you service for Freddie Mac on an interim basis. If you service loans on an interim basis, an Interim Servicer Scorecard will be available for your review.

Note: The File Review Monitoring and Investor Reporting metrics are not displayed on the Interim Servicer Scorecard.

Servicer Success Scorecard

Additional Reports

000046 - Servicer 000046

Interim Servicer Scorecard

As of: October 2024

Interim Servicer Portfolio Summary

Consolidated Scorecard
Master Servicer Scorecard
Servicing Agent Scorecard

TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	SERIOUSLY DELINQUENT
4,178	3,130	1,048	661
in 1 Interim Portfolio	74.92%	25.08%	15.82%

Default Management

	Performance	Synthetic	Trend
1. Transition from 30 to 60+	12.89%	18.88%	
2. Cure Efficiency	7.72%	8.76%	
3. Retention Efficiency	6.21%	4.30%	
4. Flex Modification Recidivism Rate	43.75%	N/A	N/A
5. Payment Deferral Recidivism Rate	60.00%	N/A	N/A
6. Transition to Beyond Time Frame	35.00%	28.92%	N/A
Supplemental Metrics			
7. Transition from Current to 30+	3.43%	3.20%	N/A
8. Transition from 60 to 90+	20.33%	30.27%	
9. Transition from 120+ to Worse	39.84%	53.73%	
10. Modification Pull-Through Rate	48.15%	56.10%	
11. Liquidation Efficiency	2.09%	1.85%	

If you are subject to Freddie Mac Servicer Success File Reviews ("File Reviews"), as an interim servicer, the File Review Monitoring metrics and performance results will display on the Interim Servicer Scorecard.

In this example, the interim servicer was subject to File Reviews.

File Review Monitoring

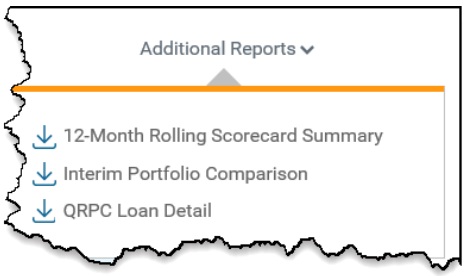
	Success Rate	Target	vs. Prior Month	Rank	Rating	Review Month
1. Prudent Servicing Review	98.57%	98.00%		N/A	Pass	Aug 2022
2. Short Sales Compliance Review	N/A	N/A	N/A	N/A	N/A	Aug 2022
3. Loan Modification Compliance Review	100.00%	98.00%	↔	N/A	Pass	Aug 2022
4. Payment Deferral Compliance Review	99.39%	98.00%		N/A	Pass	Aug 2022

Understanding Your Interim Servicer Scorecard

The Interim Servicer Scorecard contains various sections that display your performance data. Let's take a closer look at each section.

Additional Reports

Click **Additional Reports** to display a menu that provides access to other reports as outlined below.



Menu Selection	Description
12-Month Rolling Scorecard Summary	Provides access to the *12-Month Rolling Scorecard Summary* report in Microsoft® Excel® spreadsheet format. For additional information, refer to Chapter 9.
Interim Portfolio Comparison	Provides a breakdown of how each interim portfolio contributes to the overall interim servicing portfolio that you service for the current reporting period.
QRPC Loan Detail	Provides loan-level detail data for the Quality Right Party Contact (QRPC) section of the ESR.

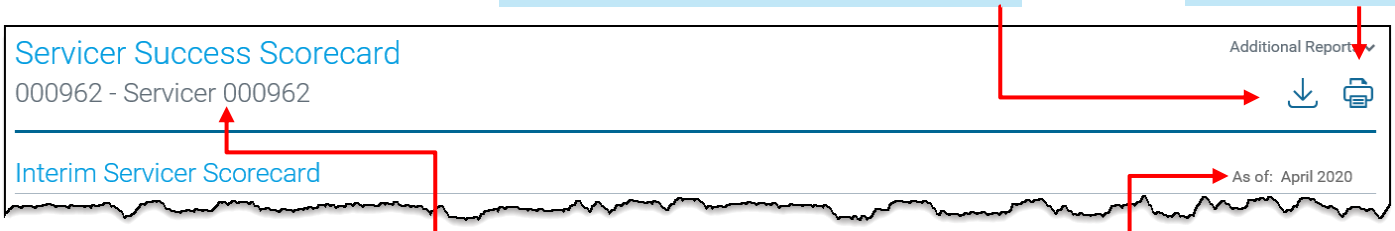
For additional information, refer to Chapter 9, Freddie Mac Servicer Success Scorecard Reports.

Interim Servicer Scorecard Banner

The Interim Servicer Scorecard banner identifies the Servicer number under which you service loans for Freddie Mac on an interim basis and the reporting period associated with the performance reflected on the Interim Servicer Scorecard.

Click here to download a spreadsheet with loan-level data for each metric displayed on separate tabs.

Click this icon to print your Interim Servicer Scorecard.



Identifies the Servicer number and name under which you service loans on an interim basis.

Identifies the reporting period associated with the performance results reflected on your Scorecard.

For example, if the “As of” date is April 2020, the results reflect your performance for April 2020 and the Scorecard is available to you on May 31, 2020.

Portfolio Summary – Interim Servicer Scorecard

The Portfolio Summary on the Interim Servicer Scorecard provides general, high-level data about the interim portfolios that you service for Freddie Mac.

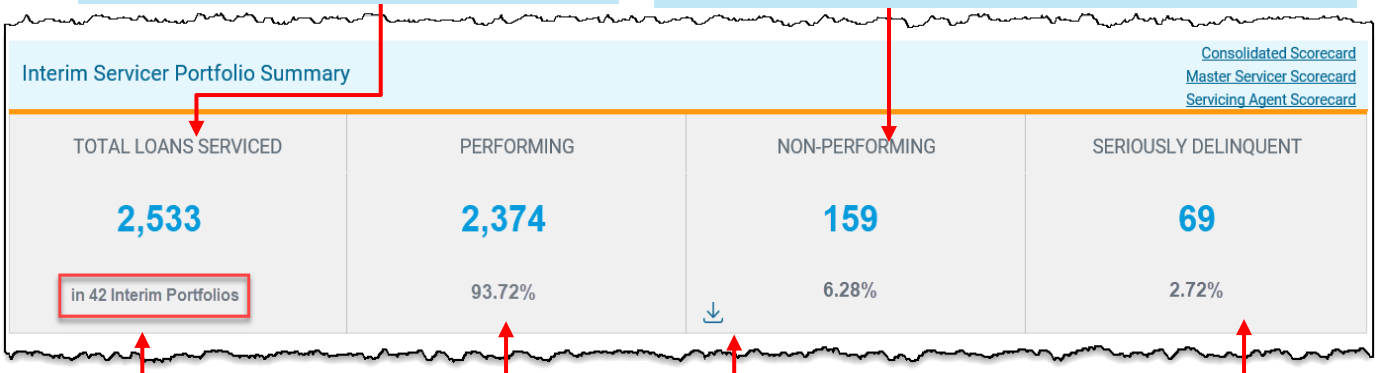
The total number of performing and non-performing loans that you service for the number of interim portfolios displayed.

For example, this Servicer services a total of 2,533 loans for 42 interim portfolios.

The total number of non-performing loans (i.e., loans that are 30+ days delinquent or in foreclosure) that you service for interim portfolios, also reflected as a percentage of total loans interim serviced.

For example:

159 ÷ 2,533 = 6.28 percent



Click here to access the *Interim Portfolio Comparison* report.

For more information, refer to Chapter 9.

The total number of performing loans that you service for interim portfolios, also reflected as a percentage of total loans interim serviced.

For example:

2,374 ÷ 2,533 = 93.72 percent

Click here to access the loan-level detail report for non-performing loans.

For more information, refer to Chapter 9.

The total number of seriously delinquent loans (i.e., loans that are 90+ days delinquent, or in foreclosure) that you service for interim portfolios, also reflected as a percentage of total loans interim serviced.

For example:

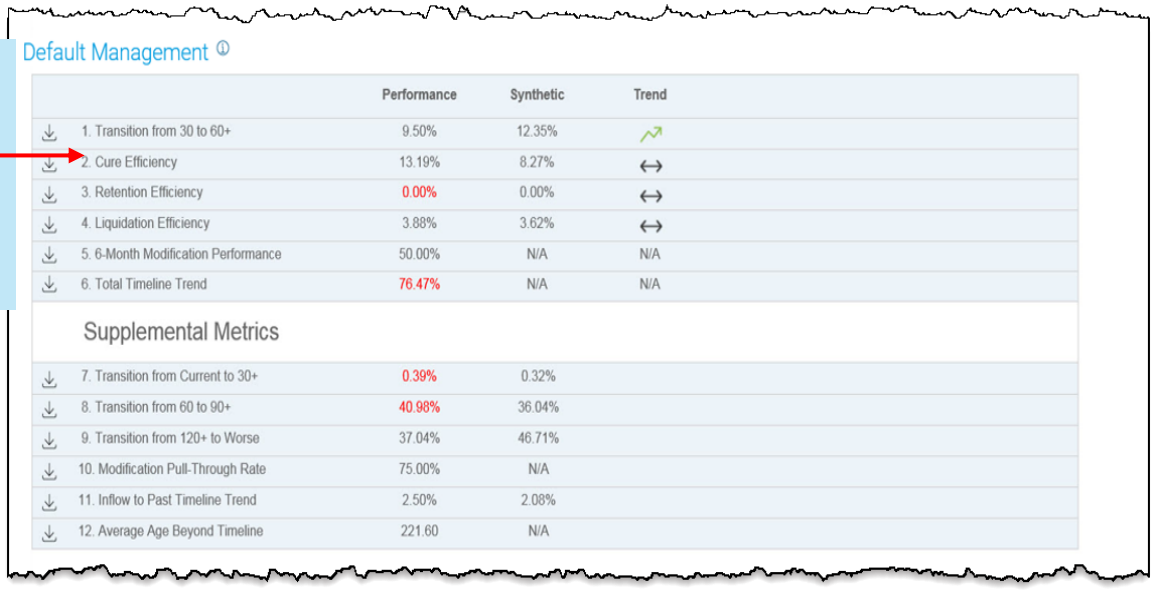
69 ÷ 2,533 = 2.72 percent

Default Management Performance and Supplemental Metrics – Interim Servicer Scorecard

The Interim Servicer Scorecard includes the same Default Management performance and supplemental metrics displayed on the Master Servicer Scorecard, Consolidated Scorecard, and Servicing Agent Scorecard, as applicable.

Click to access loan-level detail reports.

For more information, refer to Chapter 9.



Default Management

	Performance	Synthetic	Trend
1. Transition from 30 to 60+	9.50%	12.35%	↗
2. Cure Efficiency	13.19%	8.27%	↔
3. Retention Efficiency	0.00%	0.00%	↔
4. Liquidation Efficiency	3.88%	3.62%	↔
5. 6-Month Modification Performance	50.00%	N/A	N/A
6. Total Timeline Trend	76.47%	N/A	N/A
Supplemental Metrics			
7. Transition from Current to 30+	0.39%	0.32%	
8. Transition from 60 to 90+	40.98%	36.04%	
9. Transition from 120+ to Worse	37.04%	46.71%	
10. Modification Pull-Through Rate	75.00%	N/A	
11. Inflow to Past Timeline Trend	2.50%	2.08%	
12. Average Age Beyond Timeline	221.60	N/A	

The following table identifies and provides a description for the performance data displayed for the Default Management performance and supplemental metrics.

Item/Column	Description
	Click this icon to access and download loan-level detail reports. For additional information, refer to “How to Access and Download Loan-Level Detail Reports” in Chapter 9.
Metric	Identifies the individual Default Management performance and supplemental metrics. For additional information about the metrics, refer to Chapters 6 and 7.
Performance There must be a minimum of one loan in the denominator to calculate performance for a metric.	Your performance for each metric for the current reporting period. ▪ Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio). ▪ Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio). In some cases, sufficient data may not be available to calculate performance. If we are unable to calculate performance for a given metric due to insufficient data, the field will display N/C (not calculable).

Item/Column	Description
Synthetic	The synthetic portfolio's performance for the metric to which your performance was compared for the reporting period. There must be a minimum of 20 loans in the interim Servicer's metric denominator to calculate performance for the synthetic portfolio. If we are unable to calculate performance for a given metric due to insufficient data, or if there is not a minimum of 20 loans in the denominator, we will not calculate performance for the synthetic portfolio and the field will display N/A (not applicable). For additional information, refer to "Synthetic Portfolio" in Chapter 8.
Trend Displays only for the Default Management performance metrics. It does not display for the supplemental metrics. If we are unable to calculate trend for a metric, "N/A" will display in this column.	Indicates whether the difference between your performance and your synthetic portfolio's performance in the current month materially and statistically deviates from your average historical difference. For each month (current month and prior 11 months) we find the difference between your performance and the synthetic portfolio's performance ("Trend Value"). We then determine the difference between the Trend Value and the prior three- month average Trend Value ("Trend Difference"). For a given month, if any of the prior three months do not have calculable performance, we will look back for up to five months to calculate your three-month average. To establish trend, we determine whether the current month's Trend Difference is between one standard deviation above and below the 11-month historical average Trend Differences.

If your performance vs. your synthetic portfolio's performance is:	**If your performance vs. your synthetic portfolio's performance is:**
Statistically better than the prior 11-month history	Statistically better than the prior 11-month history
Statistically worse than the prior 11-month history	Statistically worse than the prior 11-month history
Not statistically better or worse than the prior 11-month history	Not statistically better or worse than the prior 11-month history

We will not calculate trend for a metric if:

- We cannot calculate a three-month average Trend Value from among the five prior months of performance (e.g., two or more months out of the most recent five months do not have calculable performance), or
- You are missing more than two performance calculations in the prior 11 months, preventing us from establishing a materiality threshold, or
- We cannot calculate performance for the current month (i.e., insufficient number of loans in the denominator)

File Review Monitoring – Interim Servicer Scorecard

If the portfolio of loans you service on an interim basis was subject to a Freddie Mac Servicer Success File Review ("File Review"), the File Review Monitoring section will display on the Interim Servicer Scorecard and will continue to display until a subsequent review is completed. The performance results displayed will always reflect the most recent File Review results available.

If the portfolio that you service on an interim basis is not subject to File Reviews, this section will not display on your Interim Servicer Scorecard.

File Review Monitoring 2021

	Success Rate	Target	vs. Prior Month	Rank	Rating	Review Month
1. Prudent Servicing Review	98.57%	98.00%	↘	N/A	Pass	Aug 2022
2. Short Sales Compliance Review	N/A	N/A	N/A	N/A	N/A	Aug 2022
3. Loan Modification Compliance Review	100.00%	98.00%	↔	N/A	Pass	Aug 2022
4. Payment Deferral Compliance Review	99.39%	98.00%	↘	N/A	Pass	Aug 2022

The following table identifies and provides a description for the performance data displayed for File Review Monitoring.

<table>
<tr><th>Item/Column</th><th colspan="2">Description</th></tr>
<tr><td>Type of File Review</td><td colspan="2">Identifies the four types of File Reviews:
▪ Prudent Servicing Review: An assessment of your collection activities, loss mitigation activities, timeline management, and property preservation processes.
▪ Short Sales Compliance Review: An assessment of your compliance with the requirements of the Single-Family Seller/Servicer Guide (Guide), and other purchase documents, as applicable, regarding completed Freddie Mac Standard Short Sales.
▪ Loan Modification Compliance Review: An assessment of your compliance with the requirements of the Guide and other Purchase Documents, as applicable, regarding completed modifications.
▪ Payment Deferral Compliance Review: An assessment of your compliance with the requirements of the Guide and other Purchase Documents, as applicable, regarding completed payment deferrals.</td></tr>
<tr><td>Success Rate</td><td colspan="2">Reflects, as a percentage, the success rate of monitored activities for the month and year indicated in the Review Month column.</td></tr>
<tr><td>Target</td><td colspan="2">Performance targets for each type of File Review.</td></tr>
<tr><td rowspan="3">vs. Prior Month</td><td colspan="2">This column indicates your performance trend and is determined by comparing your success rate this review month against your success rate for the prior review month.</td></tr>
<tr><td>If your success rate is:</td><td>Then the following displays:</td></tr>
<tr><td>Higher than the last review month</td><td>Green arrow trending up</td></tr>
<tr><td></td><td>Lower than the last review month</td><td>Red arrow trending down</td></tr>
</table>

	Equal to the last review month	Gray flat arrow
Item/Column	**Description**	
Rank	This field will display N/A as ranking against other interim servicers will not be calculated	
Rating	This column will display: ▪ "Pass" if your success rate is greater than the performance target for the File Review. ▪ "Fail" if your success rate is equal to or less than the performance target for the File Review.	
Review Month	The most recent month in which your organization was subject to a File Review.	

Metric Detail Pages

Metric Detail pages are not available for the Servicing Agent Scorecard and Interim Servicer Scorecard, as applicable.

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Servicer Guide* or any other contractual agreements. This information does not constitute an agreement between Freddie Mac and any other party.
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Introduction

This chapter outlines the Default Management and Investor Reporting performance metrics and provides detailed descriptions, calculations and examples of each of the metrics.

Default Management Metrics

The following table identifies the Default Management metrics.

Metrics	Weights
1. Transition from 30 to 60+	Default management metrics required to determine an overall rank in the Default Management category on the Master Servicer Scorecard and Servicing Agent Scorecard, and for which there was sufficient data to calculate actual performance and the synthetic portfolio's performance, are weighted based on the rank group you are in. For additional information, refer to Chapter 8.
2. Cure Efficiency	
3. Retention Efficiency.....	
4. Flex Modification Recidivism Rate	
5. Payment Deferral Recidivism Rate	
6. Transition to Beyond Time Frame	

You must have a minimum of one loan in the denominator to calculate performance for a metric.

Transfer of Servicing (TOS)

Certain loan characteristics will result in the loan being excluded from the final metric calculation in both the numerator and denominator. These are identified further in each metric's summary below. A TOS differs in application as there are several conditions determining whether such transferred loan is excluded. If the loan is not excluded, it will be applied to the Servicer assigned during the denominator cycle.

Metrics in the default management and supplemental sections that have a TOS exclusion must meet the following criteria:

- Loans must meet metric denominator criteria applicable to the metric.
- Transfer effective date will determine the servicing cycle which begins the 60-day exclusion.
- Loans must transfer from one global number (counterparty ID) to another global number during the TOS exclusion duration as described below.
    - This is applicable to the Servicer type of the Scorecard. E.g., if a loan's Servicing Agent global number changes, but the Master Servicer global number remains, the exclusion is only applicable for the Servicing Agent's Scorecard and will not be excluded from the Master Servicer's Scorecard.

The TOS exclusion duration depends on the applicable timeframe between the denominator and numerator cycles for a given metric. The Servicer at the time of the denominator cycle, is the Servicer in which the loan will be measured. The numerator cycle is the first cycle in which the event triggers the loan to be counted in the metric numerator. If no event occurred, it is the current cycle.

For **month-over-month metrics**, the denominator cycle is the prior Scorecard cycle, and the numerator cycle is the current Scorecard cycle. If the current cycle is April, TOS loans with February, March or April effective dates would be excluded.

Example: If the transfer effective date is January and the transferred loan meets the criteria for a metric denominator, the loan will be excluded from the January and February Scorecard cycles, as applicable. The subject transferred loan will be shown in applicable metrics for the March Scorecard cycle.

For **longer duration** metrics, such as Flex Modification Recidivism rate, the denominator cycle is 6-months prior to the current Scorecard cycle. If the current cycle is April, the denominator cycle is October. The numerator cycle is the month in which the D60 occurs. If a D60 does not occur, the numerator cycle is the current Scorecard cycle. A TOS occurring in September through the numerator cycle will be excluded. If the TOS occurs after the numerator cycle, it will not be excluded and count on the Transferor Servicer's Scorecard (the Servicer assigned in the Denominator month).

*Examples – Flex Modification Recidivism with Current Cycle as **April** and Denominator Cycle is **October** (6-cycles prior to current cycle). A TOS occurs in **January**:*

1. **Excluded**: The loan **never** goes D60
2. **Excluded**: The loan goes D60 in **January**, i.e. the **same cycle** the TOS is effective
3. **Excluded**: The loan goes D60 in **February-April**, i.e. a cycle **after** the TOS is effective
4. **Included**: The loan goes D60 in **October-December**, i.e. a cycle **before** the TOS is effective
    a. The loan is only included in the Transferor Servicer's metric count as it was the Servicer servicing the subject loan during the denominator cycle (October)

Transition from 30 to 60+

The Transition from 30 to 60+ metric measures the percentage of 30-day delinquent loans in the previous Scorecard cycle that transitioned to a 60+ day delinquency status (including loans in foreclosure) in the current Scorecard cycle. A lower value indicates better performance.

Objective

Proactively reduce the number of loans progressing into further delinquency through early identification and outreach to at-risk homeowners.

Performance Calculation

The Transition from 30 to 60+ metric is calculated as follows:

$$\frac{\text{Number of non-foreclosure 30-day delinquent loans in the previous Scorecard cycle that transitioned to 60+ day delinquent or foreclosure status in the current Scorecard cycle}}{\text{Number of 30 days delinquent loans in the previous Scorecard cycle}} = \text{Transition from 30 to 60+}$$

Example

$$\frac{\text{Number of non-foreclosure 30 days delinquent loans in May that transitioned to 60+ days delinquent or foreclosure status in June } \mathbf{= 500}}{\text{Number of 30-day delinquent loans in May } \mathbf{= 3{,}000}} = \mathbf{16.6667 \text{ percent}}$$

Exclusions

The following loans are excluded from this metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing as defined in the “Transfer of Servicing (TOS)” section above
- Trial Period Plans up to four months old (for non-bankruptcy loans)
- Trial Period Plans up to 12 months old (for bankruptcy loans)

Cure Efficiency

The Cure Efficiency metric reflects, as a percentage, the number of 60+ day delinquent loans (including loans in foreclosure) in the previous Scorecard cycle that cured or paid off in the current Scorecard cycle. Full reinstatements due to homeowner reinstatement, payoffs (prepaids and matured loans), and repurchases will be considered in the numerator. Note that payoffs due to liquidation will not be considered in the Cure Efficiency metric numerator and will show up in the Liquidation Efficiency metric. A higher value indicates better performance.

Objective

Track the number of loans that become current through means other than modification or payment deferral, with the goal of helping homeowners in the early delinquency stage regain payment stability and remain in their homes.

Performance Calculation

The Cure Efficiency metric is calculated as follows:

$$\frac{\text{Number of 60+ day delinquent loans, including loans in foreclosure, that fully cure in the current Scorecard cycle by homeowner reinstatement, paid in full, or repurchase}}{\text{Number of 60+ day delinquent loans, including loans in foreclosure, in the previous Scorecard cycle}} = \text{Cure Efficiency}$$

Example

$$\frac{\text{Number of 60+ day delinquent loans including loans in foreclosure that fully cured by homeowner reinstatement, paid in full, or repurchase in June} = \mathbf{1{,}500}}{\text{Number of 60+ day delinquent loans including loans in foreclosure in May} = \mathbf{15{,}255}} = \mathbf{9.8328\ percent}$$

Exclusions

The following loans are excluded from this metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Trial Period Plans up to 4 months old (for non-bankruptcy loans)
- Trial Period Plans up to 12 months old (for bankruptcy loans)
- Transfers of Servicing as defined in the “Transfer of Servicing (TOS)” section above
- Repayment Plan

Retention Efficiency

The Retention Efficiency metric reflects, as a percentage, the number of 60+ day delinquent loans in the previous Scorecard cycle (including loans in foreclosure) that had a modification effective date or payment deferral effective date in the current Scorecard cycle as reflected in Resolve®. Credit will be given for any modifications or payment deferrals that have an effective date equal to the Scorecard cycle date that is reported before the 15th business day of the next reporting cycle. In this case, regardless of the due date of last paid installment (DDLPI) reported, the modifications/payment deferrals will be considered as a cure in the numerator of the metric. A higher value indicates better performance.

Objective

Assist homeowners in the early delinquency stage with becoming current on their loans and maintaining homeownership. It measures the number of loans that return to current status through loan modification or payment deferral.

Performance Calculation

The Retention Efficiency metric is calculated as follows:

$$\frac{\text{Number of 60+ day delinquent loans, including loans in foreclosure from the prior Scorecard cycle, that had a modification effective date or payment deferral effective date in the current Scorecard cycle}}{\text{Number of 60+ day delinquent loans, including loans in foreclosure, in the previous Scorecard cycle}} = \text{Retention Efficiency}$$

Example

$$\frac{\text{Number of 60+ day delinquent loans (including loans in foreclosure) that had a modification effective date or payment deferral effective date in April = } \mathbf{6{,}500}}{\text{Number of 60+ day delinquent loans (including loans in foreclosure) in March = } \mathbf{12{,}100}} = \mathbf{53.7190\ percent}$$

Exclusions

The following loans are excluded from this metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing as defined in the “Transfer of Servicing (TOS)” section above
- Repayment Plan

Flex Modification Recidivism Rate

The Flex Modification Recidivism Rate metric measures the percentage of loans that become 60+ days delinquent anytime within the six-month period starting from the Flex Modification effective date. For this metric, a "closed" modification is one that has already been approved with a modification effective date and has a closed status in Resolve. A lower value indicates better performance.

Objective

Assess the effectiveness of the Freddie Mac Flex Modification option in successfully curing a loan. It evaluates how well the modification met the homeowner's needs in maintaining a current loan status without reliance on additional core methods within a six-month period.

Performance Calculation

The Flex Modification Recidivism Rate metric is calculated as follows:

$$\frac{\text{Number of closed Flex Modifications that became 60+ days delinquent at any time within 6 months of the modification effective date}}{\text{Number of closed Flex Modifications with an effective date 6 months prior to the current Scorecard cycle}} = \text{Flex Modification Recidivism Rate}$$

Example

$$\frac{\text{Number of closed Flex Modifications that became 60+ days delinquent between April and October} = \mathbf{1{,}681}}{\text{Number of in closed Flex Modifications with effective date in April} = \mathbf{2{,}000}} = \mathbf{84.05\ percent}$$

Narrative Example: Looking at the October current Scorecard cycle: If the modification effective date is April (6-mos prior to the current Scorecard cycle), then the Flex Modification Recidivism Rate is calculated by dividing the Flex Modifications that became 60+ days delinquent between April and October (numerator) by the number of Flex Modifications with an effective date in April (denominator).

Exclusions

The following loans are excluded from this metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing as defined in “Transfer of Servicing (TOS)” section above

Payment Deferral Recidivism Rate

The Payment Deferral Recidivism Rate metric measures the percentage of loans that become 60+ days delinquent within the six-month period after the payment deferral effective date. For this metric, a "closed" payment deferral is one that has already been approved with an effective date and has a closed status in Resolve. A lower value indicates better performance.

Objective

Assess the effectiveness of the payment deferral option in successfully curing a loan. It evaluates how well it met the homeowner's needs in keeping the loan current without the use of additional core methods within a six-month period.

Performance Calculation

The Payment Deferral Recidivism Rate metric is calculated as follows:

$$\frac{\text{Number of closed payment deferrals that became 60+ days delinquent at any time within 6 months of payment deferral effective date}}{\text{Number of closed payment deferrals with an effective date 6 months prior to the current Scorecard cycle}} = \text{Payment Deferral Recidivism Rate}$$

Example

$$\frac{\text{Number of closed payment deferrals that became 60+ days delinquent between April and October} = \mathbf{86}}{\text{Number of closed payment deferrals with effective date in April} = \mathbf{1{,}850}} = \mathbf{4.6486\ percent}$$

Narrative Example: Looking at the October current Scorecard cycle: If the payment deferral effective date is April (6-mos prior to the current Scorecard cycle), then the Payment Deferral Recidivism Rate is calculated by dividing the number of payment deferrals that became 60+ days delinquent between April and October (numerator) by the number of payment deferrals with an effective date in April (denominator).

Transition to Beyond Time Frame

The Transition to Beyond Time Frame metric measures, as a percentage, the number of delinquent loans which exceeded the allowable foreclosure timeline in the current Scorecard cycle against the number of delinquent loans that were within 180 days of the allowable foreclosure timeline 6 months prior to the current Scorecard cycle. (The allowable foreclosure timeline is calculated as the sum of the Freddie Mac referral standard of 150 days plus the state foreclosure timeline days and any additional allowable delay days for the loan.) A lower value indicates better performance.

Objective

Measure a Servicer's effectiveness in keeping a loan within the foreclosure standard timeline using allowable delays and process timelines as outlined in the Single-Family Seller/Servicer Guide.

Performance Calculation

The Transition to Beyond Time Frame metric is calculated as follows:

$$\frac{\text{Number of delinquent loans that transition to beyond the allowable foreclosure timeline in the current Scorecard cycle}}{\text{Number of delinquent loans within 180 days of the allowable foreclosure timeline 6 months prior to the current Scorecard cycle}} = \text{Transition to Beyond Time Frame}$$

Example

$$\frac{\text{Number of delinquent loans that transition to beyond the allowable foreclosure timeline in January} = \mathbf{28}}{\text{Number of delinquent loans within 180 days of the allowable foreclosure timeline in July} = \mathbf{250}} = \mathbf{11.2000\ percent}$$

Exclusions

The following loans are excluded from this metric:

- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing as defined in “Transfer of Servicing (TOS)” section above

Investor Reporting Metrics

The following table identifies the Investor Reporting metrics. Note that all Investor Reporting metrics will receive a pass/fail performance result (if performance can be calculated).

Metrics	Weights
1. Cash Deficiency	N/A
2. Average Number of Days to Report Payoffs	N/A
3. Aged Edits	N/A
4. Loan-Level Reporting Compliance	N/A

Unlike the Default Management metrics, the Investor Reporting metrics have no associated weights. Therefore, you will not receive a rank for each individual Investor Reporting metric, and you will not receive an overall ranking for the Investor Reporting category.

Cash Deficiency

The Cash Deficiency metric indicates whether the worst failed draft event in the current month was greater than two consecutive business days **and** the draft amount was greater than $2,500.

If the worst failed draft event in the current month is:	Then you will receive a performance result of:
Greater than two consecutive business days **and** the draft amount is greater than $2,500	Fail.
Greater than two consecutive business days **and** the cash shortage amount is equal to or less than $2,500	Pass.
Less than or equal to two consecutive business days, regardless of the draft amount	Pass.

Examples

The following examples demonstrate when you will receive a “Pass” or “Fail” performance result.

If the draft amount is:	And the failed draft event lasted:	Then you will receive a performance result of:
$2,500.01	Three consecutive business days	Fail.
$2,500.00	Four consecutive business days	Pass.
$2,500.01	Two consecutive business days	Pass.

Average Number of Days to Report Payoffs

The Average Number of Days to Report Payoffs metric indicates whether you reported your payoffs in a timely manner to Freddie Mac in the current month.

If the average number of business days to report payoffs is:	Then you will receive a performance result of:
Greater than two	Fail.
Less than or equal to two	Pass.

Performance Calculation

The Average Number of Days to Report Payoffs metric is calculated as follows:

$$\frac{\text{Total number of business days for each payoff in the current month}}{\text{Total number of loans that paid off in the current month}} = \text{Average Number of Days to Report Payoffs}$$

Example

$$\frac{\text{Total number of business days to report each payoff in October} = \mathbf{575}}{\text{Total number of loans that paid off in October} = \mathbf{400}} = \mathbf{1.4357\ days}\ (\text{Pass})$$

Aged Edits

The Aged Edits metric indicates your promptness in resolving data discrepancies. It reflects, as a percentage, the number of loans with edits that occurred in the previous month that have aged edits in the current month. Loan modifications with loan-level edits that settled in the current cycle are excluded. A higher value indicates better performance.

Note: The loan-level report for this metric will detail all edits that apply to each loan.

Performance Calculation

The Aged Edits metric is calculated as follows:

30 Days Aged Edits Performance $= 100\% - \left(\frac{\text{count of loans with financial impact edits aged 30 days}}{\text{count of loans with initial edits in previous month}}\right)$

60 Days Aged Edits Performance $= 100\% - \left(\frac{\text{count of loans with financial impact edits aged 60 days}}{\text{count of loans with edits aged 30 days in previous month}}\right)$

90 Days or Greater Aged Edits Performance $=$
$100\% - \left(\frac{\text{count of loans with financial impact edits aged 90 days or greater}}{\text{count of loans with edits aged 60 days or greater in previous month}}\right)$

Overall Performance Calculation

$$(40\% \times \text{30 days aged edits performance score}) + (30\% \times \text{60 days aged edits performance score}) + (30\% \times \text{90 days or greater aged edits performance score}) = \text{Overall Performace Score}$$

The following loan-level (financial impact) edits are applicable to the numerator of the Aged Edit metric:

- 105E
- 107E
- 208E
- 210E
- 400E
- 404E
- 405E
- 406E
- 501E
- 503E
- 505E
- 600E
- 700E
- 702E
- 709E
- 710E
- 711E
- 713E
- 715E
- 801E
- 807E
- 810E
- 811E
- 813E
- 814E
- 815E
- 816E
- 817E
- 822E
- 826E
- 827E
- 828E
- 829E
- 910E
- 915E

If the overall performace score is:	Then you will recieve a performace result of:
Greater than or equal to 80.00%	Pass
Less than 80.00%	Fail

Example

30 Days Aged Edits Performance

$$100\% - \left(\frac{\text{count of loans with financial impact edits aged 30 days in May} = 9}{\text{count of loans with initial edits in April} = 90}\right)$$

$$100\% - (.10)^*$$

$$100\% - (10.00\%) = \mathbf{90.00\%}$$

60 Days Aged Edits Performance

$$100\% - \left(\frac{\text{count of loans with financial impact edits aged 60 days in May} = 5}{\text{count of loans with edits aged 30 days in April} = 25}\right)$$

$$100\% - (.20)^*$$

$$100\% - (20.00\%) = \mathbf{80.00\%}$$

90 Days or Greater Aged Edits Performance

$$100\% - \left(\frac{\text{count of loans with financial impact edits aged 90 days or greater in May} = 1}{\text{count of loans with edits aged 60 days or greater in April} = 4}\right)$$

$$100\% - (.25)^*$$

$$100\% - (25.00\%) = \mathbf{75.00\%}$$

* Decimal must be converted to a percentage and rounded to the nearest 100th

Overall Performance Calculation

$$(40\% \times \text{30 days aged edits performance score}) + (30\% \times \text{60 days aged edits performance score}) + (30\% \times \text{90 days or greater aged edits performance score}) = \textbf{Overall Performance Score}$$

$$(40\% \times 90.00\% = \mathbf{36.00\%}) + (30\% \times 80.00\% = \mathbf{24.00\%}) + (30\% \times 75.00\% = \mathbf{22.50\%})$$

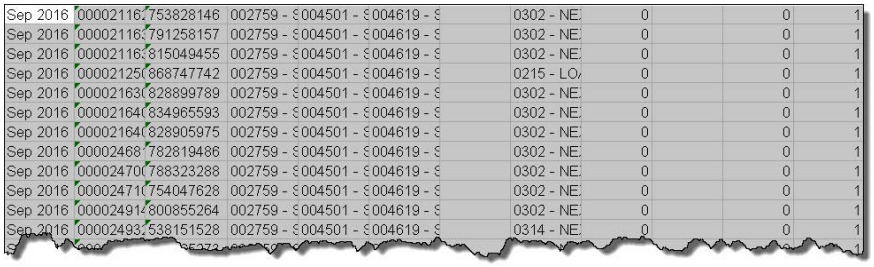
$$(\mathbf{36.00\%}) + (\mathbf{24.00\%}) + (\mathbf{22.50\%}) = \mathbf{82.50\%} \text{ (Pass)}$$

How to Reconcile the Aged Edits Loan-Level Detail Report with Your Performance

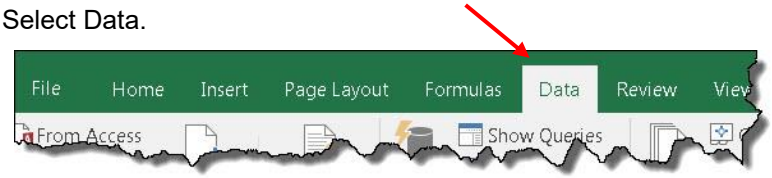
Performance for the Aged Edits metric is based on the number of loans with aged edits (30 days or greater), not the number of edits. However, the loan-level detail report for the Aged Edits metric contains one loan record for each edit. Therefore, if a loan number generates multiple edits, there will be multiple line items for the loan number on the report. To reconcile the Aged Edits metric performance to its loan-level detail report, you must remove duplicate loan records.

Perform the following steps to reconcile the Aged Edits loan-level detail report with your performance.

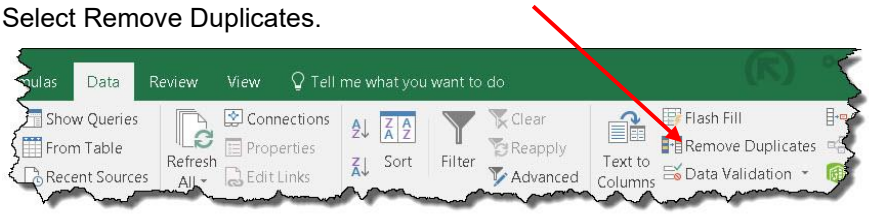
1. Download the loan-level detail report for the Aged Edits metric.
2. Highlight the entire worksheet.



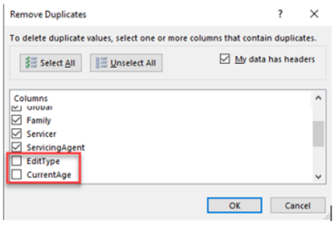
3. Select Data.



4. Select Remove Duplicates.



5. De-select “Edit Type” and “Current Age” and Click OK.



6. Sum the numerator and denominator columns to determine the count of loans. Use the results to tie back to your performance.

Loan-Level Reporting Compliance

The Loan-Level Reporting Compliance metric reflects, as a percentage of total loans serviced, the number of loans reported as of the last loan-level reporting as of the P&I Determination Date for the accounting cycle. Loans with outstanding edits and newly funded loans are excluded.

Servicers will be given a pass/fail performance rating as outlined below:

If:		Then:
Rank Group 1	Equal to or greater than 99 percent is reported	Pass
	Less than 99 percent is reported	Fail
Rank Group 2	Equal to or greater than 98 percent is reported	Pass
	Less than 98 percent is reported	Fail
Rank Group 3	Equal to or greater than 97 percent is reported	Pass
	Less than 97 percent is reported	Fail
Rank Group 4	Equal to or greater than 96 percent is reported	Pass
	Less than 96 percent is reported	Fail

Performance Calculation

The Loan-Level Reporting Compliance metric is calculated as follows:

$$\frac{\text{Total number of loans reported as of the last loan-level reporting as of the P\&I Determination Date for the current month}}{\text{Total number of loans serviced in the current month}} = \text{Loan-Level Reporting Compliance}$$

Example

$$\frac{\text{Total number of loans reported as of the last loan-level reporting as of the P\&I Determination Date for December} = \mathbf{155{,}950}}{\text{Total number of loans serviced in December} = \mathbf{156{,}000}} = \mathbf{99.9679\ percent\ (Pass)}$$

(Servicer is in Rank Group 2)

Supporting Reports

A Loan-Level Reporting Compliance report, and loan-level detail report are available to provide insight into your performance for this metric.

The *Loan-Level Reporting Compliance* report provides a breakdown, by Servicer number, of the following:

- Total number of loans considered for this metric (which includes REO and closed loans)
- Loans excluded from the numerator, which include:
  - Loans with outstanding edits (Missing Loans column)
  - Newly funded loans

    Note: If a loan has an outstanding edit <u>and</u> is newly funded, it is only counted once.
- Whether the Servicer is exempt (All loans are considered reported, loans with outstanding edits and newly funded loans are ignored.)
- Loans excluded from the denominator (newly funded loans)
- Total number of loans in numerator and denominator, after exclusions
- Performance result

Freddie Mac

Servicer Success Scorecard

Loan Level Reporting Compliance - By Servicer | 001855 - Servicer 001855 | As of: Apr 2018

Servicer	Total Loans	Missing Loans	Newly Funded Loans	Exempt Servicer	Numerator Exclusions	Denominator Exclusions	Numerator	Denominator	Performance
160170 - Servicer 160170	2,757	21	7	No	28	7	2,729	2,750	99.24%
160371 - Servicer 160371	4,278	11	3	No	14	3	4,264	4,275	99.74%
Total	**7,035**	**32**	**10**	**N/A**	**42**	**10**	**6,993**	**7,025**	**99.54%**

Total Loans : The 'Total Loans' includes REO and Closed Loans and could be higher than 'Total Loans Serviced' reported on Scorecard.
Exempt Servicers : These Servicers have been excused from reporting compliance for the current cycle and hence their 'Total Loans' are counted towards both numerator and denominator.
Numerator : Number of Total Loans minus Numerator Exclusions.
Numerator Exclusions : The number of missing and newly funded loans. There may be overlap so each loan is only counted once, hence if a loan is newly funded and is also a missing loan then it is only counted once.
Denominator : Number of Total Loans minus Denominator Exclusions.
Denominator Exclusions : The number of newly funded loans.

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Manager Series information and any reports or documents derived from the metrics and data related to the preceding contain Confidential Information of Freddie Mac which must be kept secure and confidential. Please refer to Sections 1201.1 and 8101.8 of the Freddie Mac Single-Family Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.

Investor Reporting

	Performance	Rating
1. Cash Deficiency	$0.00	Pass
2. Average Number of Days to Report Payoffs	0.95	Pass
3. Aged Edits Overall Performance	59.83%	Fail
4. Loan Level Reporting Compliance	100.00%	Pass

To access the *Loan-Level Reporting Compliance* report, click the performance result.

To identify the specific loans with outstanding edits and newly funded loans excluded from this metric, click the download icon to access supporting loan-level detail.

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Introduction

This chapter introduces the Default Management supplemental metrics and provides detailed descriptions, calculations, and examples for each. As a reminder, all supplemental metric numerators are subsets of their denominators.

There are five supplemental metrics:

- Transition from Current to 30+: *Weighted and used in calculating Monthly Overall Rank*
- Transition from 60 to 90+
- Transition from 120+ to Worse
- Modification Pull-Through Rate
- Liquidation Efficiency

Transition from Current to 30+

The Transition from Current to 30+ supplemental metric reflects, as a percentage, the number of loans that were current in the previous Scorecard cycle that transitioned to a 30+ day delinquency status or foreclosure in the current Scorecard cycle. Transition from Current to 30+ is now a weighted metric. It will be counted towards the overall monthly and YTD ranking and therefore be counted towards SHARP considerations. A lower value indicates better performance.

Objective

Reduce the number of loans progressing into further delinquency through early identification and targeted homeowner outreach to address their specific needs.

Performance Calculation

The Transition from Current to 30+ supplemental metric is calculated as follows:

$$\frac{\text{Number of current loans in the previous Scorecard cycle that transitioned to a 30+ day delinquency status or foreclosure in the current Scorecard cycle}}{\text{Number of loans that were current in the previous Scorecard cycle}} = \text{Transition from Current to 30+}$$

Example

$$\frac{\text{Number of current loans in May that transitioned to a 30+ day delinquency status or foreclosure in June } \mathbf{= 125}}{\text{Number of loans that were current in May } \mathbf{= 4{,}500}} = \mathbf{2.7778 \text{ percent}}$$

Exclusions

The following loans are excluded from this supplemental metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing as defined in “Transfer of Servicing (TOS)” section in Chapter 6

Transition from 60 to 90+

The Transition from 60 to 90+ supplemental metric reflects, as a percentage, the number of non-foreclosure loans that were 60 days delinquent in the previous Scorecard cycle that transitioned to a 90+ day delinquency status or foreclosure in the current Scorecard cycle . A lower value indicates better performance.

Objective

Track loans that transition from an early stage to late-stage delinquency. The metric highlights the inefficiencies in establishing QRPC and offering retention solutions as well as the chronic acceptance of payments that do not cure delinquency.

Performance Calculation

The Transition from 60 to 90+ supplemental metric is calculated as follows:

$$\frac{\text{Number of non-foreclosure 60 day delinquent loans in the previous Scorecard cycle that transitioned to a 90+ day delinquent or foreclosure status in the current Scorecard cycle}}{\text{Number of non-foreclosure 60 day delinquent loans in the previous Scorecard cycle}} = \text{Transition from 60 to 90+}$$

Example

$$\frac{\text{Number of non-foreclosure 60 day delinquent loans in August that transitioned to a 90+ day delinquency status or foreclosure in September} = \mathbf{30}}{\text{Number of non-foreclosure 60 day delinquent loans in August} = \mathbf{600}} = \mathbf{5.0000\ percent}$$

Exclusions

The following loans are excluded from this supplemental metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing as defined in the “Transfer of Servicing (TOS) section in Chapter 6
- Trial Period Plans up to four months old (for non-bankruptcy loans)

Transition from 120+ to Worse

The Transition from 120+ to Worse supplemental metric reflects, as a percentage, the number of non-foreclosure loans that were 120 or more days delinquent in the previous Scorecard cycle that transitioned to an even worse delinquency status (not including transition to foreclosure status) in the current Scorecard cycle. A lower value indicates better performance.

Objective

Track loans that flow from 120+ days delinquent to a worse stage of delinquency, which will not include loans that are referred to foreclosure. The metric highlights the inefficiencies in offering retention solutions and timely initiation of foreclosure, as well as the chronic acceptance of payments that do not cure delinquency.

Performance Calculation

The Transition from 120+ to Worse supplemental metric is calculated as follows:

$$\frac{\text{Number of non-foreclosure 120+ day delinquent loans in the previous Scorecard cycle that transitioned to an even worse delinquency status (not including loans that transition to a foreclosure status) in the current Scorecard cycle}}{\text{Number of non-foreclosure 120+ day delinquent loans in the previous Scorecard cycle}} = \text{Transition from 120+ to Worse}$$

Example

$$\frac{\text{Number of non-foreclosure 120+ day delinquent in the previous Scorecard cycle that transitioned to an even worse delinquency status (not including loans that transition to a foreclosure status) in June = } \mathbf{127}}{\text{Number of non-foreclosure 120+ day delinquent loans in May = } \mathbf{1{,}000}} = \mathbf{12.7000\ percent}$$

Exclusions

The following loans are excluded from this supplemental metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing defined in “Transfer of Servicing (TOS)” section in Chapter 6
- Trial Period Plans up to four months old (for non-bankruptcy loans)

Modification Pull-Through Rate

The Modification Pull-Through Rate supplemental metric reflects, as a percentage, the number of modifications with a trial period start date five months prior to the current Scorecard cycle, that have a modification effective date reported in Resolve® by the current Scorecard cycle. A higher value indicates better performance.

Objective

Track the number of successfully settled modifications within five months of Trial Period Plan start date to measure homeowner's adherence to modification terms and the Servicer's ability to submit timely. The outcome will impact Servicer incentives.

Performance Calculation

The Modification Pull-Through Rate supplemental metric is calculated as follows:

$$\frac{\text{Modifications with a trial start date five cycles prior to the current Scorecard cycle that have a modification effective date reported in Resolve by the current Scorecard cycle}}{\text{Modifications with a trial start date five cycles prior to the current Scorecard cycle}} = \text{Modification Pull-Through Rate}$$

Example

$$\frac{\text{Modifications with a trial start in January that have a modification effective date reported in Resolve by June} = \mathbf{458}}{\text{Modifications with a trial start date in January} = \mathbf{557}} = \mathbf{82.2262\ percent}$$

Narrative Example: Looking at the June current Scorecard cycle: If trial start date is January (5 cycles prior to the current Scorecard cycle), then we would look at the number of Flex Modifications in a closed status as of June (numerator) divided by the number of Flex Modifications with trial start date in January (denominator).

Exclusions

The following loans are excluded from this supplemental metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Litigation
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing as defined in "Transfer of Servicing (TOS)" section in Chapter 6

Liquidation Efficiency

The Liquidation Efficiency metric reflects, as a percentage, the number of 90+ day delinquent loans (including loans in foreclosure) in the previous Scorecard cycle that resulted in a liquidation in the current Scorecard cycle. Liquidations include settled short sales, deed-in-lieu of foreclosure (DIL), and foreclosure sales (REO or Third Party) as reported via Resolve. A higher value indicates better performance.

Objective

Assess the efficiency in managing liquidation options for seriously delinquent loans and to implement a retention option by 90 days delinquent, which will effectively exclude these loans from the metric.

Performance Calculation

The Liquidation Efficiency metric is calculated as follows:

$$\frac{\text{Number of 90+ day delinquent loans, including loans in foreclosure, that result in a liquidation during the current Scorecard cycle. Liquidations include settled short sales, deed-in-lieu of foreclosure (DIL), and foreclosure sales (REO or Third Party) as reported via Resolve}}{\text{Number of 90+ day delinquent loans (including loans in foreclosure) in the previous Scorecard cycle}} = \text{Liquidation Efficiency}$$

Example

$$\frac{\text{Number of 90+ day delinquent loans, including loans in foreclosure, that resulted in a liquidation during November reported via Resolve} = \mathbf{4{,}033}}{\text{Number of 90+ day delinquent loans (including loans in foreclosure) in October} = \mathbf{4{,}170}} = \mathbf{96.7146\ percent}$$

Exclusions

The following loans are excluded from this metric:

- Appeal of Loan Modification
- Bankruptcy
- Condemned properties
- Government loans (loans insured by the FHA or guaranteed by the VA or RHS)
- Government seizures
- Probate
- Service Members Civil Relief Act (SCRA)
- Transfers of Servicing as defined in “Transfer of Servicing (TOS)” section in Chapter 6 Trial Period Plans up to four months old (for non-bankruptcy loans)
- Repayment Plan

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Rank Groups

Servicers are placed into four rank groups at the Global Family level on the Master Servicer Scorecard, and into two rank groups on the Servicing Agent Scorecard, based on the number of total loans serviced for Freddie Mac reflected on each Scorecard. If you are also a servicing agent, you may be placed in a different rank group on the Servicing Agent Scorecard than the rank group you are placed in on the Master Servicer Scorecard.

Servicers will receive a monthly Default Management rank within their rank groups on the Master Servicer and Servicing Agent Scorecards, as applicable. Additionally, Servicers in Rank Groups 1, 2, and 3 may receive a year-to-date rank and an annual rank on the Master Servicer Scorecard, as applicable. Servicers will not be ranked in the Investor Reporting category.

The **Master Servicer Scorecard** rank groups are:

	Includes Servicers who service:
Rank Group 1	350,000 or more Freddie Mac mortgages
Rank Group 2	100,000 – 349,999 Freddie Mac mortgages
Rank Group 3	20,000 – 99,999 Freddie Mac mortgages
Rank Group 4	Less than 20,000 Freddie Mac mortgages **Note:** Servicers in this rank group will be able to view their actual performance and the performance of their synthetic portfolios, as applicable, on the Master Servicer Scorecard. However, they will not receive ranks for individual metrics, a Default Management rank, a year-to-date rank, or an annual rank.

The **Servicing Agent Scorecard** rank groups are:

	Includes Servicing Agents who service:
Rank Group 1	100,000 or more Freddie Mac mortgages
Rank Group 2	Less than 100,000 Freddie Mac mortgages **Note:** Servicers in this rank group will be able to view their actual performance and the performance of their synthetic portfolios, as applicable, on the Servicing Agent Scorecard. They will not receive monthly Default Management Rank; however, they will receive ranks for individual metrics on the 12-Month Rolling Scorecard Summary report.

After we place you in the appropriate rank group based on total number of mortgages serviced for Freddie Mac, we will apply the methodology outlined in this chapter to rank you monthly and annually, if applicable, against other Servicers in your rank group on your Default Management performance.

As a reminder, the rank groups will be determined based on portfolio composition parameters chosen by Freddie Mac and may be amended from time to time.

Default Management Metric Weights

The weight associated with each Default Management metric on the Master Servicer and the Servicing Agent Scorecards are determined by your rank group on each Scorecard, as applicable.

Master Servicer Scorecard

The following identifies the weights associated with each metric, for each rank group, on the Master Servicer Scorecard.

Rank Group	Metric	Weight
1 and 2	Transition from 30 to 60+	30%
	Cure Efficiency	20%
	Retention Efficiency	15%
	Flex Modification Recidivism Rate	5%
	Payment Deferral Recidivism Rate	5%
	Transition to Beyond Time Frame	5%
	Transition from Current to 30+*	20%
3	Transition from 30 to 60+	35%
	Cure Efficiency	25%
	Retention Efficiency	15%
	Flex Modification Recidivism Rate	0%
	Payment Deferral Recidivism Rate	0%
	Transition to Beyond Time Frame	0%
	Transition from Current to 30+*	25%
4	N/A	

*Transition from Current to 30+ is a Supplemental Metric but included in Monthly and Annual Ranking

Servicing Agent Scorecard

The following identifies the weights associated with each metric, for each rank group, on the Servicing Agent Scorecard.

Rank Group	Metric	Weight
1	Transition from 30 to 60+	30%
	Cure Efficiency	20%
	Retention Efficiency	15%
	Flex Modification Recidivism Rate	5%
	Payment Deferral Recidivism Rate	5%
	Transition to Beyond Time Frame	5%
	Transition from Current to 30+*	20%
2	N/A	

*Transition from Current to 30+ is a Supplemental Metric but included in Monthly and Annual Ranking

Ranking Methodology

Master Servicer Scorecard

On the Master Servicer Scorecard, if you are in Rank Group 1, 2, or 3, you will receive a rank for each Default Management metric, a monthly Default Management rank, a year-to-date rank, and an annual rank, subject to certain conditions, as outlined below. The ranks you receive indicates how you performed relative to other ranked Servicers within your rank group.

<table>
<tr><th colspan="3">To receive:</th></tr>
<tr><td>A rank for an individual Default Management performance metric on the Master Servicer Scorecard</td><td colspan="2">▪ You must be in one rank groups listed above (i.e., Rank Group 1, Rank Group 2, or Rank Group 3), and
▪ Sufficient data must be available to calculate the actual performance of the metric (i.e., you must have at least one loan in the denominator of the metric), and
▪ Your synthetic portfolio's performance for the metric must be applicable in the reporting period (i.e., you must have at least 20 loans that match the parameters for the denominator of the metric).</td></tr>
<tr><td rowspan="3">A monthly Default Management rank, year-to-date rank, and annual rank on the Master Servicer Scorecard</td><td colspan="2">▪ You must be in one of the rank groups listed above (i.e., Rank Group 1, Rank Group 2, or Rank Group 3), and
▪ You must have a metric rank for each metric required for your rank group as outlined below:</td></tr>
<tr><td>If you are in:</td><td>You must have a rank for:</td></tr>
<tr><td>Rank Group 1
-or-
Rank Group 2</td><td>▪ Transition from 30 to 60+
▪ Cure Efficiency
▪ Retention Efficiency
▪ Flex Modification Recidivism Rate
▪ Payment Deferral Recidivism Rate
▪ Transition to Beyond Time Frame
▪ Transition from Current to 30+</td></tr>
<tr><td></td><td>Rank Group 3</td><td>▪ Transition from 30 to 60+
▪ Cure Efficiency
▪ Retention Efficiency
▪ Transition from Current to 30+</td></tr>
</table>

Servicers who do not have sufficient data to calculate the actual performance or synthetic performance for a given metric are excluded from the ranking for that metric. Servicers who do not receive ranks for every required metric for their rank group are excluded from receiving an overall rank within their rank group.

Servicing Agent Scorecard

On the Servicing Agent Scorecard, you must be in Rank Group 1 to receive a rank for each Default Management metric as well as a monthly Default Management rank, subject to certain conditions, as outlined below. The rank you receive indicates how you performed relative to other ranked Servicers within Rank Group 1.

To receive:	
A rank for an individual Default Management performance metric on the Servicing Agent Scorecard	▪ You must be in Rank Group 1, and ▪ Sufficient data must be available to calculate the actual performance of the metric (i.e., you must have at least one loan in the denominator of the metric), and ▪ Your synthetic portfolio's performance for the metric must be applicable in the reporting period (i.e., you must have at least 20 loans that match the parameters for the denominator of the metric).
A monthly Default Management rank on the Servicing Agent Scorecard	▪ You must be in Rank Group 1, and ▪ You must have a metric rank for each of the following metrics: ○ Transition from 30 to 60+ ○ Cure Efficiency ○ Retention Efficiency ○ Flex Modification Recidivism Rate ○ Payment Deferral Recidivism Rate ○ Transition to Beyond Time Frame ○ Transition from Current to 30+

How Your Rank is Determined for an Individual Metric

The following outlines the high-level steps we perform to calculate your rank for an individual Default Management performance metric on the Master Servicer and Servicing Agent Scorecards, as applicable.

1. We determine if there is sufficient data available to calculate your actual performance and the synthetic portfolio's performance for a given metric.

If:	**Then:**
There is sufficient data	We proceed to step 2.
There is not sufficient data	You do not receive a ranking for the metric.

2. We calculate your actual performance and the synthetic portfolio's performance for the metric.
3. We then calculate the percent difference between your actual performance for the metric and your synthetic portfolio's performance for the metric. To do this, we subtract the performance of your synthetic portfolio from your actual performance and then take that difference and divide it by the performance of the synthetic portfolio.

$$\frac{\text{Your Actual Performance} - \text{Synthetic Portfolio Performance}}{\text{Synthetic Portfolio Performance}} = \text{\% Difference}$$

Note: To determine ranks, we do not compare one Servicer's performance directly to another Servicer's performance because their portfolios are different. Instead, to minimize differences in portfolio composition, we compare Servicer A's performance relative to Servicer A's synthetic portfolio performance then measure it against Servicer B's performance relative to Servicer B's synthetic portfolio performance. We compare the percent difference between the Servicers' performance and their synthetic portfolio's performance among all ranked Servicers in the same rank group.

4. Based on the results from step 3, we assign a rank that indicates how your performance for the metric compares to how other ranked Servicers within your rank group performed for the same metric. Remember, you are ranked only among other Servicers who also had sufficient data to calculate actual performance and the synthetic portfolio's performance for the same metric. Servicers who do not have sufficient data for a given metric are not included in the ranking for that metric.

Based on your rank for the metric, we determine the number of performance points you earned for the metric.

How Your Monthly Default Management Rank is Determined

You will receive a monthly Default Management rank on the Master Servicer and Servicing Agent Scorecards, as applicable, as outlined below.

On the Master Servicer Scorecard...	
If you're in the following rank group:	**Then:**
Rank Group 1 or Rank Group 2	We will determine a monthly Default Management rank if ranks were determined for all of the following metrics: ▪ Transition from 30 to 60+ ▪ Cure Efficiency ▪ Retention Efficiency ▪ Flex Modification Recidivism Rate ▪ Payment Deferral Recidivism Rate ▪ Transition to Beyond Time Frame ▪ Transition from Current to 30+
Rank Group 3	We will determine a monthly Default Management rank if ranks were determined for all of the following metrics: ▪ Transition from 30 to 60+ ▪ Cure Efficiency ▪ Retention Efficiency ▪ Transition from Current to 30+ **Note:** We will only consider the four metrics listed above when determining the monthly Default Management rank for Rank Group 3.
Rank Group 4	You will not receive rankings for individual metrics nor a monthly Default Management rank.

On the Servicing Agent Scorecard…	
If you're in the following rank group:	**Then:**
Rank Group 1	We will determine a monthly Default Management rank if ranks were determined for all the following metrics: ▪ Transition from 30 to 60+ ▪ Cure Efficiency ▪ Retention Efficiency ▪ Flex Modification Recidivism Rate ▪ Payment Deferral Recidivism Rate ▪ Transition to Beyond Time Frame ▪ Transition from Current to 30+
Rank Group 2	You will not receive rankings for individual metrics nor a monthly Default Management rank.

When we determine your monthly Default Management rank, we compare the total number of points you earned for each ranked metric (in the table above) to the total number of points you were eligible to earn to determine your percentage of eligible points. The number of eligible points for each ranked metric is equal to that metric's Scorecard weight. We then rank your overall performance (percentage of eligible points) to that of other ranked Servicers within your rank group.

How to Calculate Points Earned on Weighted Scorecard Metrics for Use in Ranking

We use points earned to help us determine where each Servicer ranks in their peer group. This is done by using each Servicer's performance to their own synthetic within each metric. As an example, we will use the 12-Month Rolling Scorecard Report found in Servicer Performance Profile. The field for metric "Percentile" is used to back into points earned for that metric. Percentile is derived from the Group Rank a Servicer received from their percentage difference between their performance and synthetic.

Default Management	Mar 2024
1. Transition from 30 to 60+ Performance	10.49%
1. Transition from 30 to 60+ Synthetic	11.98%
1. Transition from 30 to 60+ Percentage Better or Worse Than Synthetic	-12.47%
1. Transition from 30 to 60+ Numerator	950
1. Transition from 30 to 60+ Denominator	9,057
1. Transition from 30 to 60+ Rank	2
1. Transition from 30 to 60+ Rank - Out of	18
1. Transition from 30 to 60+ Percentile	94.12%

Example: For Rank 1 and 2 Servicers, we use the first 7 weighted metrics for rank consideration. All the weights add up to 100%, which translates to a possible 100 eligible points. (Weight = total possible points for each metric). Each metric will get points earned, depending on how the Servicer performs to their synthetic portfolio. Points earned are added to determine total Servicer points out of the possible 100 points.

Example: Transition from 30 to 60+ has a weight of 30%. The Servicer performance percentile is 94.12% for that metric. 94.12% of weight of 30% (94.12% * 30) = 28.236 points out of possible 30 for this metric.

Using this same calculation for the other weighted metrics, you can see how many points you can earn for the total 7 metrics out of the possible 100. See below for how it all comes together.

Master Servicer Scorecard Example 1: Servicer in Rank Group 1; Performance Calculated for all Metrics Required for a Monthly Default Management Rank

In the following example, there was sufficient data to calculate actual performance and the synthetic portfolio's performance for all the Default Management performance metrics. Therefore, because ranks were determined for all the appropriate metrics, we calculated a monthly Default Management rank for this Servicer.

Metric	Sufficient data available and rank determined?	Points Earned	Eligible Points	Metric Weight
Transition from 30 to 60+	Yes	28.0996	30	30%
Cure Efficiency	Yes	17.8267	20	20%
Retention Efficiency	Yes	12.2478	15	15%
Flex Modification Recidivism Rate	Yes	4.1234	5	5%
Payment Deferral Recidivism Rate	Yes	4.8520	5	5%
Transition to Beyond Time Frame	Yes	3.1255	5	5%
Transition from Current to 30+	Yes	16.8975	20	20%
	Total:	87.1725	100	

$$\frac{\text{Points Earned} = 87.1725}{\text{Eligible Points} = 100} = 87.1725 \text{ percent of eligible points earned}$$

To determine the monthly Default Management rank for this Servicer, the percentage of eligible points earned is compared to the percentage of eligible points earned for other ranked Servicers within the Servicer's rank group.

Master Servicer Scorecard Example 2: Servicer in Rank Group 1 or 2; Performance Could Not be Calculated for all Metrics Required for a Monthly Default Management Rank

In the following example, there was not sufficient data available to calculate actual performance and/or the synthetic portfolio's performance for the Payment Deferral Recidivism Rate metric. Therefore, because ranks were not determined for all the appropriate metrics, a monthly Default Management rank was not calculated.

Metric	Sufficient data available and rank determined?	Points Earned	Eligible Points	Metric Weight
Transition from 30 to 60+	Yes	Sufficient data was not available to calculate actual performance and the synthetic portfolios' performance for all seven Default Management performance metrics. Therefore, a monthly Default Management rank is not determined.		
Cure Efficiency	Yes			
Retention Efficiency	Yes			
Flex Modification Recidivism Rate	Yes			
Payment Deferral Recidivism Rate	No			
Transition to Beyond Time Frame	Yes			
Transition from Current to 30+	Yes			

Master Servicer Scorecard Example 3: Servicer in Rank Group 3; Performance Calculated for all Metrics Required for a Monthly Default Management Rank

In the following example, there was sufficient data available to calculate actual performance and the synthetic portfolio's performance and therefore determine ranks for all metrics except the Transition to Beyond Time Frame metric. However, since this Servicer is in Rank Group 3, only four metrics (Transition from 30 to 60+, Cure Efficiency, Retention Efficiency, and Transition from Current to 30+) are required to determine a monthly Default Management rank. Any other metrics with calculable performance are not used to help determine the overall rank.

Metric	Sufficient data available and rank determined?	Points Earned	Eligible Points	Metric Weight
Transition from 30 to 60+	Yes	33.1236	35	35%
Cure Efficiency	Yes	22.3214	25	25%
Retention Efficiency	Yes	14.6321	15	15%
Flex Modification Recidivism Rate	Yes	N/A	N/A	N/A
Payment Deferral Recidivism Rate	Yes	N/A	N/A	N/A
Transition to Beyond Time Frame	No	N/A	N/A	N/A
Transition from Current to 30+	Yes	23.1625	25	25%
	Total:	93.2396	100	

$$\frac{\text{Points Earned} = 93.2396}{\text{Eligible Points} = 100} = 93.2396 \text{ percent of eligible points earned}$$

To determine the monthly Default Management rank for this Servicer, the percentage of eligible points earned is compared to the percentage of eligible points earned for other ranked Servicers within the Servicer's rank group.

Master Servicer Scorecard Example 4: Servicer in Rank Group 3; Performance Could Not be Calculated for all Metrics Required for a Monthly Default Management Rank

In the following example, there was not sufficient data available to calculate actual performance and/or the synthetic portfolio's performance for the Retention Efficiency metric, which is one of the metrics required to have a rank in order to determine a monthly Default Management rank for Servicers in Rank Group 3.

Metric	Sufficient data available and rank determined?	Points Earned	Eligible Points	Metric Weight
Transition from 30 to 60+	Yes	Sufficient data was not available to calculate actual performance and the synthetic portfolio's performance for the Transition from 30 to 60+, Cure Efficiency, and the Retention Efficiency metrics. Therefore, a monthly Default Management rank is not determined.		
Cure Efficiency	Yes			
Retention Efficiency	No			
Flex Modification Recidivism Rate	Yes			
Payment Deferral Recidivism Rate	Yes			
Transition to Beyond Time Frame	Yes			
Transition from Current to 30+	Yes			

Servicing Agent Scorecard Example 1: Servicer in Rank Group 1; Performance Calculated for all Metrics Required for a Monthly Default Management Rank

In the following example, there was sufficient data to calculate actual performance and the synthetic portfolio's performance for all the Default Management performance metrics required to determine a monthly Default Management rank. Therefore, because ranks were determined for all the appropriate metrics, we calculated a monthly Default Management rank for this servicing agent.

Metric	Sufficient data available and rank determined?	Points Earned	Eligible Points	Metric Weight
Transition from 30 to 60+	Yes	28.0996	30	30%
Cure Efficiency	Yes	17.8267	20	20%
Retention Efficiency	Yes	12.2478	15	15%
Flex Modification Recidivism Rate	Yes	4.1234	5	5%
Payment Deferral Recidivism Rate	Yes	4.8520	5	5%
Transition to Beyond Time Frame	Yes	3.1255	5	5%
Transition from Current to 30+	Yes	16.8975	20	20%
	Total:	87.1725	100	

$$\frac{\text{Points Earned} = 87.1725}{\text{Eligible Points} = 100} = 87.1725 \text{ percent of eligible points earned}$$

To determine the monthly Default Management rank for this servicing agent, the percentage of eligible points earned is compared to the percentage of eligible points earned for other ranked servicing agents within the servicing agent's rank group.

Servicing Agent Scorecard Example 2: Servicer in Rank Group 1; Performance Could Not be Calculated for all Metrics Required for a Monthly Default Management Rank

In the following example, there was not sufficient data available to calculate actual performance and/or the synthetic portfolio's performance for the Payment Deferral Recidivism Rate metric, which is one of the metrics required to have a rank to determine a monthly Default Management rank for Servicing Agents in Rank Group 1.

Metric	Sufficient data available and rank determined?	Points Earned	Eligible Points	Metric Weight
Transition from 30 to 60+	Yes	Sufficient data was not available to calculate actual performance and the synthetic portfolios' performance for all seven Default Management performance metrics. Therefore, a monthly Default Management rank is not determined.		
Cure Efficiency	Yes			
Retention Efficiency	Yes			
Flex Modification Recidivism Rate	Yes			
Payment Deferral Recidivism Rate	No			
Transition to Beyond Time Frame	Yes			
Transition from Current to 30+	Yes			

How Your Year-to-Date and Annual Ranks are Determined

Effective January 2019, Master Servicers in Rank Groups 1, 2, and 3 may receive year-to-date and annual rankings within their rank group for the calendar year, if applicable.

Year-to-date and annual rankings are not available for master Servicers in Rank Group 4, Servicing Agents, and Interim Servicers.

Note: We do not calculate year-to-date and annual ranks for individual performance metrics.

We determine your year-to-date and annual ranks using the same methodology we use to determine your monthly Default Management rank. Additionally your Year-to-Date and Annual Rank Groups are based on the Rank Group to which you are most frequently placed during the measured year.

Determining Annual and Year-to-Date Rank Group:

- A Servicer must have an Annual/YTD ranking and be a Master Servicer in Rank Groups 1-3 for most of the year to receive an Annual/YTD ranking.
- Annual/YTD calculation uses ALL weighted metrics, and must include >=20 loans in a
- Servicer's Rank Group for Annual/YTD ranking calculation is determined by:
  - The Rank Group in which the servicer was most often placed during the year
  - If there is a tie, (servicer was placed into multiple Rank Groups for equal amounts of time), the most recent of those tied rank groups will be the one assigned.

Scenario:	**Servicer most recent Rank Group is their most frequent Rank Group**												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	**YTD**
Group	2	2	2	3	3	2	2	2	2	3	2	2	**2**
Note:	The Servicer is in Rank Group 2 for ten cycles which is the most frequent												

Scenario:	**Servicer most recent Rank Group is NOT their most frequent Rank Group**												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	**YTD**
Group	2	2	2	3	3	2	2	2	2	2	3	3	**2**
Note:	The Servicer is in Rank Group 2 for nine cycles which is the most frequent despite December as Group 3												

Scenario:	**There is a tie for most frequent Rank Group**												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	**YTD**
Group	2	2	2	3	3	3	3	3	3	2	2	2	**2**
Note:	The Servicer is in Rank Groups 2 and 3 for six cycles, so the most recent of those												

Determining Annual and Year-to-Date Rank:

If you're in the following rank group:	Then:
Rank Group 1 -or- Rank Group 2	We will determine a year-to-date rank and annual rank, as applicable, if ranks were determined for all the following metrics: ▪ Transition from 30 to 60+ ▪ Cure Efficiency ▪ Retention Efficiency ▪ Flex Modification Recidivism Rate ▪ Payment Deferral Recidivism Rate ▪ Transition to Beyond Time Frame ▪ Transition from Current to 30+ **Note:** We will consider the seven metrics listed above when determining the year-to-date rank and annual rank for Rank Group 1 and 2.
Rank Group 3	We will determine a year-to-date rank and annual rank, as applicable, if ranks were determined for all the following metrics: ▪ Transition from 30 to 60+ ▪ Cure Efficiency ▪ Retention Efficiency ▪ Transition from Current to 30+ **Note:** We will only consider the four metrics listed above when determining the year-to-date rank and annual rank for Rank Group 3.
Rank Group 4	You will not receive a year-to-date rank or annual rank.

The annual ranking calculation is based on the aggregate of each months' performance for the Default Management metrics during that calendar year.

To determine your annual rank, we aggregate and compare the total number of points you earned for each ranked metric (in the table above) to the total number of points you were eligible to earn to determine your percentage of eligible points. The number of eligible points for each ranked metric is equal to that metric's Scorecard weight. We then rank your overall performance (percentage of eligible points) to the other ranked Servicers within your Rank Group.

The year-to-date rank uses the same methodology; however, it reflects the aggregate performance incrementally throughout the year and is updated monthly, as applicable.

Annual Rank

Your annual rank is calculated after your December performance is finalized and may display on the Scorecard available at the end of the following January, as applicable. If available, your annual rank will remain displayed on the Scorecard through the year and will be your rank for the prior calendar year. If it's not available, an N/A will display in this field.

Annual Rank will be displayed if a Servicer has accumulated at least 20 loans in each of the weighted metric denominators across the monthly cycles of the year.

Note: N/A displays in this field for Servicers in Rank Group 4.

Year-to-Date Rank

Annual rank data will be calculated monthly with year-to-date rank results displayed in this field, as applicable. Year-to-date rank results will display on the Scorecard once the Servicer has accumulated at least 20 loans in each of the weighted metric denominators across the monthly cycles of the year.

Note: N/A will display in this field for Servicers in Rank Group 4.

The following tables illustrate the conditions in which YTD and Annual rankings would be applicable for Master Servicers based on when the 20-loan threshold is met.

Rank Groups 1 and 2							
Servicing Cycle	**Loans in Denominator**						
January	Metric	Loans	≥20	Monthly Rank	YTD Loans	≥20	YTD Rank
	1	2200	Y	No	2200	Y	No
	2	1800	Y		1800	Y	
	3	4200	Y		4200	Y	
	4	750	Y		750	Y	
	5	15	N		15	N	
	6	20	Y		20	Y	
	7	80	Y		80	Y	
February	Metric	Loans	≥20	Monthly Rank	YTD Loans	≥20	YTD Rank
	1	1850	Y	No	4050	Y	Yes
	2	1600	Y		3400	Y	
	3	3150	Y		7350	Y	
	4	800	Y		1550	Y	
	5	5	N		20	Y	
	6	0	N		20	Y	
	7	20	Y		100	Y	

Rank Group 3							
Servicing Cycle	**Loans in Denominator**						
January	Metric	Loans	≥20	Monthly Rank	YTD Loans	≥20	YTD Rank
	1	240	Y	No	240	Y	No
	2	170	Y		170	Y	
	3	18	N		18	N	
	4	22	Y		22	Y	
February	Metric	Loans	≥20	Monthly Rank	YTD Loans	≥20	YTD Rank
	1	180	Y	No	420	Y	Yes
	2	100	Y		270	Y	
	3	16	N		34	Y	
	4	28	Y		40	Y	

Synthetic Portfolio

The purpose of a synthetic portfolio is to minimize the impact that portfolio composition differences have among Servicers with rankings. We create one synthetic portfolio for each Default Management performance metric, based on control variables that most impact that specific metric.

There must be a minimum of 20 loans in the denominator to calculate performance for the synthetic portfolio.

The following list identifies all control variables. From this list, we selected the specific control variables that will be used to create each metric's synthetic portfolio.

- Current LTV
- Current UPB
- Delinquency Status
- Disaster Y/N
- Forbearance
- Loan Modification Type
- Judicial/Non-Judicial State
- Loan Age in Months
- Loan Modification Trial Type
- Loan Product Type
- Max Count of Delinquent Months Last 12 Months
- Count of Months in Delinquency Status
- Origination FICO
- Payment Reduction Rate
- Previously Modified by Servicing Cycle
- Property Type
- State Foreclosure Standard Days
- States

- In Deeper Delinquency Status from Previous Month
- Loan Origination Year
- Total Number of Months in Delinquency Status Last 12 Months
- Mission Products
- Historical SDQ Event
- First 90+, Loss Mitigation In-Flight

The following table defines select Control Variables:

Max Count of Delinquent Months Last 12 Months	What was the longest duration of delinquency of the prior 12 months? E.g., if 11 months ago, the loan was 22 months delinquent and then was cured, the value would be 22
Count of Months in Delinquency Status	How many months has the loan been in its current delinquency status?
Total Number of Months in Delinquency Status Last 12 Months	How many months of the last 12 has the loan been delinquent?
Mission Products	Loans that were originated using a Freddie Mac recognized Mission Product. We will check for Mission Products in the denominator month, and this control variable will NOT be retroactive to previous months.
Historical SDQ Event	Did an SDQ event occur within the period of 13 to 36 cycles prior to current cycle. This will be retroactive to previous months.
First 90+, Loss Mitigation In-Flight	Measures whether a loan was in any loss mitigation activities in the same cycle it first became D90+. The HD or H6 code denotes “initiation” of the mod.

The following table lists the Loss Mitigation Codes applicable to Control Variable 'First 90+, Loss Mitigation In-Flight':

Delay Resolution Code	Description
09	FORBEARANCE
HD	MODIFICATION IN REVIEW
H6	PAYMENT DEFERRAL OFFER
BF	NON-HAMP MOD TRIAL PERIOD
12	REPAYMENT PLAN
11	REPAYMENT PLAN IN REVIEW
AX	LAST RIGHT PARTY CONTACT
AW	FIRST RIGHT PARTY CONTACT
HA	WORKOUT IN REVIEW
H5	COMPLETE BORR RESP PKG RECVD
38	APPEAL OF LOAN MODIFICATION

The following table identifies the control variables applicable to each of the ranked metrics when creating their synthetic portfolio:

Metric	Synthetic portfolio created based on the following control variables:
Transition from 30 to 60+	▪ Current LTV ▪ Disaster Y/N ▪ Loan Product Type ▪ Forbearance ▪ Max Count of Delinquent Months Last 12 Months ▪ Previously Modified by Servicing Cycle ▪ Loan Origination Year ▪ States ▪ Mission Products ▪ Historical SDQ Event ▪ First 90+, Loss Mitigation In-Flight
Cure Efficiency	▪ Current LTV ▪ Total Number of Months in Delinquency Status Last 12 Months ▪ Count of Months in Delinquency Status ▪ Disaster Y/N ▪ Delinquency Status ▪ Forbearance ▪ Loan Origination Year ▪ Mission Products ▪ Historical SDQ Event ▪ First 90+, Loss Mitigation In-Flight

Retention Efficiency	▪ Current LTV ▪ Count of Months in Delinquency Status ▪ Total Number of Months in Delinquency Status Last 12 Months ▪ Disaster Y/N ▪ Delinquency Status ▪ Forbearance ▪ Previously Modified by Servicing Cycle ▪ States ▪ Mission Products ▪ Historical SDQ Event ▪ First 90+, Loss Mitigation In-Flight
Flex Modification Recidivism Rate	▪ Count of Months in Delinquency Status ▪ Disaster Y/N ▪ Forbearance ▪ Previously Modified by Servicing Cycle ▪ Loan Origination Year ▪ Payment Reduction Rate ▪ Origination FICO ▪ Mission Products ▪ Historical SDQ Event ▪ First 90+, Loss Mitigation In-Flight
Payment Deferral Recidivism Rate	▪ Count of Months in Delinquency Status ▪ Disaster Y/N ▪ Forbearance ▪ Previously Modified by Servicing Cycle ▪ Loan Origination Year ▪ Payment Reduction Rate ▪ Origination FICO ▪ Mission Products ▪ Historical SDQ Event ▪ First 90+, Loss Mitigation In-Flight
Transition to Beyond Time Frame	▪ Current UPB ▪ Delinquency Status ▪ Disaster Y/N ▪ Forbearance ▪ Loan Origination Year ▪ Loan Product Type ▪ State FCL Standard Days ▪ States ▪ Mission Products ▪ Historical SDQ Event ▪ First 90+, Loss Mitigation In-Flight

Supplemental Metric	Synthetic portfolio created based on the following control variables:
Transition from Current to 30+	▪ Current LTV ▪ Disaster Y/N ▪ Forbearance ▪ Loan Origination Year ▪ Loan Product Type ▪ Max Count of Delinquent Months Last 12 Months ▪ Origination FICO ▪ Property Type ▪ Mission Products ▪ Historical SDQ Event ▪ First 90+, Loss Mitigation In-Flight

Unacceptable Results

We'll consider you to have an unacceptable Scorecard result if your monthly Default Management rank is in the bottom 25 percent of ranked Servicers within your rank group. However, whether you're in the bottom 25 percent, we'll consider your Scorecard results, along with other factors, before making a final determination that your overall performance is unacceptable. Such factors include, but are not limited to, the following:

- Portfolio composition
- Concentration of high-risk mortgages
- Servicer Success File Reviews
- Trends in performance
- Adequacy of staffing
- Audit results, and/or compliance with all requirements of the purchase documents

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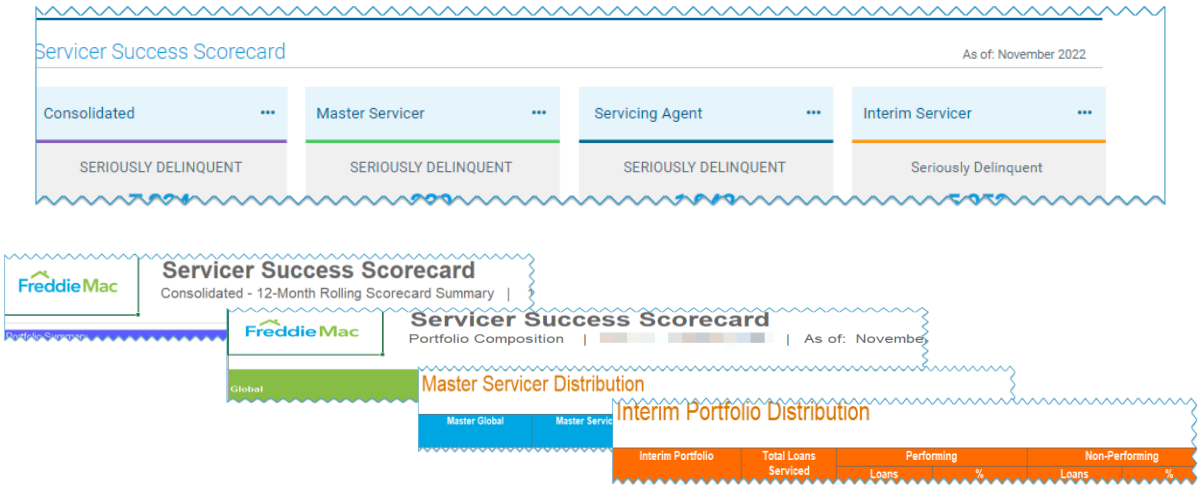
Introduction

The following table identifies the reports that are available for each of the Scorecards, as applicable.

Report	Available for the following Scorecards:			
	Consolidated	Master Servicer	Servicing Agent	Interim Servicer
Loan-Level Detail Reports	X	X	X	X
12-Month Rolling Scorecard Summary	X	X	X	X
Rank Improvement Report		X	X	
Master Servicer Comparison			X	
Servicing Agent Comparison		X		
Interim Portfolio Comparison				X
Executive Summary Report		X		
Portfolio Analysis	X			
Roll Rate Analysis	X			
Condominium Housing	X			
High Risk Loan Detail	X			
Manufactured Housing	X			
Portfolio Composition		X		
QRPC Loan Detail	X	X	X	X
FA Pull Through Loan Detail		X		
Portfolio Overview	X			
Loan-Level Compliance		X	X	

This chapter introduces and provides a high-level overview of each report

Report headers are color-coded to coincide with indicators on the Scorecard. Consolidated scorecard reports will have a purple header, Master Servicer reports will have a green header, Servicing Agent reports will have a blue header, and Interim Servicer reports will have an orange header.



Loan-Level Detail Reports

You can access and download all loan-level detail reports for Default Management performance and supplemental metrics, Investor Reporting metrics, and your entire non-performing loans portfolio. Additionally, a single, comprehensive spreadsheet containing loan-level data for each metric, displayed on separate tabs, is available for download from each Scorecard, as applicable.

Loan-level detail reports are available for Servicers as well as Servicing Agents and Interim Servicers via their respective Scorecards, including the Consolidated Scorecard.

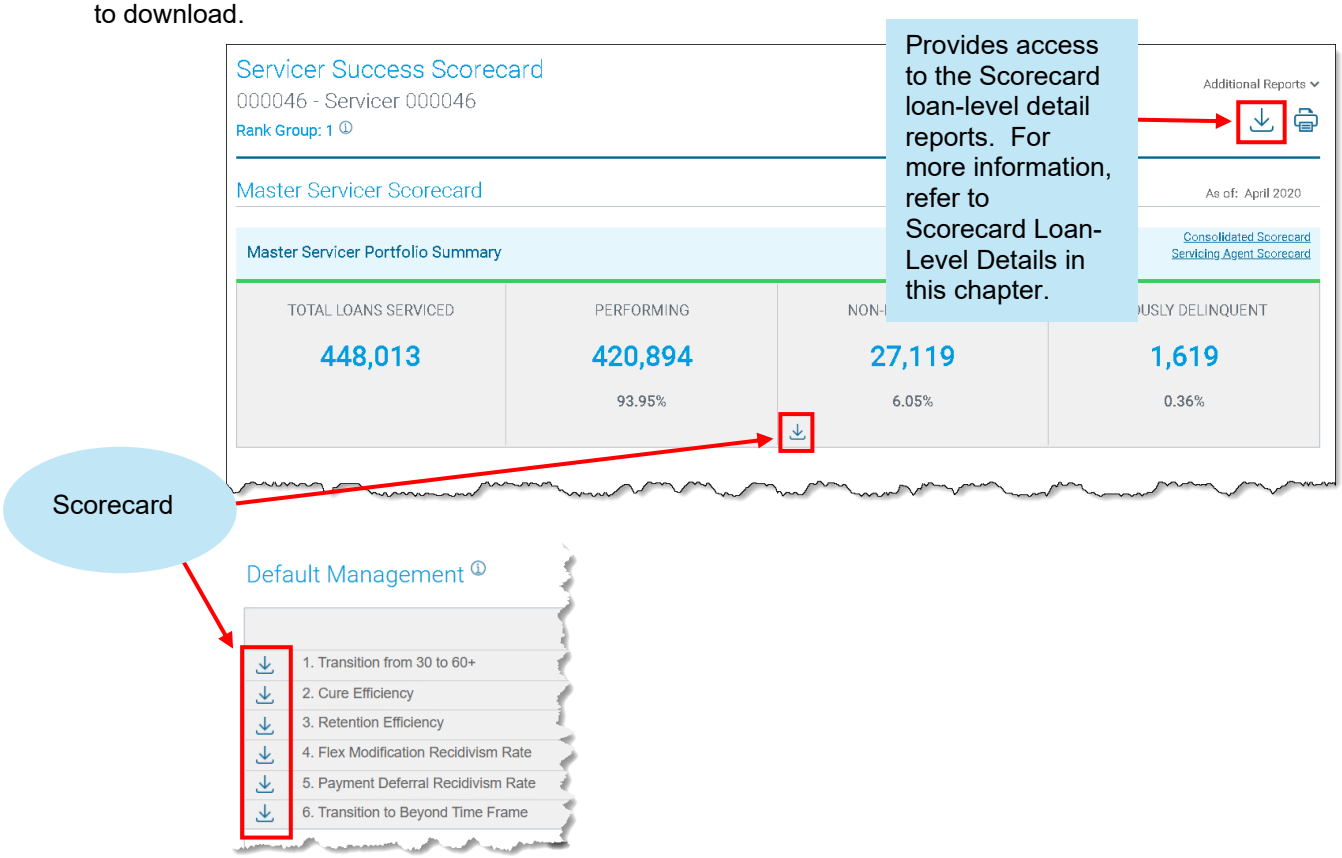
Below is an example of a loan-level detail report.

ServicingC	ServicerLc	FHLMCLoanNur	Global	Family	Servicer	ServicingA	MaturityDa	PayoffDate	PayoffTyp	DatePayof	LoanTerm	Metrics	CurrentUP	Numerator	Denominator
Sep 2016	Servicer L	000000005	002759 - Servi	005082 - Service	005202 - Servic		12/1/2034	09/23/2016	Prepaid	09/23/201	Fixed-30		$0.00	1	1
Sep 2016	Servicer L	000002997	002759 - Servi	005817 - Service	005941 - Servic		3/1/2031	09/07/2016	Prepaid	09/07/201	Fixed-30		$0.00	1	1
Sep 2016	Servicer L	000005774	002759 - Servi	005082 - Service	005603 - Servic		12/1/2019	09/19/2016	Prepaid	09/19/201	Fixed-15		$0.00	1	1
Sep 2016	Servicer L	000006086	002759 - Servi	005082 - Service	005603 - Servic		1/1/2020	09/25/2016	Prepaid	09/25/201	Fixed-15		$0.00	2	1
Sep 2016	Servicer L	000006793	002759 - Servi	005082 - Service	005603 - Servic		3/1/2020	09/02/2016	Prepaid	09/02/201	Fixed-15		$0.00	1	1
Sep 2016	Servicer L	000006905	002759 - Servi	005082 - Service	005202 - Servic		6/1/2035	09/15/2016	Prepaid	09/15/201	Fixed-30		$0.00	1	1
Sep 2016	Servicer L	000007099	002759 - Servi	005082 - Service	005603 - Servic		6/1/2020	09/02/2016	Prepaid	09/02/201	Fixed-15		$0.00	0	1
Sep 2016	Servicer L	000007225	002759 - Servi	005082 - Service	005603 - Servic		6/1/2020	08/19/2016	Prepaid	08/19/201	Fixed-15		$0.00	24	1
Sep 2016	Servicer L	000007342	002759 - Servi	005082 - Service	005603 - Servic		3/1/2020	09/02/2016	Prepaid	09/02/201	Fixed-15		$0.00	0	1
Sep 2016	Servicer L	000007374	002759 - Servi	005082 - Service	005603 - Servic		2/1/2035	09/02/2016	Prepaid	09/02/201	ARM-5		$0.00	0	1
Sep 2016	Servicer L	000007785	002759 - Servi	005082 - Service	005603 - Servic		2/1/2020	09/07/2016	Prepaid	09/07/201	Fixed-15		$0.00	0	1
Sep 2016	Servicer L	000007960	002759 - Servi	005817 - Service	005941 - Servic		1/1/2035	09/09/2016	Prepaid	09/09/201	ARM-5		$0.00	1	1
Sep 2016	Servicer L	000007966	002759 - Servi	005817 - Service	005941 - Servic		11/1/2034	08/19/2016	Prepaid	08/19/201	ARM-5		$0.00	10	1
Sep 2016	Servicer L	000010323	002759 - Servi	005817 - Service	005941 - Servic		1/1/2035	09/29/2016	Prepaid	09/29/201	ARM-7+		$0.00	0	1
Sep 2016	Servicer L	000010598	002759 - Servi	005817 - Service	005941 - Servic		2/1/2035	08/24/2016	Prepaid	08/24/201	ARM-3		$0.00	7	1
Sep 2016	Servicer L	000013748	002759 - Servi	004888 - Service	005006 - Servic		2/1/2019	09/14/2016	Prepaid	09/14/201	Fixed-15		$0.00	0	1
Sep 2016	Servicer L	000014343	002759 - Servi	004501 - Service	005626 - Servic		3/1/2029	09/28/2016	Prepaid	09/28/201	Fixed-30		$0.00	0	1
Sep 2016	Servicer L	000015453	002759 - Servi	004888 - Service	005006 - Servic		2/1/2029	09/23/2016	Prepaid	09/23/201	Fixed-30		$0.00	2	1
Sep 2016	Servicer L	000016374	002759 - Servi	005817 - Service	005941 - Servic		5/1/2035	08/30/2016	Prepaid	08/30/201	ARM-5		$0.00	3	1
Sep 2016	Servicer L	000022573	002759 - Servi	004888 - Service	005006 - Servic		3/1/2031	09/06/2016	Prepaid	09/06/201	Fixed-30		$0.00	2	1
Sep 2016	Servicer L	000026839	002759 - Servi	005082 - Service	005603 - Servic		4/1/2035	09/13/2016	Prepaid	09/13/201	Fixed-30		$0.00	1	1
Sep 2016	Servicer L	000027212	002759 - Servi	005082 - Service	005603 - Servic		3/1/2020	09/15/2016	Prepaid	09/15/201	Fixed-15		$0.00	1	1
Sep 2016	Servicer L	000027217	002759 - Servi	005082 - Service	005603 - Servic		5/1/2035	09/12/2016	Prepaid	09/12/201	Fixed-30		$0.00	1	1
Sep 2016	Servicer L	000027247	002759 - Servi	005082 - Service	005603 - Servic		4/1/2020	09/21/2016	Prepaid	09/21/201	Fixed-15		$0.00	2	1
Sep 2016	Servicer L	000033547	002759 - Servi	004892 - Service	005010 - Servic		6/1/2045	09/07/2016	Prepaid	09/07/201	Fixed-30		$0.00	0	1
Sep 2016	Servicer L	000036815	002759 - Servi	004892 - Service	005010 - Servic		6/1/2030	09/27/2016	Prepaid	09/27/201	Fixed-15		$0.00	0	1

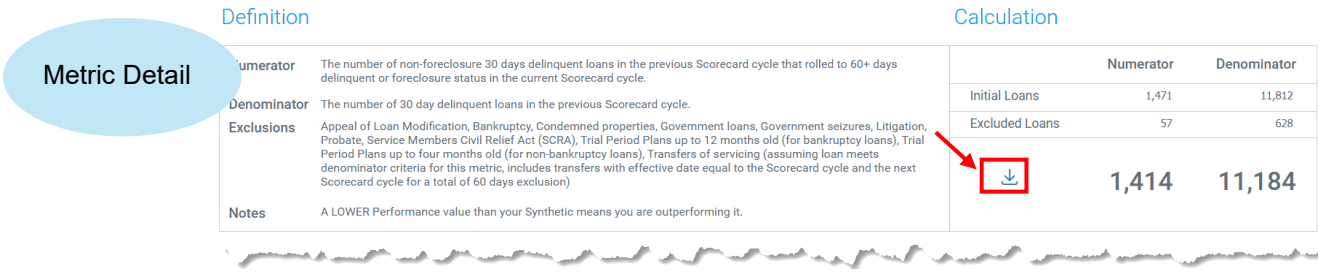
How to Access and Download Loan-Level Detail Reports

Perform the following steps to access and download your loan-level detail reports:

1. Click the File Download icon, which is available via the Scorecards and Metric Detail pages (access via the Metric Detail pages is applicable to the Master Servicer Scorecard only).
   - From the Scorecard, click the icon that corresponds to the loan-level detail report you want to download.



   - From the Metric Detail page, click the icon shown below.



2. Follow the system prompts to save the data as a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and sort the data as needed to create ad hoc reports and run analyses.

How to Identify Loans Included in and Excluded from the Numerator and Denominator

The total number of loans in the report represents the initial number of loans considered for the denominator, before any exclusions. The last five columns of the report indicate which loans were excluded from the denominator and numerator, and which loans ultimately were included in the numerator and denominator to calculate performance.

A “1” in this column indicates the loan was included in the initial numerator (i.e., the numerator prior to applying exclusions).

A “0” indicates it was not included in the initial numerator.

A “1” in this column indicates the loan was included in the final numerator (i.e., the numerator after applying exclusions).

A “0” indicates it was not included in the final numerator.

X	Z	AA	AB	AC	AD	AE
odifiedL	ExcludedFromDenominator	FinalDenominator	InitialNumerator	ExcludedFromNumerator	FinalNumerator	
2.81%	0	1	1	0	1	
5.33%	0	1	1	0	1	
7.20%	0	1	1	0	1	
14.21%	0	1	1	0	1	
20.41%	0	1	1	0	1	
2.81%	0	1	1	0	1	
59.97%	0	1	1	0	1	
1.80%	0	1	1	0	1	
2.24%	0	1	1	0	1	
0.31%	0	1	0	0	0	
	0		0			

A “1” in this column indicates the loan was excluded from the denominator.

A “0” indicates it was not excluded from the denominator.

A “1” in this column indicates the loan was included in the final denominator (i.e., the loan was included in the performance calculation for the metric).

A “0” indicates it was not included the denominator (i.e., the loan was excluded from the performance calculation for the metric).

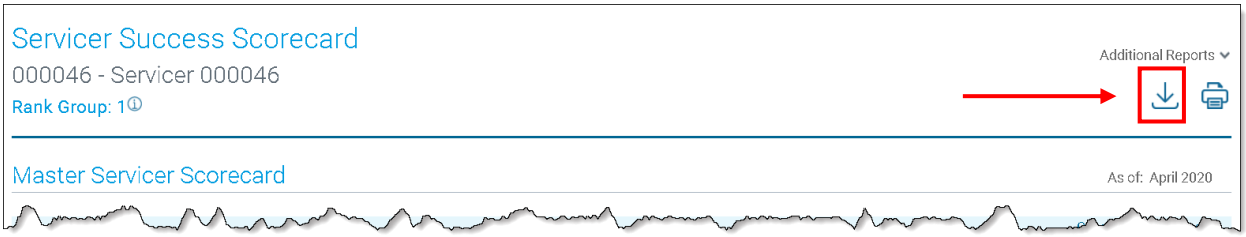
A “1” in this column indicates the loan was excluded from the numerator.

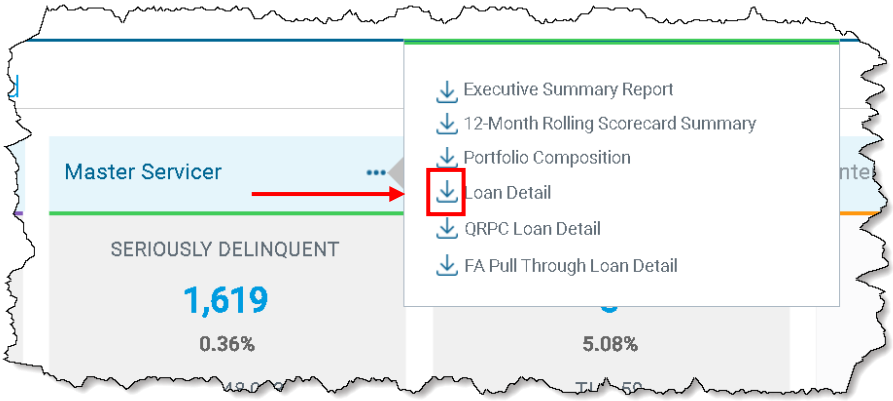
A “0” indicates it was not excluded from the numerator.

Scorecard Loan-Level Details

You can also download comprehensive loan-level detail reports for each of the Scorecards (Consolidated, Master Servicer, Servicing Agent, and Interim Servicer, as applicable) that include loan-level data for all metrics on the applicable Scorecard.

To do this, click the File Download icon located in the upper left corner of a Scorecard, or the File Download icon on the report menus available via the various Scorecard tiles on the Servicer Performance Profile home page.





The 12-Month Rolling Scorecard Summary Report

The *12-Month Rolling Scorecard Summary* report displays, in Microsoft® Excel® spreadsheet format, detailed performance results data for the most recent 12 months, including the current month.

Use this report to view a detailed side-by-side comparison of your performance results for all Scorecard metrics for the most recent 12 months.

The *12-Month Rolling Scorecard Summary* report is available via the Master Servicer, Consolidated, Servicing Agent and Interim Servicer Scorecards.

The most recent 12 months for which we are providing performance results.

Portfolio Summary	Nov 2023	Dec 2023	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024
Rank Group	1	1	1	1	1	1	1	1	1	1	1	1
Total Loans Serviced	862,086	880,422	879,480	932,297	939,955	1,024,291	1,096,560	1,119,356	1,145,060	1,146,877	1,161,385	1,158,011
Performing Loans	846,930	866,047	867,008	917,670	928,223	1,010,168	1,082,812	1,104,593	1,127,890	1,131,402	1,144,776	1,140,828
Performing Loans to Total Loans Ratio	98.24%	98.37%	98.58%	98.43%	98.75%	98.62%	98.75%	98.68%	98.50%	98.65%	98.57%	98.52%
Non-Performing Loans	15,156	14,375	12,472	14,627	11,732	14,123	13,748	14,763	17,170	15,475	16,609	17,183
Non-Performing Loans to Total Loans Ratio	1.76%	1.63%	1.42%	1.57%	1.25%	1.38%	1.25%	1.32%	1.50%	1.35%	1.43%	1.48%
SDQ Loans	3,247	3,211	3,010	2,773	2,408	2,362	2,123	2,172	2,293	2,512	2,759	2,655
SDQ Loans to Total Loans Ratio	0.38%	0.36%	0.34%	0.30%	0.26%	0.23%	0.19%	0.19%	0.20%	0.22%	0.24%	0.23%
Monthly Default Management Rank	2	2	1	2	1	1	5	1	4	1	1	1
Monthly Default Management Rank - Out of	18	18	18	18	18	18	18	18	18	17	16	12
Monthly Default Management Rank - in Bottom 25%	No	No	No	No	No	No	No	No	No	No	No	No
Previous Year Overall Annual Rank	13	13	2	2	2	2	2	2	2	2	2	2
Previous Year Overall Annual Rank out of	18	18	18	18	18	18	18	18	18	18	18	18
Year-to-Date Overall Rank*	3	2	1	1	1	1	1	1	1	1	1	1
Year-to-Date Overall Rank out of	18	18	18	18	18	18	18	18	18	18	18	12

Default Management	Nov 2023	Dec 2023	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024
1. Transition from 30 to 60+ Performance	9.45%	12.69%	11.17%	10.16%	10.49%	10.79%	11.29%	13.51%	13.09%	12.80%	13.33%	12.64%
1. Transition from 30 to 60+ Synthetic	14.72%	16.20%	12.69%	14.62%	11.98%	12.49%	12.89%	17.09%	13.62%	14.55%	16.31%	14.58%
1. Transition from 30 to 60+ Percentage Better or Worse Than Synthetic	-35.77%	-21.67%	-11.97%	-30.47%	-12.47%	-13.66%	-12.38%	-20.91%	-3.85%	-12.08%	-18.27%	-13.31%
1. Transition from 30 to 60+ Numerator	847	921	961	772	950	807	881	1,151	1,316	1,545	1,395	1,414
1. Transition from 30 to 60+ Denominator	8,959	7,256	8,605	7,597	9,057	7,482	7,800	8,517	10,052	12,074	10,468	11,184
1. Transition from 30 to 60+ Rank	1	1	4	1	2	3	5	1	9	3	1	2
1. Transition from 30 to 60+ Rank - Out of	18	18	18	18	18	18	18	18	18	18	18	12
1. Transition from 30 to 60+ Percentile	100.00%	100.00%	82.35%	100.00%	94.12%	88.24%	76.47%	100.00%	52.94%	88.24%	100.00%	90.91%
1. Transition from 30 to 60+ in Bottom 25% Last 3 Months	No	No	No	No	No	No	No	No	No	No	No	No
1. Transition from 30 to 60+ Performance Trend	Improving	No Change	No Change	No Change	No Change	No Change	No Change	No Change	Deteriorating	No Change	No Change	No Change
2. Cure Efficiency Performance	12.98%	15.93%	19.77%	22.58%	20.79%	24.21%	24.34%	22.85%	24.37%	22.63%	22.65%	15.61%
2. Cure Efficiency Synthetic	14.45%	14.40%	16.03%	16.62%	16.82%	17.68%	16.38%	14.56%	16.36%	16.26%	15.77%	12.86%
2. Cure Efficiency Percentage Better or Worse Than Synthetic	-10.21%	10.66%	23.33%	35.89%	23.57%	36.98%	48.58%	56.93%	48.99%	39.18%	43.63%	21.44%
2. Cure Efficiency Numerator	587	685	888	960	740	825	735	713	845	832	939	559
2. Cure Efficiency Denominator	4,523	4,300	4,492	4,251	3,560	3,407	3,020	3,121	3,467	3,677	4,145	3,580

Identifies each section of the Scorecard and its corresponding metric components.

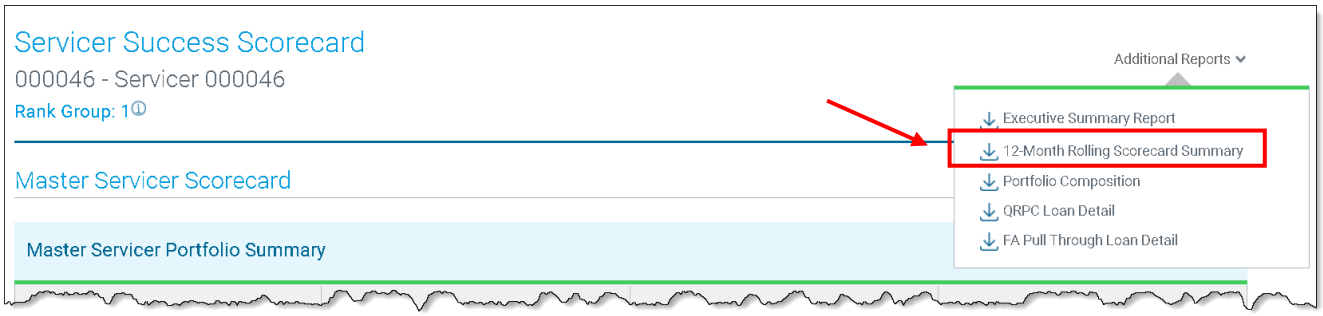
Detailed performance results for the most recent 12 months.

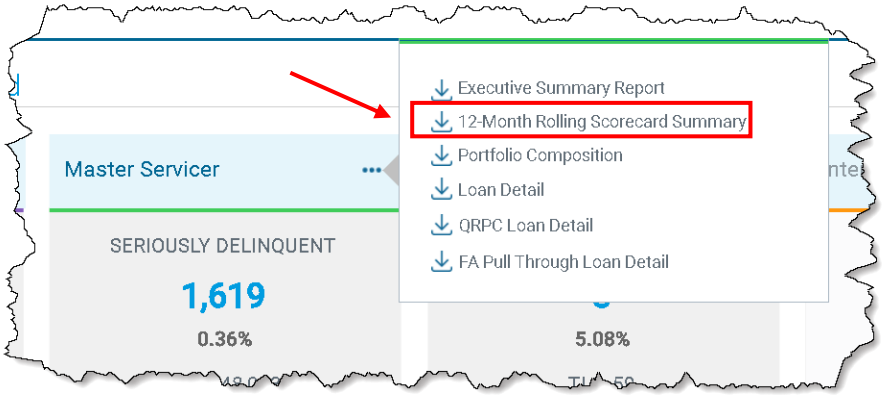
- Performance results displayed in gray indicate that your performance exceeded the performance of the synthetic portfolio (i.e., you outperformed the synthetic portfolio).
- Performance results displayed in red indicate that your performance did not exceed the performance of the synthetic portfolio (i.e., you did not outperform the synthetic portfolio).

How to Access the 12-Month Rolling Scorecard Summary Report

Perform the following steps to access the report:

1. Click **12-Month Rolling Scorecard Summary.** This link is available on the Additional Reports menu or the icon in the upper right corner of each Scorecard tile.





2. Follow the system prompts to save the data as a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.

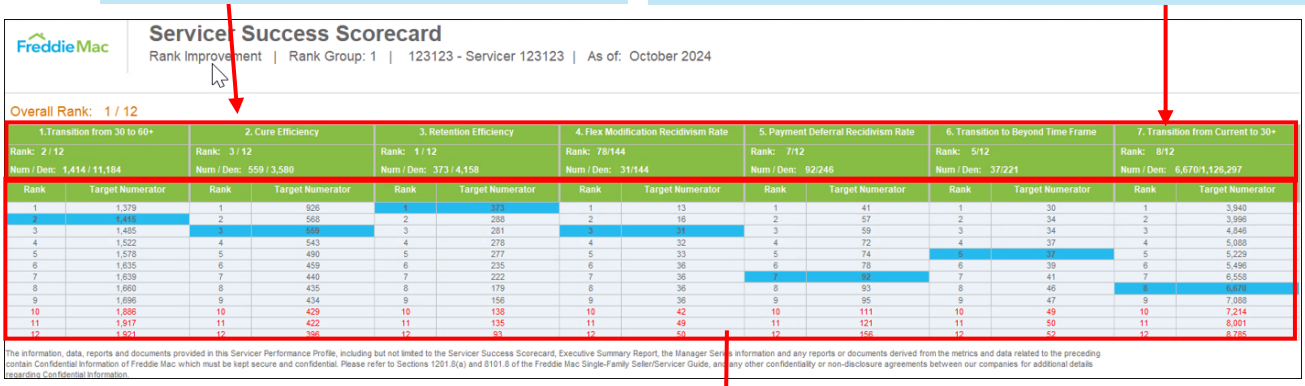
The Rank Improvement Report

The *Rank Improvement* report displays, for each of the six Default Management performance metrics where performance and a rank could be determined, the distance your organization was from other ranked Servicers within your rank group, for the current reporting period. This report is available to Servicers in Rank Groups 1, 2, and 3 on the Master Servicer Scorecard, and to Rank Group 1 on the Servicing Agent Scorecard.

Use this report to help you improve your ranking for individual metrics and your overall rank for the Default Management category.

Your overall rank for the Default Management category for the current reporting period displays here.

The six Default Management performance metrics with their corresponding ranks and numerator and denominator values.



Freddie Mac

Servicer Success Scorecard

Rank Improvement | Rank Group: 1 | 123123 - Servicer 123123 | As of: October 2024

Overall Rank: 1 / 12

1.Transition from 30 to 60+		2. Cure Efficiency		3. Retention Efficiency		4. Flex Modification Recidivism Rate		5. Payment Deferral Recidivism Rate		6. Transition to Beyond Time Frame		7. Transition from Current to 30+	
Rank: 2 / 12		Rank: 3 / 12		Rank: 1 / 12		Rank: 78/144		Rank: 7/12		Rank: 5/12		Rank: 8/12	
Num / Den: 1,414 / 11,184		Num / Den: 559 / 3,580		Num / Den: 373 / 4,158		Num / Den: 31/144		Num / Den: 92/246		Num / Den: 37/221		Num / Den: 6,670/1,126,297	
Rank	Target Numerator	Rank	Target Numerator	Rank	Target Numerator	Rank	Target Numerator	Rank	Target Numerator	Rank	Target Numerator	Rank	Target Numerator
1	1,379	1	926	1	373	1	13	1	41	1	30	1	3,940
2	1,414	2	568	2	288	2	16	2	57	2	34	2	3,996
3	1,485	3	559	3	281	3	31	3	59	3	34	3	4,846
4	1,522	4	543	4	278	4	32	4	72	4	37	4	5,088
5	1,578	5	490	5	277	5	33	5	74	5	37	5	5,229
6	1,635	6	459	6	235	6	36	6	78	6	39	6	5,496
7	1,639	7	440	7	222	7	36	7	92	7	41	7	6,558
8	1,660	8	435	8	179	8	36	8	93	8	46	8	6,670
9	1,696	9	434	9	156	9	36	9	95	9	47	9	7,088
10	1,886	10	429	10	138	10	42	10	111	10	49	10	7,214
11	1,917	11	422	11	135	11	49	11	121	11	50	11	8,001
12	1,921	12	398	12	93	12	50	12	156	12	52	12	8,785

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Manager Service information and any reports or documents derived from the metrics and data related to the preceding contain Confidential Information of Freddie Mac which must be kept secure and confidential. Please refer to Sections 1201.8(a) and 8101.8 of the Freddie Mac Single-Family Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.

Column	Description
Rank	For a specific Default Management performance metric, the number of ranked Servicers within your rank group for the current reporting period. Your organization's rank information for the individual metric is highlighted in blue.
Target Numerator	The numerator your organization would have needed to achieve a specific rank for the current reporting period. In the report example above, your organization would have needed a numerator equal to 452 to be ranked 1 among other ranked Servicers in your rank group for the Cure Efficiency metric.

How to Access the Rank Improvement Report

Perform the following steps to access the report:

1. Click your overall rank in the Default Management section of the Master Servicer or Servicing Agent Scorecard, as applicable.

Default Management

	Weight	Performance	Synthetic	Trend	Monthly Metric Rank	Bottom 25% 3 Months
1. Transition from 30 to 60+	30%	12.64%	14.58%	↔	2/12	N
2. Cure Efficiency	20%	15.61%	12.86%	↘	3/12	N
3. Retention Efficiency	15%	8.97%	4.85%	↗	1/12	N
4. Flex Modification Recidivism Rate	5%	21.53%	25.03%	N/A	3/12	N
5. Payment Deferral Recidivism Rate	5%	37.40%	36.53%	N/A	7/12	N
6. Transition to Beyond Time Frame	5%	16.74%	23.13%	N/A	5/12	N
Supplemental Metrics						
7. Transition from Current to 30+	20%	0.59%	0.56%	N/A	8/12	N

1/12

Monthly Default Management Rank

2. Follow the system prompts to save the data to a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.

Master Servicer Comparison Report

For servicing agents, the *Master Servicer Comparison* report provides a detailed performance breakdown, by master Servicer, for the portfolio of loans you subservice, for the current reporting period. This report is available via the Servicing Agent Scorecard. For additional information about the Servicing Agent Scorecard, refer to Chapter 3.

Use this report to review the performance of loans you subservice for each master Servicer's portfolio, and to determine specific areas where performance can be improved.

How to Access the Master Servicer Comparison Report

1. From the Servicing Agent Scorecard, click the area highlighted below to access the *Master Servicer Comparison* report.

Servicing Agent Portfolio Summary

Consolidated Scorecard
Master Servicer Scorecard
Interim Servicer Scorecard

TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	SERIOUSLY DELINQUENT
138,374	134,060	4,314	413
for 71 Master Servicers	96.88%	3.12%	0.30%

2. Follow the system prompts to save the data to a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.

Parts of the Master Servicer Comparison Report

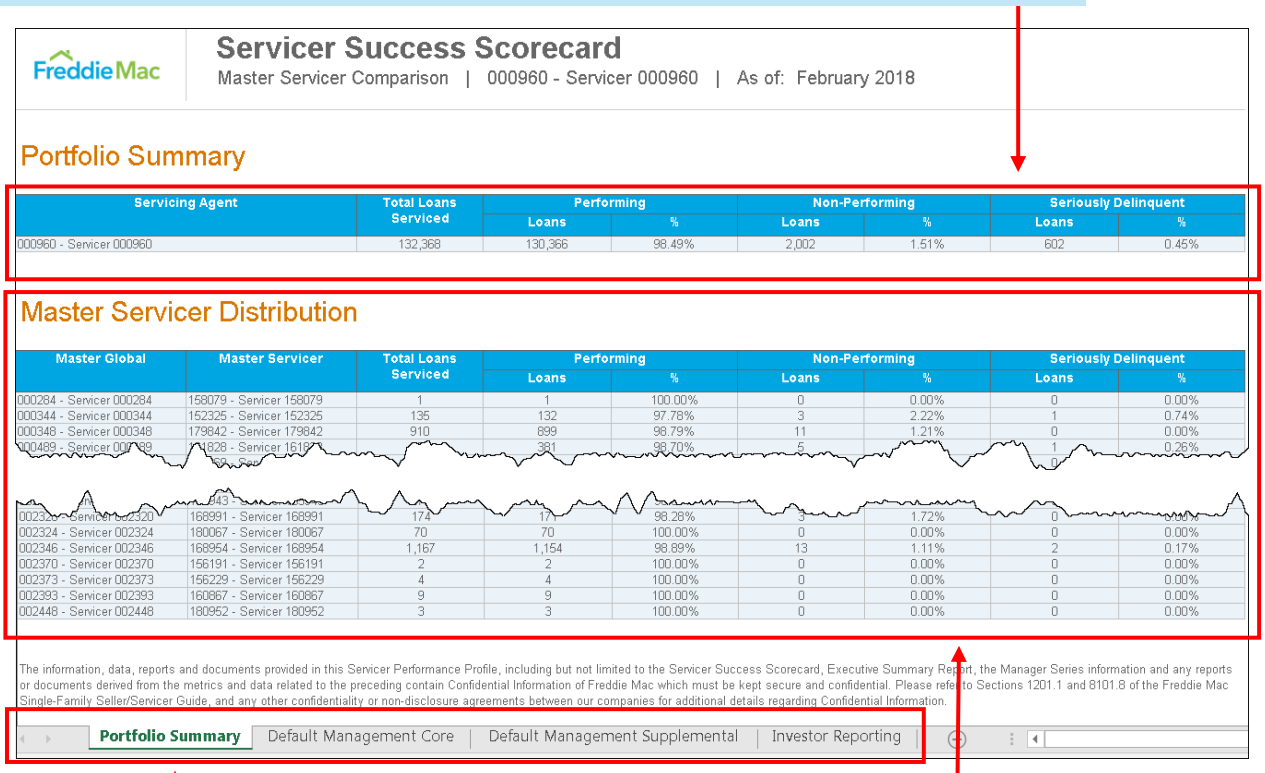
The *Master Servicer Comparison* report is comprised of various sections that correspond to each section of the Servicing Agent Scorecard.

For each tab or section of the report, we display the servicing agent's (subservicer's) overall performance, and then provide a breakdown that reflects subserviced loans for each master Servicer's portfolio of loans and how that performance contributed to the overall performance for subserviced loans. This report allows the servicing agent to view and compare their performance for each master Servicer.

Portfolio Summary

Below is an example of the Portfolio Summary section of the report.

The servicing agent's overall performance for the portfolio of loans it subservices. This information corresponds to the results displayed on the Servicing Agent Scorecard.



Freddie Mac

Servicer Success Scorecard

Master Servicer Comparison | 000960 - Servicer 000960 | As of: February 2018

Portfolio Summary

Servicing Agent	Total Loans Serviced	Performing		Non-Performing		Seriously Delinquent	
		Loans	%	Loans	%	Loans	%
000960 - Servicer 000960	132,368	130,366	98.49%	2,002	1.51%	602	0.45%

Master Servicer Distribution

Master Global	Master Servicer	Total Loans Serviced	Performing		Non-Performing		Seriously Delinquent	
			Loans	%	Loans	%	Loans	%
000284 - Servicer 000284	158079 - Servicer 158079	1	1	100.00%	0	0.00%	0	0.00%
000344 - Servicer 000344	152325 - Servicer 152325	135	132	97.78%	3	2.22%	1	0.74%
000348 - Servicer 000348	179842 - Servicer 179842	910	899	98.79%	11	1.21%	0	0.00%
000489 - Servicer 000489	161828 - Servicer 161828	386	381	98.70%	5	1.30%	1	0.26%
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	0	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
002320 - Servicer 002320	168991 - Servicer 168991	174	171	98.28%	3	1.72%	0	0.00%
002324 - Servicer 002324	180067 - Servicer 180067	70	70	100.00%	0	0.00%	0	0.00%
002346 - Servicer 002346	168954 - Servicer 168954	1,167	1,154	98.89%	13	1.11%	2	0.17%
002370 - Servicer 002370	156191 - Servicer 156191	2	2	100.00%	0	0.00%	0	0.00%
002373 - Servicer 002373	156229 - Servicer 156229	4	4	100.00%	0	0.00%	0	0.00%
002393 - Servicer 002393	160867 - Servicer 160867	9	9	100.00%	0	0.00%	0	0.00%
002448 - Servicer 002448	180952 - Servicer 180952	3	3	100.00%	0	0.00%	0	0.00%

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Portfolio Summary | Default Management Core | Default Management Supplemental | Investor Reporting

Tabs provide access to each section of the report.

The servicing agent's overall performance broken down by the master Servicers for whom they subservice loans.

Default Management Metrics

Below is an example of the Default Management Core Metrics section. This section provides detailed data on the Default Management performance metrics for the current reporting period on loans subserviced for each master Servicer.

Servicer Success Scorecard

Master Servicer Comparison | 000960 - Servicer 000960 | As of: February 2018

Default Management Core Metrics

Servicing Agent	Transition from 30 to 60+				Cure Efficiency				Retention Efficien		
	Numerator	Denominato	Performanc	Synthetic	Numerator	Denominato	Performanc	Synthetic	Numerator	Denominato	Perfor
000960 - Servicer 000960	108	849	12.72%	11.33%	104	882	11.79%	8.66%	75	743	10.09

Master Servicer Distribution

Master Global	Master Servicer	Transition from 30 to 60+				Cure Efficiency				Retention Efficien		
		Numerator	Denominato	Performanc		Numerator	Denominato	Performanc		Numerator	Denominato	Perform
000284 - Servicer 000284	158079 - Servicer 158079	0	0			0	0			0	0	
000344 - Servicer 000344	152325 - Servicer 152325	0	0			0	3	0.00%		0	3	0.00
000348 - Servicer 000348	179842 - Servicer 179842	1	5	20.00%		0	3	0.00%		0	3	0.00
000489 - Servicer 000489	161828 - Servicer 161828	0	3	0.00%		0	1	0.00%		0	1	0.0
000489 - Servicer 000489	161869 - Servicer 161869	0	0			0	0			0	0	
000514 - Servicer 000514	179884 - Servicer 179884	1	2	50.00%		0	0			0	0	
000689 - Servicer 000689	168961 - Servicer 168961	2	13	15.38%		0	8	0.00%		0	8	0.00
000784 - Servicer 000784	168772 - Servicer 168772	16	124	12.90%		14	107	13.08%		8	99	8
000823 - Servicer 000823	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]		0	0	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	[illegible]		[illegible]	[illegible]	
002318 - Servicer 002318	155943 - Servicer 155943	0	1	0.00%		0	6	0.00%		1	5	
002320 - Servicer 002320	168991 - Servicer 168991	0	2	0.00%		0	1	0.00%		0	0	
002324 - Servicer 002324	180067 - Servicer 180067	0	0			0	0			0	0	
002346 - Servicer 002346	168954 - Servicer 168954	1	8	12.50%		3	7	42.86%		0	4	0.00
002370 - Servicer 002370	156191 - Servicer 156191	0	0			0	0			0	0	
002373 - Servicer 002373	156229 - Servicer 156229	0	0			0	0			0	0	
002393 - Servicer 002393	160867 - Servicer 160867	0	0			0	0			0	0	
002448 - Servicer 002448	180952 - Servicer 180952	0	0			0	0			0	0	

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Portfolio Summary | **Default Management Core** | Default Management Supplemental | Investor Reporting

Default Management Supplemental Metrics

Below is an example of the Default Management Supplemental Metrics section. This section provides detailed data on the Default Management supplemental metrics for the current reporting period on loans subserviced for each master Servicer.

Servicer Success Scorecard

Master Servicer Comparison | 000960 - Servicer 000960 | As of: February 2018

Default Management Supplemental Metrics

Servicing Agent	Transition from Current to 30+				Transition from 60 to 90+				Transition	
	Numerator	Denominator	Performance	Synthetic	Numerator	Denominator	Performance	Synthetic	Numerator	Denomin
000960 - Servicer 000960	778	128,271	0.61%	0.43%	38	161	23.60%	30.07%	40	85

Master Servicer Distribution

Master Global	Master Servicer	Transition from Current to 30+				Transition from 60 to 90+				Transition	
		Numerator	Denominator	Performance		Numerator	Denominator	Performance		Numerator	Denomin
000284 - Servicer 000284	158079 - Servicer 158079	0	1	0.00%		0	0			0	0
000344 - Servicer 000344	152325 - Servicer 152325	0	132	0.00%		0	2	0.00%		1	1
000348 - Servicer 000348	179842 - Servicer 179842	4	904	0.44%		0	3	0.00%		0	0
000489 - Servicer 000489	161828 - Servicer 161828	1	374	0.27%		0	0			0	0
000489 - Servicer 000489	161869 - Servicer 161869	0	4	0.00%		0	0			0	0
000514 - Servicer 000514	179884 - Servicer 179884	0	72	0.00%		0	0			0	0
000689 - Servicer 000689	168961 - Servicer 168961	9	2,714	0.33%		0	2	0.00%		0	
000784 - Servicer 000784	168772 - Servicer [illegible]	91	[illegible]	[illegible]		5	[illegible]	21.74%		7	
[illegible]	180952 - Servicer [illegible]	[illegible]	[illegible]	[illegible]		0	0			0	

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Portfolio Summary | Default Management Core | **Default Management Supplemental** | Investor Reporting

Investor Reporting Metrics

Below is an example of the Investor Reporting Metrics section. This section provides detailed data on the Investor Reporting metrics for the current reporting period for loans subserviced for each master Servicer.

Freddie Mac

Servicer Success Scorecard

Master Servicer Comparison | 221246 - Servicer 221246 | As of: October 2024

Investor Reporting

Servicing Agent	Cash Deficiency		Average Num of Days to Report Payoffs				Aged Edits								
	Performance	Rating	Numerator	Denominator	Performance	Rating	30 Days Numerator	30 Days Denominator	30 Days Performance	60 Days Numerator	60 Days Denominator	60 Days Performance	90+ Days Numerator	90+ Days Denominator	90+ Days Performance
221246 - Servicer 221246	$0.00	Pass	1,835	1,919	0.96	Pass	26	98	73.47%	12	25	52.00%	5	21	76.19%

Master Servicer Distribution

Master Global	Master Servicer	Cash Deficiency		Average Num of Days to Report Payoffs				Aged Edits								
		Performance		Numerator	Denominator	Performance		30 Days Numerator	30 Days Denominator	30 Days Performance	60 Days Numerator	60 Days Denominator	60 Days Performance	90+ Days Numerator	90+ Days Denominator	90+ Days Performance
004824 - Servicer 004824	158079 - Servicer 158079	$0.00		228	240	0.95		2	4	50.00%	0	2	100.00%	0	0	100.00%
004824 - Servicer 004825	158079 - Servicer 158080	$0.00		21	17	1.24		0	4	100.00%	0	0	100.00%	0	0	100.00%
004824 - Servicer 004826	152325 - Servicer 152325	$0.00		119	129	0.92		5	8	37.50%	6	6	0.00%	0	2	100.00%
004824 - Servicer 004827	152325 - Servicer 152326	$0.00		39	41	0.95		0	5	100.00%	0	0	100.00%	0	1	100.00%
004824 - Servicer 004828	152325 - Servicer 152327	$0.00		396	408	0.97		3	32	90.63%	0	5	100.00%	5	10	50.00%

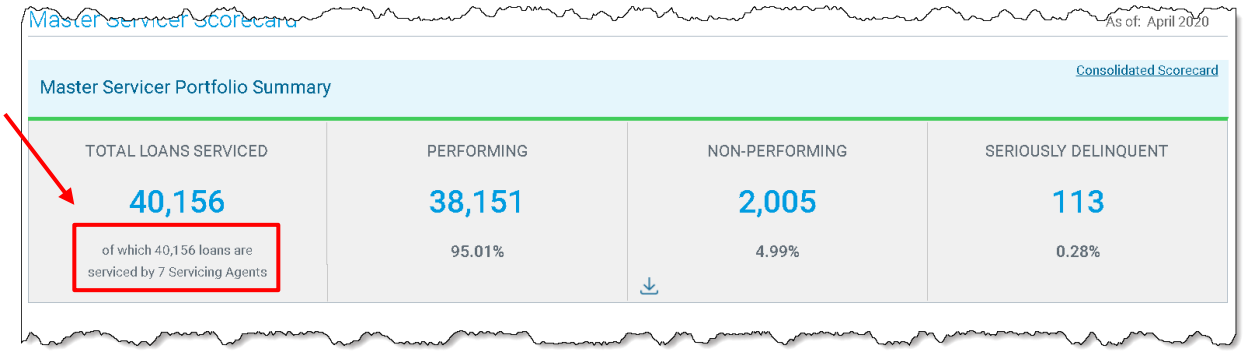
Servicing Agent Comparison Report

The *Servicing Agent Comparison* report is available to master Servicers and provides a breakdown of their servicing agents' performance for the current reporting period.

Use this report to review the performance of your servicing agents, and to determine specific areas where performance can be improved.

How to Access the Servicing Agent Comparison Report

1. From your Master Servicer Scorecard, click the area highlighted below to access the *Servicing Agent Comparison* report.



2. Follow the system prompts to save the data to a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.

Parts of the Servicing Agent Comparison Report

The *Servicing Agent Comparison* report is comprised of various sections that correspond to each section of the master Servicer's Scorecard.

For each tab or section of the report, we display the master Servicer's overall performance, and then provide a breakdown that reflects how each servicing agents' subserviced portfolio of loans contributed to that performance. If the master Servicer services a portion of the overall portfolio, that performance is also displayed. This report allows the master Servicer to view and compare its servicing agents' performance.

Portfolio Summary

Below is an example of the Portfolio Summary section of the report.

The master Servicer's overall performance for its portfolio of loans. This information corresponds to the results displayed on the master Servicer Scorecard.

Freddie Mac

Servicer Success Scorecard

Servicing Agent Comparison | Rank Group: 3 | 002073 - Servicer 002073 | As of: February 2018

Portfolio Summary

Master Servicer	Total Loans Serviced	Performing		Non-Performing		Seriously Delinquent	
		Loans	%	Loans	%	Loans	%
002073 - Servicer 002073	40,553	38,882	95.88%	1,671	4.12%	577	1.42%

Master Servicer Contribution

Master Servicer Global	Total Loans Serviced	Performing	
		Loans	%

The performance results for that portion of the overall portfolio the master Servicer services.

In this example, the master Servicer does not service any loans.

Servicing Agent Contribution

Servicing Agent Global	Servicing Agent Servicer	Total Loans Serviced	Performing		Non-Performing		Seriously Delinquent	
			Loans	%	Loans	%	Loans	%
000887 - Servicer 000887	159067 - Servicer 159067	7,120	7,033	98.78%	87	1.22%	14	0.20%
000960 - Servicer 000960	154579 - Servicer 154579	10,101	9,889	97.90%	212	2.10%	67	0.66%
000995 - Servicer 000995	161686 - Servicer 161686	13,683	13,416	98.05%	267	1.95%	76	0.56%
001855 - Servicer 001855	160109 - Servicer 160109	9,649	8,544	88.55%	1,105	11.45%	420	4.35%

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Portfolio Summary | Default Management Core | Default Management Supplemental | In ...

Tabs provide access to each section of the report.

The master Servicer's overall performance broken down by each servicing agent's performance.

In this example, there are four servicing agents.

Default Management Metrics

Below is an example of the Default Management Core Metrics section. This section provides detailed data on the Default Management performance metrics for the current reporting period for each servicing agent.

Freddie Mac

Servicer Success Scorecard

Servicing Agent Comparison | Rank Group: 3 | 002073 - Servicer 002073 | As of: February 2018

Default Management Core Metrics

Master Servicer	Transition from 30 to 60+				Cure Efficiency				Retention Ef		
	Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Pe
002073 - Servicer 002073	106	795	13.33%	14.13%	84	832	10.10%	8.94%	39	768	

Master Servicer Contribution

Servicer Global	Transition from 30 to 60+				Cure Efficiency				Retention Ef	
	Numerator	Denominat	Performan		Numerator	Denominat	Performan		Numerator	Denominat

Servicing Agent Contribution

Servicing Agent Global	Servicing Agent Servicer	Transition from 30 to 60+				Cure Efficiency				Retentio	
		Numerator	Denominat	Performan		Numerator	Denominat	Performan		Numerator	Denominat
000887 - Servicer 000887	159067 - Servicer 159067	4	54	7.41%		3	24	12.50%		1	23
000960 - Servicer 000960	154579 - Servicer 154579	8	86	9.30%		15	99	15.15%		12	91
000995 - Servicer 000995	161686 - Servicer 161686	21	160	13.13%		13	107	12.15%		0	96
001855 - Servicer 001855	160109 - Servicer 160109	73	495	14.75%		53	602	8.80%		26	558

Default Management Supplemental Metrics

Below is an example of the Default Management Supplemental Metrics section. This section provides detailed data on the Default Management supplemental metrics for the current reporting period for each servicing agent.

Freddie Mac

Servicer Success Scorecard

Servicing Agent Comparison | Rank Group: 3 | 002073 - Servicer 002073 | As of: February 2018

Default Management Supplemental Metrics

Master Servicer	Transition from Current to 30+				Transition from 60 to 90+				Transition from 120+ t		
	Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Performan	Synthetic	Numerator	Denominat	Perf
002073 - Servicer 002073	395	39,175	1.01%	0.98%	58	197	29.44%	27.39%	51	124	

Master Servicer Contribution

Servicer Global	Transition from Current to 30+				Transition from 60 to 90+				Transition from 12		
	Numerator	Denominat	Performan		Numerator	Denominat	Performan		Numerator	Denominat	P

Servicing Agent Contribution

Servicing Agent Global	Servicing Agent Servicer	Transition from Current to 30+				Transition from 60 to 90+				Transition from 12		
		Numerator	Denominat	Performan		Numerator	Denominat	Performan		Numerator	Denominat	P
000887 - Servicer 000887	159067 - Servicer 159067	39	7,112	0.55%		4	11	36.36%		0	0	
000960 - Servicer 000960	154579 - Servicer 154579	72	9,967	0.72%		5	16	31.25%		7	14	
000995 - Servicer 000995	161686 - Servicer 161686	82	13,480	0.61%		12	28	42.86%		10	21	4
001855 - Servicer 001855	160109 - Servicer 160109	202	8,616	2.34%		37	142	26.06%		34	89	

Investor Reporting Metrics

Below is an example of the Investor Reporting Metrics section. This section provides detailed data on the Investor Reporting metrics for the current reporting period for each servicing agent.

Servicer Success Scorecard

Servicing Agent Comparison | Rank Group: 2 | 002073 - Servicer 002073 | As of: October 2024

Investor Reporting

Master Servicer	Cash Deficiency		Average Num of Days to Report Payoffs						
	Performance	Rating	Numerator	Denominator	Performance	Rating	30 Days Numerator	30 Days Denominator	30 Days Performan
002073 - Servicer 002073	$0.00	Pass	1,197	1,507	0.79	Pass	4	112	96.43%

Master Servicer Contribution

Master Servicer Global	Cash Deficiency		Average Num of Days to Report Payoffs						
	Performance		Numerator	Denominator	Performance		30 Days Numerator	30 Days Denominator	30 Days Performance

No data returned for this view. This might be because the applied filter excludes all data.

Servicing Agent Contribution

Servicing Agent Global	Servicing Agent Servicer	Cash Deficiency		Average Num of Days to Report Payoffs						
		Performance		Numerator	Denominator	Performance		30 Days Numerator	30 Days Denominator	30 Days Performan
000887 - Servicer 000887	159067 - Servicer 159067	$0.00		1,120	1,155	0.97		4	60	93.33%
000960 - Servicer 000960	154579 - Servicer 159579	$0.00		77	352	0.22		0	52	100.00%

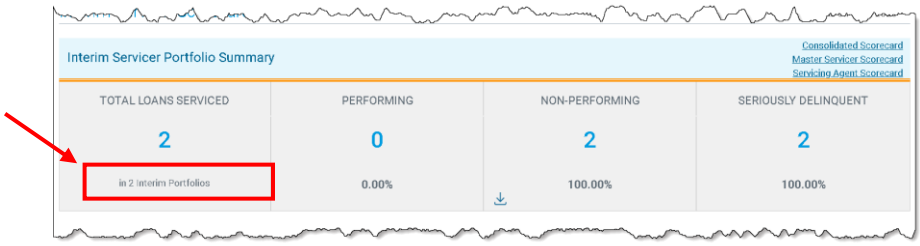
Interim Portfolio Comparison Report

The *Interim Portfolio Comparison* report is available via the Interim Servicer Scorecard and provides a breakdown of how each interim portfolio contributes to the overall interim servicing portfolio that you service for the current reporting period.

Use this report to review the performance of each interim portfolio you service, and to determine specific areas where performance can be improved.

How to Access the Interim Servicer's Comparison Report

1. From the Interim Servicer Scorecard, click the area highlighted below to access the *Interim Portfolio Comparison* report.



2. Follow the system prompts to save the data to a Microsoft® Excel® spreadsheet.

After you save the spreadsheet, you may open it and use the data to create ad hoc reports and run analyses.

Parts of the Interim Portfolio Comparison Report

The *Interim Portfolio Comparison* report is comprised of three sections that correspond to each section of your Interim Servicer Scorecard.

For each tab or section of the report, we display the interim Servicer's overall performance, and then provide a breakdown that reflects how each interim portfolio of loans contributed to that overall performance.

Portfolio Summary

Below is an example of the Portfolio Summary section of the report.

The interim Servicer's overall performance for the portfolio of loans that it services on an interim basis. This information corresponds to the results displayed on the Interim Servicer Scorecard.

Interim Servicer	Total Loans Serviced	Performing		Non-Performing		Seriously Delinquent	
		Loans	%	Loans	%	Loans	%
121212 Interim Servicer	19,344	11,998	62.02%	7,346	37.98%	5,169	26.72%

Interim Portfolio Distribution

Interim Portfolio	Total Loans Serviced	Performing		Non-Performing		Seriously Delinquent	
		Loans	%	Loans	%	Loans	%
111222 Interim Servicer	12	12	100.00%	0	0.00%	0	0.00%
111222 Interim Servicer	64	61	95.31%	3	4.69%	3	4.69%
111222 Interim Servicer	82	60	73.17%	22	26.83%	13	15.85%
111222 Interim Servicer	45	45	100.00%	0	0.00%	0	0.00%
111222 Interim Servicer	87	85	97.70%	2	2.30%	1	1.15%
111222 Interim Servicer	161	142	88.20%	19	11.80%	6	3.73%
111222 Interim Servicer	8,106	4,560	56.25%	3,546	43.75%	2,328	28.72%
111222 Interim Servicer	358	118	32.96%	240	67.04%	202	56.42%
111222 Interim Servicer	9,556	6,080	63.62%	3,476	36.38%	2,600	27.21%
111222 Interim Servicer	68	66	97.06%	2	2.94%	1	1.47%

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Portfolio Summary | Default Management Core | Default Management Supplemental

Tabs provide access to each section of the report.

The interim Servicer's overall performance broken down by each interim servicing portfolio.

Default Management Core Metrics

Below is an example of the Default Management Core Metrics section. This section provides detailed data on the Default Management performance metrics for the current reporting period for each interim servicing portfolio.

FreddieMac

Servicer Success Scorecard

Interim Portfolio Comparison | 000887 Servicer 000887 | As of: October 2024

Default Management Core Metrics

Interim Servicer	Transition from 30 to 60+				Cure Efficiency				Retention Efficiency		
	Numerator	Denominator	Performance	Synthetic	Numerator	Denominator	Performance	Synthetic	Numerator	Denominator	Performan
000887 Servicer 000887	49	380	12.89%	18.88%	51	661	7.72%	8.76%	44	708	6.21%

Interim Portfolio Distribution

Interim Portfolio	Transition from 30 to 60+				Cure Efficiency				Retention Efficiency		
	Numerator	Denominator	Performance		Numerator	Denominator	Performance		Numerator	Denominator	Performanc
123123 Interim Servicer 123123	49	380	12.89%		51	661	7.72%		44	708	6.21%

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and 8101.8 of the Freddie Mac Single-Family Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.

Portfolio Summary | Default Management Core | Default Management Supplemental

Default Management Supplemental Metrics

Below is an example of the Default Management Supplemental Metrics section. This section provides detailed data on the Default Management supplemental metrics for the current reporting period for each interim servicing portfolio.

Freddie Mac

Servicer Success Scorecard

Interim Portfolio Comparison | 000887 Servicer 000887 | As of: October 2024

Default Management Supplemental Metrics

Interim Servicer	Transition from Current to 30+				Transition from 60 to 90+				Transition from 120+ to W		
	Numerator	Denominator	Performance	Synthetic	Numerator	Denominator	Performance	Synthetic	Numerator	Denominator	Performa
000887 Servicer 000887	111	3,232	3.43%	3.21%	37	182	20.33%	30.27%	51	128	39.84%

Interim Portfolio Distribution

Interim Portfolio	Transition from Current to 30+				Transition from 60 to 90+				Transition from 120+ to		
	Numerator	Denominator	Performance		Numerator	Denominator	Performance		Numerator	Denominator	Performa
123123 - Interim Servicer	111	3,232	3.43%		37	182	20.33%		51	128	39.84%

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Manager Series information and 8101.8 of the Freddie Mac Single-Family Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.

Portfolio Summary | Default Management Core | **Default Management Supplemental**

Executive Summary Report

Freddie Mac provides aggregated Global Family performance data and Executive Summary Reports (ESRs) to all Servicers.

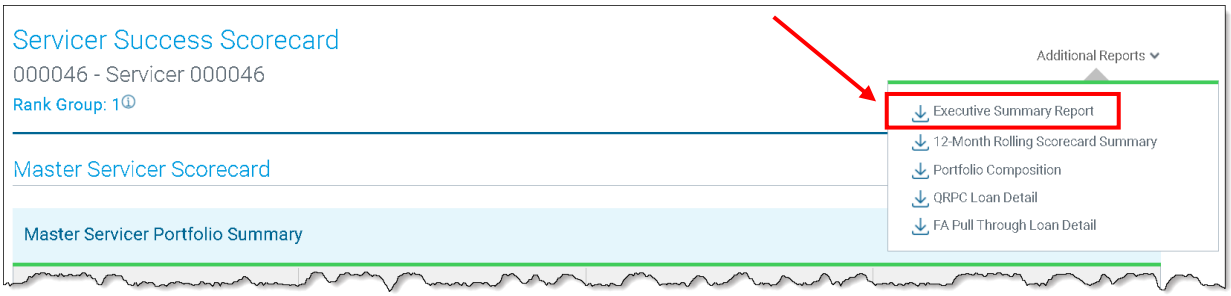
The ESR provides the following information:

- A static snapshot of your current month Scorecard
- A current month snapshot of your portfolio composition that includes the following:
  - Total Loans Serviced and unpaid principal balance (UPB)
  - Delinquent Loan Counts by Delinquency Statuses
- Detailed information for each of your Default Management metrics, both performance and supplemental, that include:
  - Definitions for each metric
  - An overview of how we calculated your performance including denominator and numerator details
  - Details about each metric's synthetic portfolio including:
    - Performance
    - The unique control variables used to calculate each metric's synthetic performance

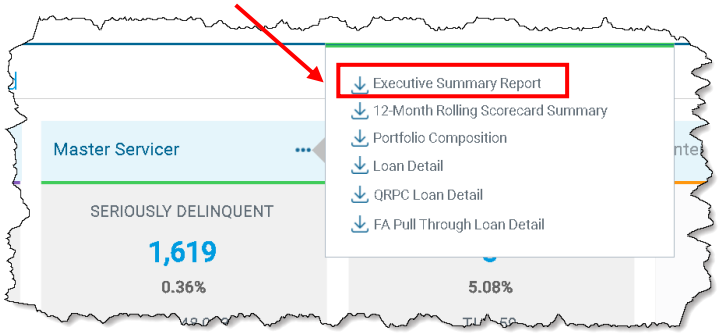
- Charts that depict your performance, your synthetic's performance, and the degree to which you are better or worse than your synthetic
- Additional reports:
  - A table depicting your Alternatives to Foreclosure Pull Through performance tracked for each month's D60 population. Refer to the FA Pull Through Loan Detail for loan-level detail data to support the information displayed in this table.
  - A graph depicting your Quality Right Party Contact performance on D120+ loans and comparing it against your target rate by month. Refer to the QRPC Loan Detail for loan-level detail data to support the information displayed in this graph.

How to Generate Your ESR

You can generate your ESR directly from your Master Servicer Scorecard. To do this, click the File Download icon next to Executive Summary Report on the Additional Reports menu.



You may also access the ESR directly from the Master Servicer Scorecard menu on the Servicer Performance Profile home page.



How to Print and Save Your ESR

After the ESR displays, use the functionality available within your browser to save the ESR as a .pdf file, print, and zoom in and out.

Portfolio Analysis

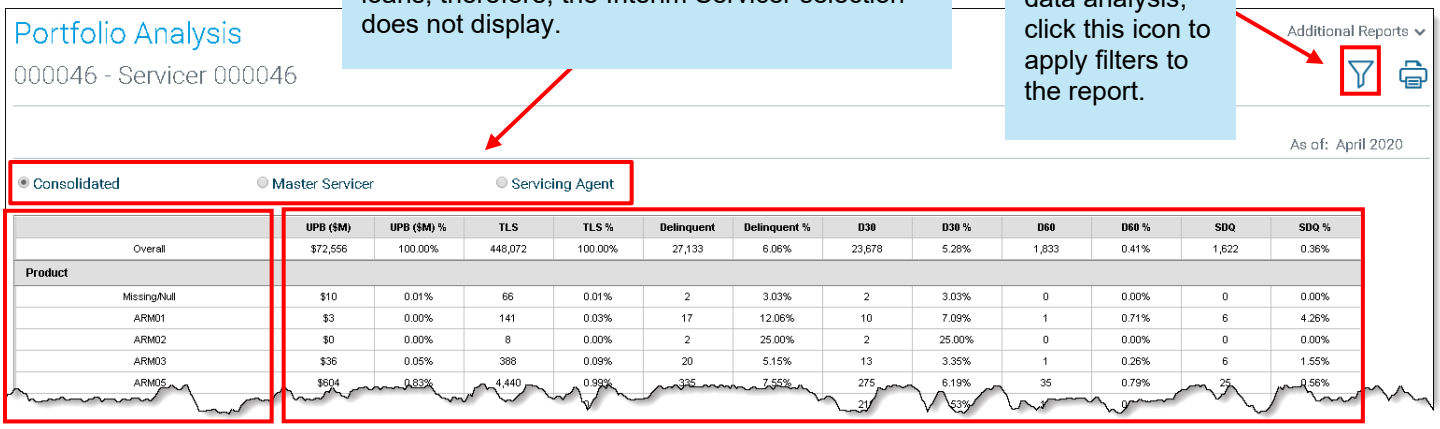
The *Portfolio Analysis* report provides a high-level breakdown of your portfolio (i.e., Consolidated, Master Servicer, Servicing Agent, or Interim Servicer, as applicable), based on various characteristics such as product, loan-to-value (LTV) ratio, number of units, origination year, and more. Statistical information on UPB, total loans serviced, number of loans delinquent and level of delinquency is provided.

You can apply filters, as needed, to review and analyze the data. Use this report to manage your delinquent loan portfolio and prevent loans from progressing to more severe levels of delinquency.

Click the radio button to select the portfolio of loans you want to view. The view defaults to Consolidated.

All applicable views will display. In this example, the Servicer does not interim service loans, therefore, the Interim Servicer selection does not display.

To assist with data analysis, click this icon to apply filters to the report.



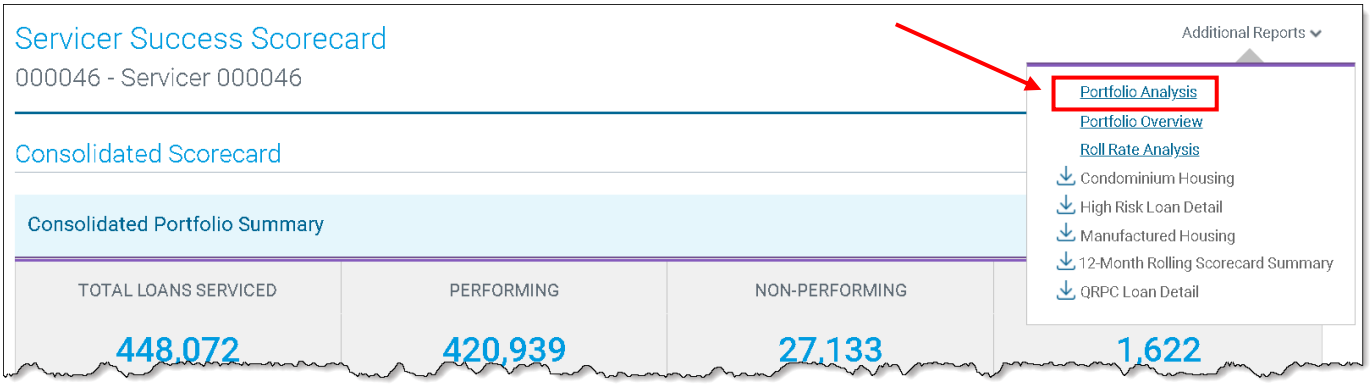
	UPB ($M)	UPB ($M) %	TLS	TLS %	Delinquent	Delinquent %	D30	D30 %	D60	D60 %	SDQ	SDQ %
Overall	$72,556	100.00%	448,072	100.00%	27,133	6.06%	23,678	5.28%	1,833	0.41%	1,622	0.36%
Product												
Missing/Null	$10	0.01%	66	0.01%	2	3.03%	2	3.03%	0	0.00%	0	0.00%
ARM01	$3	0.00%	141	0.03%	17	12.06%	10	7.09%	1	0.71%	6	4.26%
ARM02	$0	0.00%	8	0.00%	2	25.00%	2	25.00%	0	0.00%	0	0.00%
ARM03	$36	0.05%	388	0.09%	20	5.15%	13	3.35%	1	0.26%	6	1.55%
ARM05	$604	0.83%	4,440	0.99%	335	7.55%	275	6.19%	35	0.79%	25	0.56%

Portfolio analysis data displays here. An overall analysis is provided at the top of the report, with breakdowns provided based on various characteristics in the remaining sections of the report. Information provided includes total unpaid principal balance, total loans serviced, total delinquencies, and a breakdown of the delinquencies based on severity level.

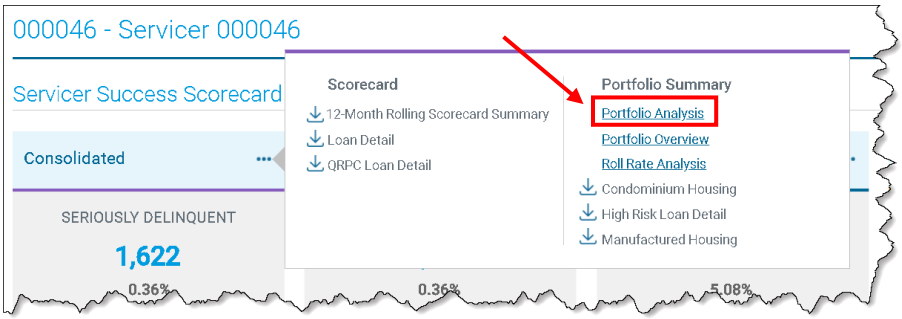
Identifies the various characteristics for which the portfolio analysis provided. Characteristics include product, LTV, number of units, origination year, purpose, state, region, and note rate.

How to Access the Portfolio Analysis

You can access the *Portfolio Analysis* report directly from your Consolidated Scorecard. To do this, click the Portfolio Analysis link on the Additional Reports menu.



You may also access the *Portfolio Analysis* directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.



Roll Rate Analysis

The *Roll Rate Analysis* report provides a breakdown, by servicing cycle, of how the loans in your portfolio are transitioning from one status to another.

You can apply filters, as needed, to review and analyze the data. Use this report to analyze the roll rate trends and determine where process improvements may enhance your performance.

Click the radio button to select the portfolio of loans you want to view. The view defaults to Consolidated.

All applicable views will display. In this example, the Servicer does not interim service loans, therefore, the Interim Servicer selection does not display.

To assist with data analysis, click this icon to apply filters to the report.

Roll Rate Analysis

000046 - Servicer 000046

Additional Reports

As of: April 2020

Consolidated | Master Servicer | Servicing Agent

Servicing Cycle	Apr 2020		Mar 2020		Feb 2020		Jan 2020		Dec 2019		Nov 2019	
Description	Count	Rate	Count	Rate	Count	Rate	Count	Rate	Count	Rate	Count	Rate
Current to Current	1,658,384	93.27%	1,760,639	97.91%	1,780,357	98.39%	1,787,488	98.62%	3,445,279	96.74%	1,793,251	98.25%
Current to D30	86,791	4.88%	11,072	0.62%	9,081	0.50%	5,747	0.32%	93,479	2.62%	9,719	0.53%
Current to D60	55	0.00%	44	0.00%	26	0.00%	15	0.00%	76	0.00%	31	0.00%
Current to D90+(not in FCL)	8	0.00%	7	0.00%	7	0.00%	2	0.00%	12	0.00%	3	0.00%
Current to Payoff	32,820	1.85%	26,457	1.47%	20,046	1.11%	19,284	1.06%	22,513	0.63%	22,101	1.21%
Current to Repurchase Payoff	4	0.00%	2	0.00%	2	0.00%	2	0.00%	5	0.00%	1	0.00%
D30 to Current	6,388	33.27%	6,948	41.74%	4,622	33.83%	6,056	39.50%	14,282	38.82%	5,012	33.50%
D30 to D30	6,775	35.28%	7,327	44.02%	6,910	50.57%	7,237	47.20%	14,531	39.50%	7,538	50.38%
[illegible]	5,699	[illegible]	[illegible]	12.59%	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	2,13[illegible]	[illegible]

The various roll rate statuses display in this column.

The number of loans moving from status to status (also reflected as a percentage) for the most recent six servicing cycles display here.

How to Access the Roll Rate Analysis

You can access the *Roll Rate Analysis* report directly from your Consolidated Scorecard. To do this, click the Roll Rate Analysis link on the Additional Reports menu.

Servicer Success Scorecard

000046 - Servicer 000046

Additional Reports

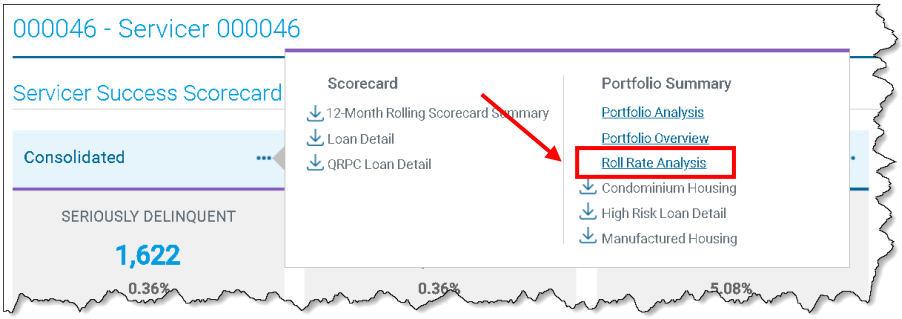
- Portfolio Analysis
- Portfolio Overview
- Roll Rate Analysis
- Condominium Housing
- High Risk Loan Detail
- Manufactured Housing
- 12-Month Rolling Scorecard Summary
- QRPC Loan Detail

Consolidated Scorecard

Consolidated Portfolio Summary

TOTAL LOANS SERVICED	PERFORMING	NON-PERFORMING	
448,072	420,939	27,133	1,622

You may also access the *Roll Rate Analysis* directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.



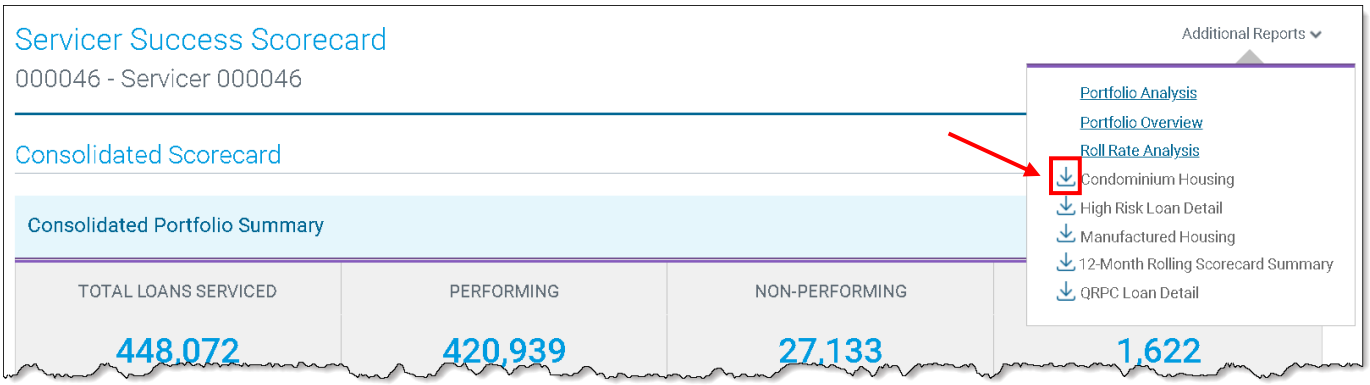
Condominium Housing Loan-Level Detail

The *Condominium Housing* loan-level detail report identifies loans located in super lien states that are 30 days or more delinquent or in foreclosure. Super lien states are those whose statute allows a condominium, homeowners' association, or planned unit development lien, or some portion thereof, to supersede our first lien position.

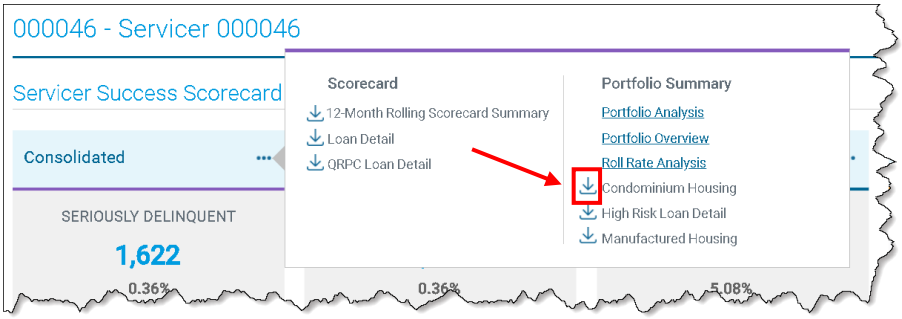
The information contained in this report regarding super lien states is for informational purposes only. You should consult with your attorneys to confirm the applicable statutes that may apply regarding super liens.

How to Access the Condominium Housing Loan-Level Detail

You can access the *Condominium Housing* loan-level detail report directly from your Consolidated Scorecard. To do this, click the File Download icon next to Condominium Housing on the Additional Reports menu.



You may also access the *Condominium Housing* loan-level detail report directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.

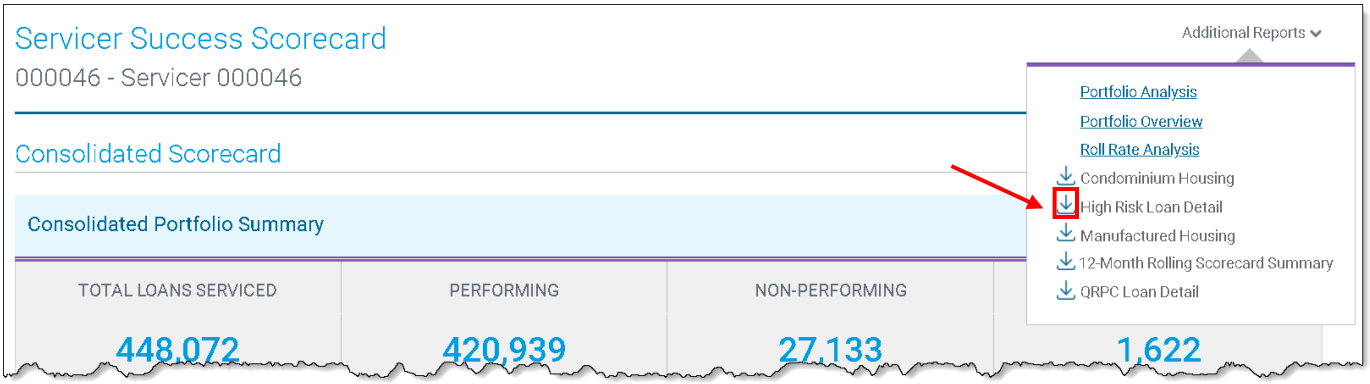


High Risk Loan Detail

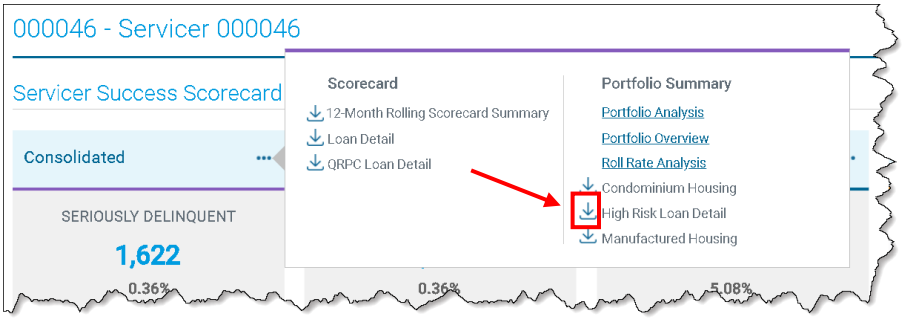
The *High Risk Loan Detail* report identifies loans in your portfolio that are flagged as Alt-A that are 30 days or more delinquent or in foreclosure. Use this report to monitor and mitigate potential losses on loans flagged as Alt-A.

How to Access the High Risk Loan Detail

You can access the *High Risk Loan Detail* report directly from your Consolidated Scorecard. To do this, click the File Download icon next to High Risk Loan Detail on the Additional Reports menu.



You may also access the *High Risk Loan Detail* report directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.



Manufactured Housing Loan-Level Detail Report

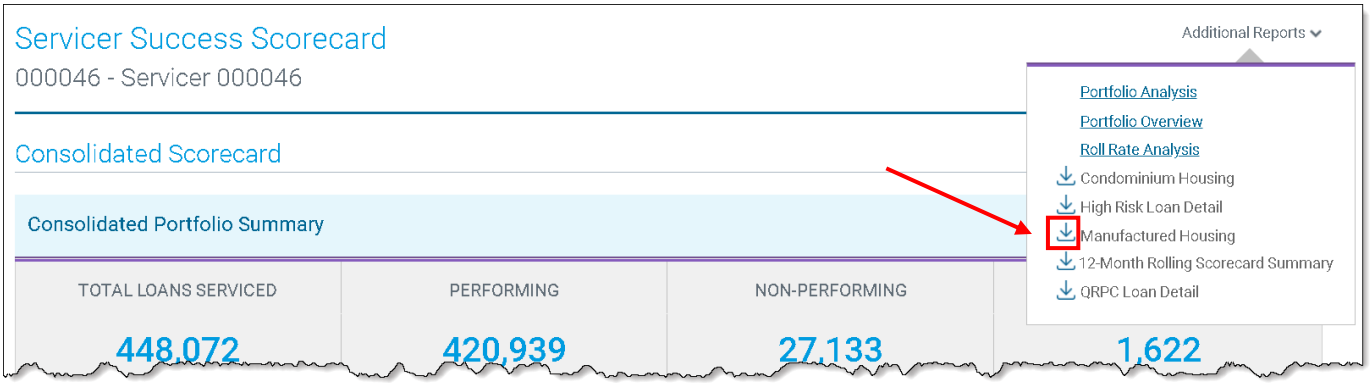
The *Manufactured Housing* loan-level detail report contains information on loans that were delivered to Freddie Mac as manufactured housing that are either 30 days or more delinquent, or in foreclosure.

Use this report to:

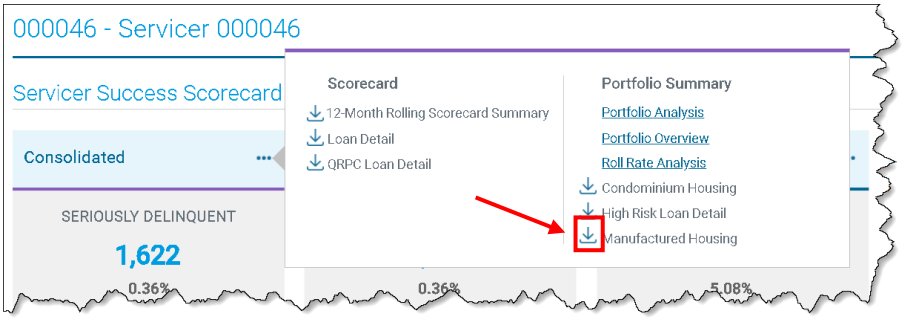
- Ensure that the manufactured home mortgages you show as 30 days or more delinquent, or in foreclosure, match the manufactured home mortgages Freddie Mac lists as 30 days or more delinquent or in foreclosure.
- Update your servicing system to correct the property type for loans Freddie Mac determined to be manufactured housing through a property inspection, but were originally delivered to Freddie Mac under a different property type.

How to Access the Manufactured Housing Loan-Level Detail

You can access the *Manufactured Housing* loan-level detail report directly from your Consolidated Scorecard. To do this, click the File Download icon next to Manufactured Housing on the Additional Reports menu.



You may also access the *Manufactured Housing* loan-level detail report directly from the Consolidated Scorecard menu on the Servicer Performance Profile home page.



Portfolio Composition

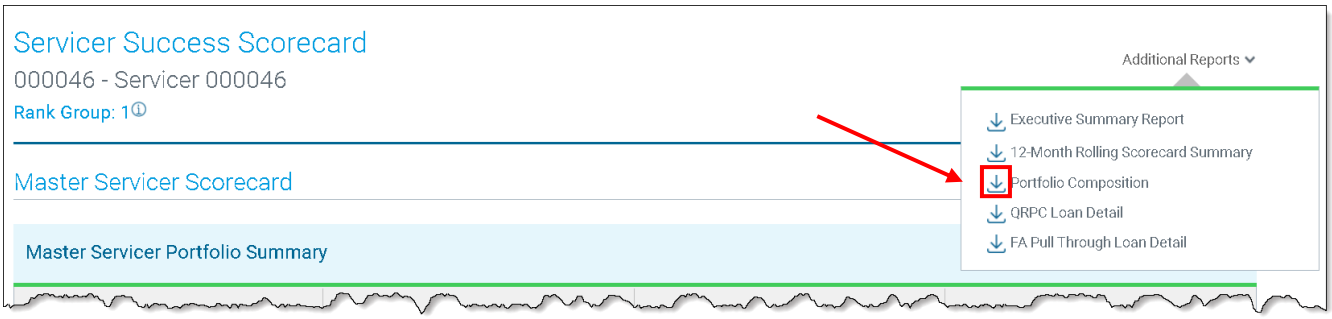
The *Portfolio Composition* report provides a breakdown of total loans serviced, UPB, and delinquency counts by Servicer Family and Servicer. It includes, but is not limited to, the following information, which supports the data displayed in the “Total Loans Serviced and UPB” and “Delinquency Counts” sections of the ESR:

- Delinquent loan counts (D30, D60, D90, loans in foreclosure, seriously delinquent loans, etc.) and UPB
- Breakdown of delinquent loan counts to total loans serviced
- Bankruptcy counts (Chapters 7, 11, 12 and 13) and UPB
- Breakdown of bankruptcy counts to total loans serviced

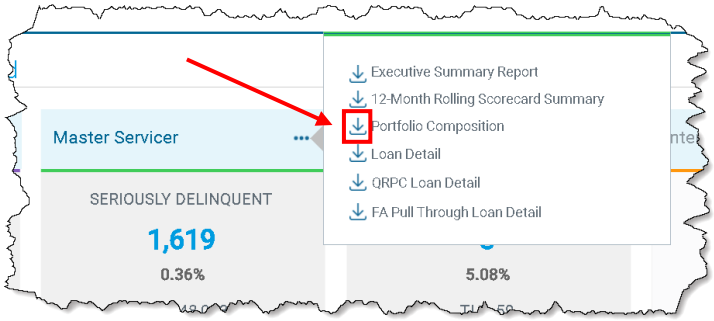
This report displays in spreadsheet format and is available via the Master Servicer Scorecard only.

How to Access the Portfolio Composition Report

You can access the *Portfolio Composition* report directly from your Master Servicer Scorecard. To do this, click the File Download icon next to Portfolio Composition on the Additional Reports menu.



You may also access the *Portfolio Composition* report directly from Master Servicer Scorecard menu on the Servicer Performance Profile home page.



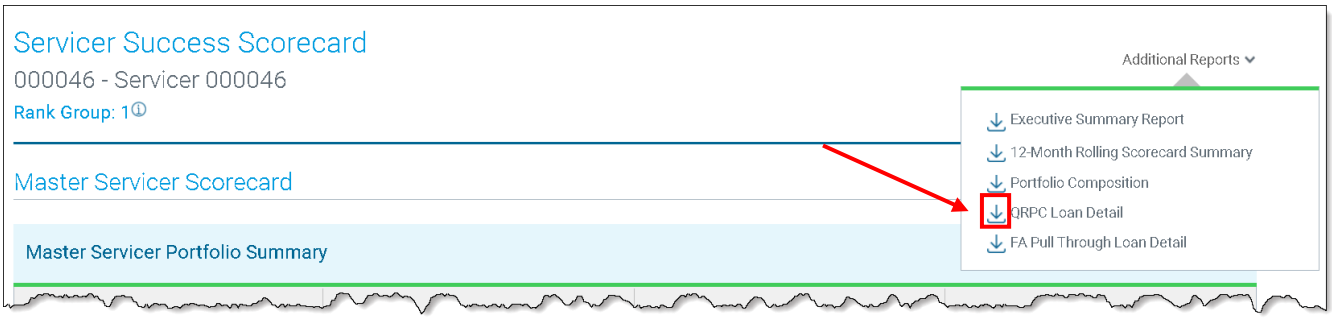
QRPC Loan Detail

The *QRPC Loan Detail* provides loan-level detail to support the "Quality Right Party Contact" section of the ESR. This report displays in spreadsheet format to allow for additional data analysis.

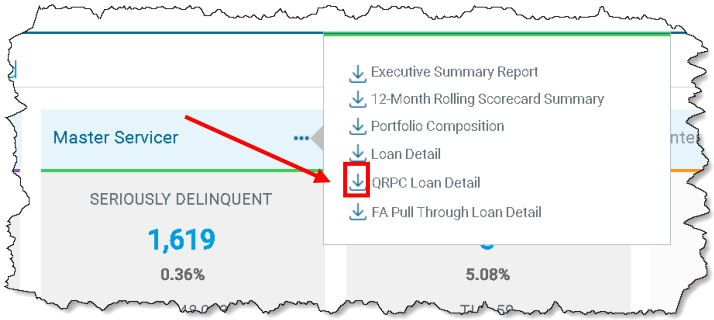
This report is available via the Master Servicer, Consolidated, Servicing Agent, and Interim Servicer Scorecards.

How to Access the QRPC Loan Detail

You can access the *QRPC Loan Detail* report directly from any Scorecard. To do this, click the File Download icon next to QRPC Loan Detail on the Additional Reports menu.



You may also access the *QRPC Loan Detail* report directly from any Scorecard menu on the Servicer Performance Profile home page.



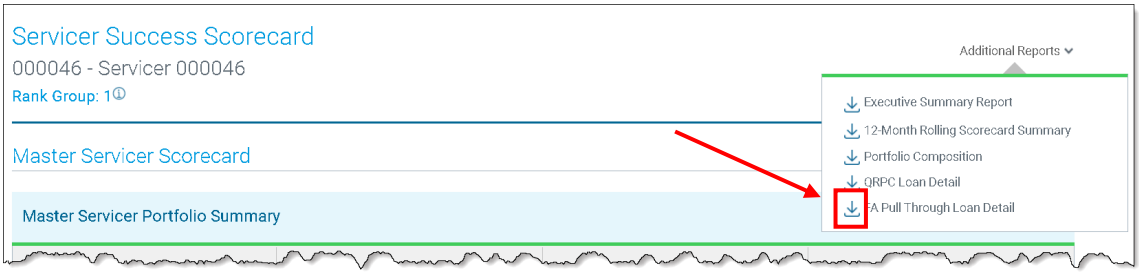
Foreclosure Alternatives (FA) Pull Through Loan Detail

The *Foreclosure Alternatives (FA) Pull Through Loan Detail* provides loan-level detail to support the "Alternatives to Foreclosure Pull Through" section of the ESR. This report displays in spreadsheet format to allow for additional data analysis.

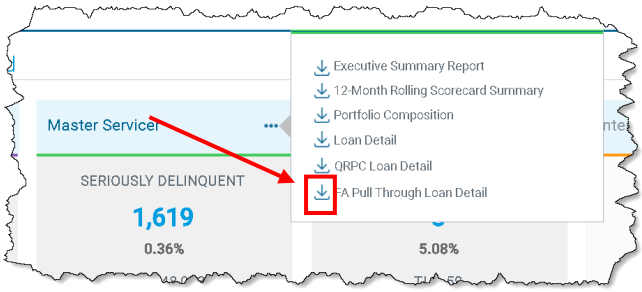
This report is available via the Master Servicer Scorecard only.

How to Access the FA Pull Through Loan Detail

You can access the *FA Pull Through Loan Detail* report directly from the Master Servicer Scorecard. To do this, click the File Download icon next to FA Pull Through Loan Detail on the Additional Reports menu.



You may also access the *FA Pull Through Loan Detail* report directly from the Master Servicer Scorecard menu on the Servicer Performance Profile home page.



Portfolio Overview

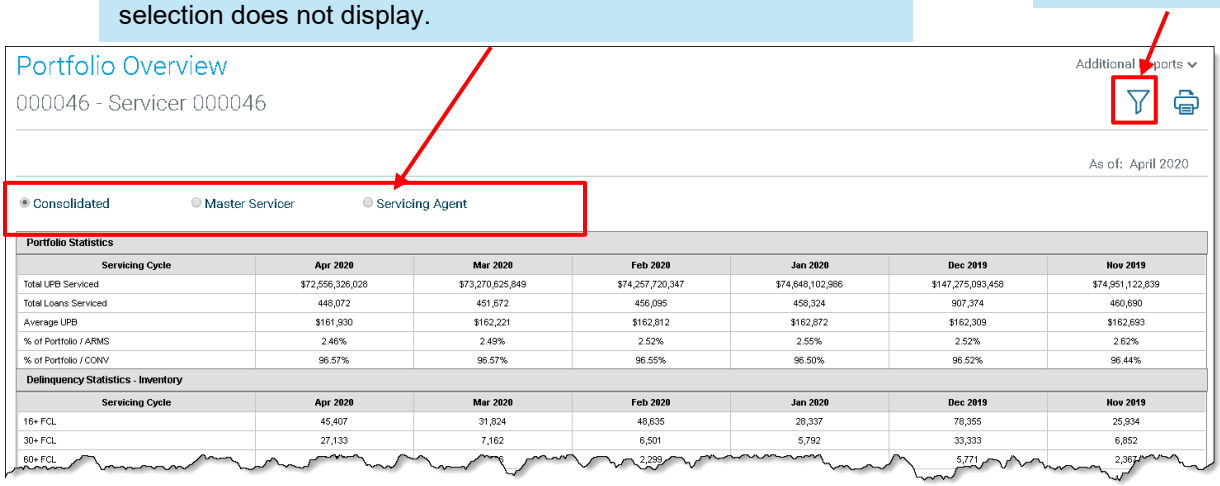
The *Portfolio Overview* report provides, for the most recent six reporting periods, a side-by-side comparison of high-level portfolio statistical information such as total UPB, total loans serviced, and delinquency statistics.

This report is available via the Consolidated Scorecard only.

Click the radio button to select the portfolio of loans you want to view. The view defaults to Consolidated.

All applicable views will display. In this example, the Servicer does not interim service loans, therefore, the Interim Servicer selection does not display.

To assist with data analysis, click this icon to apply filters to the report.



Portfolio Statistics

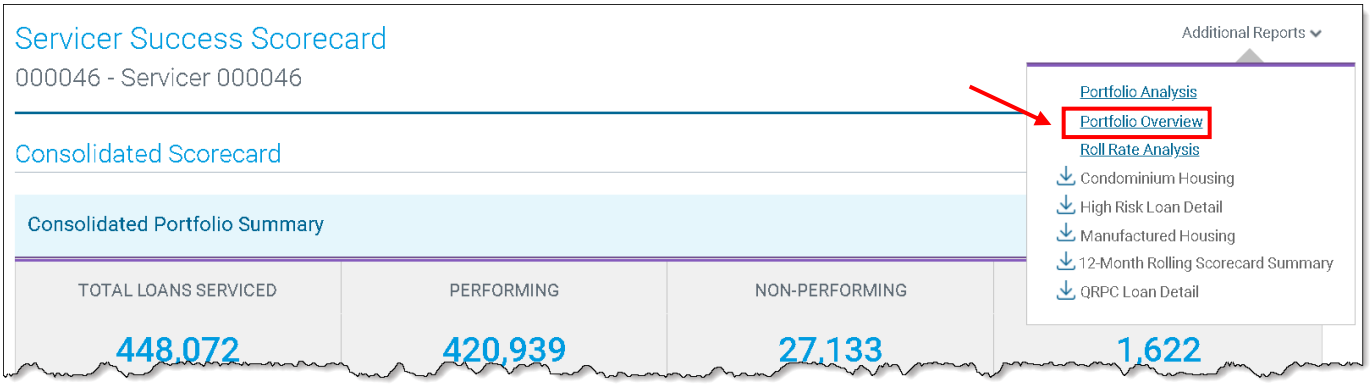
Servicing Cycle	Apr 2020	Mar 2020	Feb 2020	Jan 2020	Dec 2019	Nov 2019
Total UPB Serviced	$72,556,326,028	$73,270,625,849	$74,257,720,347	$74,648,102,986	$147,275,093,458	$74,951,122,839
Total Loans Serviced	448,072	451,672	456,095	458,324	907,374	460,690
Average UPB	$161,930	$162,221	$162,812	$162,872	$162,309	$162,693
% of Portfolio / ARMS	2.46%	2.49%	2.52%	2.55%	2.52%	2.62%
% of Portfolio / CONV	96.57%	96.57%	96.55%	96.50%	96.52%	96.44%

Delinquency Statistics - Inventory

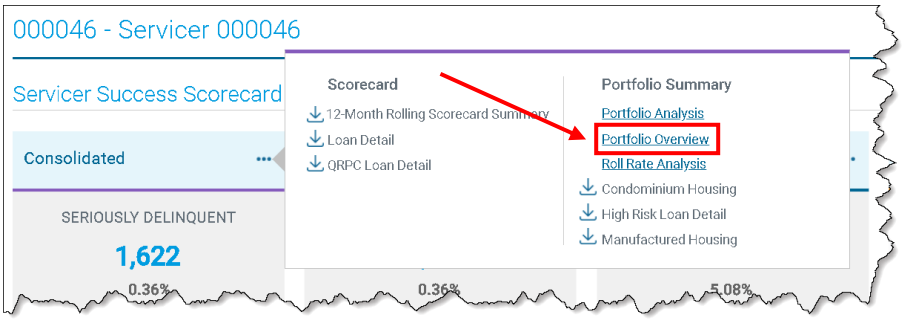
Servicing Cycle	Apr 2020	Mar 2020	Feb 2020	Jan 2020	Dec 2019	Nov 2019
16+ FCL	45,407	31,824	48,635	28,337	78,355	25,934
30+ FCL	27,133	7,162	6,501	5,792	33,333	6,852
60+ FCL	[illegible]	[illegible]	2,299	[illegible]	5,771	2,367

How to Access the Portfolio Overview

You can access the *Portfolio Overview* report directly from your Consolidated Scorecard. To do this, click the Portfolio Overview link on the Additional Reports menu.



You may also access the *Portfolio Overview* report directly from Consolidated Scorecard menu on the Servicer Performance Profile home page.



Loan-Level Reporting Compliance

The Loan-Level Reporting Compliance report provides insight into your performance for the loan-level reporting compliance metric.

The *Loan-Level Reporting Compliance* report provides a breakdown, by Servicer number, of the following:

- Total number of loans considered for this metric (which includes REO and closed loans)
- Loans excluded from the numerator, which include:
  - Loans with outstanding edits (Missing Loans column)
  - Newly funded loans

    Note: If a loan has an outstanding edit and is newly funded, it is only counted once.
- Whether the Servicer is exempt (All loans are considered reported, loans with outstanding edits and newly funded loans are ignored.)
- Loans excluded from the denominator (newly funded loans)
- Total number of loans in numerator and denominator, after exclusions
- Performance result

This report is available via the Master Servicer and Servicing Agent Scorecards.

Freddie Mac

Servicer Success Scorecard

Loan Level Reporting Compliance - By Servicer | 001855 - Servicer 001855 | As of: Apr 2018

Servicer	Total Loans	Missing Loans	Newly Funded Loans	Exempt Servicer	Numerator Exclusions	Denominator Exclusions	Numerator	Denominator	Performance
160170 - Servicer 160170	2,757	21	7	No	28	7	2,729	2,750	99.24%
160371 - Servicer 160371	4,278	11	3	No	14	3	4,264	4,275	99.74%
Total	**7,035**	**32**	**10**	**N/A**	**42**	**10**	**6,993**	**7,025**	**99.54%**

Total Loans : The 'Total Loans' includes REO and Closed Loans and could be higher than 'Total Loans Serviced' reported on Scorecard.
Exempt Servicers : These Servicers have been excused from reporting compliance for the current cycle and hence their 'Total Loans' are counted towards both numerator and denominator.
Numerator : Number of Total Loans minus Numerator Exclusions.
Numerator Exclusions : The number of missing and newly funded loans. There may be overlap so each loan is only counted once, hence if a loan is newly funded and is also a missing loan then it is only counted once.
Denominator : Number of Total Loans minus Denominator Exclusions.
Denominator Exclusions : The number of newly funded loans.

The information, data, reports and documents provided in this Servicer Performance Profile, including but not limited to the Servicer Success Scorecard, Executive Summary Report, the Manager Series information and any reports or documents derived from the metrics and data related to the preceding contain Confidential Information of Freddie Mac which must be kept secure and confidential. Please refer to Sections 1201.1 and 8101.8 of the Freddie Mac Single-Family Seller/Servicer Guide, and any other confidentiality or non-disclosure agreements between our companies for additional details regarding Confidential Information.

How to Access the Loan-Level Compliance Report

To access the *Loan-Level Reporting Compliance* report, click the performance result.

Investor Reporting

	Performance	Rating
1. Cash Deficiency	$0.00	Pass
2. Average Number of Days to Report Payoffs	0.96	Pass
3. Aged Edits Overall Performance	68.12%	Fail
4. Loan Level Reporting Compliance	100.00%	Pass

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