



Servicer Performance Profile

A Report that Details how Your Performance meets our Servicing Guidelines

The Servicer Performance Profile is a confidential electronic report that Freddie Mac sends you providing detailed information on how well your servicing meets our servicing guidelines, requirements, criteria, and standards. The profile exists as a tool to help you improve your institution's efficiency and performance. We are alone in our industry in offering you this type of intensive performance data.

> Servicer Benefits

Your Servicer Performance Profile provides the data you need for steady advancement in quality servicing.

- Achieve performance-based Freddie Mac servicing incentives.
- Service our mortgages by proactively using the feedback in your profile; you can service our mortgages more profitably by concentrating your resources on areas needing increased focus.
- View loan-level data and tie your servicing management performance calculations and scores back to individual mortgages.
- Download your loan-level data into a text file, convert it to a spreadsheet file, and manipulate the data as you wish.

> What it Measures

The Profile tracks and measures your monthly performance for Investor Reporting and Remitting, and Default Management based on the following criteria:

Investor Reporting and Remitting

- Cash Management
- Data Integrity Management
- Operational Management

Default Management

- Collections Management
- Loss Mitigation
- Foreclosure Timeline Management
- Data Integrity

> Tier Ratings

Using these measurements, we score each category and apply one of the following four performance tier ratings to your servicing organization:

- **Tier 1** – Superior Performance
- **Tier 2** – Standard Performance
- **Tier 3** – Below Standard Performance
- **Tier 4** – Unacceptable Performance

IMPORTANT SERVICER PERFORMANCE PROFILE INFORMATION

The Profile Does	<ul style="list-style-type: none">• Reflect your aggregate family performance• Provide consistent and meaningful measurements• Measure your performance
The Profile Does Not	<ul style="list-style-type: none">• Replace other rights or remedies of Freddie Mac for failure to comply with the <i>Single-Family Seller/Servicer Guide</i> (Guide), such as repurchases, indemnification, suspension or termination• Compare your performance with that of your peers• Group Servicers geographically• Use delinquency rates as criteria• Measure specific loan performance
Tier One Premium Rewards Program	<p>Our Tier One Premium Rewards Program recognizes top performers. We extend several tangible business benefits to recognize and reward customers who achieve Tier One ratings in both the Investor Reporting and Remitting and the Default Management categories of their Servicer Performance Profile.</p> <p>Based on your performance and portfolio size, you can be eligible for Tier One Platinum or Tier One Gold awards, earning incentives of as much as \$50,000. Plus, meet the Tier One Platinum or Tier One Gold criteria for four consecutive years with no material foreclosure timeline penalties and you will be included in our prestigious Hall of Fame, earning additional incentives of up to \$50,000.</p>
Accessing your Profile	Profile data is posted on the second calendar month following the close of each accounting cycle. (For instance, you'll be able to access August profile data in October.) You can access your Servicer Performance Profile at www.FreddieMac.com/singlefamily/service/tools.html .
The Facts on Improved Servicing	Ever since we began using the Servicer Performance Profiles, Servicers have demonstrated steady advancement in quality servicing. Tier One and Tier Two Servicers service most of the unpaid principal balances of the mortgages serviced for us.
Learn More About the Servicer Performance Profiles	<ul style="list-style-type: none">• Call (800) FREDDIE• Visit our Web site: www.FreddieMac.com/service/msp/• Contact a Freddie Mac servicing representative• Review our online publication, <i>Servicer Performance Profile</i> at www.FreddieMac.com/learn/service/pdfs/spp.pdf