



## Servicing Technology Tools

### Online Access to a Wide Range of Powerful Servicing Tools

As a Freddie Mac Servicer, you have a suite of robust servicing management applications at your fingertips, specifically developed to make servicing our loans easier and more profitable. We are committed to giving you the tools and technology you need to address and respond to the challenges that arise in an ever-changing mortgage market. To access these applications, please visit [www.FreddieMac.com/singlefamily/service/tools.html](http://www.FreddieMac.com/singlefamily/service/tools.html).

#### › Servicer Benefits

- You'll find a variety of Web-based servicing applications that provide an integrated view of investor reporting and default management data.
- Our default management applications help you make well-informed decisions that are timely, objective and consistent, so you can work as effectively and efficiently as possible with defaulted borrowers.
- Find more detailed information about our Manager Series technology tools, including Investor Accounting Manager<sup>SM</sup>, Default Reporting Manager<sup>SM</sup> and Timeline Manager<sup>SM</sup>, as well as our EarlyIndicator<sup>®</sup> and Workout Manager<sup>®</sup> tools on the reverse side of this page.
- Our online tools give you quick access to your Servicer Performance Profile which provides you with feedback on your Freddie Mac servicing and the Online Reimbursement System (Freddie Mac's Online 104SF/DC System to request reimbursement of servicing expenses.)

#### › Borrower Benefits

*How do borrowers benefit from our technology tools?*

When you use our online servicing applications, borrowers benefit from servicing processes that are as efficient, effective and consistent as possible.

Like our commitment to making affordable mortgage credit available in all communities at all times, Freddie Mac is committed to helping borrowers sustain homeownership whenever possible.

One of the ways we deliver on that commitment is by developing management tools that enable you to work effectively and efficiently with defaulted borrowers.

FREDDIE MAC SERVICING MANAGEMENT APPLICATIONS (IN ORDER OF USE)	
<b>Investor Accounting Manager</b> <sup>SM</sup>	Expands your ability to reduce investor accounting and reporting errors, synchronize data files with ours, and monitor your cash position. With Investor Accounting Manager, you can access and download our loan data, receive reports online, create your own tailored reports, remit funds online, and obtain daily cash data.
<b>Default Reporting Manager</b> <sup>SM</sup>	Helps you manage your delinquent portfolio by letting you view, analyze and download Electronic Default Reporting (EDR) reports from your desktop. Monitor, validate and update your foreclosure sale reporting processes, with feedback on how to correct errors. Updated daily, these reports contain the most detailed information available.
<b>Timeline Manager</b> <sup>SM</sup>	Offers you a comprehensive and unique delinquency and foreclosure timeline management tool. You'll receive a distinctive "aging" report that highlights mortgages exceeding our timeline standards. This invaluable report contains loan-level detail on each mortgage past or approaching our time standards for each stage of the delinquent loan management process.
<b>EarlyIndicator</b> <sup>®</sup>	Predict the likelihood that a delinquent loan will be resolved, or that it will advance through to a loss-producing state, and ultimately to Real Estate Owned (REO). By implementing and incorporating the EarlyIndicator score into your monthly call campaigns and loss mitigation strategies, you can prioritize your monthly call campaign and loss mitigation activity by focusing on the mortgages that pose the greatest risk of default.
<b>Workout Manager</b> <sup>®</sup>	Helps you spot instances where a workout has been unduly delayed and where your workout specialist might need more guidance to complete a workout arrangement. You can receive and view data daily, so you will have the most complete and up-to-date information at your fingertips—the same data files that we view. You can spot problems sooner and increase the probability of successful completion of a workout.
<b>Workout Prospector</b> <sup>®</sup>	Enables you to analyze and deliver workouts, receive automatic property valuations, receive reports, and access specific loan information from our database. Use in conjunction with EarlyIndicator to identify borrowers most at risk and structure the most viable alternatives to foreclosure.
<b>Expense Manager</b> <sup>SM</sup>	Simplifies the process of accessing expense data and answering questions about reimbursement requests. It provides you with daily electronic status reports and other detailed information about your Freddie Mac reimbursement requests.
<b>REO Manager</b> <sup>®</sup>	Provides valuable information, in summary and in detail, about the status of your Freddie Mac REO portfolio and about specific REO properties. You'll also find that REO Manager has data about mortgage insurance claims that are due and those that are past due.
<b>Incentive Manager</b> <sup>SM</sup>	Conveniently tracks your workout incentive payments as they are earned over a calendar year.
<b>Remedy Manager</b> <sup>SM</sup>	Enables you to easily check the current status of your repurchase and indemnification requests, including the request reason, due date, days past due and more.
SERVICING TOOLS	
<b>Servicer Performance Profile</b>	Our <b>Servicer Performance Profile</b> is a confidential report that details how well your performance meets our servicing guidelines. By proactively using the feedback in your profile, you can improve your performance and concentrate your resources on areas needing increased focus. Your Servicer Performance Profile also allows you to view and download loan-level data. We are alone in our industry in offering you this type of intensive performance data. You'll also find an online booklet <i>Understanding and Using Your Servicer Performance Profile</i> .
<b>Online Reimbursement System (Freddie Mac's Online 104SF/DC System)</b>	Our Online Reimbursement System lets you easily file and request reimbursement for expenses related to default management. Learn how to submit the Online Form 104SF and Online Form 104DC by reviewing the Online Reimbursement System Users Guide.

**Learn more about servicing technology:**

- Call (800) FREDDIE
- Visit [www.FreddieMac.com/service/msp/](http://www.FreddieMac.com/service/msp/)