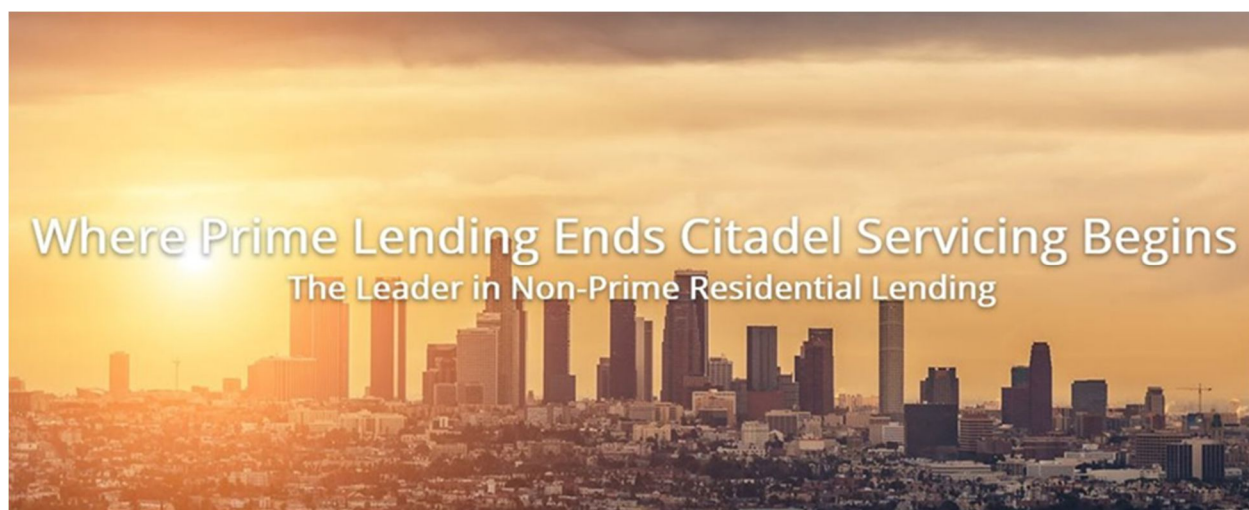




Documentation Flow

Servicing Director

Servicing



Documentation Flow

Collections - Contact

Loan ID: [REDACTED] # of Payments Due: 2 Type: Conventional
 Interest Rate: 7.50000% Total Due: \$12,793.52 Collector: Derek Fletcher
 Due Date: 05/01/2018 Payment Amount: \$5,895.37 SPDC: Returned Mail No

Borrower
 SSN: XXXXX-7782
 Language: [REDACTED]
 Deceased: No Date Deceased: [REDACTED]
 Best Time to Call: None Time Zone: Unknown

Co Borrower
 SSN: [REDACTED]
 Language: [REDACTED]
 Deceased: No Date Deceased: [REDACTED]
 Best Time to Call: None Time Zone: Unknown

Primary: Active
 Warning: Legal
 Additional Status: Yes
 Currency: US Dollars
 Investor: [REDACTED]
 Investor Loan ID: [REDACTED]
 Accelerated Loan: No
 Date Accelerated: [REDACTED]
 Reinstatement Allowed: No

Other Loans: [REDACTED]

Contact - Current

Name: [REDACTED] Phone Number: [REDACTED] Ext: [REDACTED] W/o: Yes Status: Active Type: Land Primary: Yes

Contact Made: ☒ ☐ Borrower

Promise Date 1: 06/29/2018 Promise Amt 1: \$5,895.37 Outcome: Left Voice Mail Message

Promise Date 2: [REDACTED] Promise Amt 2: \$0.00 New Outcome: [REDACTED]

Promise Date 3: [REDACTED] Promise Amt 3: \$0.00 Follow Up: [REDACTED]

Reason: Reduction in Borrower's Time Zone: Unknown

Demeanor: Cooperative ☐ High Contact ☐ Quality Right Party Contact

Permanent: [REDACTED]
 [REDACTED] If date any payments, borrower must call on day funds are available

Comment History

Date	Time	Setup By	Comment	Additional Notes
06/27/2018	03:02:49 PM	derekf	Spoke With Borrower	borrower called me back, verified her gov...
06/27/2018	10:20:28 AM	derekf	Account Updated	Due: 5/1/2018 Name: Aufiero, Colleen Du...
06/26/2018	11:59:45 AM	derekf	Called Borrower	called borrower no answer sent email/ua...

Contact - History

Last Contact: 06/13/2018 Last Payment: 06/01/2018 Last Insp Received: [REDACTED]
 Last Outcome: Left Voice Mail Me Last Transaction: 06/01/2018 Last Credit Reported: 05/31/2018
 Last Promise: 06/29/2018 Last Letter: 06/19/2018 Last NSF Check #: [REDACTED]
 Last NSF: 05/03/2018

Choose ID Next Loan OK Cancel

1. **Contact Made:** Checked if actual contact was made with customer.
 2. **Outcome:** Results of inbound/outbound call.
 3. **Reason:** Reason for Default.
- Note:** RFD should be obtained on every in/out bound call during default.
4. **Demeanor:** Was customer cooperative or uncooperative
 5. **Promise Date** (1-3) and **Promise Amt** (1-3) also be set up for Promise to Pay and should be utilized when arrangements are made. **(If Applicable)**
 6. **Follow Up:** allows for setting a follow up date based on arrangement **(If Applicable)**
- Click Add Comments**

Documentation Flow

The screenshot shows the 'Collections - Edit Comment' window. Red annotations highlight key fields: 'Collection Work' in the Record Type dropdown, 'Collection' in the Department dropdown, 'Contacted Customer' in the Comment field, and the 'Retain Permanently' checkbox. Red arrows point from the 'Exclude from Servicing File' checkbox to the 'Admin' button and from the 'Additional Notes' section to the 'Admin' button. The 'Additional Notes' section contains a list of details including Due Date, Name, Outcome, Promise Dates, Reason, Follow Up Date, Demeanor, Phone, and Promise Amounts.

Collections - Edit Comment

Interest Rate: 7.50000% Due: 05/01/2018

Information

Record Type: **Collection Work**

Department: **Collection**

Comment: **Contacted Customer**

☒ **Retain Permanently**

☐ Right Party Contact ☒ Quality Right Party Contact

Reminder Details

Days Advance Notice: 0

Due Date:

Completion Date:

Frequency: Not Recurring

Completed By:

Setup Info

Set Up By: MarkG

Date & Time: 07/09/2018 @ 09:22:21

☐ Exclude from Servicing File

Additional Notes

Due: 5/1/2018

Name: [Redacted]

Outcome: Spoke with Primary Borrower

Promise Date: 7/17/2018

Promise Date 2:

Promise Date 3:

Reason: Other/No applicable codes

Follow Up Date: 7/14/2018

Demeanor: Cooperative

Phone: [Redacted]

Promise Amount: 5895.37

Promise Amount 2: 0

Admin

OK Cancel

1. **Record Type:** Select Comments
 2. **Department:** Select appropriate department (customer service = servicing)
 3. **Comments:** click **Browse** button to select appropriate canned comment.
 4. **Rights Party Contact:** check if contact with borrower/co-borrower/authorized 3rd party
 5. **Quality Right Party Contact:** check if contact with borrower/co-borrower/authorized 3rd party and resulted in positive resolution (example: payment arrangement or pay by phone).
- NOTE:** Retain Permanently should always remain checked.
- NOTE:** Admin button should **NOT** be utilized at any time as all comments must be recorded permanently on system of recorded, which are subject to audit.

Documentation Flow

Click Default (6)

Default Number	Default Date	Date Reinstated
██████████	██████████	██████████

Click New/Edit/Delete (As Applicable)

Collections - Edit Default

Interest Rate: 7.50000%

Loan Type: Conventional

Due: 05/01/2018

Mtg Insurer: Uninsured

Investor ID: ██████████

Investor Loan #: ██████████

Legal Status:

Warning Status:

Status: Active

Data

Default Number: 1

Default Due Date: 05/01/2018

Occupancy: Owner Occupied

Event Last Comp:

Date Last Comp:

Details

Date Sent To Attny:

Sent To:

Reason:

Date Reinstated:

Recourse Type:

MI Removal Code:

Delinquency Status:

Date Effective:

Orig Default Reason:

Delq Status Completion:

☐ Special Servicing
 ☐ Lien Holders Notified
 ☒ Assigned to Collections

VA Loans

Mtg Holder FMS Vendor Id:

Payee Loan Id:

EDN Date:

EDN on Credit Report Date:

Claim Info

Claim Paid Amount:

Claim Paid Date:

Accelerated Loans

Accelerated Loan:

Date Accelerated:

Accelerated Amount:

Accelerated Amt Good Through:

Reinstatement Allowed:

Reinstatement Amount:

Reinstatement Amt Good Through:

1. **Reason:** Default Reason (should reflect same reason used Collection – Contact screen)
2. **Original Default Reason:** Appropriate Default Reason (Single Family Default Monitoring System = standard SFDMS reporting codes) which should reflect the **ROOT** reason for default.
3. **Delinquency:** Select **None** (Late Stage Default statuses related to 60+/LM/BK/FC departments)

Welcome Call Process

Comments For Loan: [REDACTED]

<u>Setup By</u>	<u>Date and Time</u>
<u>Comment</u>	<u>Additional Notes</u>
[REDACTED] Account Updated	7/26/2018 11:00:41AM Due: 6/1/2018 Name: [REDACTED] Outcome: Number Busy Promise Date: Promise Date 2: Promise Date 3: Reason: Unable to Contact Borrower Follow Up Date: Demeanor: Cooperative Phone: [REDACTED] Promise Amount 0 Promise Amount2: 0 Promise Amount3: 0
[REDACTED] Welcome Call 3rd Attempt	7/26/2018 11:00:36AM
[REDACTED] Account Updated	7/26/2018 10:59:45AM Due: 6/1/2018 Name: [REDACTED] Outcome: No Answer Promise Date: Promise Date 2: Promise Date 3: Reason: Unable to Contact Borrower Follow Up Date: Demeanor: Cooperative Phone: [REDACTED] Promise Amount 0 Promise Amount2: 0 Promise Amount3: 0
[REDACTED] Welcome Call 2nd Attempt	7/26/2018 10:59:44AM
MarkG Account Updated	7/26/2018 10:58:21AM Due: 6/1/2018 Name: [REDACTED] Outcome: Left Msg VM Promise Date: Promise Date 2: Promise Date 3: Reason: Unable to Contact Borrower Follow Up Date: Demeanor: Cooperative Phone: [REDACTED] Promise Amount 0 Promise Amount2: 0 Promise Amount3: 0
[REDACTED] Welcome Call 1st Attempt	7/26/2018 10:58:14AM

<div style="background-color: black; width: 100px; height: 15px; margin-bottom: 5px;"></div> Contacted Customer	7/26/2018 11:05:43AM Due: 6/1/2018 Name: <div style="background-color: black; width: 100px; height: 15px; display: inline-block;"></div> Outcome: TT Primary Brw Promise Date: Promise Date 2: Promise Date 3: Reason: Unable to Contact Borrower Follow Up Date: Demeanor: Cooperative Ph: <div style="background-color: black; width: 100px; height: 15px; display: inline-block;"></div> Promise Amount 0 Promise Amount2: 0 Promise Amount3: 0
<div style="background-color: black; width: 100px; height: 15px; margin-bottom: 5px;"></div> Welcome Call Completed	7/26/2018 11:05:29AM TEST - Validated All Info

1. **Outcome:** Results of inbound/outbound call
2. **Record Type:** Select Comments
3. **Department:** Select Servicing
4. **Comments:** click **Browse** button to select from Welcome Call series (as applicable).
5. **Rights Party Contact:** check if made contact with borrower/co-borrower/authorized 3rd party

<div style="background-color: black; width: 100px; height: 15px; margin-bottom: 5px;"></div> Welcome No Contact	7/3/2018 9:03:31AM welcomenococontact.rpt- Welcome No Contact Printed	658616
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Collection – Contact screen: click **Letter** button, select **Welcome No Contact**. This is a system generated letter and will automatically document Servicing Director.

Note: A 5 business Day timeframe will be allotted for completion of Welcome Call process.

NOTES