

# Consent Request Tracker (CRT)

## Common Problems Desk Reference



CRT data is used by Freddie Mac to assess customer service and ensure a superior experience for Borrowers. To this end, complete and accurate data is critical.

Identified Problem	Comments	Impact											
<b>1. Problem with Data during request Transition points</b>	Some data are critical for determining the Borrower’s experience; the system will prevent one party from updating the record unless the upstream (before approval) or downstream flow (after approval) if these fields are populated:	This will prevent other parties from updating the system, preventing the flow of current information.											
	These upstream fields are:												
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### 2. Critical Fields greyed out

When critical fields are greyed out, communicate with the party that needs to update the CR in order to unlock the fields.

Example:

When “Date MS Notified PS of Decision” is not populated, the Primary Servicer will be prevented from entering the three post approval tracking dates below; the Primary Servicer should contact the analyst from the Master Servicer to ask that these dates be populated so that they can update the system:

Currently	After August 2014 Release
Date PS Notified Borrower of Decision	Deleted
Date Decision Letter Fully Executed by Borrower	No Change
Date All Documents Executed	No Change

In addition, comments should be added when the state of the package is deemed incomplete, request is denied, or when closing a consent.

Examples:

1. This request was denied because the required threshold was not met.
2. Primary Servicer submitted an excellent package with all required due diligence and detailed analysis.

Since other parties to the deal are prevented from updating the system, data in the system is not in real time. This results in inaccurate reports.

The absence of concise but descriptive comments in the tool prevents all parties to the deal from understanding complete background information about the request.

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<p><b>3. Correct Contact Information is not assigned to a deal</b></p>	<p>Indicate the primary contact (assigned analyst) in the consent request (CR) or supplemental request (SR) record in CRT and ensure all contact information is up-to-date and accurate.</p> <p>Example: Primary Servicer Contact should be the individual that is responsible for the consent request.</p>	<p>Not having the primary contact in the tool makes it difficult for other parties to the transaction to communicate with the primary person working on the request. In addition, as of August 2014, system generated emails would not be delivered to the primary contact if the name is missing or incorrect.</p>
<p><b>4. Wrong Approval Level indicated</b></p>	<p>Accurately identify the party that is required to approve the specific CR or SR</p> <p>Examples: (i) Freddie Mac MF Underwriting approval is required for all Supplemental loans. However, as a temporary workaround, please enter "No" for the field Freddie Mac Approval Required? Because Asset Management does not approve Supplementals, <b>This is only for CME Supplementals originated by Freddie Mac.</b></p> <p>(ii) For a Property Management Change that does not require Master Servicer's approval, the field "MS Approval Required?" should be "No."</p>	<p>When these fields are not populated accurately it prevents future update of the system.</p>
<p><b>5. Incomplete Submission – Comments not concise or descriptive</b></p>	<p>Concise but descriptive comments indicating why the package was deemed incomplete must be entered in the system.</p> <p>Example: "PS package incomplete; missing PLIM, final org chart, 1115s; an email was sent to primary servicer.</p>	<p>When comments are missing or insufficient, other parties cannot quickly assess the problem(s) with the package and potential issues that are delaying a response to the Borrower.</p>

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<b>6. Inaccurate CR Status, including Supplementals</b>	<p>Ensure that statuses of all existing consent requests are updated along with the dates. (Note: upon release of the August 2014 enhancement to CRT, most status updates will be automated.)</p> <p>Example: The status of the consent request after the "PS Decision Date" has been populated should be "PS Final Approved."</p>	<p>This will prevent the alignment of dates and statuses. In addition, the count for status' on reports will not be accurate.</p>
<b>7. Incorrect amendments</b>	<p>When a major change is requested on an approved transaction, a new CR should be created. DO NOT UPDATE EXISTING CR WITH new dates.</p> <p>Example: Transfer of Interest: If a minor change to the approval letter is requested then a revised approval letter will be issued. In this case, no amendment CR record is required. However, if a change to the organizational structure or modification to a loan document is requested after the approval letter was issued, an amendment CR record must be created with new dates.</p>	<p>Changing dates in an existing (original) CR results in negative turnaround time because other parties to the deal have original dates in the system.</p>