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Introduction

- **Purpose of Tool and Benefits**
  - Supports Freddie Mac’s strategy of providing a long-term quality borrower experience as one of our key differentiators
  - Provides a single, shared platform for all parties to a transaction to monitor the progress of Consent Requests from borrowers
  - Allows all parties to a Consent Request to view information entered by other parties, thereby improving transparency
  - Improves Freddie Mac’s ability to monitor turn-around time on Consent Requests and identify issues earlier in the process
Introduction (Cont’d)

- Key Features of CRT
  - Web-based application
  - Security
    - Authentication of internal and external users
    - Servicer system administrators self-register
    - Servicer system administrators register users for their organization
  - Capabilities
    - Enables all users to view data input by Primary, Master and Special Servicers (collectively the “Servicers) with respect to any Consent Request to which they are a party, but not data on a Request to which they are not a party
    - Freddie Mac can view all data with respect to all Consent Requests
    - Application does not allow a Servicer to edit another Servicer’s data
Many acronyms are used in Consent Request Tracker (CRT):

- CME = Capital Markets Execution
- CR = Consent Request
- SR = Supplemental Mortgage Request
- MS = Master Servicer
- PS = Primary Servicer
- FM = Freddie Mac
- SS = Special Servicer
- DCH = Directing Certificate Holder
- OTA = Operating Trust Advisor
User Registration

- The Consent Request Tracker tool can be accessed by clicking on the CRT icon on the Asset Management page on Freddiemac.com
The first party that should register in CRT for any organization is the designated System Administrator

- This party is responsible for reviewing all requests for access to CRT
- When registering they will select “Admin” under Desired Role

They will have access to screens for managing all organizational parties with access to CRT via Administrator Menu on the left side of the screen.
User Registration (Cont’d)

- Admin is responsible for confirming or rejecting access requests of other users within their organization
  - Access Type defaults to View for OTAs & DCHs
User Registration (Cont’d)

- On the User Management screen the Admin is capable of editing a user's access information.

- Admin can change first or last name, email address, and roles of users and, unlock, lock or deactivate a user account by clicking on Modify (accounts become locked when a wrong password is used too many times).
In Manage Party Emails the Admin will be able to enter and maintain organizational email addresses

» The system will hold up to three but each organization should have a minimum of one email address set up in the system
User Registration (Cont’d)

- User initiates registration process
  - Navigate to the CRT URL: https://crt.ficonsulting.com and click the Self Register button
The Account Registration screen below will display

User completes all information in accordance with the directions on the next slide.

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I Agree
User Registration (Cont’d)

- Registration Information:
  - Desired User Name: 6 characters
  - Enter your first and last name and work email address
  - Select your organization from the drop-down list
  - Select the role of “User” from the drop-down list (“Admin” is for Servicer, Freddie Mac, DCH and OTA system administrators only)
User Registration (Cont’d)

- Registration Information (Cont’d):
  - Enter a password using the following rules:
    - Must be at least 8 characters (letters or numbers)
    - May not contain a complete dictionary word
    - Must contain:
      - At least one special punctuation (*&%^#@%, etc.)
      - At least one uppercase letter
      - At least one lowercase letter
    - Must differ from the one previously used in the last 270 days
  - Check “I Agree” to agree to terms of use
User Registration (Cont’d)

- Completed Registration Form:

  ![Account Registration Form](image)

  - Desired Username: New User
  - First Name: New
  - Email: New_User@freddiemac.com
  - Organization: Freddie Mac
  - Desired Password: ************
  - Last Name: User
  - Retype Email: New_User@freddiemac.com
  - Retype Password: ************
  - Desired Role: User

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  - I Agree

- Click the Register button
User Registration (Cont’d)

- Your system administrator will receive an email request to approve or reject your registration request.
- Once your registration has been approved by the system administrator, you will receive a verification email with a link to activate the user account.

---

NOREPLY@CRT.FICONULTING.COM
10/18/2012 12:33 PM
To: Ilona_T_Conolly@freddiemac.com
cc:
bcc:
Subject: CRT Username Request Confirmed

Your account request with CRT has been confirmed. To access the application, please use the link:

Consent Request Tracker

or type the following URL into your internet browser:


Thanks for registering,

The CRT Application Team
Login

- You will be directed to the CRT login screen (if you have previously registered, navigate to the CRT URL)
- Enter your User Name and Password
- Click on the Login button
Login (Cont’d)

- Should you forget your password, click on “Forgot Password”
Login (Cont’d)

- Enter your User Name and new password; confirm the new password and click Submit

- After clicking Submit, you will receive a confirmation e-mail with a link

- Click on the link in the e-mail which will direct you to the log-in page
Login (Cont’d)

- You will be directed to the Login Screen where the below message is displayed

![Login Screen]

- Enter your User Name and new password
- Click Submit
Navigation

- After successfully logging in, the Notices screen (shown on the next slide) will display.

- The Notices screen provides buttons that can be clicked to access the various Consent Request pipelines within the CRT tool.
  - The user will only be able to view Consent Requests to which their organization is a party.
  - For DCH and OTA organizations only Securitized (CME) loans to which you are a party will be accessible.
  - No Freddie Mac Portfolio or Warehouse loans will be available for viewing by the DCH and OTA.
  - The user can also search for a consent request on a particular loan by entering the Freddie Mac loan number in the box under “Main Menu” and clicking “Search Existing Requests.”
Navigation (Cont’d)

- The default display for the Notices screen lists the various pipelines as well as an Freddie Mac Notices box where global messages will be communicated to all users.
To view Consent Requests

» Click on either the All Requests button or the CME Securitized button

» If a Consent Request has been created in the tool, and your organization has been identified as a party to the transaction, it will be viewable on the All Requests or CME Securitized pipelines
Navigation (Cont’d)

- All Requests Screen (Cont’d)

  » To view an existing Consent Request, click on the Edit Icon next to the loan number.
Navigation (Cont’d)

- To view the Status History click on the Status History Icon (next to Edit) to view the duration of Consent Request Statuses in days.

- Information displayed includes:
  - New Status, Old Status, As Of dates for both statuses, the party who changed the status and the duration of each status.
Navigation (Cont’d)

- Search
  - To search, enter the search criteria ("easement" was entered in this example) and click Go
  - Only the rows containing the word "easement" will display
Navigation (Cont’d)

- Search (Cont’d)

  » A search can be refined by adding additional search criteria (in this case “easement” and “victoria” were entered.)
Navigation (Cont’d)

- Search (Cont’d)
  - To eliminate a criteria, simply click on the red “X”
Viewing Consent Request Data

- To view Consent Request specific information click on the Edit Icon on the pipeline next to the appropriate loan number.

- The screen below will open:

  **Header viewable on all screens**

  **No data is editable on the header**
Viewing Consent Request Data (Cont’d)

- Below the header are the servicer data entry screens
- Each servicer has a screen to view and enter data that pertains to actions they take related to a specific transaction
Viewing the Consent Request Data (Cont’d)

- The red font indicates which servicers screen is being viewed (i.e. in the prior screen you are viewing the Primary Servicer screen)
- Below is the Master Servicer screen
Below is the Special Servicer screen

| SS Loan #: | SS Contact: |
| MS Loan #: | MS Contact: |
| Date Package Received by SS: | |
| Date Package Deemed Complete by SS: | |
| Date SS Notified: | |
| MS of Package Completion Status: | |
| Date of SS Decision: | |
| DCH Approval Required?: | |
| Date SS Submitted: | |
| Package to DCH: | |
| Operating Trust Advisor (OTA) Approval Required?: | |
| Date SS Submitted: | |
| Package to OTA: | |

- **Directing Certificate Holder:**
- **DCH Contact:**
- **Operating Trust Advisor:**
- **Pentalpha Operating Trust Advisor Contact:**

**SS Comments**

No comments in this list. Click on the add icon to add a comment.

**Consent Request Status:** PS - Incomplete Package
Viewing the Consent Request Data (Cont’d)

- Below each of those screens are the turnaround times that will provide a transparent view of the actual processing times related to the specific transaction and the parties involved.

- Below is a sample of a transaction that has reached the SS – Final Approved status but is not yet Final Closed.

```
Turnaround Times - CME Securitized Loan Transactions

<table>
<thead>
<tr>
<th>Term</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>MS Target Approval Date</td>
<td>06/14/2013</td>
</tr>
<tr>
<td>PS Decision Turnaround</td>
<td>3</td>
</tr>
<tr>
<td>MS Decision Turnaround</td>
<td>4</td>
</tr>
<tr>
<td>SS Decision Turnaround</td>
<td>3</td>
</tr>
<tr>
<td>PS Turnaround</td>
<td>6</td>
</tr>
<tr>
<td>MS Turnaround</td>
<td>11</td>
</tr>
<tr>
<td>SS Turnaround</td>
<td>4</td>
</tr>
<tr>
<td>Final Close (If SS approval req’d):</td>
<td>0</td>
</tr>
<tr>
<td>Final Close (If no SS approval req’d):</td>
<td>0</td>
</tr>
<tr>
<td>Final Close (If no MS approval req’d):</td>
<td>0</td>
</tr>
<tr>
<td>Total Transaction Turnaround</td>
<td>0</td>
</tr>
</tbody>
</table>
```
To exit the system click on the Logout link

» This will return you to the Home (sign-on) screen