

EXHIBIT E-1

Servicing Standards Quarterly Compliance Metrics

Executive Summary

Sampling: (a) A random selection of the greater of 100 loans and a statistically significant sample. (b) Sample will be selected from the population as defined in column E.ⁱ

Review and Reporting Period: Results will be reported Quarterly and 45 days after the end of the quarter.

Errors Definition: An error is a measurement in response to a test question related to the Servicing Standards that results in the failure of the specified outcome. Errors in response to multiple questions with respect to a single outcome would be treated as only a single error.

Metrics Tested

A	B	C	D	E	F
Metric	Measurements	Loan Level Tolerance for Error ¹	Threshold Error Rate ²	Test Loan Population and Error Definition	Test Questions
1. Outcome Creates Significant Negative Customer Impact					
A. Foreclosure sale in error	Customer is in default, legal standing to foreclose, and the loan is not subject to active trial, or BK.	n/a	1%	<p>Population Definition: Foreclosure Sales that occurred in the review period.</p> <p>Sample (A): # of Foreclosure Sales in the review period that were tested</p> <p>Error Definition (B): # of loans that went to foreclosure sale in error due to failure of any one of the test questions for this metric Error Rate = B/A</p>	<ol style="list-style-type: none"> 1. Did the foreclosing party have legal standing to foreclose? 2. Was the borrower in an active trial period plan (unless the servicer took appropriate steps to postpone sale)? 3. Was the borrower offered a loan modification fewer than 14 days before the foreclosure sale date (unless the borrower declined the offer or the servicer took appropriate steps to postpone the sale)? 4. Was the borrower not in default (unless the default is cured to the satisfaction of the Servicer or investor within 10 days before the foreclosure sale date and the Servicer took appropriate steps to postpone sale)? 5. Was the borrower protected from foreclosure by Bankruptcy (unless Servicer had notice of such protection fewer than 10 days before the foreclosure sale date and Servicer took appropriate steps to postpone sale)?

B. Incorrect Mod denial	Program eligibility, all documentation received, DTI test, NPV test	5% On income errors	5%	<p>Population Definition: Modification Denied In the Review Period.</p> <p>Error Definition: # of loans that were denied a modification as a result of failure of anyone of the test questions for this metric.</p>	<ol style="list-style-type: none"> 1. Was the evaluation of eligibility Inaccurate (as per HAMP, Fannie, Freddie or proprietary modification criteria)? 2. Was the income calculation Inaccurate? 3. Were the inputs used in the decision tool (NPV and Waterfall test) entered in error or inconsistent with company policy? 4. Was the loan NPV positive? 5. Was there an inaccurate determination that the documents received were incomplete? 6. Was the trial inappropriately failed?
2. Integrity of Critical Sworn Documents					
A. Was AOI properly prepared?	Based upon personal knowledge, properly notarized, amounts agree to system of record within tolerance if overstated.	<p>Question # 1: Y/N;</p> <p>Question # 2: Amounts overstated (or, for question on Escrow Amounts, understated) by the greater of \$99 or 1% of the Total Indebtedness Amount</p>	5%	<p>Population Definition: Affidavits of indebtedness filed in the review period.</p> <p>Error Definition: For question 1, yes; for question 2, the # of Loans where the sum of errors exceeds the allowable threshold.</p>	<ol style="list-style-type: none"> 1. Taken as a whole and accounting for contrary evidence provided by the Servicer, does the sample indicate systemic issues with either affiants lacking personal knowledge or improper notarization? 2. Verify all the amounts outlined below against the system of record. <ol style="list-style-type: none"> a. Was the correct principal balance used ? b. Was the correct interest amount (and per diem) used? c. Was the escrow balance correct? d. Were correct other fees used? e. Was the correct corporate advance balance used? f. Was the correct late charge balance used? g. Was the suspense balance correct? h. Was the total indebtedness amount on the Affidavit correct?
B. POC	Accurate statement of pre-petition arrearage to system of record	Amounts over stated by the greater of \$50 or 3% of the correct Pre-Petition Arrearage	5%	<p>Population Definition: POCs filed in the review period.</p> <p>Error Definition: # of Loans where sum of errors exceeds the allowable threshold.</p>	<ol style="list-style-type: none"> 1. Are the correct amounts set forth in the form, with respect to pre-petition missed payments, fees, expenses charges, and escrow shortages or deficiencies?

C. MRS Affidavits	Customer is in default and amount of arrearage is within tolerance.	Amounts overstated (or for escrows amounts, understated) by the greater of \$50 or 3% of the correct Post Petition Total Balance.	5%	<p>Population Definition: Affidavits supporting MRS's filed in the review period.</p> <p>Error Definition: # of Loans where the sum of errors exceeds the allowable threshold.</p>	<p>1. Verify against the system of record, within tolerance if overstated:</p> <ul style="list-style-type: none"> a. The post-petition default amount; b. The amount of fees or charges applied to such pre- petition default amount or post-petition amount since the later of the date of the petition or the preceding statement; and c. Escrow shortages or deficiencies.
D. Disclosure of Personally Identifiable Information in POC	POC complies with privacy protection and public access provisions of the United States Bankruptcy Code, Federal Rules of Bankruptcy Procedure, and any applicable local rule or order.	n/a	3.5%	<p>Population Definition: POCs filed in the review period.</p> <p>Error Definition: # of POCs with an error in any subpart of the test question.</p>	<p>1. Does the POC and all attachments fully and permanently redact:</p> <ul style="list-style-type: none"> a. All but the last 4 digits of any individual's social security number or taxpayer identification number? b. All but the year of any individual's birth? c. The full name of any individual known to be and identified as a minor (such minor's initials may be displayed)? d. All but the last 4 digits of any individual's financial account number?

3. Pre-foreclosure Initiation					
A. Pre Foreclosure Initiation	Accuracy of Account information	Amounts over stated by the greater of \$99 or 1% of the Total balance.	5%	<p>Population Definition: Loans with a Foreclosure referral date in the review period.</p> <p>Error Definition: # of Loans that were referred to foreclosure with an error in any one of the foreclosure initiation test questions.</p>	<p>** Verify all the amounts outlined below against the system of record.</p> <ol style="list-style-type: none"> 1. Was the loan delinquent as of the date the first legal action was filed? 2. Was information contained in the Account Statement completed accurately? <ol style="list-style-type: none"> a. The total amount needed to reinstate or bring the account current, and the amount of the principal; b. The date through which the borrower's obligation is paid; c. The date of the last full payment; d. The current interest rate in effect for the loan; e. The date on which the interest rate may next reset or adjust; f. The amount of any prepayment fee to be charged, if any; g. A description of any late payment fees; and h. A telephone number or electronic mail address that may be used by the obligor to obtain information regarding the mortgage.
B. Pre Foreclosure Initiation Notifications	Notification sent to the customer supporting right to foreclose along with: Applicable information upon customers request, Account statement information, Ownership statement, and Loss Mitigation statement. Notifications required before 14 days prior to referral to foreclosure.	N/A	5%	<p>Population Definition: Loans with a Foreclosure referral date in the review period.</p> <p>Error Definition: # of Loans that were referred to foreclosure with an error in any one of the foreclosure initiation test questions.</p>	<ol style="list-style-type: none"> 1. Were all the required notifications statements mailed no later than 14 days prior to first Legal Date (i) Account Statement; (ii) Ownership Statement; and (iii) Loss Mitigation Statement? 2. Did the Ownership Statement accurately reflect that the servicer or investor has the right to foreclose? 3. Was the Loss Mitigation Statement complete and did it accurately state that <ol style="list-style-type: none"> a. The borrower was ineligible (if applicable); or b. The borrower was solicited, was the subject of right party contact routines, and that any timely application submitted by the borrower was evaluated?

4. Accuracy and Timeliness of Payment Application and Appropriateness of Fees					
A. Fees adhere to guidance (Preservation fees, Valuation fees and Attorney's fees)	Services rendered, consistent with loan instrument, within applicable requirements.	Amounts overstated by the greater of \$50 or 3% of the Total Default Related Fees Collected.	5%	<p>Population Definition: Defaulted loans (60 +) with borrower payable default related fees* collected.</p> <p>Error Definition: # of loans where the sum of default related fee errors exceeds the threshold. * Default related fees are defined as any fee collected for a default-related service after the agreement date.</p>	<p>For fees collected in the test period:</p> <ol style="list-style-type: none"> 1. Was the frequency of the fees collected (in excess of what is consistent with state guidelines or fee provisions in servicing standards)? 2. Was amount of the fee collected higher than the amount allowable under the Servicer's Fee schedule and for which there was not a valid exception?
B. Adherence to customer payment processing	Payments posted timely (within 2 business days of receipt) and accurately.	Amounts understated by the greater \$50.00 or 3% of the scheduled payment.	5%	<p>Population Definition: All subject payments posted within review period.</p> <p>Error Definition: # of loans with an error in any one of the payment application test questions.</p>	<ol style="list-style-type: none"> 1. Were payments posted to the right account number? 2. Were payments posted in the right amount? 3. Were properly identified conforming payments posted within 2 business days of receipt and credited as of the date of receipt? 4. Did servicer accept payments within \$50.00 of the scheduled payment, including principal and interest and where applicable taxes and insurance as required by the servicing standards? 5. Were partial payments credited to the borrower's account as of the date that the funds cover a full payment? 6. Were payments posted to principal interest and escrow before fees and expenses?

<p>C. Reconciliation of certain waived fees. (I.b.11.C)</p>	<p>Appropriately updating the Servicer's systems of record in connection with the reconciliation of payments as of the date of dismissal of a debtor's Chapter 13 bankruptcy case, entry of an order granting Servicer relief from the stay under Chapter 13, or entry of an order granting the debtor a discharge under Chapter 13, to reflect the waiver of any fee, expense or charge pursuant to paragraphs III.B.1.c.i or III.B.1.d of the Servicing Standards (within applicable tolerances).</p>	<p>Amounts overstated by the greater of \$50 or 3 % of the correct reconciliation amount.</p>	<p>5%</p>	<p>Population Definition: All accounts where in-line reconciliation routine is completed within review period.</p> <p>Error Definition: # of loans with an error in the reconciliation routine resulting in overstated amounts remaining on the borrower account.</p>	<p>1. Were all required waivers of Fees, expense or charges applied and/or corrected accurately as part of the reconciliation?</p>
<p>D. Late fees adhere to guidance</p>	<p>Late fees are collected only as permitted under the Servicing Standards (within applicable tolerances).</p>	<p>Y/N</p>	<p>5%</p>	<p>Population Definition: All late fees assessed within the review period.</p> <p>Error Definition: # of loans with an error on any one of the test questions.</p>	<p>1. Was a late fee assessed with respect to a delinquency attributable solely to late fees or delinquency charges assessed on an earlier payment?</p>

5. Policy/Process Implementation					
A. Third Party Vendor Management	<p>Is periodic third party review process in place?</p> <p>Is there evidence of remediation of identified issues?</p>	Y/N	N	<p>Quarterly review of vendors providing Foreclosure Bankruptcy, Loss Mitigation and other Mortgage services.</p> <p>Error Definition: Failure on any one of the test questions for this metric.</p>	<ol style="list-style-type: none"> 1. Is there evidence of documented oversight policies and procedures demonstrating compliance with vendor oversight provisions: (i) adequate due diligence procedures, (ii) adequate enforcement procedures (iii) adequate vendor performance evaluation procedures (iv) adequate remediation procedures?³ 2. Is there evidence of periodic sampling and testing of foreclosure documents (including notices of default and letters of reinstatement) and bankruptcy documents prepared by vendors on behalf of the servicer? 3. Is there evidence of periodic sampling of fees and costs assessed by vendors to; (i) substantiate services were rendered (ii) fees are in compliance with servicer fee schedule (iii) Fees are compliant with state law and provisions of the servicing standards? 4. Is there evidence of vendor scorecards used to evaluate vendor performance that include quality metrics (error rate etc)? 5. Evidence of remediation for vendors who fail metrics set forth in vendor scorecards and/or QC sample tests consistent with the servicer policy and procedures?
B. Customer Portal	Implementation of a customer portal.	Y/N	N	Quarterly testing review of Customer Portal.	<ol style="list-style-type: none"> 1. Does the portal provide loss mitigation status updates?

C. SPOC	Implement single point of contact (“SPOC”)	Y/N Question #4: 5%	N Question #4: 5%	<p>Quarterly review of SPOC program per provisions in the servicing standard.</p> <p>Population Definition (for Question 4): Potentially eligible borrowers who were identified as requesting loss mitigation assistance.</p> <p>Error Definition: Failure on any one of the test questions for this metric.</p>	<ol style="list-style-type: none"> 1. Is there evidence of documented policies and procedures demonstrating compliance with SPOC program provisions? 2. Is there evidence that a single point of contact is available for applicable borrowers? 3. Is there evidence that relevant records relating to borrower’s account are available to the borrower’s SPOC? 4. Is there evidence that the SPOC has been identified to the borrower and the method the borrower may use to contact the SPOC has been communicated to the borrower?
D. Workforce Management	Training and staffing adequacy requirements	Y/N	N	<p>Loss mitigation, SPOC and Foreclosure Staff.</p> <p>Error Definition: Failure on any one of the test questions for this metric.</p>	<ol style="list-style-type: none"> 1. Is there evidence of documented oversight policies and procedures demonstrating effective forecasting, capacity planning, training and monitoring of staffing requirements for foreclosure operations? 2. Is there evidence of periodic training and certification of employees who prepare Affidavits sworn statements or declarations.
E. Affidavit of Indebtedness Integrity	Affidavits of Indebtedness are signed by affiants who have personal knowledge of relevant facts and properly review the affidavit before signing it.	Y/N	N	Annual Review of Policy	<ol style="list-style-type: none"> 1. Is there evidence of documented policies and procedures sufficient to provide reasonable assurance that affiants have personal knowledge of the matters covered by affidavits of indebtedness and have reviewed affidavit before signing it?
F. Account Status Activity	System of record electronically documents key activity of a foreclosure, loan modification, or bankruptcy.	Y/N	N	Annual Review of Policy	<ol style="list-style-type: none"> 1. Is there evidence of documented policies and procedures designed to ensure that the system of record contains documentation of key activities?

6. Customer Experiences					
A. Complaint response timeliness	Meet the requirements of Regulator complaint handling.	N/A	5%	<p>Population Definition: Government submitted complaints and inquiries from individual borrowers who are in default and/or have applied for loan modifications received during the three months prior to 40 days prior to the review period. (To allow for response period to expire).</p> <p>Error Definition: # of loans that exceeded the required response timeline.</p>	<ol style="list-style-type: none"> 1. Was written acknowledgment regarding complaint/inquires sent within 10 business days of complaint/inquiry receipt?* 2. Was a written response (“Forward Progress”) sent within 30 calendar days of complaint/inquiry receipt?* <p>**receipt= from the Attorney General, state financial regulators, the Executive Office for United States Trustees/regional offices of the United States Trustees, and the federal regulators and documented within the System of Record.</p>
B. Loss Mitigation					
i. Loan Modification Document Collection timeline compliance		N/A	5%	<p>Population Definition: Loan modifications and loan modification requests (packages) that were missing documentation at receipt and received more than 40 days prior to the end of the review period.</p> <p>Error Definition: The total # of loans processed outside the allowable timelines as defined under each timeline requirement tested.</p>	<ol style="list-style-type: none"> 1. Did the Servicer notify borrower of any known deficiency in borrower’s initial submission of information, no later than 5 business days after receipt, including any missing information or documentation? 2. Was the Borrower afforded 30 days from the date of Servicer’s notification of any missing information or documentation to supplement borrower’s submission of information prior to making a determination on whether or not to grant an initial loan modification?

ii. Loan Modification Decision/Notification timeline compliance			10%	<p>Population Definition: Loan modification requests (packages) that are denied or approved in the review period.</p> <p>Error Definition: The total # of loans processed outside the allowable timelines as defined under each timeline requirement tested.</p>	<ol style="list-style-type: none"> 1. Did the servicer respond to request for a modification within 30 days of receipt of all necessary documentation? 2. Denial Communication: Did the servicer notify customers within 10 days of denial decision?
iii. Loan Modification Appeal timeline compliance			10%	<p>Population Definition: Loan modification requests (packages) that are borrower appeals in the review period.</p> <p>Error Definition: The total # of loans processed outside the allowable timeline tested.</p>	<ol style="list-style-type: none"> 1. Did Servicer respond to a borrowers request for an appeal within 30 days of receipt?

<p>iv. Short Sale Decision timeline compliance</p>			<p>10%</p>	<p>Population Definition: Short sale requests (packages) that are complete in the three months prior to 30 days prior to the end of the review period. (to allow for short sale review to occur).</p> <p>Error Definition: The total # of loans processed outside the allowable timeline tested.</p>	<p>1. Was short sale reviewed and a decision communicated within 30 days of borrower submitting completed package?</p>
<p>v. Short Sale Document Collection timeline compliance</p>			<p>5%</p>	<p>Population Definition: Short sale requests (packages) missing documentation that are received in the three months prior to 30 days prior to the end of the review period (to allow for short sale review to occur).</p> <p>Error Definition: The total # of loans processed outside the allowable timeline tested.</p>	<p>1. Did the Servicer provide notice of missing documents within 30 days of the request for the short sale?</p>

vi. Charge of application fees for Loss mitigation			1%	<p>Population Definition: loss mitigation requests (packages) that are Incomplete, denied , approved and borrower appeals in the review period. (Same as 6.B.i)</p> <p>Error Definition: The # of loss mitigation applications where servicer collected a processing fee.</p>	1. Did the servicer assess a fee for processing a loss mitigation request?
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vii. Short Sales					
a. Inclusion of notice of whether or not a deficiency will be required	Provide information related to any required deficiency claim	n/a	5%	<p>Population Definition: Short sales approved in the review period.</p> <p>Error Definition: The # of short sales that failed any one of the deficiency test questions.</p>	<ol style="list-style-type: none"> 1. If the short sale was accepted, did borrower receive notification that deficiency or cash contribution will be needed? 2. Did borrower receive, in this notification, approximate amounts related to deficiency or cash contribution?
viii. Dual Track					
a. Referred to foreclosure in violation of Dual Track Provisions.	Loan was referred to foreclosure in error.	n/a	5%	<p>Population Definition: Loans with a first legal action date in the review period.</p> <p>Error Definition: The # of loans with a first legal filed in the review period that failed any one of the dual tracking test questions.</p>	<ol style="list-style-type: none"> 1. Was the first legal action taken while the servicer was in possession of an active, complete loan modification package (as defined by the Servicing Standards) that was not decided as required by the standards? 2. Was the first legal commenced while the borrower was approved for a loan modification but prior to the expiration of the borrower acceptance period, borrower decline of offer or while in an active trial period plan?
b. Failure to postpone foreclosure proceedings in violation of Dual Track Provisions.	Foreclosure proceedings allowed to proceed in error.	n/a	5%	<p>Population Definition: Active foreclosures during review period.</p> <p>Error Definition: # of active foreclosures that went to judgment as a result of failure of any one on of the active foreclosure dual track test question.</p>	<ol style="list-style-type: none"> 1. Did the servicer proceed to judgment or order of sale upon receipt of a complete loan modification package within 30 days of the Post-Referral to Foreclosure Solicitation Letter?*** ***Compliance of Dual tracking provisions for foreclosure sales are referenced in 1.A
C. Forced Placed Insurance					

i. Timeliness of notices	Notices sent timely with necessary information.	n/a	5%	<p>Population Definition: Loans with forced placed coverage initiated in review period.</p> <p>Error Definition: # of loans with active forced place insurance resulting from an error in any one of the forced place insurance test questions.</p>	<ol style="list-style-type: none"> 1. Did Servicer send all required notification letters (ref. V 3a i-vii) notifying the customer of lapse in insurance coverage? 2. Did the notification offer the customer the option to have the account escrowed to facilitate payment of all insurance premiums and any arrearage by the servicer prior to obtaining forced place insurance? 3. Did the servicer assess forced place insurance when there was evidence of a valid policy?
ii Termination of Forced place Insurance	Timely termination of forced placed insurance		5%	<p>Population Definition: Loans with forced placed coverage terminated in review period.</p> <p>Error Definition: # of loans terminated forced place insurance with an error in any one of the forced place insurance test questions.</p>	<ol style="list-style-type: none"> 1. Did Servicer terminate FPI within 15 days of receipt of evidence of a borrower's existing insurance coverage and refund the pro-rated portion to the borrower's escrow account?

#30	Loan Modification Process	Questions # 1 – 3: Y/N	5%	<p>Population Definition: 1st lien borrowers declined in the review period for incomplete or missing documents in their loan modification application.⁴ⁱⁱ</p> <p>Error Definition: Loans where the answer to any one of the test questions is a No.</p>	<ol style="list-style-type: none"> 1. Is there evidence Servicer or the assigned SPOC notified the borrower in writing of the documents required for an initial application package for available loan modification programs? 2. Provided the borrower timely submitted all documents requested in initial notice of incomplete information (“5 day letter”) or earlier ADRL letters, did the Servicer afford the borrower at least 30 days to submit the documents requested in the Additional Document Request Letter (“ADRL”) before declining the borrower for incomplete or missing documents? 3. Provided the borrower timely submitted all documents requested in the initial notice of incomplete information (“5-day letter”) and earlier ADRL letters, did the Servicer afford the borrower at least 30 days to submit any additional required documents from the last ADRL before referring the loan to foreclosure or proceeding to foreclosure sale?⁵
#31 Standards: IV.C.4.g IV.G.2.a	Loan Modification Denial Notice Disclosure	Questions #1 – 2: Y/N	5%	<p>Population Definition: 1st lien borrowers declined in the review period for a loan modification application.</p> <p>Error Definition: Loans where the answer to any one of the test questions is a No.</p>	<ol style="list-style-type: none"> 1. Did first lien loan modification denial notices sent to the borrower provide: <ol style="list-style-type: none"> a. The reason for denial; b. The factual information considered by the Servicer ; and c. A timeframe for the borrower to provide evidence that the eligibility determination was in error? 2. Following the Servicer’s denial of a loan modification application, is there evidence the Servicer or the assigned SPOC communicated the availability of other loss mitigation alternatives to the borrower in writing?

<p>#32 Standards: IV.C.2</p>	<p>SPOC Implementation and Effectiveness</p>	<p>Questions # 1 – 3: Y/N</p>	<p>5% for Question # 1 Y/N for Questions #2 - 3</p>	<p>Population Definition: For Question 1: 1st lien borrowers who were reassigned a SPOC for loss mitigation assistance in the review period. For Question 2 and 3: Quarterly review of policies or procedures Error Definition: Failure on any one of the test questions for this Metric.</p>	<ol style="list-style-type: none"> 1. Is there evidence that Servicer identified and provided updated contact information to the borrower upon assignment of a new SPOC if a previously designated SPOC is unable to act as the primary point of contact? 2. Is there evidence of implementation of management routines or other processes to review the results of departmental level SPOC scorecards or other performance evaluation tools?⁶ 3. Is there evidence of the use of tools or management routines to monitor remediation, when appropriate, for the SPOC program if it is not achieving targeted program metrics?⁶
<p>#33 Standards: I.B.5</p>	<p>Billing Statement Accuracy</p>	<p>Question # 1: Amounts overstated by the greater of \$99 or 1% of the correct unpaid principal balance. Questions # 2 and 3: Amounts overstated by the greater of \$50 or 3% of the total balance for the test question.</p>	<p>5%</p>	<p>Population Definition: Monthly billing statements sent to borrowers in the review period.⁷ Error Definition: The # of Loans where the net sum of errors on any one of the test questions exceeds the applicable allowable tolerance.</p>	<ol style="list-style-type: none"> 1. Does the monthly billing statement accurately show, as compared to the system of record at the time of the billing statement, the unpaid principal balance? 2. Does the monthly billing statement accurately show as compared to the system of record at the time of the billing statement each of the following: <ol style="list-style-type: none"> a. Total payment amount due; and b. Fees and charges assessed for the relevant time period? 3. Does the monthly billing statement accurately show as compared to the system of record at the time of the billing statement the allocation of payments, including a notation if any payment has been posted to a “suspense or unapplied funds account”?

ⁱ If the eligible population in a given quarter is less than 100 loans, Servicer shall inform the Monitor and, after Monitor confirms that the eligible population is less than 100 loans, the metric shall be excluded from testing for that quarter only. If a loan in a population is sold, as determined by the close date of the sale, that loan will be N/A to the metric or outcome being tested and will be replaced by an eligible loan, if available.

¹ Loan Level Tolerance for Error: This represents a threshold beyond which the variance between the actual outcome and the expected outcome on a single test case is deemed reportable.

² Threshold Error Rate: For each metric or outcome tested if the total number of reportable errors as a percentage of the total number of cases tested exceeds this limit then the Servicer will be determined to have failed that metric for the reported period.

³ For purposes of determining whether a proposed Metric and associated Threshold Error Rate is similar to those contained in this Schedule, this Metric 5.A shall be excluded from consideration and shall not be treated as representative.

⁴ The population includes only borrowers who submitted the first document on or before the day 75 days before the scheduled or expected foreclosure sale date.

- This Metric is subject to applicable investor rule requirements.
- Nothing in this Metric shall be deemed to prejudice the right of a Servicer to decline to evaluate a borrower for a modification in accordance with IV.H.12. Specifically, Servicer shall not be obligated to evaluate requests for loss mitigation options from (a) borrowers who have already been evaluated or afforded a fair opportunity to be evaluated consistent with the requirements of HAMP or proprietary modification programs, or (b) borrowers who were evaluated after the date of implementation of this Agreement, consistent with this Agreement, unless there has been a material change in the borrower's financial circumstances that is documented by borrower and submitted to Servicer.

⁵ If the Servicer identifies an incomplete document submitted by the borrower before, or in response to the 5-day letter, the Servicer may request a complete document via the 5-day letter or an ADRL. An incomplete document is one that is received and not complete or that is not fully completed per the requirements (e.g. missing signature, missing pages etc.). A missing document is one that is not received by Servicer.

⁶ The following evidence is considered appropriate using a qualitative assessment:

- Documents that provide an overview of the program, policy or procedures related to periodic performance evaluations, including the frequency thereof; or
- Sample departmental level SPOC scorecard or other performance evaluation tools that reflect performance and quality metrics, evidence of the use of thresholds to measure non-performance, identifiers when remediation is required and evidence that such remediation was identified by management, when appropriate.

⁷ This Metric is N/A for borrowers in bankruptcy or borrowers who have been referred to or are going through foreclosure.