COMPLIANCE SCORECARD:

Citi

The Monitor's Secondary Professional Firm (SPF) assigned to Citi, BKD, LLP, spent approximately 10,115 hours over a seven month period performing testing for the 26 metrics tested during periods three and four. The chart below illustrates the results of the SPF's tests. The potential violations reported are now undergoing corrective action plans.

Metric Name Threshold Result Metric Test Number Period Error Rate (Error Rate if failed) 1.00% 1.00% PASS PASS Foreclosure sale in error 1 (1.A) 3 Incorrect modification denial 2 (1.B) 5.00% 5.00% PASS PASS 3 Affidavit of Indebtedness (AOI) preparation 3 (2.A) 3 5.00% 5.00% PASS PASS 5.00% 5.00% PASS PASS Proof of Claim (POC) 4 (2.B) 3 Motion for Relief from Stay (MRS) 5(2.C) 3 4 5.00% 5.00% PASS PASS FAIL - 7.40% X 5.00% X Pre-foreclosure initiation 6 (3.A) 3 4 PASS PASS Pre-foreclosure initiation notifications 7 (3.B) 3 4 5.00% 5.00% Fee adherence to guidance 8 (4.A) 3 5.00% 5.00% PASS PASS Adherence to customer payment processing 9 (4.B) 5.00% 5.00% PASS PASS 3 Reconciliation of certain waived fees 5.00% 5.00% 10 (4.C) PASS PASS 3 Late fees adherence to guidance 11 (4.D) 5.00% 5.00% 3 PASS PASS Third party vendor management 12 (5.A) 3 4 N/A N/A PASS PASS N/A N/A PASS PASS Customer portal 13 (5.B) 3 Single Point of Contact (SPOC) 14 (5.C) 3 4 5.00%* 5.00%* PASS PASS Workforce management 15 (5.D) ** 3 N/A N/A X X Affidavit of Indebtedness (AOI) integrity N/A N/A 16 (5.E) ** 3 X X 17 (5.F) ** Account status activity 3 4 N/A N/A X X Complaint response timeliness 18 (6.A) 5.00% 5.00% PASS PASS 3

Metric Name	Metric Number	Test Period	Threshold Error Rate	Result (Error Rate if failed)	
Loan modification document collection timeline compliance	19 (6.B.i)	3 4	X 5.00%	X PASS***	
Loan modification decision/ notification timeline compliance	20 (6.B.ii)	3 4	10.00% 10.00%	PASS PASS	
Loan modification appeal timeline compliance	21 (6.B.iii)	3 4	10.00% 10.00%	PASS PASS	
Short sale decision timeline compliance	22 (6.B.iv)	3 4	10.00% 10.00%	PASS PASS	
Short sale document collection timeline compliance	23 (6.B.v)	3 4	5.00% X	FAIL - 25.32% X	
Charge of application fees for loss mitigation	24 (6.B.vi)	3 4	1.00% 1.00%	PASS PASS	
Short sale inclusion notice for deficiency	25 (6.B.vii.a)	3 4	5.00% 5.00%	PASS PASS	
Dual track referred to foreclosure	26 (6.B.viii.a)	3 4	5.00% 5.00%	PASS PASS	
Dual track failure to postpone foreclosure	27 (6.B.viii.b)	3 4	5.00% 5.00%	PASS PASS	
Force-placed insurance timeliness of notices	28 (6.C.i)	3 4	5.00% 5.00%	PASS PASS	
Force-placed insurance termination	29 (6.C.ii)	3 4	5.00% 5.00%	PASS PASS	

Office of Mortgage Settlement

Oversight

*Test question 4 only

**Policy and procedure metric that is tested once a year

*** Metric 19 results are currently under review by the Monitor's team

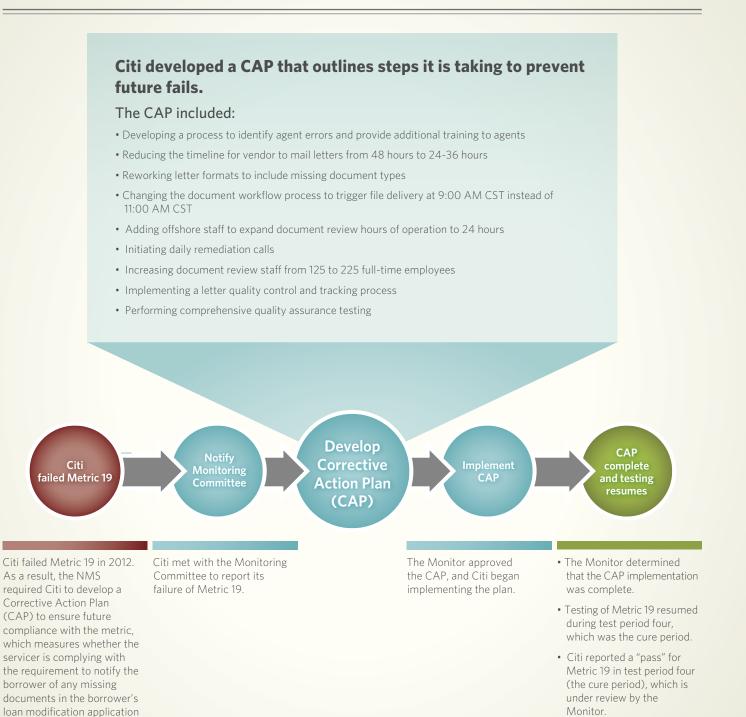
N/A Threshold error rate not applicable

X Metric was not tested in that specific test period

Citi Corrective Action Plan (CAP) for Metric 19

within five days of receipt.

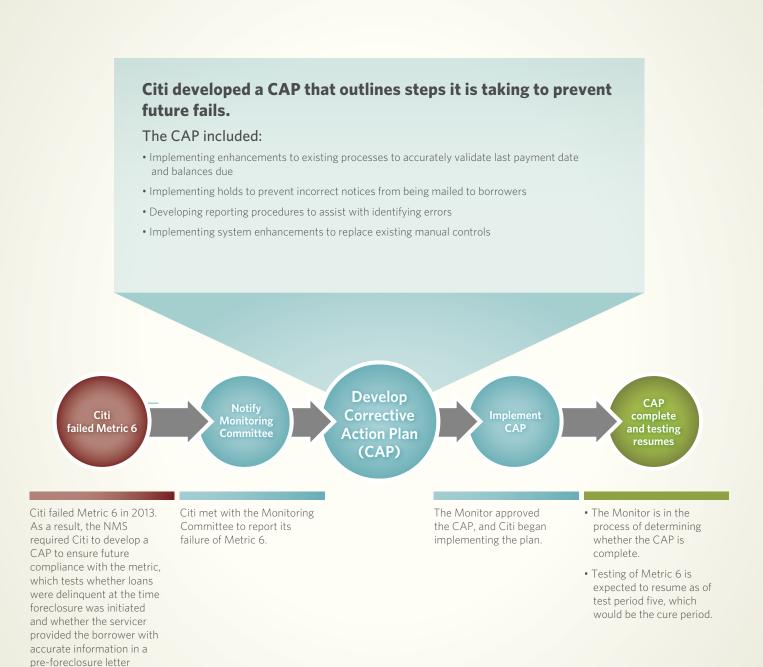
Office of Mortgage Settlement Oversight



Citi Corrective Action Plan (CAP) for Metric 6

required by the Settlement.

Office of Mortgage Settlement Oversight



Citi Corrective Action Plan (CAP) for Metric 23

Office of Mortgage Settlement Oversight

