

COMPLIANCE SCORECARD:

Bank of America

The Monitor’s Secondary Professional Firm (SPF) assigned to Bank of America, Crowe Horwath LLP, spent approximately 6,700 hours over a six month period performing loan level testing for the 12 metrics tested during periods one and two. The chart below illustrates the results of the SPF’s tests.

N/A

Threshold error rate not applicable

X

Metric was not tested in that specific test period

Metric Name	Metric Number	Test Period	Threshold Error Rate	Result (Error Rate if Failed)
Foreclosure sale in error	1 (1.A)	1 2	X 1.00%	X PASS
Incorrect modification denial	2 (1.B)	1 2	X 5.00%	X PASS
Affidavit of Indebtedness (AOI) preparation	3 (2.A)	1 2	5.00% 5.00%	PASS PASS
Fee adherence to guidance	8 (4.A)	1 2	X 5.00%	X PASS
Late fees adherence to guidance	11 (4.D)	1 2	5.00% 5.00%	PASS PASS
Customer Portal	13 (5.B)	1 2	N/A N/A	PASS PASS
Single Point of Contact (SPOC)	14 (5.C)	1 2	5.00%* 5.00%*	PASS PASS
Workforce management	15 (5.D)**	1 2	X N/A	X PASS
Affidavit of Indebtedness (AOI) integrity	16 (5.E)**	1 2	N/A X	PASS X
Account status activity	17 (5.F)**	1 2	N/A X	PASS X
Complaint response timeliness	18 (6.A)	1 2	X 5.00%	X PASS
Charge of application fees for loss mitigation	24 (6.B.vi)	1 2	1.00% 1.00%	PASS PASS

Test Period Three Potential Violations

Metric Name	Metric Number	Test Period	Threshold ErrorRate	Result
Pre-foreclosure initiation	6 (3.A)	3	5.00%	FAIL
Loan modification document collection timeline compliance	19 (6.B.i)	3	5.00%	FAIL

*Test question 4 only **Policy and procedure metric that is tested once a year

[The metrics can be found here. Reference Exhibit E-1 of the Settlement document.](#)