COMPLIANCE SCORECARD:



The Monitor's Secondary Professional Firm (SPF) assigned to Chase, Grant Thornton LLP, spent approximately 12,100 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 these tests. The potential violations reported are now undergoing corrective action plans. Office of Mortgage Settlement Oversight

Metric Name	Metric Number	Test Period	Threshold Error Rate	Result (Error Rate if failed)
Foreclosure sale in error	1 (1.A)	3 4	1.00% 1.00%	PASS PASS
Incorrect modification denial	2 (1.B)	3 4	5.00% 5.00%	PASS PASS
Affidavit of Indebtedness (AOI) preparation	3 (2.A)	3 4	5.00% 5.00%	PASS PASS
Proof of Claim (POC)	4 (2.B)	3 4	5.00% 5.00%	PASS PASS
Motion for Relief from Stay (MRS)	5 (2.C)	3 4	5.00% 5.00%	PASS PASS
Pre-foreclosure initiation	6 (3.A)	3 4	5.00% 5.00%	PASS FAIL - 5.63%
Pre-foreclosure initiation notifications	7 (3.B)	3 4	5.00% 5.00%	PASS PASS
Fee adherence to guidance	8 (4.A)	3 4	5.00% 5.00%	PASS PASS
Adherence to customer payment processing	9 (4.B)	3 4	5.00% 5.00%	PASS PASS
Reconciliation of certain waived fees	10 (4.C)	3 4	5.00% 5.00%	PASS PASS
Late fees adherence to guidance	11 (4.D)	3 4	5.00% 5.00%	PASS PASS
Third party vendor management	12 (5.A)	3 4	N/A N/A	PASS PASS
Customer portal	13 (5.B)	3 4	N/A N/A	PASS PASS
Single Point of Contact (SPOC)	14 (5.C)	3 4	5.00%* 5.00%*	PASS PASS
Workforce management	15 (5.D) **	3 4	N/A N/A	x x
Affidavit of Indebtedness (AOI) integrity	16 (5.E) **	3 4	N/A N/A	x x
Account status activity	17 (5.F) **	3 4	N/A N/A	x x
Complaint response timeliness	18 (6.A)	3 4	5.00% 5.00%	PASS PASS

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	5.00% 5.00%	PASS PASS
Loan modification decision/ notification timeline compliance	20 (6.B.ii)	3 4	10.00% X	FAIL - 19.31% X
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% 5.00%	PASS PASS
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	X 5.00%	X PASS

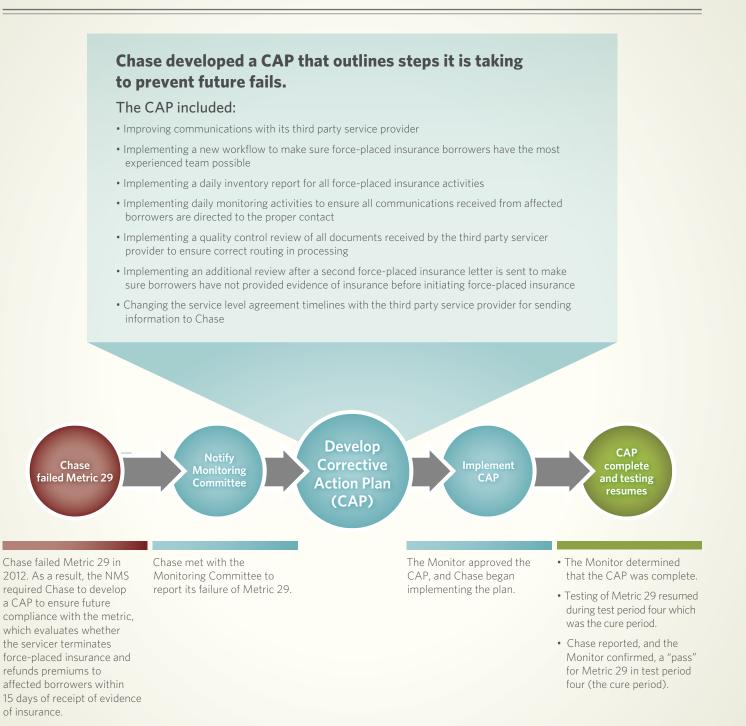
*Test question 4 only

**Policy and procedure metric that is tested once a year N/A Threshold error rate not applicable

X Metric was not tested in that specific test period

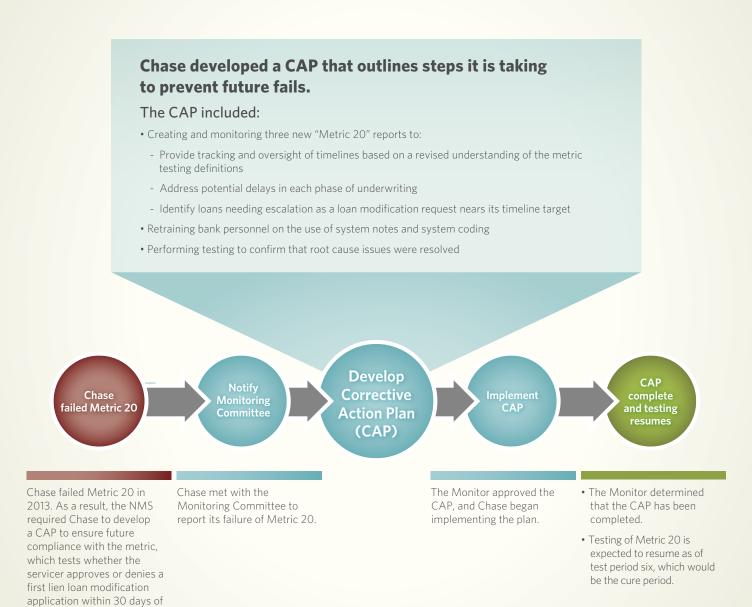
Chase Corrective Action Plan (CAP) for Metric 29

Office of Mortgage Settlement Oversight



Chase Corrective Action Plan (CAP) for Metric 20

Office of Mortgage Settlement Oversight



receipt of all necessary documentation and whether communication to the borrower of a denial decision occurs within 10 days of the

decision.

Chase Corrective Action Plan (CAP) for Metric 6

Office of Mortgage Settlement Oversight

