

COMPLIANCE SCORECARD:



The Monitor’s Secondary Professional Firm (SPF) assigned to Citi, BKD, LLP, spent approximately 3,750 hours over a six month period performing loan level testing for the 15 metrics tested during periods one and two. The chart below illustrates the results of the SPF’s tests. The potential violation reported is now undergoing a corrective action plan.

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)
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
Proof of Claim (POC)	4 (2.B)	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
Loan modification document collection timeline compliance	19 (6.B.i)	1 2	X 5.00%	X FAIL (53.04%)
Loan modification decision/notification timeline compliance	20(6.B.ii)	1 2	X 10.00%	X PASS
Charge of application fees for loss mitigation	24(6.B.vi)	1 2	1.00% 1.00%	PASS PASS
Short sale inclusion notice for deficiency	25 (6.B.vii.a)	1 2	X 5.00%	X PASS
Force-placed insurance timeliness of notices	28 (6.C.i)	1 2	X 5.00%	X PASS
Force-placed insurance termination	29 (6.C.ii)	1 2	5.00% 5.00%	PASS PASS

Test Period Three Potential Violations

Metric Name	Metric Number	Test Period	Threshold Error Rate	Result
Pre-foreclosure initiation	6 (3.A)	3	5.00%	FAIL
Short sale document collection timeline compliance	23 (6.B.v)	3	5.00%	FAIL