

Metric Testing Timeline

Office of
Mortgage Settlement
Oversight

The Internal Review Groups tested and my professional firms retested the banks on each metric during pre-negotiated time periods based on the bank's implementation of the servicing standards. The graphic below illustrates the time periods in which the metrics for each bank were tested.

	<div> <div></div> ResCap Parties <div></div> B of A <div></div> Chase <div></div> Citi <div></div> Wells </div>				
	Test period 1	Test period 2	Test period 3		
	July 1, 2012 – September 30, 2012	October 1, 2012 – December 31, 2012	January 1, 2013 – March 31, 2013		
1. Foreclosure sale in error (1.A)		<div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
2. Incorrect modification denial (1.B)		<div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
3. Affidavit of Indebtedness (AOI) preparation (2.A)	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
4. Proof of Claim (POC) (2.B)		<div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
5. Motion for Relief from Stay (MRS) (2.C)			<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
6. Pre-foreclosure initiation (3.A)			<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
7. Pre-foreclosure initiation notifications (3.B)			<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
8. Fee adherence to guidance (4.A)		<div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
9. Adherence to customer payment processing (4.B)		<div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
10. Reconciliation of certain waived fees (4.C)			<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
11. Late fees adherence to guidance (4.D)	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
12. Third party vendor management (5.A)			<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
13. Customer portal (5.B)	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
14. Single Point of Contact (SPOC) (5.C)	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
15. Workforce management (5.D)*	<div><div></div><div></div><div></div><div></div></div>	** <div><div></div><div></div><div></div></div>			
16. Affidavit of Indebtedness (AOI) integrity (5.E)*	<div><div></div><div></div><div></div><div></div><div></div></div>	** <div><div></div></div>			
17. Account status activity (5.F)*	<div><div></div><div></div><div></div><div></div><div></div></div>	** <div><div></div></div>			
18. Complaint response timeliness (6.A)	<div><div></div></div>	<div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
19. Loan modification document collection timeline compliance (6.B.i)		<div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
20. Loan modification decision/notification timeline compliance (6.B.ii)		<div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
21. Loan modification appeal timeline compliance (6.B.iii)			<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
22. Short sale decision timeline compliance (6.B.iv)			<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
23. Short sale document collection timeline compliance (6.B.v)			<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
24. Charge of application fees for loss mitigation (6.B.vi)	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
25. Short Sale inclusion notice for deficiency (6.B.vii.a)		<div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
26. Dual track referred to foreclosure (6.B.viii.a)		<div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
27. Dual track failure to postpone foreclosure (6.B.viii.b)			<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
28. Force-placed insurance timeliness of notices (6.C.i)		<div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
29. Force-placed insurance termination (6.C.ii)	<div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
	8 7 7 8 9	11 10 7 13 17	26 26 25 25 25		

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

**The ResCap Parties tested Metrics 15, 16 and 17 in test period one and again in test period two. They did not have to test Metrics 15, 16 and 17 in test period two.

Subsequent to test period two, the ResCap Parties will test these three Metrics annually, which means they will not be tested again until the fourth quarter of 2013.

*** The Servicer reported to the Monitoring Committee and me that a Potential Violation occurred for this Metric. As a result, this metric was under remediation and was not tested in this test period.

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