

COMPLIANCE SCORECARD:

ResCap Parties

The Monitor’s Secondary Professional Firm (SPF) assigned to the ResCap Parties, Baker Tilly Vichow Krause, LLP, spent approximately 13,000 hours over a seven month period performing testing for the 29 metrics tested during periods three and four. The chart below illustrates the results of the SPF’s tests.

Office of
Mortgage Settlement
Oversight

Metric Name	Metric Number	Test Period	Threshold Error Rate	Result (Error Rate if failed)	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	Loan modification document collection timeline compliance	19 (6.B.i)	3 4	5.00% 5.00%	PASS PASS
Incorrect modification denial	2 (1.B)	3 4	5.00% 5.00%	PASS PASS	Loan modification decision/ notification timeline compliance	20 (6.B.ii)	3 4	10.00% 10.00%	PASS PASS
Affidavit of Indebtedness (AOI) preparation	3 (2.A)	3 4	5.00% 5.00%	PASS PASS	Loan modification appeal timeline compliance	21 (6.B.iii)	3 4	10.00% 10.00%	PASS PASS
Proof of Claim (POC)	4 (2.B)	3 4	5.00% 5.00%	PASS PASS	Short sale decision timeline compliance	22 (6.B.iv)	3 4	10.00% 10.00%	PASS PASS
Motion for Relief from Stay (MRS)	5 (2.C)	3 4	5.00% 5.00%	PASS PASS	Short sale document collection timeline compliance	23 (6.B.v)	3 4	5.00% 5.00%	PASS PASS
Pre-foreclosure initiation	6 (3.A)	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
Pre-foreclosure initiation notifications	7 (3.B)	3 4	5.00% 5.00%	PASS PASS	Short sale inclusion notice for deficiency	25 (6.B.vii.a)	3 4	5.00% 5.00%	PASS PASS
Fee adherence to guidance	8 (4.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
Adherence to customer payment processing	9 (4.B)	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
Reconciliation of certain waived fees	10 (4.C)	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
Late fees adherence to guidance	11 (4.D)	3 4	5.00% 5.00%	PASS PASS	Force-placed insurance termination	29 (6.C.ii)	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	PASS X					
Affidavit of Indebtedness (AOI) integrity	16 (5.E) **	3 4	N/A N/A	PASS X					
Account status activity	17 (5.F) **	3 4	N/A N/A	PASS X					
Complaint response timeliness	18 (6.A)	3 4	5.00% 5.00%	PASS PASS					

* Test question 4 only

** Policy and procedure metric that is required to be tested once a year

N/A Threshold error rate not applicable

X Metric was not tested in that specific test period