

COMPLIANCE SCORECARD:

Office of  
Mortgage Settlement  
Oversight

ResCap Parties

The Monitor’s Secondary Professional Firm (SPF) assigned to the ResCap parties, Baker Tilly Virchow Krause, LLP, spent approximately 3,100 hours over a six month period performing loan level testing for the 11 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)
Adherence to customer payment processing	9 (4.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	N/A N/A	PASS PASS
Affidavit of Indebtedness (AOI) integrity	16 (5.E)**	1 2	N/A N/A	PASS PASS
Account status activity	17 (5.F)**	1 2	N/A N/A	PASS PASS
Complaint response timeliness	18 (6.A)	1 2	5.00% 5.00%	PASS PASS
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
Force-placed insurance termination	29 (6.C.ii)	1 2	X 5.00%	X PASS

\*Test question 4 only

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