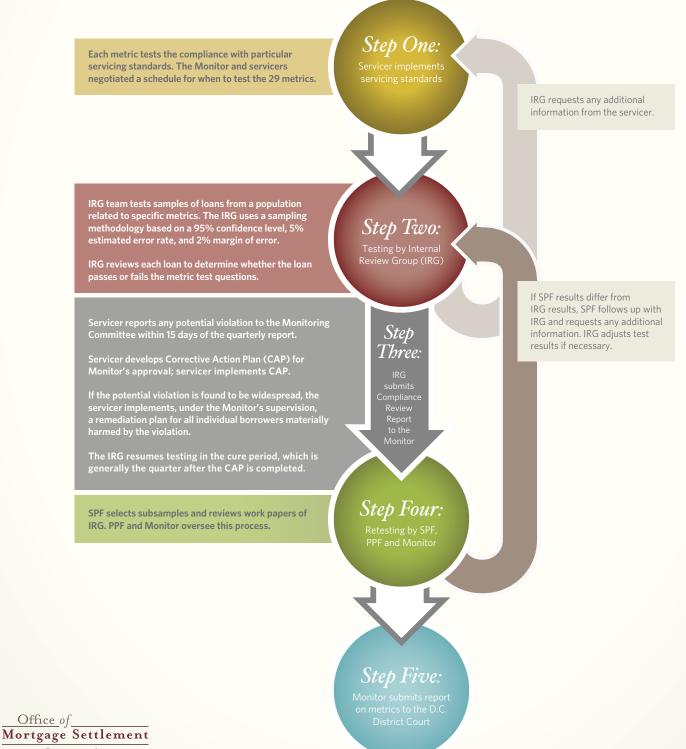
Testing a Metric

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



Oversight