QUANDIS

ADR
ATTORNEY DATA REPORTING
SERVICER USER GUIDE

DOCUMENT REVISION HISTORY

Revision Date	System or Process Update	Section Updated
10-15-2018	Updated all screenshots for ADR updates and added new section for Direct Title Rollout	New sections include the following: 3.2.4 Ordering Loan Modification / Deed In Lieu Title 3.2.4.1 Title Order via Quandis Application 3.2.4.2 Title Order via File Drop 6 Title Home

03-20-2019	Updated Title Cancellation process Added Beneficiary Check Document Retrieval process Added Title Update Request process	6.3 Title Order Cancellation 6.5.1 Beneficiary Check Document Retrieval 6.6 Title Update Requests
06-25-2019	Added Title Order Inquiries Section	6.7 Title Order Inquiries
03-17-2025	Added Reports Section, moved State Workflow to Section 9	8 Reports / 9 State Workflow

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7 Export List to Excel or CSV

8 Reports

9 State Workflow

1 MANAGING USERS

This section will guide the security administrator on how to Add Users, Add Roles to a User, Remove Roles from a User, De-Activate a User, Unlock a User, Reset a User's Password, and Add a User to Multiple Organizations.

A user's ability to view and or edit fields in the system is based on their role.

There are 2 roles: Security Administrator and Servicer.

The Security Administrator Role is the only role that manages users in the system.

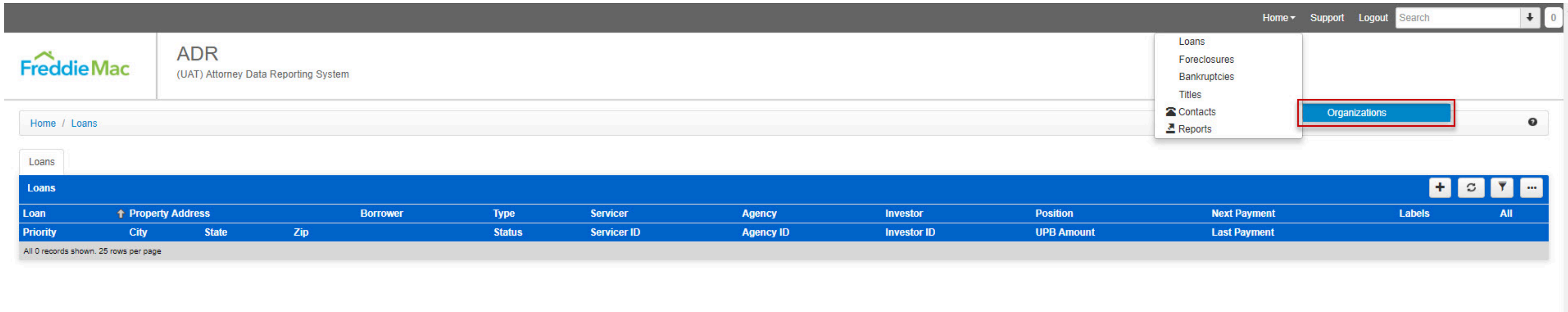
The Servicer role is reserved for users who need to view loans associated with their company in the ADR system.

If your company is new to the ADR system, you may contact adr.support@quandis.com with the information below to request an initial user account, which will allow you to manage additional users within your Organization:

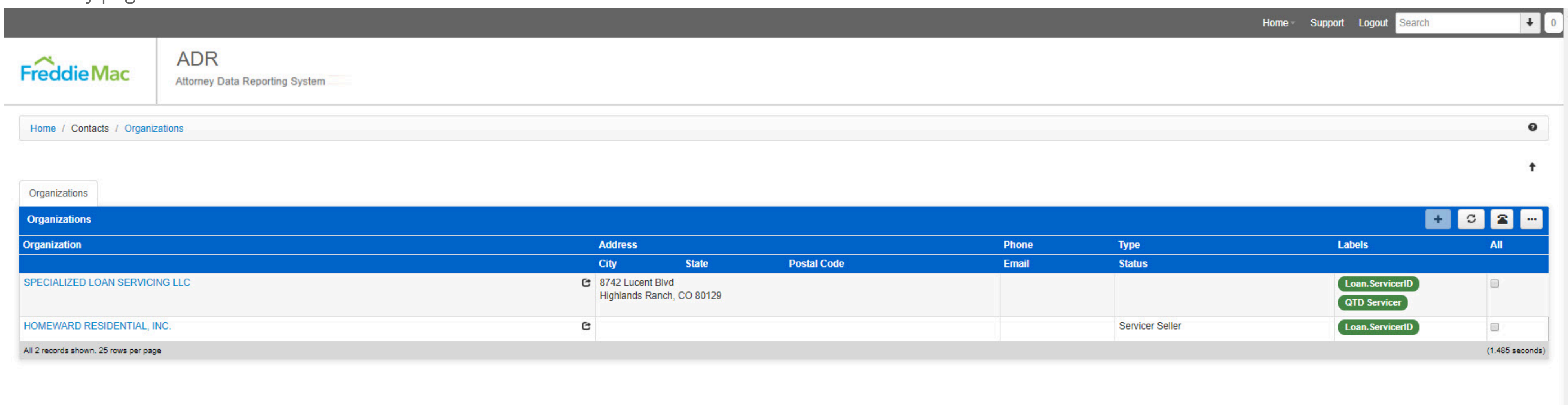
- Administrator Name
- Administrator Email Address
- Complete Address for your Company
- Phone and Fax Numbers
- List of Freddie Mac Servicer IDs associated with your Company

1.1 ADDING USERS

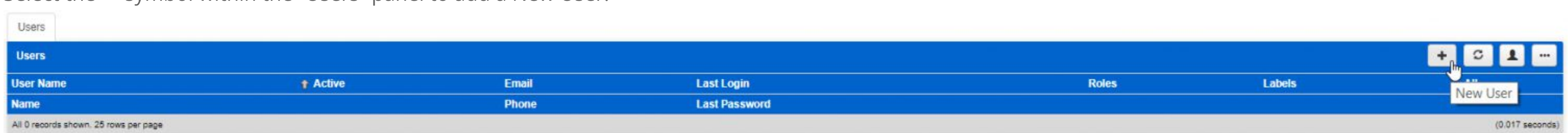
1. Select Organizations from the Contacts drop down.



2. Click on the Organization name hyperlink. If your company has more than one organization, you will have several listed. You are directed to the Organization Summary page.



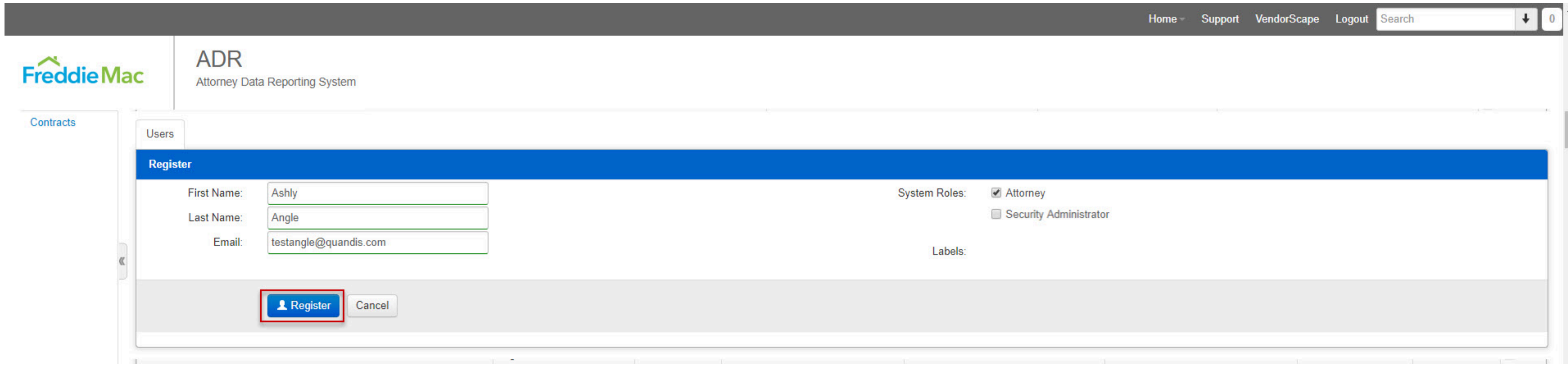
3. Select the '+' symbol within the "Users" panel to add a New User.



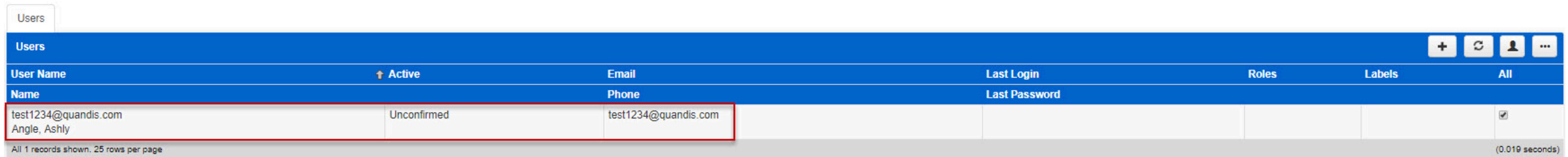
4. Enter the following fields within the Register Panel and select 'Register'

- First Name
- Last Name

- Email Address
- System Roles – Role to be granted access

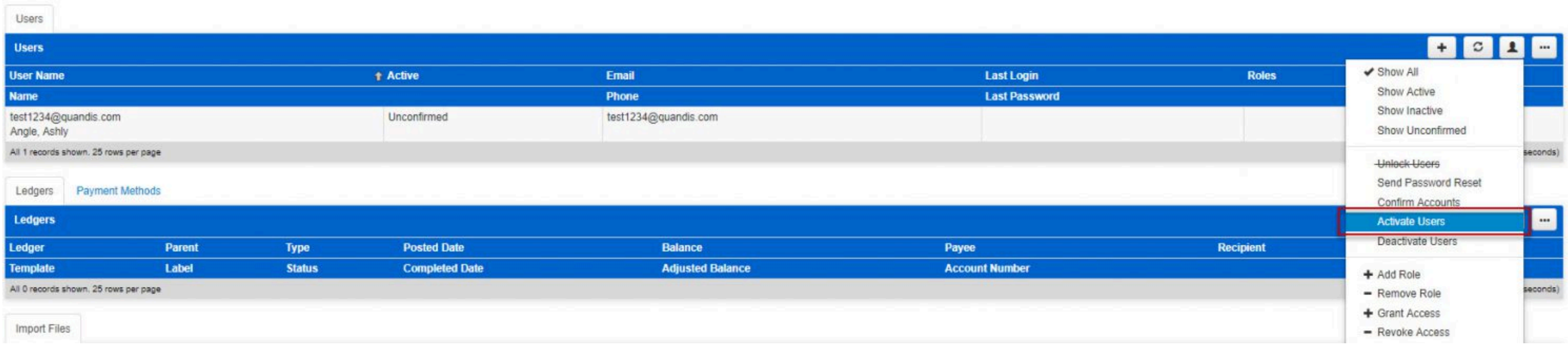


5. You are directed back to the Users panel

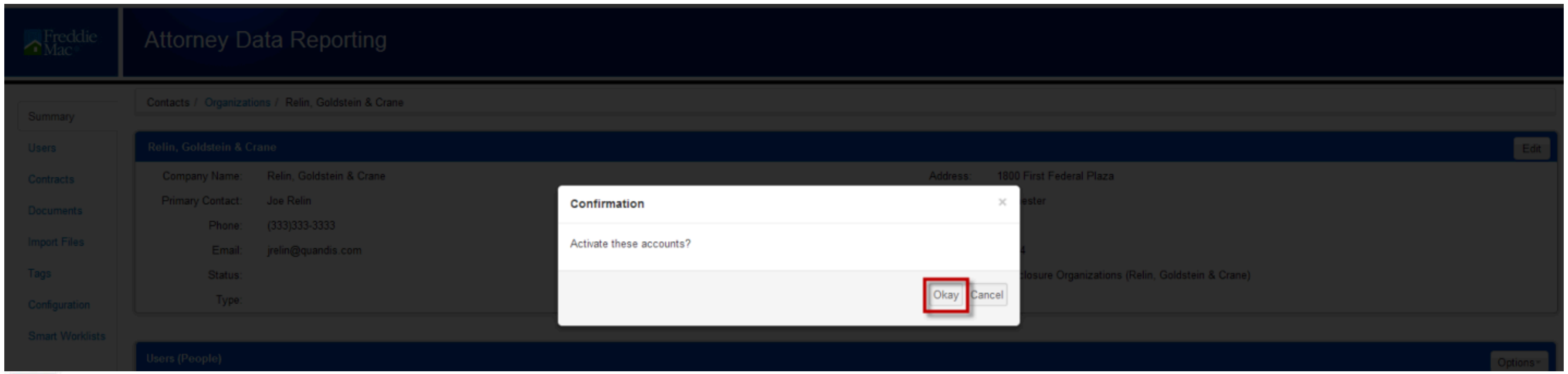


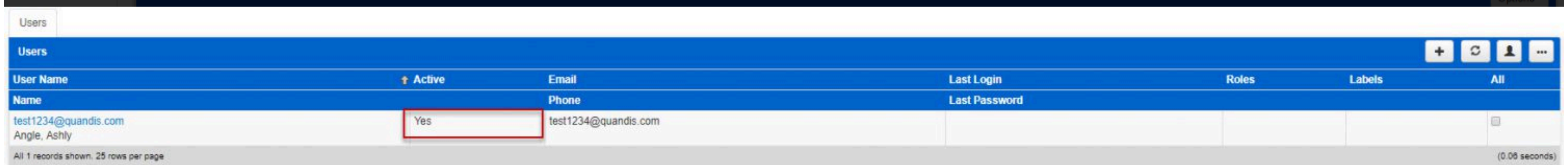
6. To activate the user, click in the user's row to highlight the row or check the box under the All column.

7. Select Activate Users from the Options drop down menu.

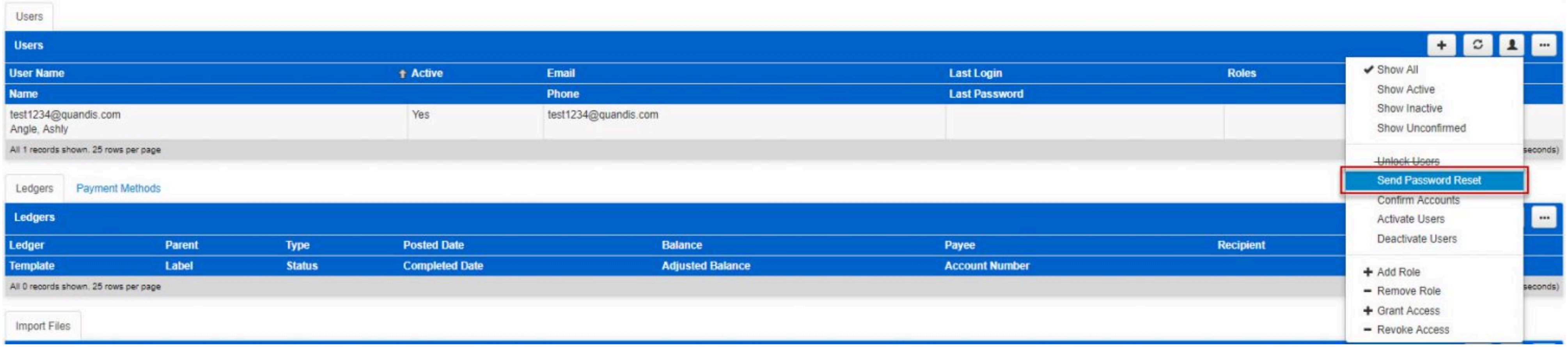


8. Click Okay in the Confirmation dialogue box. The user is activated. All active users will have a status of “Yes” in the corresponding “Active” column

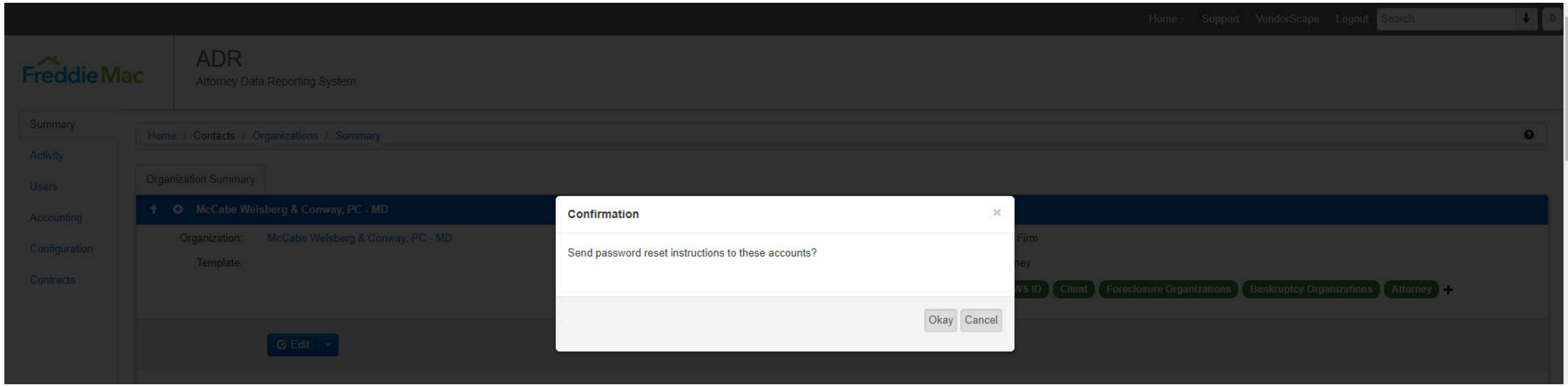




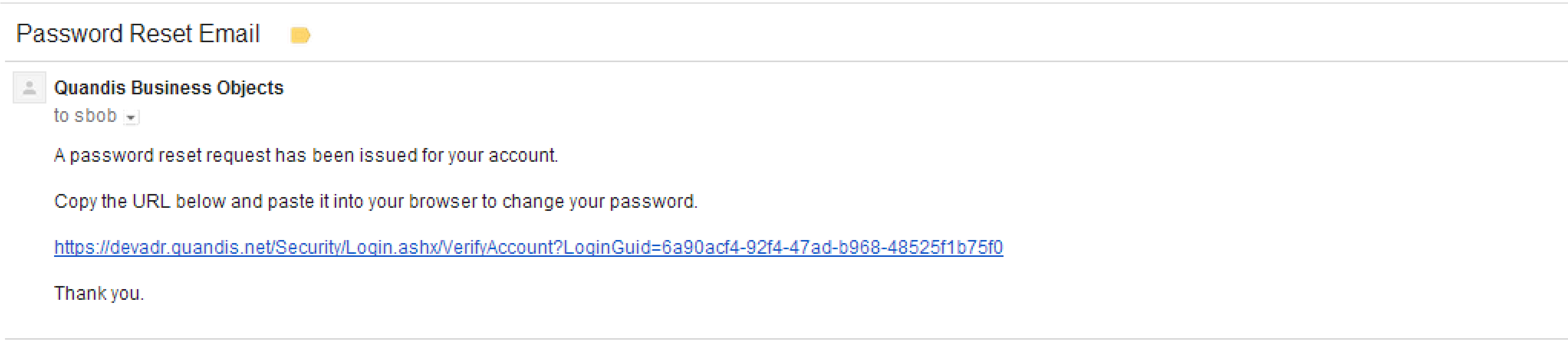
9. Send the user a password reset email by selecting Send Password Reset from the Options drop down.



10. Click Okay in the Confirmation dialogue box.



11. The user will receive an email with instructions on how to set their password. Below is a sample of the email that will be received:


Password Reset Email

Quandis Business Objects

to sbob

A password reset request has been issued for your account.

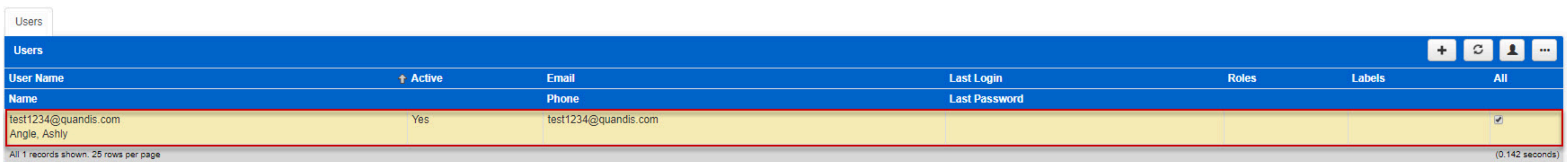
Copy the URL below and paste it into your browser to change your password.

https://devadr.quandis.net/Security/Login.ashx/VerifyAccount?LoginGuid=6a90acf4-92f4-47ad-b968-48525f1b75f0

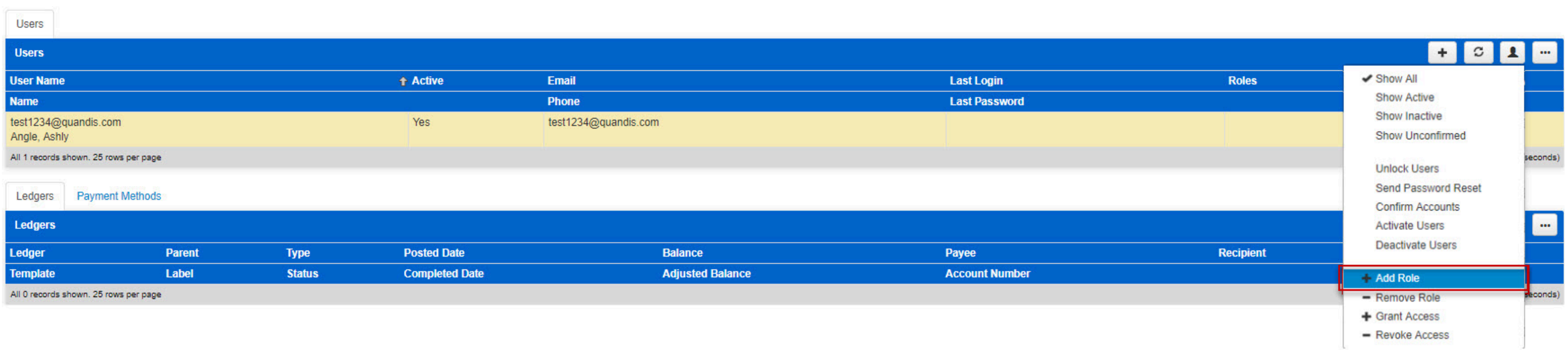
Thank you.

1.2 ADDING A ROLE TO A USER

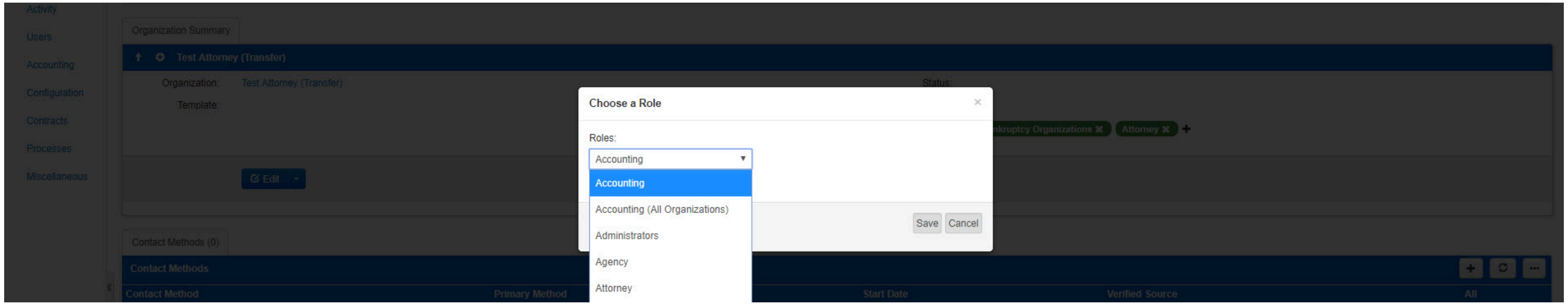
1. Search for the user that requires a role to be added.
2. Click into the row to highlight the user or check the box in the All column.



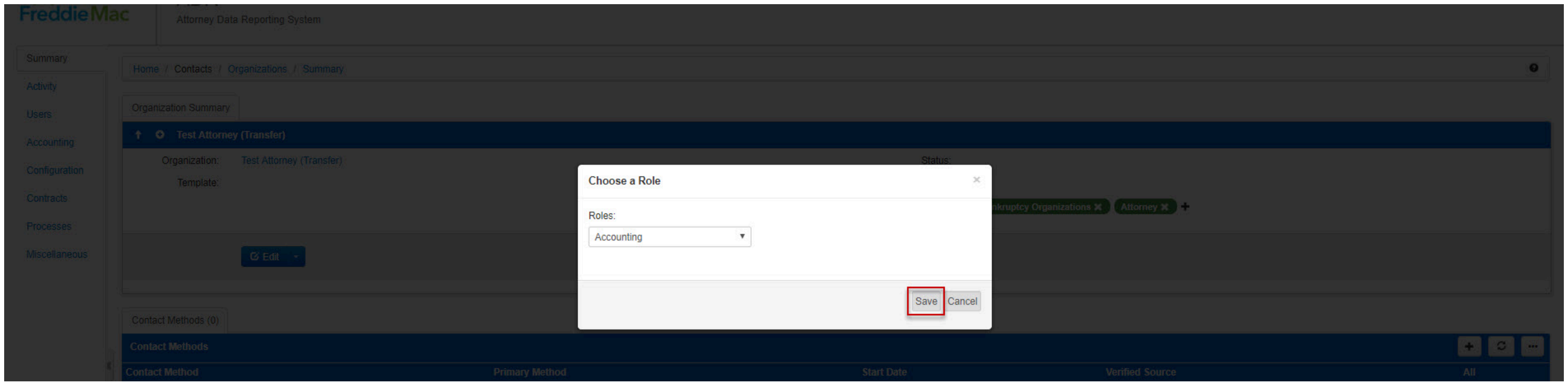
3. Select Add Role form the Options drop down menu.



4. Select the role to be added from the Role drop down menu. In this example, the role of manager is added.



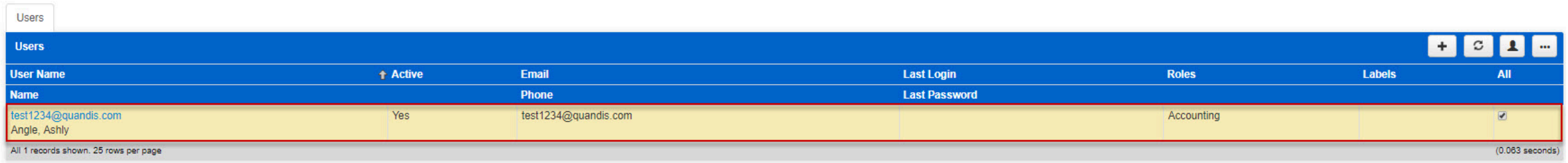
5. Click Save.



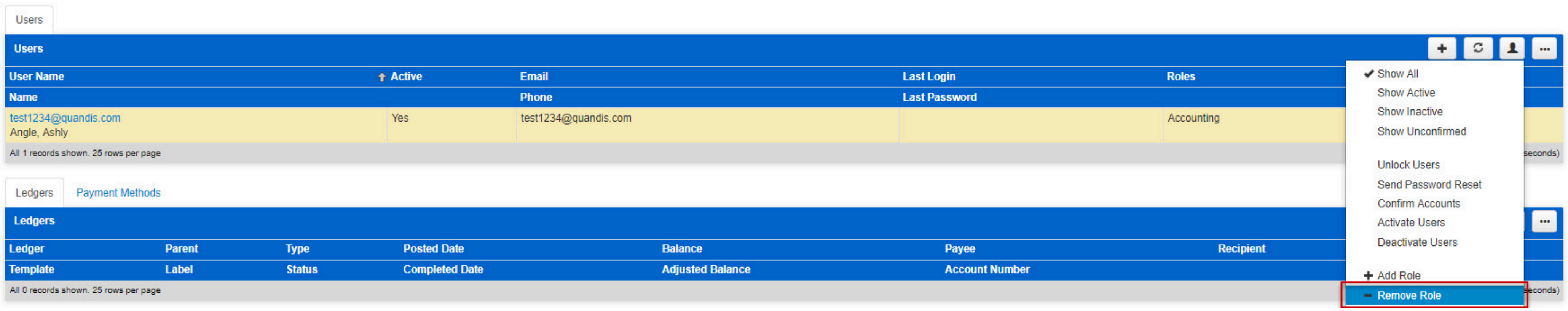
6. The role has been added. In this example, the Accounting role was added to the user.

1.3 REMOVE A ROLE

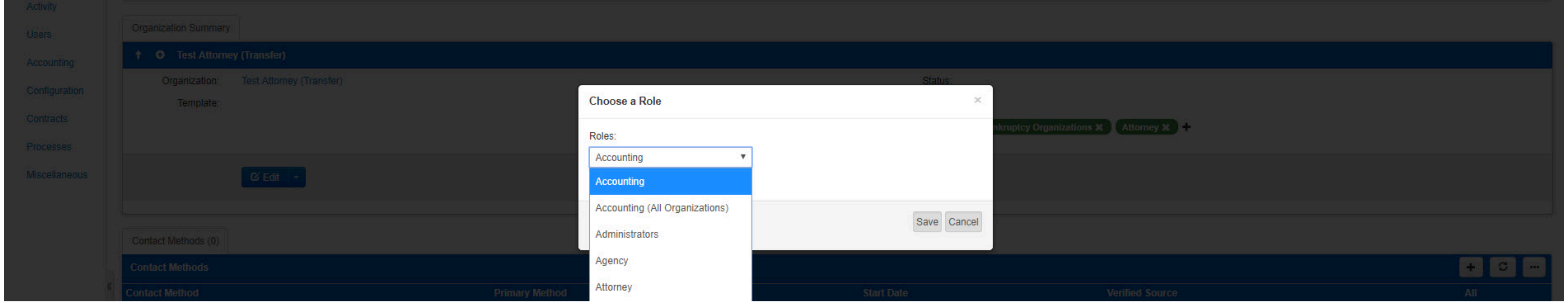
1. Search for the user that requires a role to be removed.
2. Click into the row to highlight the user or check the box in the All column.



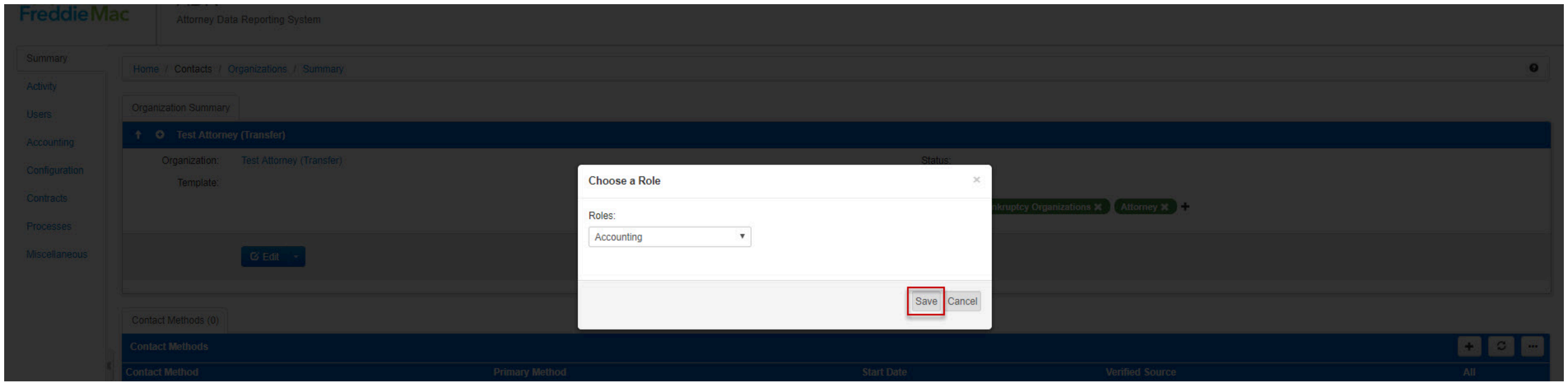
3. Select Remove Role from the Options drop down.



4. Select a role to be removed from the role drop down menu. In this example, the role of Manger is going to be removed.



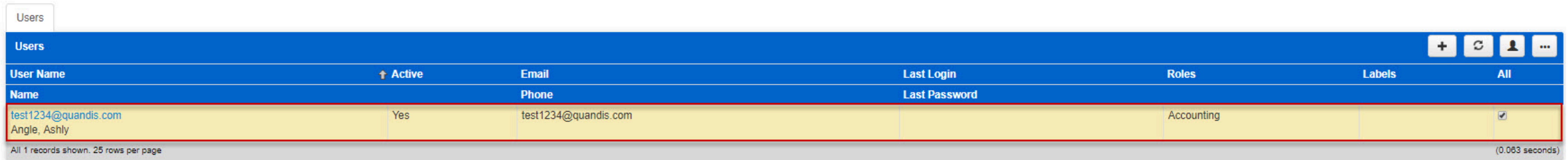
5. Click Save.



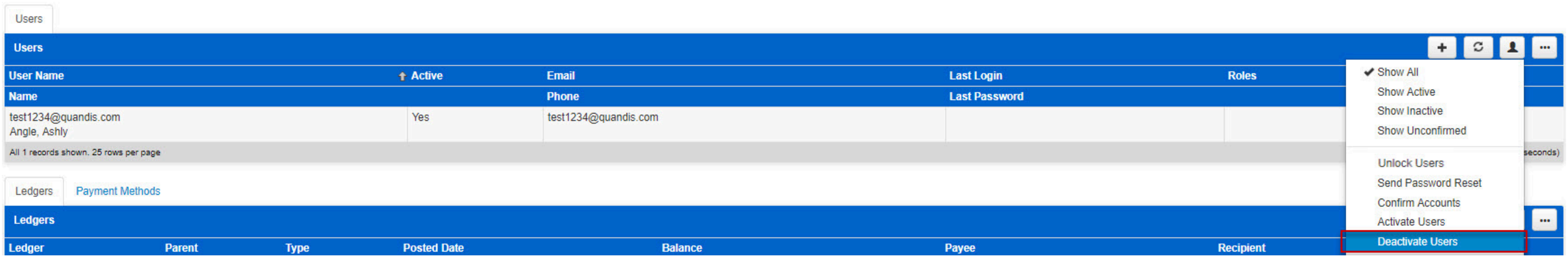
6. The role has been removed.

1.4 DEACTIVATE A USER

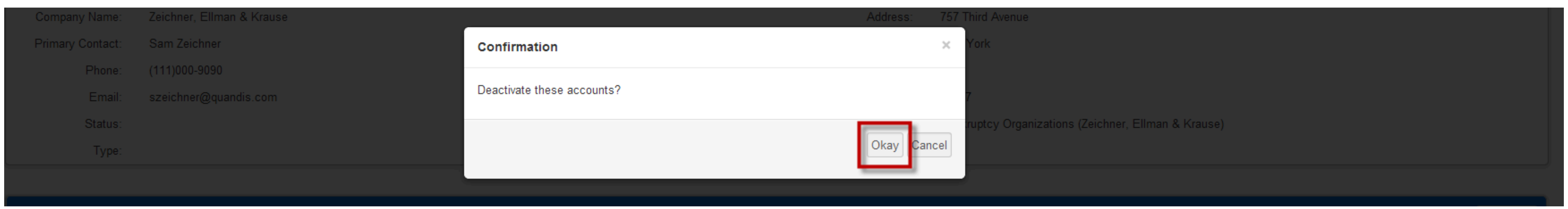
1. Search for the user that needs to be deactivated. (More than one user can be deactivated at a time)
2. Click into the row to highlight the user.



3. Select Deactivate Users from the Options drop down.



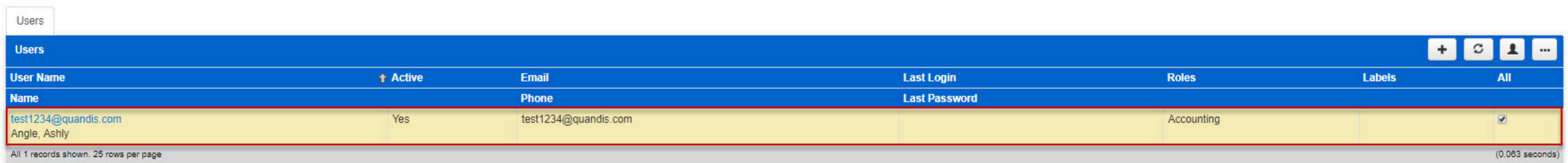
4. Click Okay in the Confirmation dialogue box.



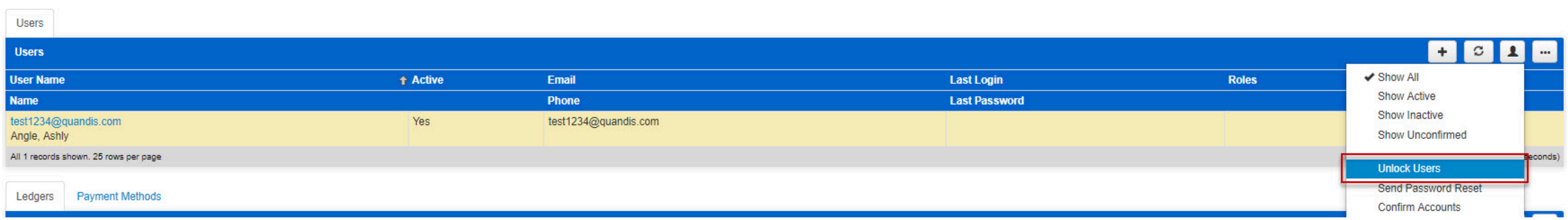
5. The Active column is No.

1.5 UNLOCK A USER

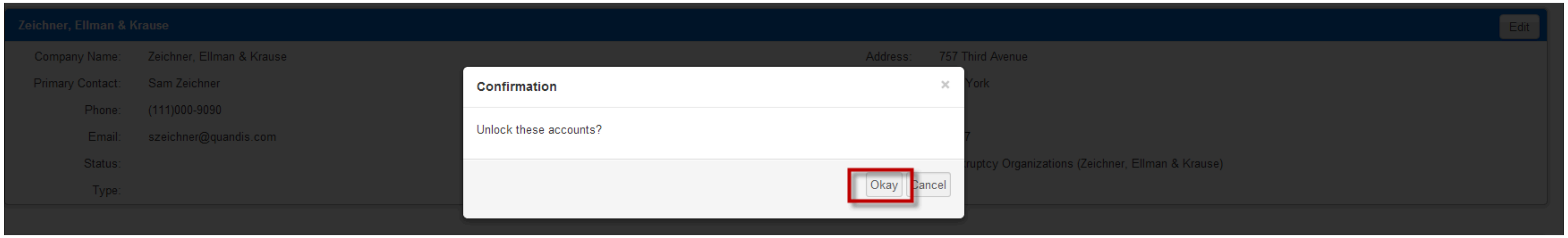
1. Search for the user that needs to be unlocked. (More than one user can be unlocked at a time)
2. Click into the row to highlight the user.



3. Select Unlock Users from the Options drop down.



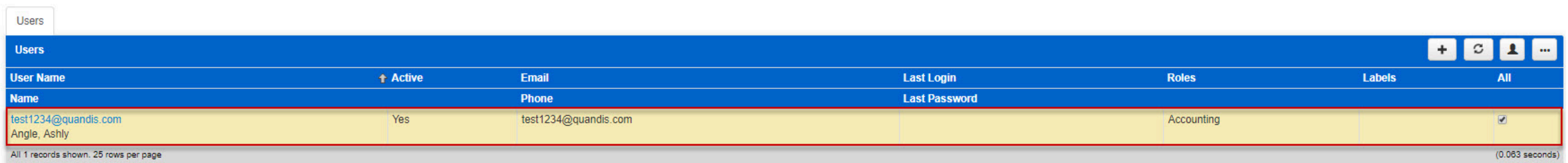
4. Click Okay in the confirmation dialogue box.



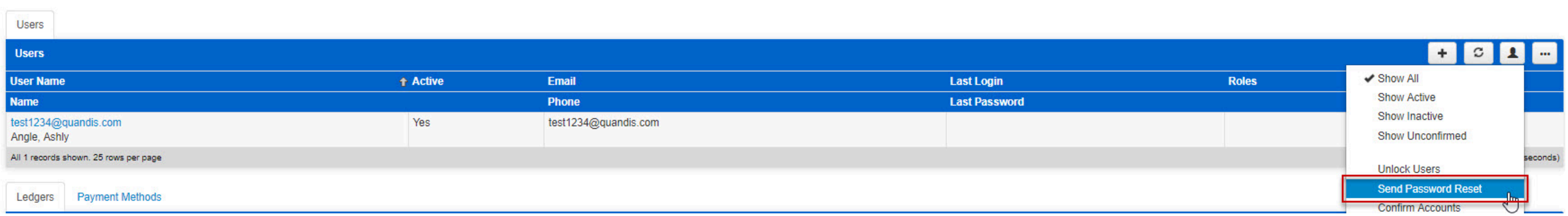
5. The user has been unlocked.

1.6 RESET A USER PASSWORD

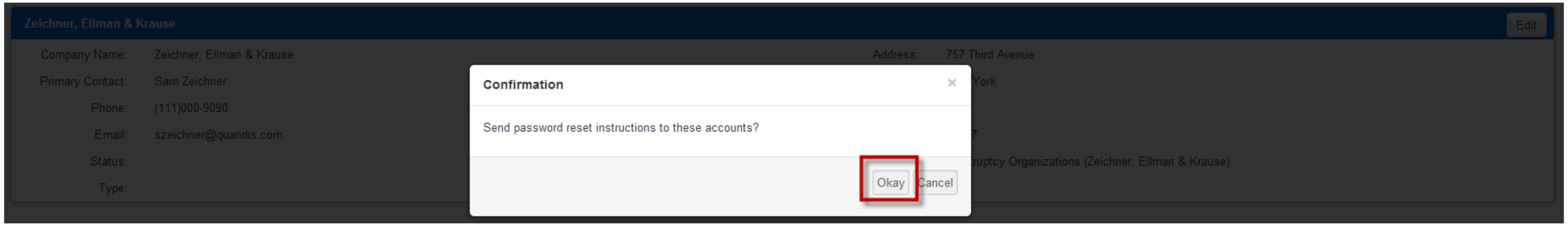
1. Search for the user that requires a password reset. (More than one user can have their password reset at a time)
2. Click into the row or its checkbox to highlight the user.



3. Select Send Password Reset from the Options drop down.



4. Click Okay in the Confirmation dialogue box.

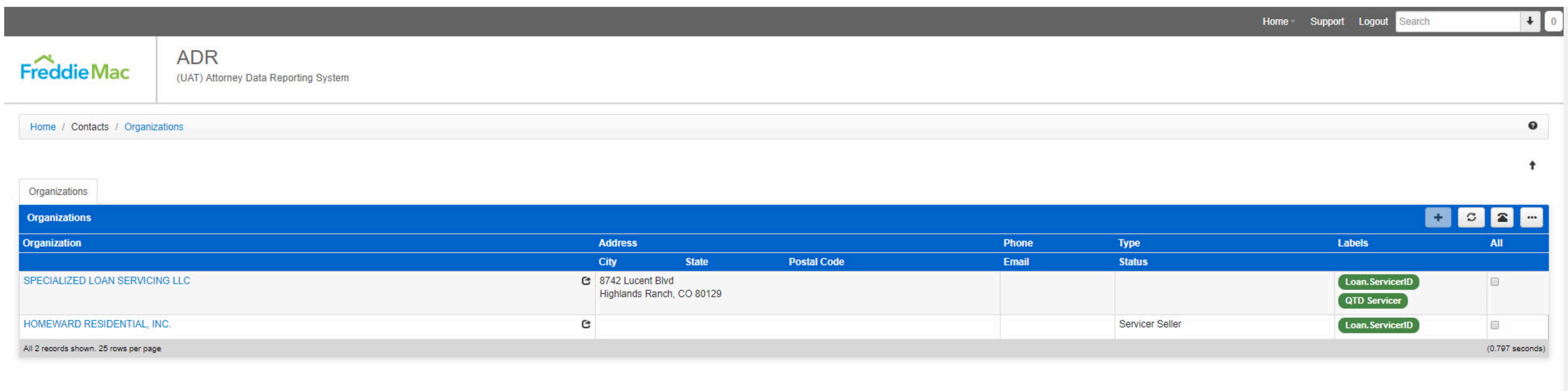


5. The user is sent an email to reset password.

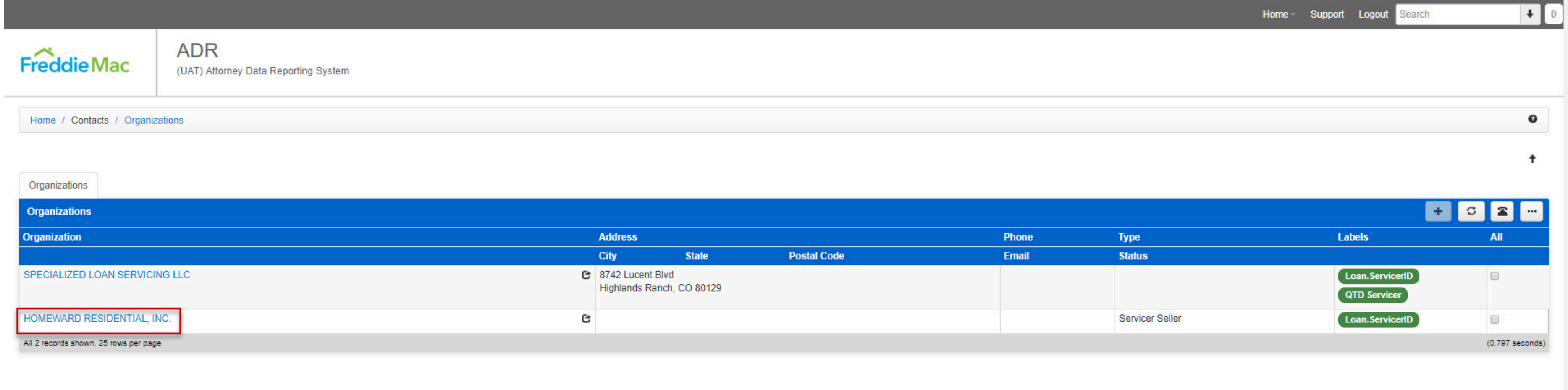
1.7 ADDING A USER TO MULTIPLE ORGANIZATIONS

1. Some users will need to be granted access to multiple Servicers in the ADR system. This is due to factors including subservicing and acquisitions, to name a couple examples, and ADR recognizes each servicer/subservicer as an individual Organization having access to their own list of loans.

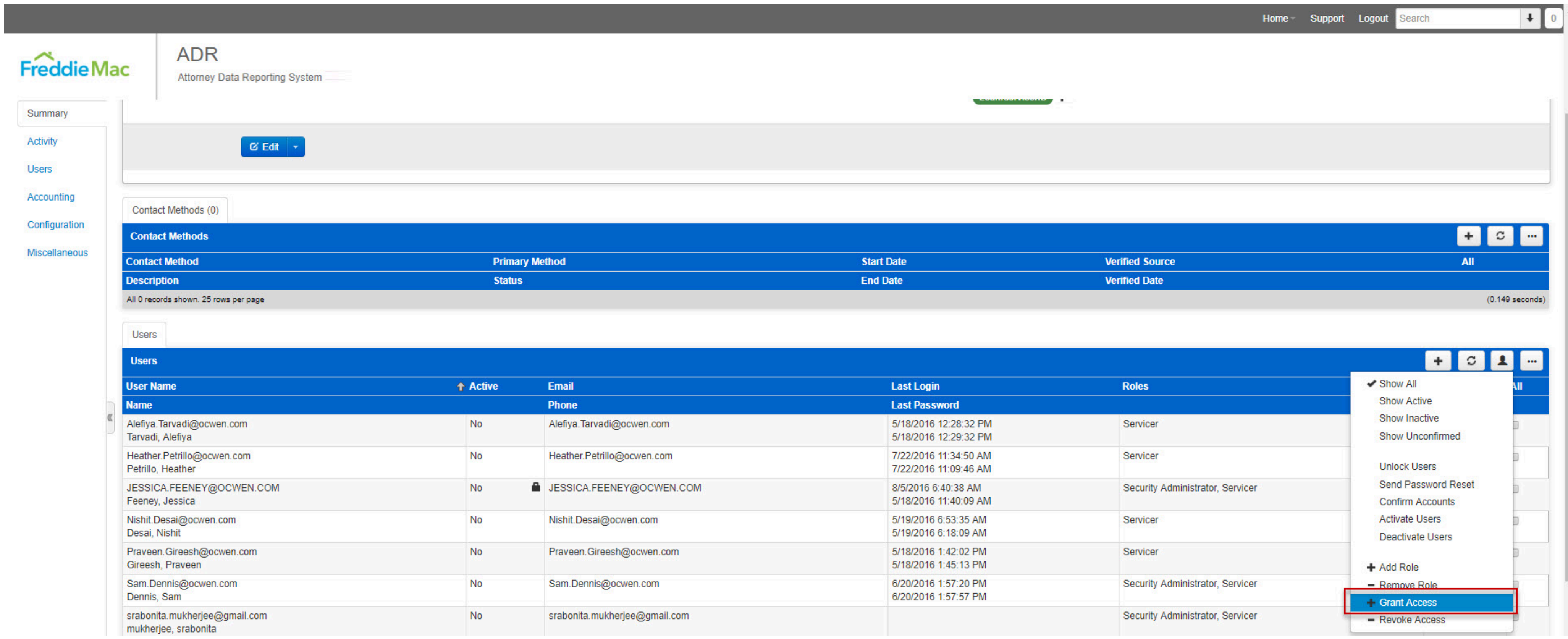
2. In this example, the user tservicer2@quandis.com is a member of the Wells and Test Servicer organizations.



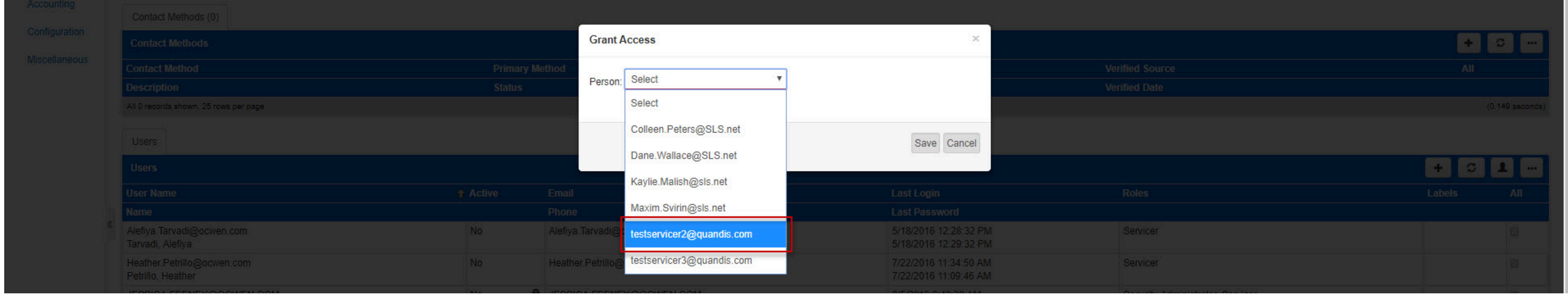
3. Continuing this example, testservicer2@quandis.com needs to be added to the HOMEWARD RESIDENTIAL, INC. organization. Select the “HOMEWARD RESIDENTIAL, INC” organization.



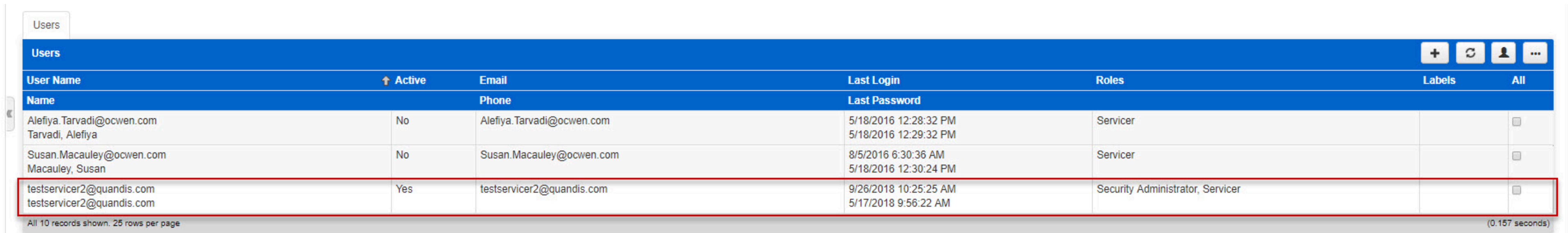
4. Locate the "Users" panel on the organization's summary page. To grant this user access, select "Grant Access" from the 'Person' icon drop down of the Users panel.



5. Select testservicer2@quandis.com from the Grant Access drop down. Select 'Save'.



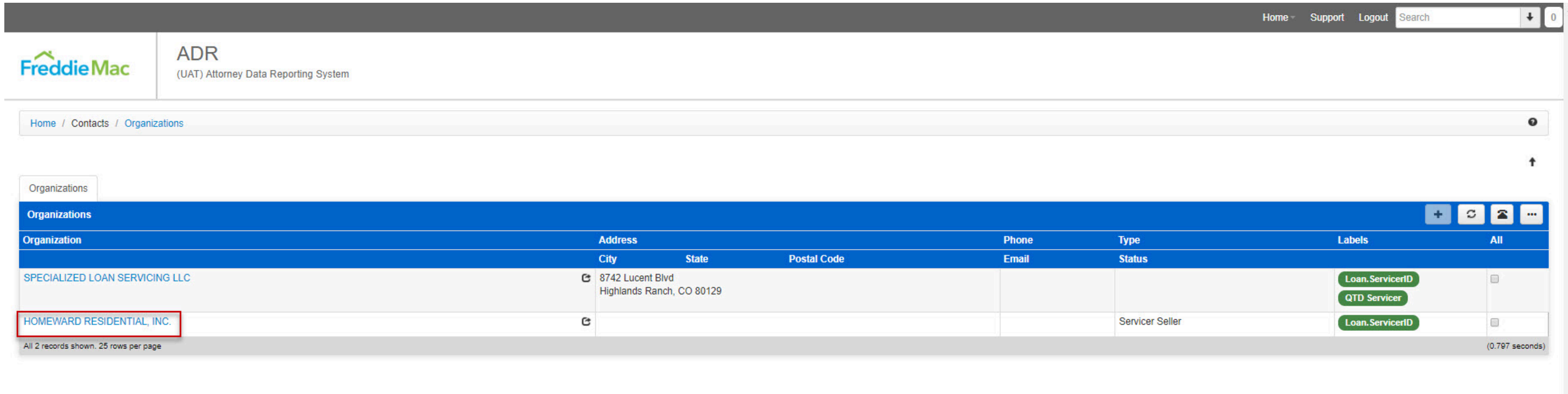
6. The user testservicer2@quandis.com now appears in the Users panel.



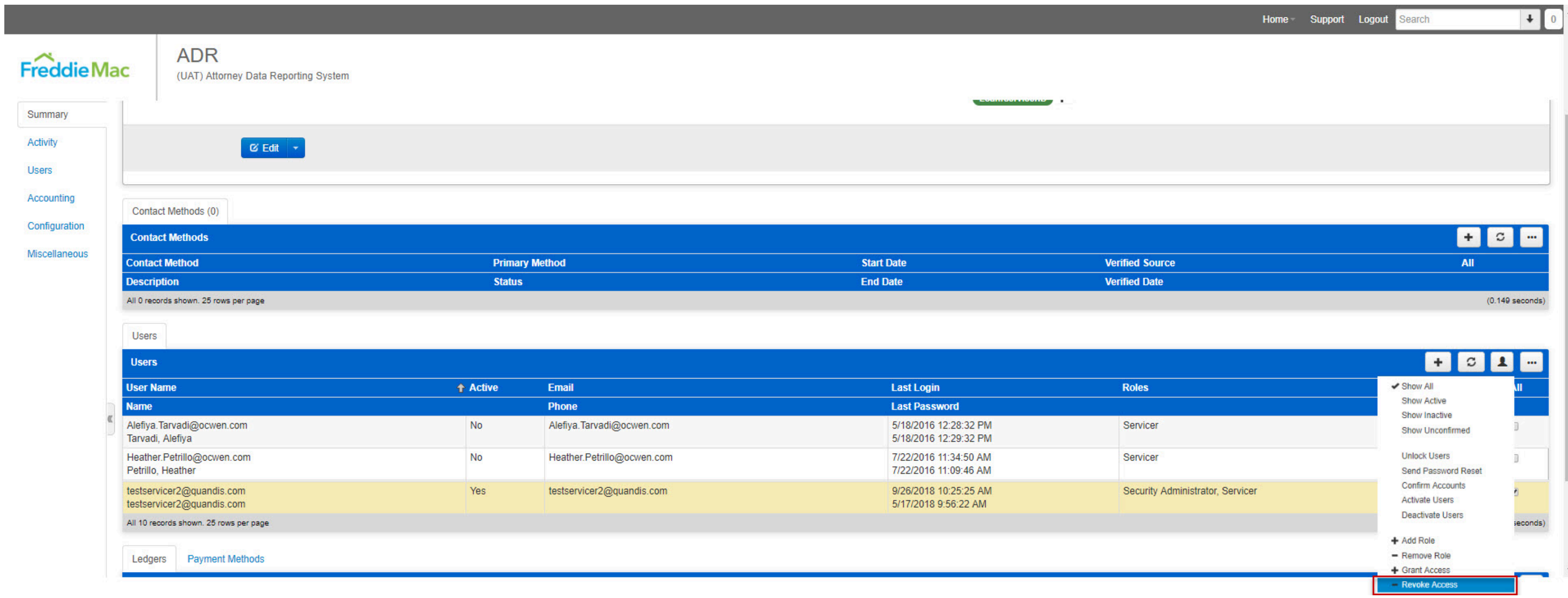
7. Only users that have the role of Security Administrator can complete the above.

1.7.1 REMOVING A USER FROM AN ORGANIZATION

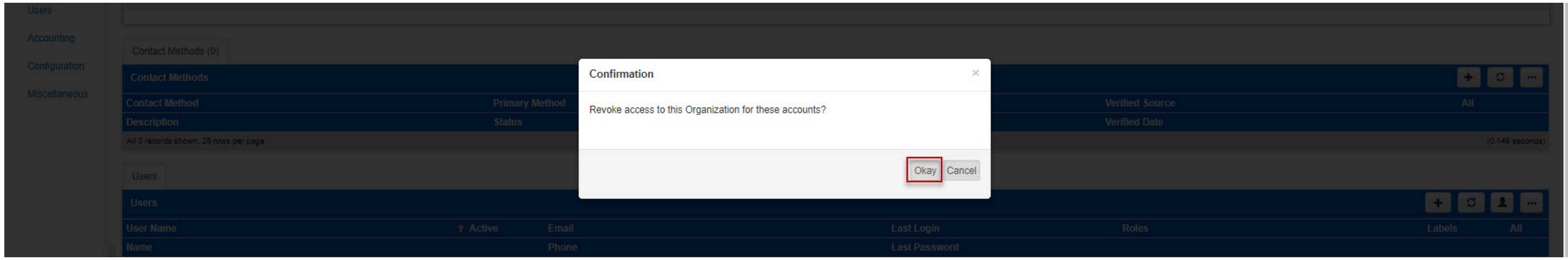
1. Select an organization from the “Organizations” page, located under the Contacts drop down.



2. Locate the Users panel and click into the row of the user you wish to remove. Select “Revoke Access” from the ‘Person’ icon drop down of the Users panel.



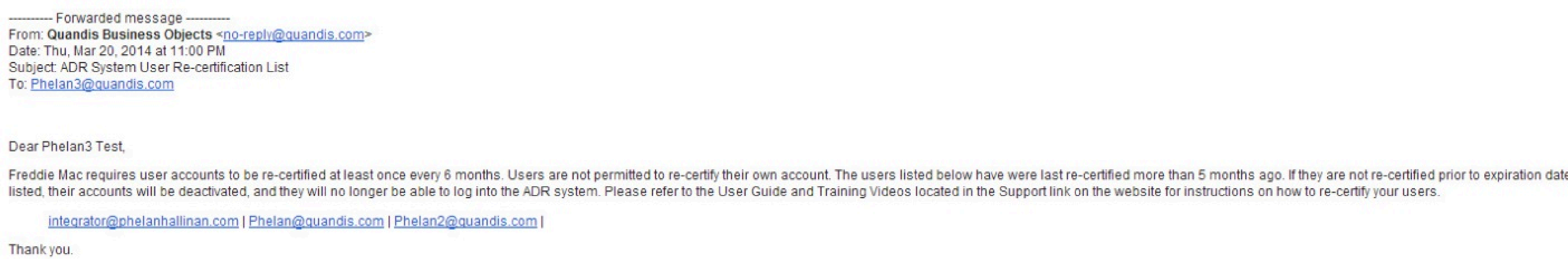
3. Select “Okay” in the Confirmation window. The user has been removed from the organization.



1.8 USER RE-CERTIFICATION PROCESS

NOTE: As per Freddie Mac security guidelines, each organization will be required to re-certify user accounts at least once every 6 months. Security Administrators for the organization can certify the user from the organization’s profile. Because users are not permitted to re-certify their own account, each organization will need at least 2 Security Administrators for each organization.

1. Security Administrators will receive a daily email notification with a list of users that have not logged into the ADR website for at least 5 months.



---------- Forwarded message ----------
From: **Quandis Business Objects** <no-reply@quandis.com>
Date: Thu, Mar 20, 2014 at 11:00 PM
Subject: ADR System User Re-certification List
To: Phelan3@quandis.com

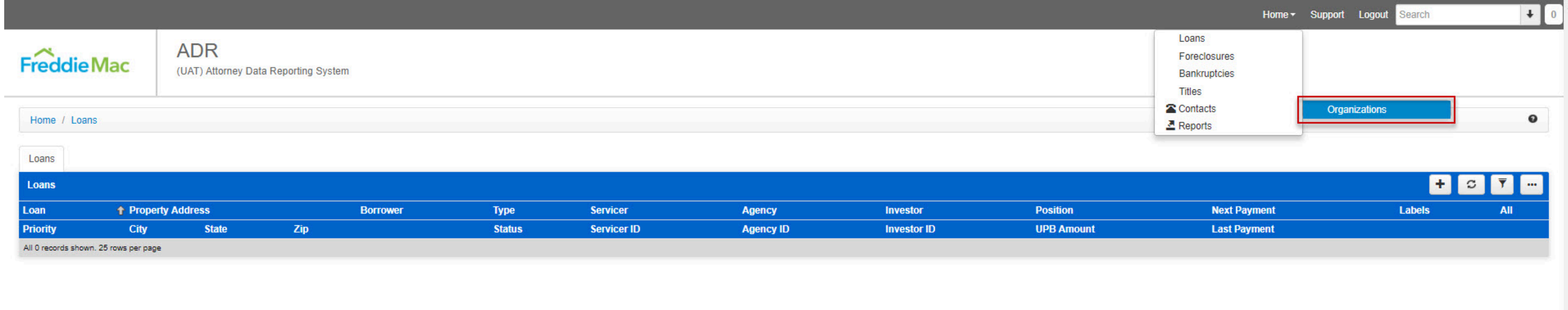
Dear Phelan3 Test,

Freddie Mac requires user accounts to be re-certified at least once every 6 months. Users are not permitted to re-certify their own account. The users listed below have were last re-certified more than 5 months ago. If they are not re-certified prior to expiration date listed, their accounts will be deactivated, and they will no longer be able to log into the ADR system. Please refer to the User Guide and Training Videos located in the Support link on the website for instructions on how to re-certify your users.

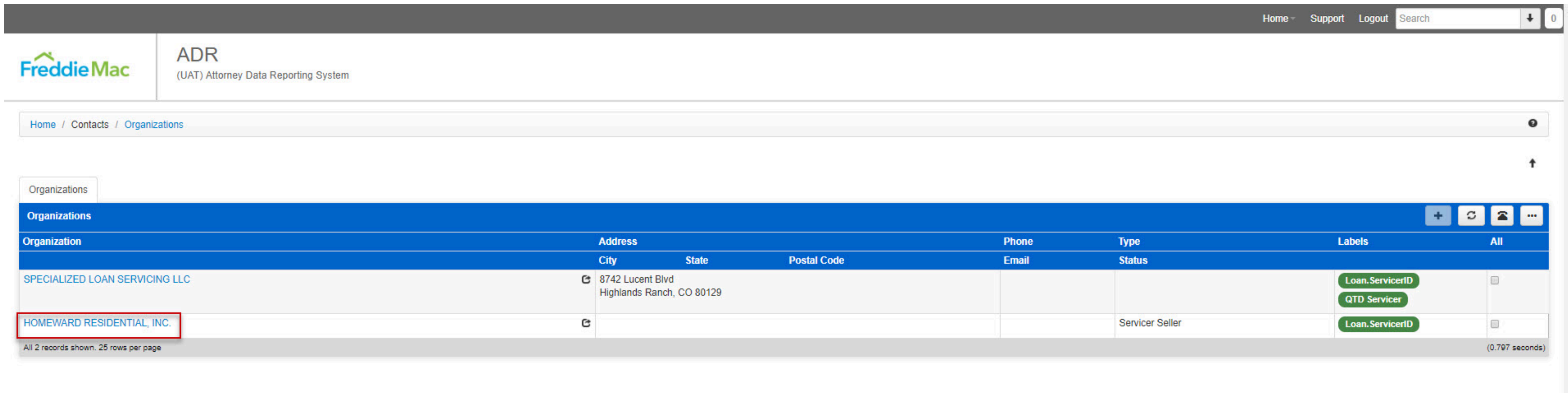
integrator@phelanhallinan.com | Phelan@quandis.com | Phelan2@quandis.com |

Thank you.

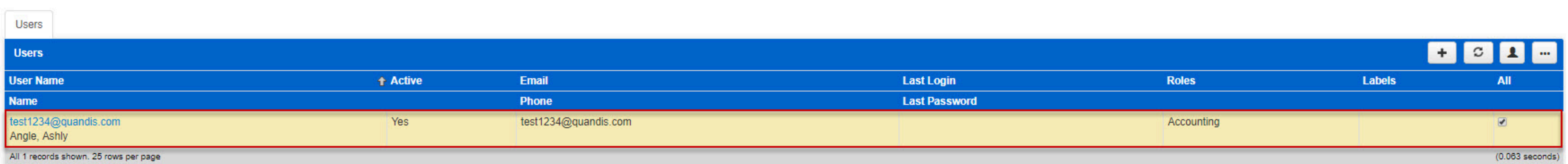
2. Logged in as a Security Administrator, access the organization where users require re-certification by selecting Organizations under the Contacts drop down.



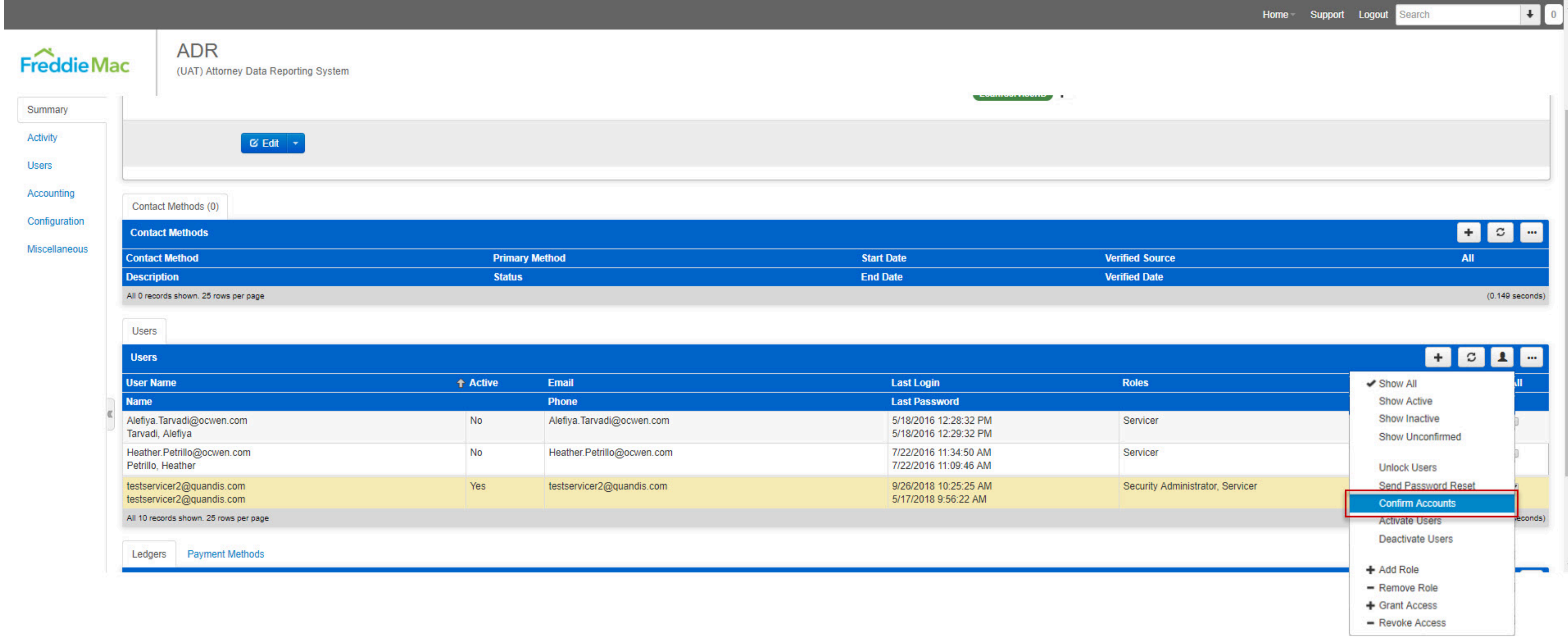
3. Select the organization where users require re-certification.



4. Locate the "Users" panel and select the corresponding user by clicking the checkbox on the right side of the page. You may select all users and re-certify their accounts at once, but only select "All" if all users require certification (which is confirmed in the email notification).
NOTE: Active users can be sorted by clicking on the column header "Active" with the value "True" on the top of the list.

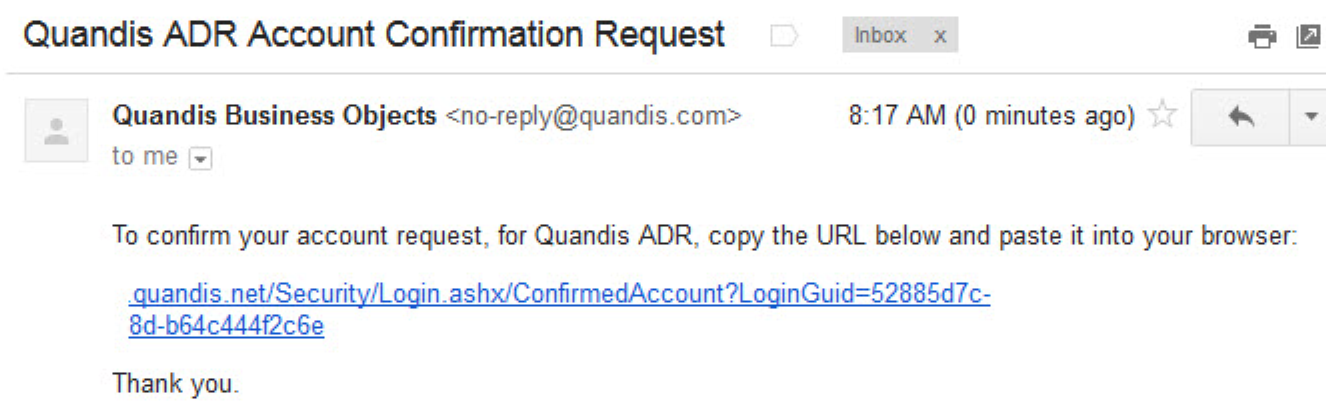


5. After selecting the user accounts, select "Confirm Accounts" from the 'Person' icon drop down. Select "Okay" in the Confirmation window.



6. A confirmation message appears at the top of the page.

7. The user will be sent an email that provides a link to re-certify their account. The user can copy and paste the link provided in the email into their web browser to re-certify.



8. The user will receive a message that their account has been confirmed.

9. Security Administrators can confirm if the account has been re-certified by reviewing the daily email notifications that provide the list of users that require re-certification. The users that have been successfully re-certified will not appear in the list on the next day's email list.

10. If the user has not been re-certified by the end of the 6th consecutive inactive month, their account will be deactivated. Security Administrators will need to reactivate the account. Once the account has been reactivated, confirm the account as done through the normal re-certification process. Please review Section 1.1 "Adding Users" for instructions on reactivating an account.

11. If Security Administrators are receiving email notifications that a backup Security Administrator is required, they will need to add the "Security Administrator" role to another user in their organization. Please review Section 1.2 "Adding a Role to a User" for further instructions. Users can confirm there are more than 2 Security Administrators in their organization by not receiving emails with the subject, "ADR System User Re-certification – Backup Security Administrator Needed".

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2 ACCESSING THE SYSTEM

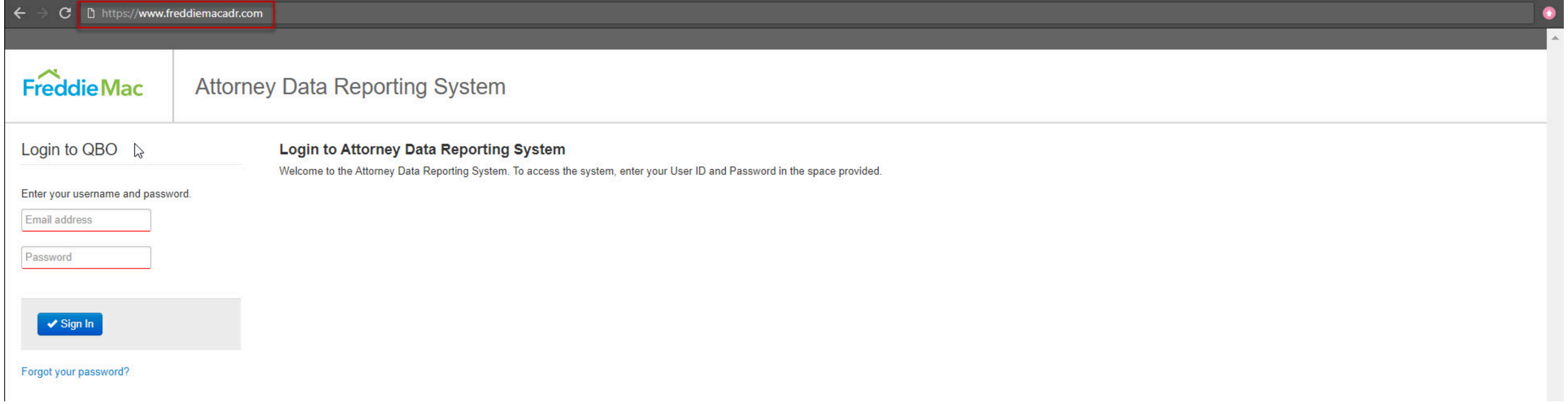
*****Please Note*** the system is compatible with the following internet browsers:**

- **Internet Explorer 9, 10, and 11**
- **Google Chrome (Version 25+)**
- **Firefox (Version 17+)**
- **Safari (Version 5+)**

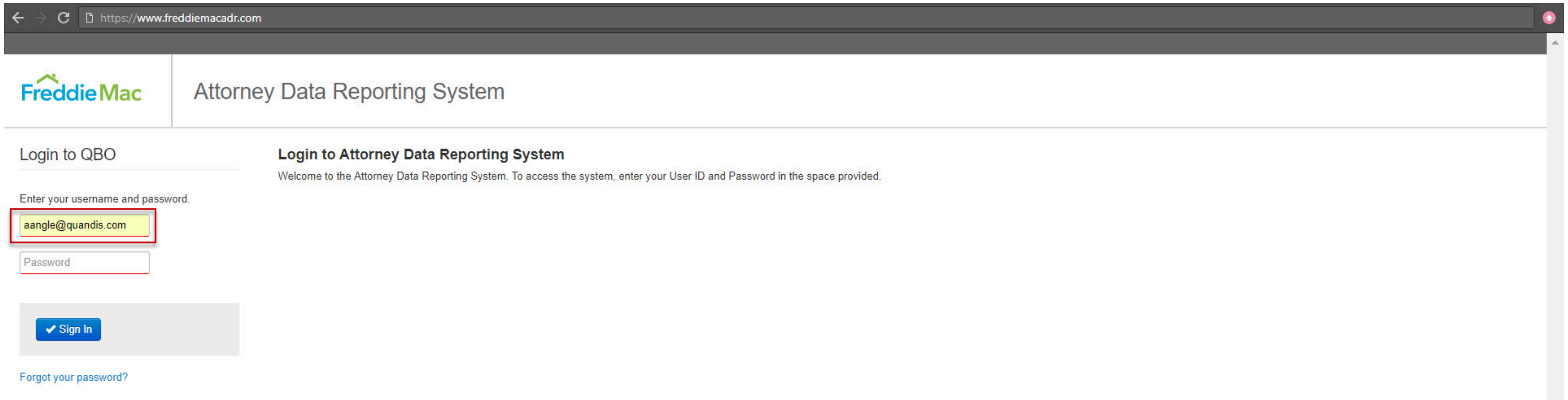
****Users that are not using one of the above compatible web browsers will receive an error message and be denied access to the ADR website****

2.1 LOGGING INTO THE SYSTEM

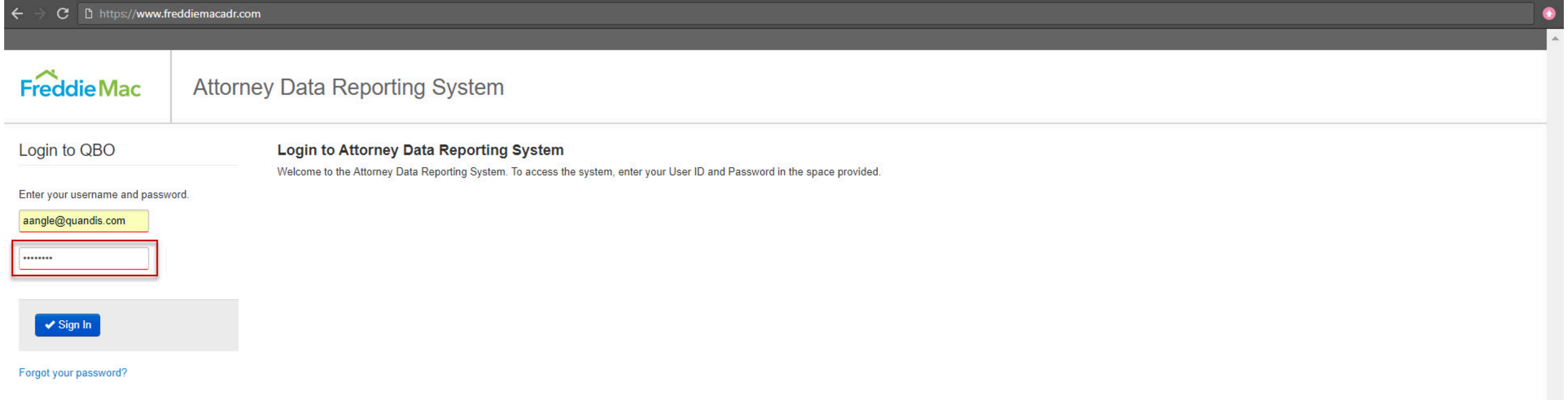
1. Enter https://www.freddiemacadr.com [https://www.freddiemacadr.com] in your address bar.



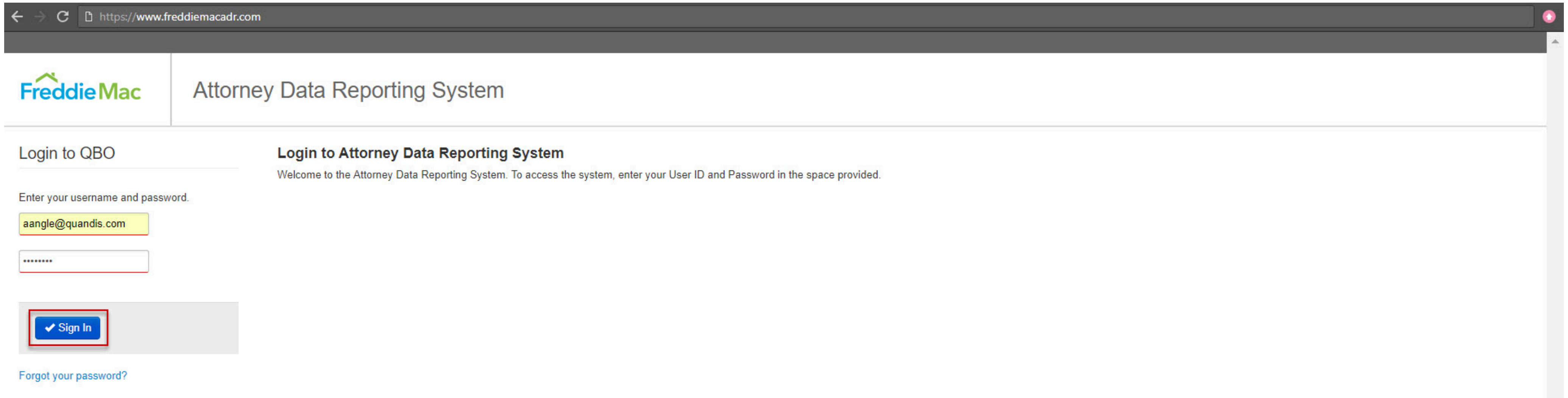
2. Enter the e-mail address, which is your user name, in the E-mail field



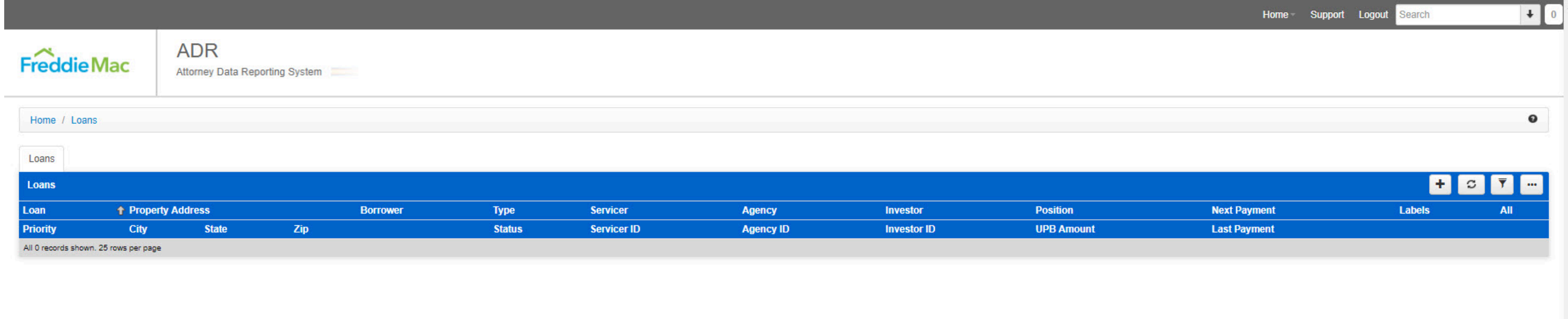
3. Enter your password in the password field.



4. Click Sign In.

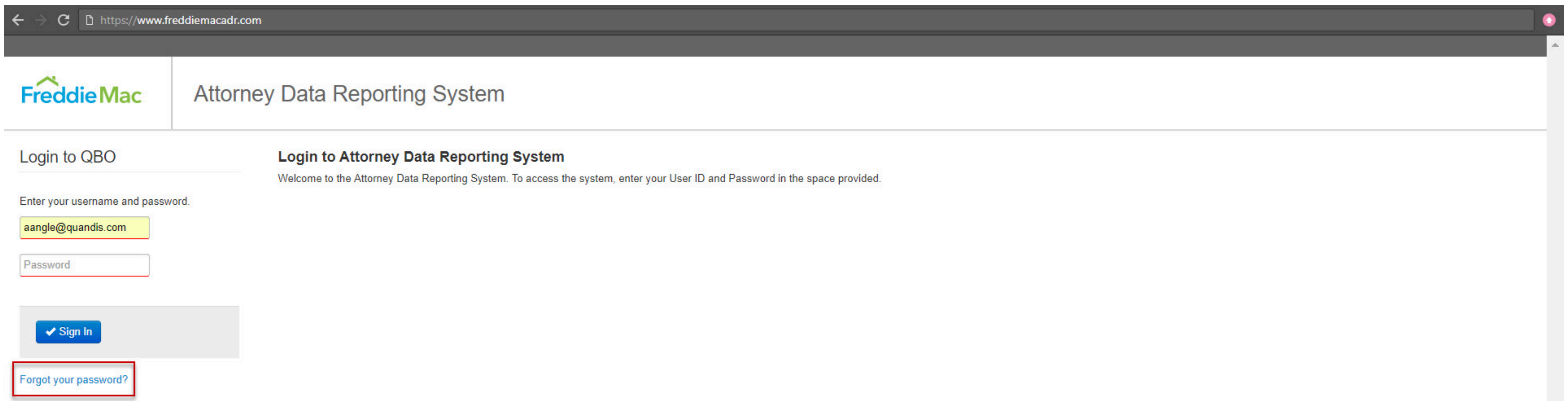


5. You are directed to the Home Page.

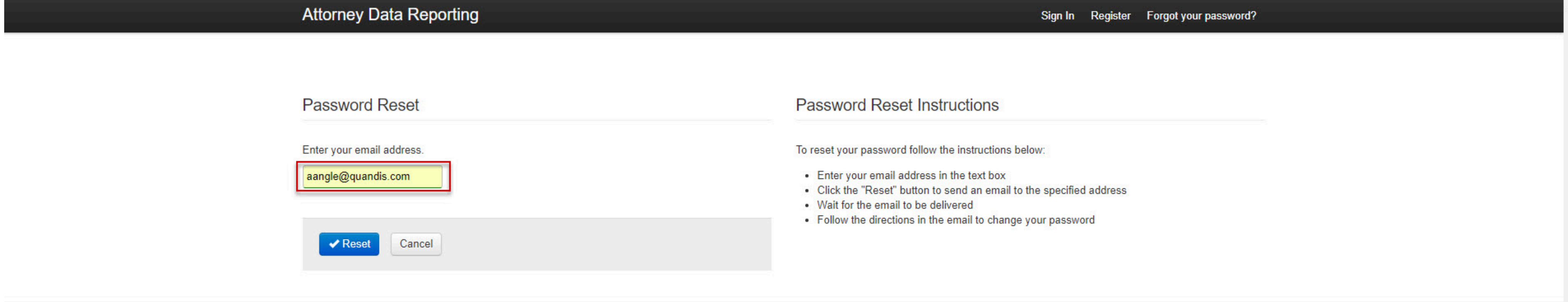


2.2 RESETTING YOUR PASSWORD

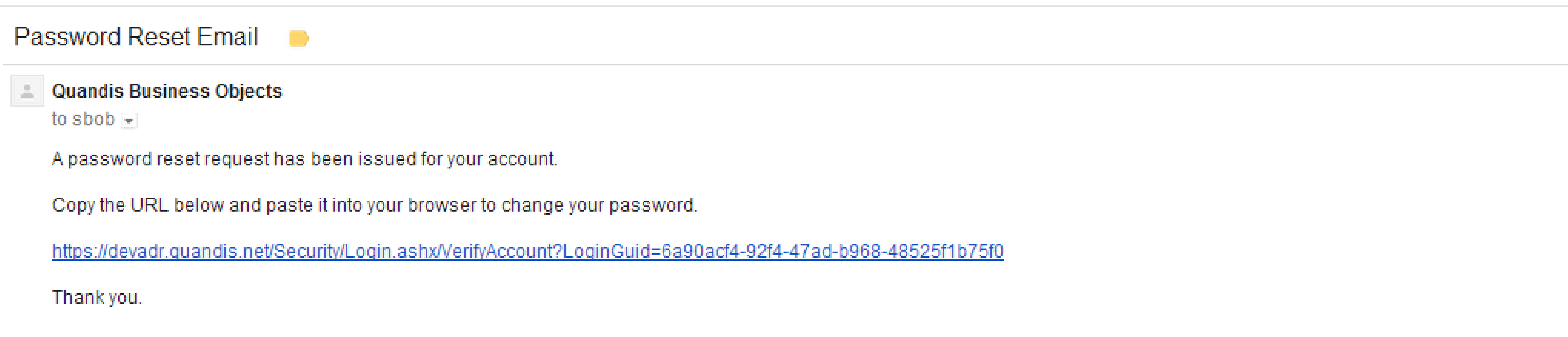
1. A Security Administrator for your firm can send a Password Reset email to you (see Section 1.6), or you can click on the "Forgot your password?" Hyperlink.



2. You are directed to the Password reset page
3. Enter you email address in the email address field.



4. Click Reset
5. Whether you used the “Forgot your password?” link, or a Security Administrator initiated the Password Reset, you will receive an email with instructions on how to reset your password.



6. Passwords are case sensitive and must adhere to the following Freddie Mac security guidelines:

- 8 characters long
- At least one of the following special characters: ! @ # $ % ^ & * ( )
- At least one number
- At least one capital letter
- At least one lower case letter
- Your new password cannot match any of the previous 3 passwords

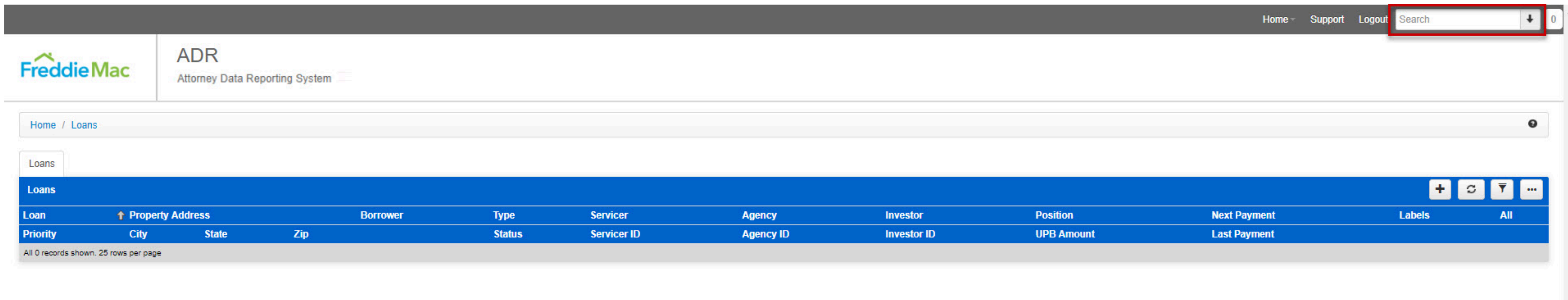
7. Users are required to reset their password every 90 days. Reminder notifications will be sent to the users prior to their passwords expiring. Should any user not reset their password prior to the 90-day expiration, their user account will be locked out. Upon their next attempt to login, they will be notified to contact their Security Administrator.

---

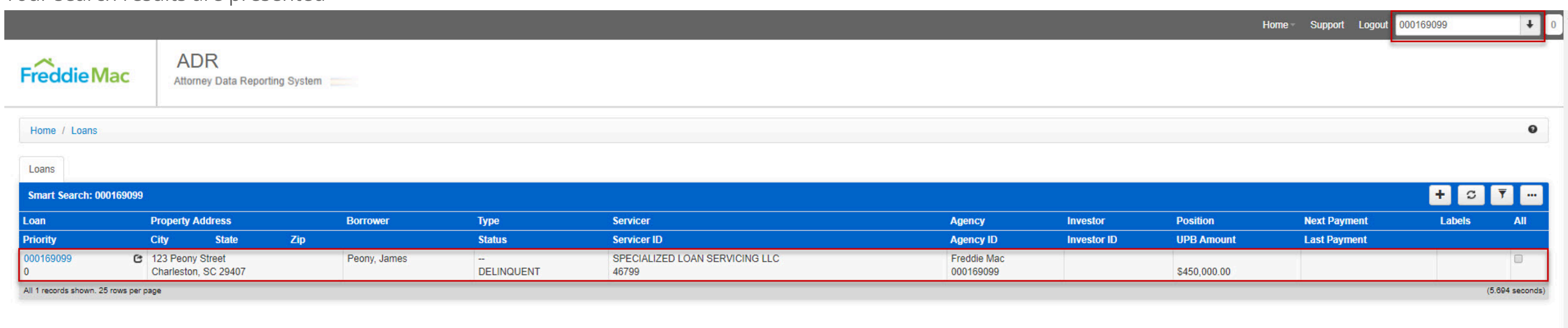
3 LOANS

3.1 LOCATING A LOAN

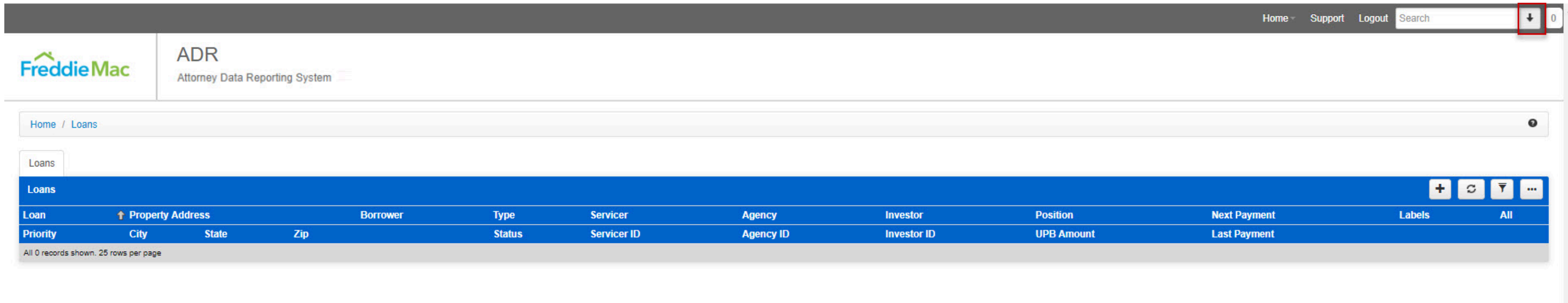
1. Search for the loan you need to activate by entering the Freddie Mac loan number in the search field and click enter. Freddie Mac loan numbers are 9 characters in length and cannot be altered by users. Please note, you will want to be on the Loan Home Page, which you can access by navigating to Home > Loans.



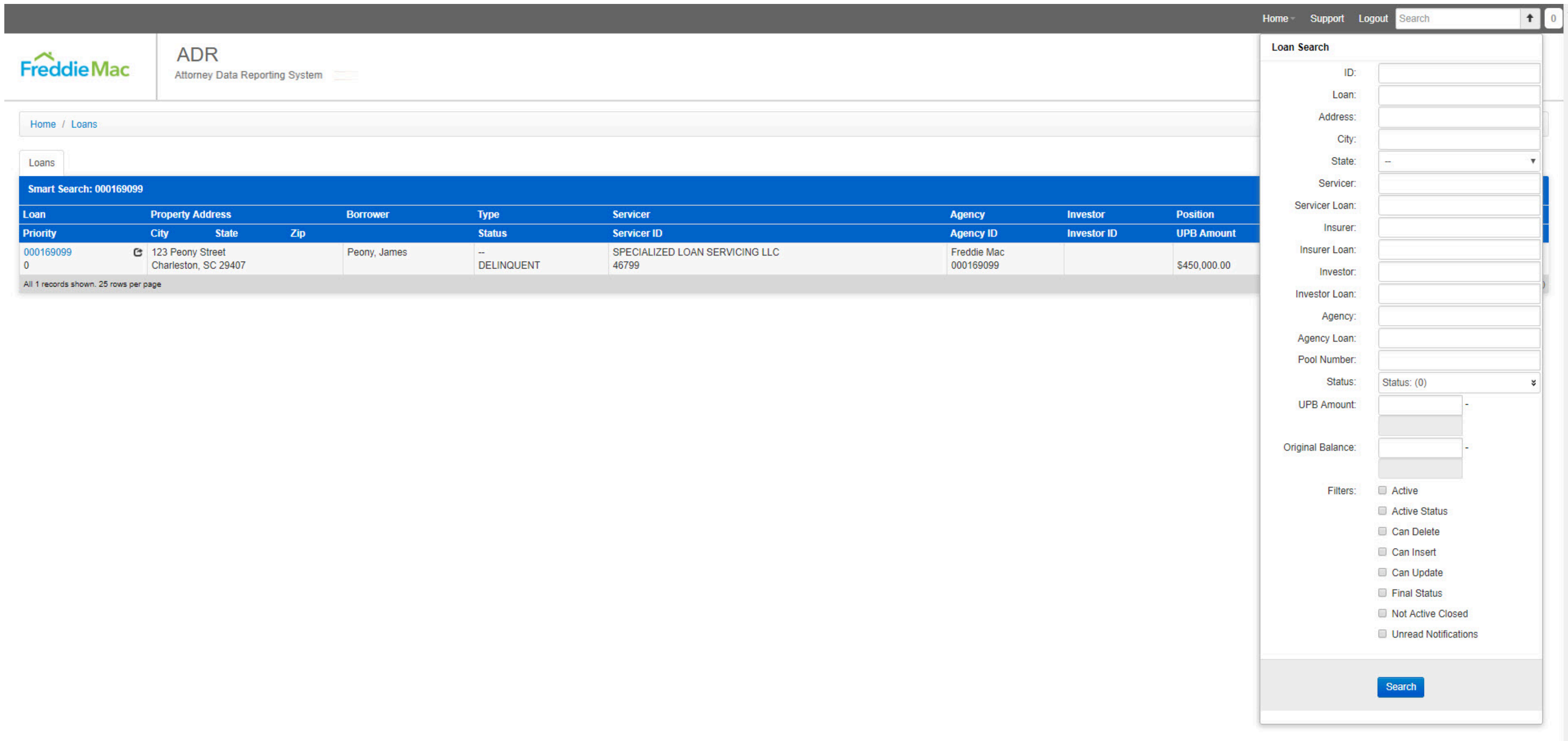
2. Your search results are presented



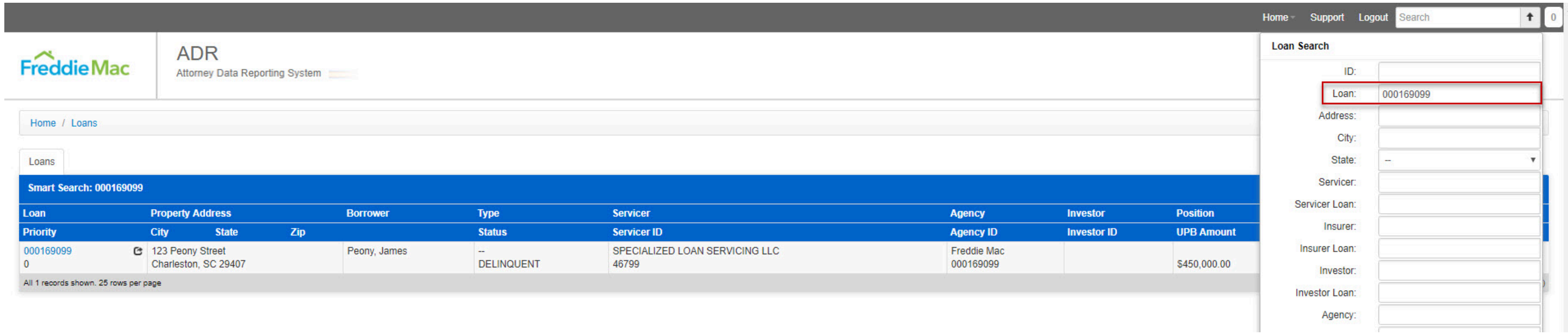
3. You can also click on the down arrow located next to the search field.



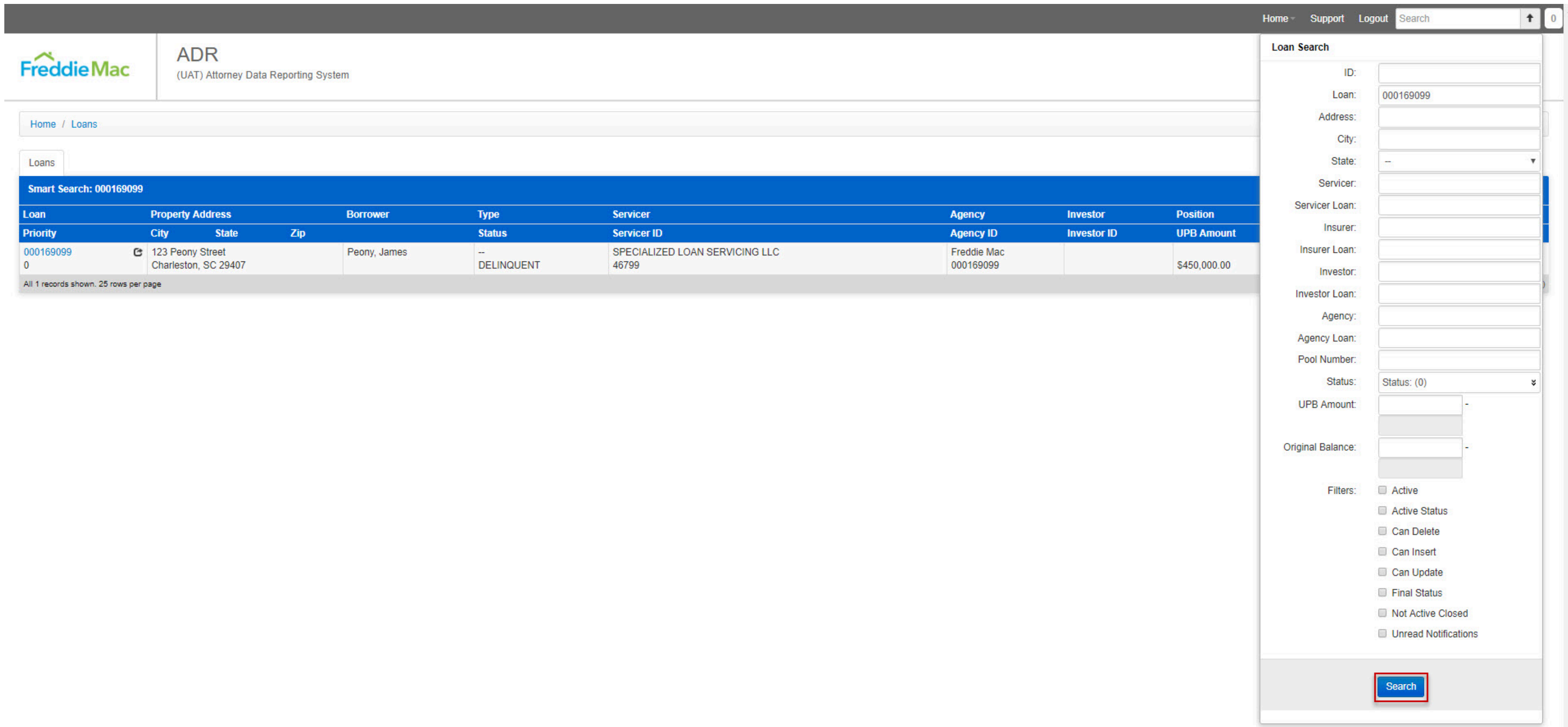
4. The loan search panel is expanded.



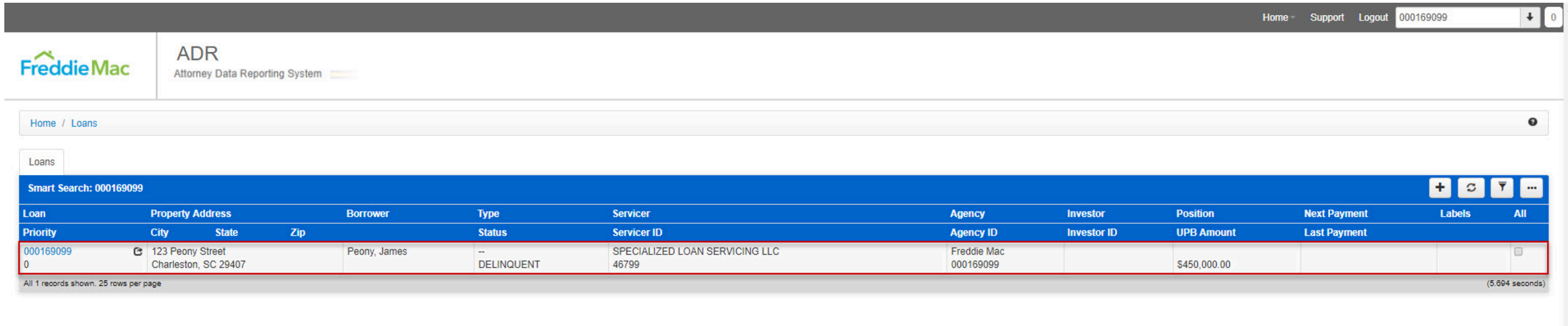
5. Enter the loan number in the loan field.



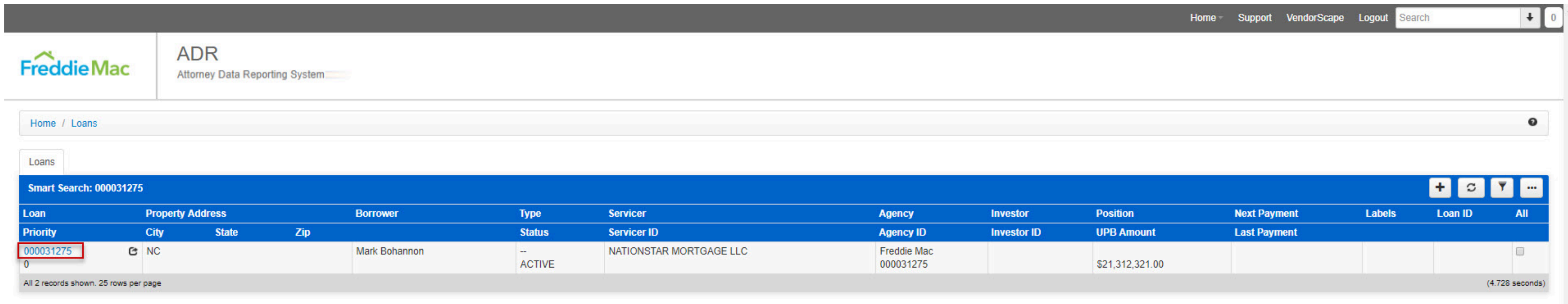
6. Click Search.



7. Your search results are presented.



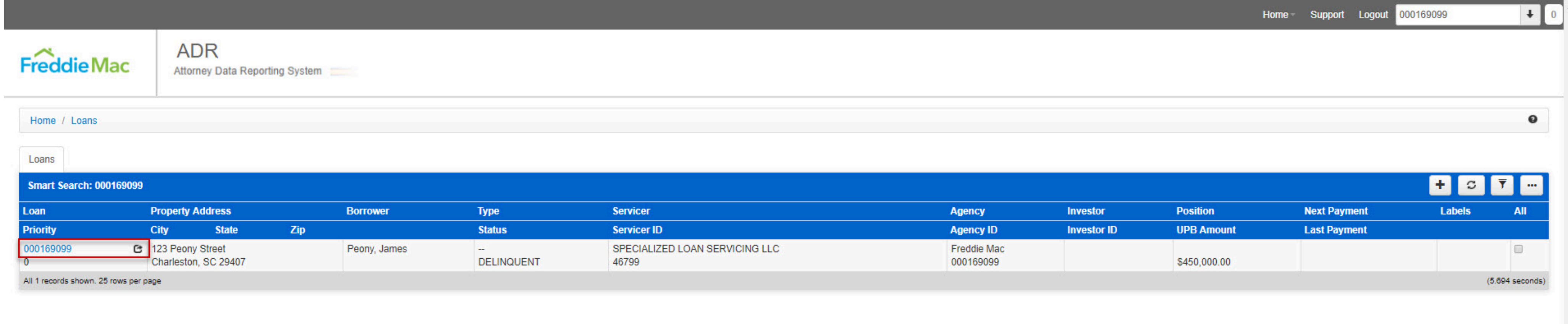
8. Click on the Loan hyperlink in the Loan column.



3.2 REVIEWING A LOAN SUMMARY PAGE

3.2.1 SUMMARY SECTION

1. After searching for a loan, you may access the details of the loan by clicking on the blue hyperlink, representative by the loan number, as seen below.



2. You will be redirected to the “Loan Summary” page which provides Loan related information. Additional loan information is available by expanding the “Loan Summary” panel, which can be triggered by selecting the arrow and “+” icons on the top left corner of the panel.

Freddie Mac

ADR

Attorney Data Reporting System

Loan Summary

000169099

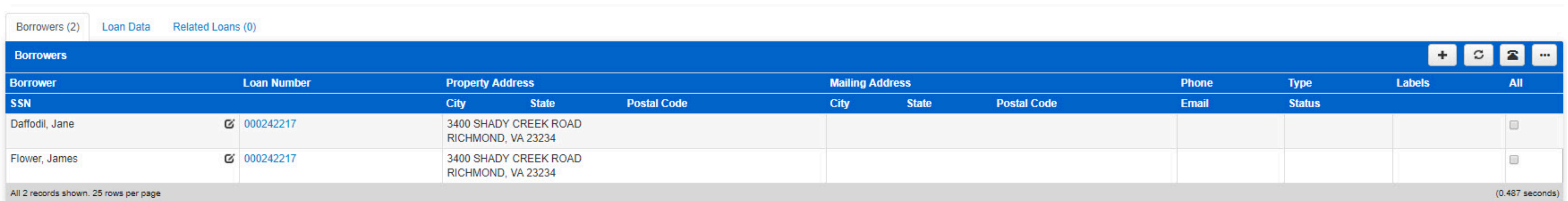
Loan:	000169099	Status:	DELINQUENT
Servicer:	SPECIALIZED LOAN SERVICING LLC	Type:	
Servicer Loan ID:	46799	Labels:	

Agency:	Freddie Mac	Equity Position:	
Agency Loan ID:	000169099	Equity Date:	
Investor:		Mortgage Type:	
Investor Loan ID:		Mortgage Description:	
Insurer:		Lien Priority Type:	
Insurer Loan ID:		Lien Priority Desc.:	
Insurer Guarantee %:		Lien Priority Type Orig.:	
Insurer Premium %:		Child Loan Type:	
Loan Funding Date:		Child Loan Description:	
Interest Rate Current:		Amortization Type:	
Interest In Advance:	No	Amortization Desc.:	
Capitalized Loan:	No	Amortization Term:	
Loan Maturity Date:		Ntl. Housing Act Type:	
Interest Only:	No	Hud SFDMSID:	
Interest Only Term:		MERS Loan ID:	
UPB Amount:	$450,000.00	Context Identifier Type:	
Next Pymt. Due:		Context Description:	
Last Pymt. Received:		Context Loan ID:	
Interest Paid Through:		LTV Original:	
Interest Calculation:		LTV Current:	
Original Balance:	$600,000.00	CLTV Original:	
Per Diem:		CLTV Current:	
Payment Amount:		Assumable:	No
Payoff Amount:		Assumable Date:	
Payoff Good Through:		Assumable Term:	
Paid In Full:		Assumed:	No
Total Amount Due:		Assumed Date:	
Late Charge Balance:		Payment History:	
Suspense Balance:		Product:	
Interest Rate Original:		Priority:	0
Late Charge Amount:		Neg. Amortization:	No
Corp. Adv. Balance:		Neg. Amortization Cap:	
Escrow Balance:		Grace Period Days:	
Principal:		Accel. Pymt. Program:	No
Interest:		PITI:	
Taxes:		Stop Codes:	
Insurance:			

Current Beneficiary:		Current Note Contact:	
Original Beneficiary:		Original Note Contact:	
Created Date:	5/24/2013 10:14 PM	Updated Date:	9/11/2018 12:01 PM

3.2.2 ACTIVITY SECTION

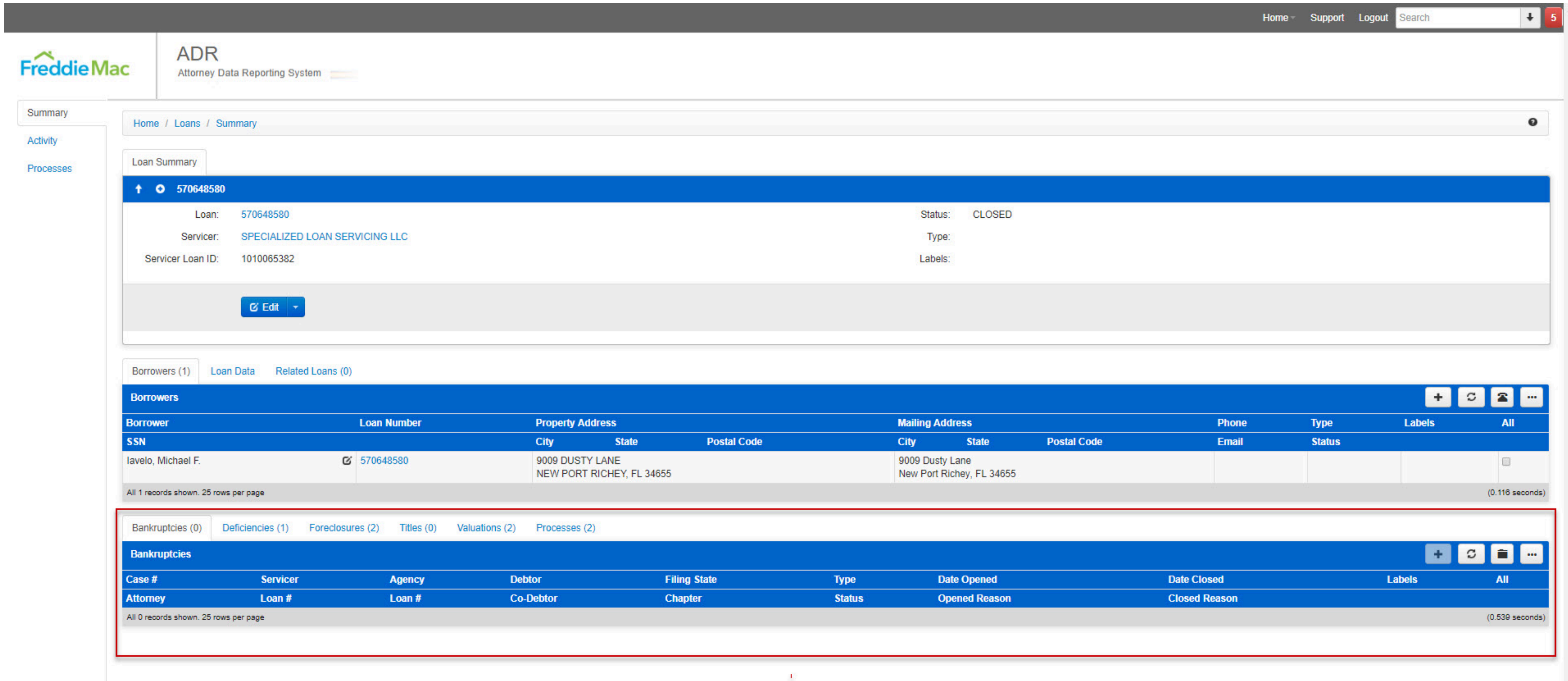
1. The following panels are available within the 'Activity' Section.
   - Borrower Panel: This information include borrower information (e.g. address, SSN, name, etc.) as well as type of borrower (primary or secondary).
     - Note: SSN is fully masked
   - Loan Data: This panel notes of loan data information
   - Related Loans: Lists any related loans



3.2.3 PROCESSES SECTION

1. The following panels are available within the 'Processes' Section
   - Bankruptcies: List of Bankruptcies associated with the specific loan, selecting a case number will direct the user to the Bankruptcy Summary page.
   - Deficiencies: List of Deficiencies associated with the specific loan, selecting a case number will direct the user to the Deficiency Summary page.
   - Foreclosures: List of Foreclosure Files associated with the specific loan, selecting the hyperlink will direct you to the Foreclosure Summary page.

- Titles: List of Titles associated with the specific loan, selecting the hyperlink will direct you to the Title Summary page.
- Valuations: List of Valuations associated with the specific loan.
- Processes: List of Processes associated with the specific loan.



3.2.4 ORDERING A LOAN MODIFICATION / DEED IN LIEU TITLE

NOTE: Freddie Mac has initiated a Direct Title Pilot in which Servicers are phased in over a period of time. Servicers will have the capability to order Loan Modification and Deed In Lieu Title Orders as they are phased into the Direct Title Pilot.

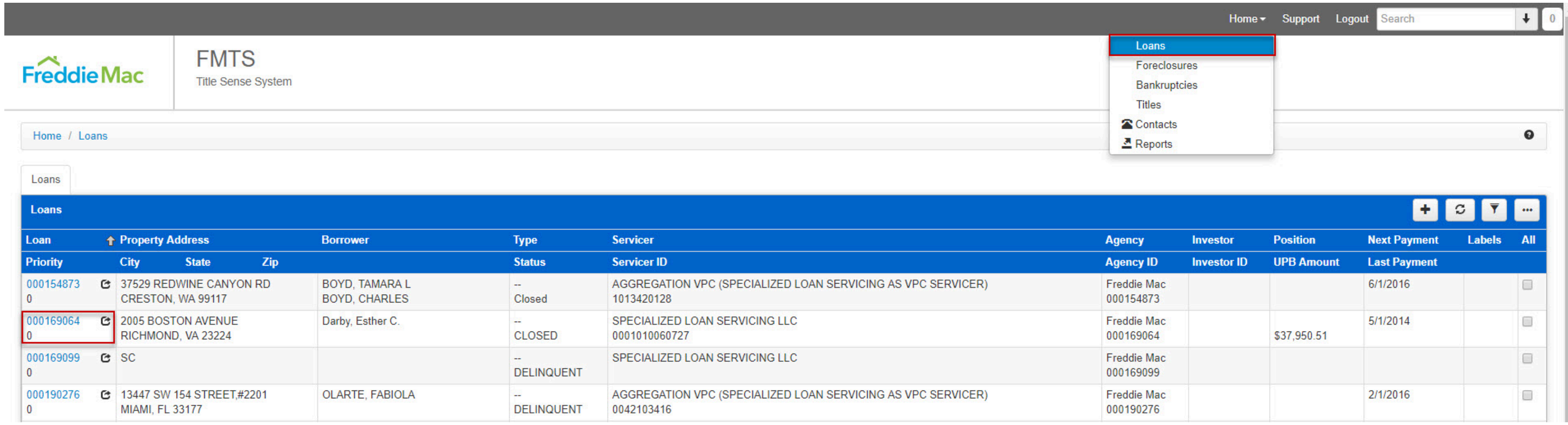
Servicers can submit Loan Modification/Deed In Lieu Title Orders using the following methods:

- Quandis Application

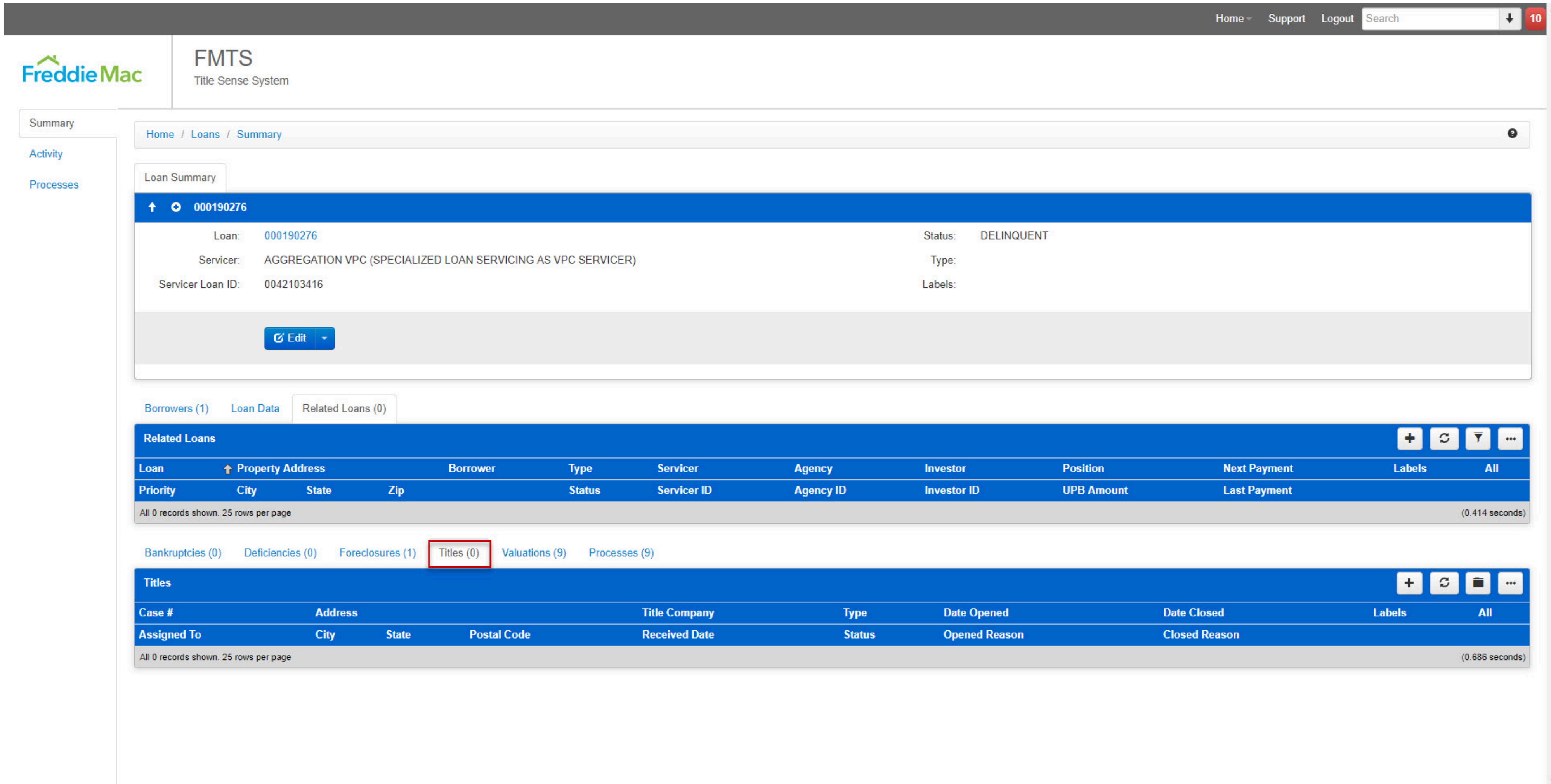
- FTP File Drop

3.2.4.1 TITLE ORDER VIA QUANDIS APPLICATION

1. Login to https://www.freddiemactitlesense.com
2. Navigate to Home > Loans
3. Select the desired Loan (hyperlink under Loan column) for which you would like to order a Title.



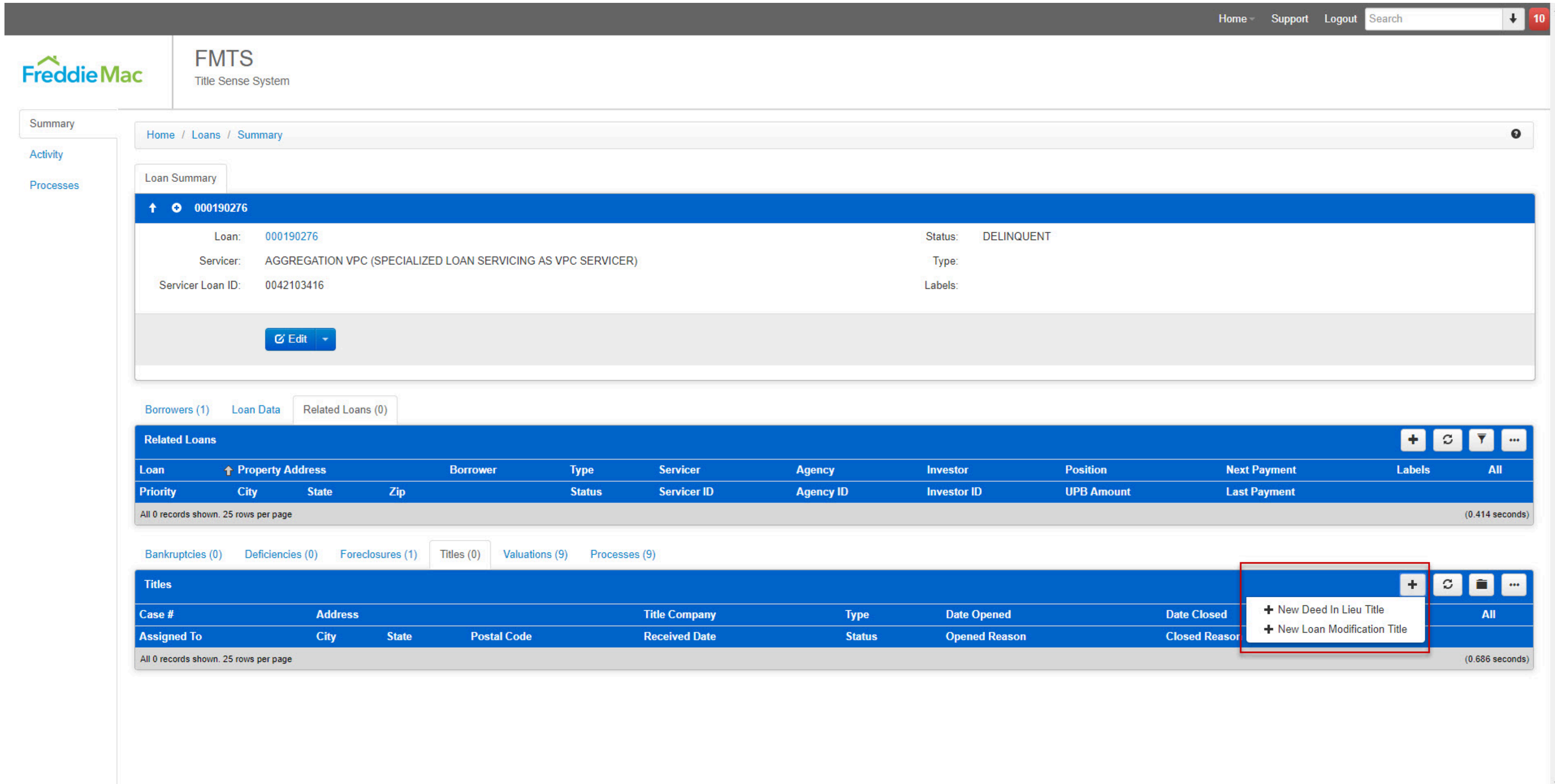
4. Once you are at the **Loan Summary** page, navigate to Processes > Title Tab



5. Select the '+' symbol. The following product types will appear in the dropdown list. Select the desired product type.

- New Deed In Lieu Title

- New Loan Modification Title



6. A New Title form will appear. Enter all the required fields. The table below outlines the required fields for a New Title Order. Feel free to enter other data fields if available.
   Note:
   - *Only required for Loan Modification w/Signing Service and Deed In Lieu w/Signing Service
   - **Only required IF there is a Co-Borrower ('Yes' is selected for Co-Borrower)

Field Name	Description
Title	Name or Title
Template	Product Type

Product Category	Product Type Category (i.e. Deed In Lieu, Deed In Lieu w/Singing Service, Loan Modification, Loan Modification w/Signing Service)
Assigned Organization	Assigned Organization
Servicer	Servicer Name
Servicer Loan ID	Servicer Loan ID
Original Balance	Original Loan Amount
UPB Amount	Unpaid Principal Balance
Property Address	Property Address
Property City	Property City
Property State	Property State
Property Postal Code	Property Postal Code
Date Opened	Date Opened
Borrower First Name	Borrower First Name
Borrower Last Name	Borrower Last Name
Borrower Phone Number*	Borrower Phone Number
Co-Borrower First Name**	Co-Borrower First Name
Co-Borrower Last Name**	Co-Borrower Last Name

7. Select ‘Save’ to submit the order or ‘Cancel’ to exit order. Selecting ‘Save’ will trigger the Title product order for the selected loan.

Bankruptcies (0) | Deficiencies (0) | Foreclosures (0) | Titles | Valuations (0) | Processes (0)

New Title

Title:	SLSDIL082818	Status:	--
Template:	Deed In Lieu Title	Type:	--
Commitment #:		Document:	Drag-and-drop document here
Received:		Legal Validation:	
Reviewed:		Relationship Desc.:	
Assoc. Type:		Lien Desc.:	
Ownership Type:	--	Disbursement:	
Ownership Desc.:		Leasehold Exp.:	
MISMO Version ID:		Rights Desc.:	
Vendor Order ID:		Usage Desc.:	
Vendor Trans. ID:		Est. Cash Out Amt.:	
Agency Case ID:		Refinance Cash Out:	--
Base Loan Amount:		Mortgage Mod.:	
Lender Case ID:		Lender Loan ID:	
GSE Manner Held:		Original Loan Amt.:	
Insurance Amount:		Note:	
Policy Effective:		Title Clearance:	
Policy Witness:		Assigned:	
Vesting Validation:		Potential Loss:	

Requested

Closing Date:		Product Category:	DeedInLieuReport
Coverage Amt.:		Action Type:	--
Product Desc.:		Service Price Amt.:	
Product Name:		Service Due Date:	
Product Type Desc.:		Borrower Loan Amt.:	
Product Type:	--		

Service

Est. Price Amt.:		Actual Completion:	
Actual Price Amt.:		Est. Off Hold:	
Est. Completion:		Cancel Price Amt.:	

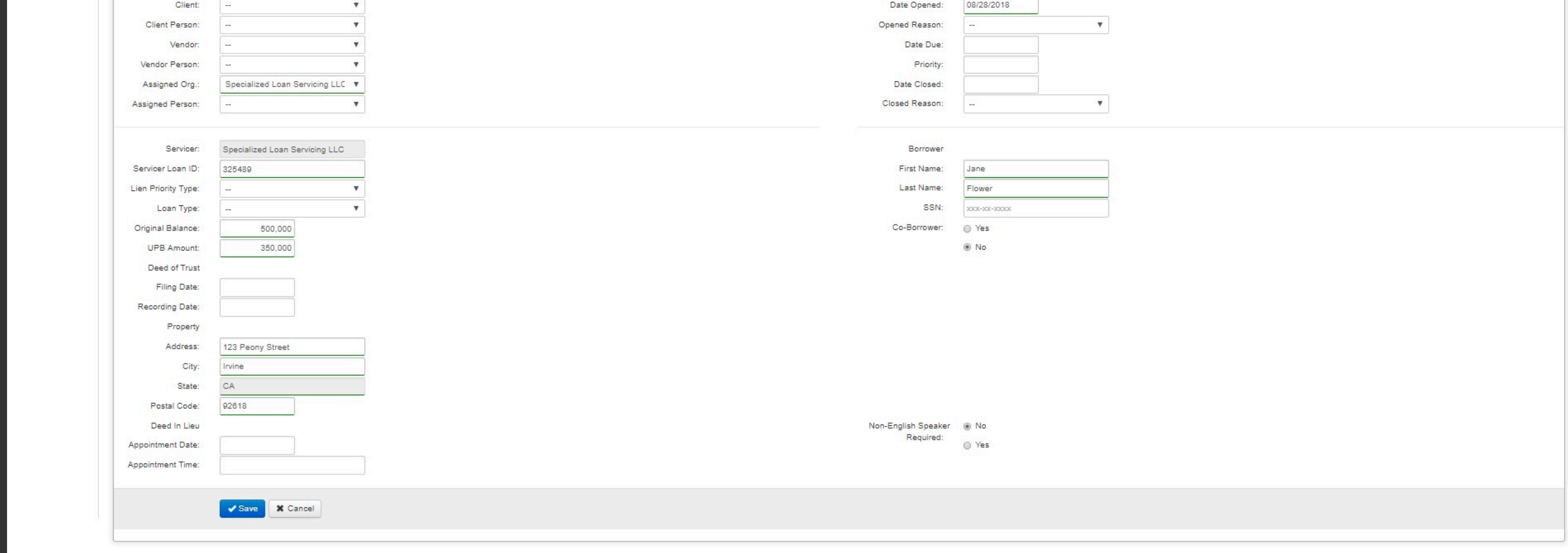
Closing

Agent Order ID:		Scheduled Closing:	
Document Rcvd.:		Actual Closing:	
Est. Closing:			

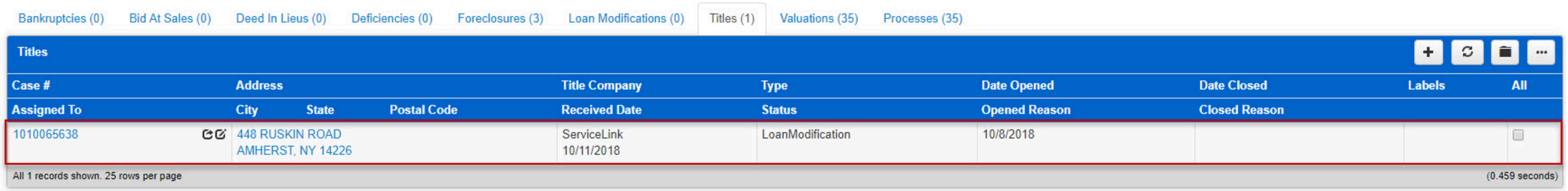
MERS

Original Mortgagee:		Registration Status:	--
Registration:		Tax Number ID:	
Registration Indicator:			

Insured:	Name	Title Held By:	Name
	Address		Address
	City		City
	--		--
	ZIP Code		ZIP Code
	Phone		Phone
	Email		Email
Office:	Name		
	Address		
	City		
	--		
	ZIP Code		
	Phone		
	Email		


Client: --
Client Person: --
Vendor: --
Vendor Person: --
Assigned Org.: Specialized Loan Servicing LLC
Assigned Person: --
Date Opened: 08/28/2018
Opened Reason: --
Date Due:
Priority:
Date Closed:
Closed Reason: --
Servicer: Specialized Loan Servicing LLC
Servicer Loan ID: 325489
Lien Priority Type: --
Loan Type: --
Original Balance: 500,000
UPB Amount: 350,000
Deed of Trust
Filing Date:
Recording Date:
Property
Address: 123 Peony Street
City: Irvine
State: CA
Postal Code: 92618
Deed In Lieu
Appointment Date:
Appointment Time:
Borrower
First Name: Jane
Last Name: Flower
SSN: xxx-xx-xxxx
Co-Borrower: Yes
No
Non-English Speaker Required: No
Yes
Save
Cancel

8. The New Title Order will appear within the Title Tab.



9. The Title Order will render within the Title Tab. Within the record row the user can perform the following functions:

- **Case # Hyperlink** – Select 'Case #' hyperlink to navigate to the specific Foreclosure Title Summary
  Note: Title Summary information will be covered in greater detail in Section 6 Title Home Page [#title]
- **Flyout** – Multiple Titles can be opened on the same page, new tabs render across the panel
- **Edit** – User can edit inline
- **Information** – 'i' icon provides additional information related to the Title

3.2.4.2 TITLE ORDER VIA FTP FILE DROP

1. Ordering a Title through an FTP File Drop is outline below. Servicer may choose one of the following FTP File drop options outlined below:
   *See sample of predefined column headers (File Format = .xlsx)

	Quandis' FTP Server	Servicer's Internal FTP Server
1.	Drop file into designated folder*	Drop file into internal FTP
2.	Quandis Imports the excel file and process the title order request	Quandis Imports the excel file and process the title order request
3.	Title Company receives order	Title Company receives order
4.	Title Company sends Title product back to Quandis Application AND to Servicer	Title Company sends product to Quandis Application AND to Servicer
5.	Servicer can retrieve through the Quandis Application OR direct retrieval through Title Company	Servicer can retrieve through the Quandis Application OR direct retrieval through Title Company

2. Pay attention to the data type for the following column:
   Sample File: FTP File Drop Example [https://www.quandis.com/wp-content/uploads/2018/10/UserGuideFTPFileExample.xlsx]

   - ServicerLoanID*
   - AgencyLoanID*
   - PostalCode*
   - BorrowersPhoneNumber: Required if Product Type = Signing Service (DIL or Loan Mod)
   - Attachment (Name of the attachment): Required if Product Type = LoanModificationSigningService only

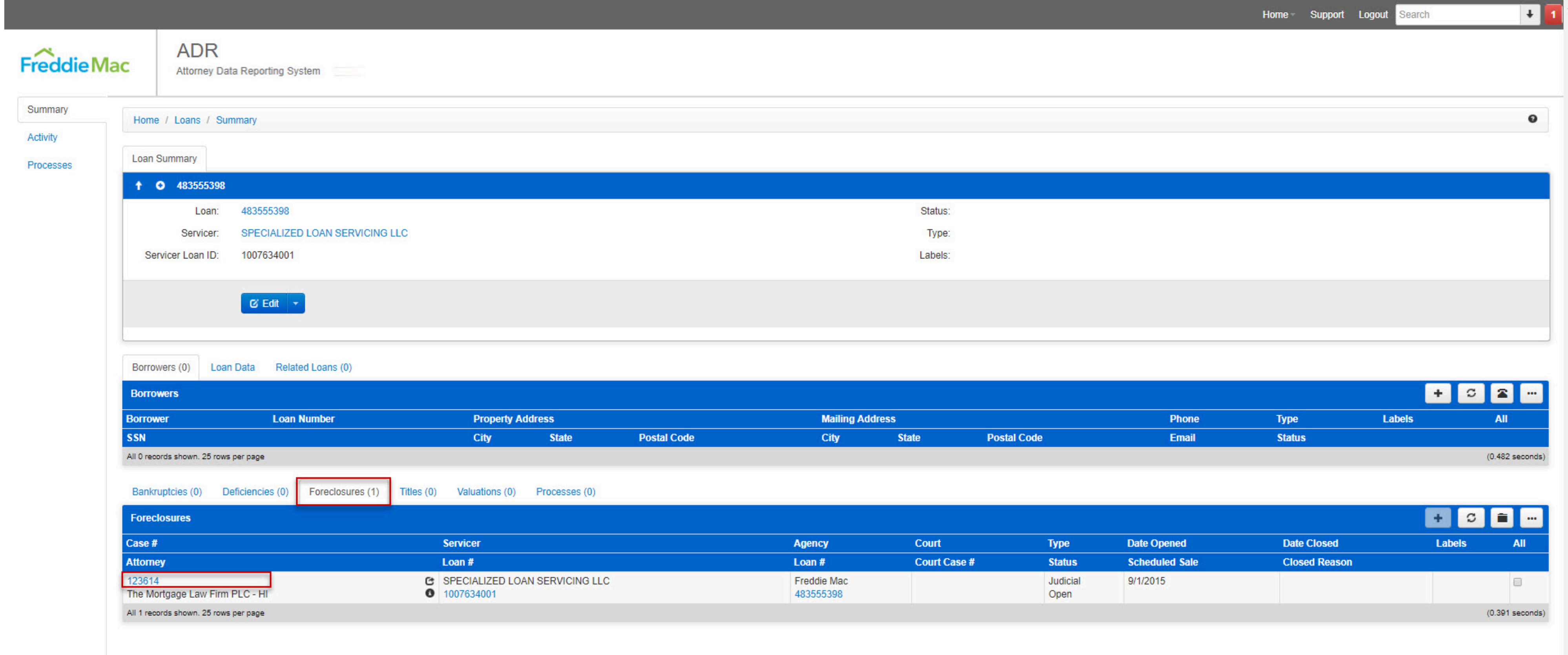
*Need to use tick mark (') to ensure that the values are treated like strings and not numbers. The reason for this is that Excel will make the assumption that if the whole string can be interpreted as a number it will truncate leading zeros. So for example, if you enter 004589483 it will be converted to 4589483 if a leading tick mark is not used. In the example attached, you can see the leading tick mark for ServicerLoanID, AgencyLoanID, and PostalCode column.

---

4 FORECLOSURE

4.1 FORECLOSURE SUMMARY SECTION

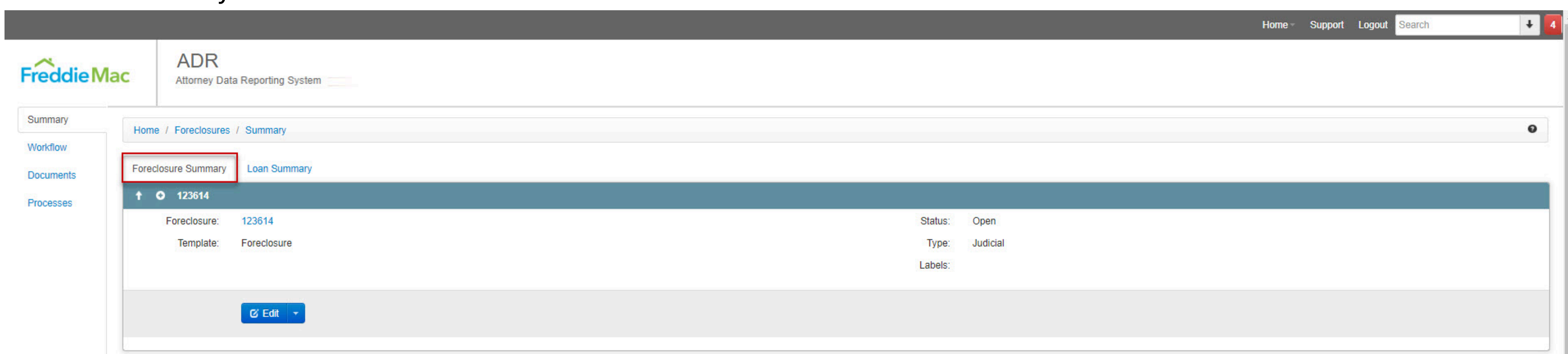
1. To access a Foreclosure through the Loan Summary page, select the 'Case #' hyperlink within Processes Section > Foreclosure Panel. This will navigate you to the Foreclosure Summary Page (see 2).



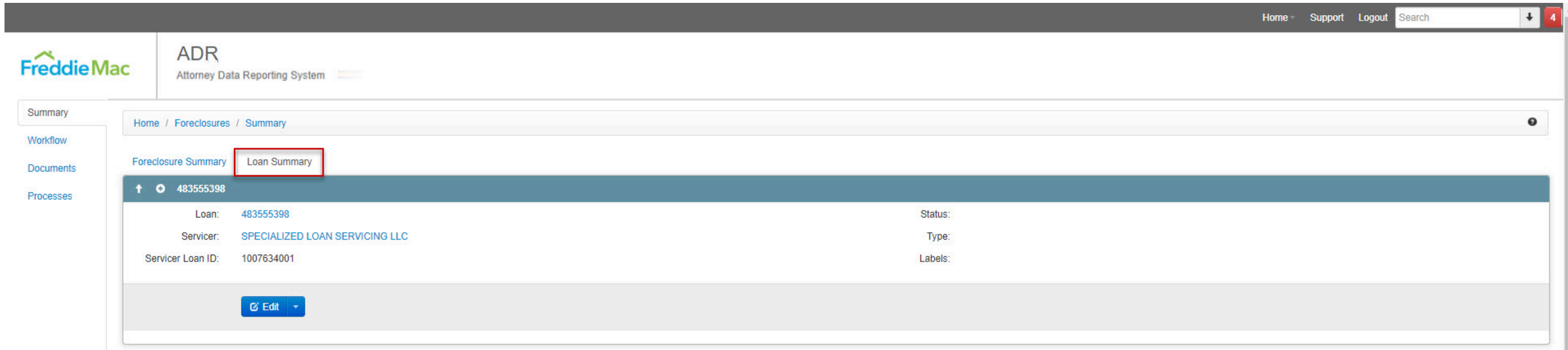
2. The Summary Section includes the following panels:

Note: Select the '+' icon to expand the panel and '-' to collapse the panel

- **Foreclosure Summary Panel**: Provides Foreclosure information



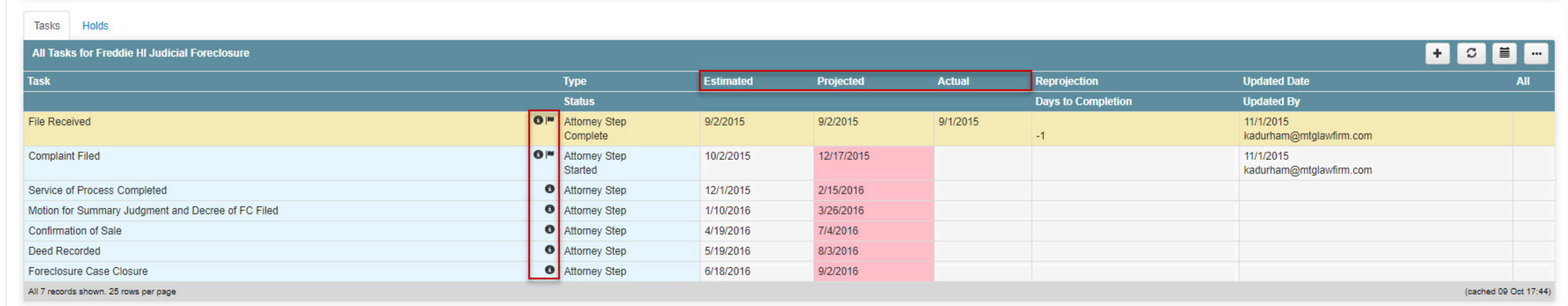
- **Loan Summary Panel**: Provides Loan related information associated to the Foreclosure



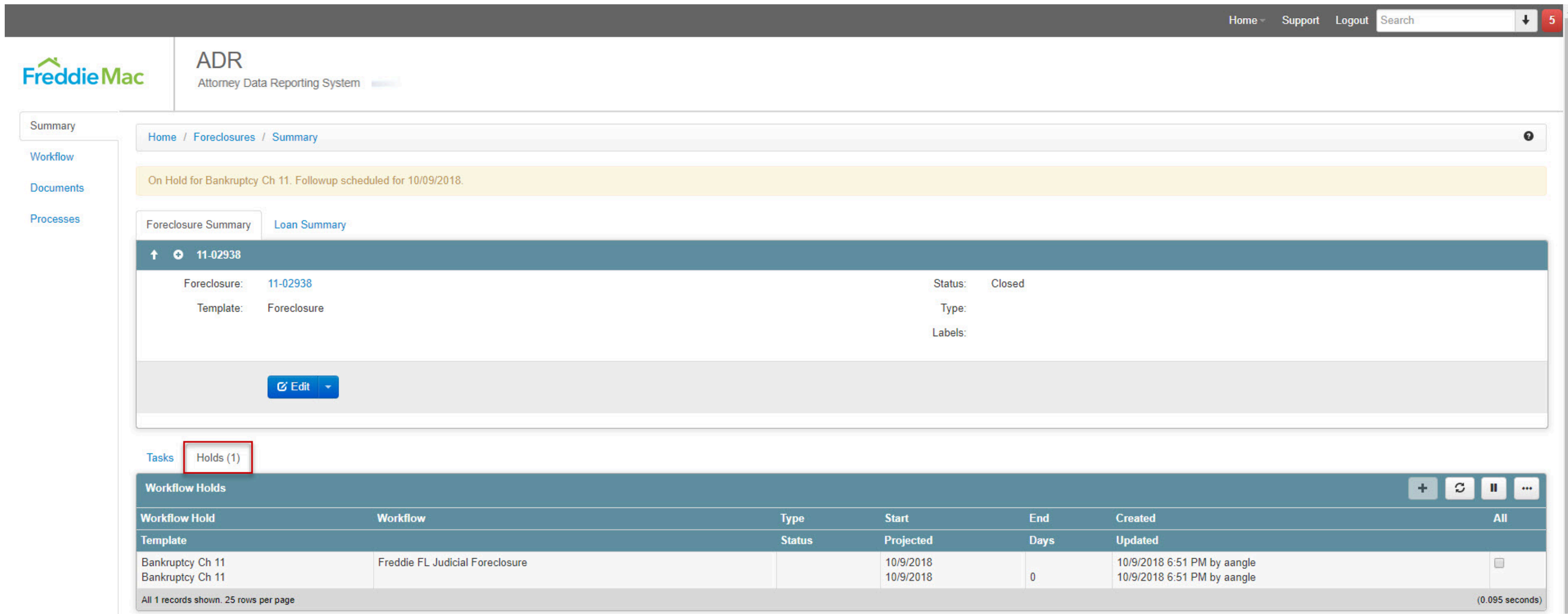
4.2 WORKFLOW SECTION

1. The 'Workflow' Section includes the following panels:
    - Tasks
        - Tasks are broken down by the following dates
            - **Estimated Completion:** The date the task is estimated to be completed, based on the timeline template determined by Freddie Mac.
            - **Projected Completion:** The date the task is projected to be completed by the firm. This date is primarily used when the task has passed the Estimated Completion date but has not been completed.
            - **Actual Completion:** The date the task was completed. Firms may only use current or past dates when completing tasks and entering Actual Completion dates.

- A history of each task can be viewed by selecting the ‘i’ icon beside each corresponding and applicable task.

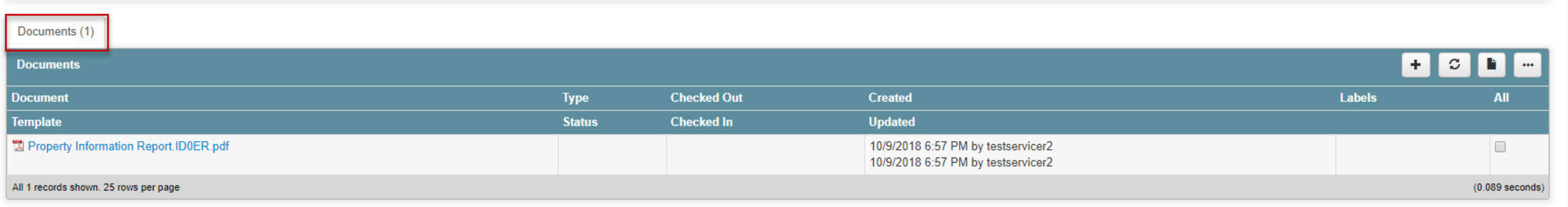


- Holds
  - Provides an in-depth look at any current, active or previously closed Holds this file may have.



4.3 DOCUMENTS SECTION

1. The ‘Documents’ Section lists any documents associated with the Foreclosure.



Documents (1)

Documents

Document / Template	Type / Status	Checked Out / Checked In	Created / Updated	Labels	All
Property Information Report.ID0ER.pdf			10/9/2018 6:57 PM by testservicer2 10/9/2018 6:57 PM by testservicer2		

All 1 records shown. 25 rows per page (0.089 seconds)

4.4 PROCESSES SECTION

1. The ‘Processes’ Section includes the following panels”
    - Related Processes: Lists any Processes associated the to Foreclosure.
    - Title: Lists any Titles associated to the Foreclosure.
    - Valuations: Lists any Valuations associated to the Foreclosure

Related Processes Title (0) Valuations (0)

Processes

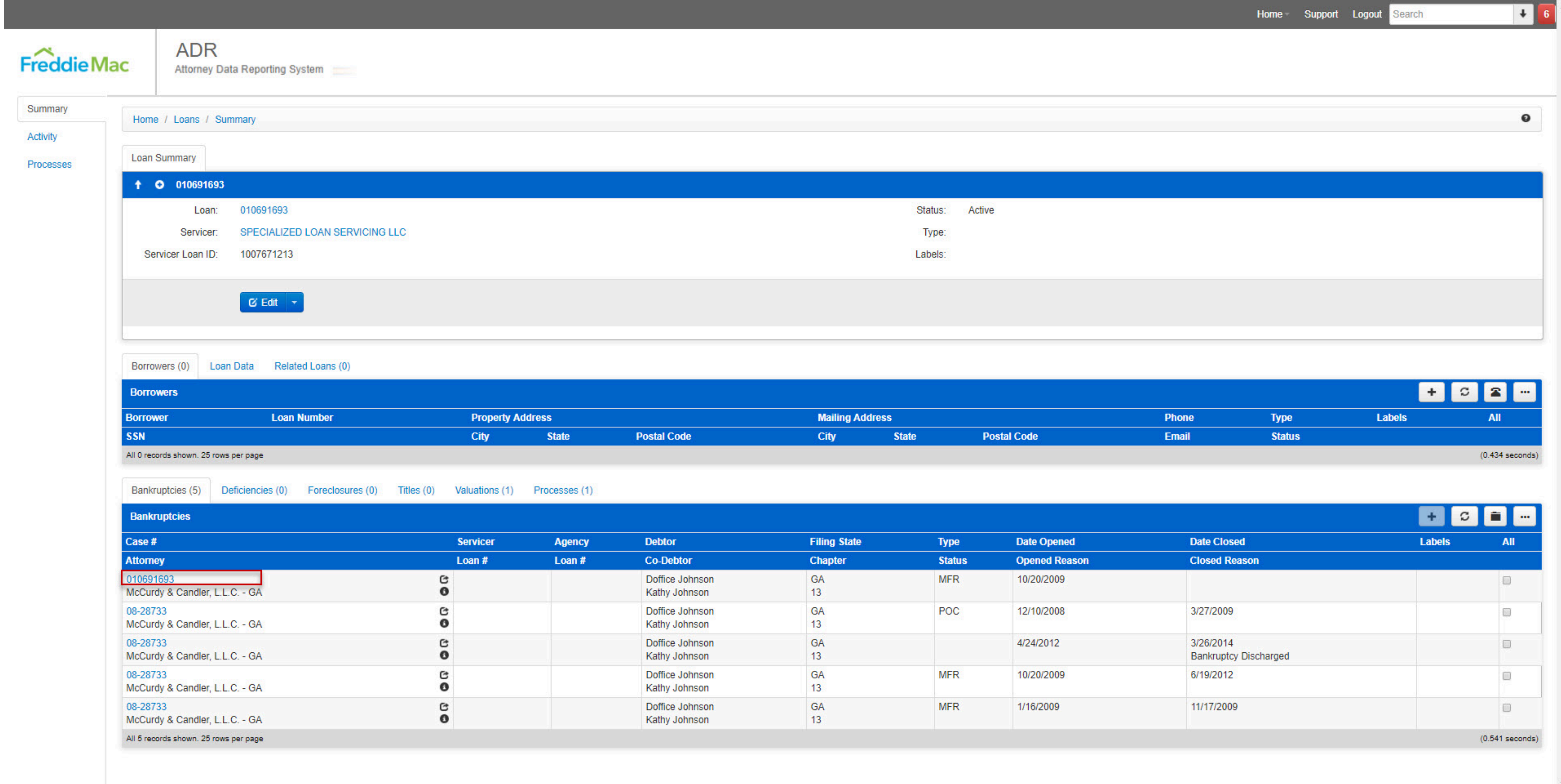
Process / Template	Type / Status	Client / Vendor	Assigned To / Due	Opened / Closed	Labels	All
399311998	BPO - Exterior/Curbside			8/29/2014		
399311998	Auto Val - Exterior/Curbside			5/30/2014		
399311998	Auto Val - Exterior/Curbside			1/13/2014		
13-13232 Foreclosure	Judicial Open	Homeward Residential, Inc. Robertson, Anschutz & Schneid, P.L. - FL		1/17/2009		

All 4 records shown. 25 rows per page (cached 09 Oct 18:51)

5 BANKRUPTCIES

5.1 BANKRUPTCY SUMMARY SECTION

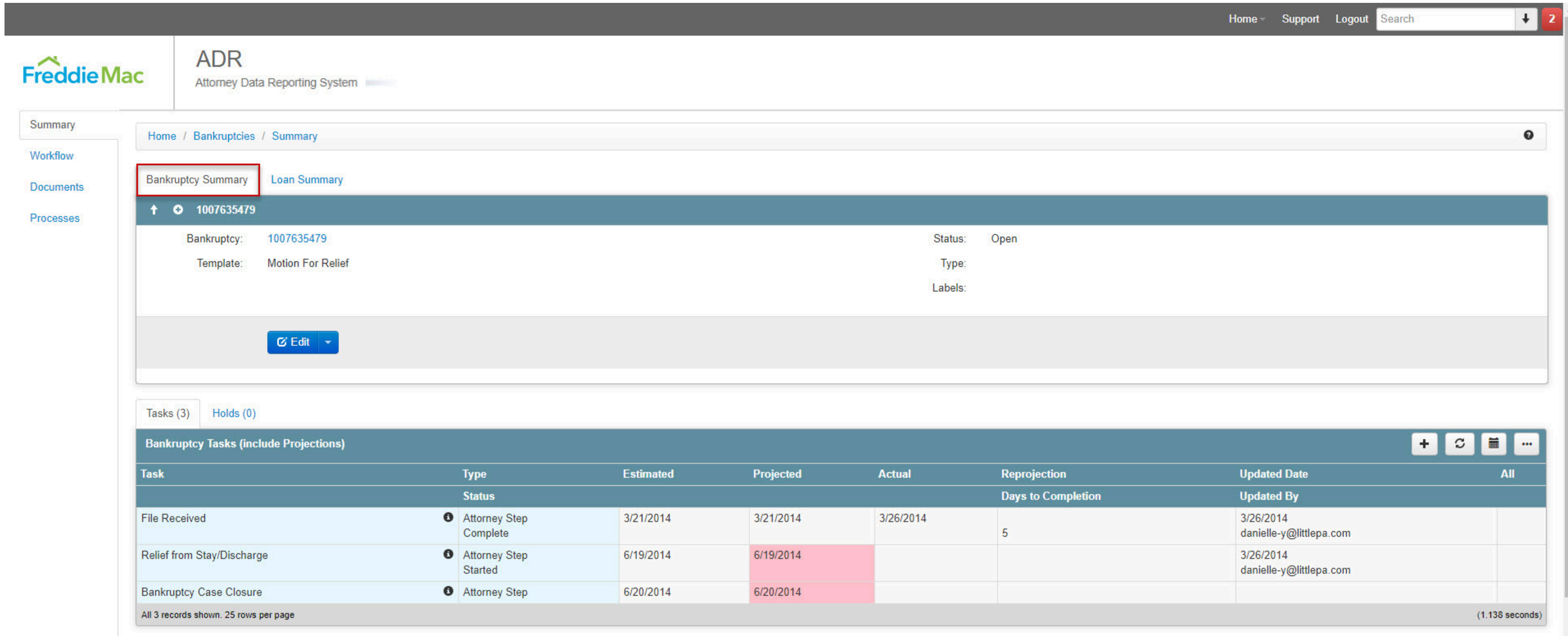
1. To access a Bankruptcy through the Loan Summary page, select the ‘Case #’ hyperlink within Processes Section > Bankruptcies Panel. This will navigate you to the Bankruptcy Summary Page (see 2).



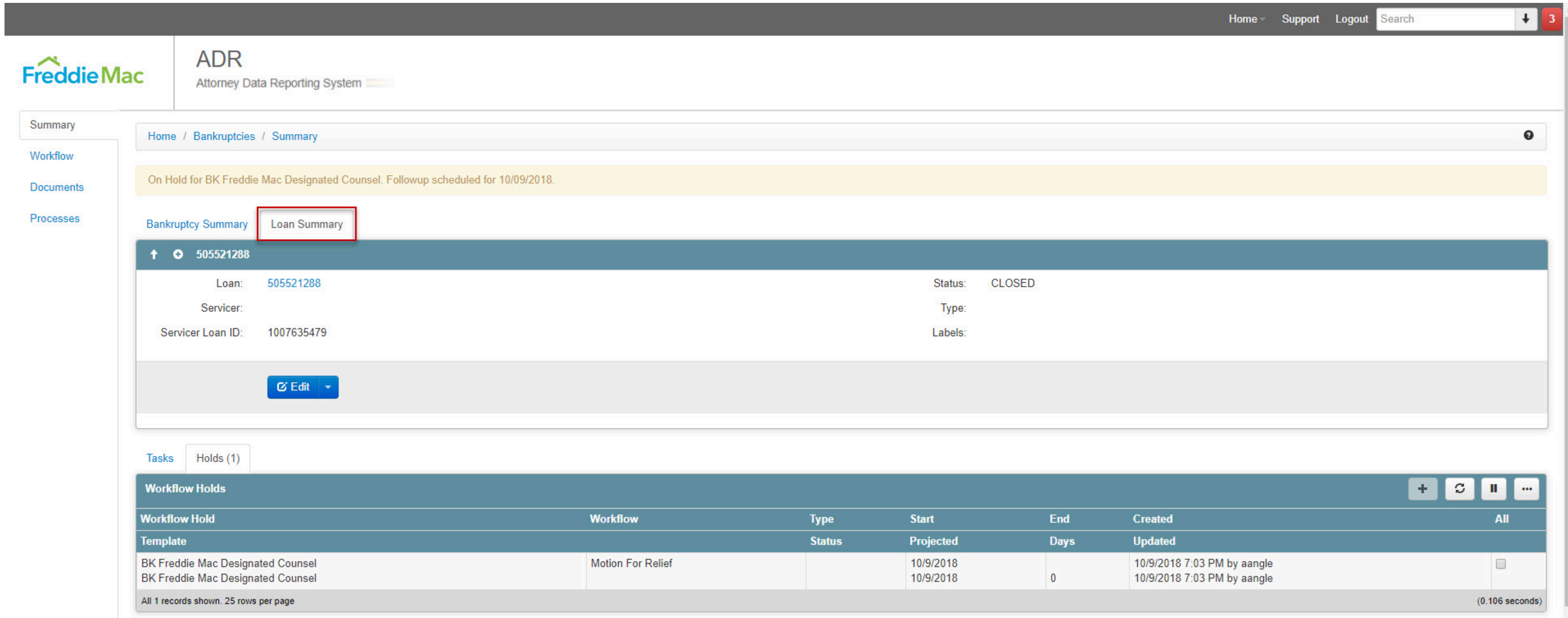
2. The Summary Section includes the following panels:

Note: Select the '+' icon to expand the panel and '-' to collapse the panel

- **Bankruptcy Summary Panel:** Provides Bankruptcy information



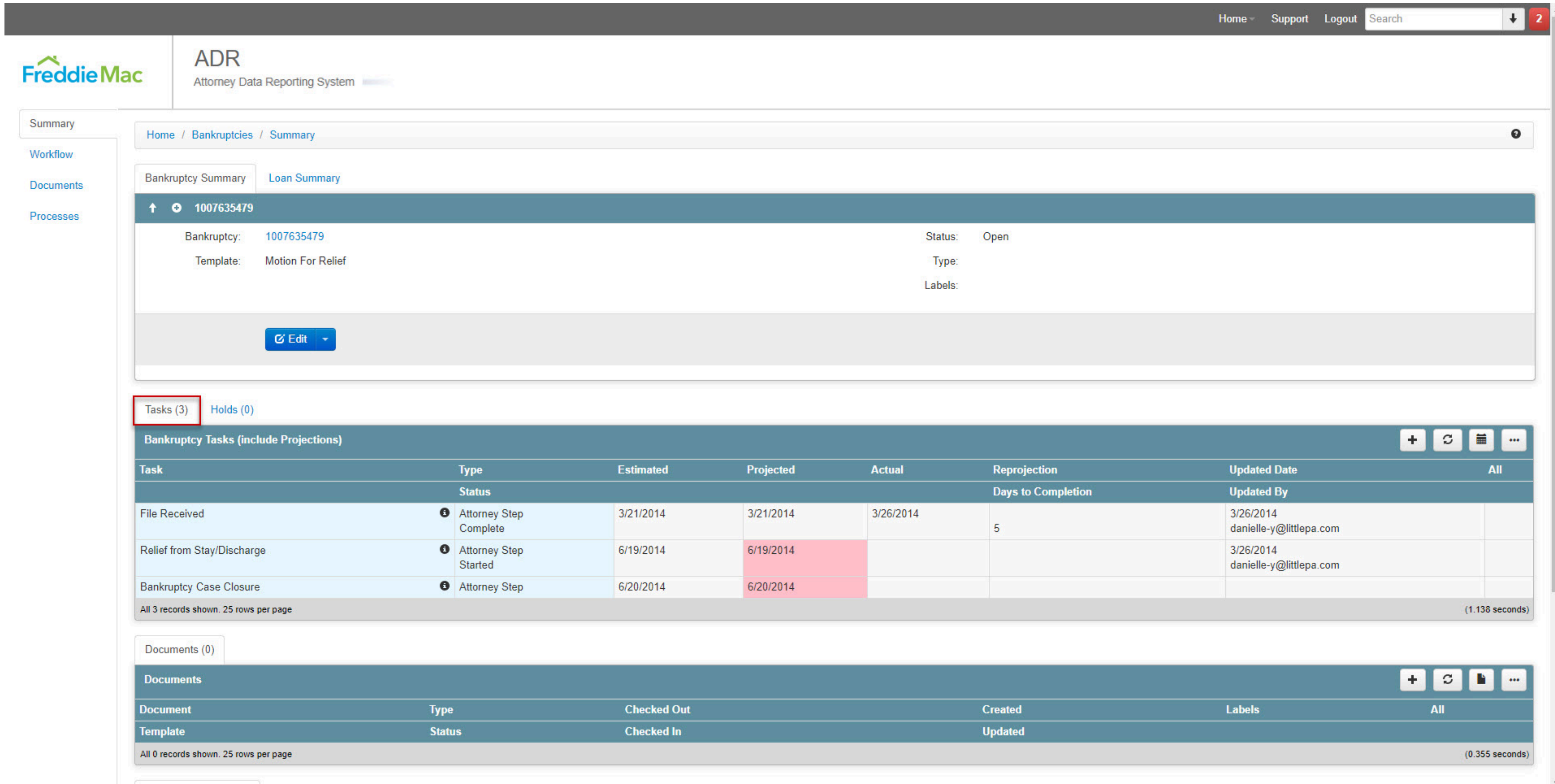
- **Loan Summary Panel**: Provides Loan information associated with the Bankruptcy



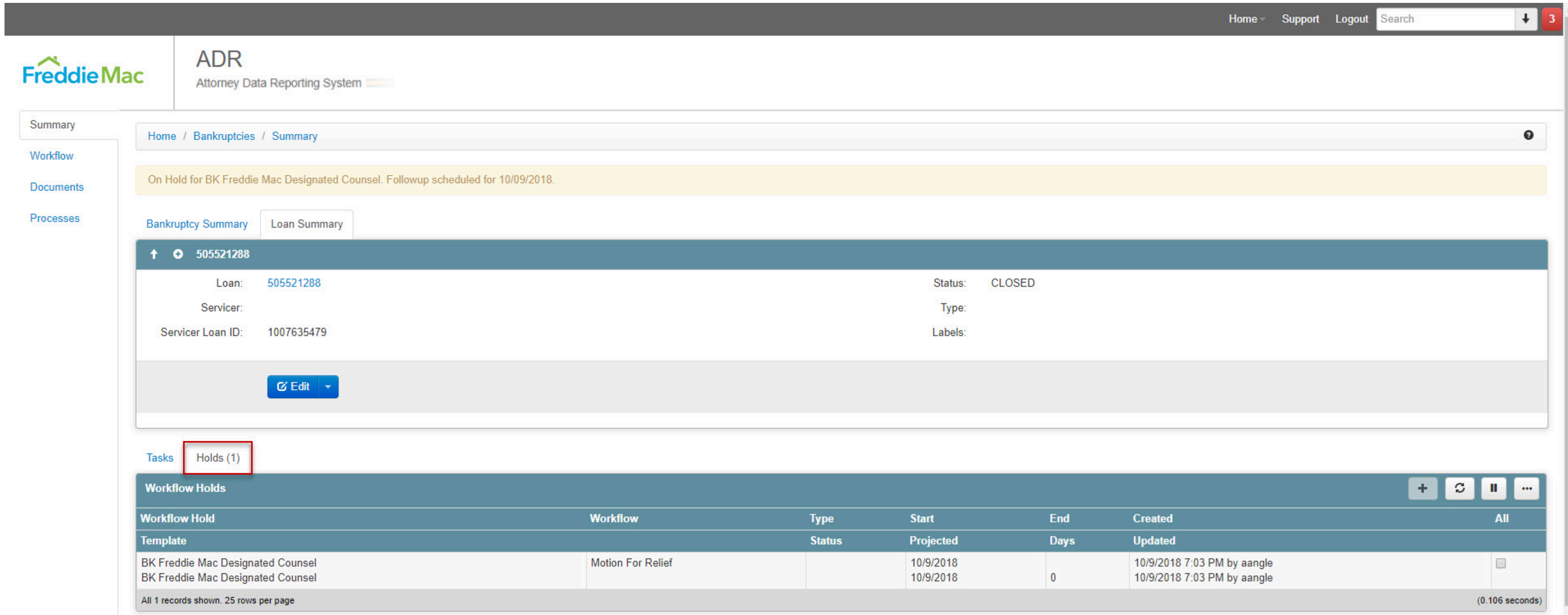
5.2 WORKFLOW SECTION

1. The 'Workflow' Section includes the following panels:

- Tasks: The tasks panel will provide the current status of the tasks workflow along with details of each step.

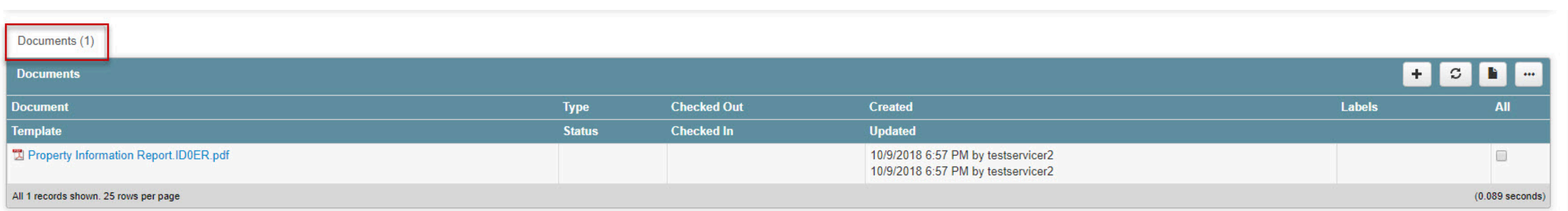


- Holds: Provides an in-depth look at any current, active or previously closed Holds this file may have.



5.3 DOCUMENTS SECTION

1. The ‘Documents’ Section lists any documents associated with the Bankruptcy.



5.4 PROCESSES SECTION

1. The ‘Processes’ Section includes the following panel
    - Related Processes

---

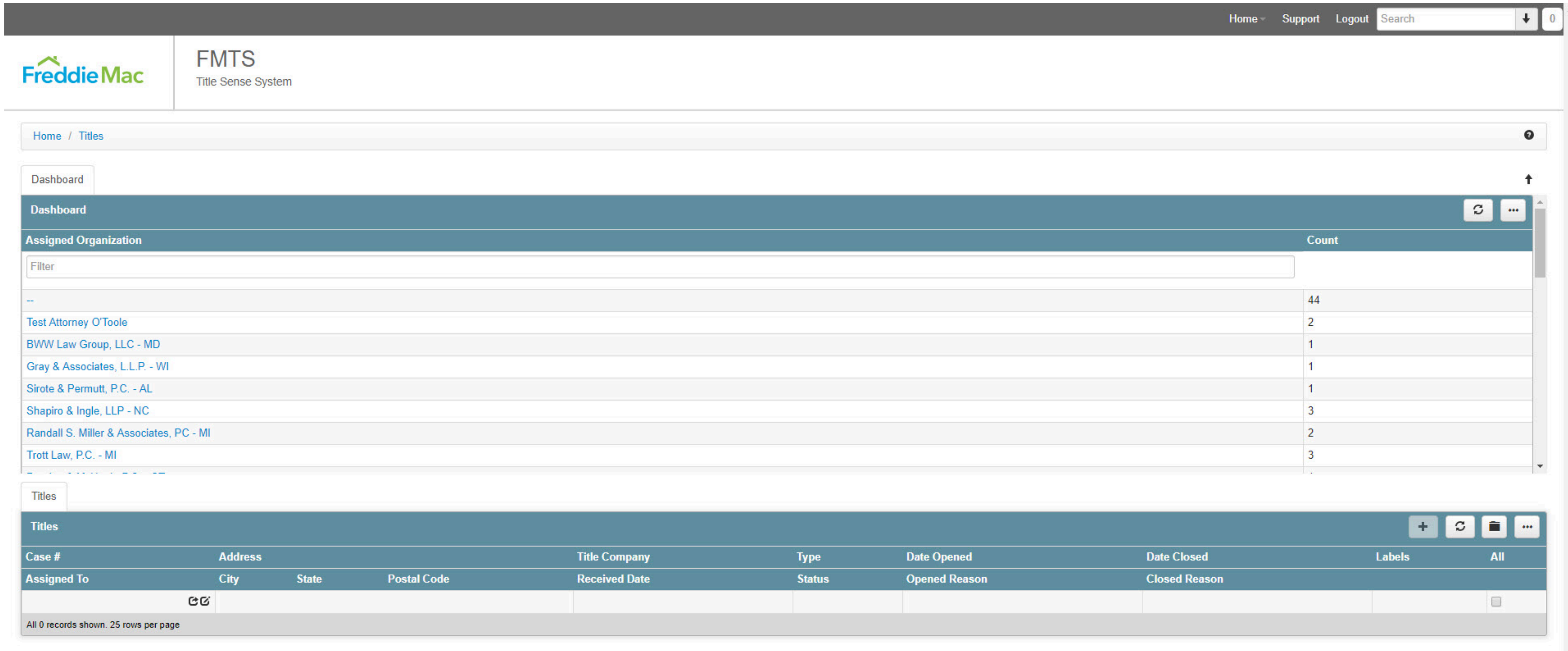
6 TITLE HOME

Servicers can navigate to Home > Titles to perform the following functions:

1. Title Dashboard View [#dashboard]
2. Title List View [#list]
3. Title Order Cancellation [#cancel]
4. Title Summary [#summary]
5. Title Product Retrieval [#product]
6. Title Update Requests [#titleupdate]
7. Title Order Inquiries [#titleinquiries]

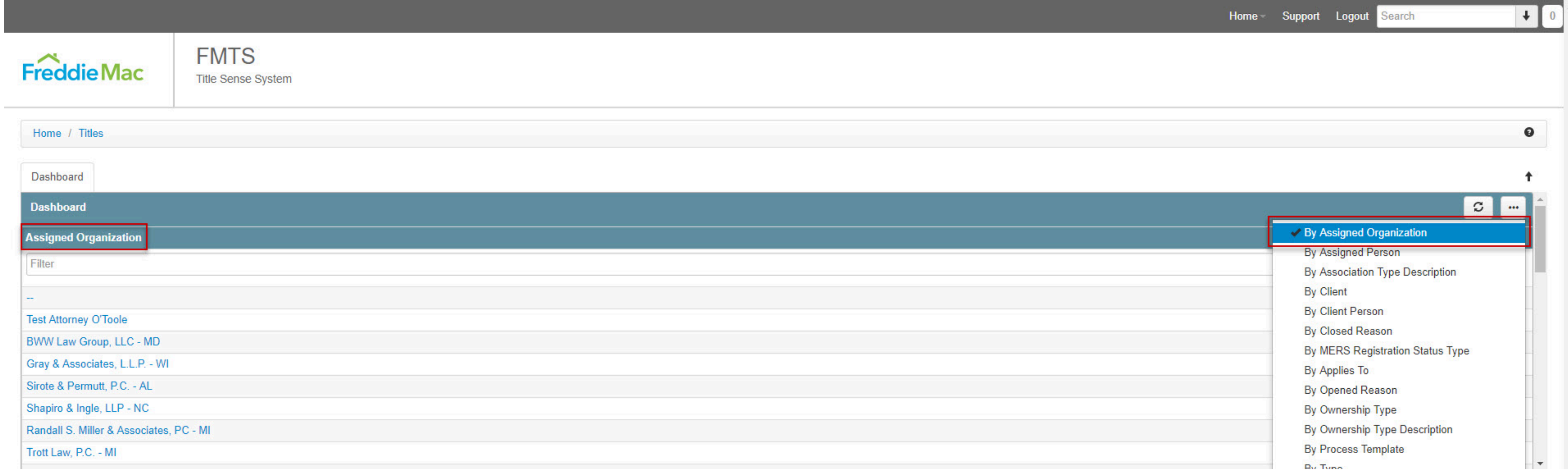
6.1 TITLE DASHBOARD

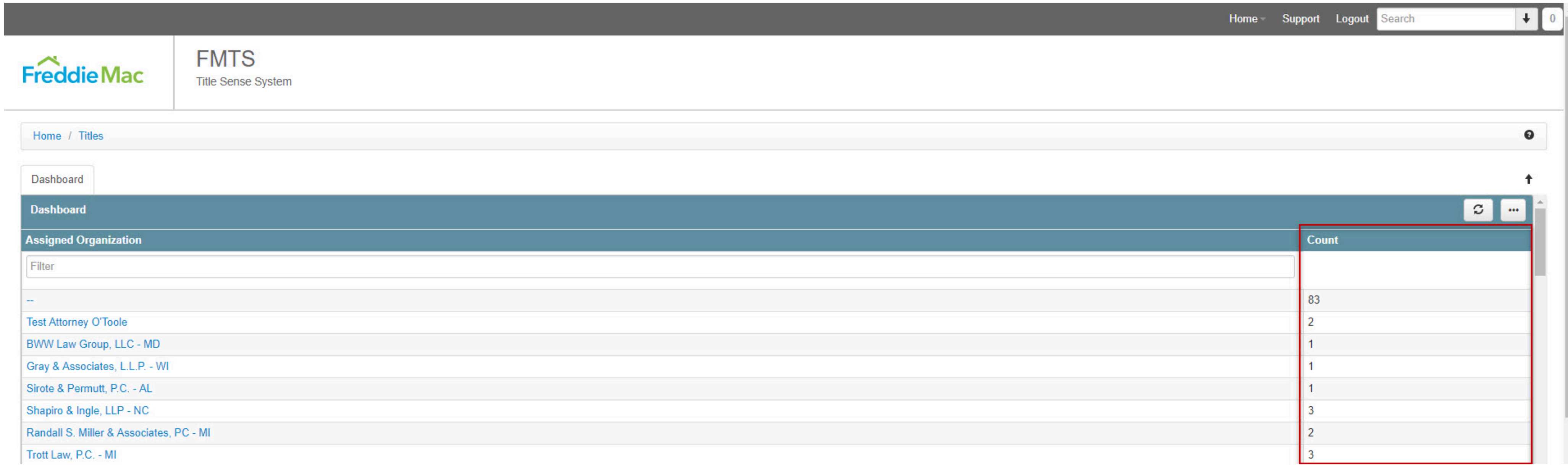
1. Navigate to Home > Titles to navigate to the Title Home page



2. The first panel displays the Title Dashboard, you can perform the following functions within this panel:

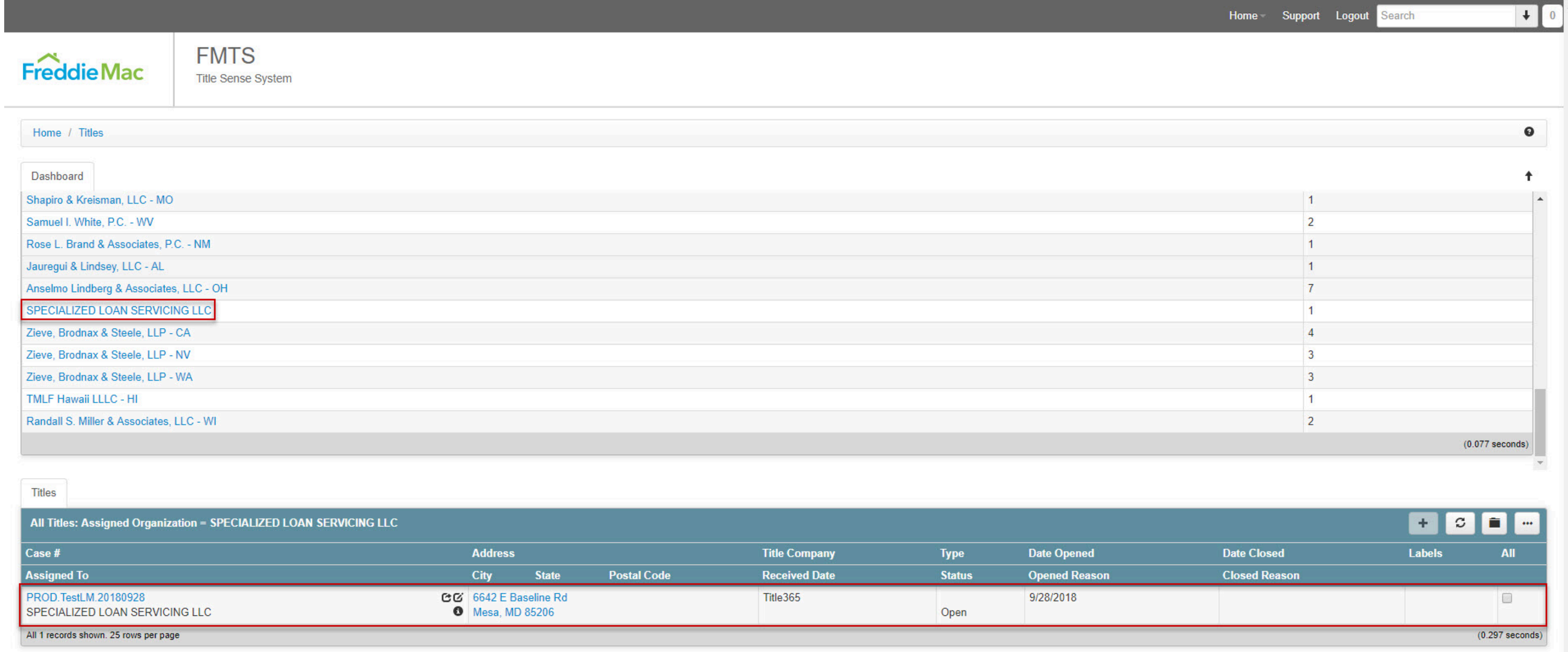
- View Count (listed under Count column) of Titles based on applied filter
  Note: Select the ellipsis symbol on the right of the dashboard to filter criteria; In this example the Dashboard is filtered by “Assigned Organization”





6.2 TITLE LIST

1. Drill down to see list of Titles by selecting hyperlink, this list will appear within the Title List panel (e.g. Filter criteria set to “By Assigned Organization”, selected SPECIALIZED LOAN SERVICING LLC, list of Titles render in Title List panel).

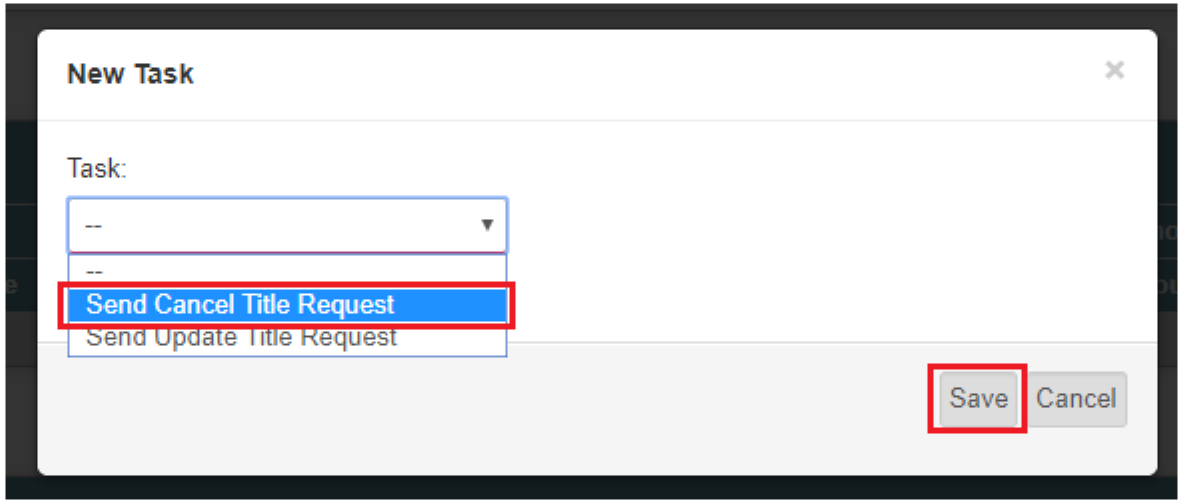


6.3 TITLE ORDER CANCELLATION

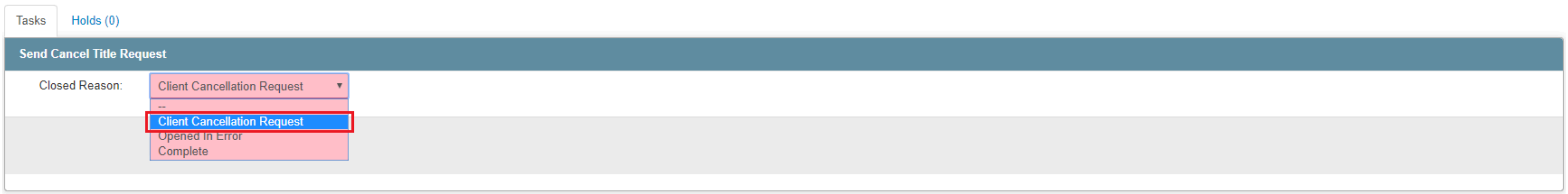
Servicer can cancel a title order as outlined below:

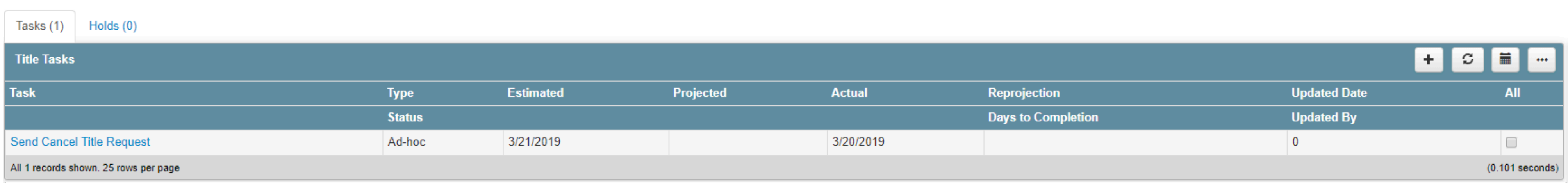
1. Navigate to the **Summary Page** for the **Title** that needs to be cancelled
2. Scroll to the **Tasks** panel and select “+ New Task”

3. Within the popup that is presented, select “Send Cancel Title Request” from the Task dropdown menu and click “Save”

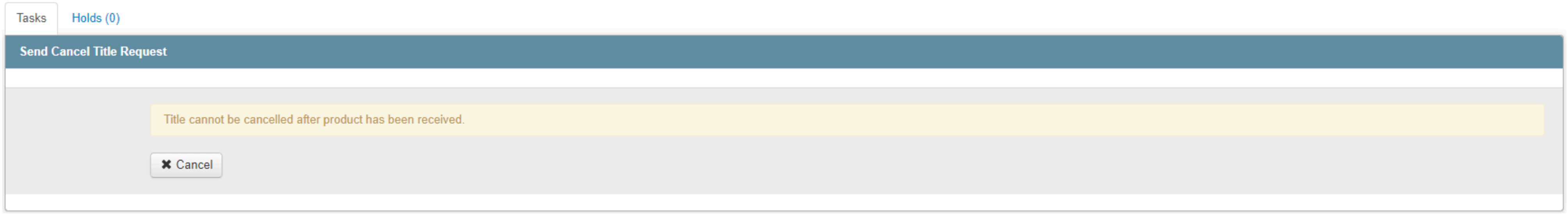


4. You will be presented with a **Task Edit** screen, where you will need to choose a Closed Reason, and click “Save”. If it is determined the Cancellation request should not be sent at this time, click “Cancel”. The Task can be accessed at a later time to proceed with the Cancellation request.





*Note: Titles cannot be cancelled after Product has been received. If Product has already been received, it will be indicated within the Task Edit screen, and the user will only be able to click "Cancel".



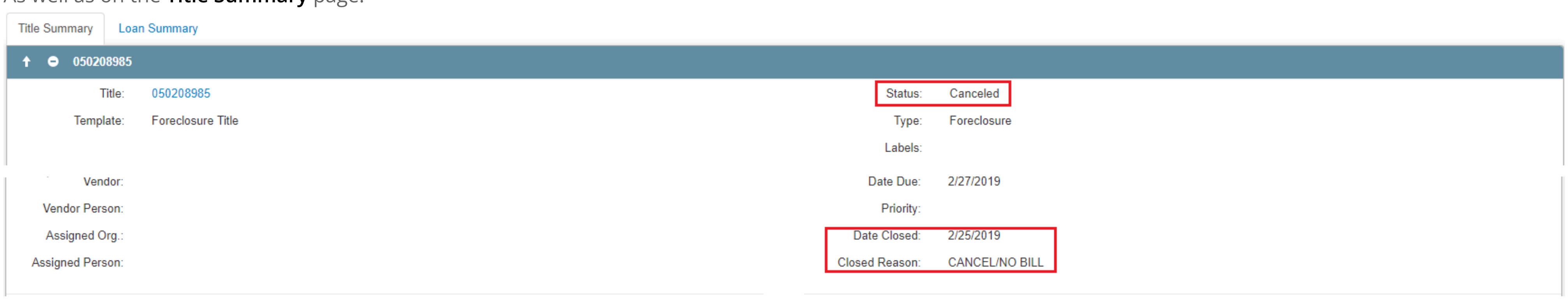
5. Once saved, the Cancellation request will be sent to the Title Vendor, where a decision will be made to allow the Cancellation, and whether or not a charge will be assessed. Please contact the Title Vendors directly for billing questions and to obtain their allowable cancellation time frames.

6.3.1 VERIFY CANCELLATION OF TITLE ORDER

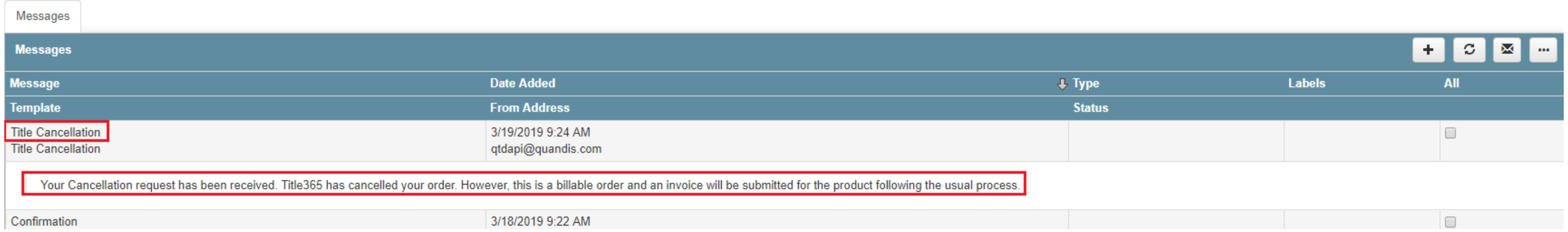
Cancellations may take up to a day for the Title Vendors to process. Please contact the Title Vendor directly for an update if a response is not received within 24 hours of the Request being sent. Servicers can verify the cancellation of the Title Order using the following steps:

1. If the cancellation request was approved, the Title's Status will be "Canceled", its Date Closed will be populated, and it will have "CANCEL/NO BILL" as its Closed Reason. These elements can be viewed in the list on the **Title Home** page and in the **Titles** tab of the **Loan Summary** page:

As well as on the **Title Summary** page:



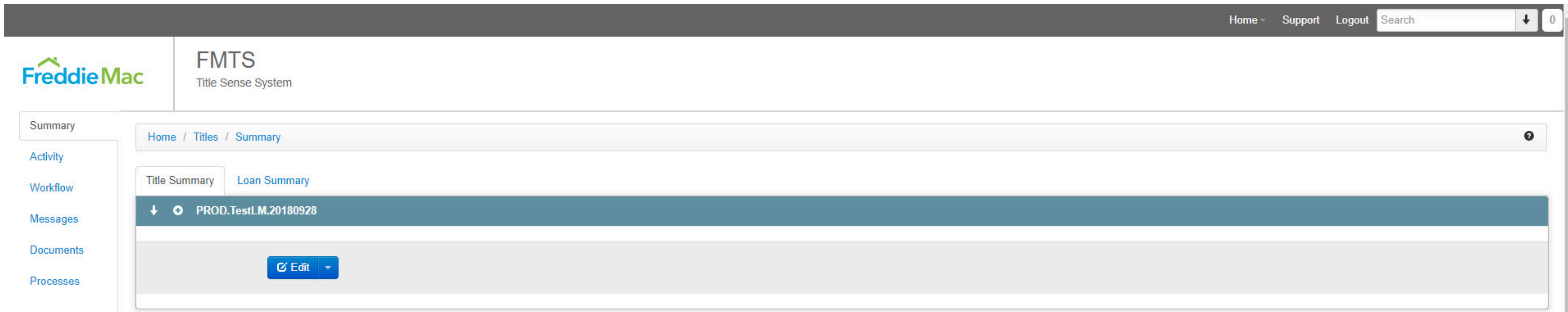
2. If the cancellation was denied, a Message indicating such will appear in the **Messages** panel of the **Title Summary** page. Message Bodies will vary between the Vendors, and some Vendors may provide additional information within the Body.



6.4 TITLE SUMMARY PAGE

Listed below are the functions throughout the Title Summary page:

1. View Title, Property, and Loan Summary panels



2. View Activity Panel and perform the following functions for Public Records and Transactions

: Add a new Public Record/Transaction

: Refresh Public Records/Transactions panel

: View Public Records/Transactions by various filters

: Export details of Public Records/Transactions s to CSV or Excel

3. View Workflow Panel and perform the following functions for Tasks and Holds

: Add a new Task/Hold

: Refresh Task/Hold panel

: View Task/Hold by various filters

: Export details of Task/Hold to CSV or Excel

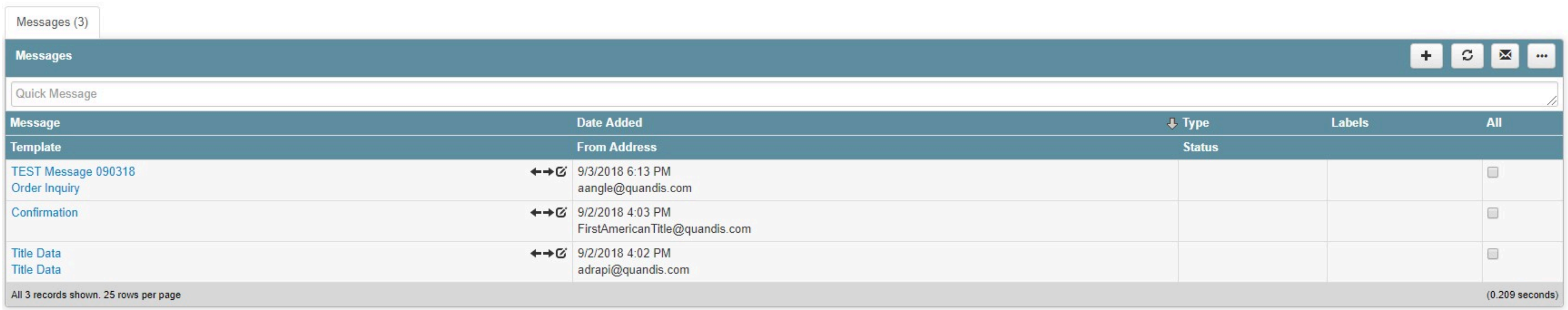
4. View Messages Panel and perform the following functions

: Add New Message

: Refresh Message panel

: View Messages by various filters

: Export details of Messages to CSV or Excel



5. View Documents Panel and perform the following functions

Note: Once an order is fulfilled, the Title product is accessible through this panel

: Add New Document, New folder, or Bulk Upload

: Refresh Documents panel

: View Documents by various filters; Zip and Email; Convert to PDF; Merge to Single PDF

: Export details of Documents to CSV or Excel

Documents (2)

Document / Template	Type / Status	Checked Out / Checked In	Created / Updated		
Mod_Affidavit_Loan#.pdf			8/31/2018 3:08 PM by cmartin 8/31/2018 3:08 PM by cmartin		
TESTPDF.pdf Deed In Lieu Signing			8/31/2018 3:08 PM by cmartin 8/31/2018 5:23 PM by EAksoy		

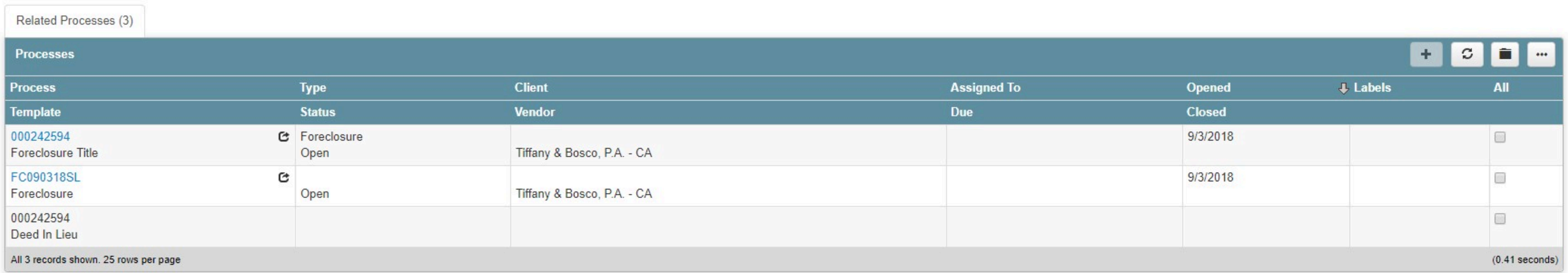
6. View Processes Panel and perform the following functions

: Servicer does not have permission to add Related Processes

: Refresh Related Processes panel

: View Related Processes by various filters

: Export details of Related Processes to CSV or Excel



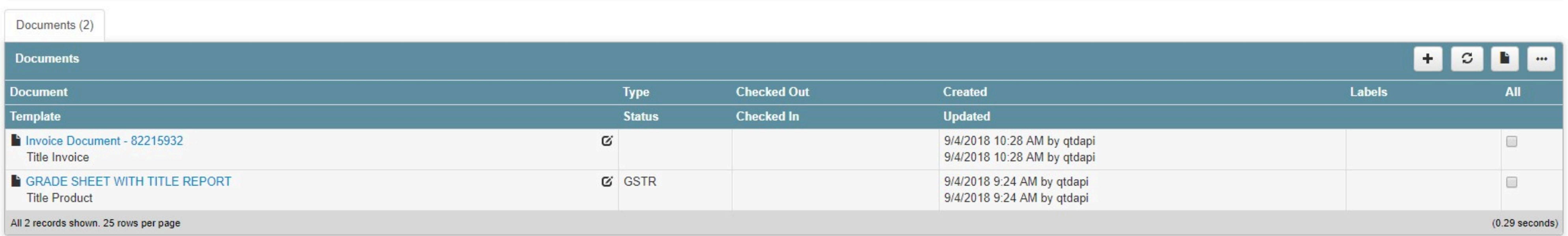
Related Processes (3)

Process / Template	Type / Status	Client / Vendor	Assigned To / Due	Opened / Closed	Labels	All
000242594 Foreclosure Title	Foreclosure Open	Tiffany & Bosco, P.A. - CA		9/3/2018		
FC090318SL Foreclosure	Open	Tiffany & Bosco, P.A. - CA		9/3/2018		
000242594 Deed In Lieu						

6.5 TITLE PRODUCT RETRIEVAL

Title Product is retrieved through the **Documents** panel of the specific **Title Summary** page.

1. Select hyperlink to download document

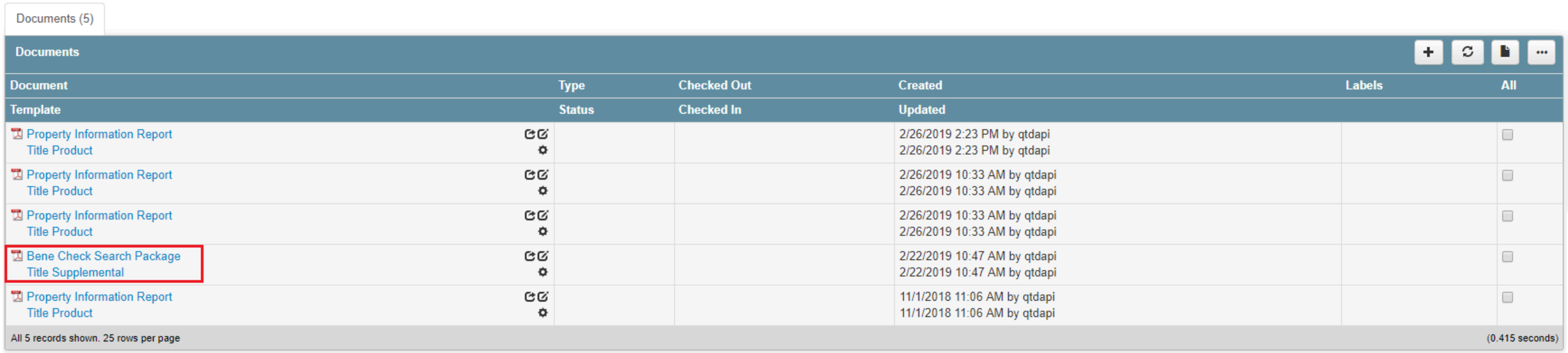


Documents (2)

Document / Template	Type / Status	Checked Out / Checked In	Created / Updated	Labels	All
Invoice Document - 82215932 Title Invoice			9/4/2018 10:28 AM by qtdapi 9/4/2018 10:28 AM by qtdapi		
GRADE SHEET WITH TITLE REPORT Title Product	GSTR		9/4/2018 9:24 AM by qtdapi 9/4/2018 9:24 AM by qtdapi		

6.5.1 BENEFICIARY CHECK DOCUMENT RETRIEVAL

Title Vendors are expected to produce Beneficiary Checks (Bene-Checks) for all Foreclosure Title Orders in Trustee Sale Guarantee (TSG) states. The Bene-Check Product should be delivered within 24 hours of the Title being ordered. The Bene-Check document can be found in the same location as the Product documents, and will be appropriately labeled (labeling may vary between Title Vendors).

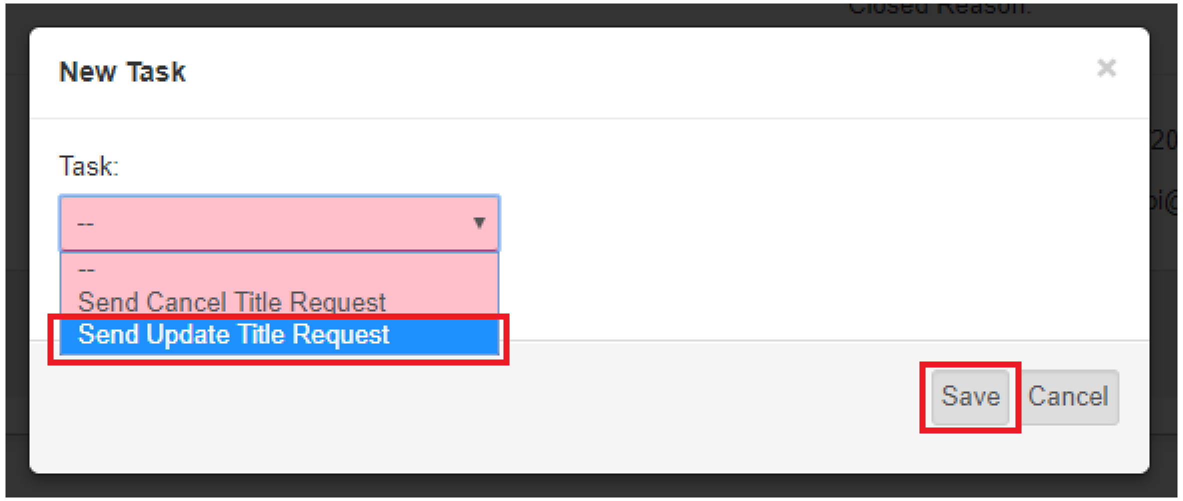


6.6 TITLE UPDATE REQUESTS

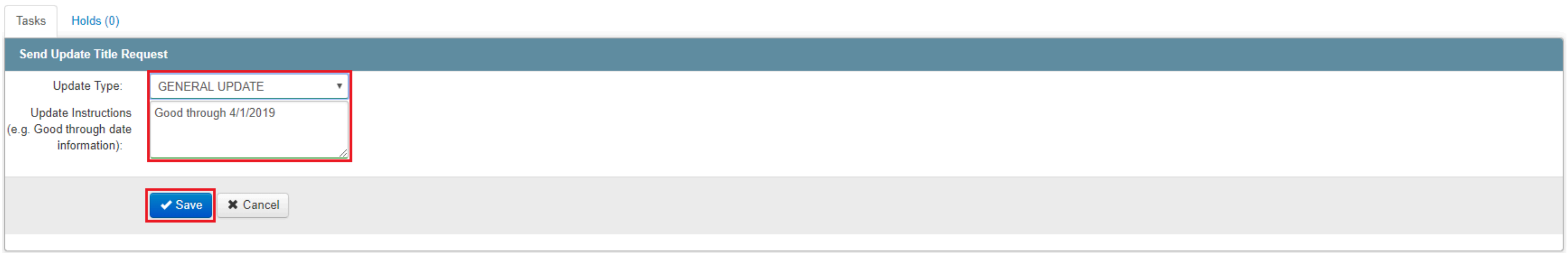
Once Title Product has been received, Updates can be ordered. The steps for doing this are as follows:

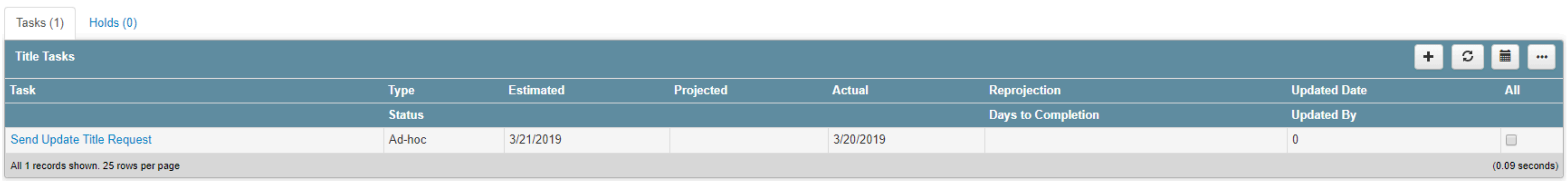
1. Navigate to the **Summary Page** for the **Title** requiring an update
2. Scroll to the **Tasks** panel and select "+ New Task"

3. Within the popup that is presented, select “Send Update Title Request” from the Task dropdown menu and click “Save”

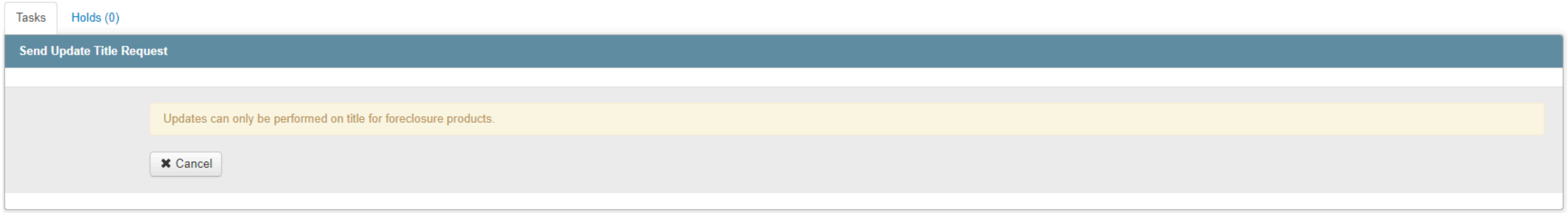


4. Select an Update Type from the dropdown menu, then enter the Instructions for this Update, including the Good Through Date, if applicable, then click “Save”.
*Note: the Update Type list will vary between Trustee Sale Guarantee (TSG) and non-TSG states





5. You may only request Updates after the Product has been received, and only on Foreclosure products. If you attempt to send an Update under an invalid condition, an error message will be displayed in the Task Edit panel, indicating why the Update cannot be ordered, and the user will be forced to click the “Cancel” button. For Foreclosure products, the Task can be accessed and saved if the Product is received at a later date.

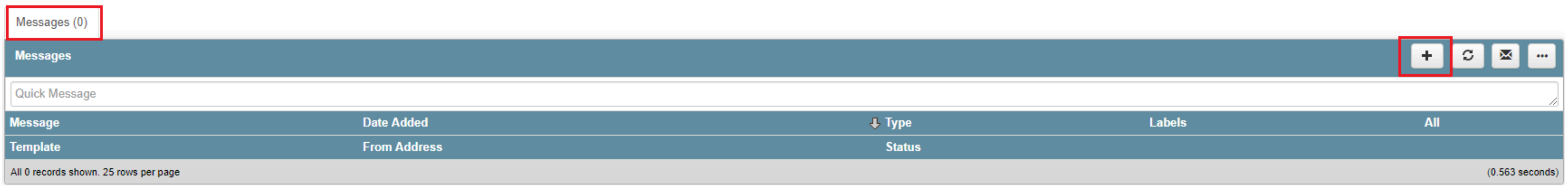


*Note: The length of time for delivery, and the Product produced for Title Updates will vary between each Vendor. Please contact the Title Vendors using the Messages Panel (see section 12.7) for delivery delay inquiries and Product questions.

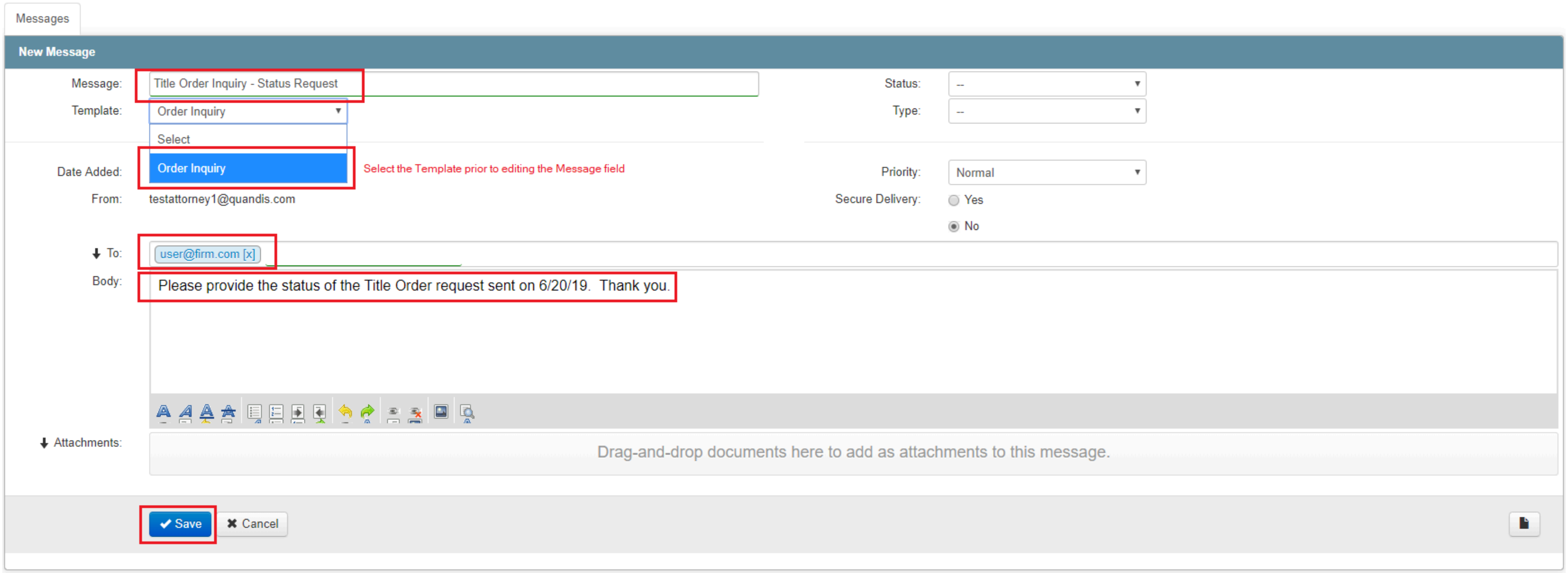
6.7 TITLE ORDER INQUIRIES

If any questions on the Title Order should arise, the Title Vendor assigned to the Order can be contacted by adding an Order Inquiry Message within the Messages Panel.

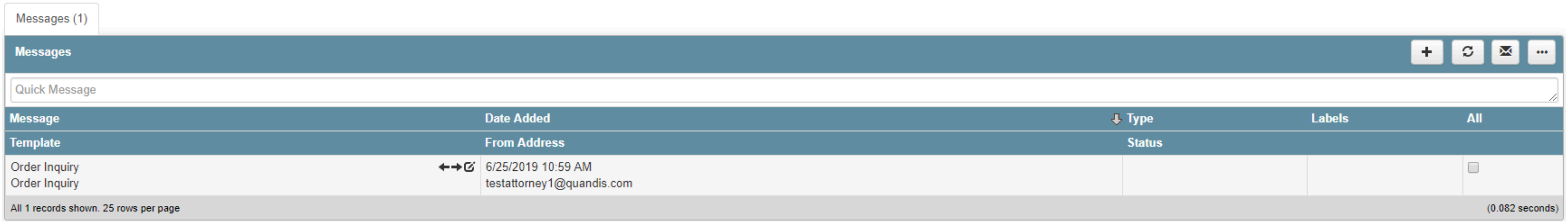
1. Locate the Messages Panel on the Title Order and click the "+" button to add a new message.



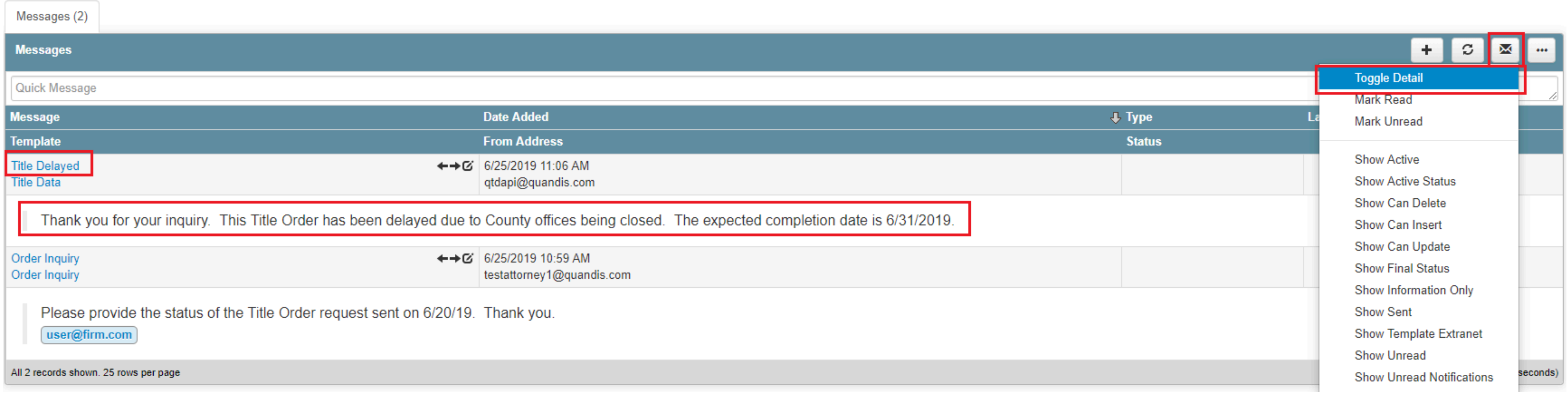
2. Select "Order Inquiry" from the Template dropdown, then enter/edit the Subject in the Message field. Enter the information you want sent to the Title Vendor in the Body field. You can opt to send the message as an email by entering recipient email addresses in the To field. Once all information is entered, click "Save".



3. The Message will be displayed in the Messages panel, and will be transmitted to the Title Vendor.



4. Responses sent by the Vendor will appear in the Messages Panel. The full Message can be reviewed by clicking "Toggle Detail" from the envelope icon options menu.



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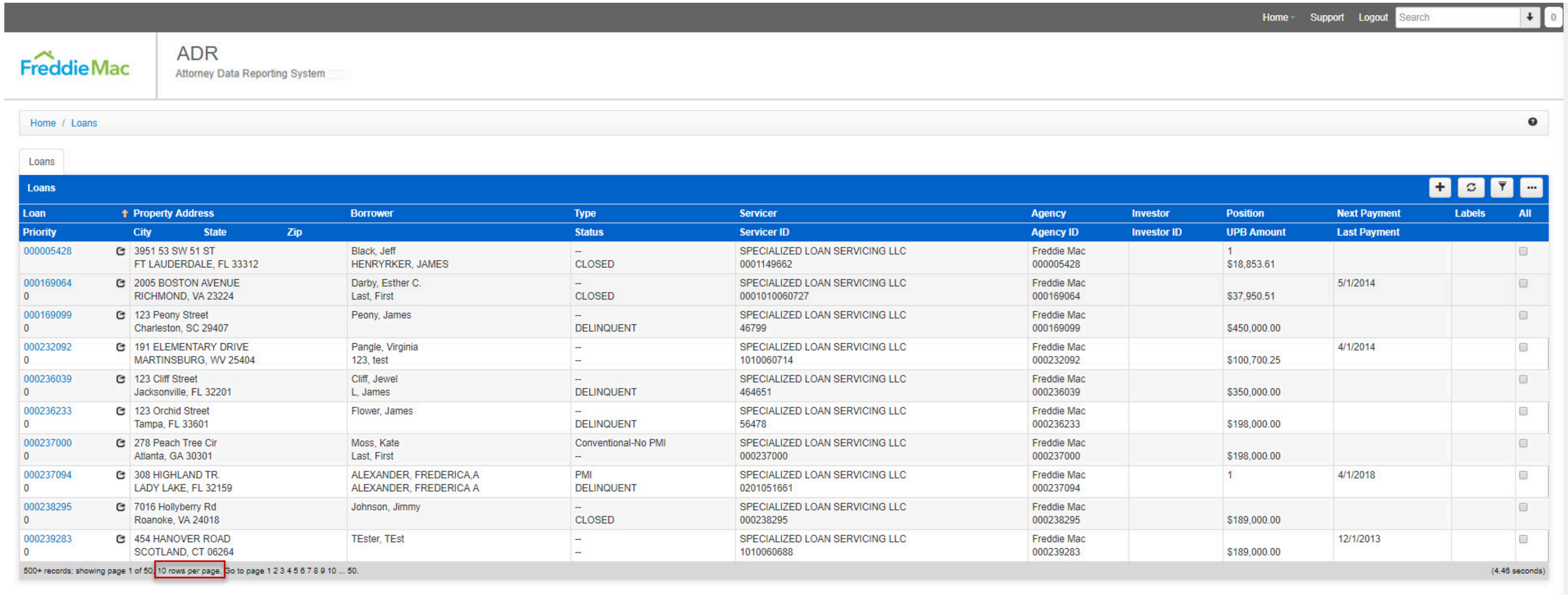
7 EXPORT LIST TO EXCEL OR CSV

1. You may export your results to Excel, along with any section that has an available list (Borrower Data, Bankruptcy files, Foreclosures, etc). The example below will be exporting a list of loans. Navigate to Home > Loans and update desired row count (25 rows per page by default) to view, this example was updated to '10 rows per page'. Keep in mind that while this is only an example, many of your desired results will contain similarities which you can search by, using this logic and search

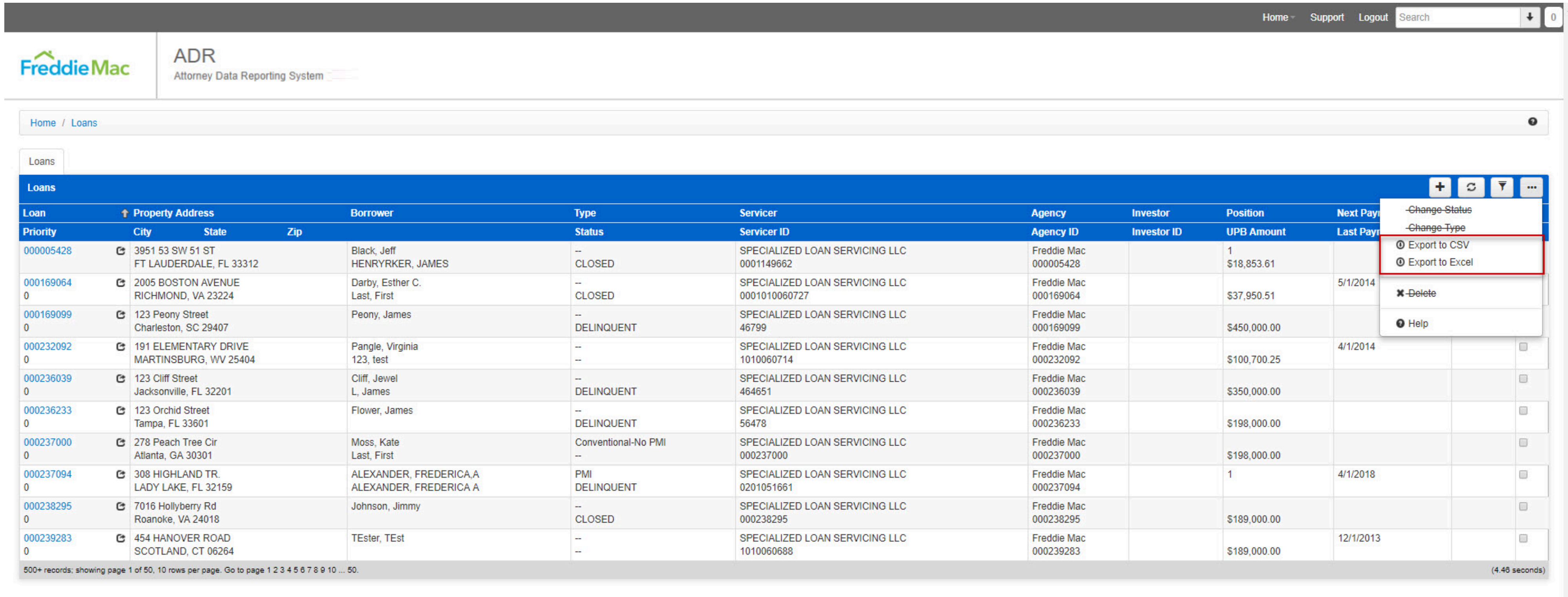
formula.



Loan Priority	Property Address City State Zip	Borrower	Type Status	Servicer Servicer ID	Agency Agency ID	Investor Investor ID	Position UPB Amount	Next Payment Last Payment	Labels	All
000005428	3951 53 SW 51 ST FT LAUDERDALE, FL 33312	Black, Jeff HENRYRKER, JAMES	-- CLOSED	SPECIALIZED LOAN SERVICING LLC 0001149662	Freddie Mac 000005428		1 $18,853.61			
000169064 0	2005 BOSTON AVENUE RICHMOND, VA 23224	Darby, Esther C. Last, First	-- CLOSED	SPECIALIZED LOAN SERVICING LLC 0001010060727	Freddie Mac 000169064		$37,950.51	5/1/2014		
000169099 0	123 Peony Street Charleston, SC 29407	Peony, James	-- DELINQUENT	SPECIALIZED LOAN SERVICING LLC 46799	Freddie Mac 000169099		$450,000.00			
000232092 0	191 ELEMENTARY DRIVE MARTINSBURG, WV 25404	Pangle, Virginia 123, test	-- --	SPECIALIZED LOAN SERVICING LLC 1010060714	Freddie Mac 000232092		$100,700.25	4/1/2014		
000236039 0	123 Cliff Street Jacksonville, FL 32201	Cliff, Jewel L, James	-- DELINQUENT	SPECIALIZED LOAN SERVICING LLC 464651	Freddie Mac 000236039		$350,000.00			
000236233 0	123 Orchid Street Tampa, FL 33601	Flower, James	-- DELINQUENT	SPECIALIZED LOAN SERVICING LLC 56478	Freddie Mac 000236233		$198,000.00			
000237000 0	278 Peach Tree Cir Atlanta, GA 30301	Moss, Kate Last, First	Conventional-No PMI --	SPECIALIZED LOAN SERVICING LLC 000237000	Freddie Mac 000237000		$198,000.00			
000237094 0	308 HIGHLAND TR. LADY LAKE, FL 32159	ALEXANDER, FREDERICA,A ALEXANDER, FREDERICA A	PMI DELINQUENT	SPECIALIZED LOAN SERVICING LLC 0201051661	Freddie Mac 000237094		1	4/1/2018		
000238295 0	7016 Hollyberry Rd Roanoke, VA 24018	Johnson, Jimmy	-- CLOSED	SPECIALIZED LOAN SERVICING LLC 000238295	Freddie Mac 000238295		$189,000.00			
000239283 0	454 HANOVER ROAD SCOTLAND, CT 06264	TEster, TEst	-- --	SPECIALIZED LOAN SERVICING LLC 1010060688	Freddie Mac 000239283		$189,000.00	12/1/2013		

500+ records; showing page 1 of 50. 10 rows per page. Go to page 1 2 3 4 5 6 7 8 9 10 ... 50. (4.46 seconds)

2. To export the results to CSV or Excel select 'Export to CSV' or 'Export to Excel' within the "**...**" dropdown.

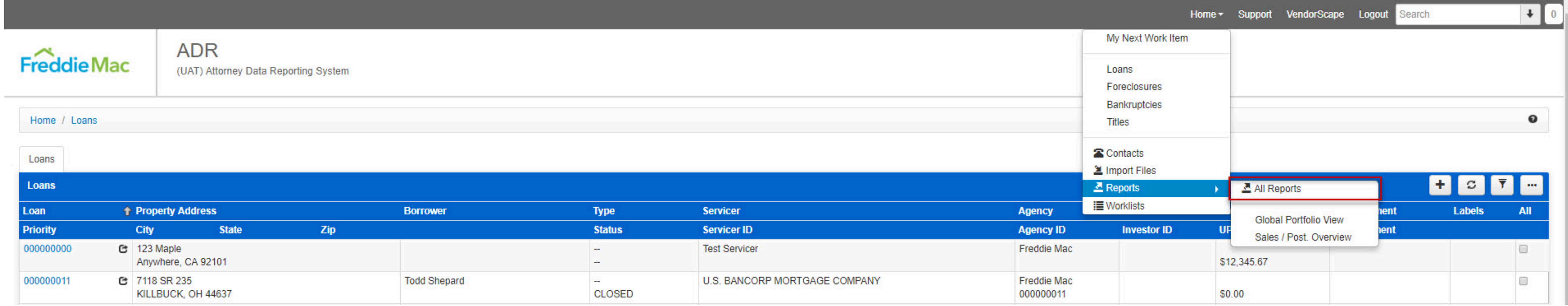


3. Upon clicking'Export to CSV' or 'Export to Excel', the result will be an Excel file that can be found in your Downloads folder by default (unless you have manually changed the destination of your Downloads).

8 REPORTS

8.1 GENERATING A REPORT

1. Select Reports from the Home dropdown menu.



2. You are directed to the Report Request page

3. Click on the hyperlink for the report you need to generate. The Report Request panel is presented.

4. Select “+” to generate a new report.

5. Enter the following fields for the report you are generating:

- Label (*Name of Report*)
- Schedule (*Frequency of the Report*)
    - Run Once: Generates once
    - Run Monthly: Generates monthly; Indicate the date the and time the report should be generated
    - Run Weekly: Generates weekly; Indicate the day and time the report should be generated
- Recipients (*Report Recipients*)
    - Recipient field is populated with your email address. If other users should be notified of the report’s availability, enter the email addresses in the additional recipients’ field.
- Optional Report Filters (***Not all reports will have filters available***)

6. If you want to limit your report, uncheck the “All” box to expand your options and select the appropriate boxes, or enter/select items in one or more of the filter options shown above.

7. Click Submit once you have filled out the fields and checked the appropriate boxes.

8. You are redirected back to the Report Request page.

9. When the report has generated and is ready to view, the delivered date will be populated.

8.2 VIEWING A REPORT

8.2.1 REPORT REQUEST PAGE

1. Click on the hyperlink for the report’s name.

2. A new tab opens and all reports delivered for the selected Report Request will be listed in the Documents panel. (*Scheduled reports will have an item for each time the report ran on its schedule, one-time reports will only have one item.*)

3. The report will open download to your computer’s file system.

8.2.2 EMAIL

1. The email will be from **no-reply@quandis.com**
2. The subject line of the report will be the name of the report, the date it was generated and the time the report was generated.
3. Click on the report name hyperlink contained in the email.

4. If you are not logged into the system, you will be directed to the log in page. If you are logged into the system, the report will be available for you to download.
5. Once you enter user name and password on the log in page, the report will be presented to you to download.

8.3 REPORT DEFINITIONS

8.3.1 ADR – CASE LOAD NEXT TASK DUE

The ADR Case Load Next Task Due is a report that shows all active cases assigned to each firm that the requester has access to. It shows the next task that is due within the next 365 days for each case as well as additional information.

The following fields are included in the report:

Field Name	Description
FMLoan	Freddie Mac Loan Number
Servicer	The Servicer assigned to the Loan
ServicerLoan	Servicer Loan Number
SubServicerName	The Sub-servicer assigned to the Loan
State	State location of the property
AttorneyFirm	Attorney Firm assigned to the Case
AttorneyCaseID	The Firm’s internal “Case Number”

LastTaskCompleted	The last Task, or “Milestone” that was completed on the case
NextDueTask	The Case’s next Task that requires completion
TaskEstimatedCompletion	The estimated completion date for the Case’s next Task
TaskProjectedCompletion	The projected completion date for the Case’s next Task

9 STATE WORKFLOW

Process – State	**Workflow Step**
Foreclosure – AK **(Non Judicial)**	File Received
	Notice of Default Recorded
	Publication/Posting of Sale completed
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – AK **(Judicial)**	File Received
	Complaint Filed

	Service of Process Completed
	Judgment
	Sale Scheduled
	Sale Held
	Certificate of Sale Recorded
Foreclosure – AL **(Non Judicial)**	File Received
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – AL **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Filed
	Sale Scheduled
	Sale Held

Foreclosure – AR **(Non Judicial)**	File Received
	Notice of Default Filed
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – AR **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Court Decree/Judgment
	Sale Scheduled
	Sale Held
Foreclosure – AZ **(Non Judicial)**	File Received
	Record Notice of Trustee's Sale
	Trustee Sale Scheduled

	Sale Held
Foreclosure – AZ **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Sale Scheduled
	Sale Held
	Certificate of Sheriff's Sale
	Deed Issued
Foreclosure – CA **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Entered
	Sale Scheduled
	Sale Held
	Redemption Period Expires
	Deed Recorded

Foreclosure – CA **(Non-Judicial)**	File Received
	Record Notice of Default
	Posting and Publishing of Sale/NOS Mailings
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – CO **(Non-Judicial)**	File Received
	Sale Scheduled/NED Recorded
	Notice of Election and Demand Sent to Public Trste
	Court Order Obtained Authorizing Sale
	Scheduled Sale Date
	Sale Held
Foreclosure – CT **(Judicial)**	File Received

	Service of Process Completed
	Complaint Filed
	Motion for Judgment of Foreclosure Filed
	Foreclosure by Sale Decree Entered
	Sale Held
	Deed Recorded
Foreclosure – DC (Non-Judicial)	File Received
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – DC (Judicial)	File Received
	Complaint Filed
	Service of Process Completed
	Initial Scheduling Conference
	Foreclosure Mediation Program
	Status Conference

	Motion for Judgment of Foreclosure Filed
	Judgment Entered
	Sale Scheduled
	Sale Held
Foreclosure – DE **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Motion for Judgment of Foreclosure Filed
	Sale Scheduled
	Sale Held
	Confirmation of Sale
	Deed Recorded
Foreclosure – FL **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Motion for Summary Judgment Filed

	Judgment Entered
	Sale Scheduled Date (tied to Judgment)
	Sale Held
	Certificate of Title Issued
Foreclosure – GA **(Non-Judicial)**	File Received
	Sale Scheduled
	First Publication
	Mail Notice of Sale to Borrower
	Sale Held
	Deed Recorded
Foreclosure – HI **(Non Judicial)**	File Received
	Sale Scheduled
	Publication and Posting of Sale Completed
	Sale Held

Foreclosure – HI **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Motion for Summary Judgment and Decree of Foreclosure Filed
	Confirmation of Sale
	Deed Recorded
Foreclosure – IA **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Entered
	Sale Scheduled
	Sale Held
	Redemption Period Expires/Deed Recorded

Foreclosure – ID **(Non-Judicial)**	File Received
	File Notice of Default
	Sale Scheduled
	Publication/Posting on Property Completed
	Sale Held
	Deed Recorded
Foreclosure – IL **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	File Motion for Judgment of Foreclosure
	Judgment Entered
	Sale Scheduled
	Sale Held
	Deed Recorded

Foreclosure – IN **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Entered
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – KS **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Entered
	Sale Scheduled
	Sale Held
Foreclosure – KY **(Judicial)**	File Received

	Complaint Filed
	Service of Process Completed
	Judgment and Order of Sale Entered
	Sale Scheduled
	Sale Held
	Confirmation of Sale
	Deed Recorded
Foreclosure – LA **(Judicial by Executory Process)**	File Received
	Petition for Seizure and Sale of Property Filed
	Writ of Seizure and Sale Issued
	Sheriff Seized Property
	Notice of Sale Publication started
	Foreclosure Sale Held
Foreclosure – LA **(Judicial by Ordinary Process)**	File Received
	Complaint Filed
	Service of Process Completed

	Motion for Default/Summary Judgment Filed (Writ of Fieri Facias)
	Sheriff Seized Property
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – MA **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Order of Notice Received from Land Court
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – MD **(Judicial)**	File Received
	Complaint (Order to Docket) Filed
	Service of Process Completed
	Sale Scheduled

	Sale Held
	Motion for Final Ratification of Sale Filed
Foreclosure – ME **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Entered
	Period of Redemption Expires
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – MI **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Publication of the Notice of Foreclosure
	Sale Scheduled
	Sale Held

	Confirmation of Sale
Foreclosure – MI **(Non-Judicial)**	File Received
	Sale Scheduled
	Publication Complete
	Sale Held
	Deed Recorded
Foreclosure-MI (Non-Judicial: Pre 7/16/2013)	File Received
***NOTE: This applies to all files activated before**	First and Second Notice Prepared
7/16/2013*	Notice Mailed and Pub Sent to Legal Newspaper
	Publication Starts
	Publication Completed
	MCL 600 3208 is Mailed to the Borrower
	MCL 600 3208 Foreclosure Notice Posted
	Sale Scheduled
	Sale Held
	Deed Recorded

Foreclosure – MN **(Non Judicial)**	File Received
	Notice of Pendency Filed
	Sale Scheduled
	Sale Held
Foreclosure – MN **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Sale Scheduled
	Sale Held
Foreclosure – MO **(Non-Judicial)**	File Received
	Sale Scheduled
	Sale Held
	Deed Recorded

Foreclosure – MS **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Entered
	Sale Scheduled
	Sale Held
Foreclosure – MS **(Non-Judicial)**	File Received
	Notice of Default Sent to Borrower
	Substitution of Trustee Executed and Recorded
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – MT **(Non Judicial)**	File Received
	Sale Scheduled

	Notice of Trustee's Sale Served by Certified Mail
	Affidavits of Notice of Sale Compliance Filed
	Sale Held
	Deed Recorded
Foreclosure – MT **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Entered
	Sale Scheduled
	Sale Held
Foreclosure – NC **(Non-Judicial)**	File Received
	Notice of Hearing Filed
	Notice of Hearing Service Completed
	Foreclosure Hearing Held
	Sale Scheduled
	Sale Held

	Deed Recorded
Foreclosure – ND **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Entered
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – NE **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Sale Scheduled
	Sale Held
	Confirmation of Sale
	Deed Recorded

Foreclosure – NE **(Non Judicial)**	File Received
	Notice of Default Recorded
	Sale Scheduled
	Foreclosure Sale Held
	Deed Recorded
Foreclosure – NH **(Non-Judicial)**	File Received
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – NJ **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Default Filed
	Judgment Entered / Writ of Execution

	Sale Scheduled
	Foreclosure Sale Held
	Deed Recorded
Foreclosure – NM **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Entered
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – NV **(Non Judicial)**	File Received
	Record Notice of Default
	Sale Scheduled
	Sale Held
	Deed Recorded

Foreclosure – NV **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Notice of Sheriff's Sale and Posting of Sale
	Sale Held
	Deed Recorded
Foreclosure – NY **(Co-op Foreclosure)**	File Received
	Title Report Received
	Preliminary Title Clear
	NOD Letter Mailed
	First Publication
	Sale Scheduled
	Final Title Clear
	Sale Held

Foreclosure – NY **(Judicial)**	File Received
	Complaint Filed
	Service Complete
	Affidavit of Service, Request for Judicial Intervention, and Attorney Affirmation Filed
	Mandatory Settlement Conference Completed
	Motion to Appoint Referee to Compute Filed
	Judgment of Foreclosure and Sale Entered
	Sale Scheduled
	Sale Held
Foreclosure – OH **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Motion for Judgment Filed
	Judgment Entered
	Sale Scheduled
	Sale Held

	Order of Confirmation Issued
	Deed Recorded
Foreclosure – OK (Judicial)	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Entered
	Sale Scheduled
	Sale Held
	Sale Confirmed
	Deed Recorded
Foreclosure – OR (Judicial)	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Entered
	Sale Scheduled
	Sale Held

	Deed Recorded
Foreclosure – OR **(Non-Judicial)**	File Received
	Sale Scheduled and Notice of Default Sent
	Publication and Posting of Sale Completed
	Sale Held
	Deed Recorded
Foreclosure – PA **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Entered
	Sale Scheduled
	Sale Held
	Deed Recorded

Foreclosure – RI **(Non-Judicial)**	File Received
	Expiration of 30 Day Statutory Notice Period
	Publish Notice of Foreclosure Sale
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – SC **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Order of Reference Entered and Hearing Scheduled
	Judgment Entered
	Sale Complete
	Redemption Period Expires
	Deed Recorded

Foreclosure – SD **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Entered
	Sale Scheduled
	Sale Held
	Redemption Period Expires
	Deed Recorded
Foreclosure – TN **(Non-Judicial)**	File Received
	Sale Scheduled
	Substitution of Trustee Recorded
	Sale Held
	Deed Recorded
Foreclosure – TX **(Non-Judicial)**	File Received

	Post Notice of Sale
	File Foreclosure Notice with County Clerk
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – TX **(Home Equity Foreclosure)**	File Received
	Application for Expedited Order to Allow Foreclosure Filed
	Foreclosure Order and Affidavit
	Signed Order Received
	Posting to Sale Held
	Foreclosure Sale Held
Foreclosure – UT **(Non-Judicial)**	File Received
	Expiration of 3 Month Reinstatement Period
	Sale Scheduled
	Sale Held
	Deed Recorded

Foreclosure – VA **(Non-Judicial)**	File Received
	Sale Scheduled
	Publication and Posting of Sale Completed
	Sale Held
	Deed Recorded
Foreclosure – VT **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Motion for Summary Judgment Filed
	Judgment Entered
	Sale Scheduled
	Sale Held
	Sale Confirmed
	Deed Recorded
Foreclosure – WA	File Received

(Non-Judicial)	
	Notice of Sale Recorded
	Sale Scheduled
	Sale Held
	Deed Recorded
Foreclosure – WA **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Judgment Entered
	Sale Scheduled
	Foreclosure Sale Held
	Deed Recorded
	Redemption Period Expires
Foreclosure – WI **(Judicial)**	File Received
	Complaint Filed

	Service of Process Completed
	Judgment Entered
	Redemption Period Expires
	Sale Scheduled
	Sale Held
	Confirmation of Sale
	Deed Recorded
Foreclosure – WV **(Non-Judicial)**	File Received
	Schedule Trustee Sale
	Notice of Sale Mailed
	Sale Held
	Deed Recorded
Foreclosure – WY **(Non-Judicial)**	File Received
	Sale Scheduled
	Sale Held
	Certificate of Sale Recorded

	Redemption Period Expires
Foreclosure – PR **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Motion for Summary Judgment Filed
	Judgment Entered
	Writ of Execution
	Notice of Sale
	Foreclosure Sale Held
	Sale Deed Executed
Foreclosure – VI **(Judicial)**	File Received
	Complaint Filed
	Service of Process Completed
	Motion for Summary Judgment Filed
	Judgment Entered
	Writ of Execution

	Notice of Sale
	Foreclosure Sale Held
	Sale Deed Executed
Bankruptcy – Motion For Relief	File Received
	Relief from Stay/Discharge
Bankruptcy – Proof Of Claim	File Received
	POC Filed
	Plan Confirmed