

MMC MORTGAGE SERVICING EXAMINATION

CARES Act Information Request List for COVID-related Forbearance and Foreclosure Documents and Data

Instructions

- Complete this request list/questionnaire in its entirety.
- Provide attachments when necessary.
- Respond to all requests and answer all questions; if any request is not applicable, please indicate N/A.
- Information requested which is available via the entity's record in the NMLS is not required to be provided. However, please indicate that and note where it is found in the NMLS entity record.

Information Request List

1. Internal COVID-19 or CARES Act-related policies and procedures and all amendments to existing policies and procedures addressing CARES Act forbearance, loss mitigation, foreclosure and bankruptcy. Please indicate the effective date for each document provided.
2. Training documentation, materials, videos, webinars or other media used to train staff or 3rd party vendors with any customer-facing responsibilities with borrowers or loan applicants regarding the implementation of CARES Act responsibilities in mortgage origination and servicing.
3. All versions of call scripting for use by relevant teams for each investor to whom the company sells loans or for whom the company services loans. Examples of call scripting variations include, but are not limited to:
 - a. Scripting for servicing teams
 - b. Scripting for call center teams
 - c. Scripting for MLOs
 - d. Scripting for non-performing loan teams
 - e. Scripting for consumer complaint processing teams
 - f. Scripting for 3rd parties with customer-facing responsibilities, i.e. realtors, closing agents, correspondents, brokers, title companies, home builders
4. All iterations of COVID-19 and CARES Act related communications and correspondence including, but not limited to, FAQs posted to the company website and mobile application, as well as any information included in monthly statements and automated recordings.
5. Documentation of all loan underwriting changes related to COVID-19 after March 1, 2020 by product.
6. Metrics tracking borrower contact and forbearance pull-through rate for each channel utilized (e.g. company personnel; automated application engines used to take and process forbearance requests).

7. Metrics tracking forbearance pull-through rate for the following categories as of the date of this request:
 - a. By investor/insurer/guarantor
 - b. By borrower delinquency status at the time of forbearance application
 - c. Length of forbearance term(s) utilized by the borrower by investor
8. Metrics tracking borrower performance during forbearance as of the date of this request, including:
 - a. Percent of loans serviced in which borrowers continue to pay the mortgage in full
 - b. Percent of loan serviced in which borrowers continue making partial mortgage payments
 - c. Average length (in days) of time borrowers are in forbearance
 - d. Percent of loans in forbearance that were granted a term shorter than 180 days
 - e. Percent of loans in forbearance that were granted a term shorter than 180 days and were subsequently extended
9. Sample loan file documentation of borrower forbearance offer letters, assertions, attestations or other related materials used by the company to document borrower hardship related to the COVID-19 crisis. Please provide all iterations of documents used, including the following information for each iteration:
 - a. The date range in which the company used COVID-19 related borrower forbearance offer letters, assertions or attestations.
 - b. Loan types for which the COVID-19 related borrower forbearance offer letters, assertions or attestations were/are used (e.g. conventional, FHA, VA, USDA, etc.).
 - c. Criteria utilized to determine the use of a COVID-19 related borrower forbearance offer letters, assertion or attestation.
10. Sample borrower billing statements before, during and after CARES Act forbearance.
11. Copies of business line reviews, quality control assessments, internal audits or investor servicing performance assessments or reports addressing any aspect of CARES Act mortgage servicing requirements.
12. If utilizing a subservicer, copies of instructions, policies and procedures as well as ongoing oversight related to CARES Act servicing implementation.
13. Copies of all communications to outside bankruptcy and foreclosure counsel communicating company policies regarding active cases as of March 18, 2020, forward.
14. Internal projections of required servicer advancing, if applicable, for both principal and interest as well as escrow-related advancing and corporate advances by investor.
15. Applications made to providers of credit facilities for new or expanded borrowing capacity for mortgage servicing rights and/or servicing advances, including Ginnie Mae in relation to the Pass-Through Assistance Program.
16. A list of all consumer complaints received from [enter review period beginning on March 1, 2020] related to COVID-19; include the borrower's name, address, loan number, and a summary of the complaint, including the response and resolution. Also, provide copies of reports used in reviewing or tracking the handling of consumer complaints processed during the review period.

17. A list of residential loans serviced in the participating states in Excel format with each of the fields below as column headers and data points for each loan. The list should include the following loans*:

- a. All loans serviced as of [enter review period beginning on March 1, 2020] for loans in which a borrower requested any type of loss mitigation or payment assistance including inquiries about or for forbearance from March 1, 2020, forward.
- b. All loans serviced that were 60+ days delinquent from [enter review period beginning on March 1, 2020].
- c. All loans serviced that were actively in foreclosure from [enter review period beginning on March 1, 2020].

* For each loan on the loan list please indicate whether the loan information is in response to either a., b. or c. above.

<u>Data Field</u>	<u>Data Field</u>
Loan Number	Lien Position
Name (Last, First)	Original Loan Term
Property Street Address	Loan Program (FHA, VA, Conv.)
Property City	Rate Type (Arm/Fixed)
Property State	Current Interest Rate
Mortgagor Billing Address	Current Principal and Interest Payment
Billing City	Escrowed (Yes/No)
Billing State	Corporate Advances for Escrow Outstanding
Occupancy Description	Taxes and Insurance Amount (do not include PMI/MIP)
Current Investor Name	PMI Amount
Note Date	Ancillary Products
Original Lender	Force Placed Insurance (Yes/No)
Boarding Date (Date Servicing was Acquired by Investor)	Date First Payment Made
Date Acquired by another Servicer (if applicable)	Date Last Payment Made
Prior Servicer (if applicable)	Payment Status (Current, 30, 60, or 90+ Days Past Due)
Was loan in default when acquired (Yes/No)	Date Paid Off
Original Boarding Amount	Hardship Type
Date Servicing was Transferred Out	Number of Days in Forbearance
Current Principal Balance	Initial Forbearance Term (in days)
Current LTV Ratio	Extension of Forbearance Term (in days)
PMI Cutoff Date	