**HOW TO USE GLOBAL PAYMENTS, INC.**
The call-in cutoff time is 9 p.m. Eastern Time.

The Multi-Field Touch-Tone Reporting System enables the Servicer to identify three different types of payments:

1. **Non-Payoffs**
   - (Field 1) Remittances net of REO and FHA/VA foreclosure interest advanced, which include:
     - Monthly principal and interest
     - Curtailments and reductions in negative amortization
     - Reinstatement interest
     - Adjustments initiated by Freddie Mac.

2. **Payoff Proceeds and Third Party Foreclosure Sales**
   - (Field 2)

3. **Multifamily Fees**
   - (Field 3)
   - Single-Family Servicers do not use this field.

The two-digit verification code field must be calculated prior to calling in remittances. Please refer to the reverse side of this user’s guide for instructions on “How to Calculate the Verification Code Field”. (Q3)

**Note:** Your call may roll over to a GPI Operator if you pause more than 10 seconds. If you are speaking with a GPI Operator, please follow the Voice Reporting Script Procedures on the reverse side of this card.

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<tr>
<th>Step</th>
<th>ARU Prompts</th>
<th>Details</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>“WELCOME TO THE GLOBAL PAYMENTS AUDIO RESPONSE SERVICE.”</td>
<td>You enter: 25#</td>
</tr>
<tr>
<td>2.</td>
<td>“ENTER COMPANY NUMBER AND IDENTIFICATION NUMBER”</td>
<td>You enter: 5901*#</td>
</tr>
<tr>
<td></td>
<td>Freddie Mac 4 Digit Company Number*</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Your 6 Digit GPI Identification Number</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>“ENTER NON-PAYOFF AMOUNT” (If no amount, you enter # and proceed to Step 4.)</td>
<td>You enter: ** (ARU will read back amount.) Enter both dollars and cents (for example, a deposit amount of $15.00 is entered “1500”).</td>
</tr>
<tr>
<td>4.</td>
<td>“ENTER PAYOFF AMOUNT” (If no amount, you enter # and proceed to Step 5.)</td>
<td>You enter: ** (ARU will read back amount.) Enter both dollars and cents (for example, a deposit amount of $15.00 is entered “1500”).</td>
</tr>
<tr>
<td>5.</td>
<td>“ENTER MULTIFAMILY FEES ASSESSED” (If no amount, you enter # and proceed to Step 6.)</td>
<td>You enter: ** (ARU will read back amount.) Enter both dollars and cents (for example, a deposit amount of $15.00 is entered “1500”).</td>
</tr>
<tr>
<td>6.</td>
<td>“ENTER VERIFICATION CODE.”</td>
<td>You enter: ** (ARU will read back code)</td>
</tr>
<tr>
<td>7.</td>
<td>“PLEASE WAIT FOR PROCESSING. ACCEPTED.”</td>
<td>You enter: ** (ARU will read back 4 digit verification code. To hear the verification code again, enter 7777).</td>
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<tr>
<td>8.</td>
<td>“THANK YOU, GOOD-BYE”.</td>
<td></td>
</tr>
</tbody>
</table>

**Freddie Mac**
8200 Jones Branch Drive
McLean, VA 22102-3110

**Freddie Mac Related Inquires:**
- 800-FREDDIE (800) 373-3343
- Single Family (703) 903-4389
- Multifamily (703) 714-2633
<table>
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<tr>
<th>Information Reporting Questions and Answers</th>
<th>Rollover to a Global Payments Operator</th>
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<tbody>
<tr>
<td>Q1. Can I change or delete a previous remittance?</td>
<td>If your call rolls over during touch-tone input, say:</td>
</tr>
</tbody>
</table>
| A1. Yes, the change or deletion must be for remittances made that same day prior to 9pm Eastern Time. Follow instructions for “VOICE REPORTING SCRIPT PROCEDURES”. | “I need to verify my information report.  
My ID number is 5901/ _ _ _ _ _ _.” |
| (You must pronounce the slash/) | (You must pronounce the slash/) |
| Q2. What is the purpose of the four-digit verification code? | Voice Reporting Script Procedures  
(USED WHEN SPEAKING TO A GLOBAL PAYMENTS OPERATOR). |
| A2. The first two digits are a computer-generated figure giving information on your ID and call-in date. The last two digits check the accuracy of the reported amount(s). If the calculation results in a single digit, add a leading zero. If the calculation results in a triple digit, drop the first digit. |
| Q3. How do I calculate the last two digits of the verification code field? | Use the following procedures: |
| A3. The last two digits of the verification code are calculated as follows:  
Assume an information report of a non-payoff amount of $5,203.87 and a payoff amount of $3,011.30 for a total of $8,215.17.  
1. Total all digits in each type of payment:  
   - (non-payoff) 5+2+0+3+8+7 = 25  
   - (payoff) 3+0+1+1+3+0 = 8  
2. Count the number of digits in each type of payment:  
   - (non-payoff) 5,2,0,3,8,7 = 6  
   - (payoff) 3,0,1,1,3,0 = 6  
3. Add the totals from steps 1 and 2 above for each type:  
   - (non-payoff) 25 + 6 =31  
   - (payoff) 8 + 6 = 14  
4. Add the 2 digit verification code for each type of payment to obtain the verification code for the total call-in:  
   - (non-payoff) + (payoff) = verification code  
   - 31 + 14 = 45  
For this formula, the last two digits of the verification code field are 45.  
5. In the above example, if the $8,215.17 consisted solely of payoff proceeds, then the following steps would be used to calculate the last two digits of the verification code:  
   a. Sum of the digits:  8 + 2 + 1 + 5 + 1 + 7 = 24  
   b. Count the number of digits: 8,2,1,5,1,7 = 6  
   c. Add the two numbers together: 24 + 6 = 30 |
2. A GPI operator will answer “Global Payments Inc.”  
3. To CHANGE a previously reported remittance, say: “I want to CHANGE my information report.  
My ID number is 5901/ _ _ _ _ _ _.” (You must pronounce the slash/).  
To DELETE a previously reported remittance, say: “I want to DELETE my information report.  
My ID number is 5901/ _ _ _ _ _ _”. (You must pronounce the slash/).  
To ADD a new reported remittance, say: “I want to ADD an information report.  
My ID number is 5901/ _ _ _ _ _ _”. (You must pronounce the slash/).  
To VERIFY a previously reported remittance, say: “I want to DISPLAY my information report.  
My ID number is 5901/ _ _ _ _ _ _”. (You must pronounce the slash/).  
4. PROVIDE THE GPI OPERATOR WITH APPROPRIATE FIELDS ONLY AND IDENTIFY AMOUNTS AS FOLLOWS:  
   - FIELD 1 (NON-PROCEEDS) IS  
   - FIELD 2 (PROCEEDS) IS  
   - FIELD 3 (FEES) IS  
   - FIELD 4 (VERIFICATION CODE) IS  
NOTE: If ADDING or CHANGING a remittance amount, you must provide the new 2 digit verification code.  
5. GPI operator will read back amount for your approval; will indicate whether amount has been changed, cancelled, or accepted; and if appropriate, will provide a verification code.  
   | |
| Q5. If my remittance is in even dollars, do I still enter cents? | |
| A5. Yes, cents must be entered even if zero (e.g., a deposit of $15.00 is entered as 1500). |

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