Introduction to the Performance Scorecard Report

The Servicer Total Achievement and Rewards™ (STAR™) Performance Scorecard is designed to help you quickly identify opportunities for improvement. Fannie Mae provides performance feedback on your progress against each metric and relative ranking within your Peer Group.

The Performance Scorecard metrics were selected based on Fannie Mae’s current strategic objectives to minimize credit losses, increase operational efficiency, and improve the borrower experience. As conditions change, the STAR Team will update and communicate revisions to these key performance indicators.

This job aid will provide information on accessing and navigating the STAR Performance Scorecard Report. For additional information on the context for evaluating your specific results as represented in the Scorecard, refer to the STAR Performance Scorecard White Paper. The White Paper covers the following topics:

- STAR Introduction
- Servicer Profiles and Relevant Metrics
- General Servicing Metric Definitions
- Solution Delivery Metric Definitions
- Timeline Management Metric Definitions
- Exceptions and Special Handling
- Comparable Pool Methodology
- Calculating Comparable Performance
- Evaluating Servicer Performance
- Resources
Accessing the Performance Scorecard Report

You will access the Performance Scorecard Report from the Fannie Mae Connect Reporting Portal (Fannie Mae Connect™) on the Single Family Business web site.

Follow these steps to access the Fannie Mae Connect Reporting Portal.


2. Click the LAUNCH APP button to access Fannie Mae Connect.

![Fannie Mae Connect Launch Screen](image)

Fannie Mae Connect launches in a separate window, and displays the Fannie Mae Connect Login screen.

**NOTE:** *Remember to bookmark the Fannie Mae Connect page so you can access it directly.*
3. Log onto Fannie Mae Connect using your provided User Name and Password.

![Login Screen]

**NOTE:** If you have forgotten your User ID or Password, click the "Need Help With Your User ID or Password" link.

Are you a first time user? If so, contact the designated Technology Manager Corporate Administrator at your company to register you for access to Fannie Mae Connect. Only Technology Manager Corporate Administrators have the ability to set up and manage application access for users. Once registered, you can set up a password and update your personal profiles via Technology Manager. You can find more information on how to identify your Technology Manager Corporate Administrator or using Technology Manager at the [Technology Manager Page](#) on FannieMae.com.

**NOTE:** For more information on using Fannie Mae Connect see the Help and Training section on Fannie Mae Connect Website.
4. After logging in to Fannie Mae Connect, you will see the home screen. Click the **Report Center link** for a list of Report Categories.

5. Scroll down to the **bottom of the screen**, if you have been granted access to the “Management” Report Category by your Corporate Administrator, you will find a link to the STAR Performance Scorecard under the Management area.

6. Click the **Tableau icon** to open the STAR Performance Scorecard.
The STAR Performance Scorecard defaults to the Monthly Summary screen.

<table>
<thead>
<tr>
<th>General Servicing</th>
<th>Servicer</th>
<th>Comp</th>
<th>Variance</th>
<th>Numerator</th>
<th>Denominator</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transition to 60+</td>
<td>0.2994%</td>
<td>0.303%</td>
<td>1.4802%</td>
<td>5,497</td>
<td>1,836,277</td>
<td>21</td>
</tr>
<tr>
<td>Multi-Occurrence Hard Reject Rate</td>
<td>0.0027%</td>
<td>0.0050%</td>
<td>46.4794%</td>
<td>49</td>
<td>1,831,072</td>
<td>2</td>
</tr>
<tr>
<td>Multi-Occurrence Soft Reject Rate</td>
<td>0.0041%</td>
<td>0.0100%</td>
<td>59.0404%</td>
<td>75</td>
<td>1,831,072</td>
<td>2</td>
</tr>
<tr>
<td>Shortage Percent</td>
<td>0.0000%</td>
<td>0.0020%</td>
<td>100.0000%</td>
<td>0</td>
<td>279,626,219</td>
<td>1</td>
</tr>
<tr>
<td>60+ to Cure</td>
<td>23.961%</td>
<td>16.792%</td>
<td>38.1331%</td>
<td>1,850</td>
<td>8,010</td>
<td>2</td>
</tr>
<tr>
<td>Retention Efficiency</td>
<td>3.389%</td>
<td>3.747%</td>
<td>-9.5493%</td>
<td>1,078</td>
<td>31,801</td>
<td>8</td>
</tr>
<tr>
<td>Liquidation Efficiency</td>
<td>0.9808%</td>
<td>1.0187%</td>
<td>-3.7229%</td>
<td>310</td>
<td>31,607</td>
<td>11</td>
</tr>
<tr>
<td>6 Month Mod Performance</td>
<td>71.9120%</td>
<td>70.3605%</td>
<td>2.2051%</td>
<td>850</td>
<td>1,182</td>
<td>9</td>
</tr>
<tr>
<td>Abandonment Rate (Collections)</td>
<td>2.0339%</td>
<td>5.0000%</td>
<td>59.3220%</td>
<td>2,024</td>
<td>99,512</td>
<td>4</td>
</tr>
<tr>
<td>Solution Delivery</td>
<td>25.1</td>
<td>60.0</td>
<td>58.0643%</td>
<td>2,451,179</td>
<td>97,488</td>
<td>5</td>
</tr>
<tr>
<td>Timeline Management</td>
<td>28.3669%</td>
<td>27.1460%</td>
<td>-4.1088%</td>
<td>208</td>
<td>738</td>
<td>4</td>
</tr>
<tr>
<td>Average Speed to Answer (Collections)</td>
<td>65.5200%</td>
<td>80.0000%</td>
<td>-18.1000%</td>
<td>55</td>
<td>61</td>
<td>7</td>
</tr>
<tr>
<td>Motions for Relief Referred Timely</td>
<td>90.1639%</td>
<td>90.0000%</td>
<td>0.1621%</td>
<td>55</td>
<td>61</td>
<td>8</td>
</tr>
<tr>
<td>RESGrams Submitted within Timelines</td>
<td>82.9787%</td>
<td>72.0000%</td>
<td>15.2482%</td>
<td>39</td>
<td>47</td>
<td>2</td>
</tr>
<tr>
<td>Title Issues Resolved within 45 Days</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Performance Scorecard Report Navigation

Introduction
The Performance Scorecard Report opens in a web browser. This enables you to explore data using interactive visualizations that will help you respond to events affecting your business with Fannie Mae.

In this job aid, we describe and use a sample report to show the main features of the Performance Scorecard Report.

Main Navigation
The Performance Scorecard consists of six main reports that can be accessed from one main screen. To navigate between the reports, click the Tabs on the main menu at the top of each screen.

NOTE: The Banyan tab is only available to external users.

Exporting Reports
You can export reports from any of the tabs at the top of the Performance Scorecard Report. For more information on exporting and printing reports, see the Tableau Report Export & Print Instructions.

Exporting to a PDF
1. From any report tab, click the download icon in the upper right corner of the screen. The available download options will appear. When a download option is not available for a report, the options will be grayed out.

2. Click PDF and the selection for the PDF export will appear on the screen:

3. Select Landscape from the Layout area,

4. Select Letter from the Paper Size area.

5. Select Automatic from the scaling area.

6. Select This Dashboard from the Contents area to create a PDF of an individual dashboard, or select Sheets in Workbook to create a PDF with multiple dashboards.

7. Click the Download button

8. Click on Download again for PDF export
Download PDF

Layout:
- Portrait
- Landscape

Paper Size:
- Letter

Scaling:
- Automatic

Content:
- This Dashboard
- Sheets in Dashboard
- Sheets in Workbook

Sheets to Download:
- MONTHLY S...

[Buttons: Cancel, Download]
Performance Summary

The Performance Summary page provides a one page snapshot of performance for the most recent month.

Performance Summary Screen

1. The donut charts show how frequently a servicer achieves favorable or neutral performance in the metrics relevant to each process area in which they are evaluated.
2. This chart shows the individual monthly indicator for the year.
### Monthly Summary

This page provides a monthly snapshot of the metrics in the scorecard based on each servicer's profile and inclusion criteria described in the White Paper. Seven key columns are provided in the view:

1. **Performance Indicator** - Illustrates if the performance in the metric is favorable, unfavorable, or within the acceptable range.
2. **Servicer** - Represents the servicer's reported or calculated metric.
3. **Comp or Threshold** - For credit performance metrics, the comp rate will be displayed and for the operational metrics, the metric threshold will be displayed.
4. **Variance** - The percentage difference between the metric rate and the comp or threshold rate.
5. **Numerator** - The number of event occurrences for the period. For a detailed description of the events measured by each metric, please see the [2017 STAR Performance Scorecard White Paper](#).
6. **Denominator** - The total number of loans measured by the metric at the beginning of the reporting period. For a detailed description of the loan populations measured by each metric, please see the [2017 STAR Performance Scorecard White Paper](#).
7. **Rank** - Represents the servicer's rank relative to other servicers measured in STAR Scorecard based on their variance to Comp or performance to threshold.
Credit Metric Detail

This tab is divided into four distinct areas: Performance Indicators, Credit Performance Metric Details, Metric and Comp, and Variance to Comp.

1. **Performance Indicators** - Illustrates if the performance in the metric is favorable, unfavorable, or neutral to Comp.

2. **Credit Performance Metric Details**
   a. **Servicer** - Represents the servicer's calculated metric
   b. **Comp** - Expected performance based on performance of similar Fannie Mae loans.
   c. **Variance** - The percentage difference between the servicer’s metric rate and the comp rate.
   d. **Numerator** - The number of event occurrences for the period.
   e. **Denominator** - The total number of loans measured by the metric at the beginning of the reporting period.
   f. **Rank** - Servicers are ranked based on their relative performance to the Comp.
   g. **Score** - Based on the rank, then a score is assigned based on the distribution. For a detailed explanation of the score calculation, please see the [2017 STAR Performance Scorecard White Paper](#).

3. This chart shows the servicer’s performance (dark blue line) versus the comp rate (gray shading)

4. The dark blue line in this chart shows the servicer’s variance to comp over time. The light grey areas extending above and below 0% variance represents the range of performance considered neutral to comp, and the area above represents performance considered favorable to comp.

   **NOTE:** *All information will be available for a year cycle - January 2017 - December 2017.*
Operational Metric Detail

This tab is divided into four distinct areas: Performance Indicators, Metric Details, Metric Trending, and Variance to Comp Trending.

1. **Performance Indicators** - Illustrate if the performance in the metric is favorable, unfavorable, or neutral to Comp.

2. **Metric Details** -
   a. **Servicer** - Represents the servicer's reported or calculated metric.
   b. **Comp** - Established threshold performance for the metric.
   c. **Variance** - The percentage difference between the servicer’s metric rate and the threshold rate.
   d. **Numerator** - The number of event occurrences for the period.
   e. **Denominator** - The total number of loans measured by the metric at the beginning of the reporting period.

3. This chart shows the servicer’s performance (dark blue line) versus the threshold rate (gray shading).

4. The dark blue line in this chart shows the servicer’s variance to comp over time.

| **NOTE:** All information will be available for a year cycle - January 2017 - December 2017. |
Operational Metrics

This tab is divided into two areas: Performance Indicators and Operational Metric Details.

1. To view the data, select a specific metric from the drop down menu in the upper right.

The specific Performance Indicators and Operational Metric Details will change based on your menu option selections. The menu options vary depending on the servicer’s STAR profile.
Banyan

The Banyan tab allows users to:

- View a visual representation of the decision trees for each credit performance metric
- View their performance at the individual node level
- Download a list of the Fannie Mae loans evaluated for each node

1. The Metric drop down allows you to select the metric tree
2. The Month drop down selects the report month
3. Click the “View Tree” button to render the decision tree
Clicking on individual nodes to expand or contract all child nodes

The node colors indicate the following:

1. Grey - if the diff between num and comp num is -1 to 1
2. Light red - if the diff between num and comp num is -1 to -3
3. Dark red - if the diff between num and comp num is -3 and worse
4. Light green - if the diff between num and comp num is 1 to 3
5. Dark green - if the diff between num and comp num is 3 and above
By hovering over an individual node the user can see node performance details and the number of loans in that node. It also gives options to view historical node detail or download a list of the Fannie Mae loans included in the node population.

Selecting the “Historical Charts” option loads detailed historical performance for the individual node.
You can switch back to the decision tree view with the toggle.
Additional Resources

For more information about other STAR materials, please visit the STAR Page on Fannie Mae’s business website.

STAR Performance Scorecard White Paper
STAR page on Fannie Mae's business website.