



The Charlbury Group

Monthly Management Report

Field Agent Comparison

SAMPLE

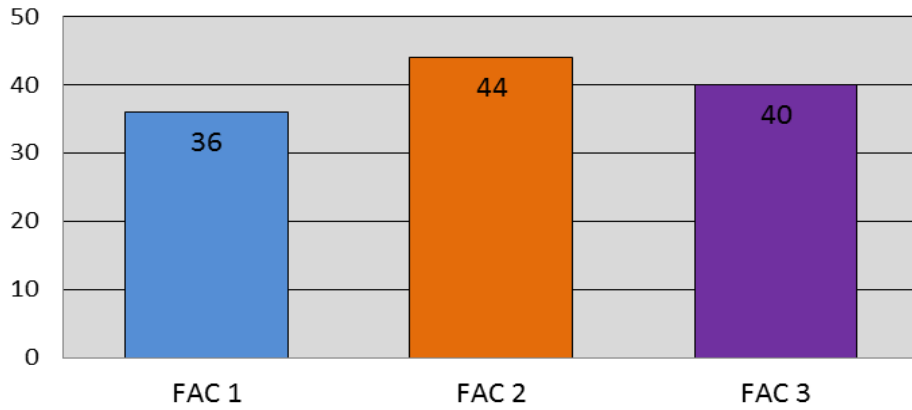
Instructions Received On FAS

MTD	Arrears Visit	Occupancy Check	Total
FAC 1	51	8	59
FAC 2	49	8	57
FAC 3	51	8	59
Total	151	24	175

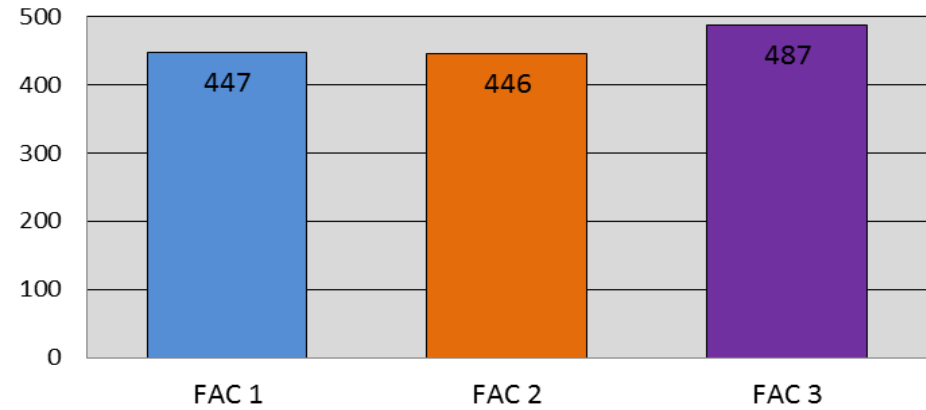
YTD	Arrears Visit	Occupancy Check	Total
FAC 1	515	41	556
FAC 2	512	39	551
FAC 3	530	27	557
Total	1557	107	1664

Activity Analysis

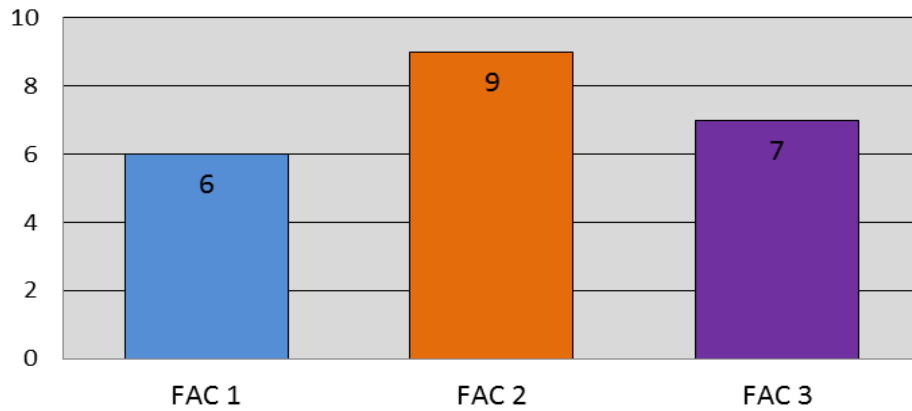
Total Completions - Month (Non-OVV)



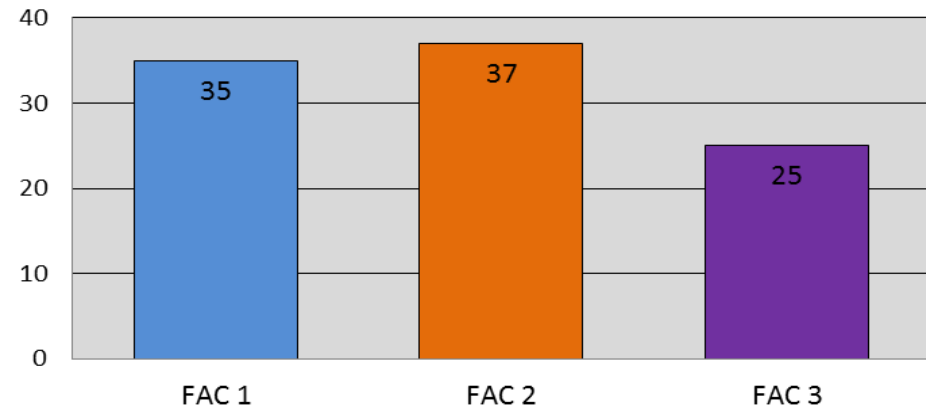
Total Completions - YTD (Non-OVV)



Total Completions - Month (OVV only)



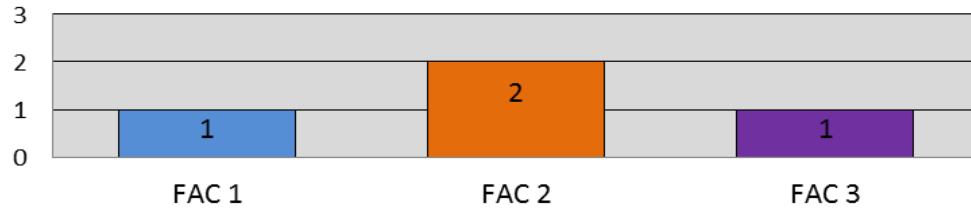
Total Completions - Year (OVV only)



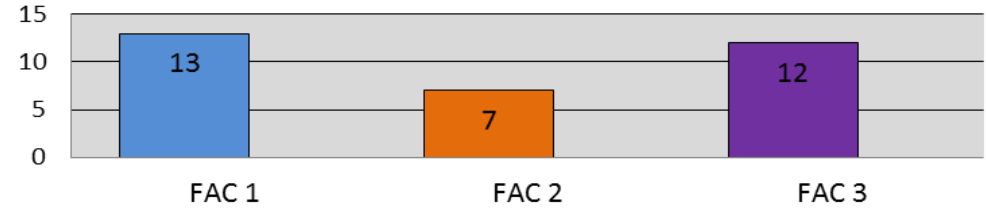
Output - ATPs (Month)

	Full Clearance	CMS+ (long term)	CMS+ (short term)	CMS	CMS-
FAC 1	1	13	0	2	3
FAC 2	2	7	0	1	2
FAC 3	1	12	0	1	2

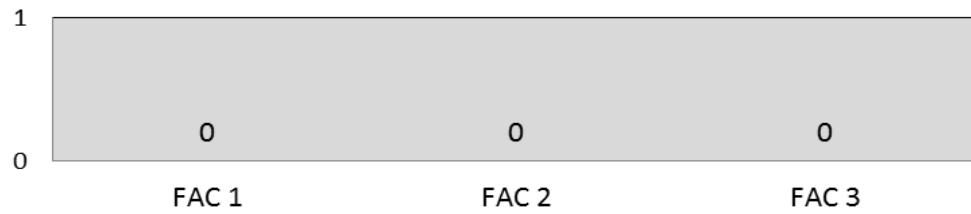
Full Clearance - Month



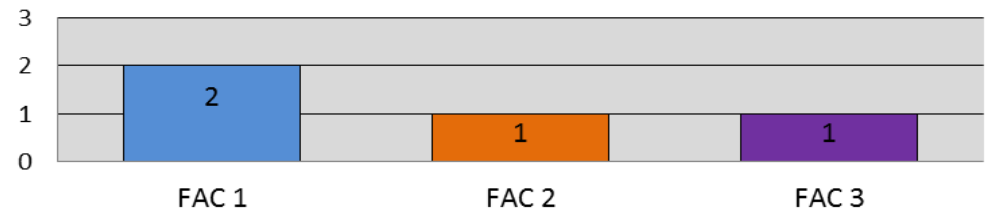
CMS + (long term) - Month



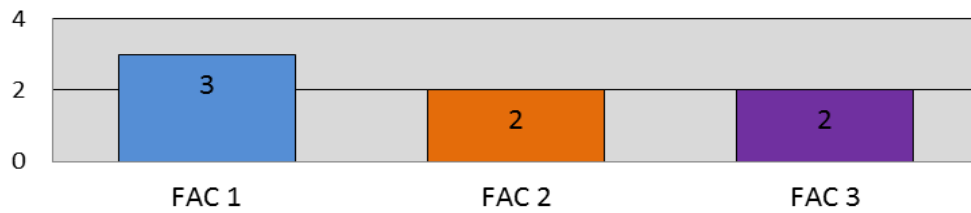
CMS + (short term) - Month



CMS Only - Month



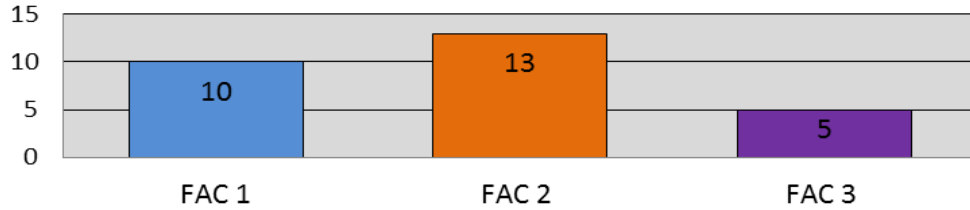
CMS- Month



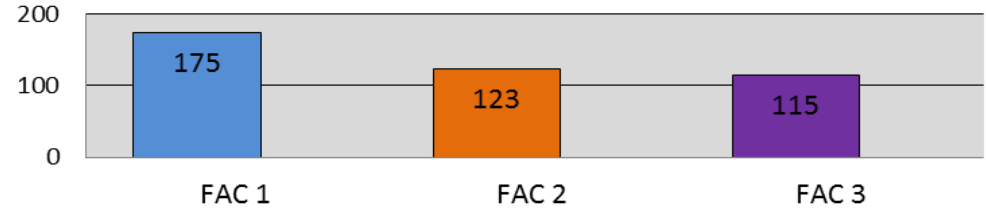
Output - ATPs (YTD)

	Full Clearance	CMS+ (long term)	CMS+ (short term)	CMS	CMS-
FAC 1	10	175	0	22	15
FAC 2	13	123	3	12	18
FAC 3	5	115	5	27	11

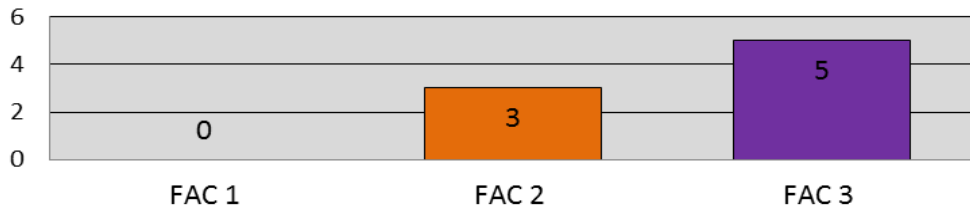
Full Clearance - YTD



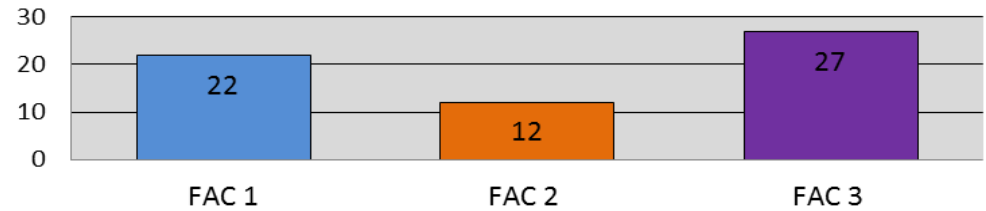
CMS + (long term) - YTD



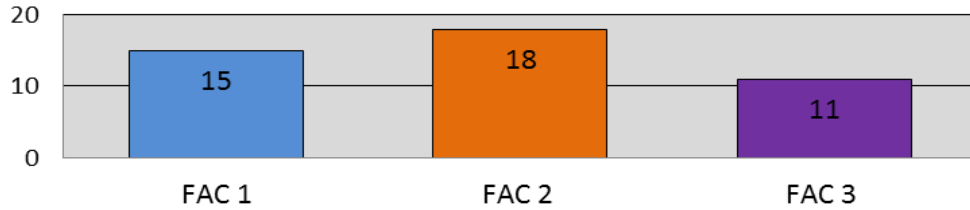
CMS + (short term) - YTD



CMS Only - YTD



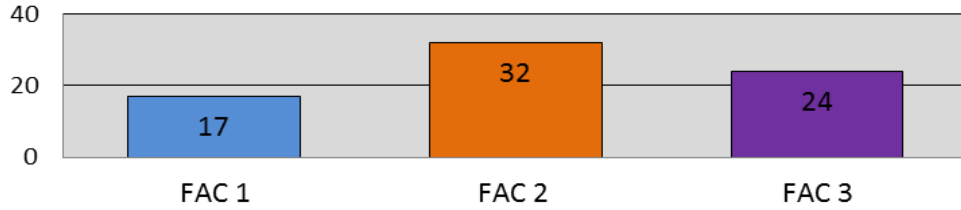
CMS- YTD



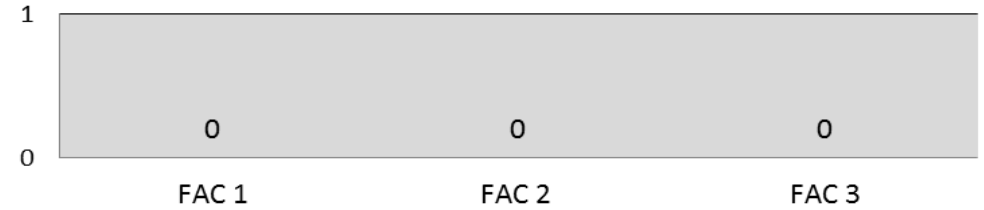
Output - Non-ATPs (MTD)

	No Offer	Assisted Sale (potential)	Voluntary Sale (potential)	MRS (possible)	HMSS (possible)	Sensitive Case (possible)
FAC 1	17	0	0	0	0	0
FAC 2	32	0	0	0	0	0
FAC 3	24	0	0	0	0	3

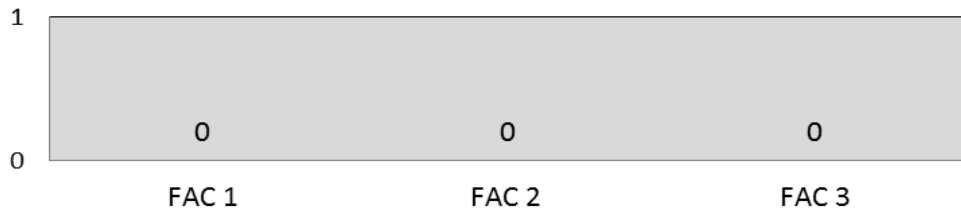
No Offer - MTD



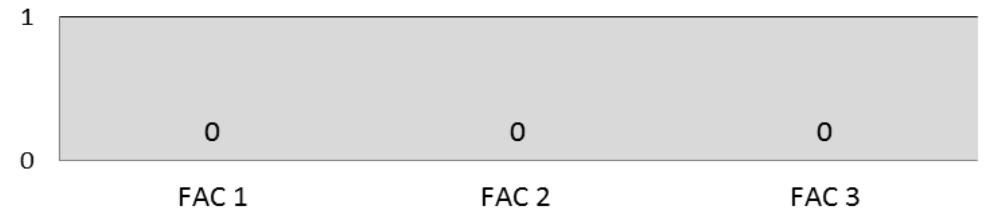
Assisted Sale (potential) - MTD



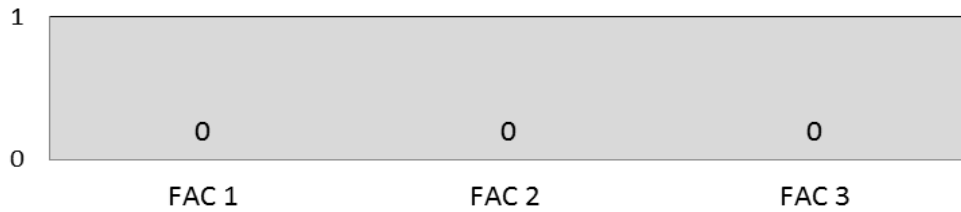
Voluntary Sale (potential) - MTD



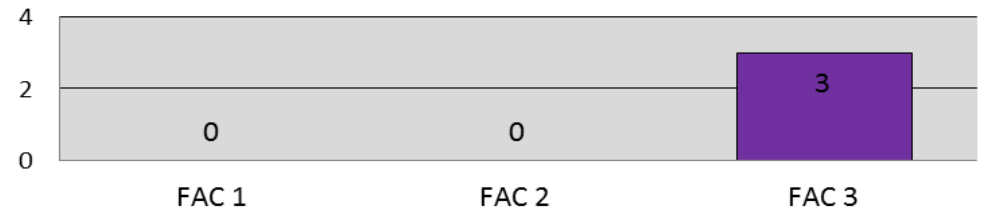
MRS (possible) - MTD



HMSS (possible) - MTD



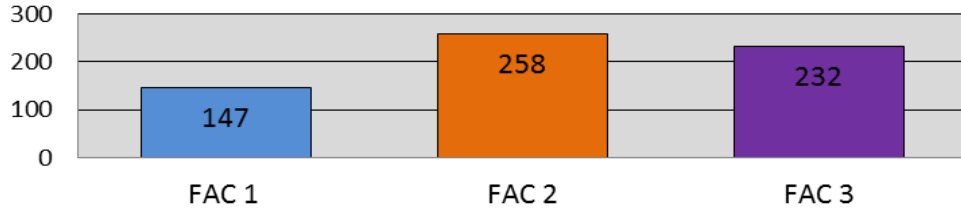
Sensitive Case (possible) - MTD



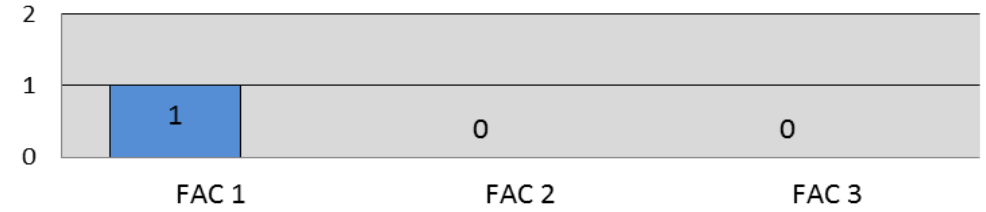
Output - Non-ATPs (YTD)

	No Offer	Assisted Sale (potential)	Voluntary Sale (potential)	MRS (possible)	HMSS (possible)	Sensitive Case (possible)
FAC 1	147	1	0	0	0	0
FAC 2	258	0	2	1	0	0
FAC 3	232	0	4	0	0	12

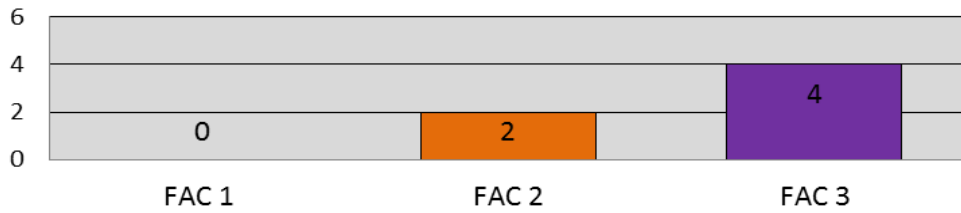
No Offer - YTD



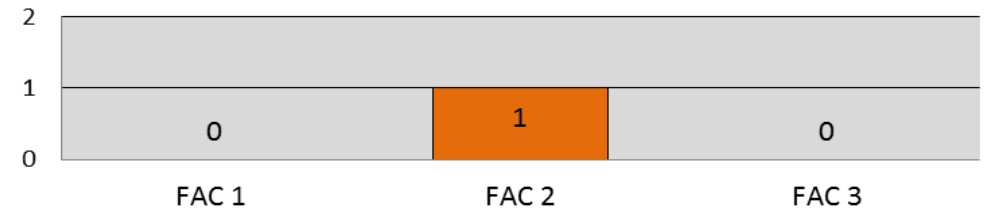
Assisted Sale (potential) - YTD



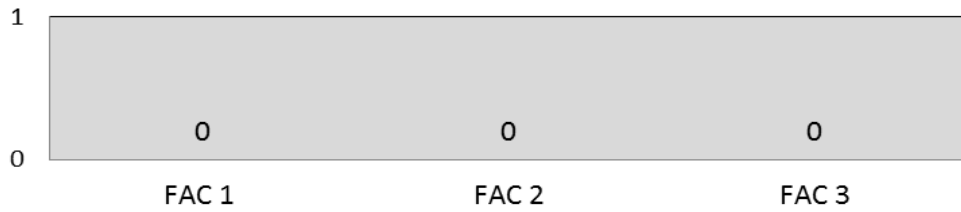
Voluntary Sale (potential) - YTD



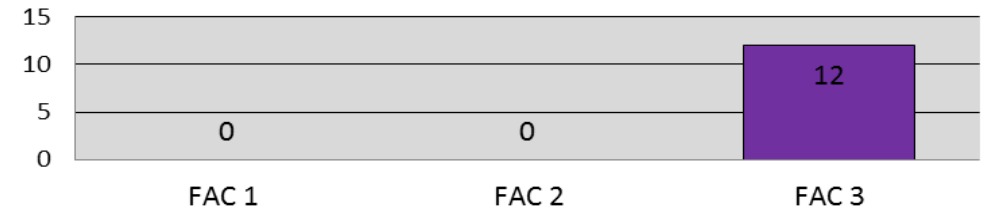
MRS (possible) - YTD



HMSS (possible) - YTD



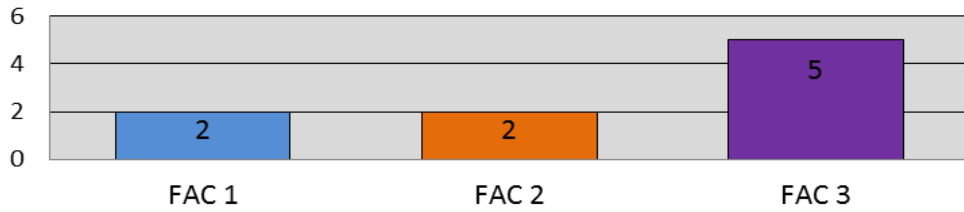
Sensitive Case (possible) - YTD



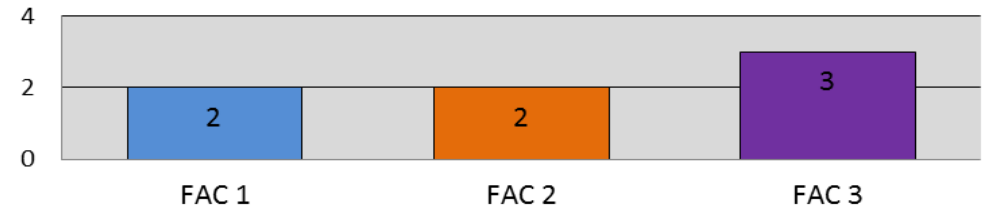
Output - All (Month)

	Fin. Mgmt	Ill/Accident	Rship Brkdwn	Unemp.	Red Inc.	Unknown	Ref FA Visit	Ref. Cont. Lender	Tenanted	Abandoned	Unoccupied	No Contact	Cancelled	Other
FAC 1	2	2	3	3	6	18	2	0	5	0	8	14	4	2
FAC 2	2	2	1	4	4	30	6	2	9	0	9	22	11	1
FAC 3	5	3	2	2	5	23	1	2	10	0	3	19	11	0

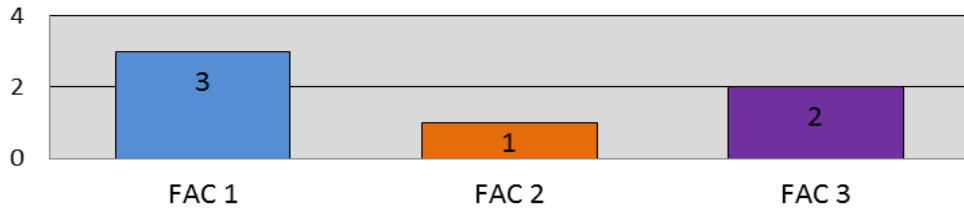
Financial Mismanagement - Month



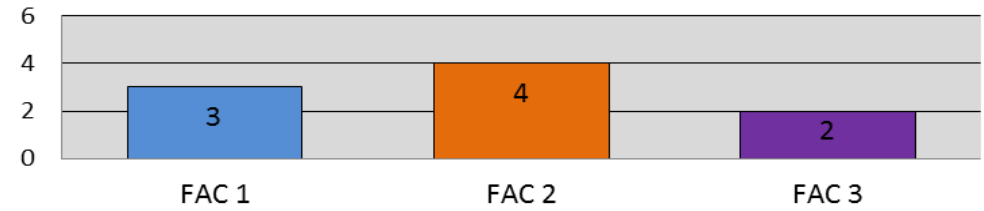
Ill Health/ Accident - Month



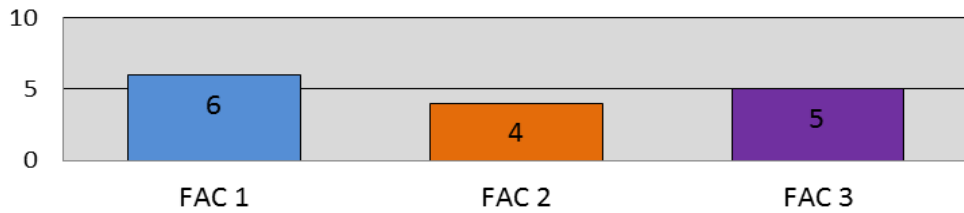
Relationship Breakdown - Month



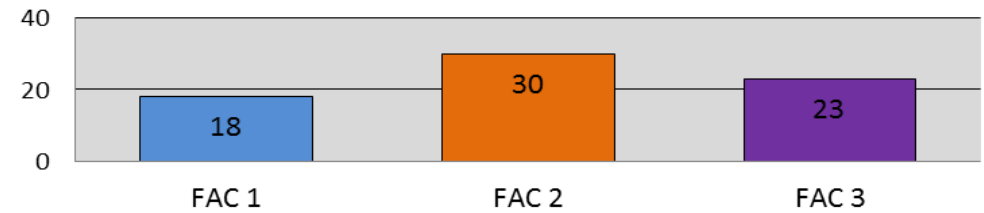
Unemployment - Month



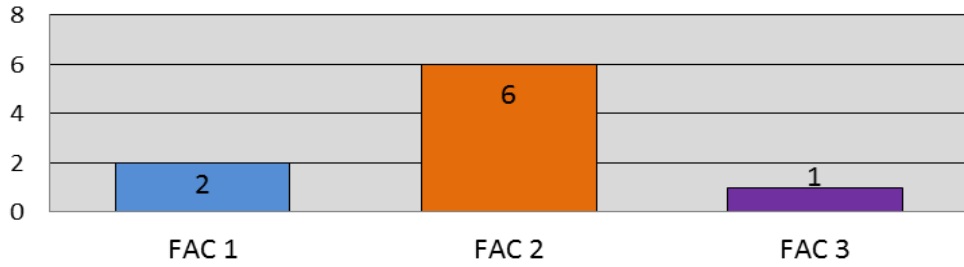
Reduced Income - Month



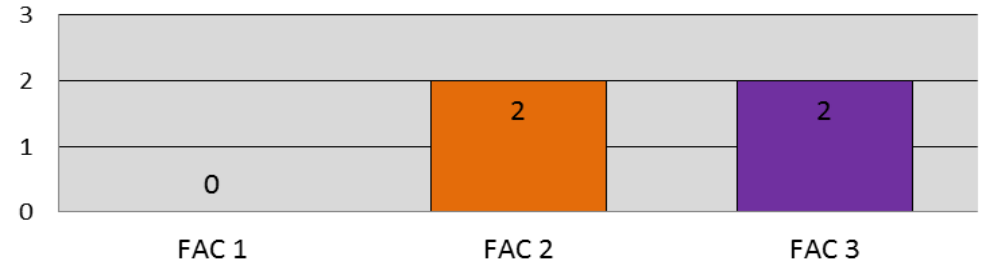
Unknown - Month



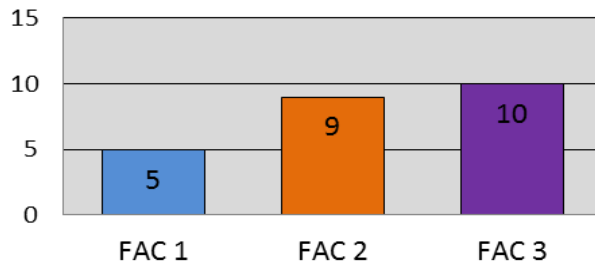
Refused Field Agent Visit - Month



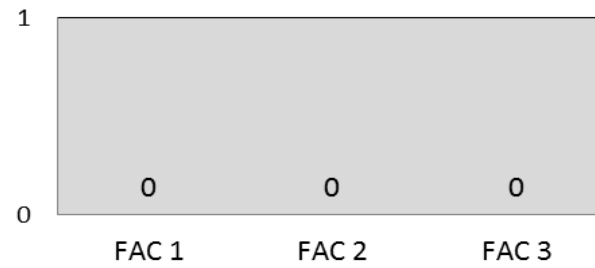
Refused (Contacting Lender) - Month



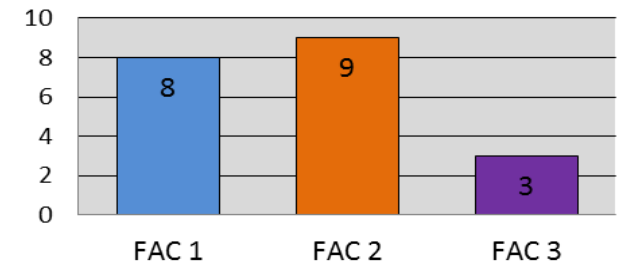
Tenanted - Month



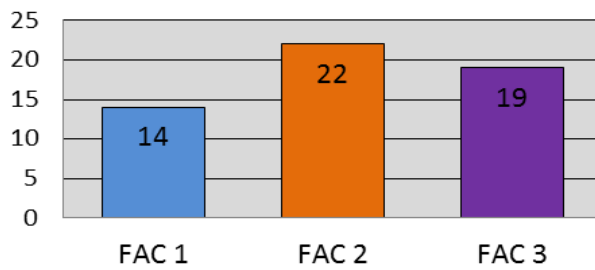
Abandoned - Month



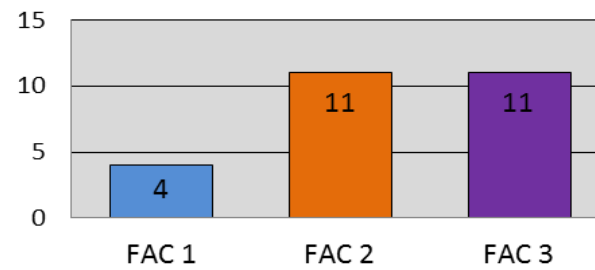
Unoccupied - Month



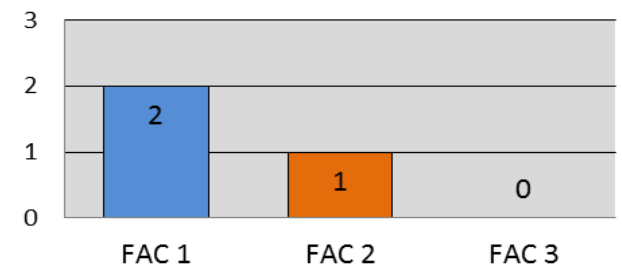
No Contact - Month



Cancelled - Month



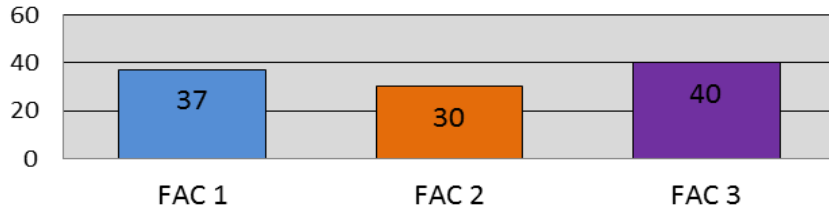
Other - Month



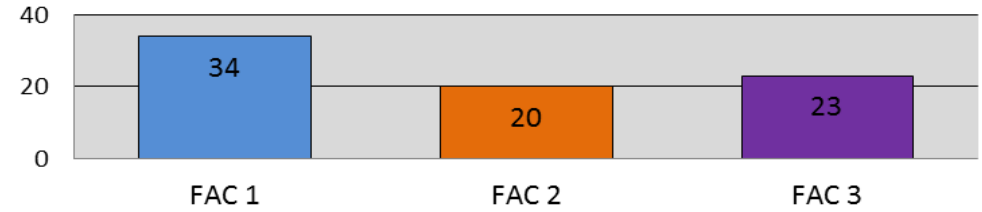
Output - All (YTD)

	<u>Fin. Mmgt</u>	<u>Ill/Accident</u>	<u>Rship Brkdw</u>	<u>Unemp.</u>	<u>Red. Inc.</u>	<u>Unknown</u>	<u>Ref. F.A. Visit</u>	<u>Ref. Cont. lender</u>	<u>Tenanted</u>	<u>Abandoned</u>	<u>Unoccupied</u>	<u>No Contact</u>	<u>Cancelled</u>	<u>Other</u>
FAC 1	37	34	27	37	75	214	48	11	62	0	55	141	86	22
FAC 2	30	20	14	41	67	248	46	23	54	0	60	181	83	13
FAC 3	40	23	13	36	62	303	56	34	48	0	56	176	84	10

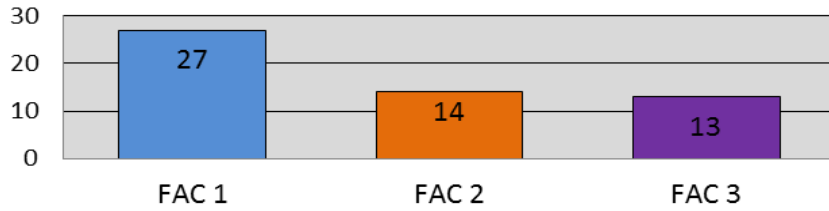
Financial Mismanagement - YTD



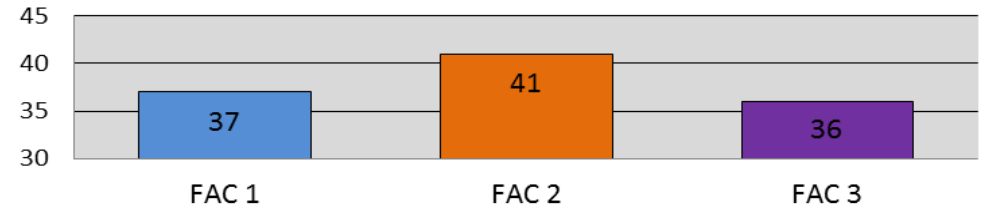
Ill Health/ Accident - YTD



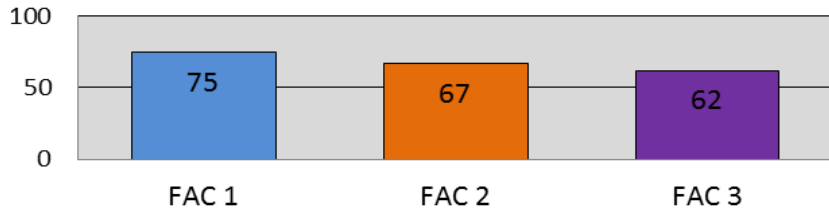
Relationship Breakdown - YTD



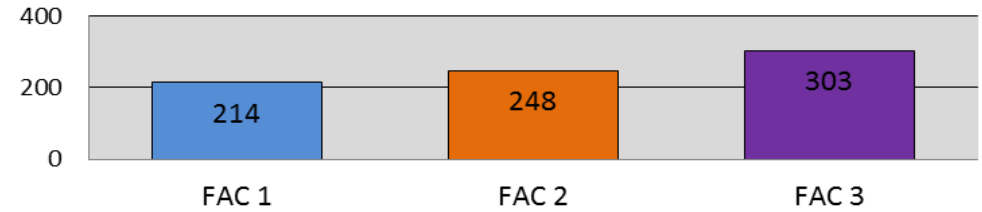
Unemployment - YTD



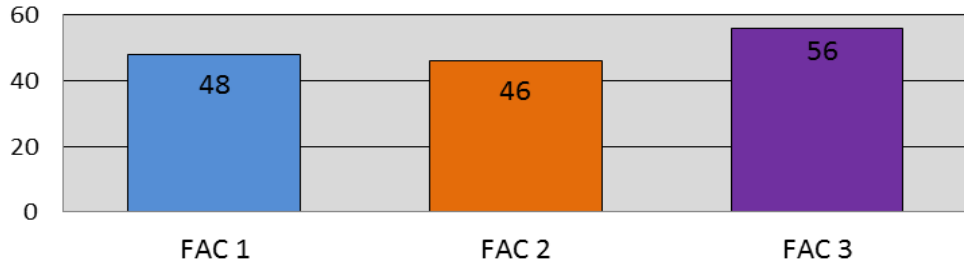
Reduced Income - YTD



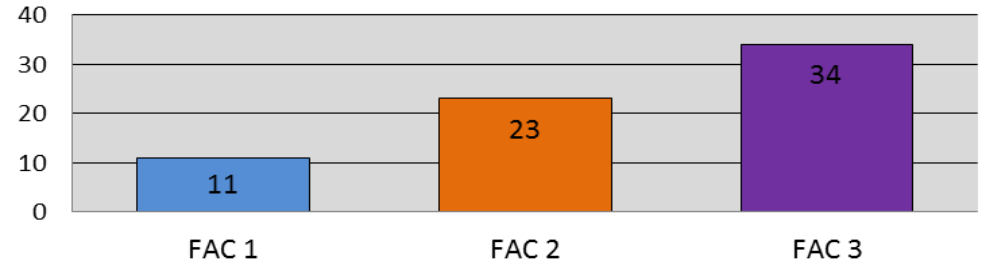
Unknown - YTD



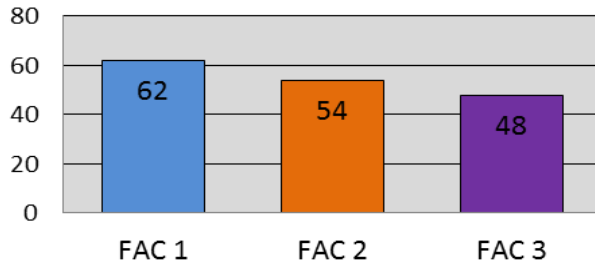
Refused Field Agent Visit - YTD



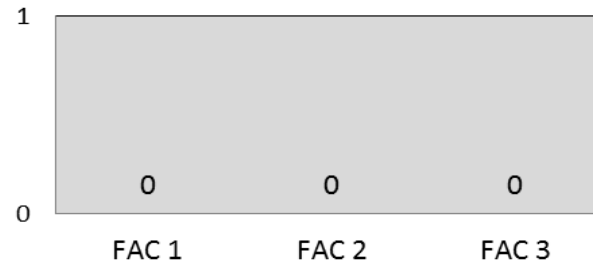
Refused (Contacting Lender) - YTD



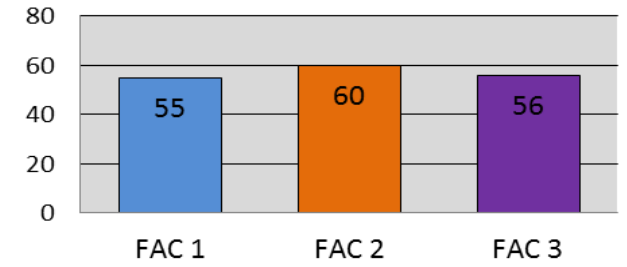
Tenanted - YTD



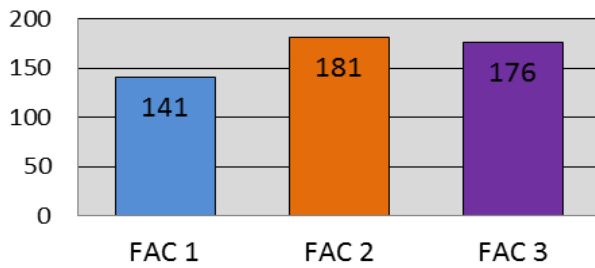
Abandoned - YTD



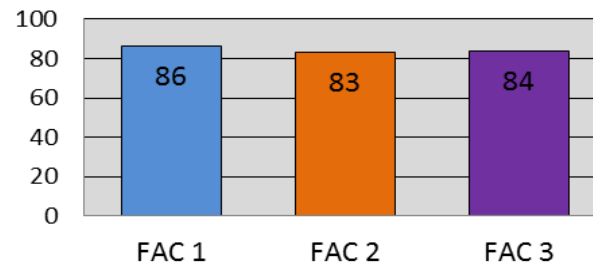
Unoccupied - YTD



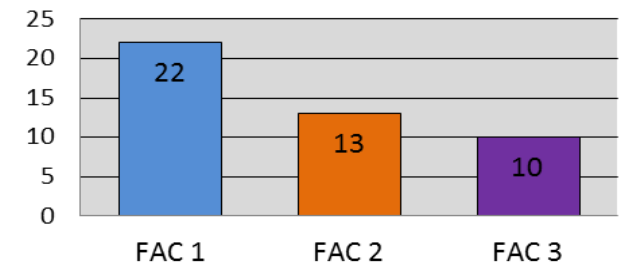
No Contact - YTD



Cancelled - YTD



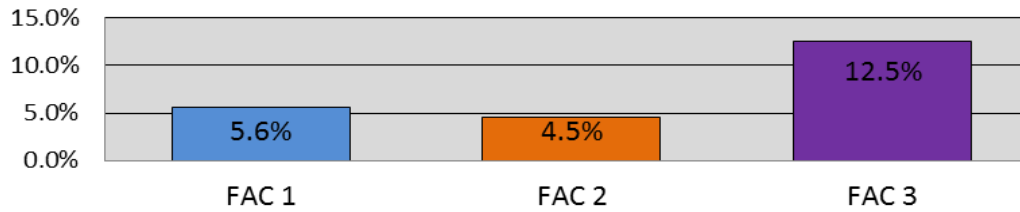
Other - YTD



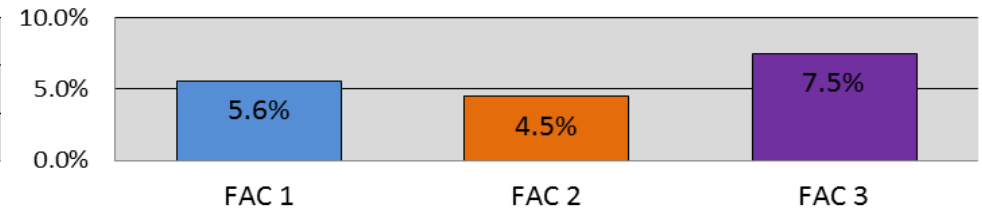
Output - All as % (Month)

	<u>Fin. Mmgt</u>	<u>Ill/Accident</u>	<u>Rship Brkdwn</u>	<u>Unemp.</u>	<u>Red. Inc.</u>	<u>Unknown</u>	<u>Ref. F.A. Visit</u>	<u>Ref. Cont. lender</u>	<u>Tenanted</u>	<u>Abandoned</u>	<u>Unoccupied</u>	<u>No Contact</u>	<u>Cancelled</u>	<u>Other</u>
FAC 1	5.6%	5.6%	8.3%	8.3%	16.7%	50.0%	5.6%	0.0%	11.9%	0.0%	19.0%	38.9%	8.7%	4.8%
FAC 2	4.5%	4.5%	2.3%	9.1%	9.1%	68.2%	13.6%	4.5%	17.0%	0.0%	17.0%	50.0%	17.2%	1.9%
FAC 3	12.5%	7.5%	5.0%	5.0%	12.5%	57.5%	2.5%	5.0%	21.3%	0.0%	6.4%	47.5%	19.0%	0.0%

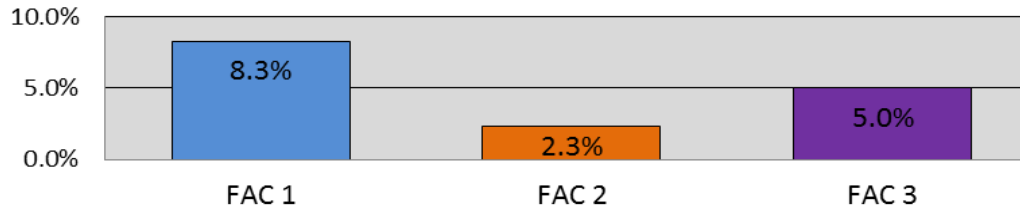
Financial Mismanagement - %age - Month



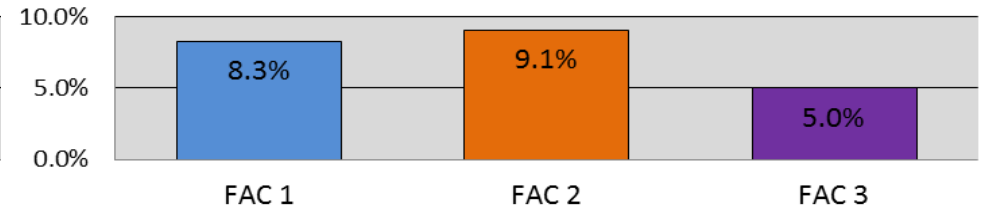
Ill Health/ Accident - %age - Month



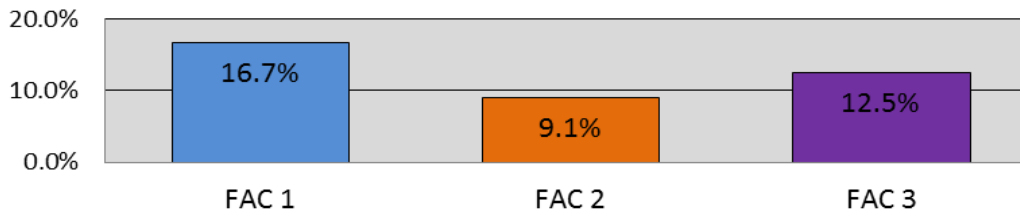
Relationship Breakdown - %age - Month



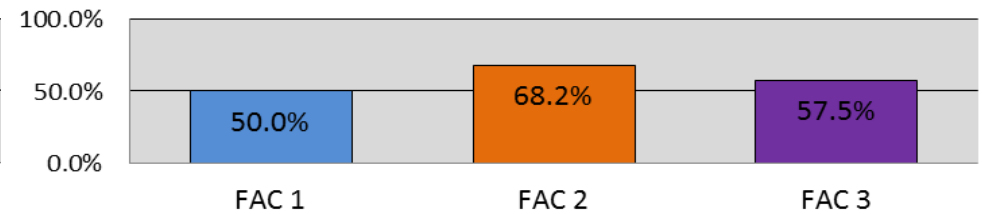
Unemployment - %age - Month



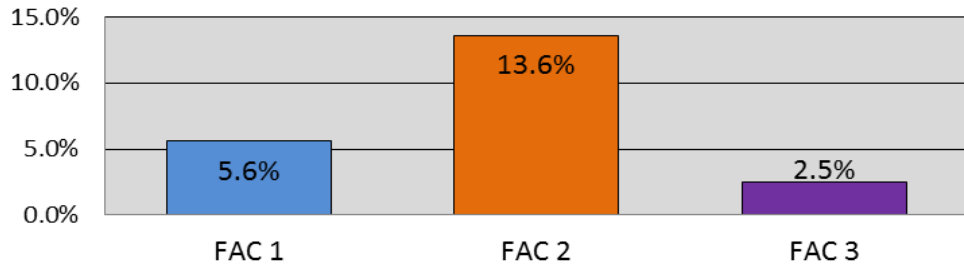
Reduced Income - %age - Month



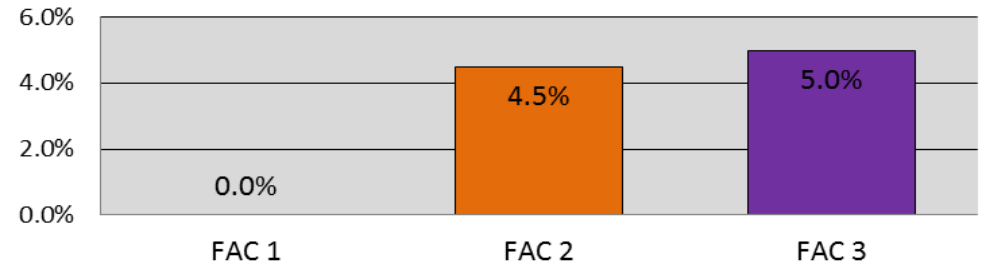
Unknown - %age - Month



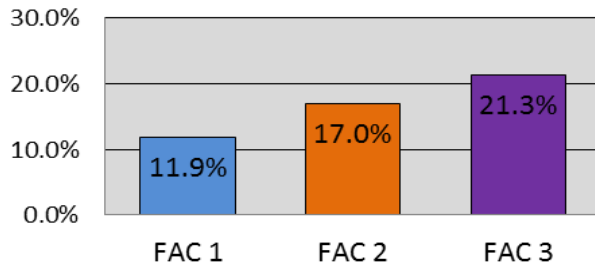
Refused Field Agent Visit - %age - Month



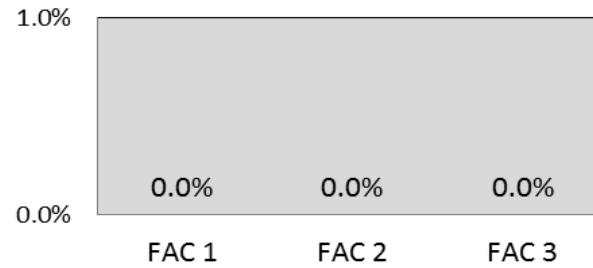
Refused (Contacting Lender) - %age - Month



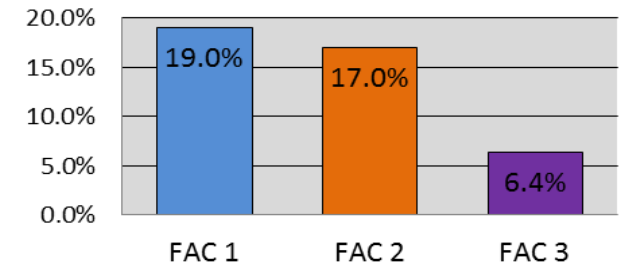
Tenanted - %age - Month



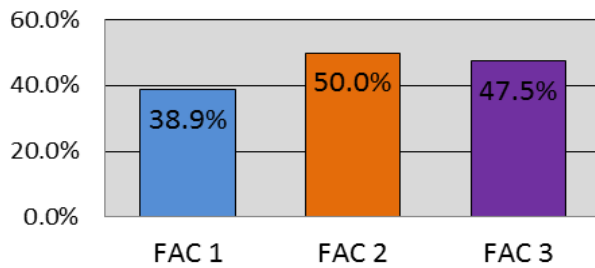
Abandoned - %age - Month



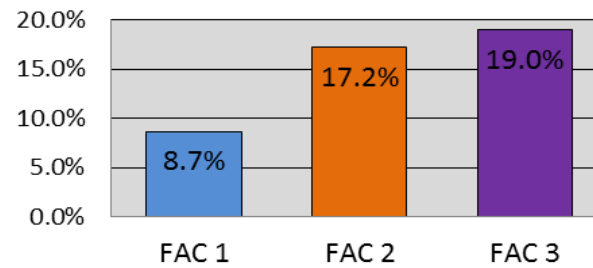
Unoccupied - %age - Month



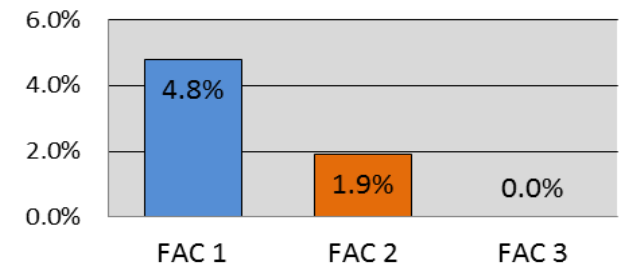
No Contact - %age - Month



Cancelled - %age - Month



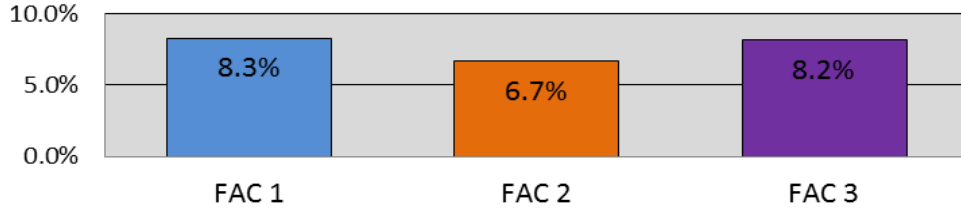
Other - %age - Month



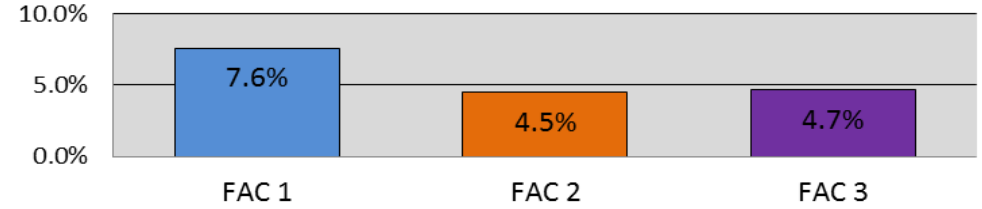
Output - All as % (YTD)

	<u>Fin. Mmgt</u>	<u>Ill/Accident</u>	<u>Rship Brkdwn</u>	<u>Unemp.</u>	<u>Red. Inc.</u>	<u>Unknown</u>	<u>Ref. F.A. Visit</u>	<u>Ref. Cont. lender</u>	<u>Tenanted</u>	<u>Abandoned</u>	<u>Unoccupied</u>	<u>No Contact</u>	<u>Cancelled</u>	<u>Other</u>
FAC 1	8.3%	7.6%	6.0%	8.3%	16.8%	47.9%	10.7%	2.5%	12.9%	0.0%	11.4%	31.5%	15.1%	4.6%
FAC 2	6.7%	4.5%	3.1%	9.2%	15.0%	55.6%	10.3%	5.2%	11.2%	0.0%	12.4%	40.6%	14.7%	2.7%
FAC 3	8.2%	4.7%	2.7%	7.4%	12.7%	62.2%	11.5%	7.0%	9.4%	0.0%	10.9%	36.1%	14.1%	2.0%

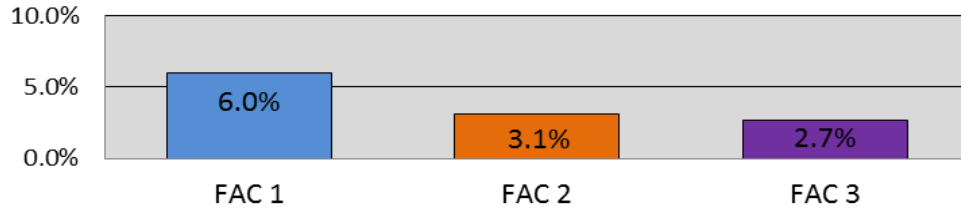
Financial Mismanagement - %age - YTD



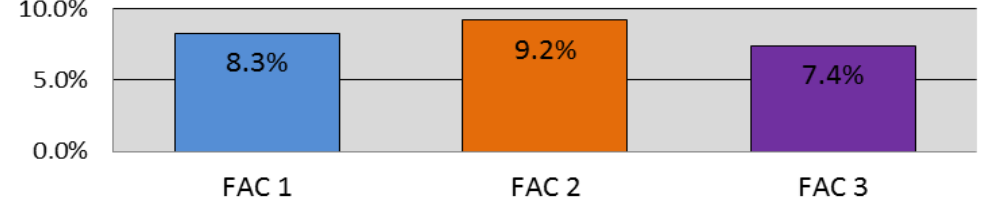
Ill Health/ Accident - %age - YTD



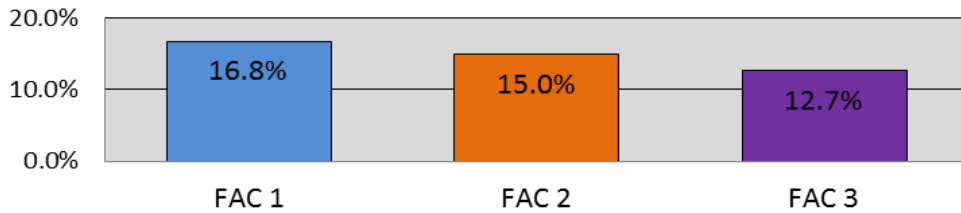
Relationship Breakdown - %age - YTD



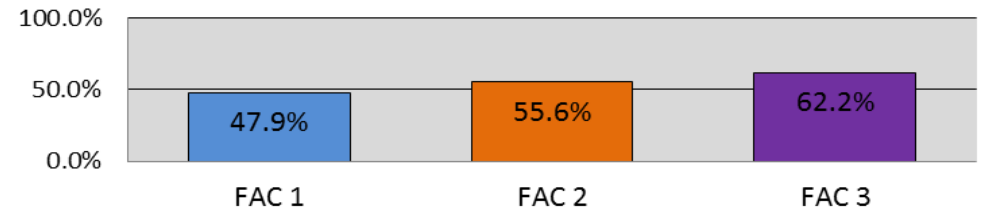
Unemployment - %age - YTD



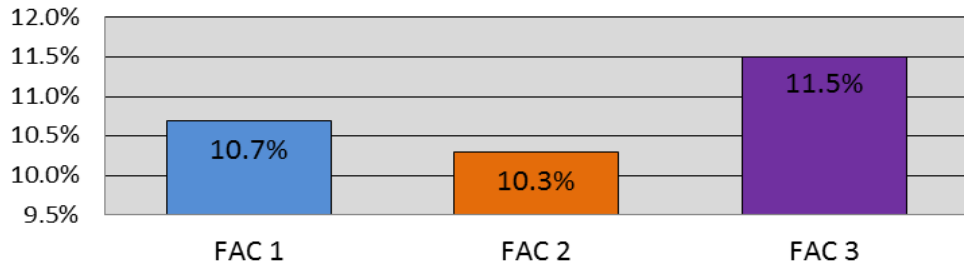
Reduced Income - %age - YTD



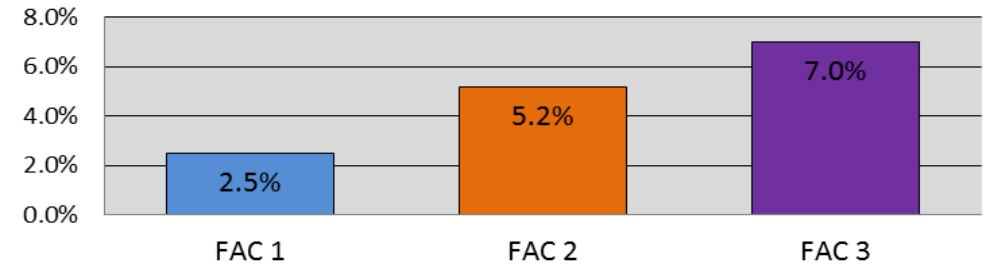
Unknown - %age - YTD



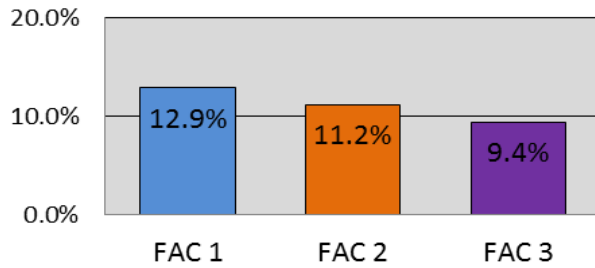
Refused Field Agent Visit - %age - YTD



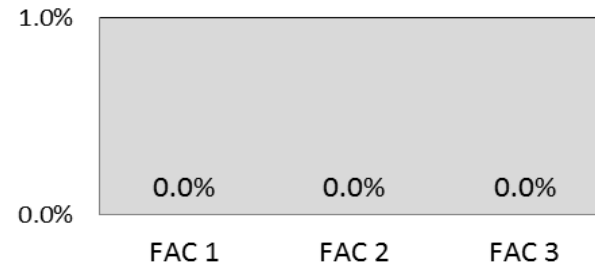
Refused (Contacting Lender) - %age - YTD



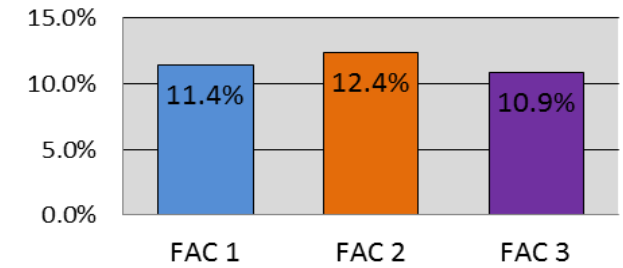
Tenanted - %age - YTD



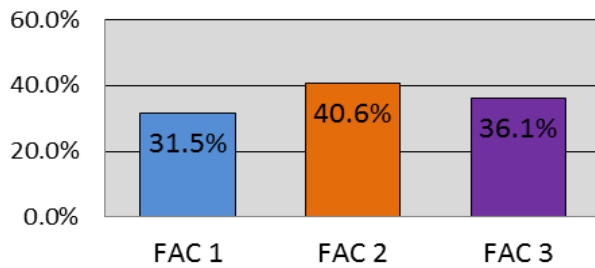
Abandoned - %age - YTD



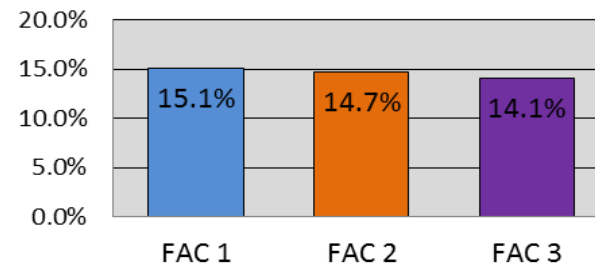
Unoccupied - %age - YTD



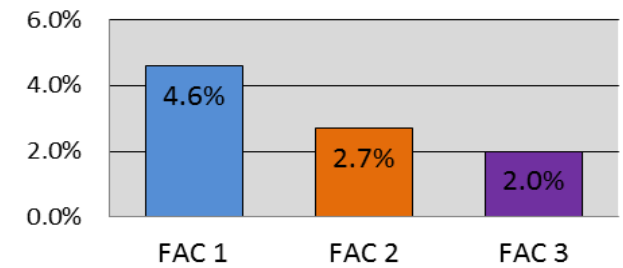
No Contact - %age - YTD



Cancelled - %age - YTD



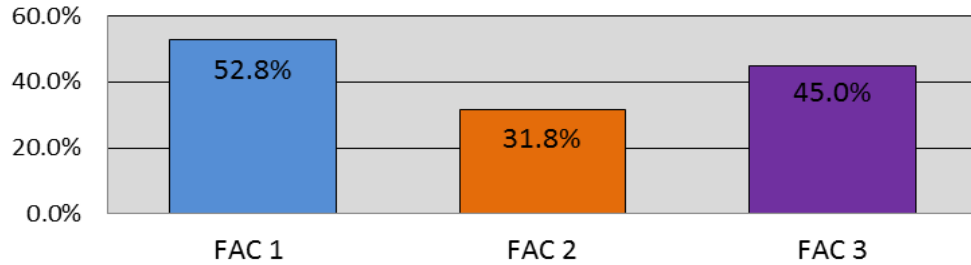
Other - %age - YTD



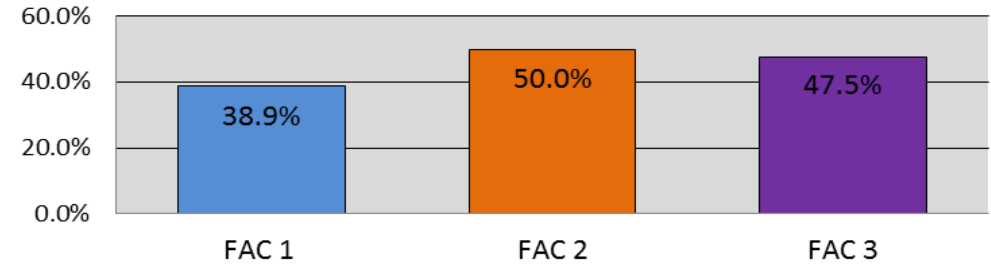
Activity Analysis by % (Month)

	<u>% Fact Find vs Total Completions</u>	<u>% No Contact vs Total Completions</u>	<u>% ATP vs Total Completions</u>
FAC 1	52.8%	38.9%	52.8%
FAC 2	31.8%	50.0%	27.3%
FAC 3	45.0%	47.5%	40.0%

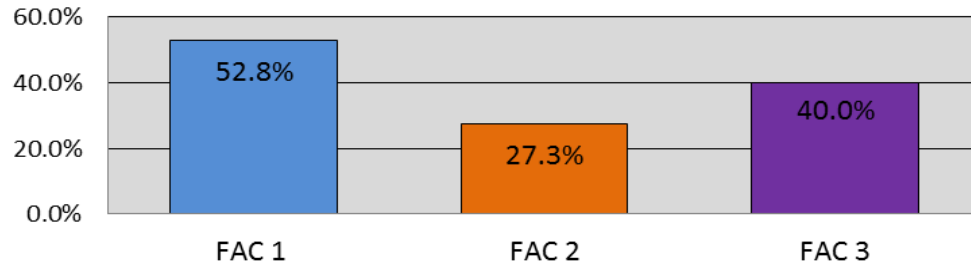
% Fact Finds vs Total Completions (non OVV) - MTD



% No Contacts vs Total Completions (non OVV) - MTD



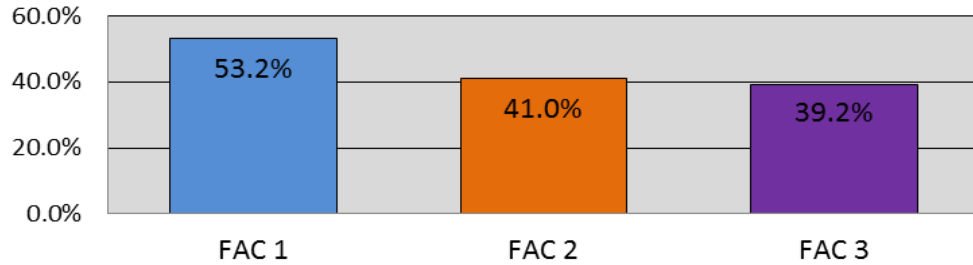
% ATPs vs Total Completions (non OVV) - MTD



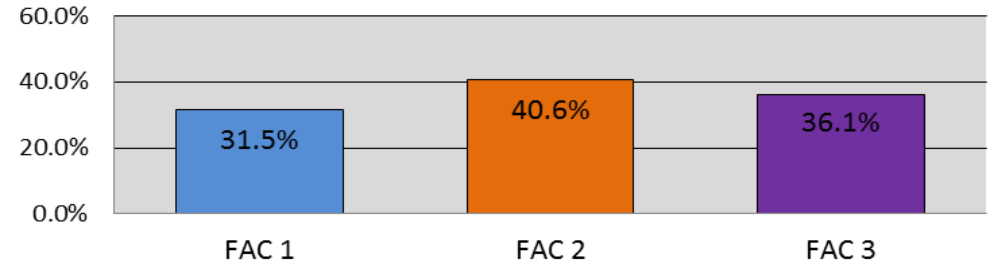
Activity Analysis by % (YTD)

	<u>% Fact Find vs Total Completions</u>	<u>% No Contact vs Total Completions</u>	<u>% ATP vs Total Completions</u>
FAC 1	53.2%	31.5%	49.7%
FAC 2	41.0%	40.6%	37.9%
FAC 3	39.2%	36.1%	42.9%

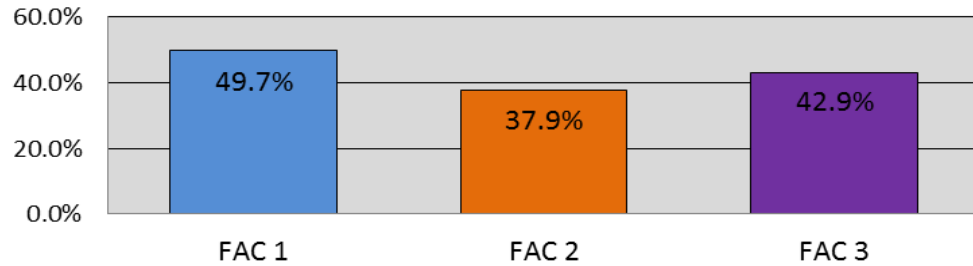
% Fact Finds vs Total Completions (non OVV) - YTD



% No Contacts vs Total Completions (non OVV) - YTD



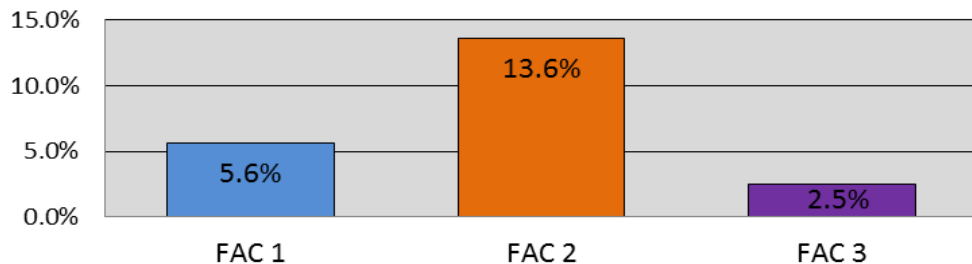
% ATPs vs Total Completions (non OVV) - YTD



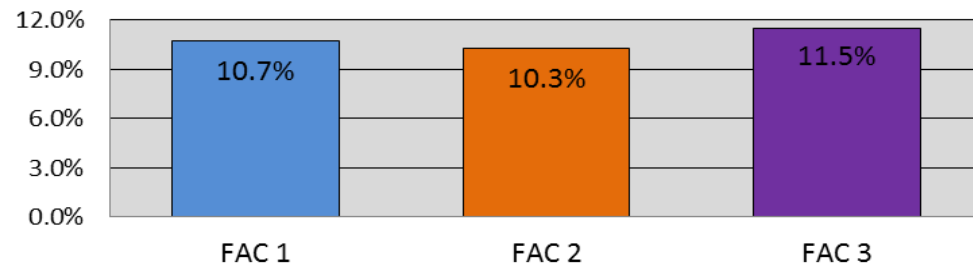
	<u>% Refusals vs Total Completions (MTD)</u>	<u>% Refusals (Lender) vs Total Completions (MTD)</u>	<u>% All Refusals vs Total Completions (MTD)</u>
FAC 1	5.6%	0.0%	5.6%
FAC 2	13.6%	4.5%	18.2%
FAC 3	2.5%	5.0%	7.5%

	<u>% Refusals vs Total Completions (YTD)</u>	<u>% Refusals (Lender) vs Total Completions (YTD)</u>	<u>% All Refusals vs Total Completions (YTD)</u>
FAC 1	10.7%	2.5%	13.2%
FAC 2	10.3%	5.2%	15.5%
FAC 3	11.5%	7.0%	18.5%

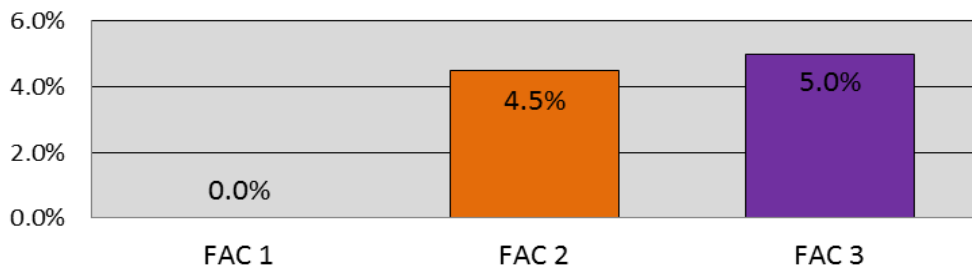
% Refusals vs Total Completions (non OVV) - MTD



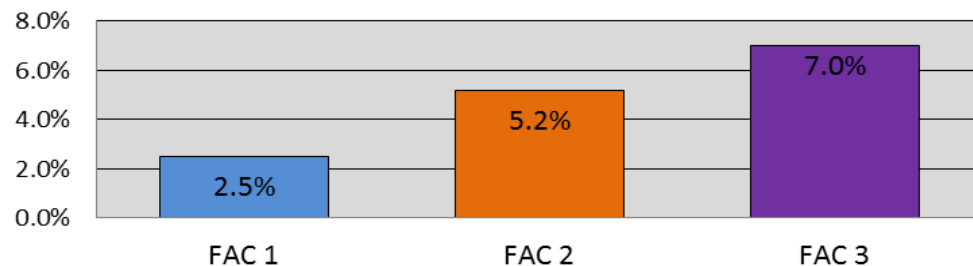
% Refusals vs Total Completions (non OVV) - YTD



% Refusals (Lender) vs Total Completions (non OVV) - MTD

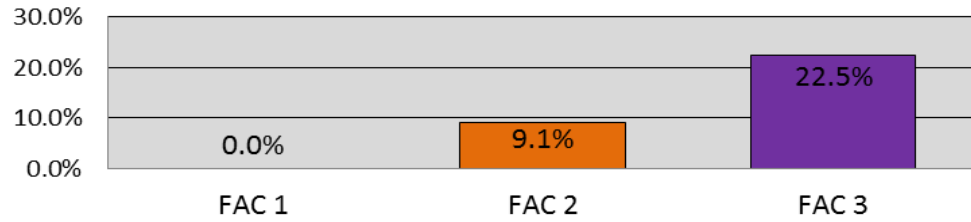


% Refusals (Lender) vs Total Completions (non OVV) - YTD

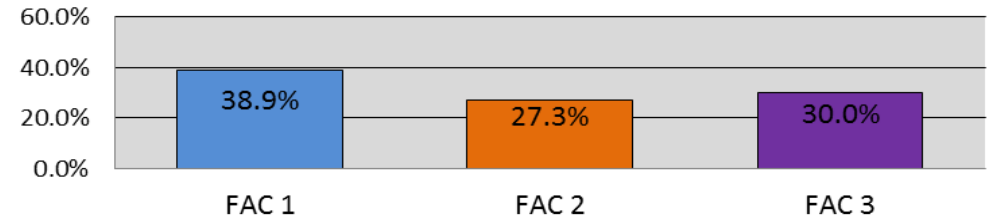


	<u>0 to 5 days</u>	<u>6 to 10 days</u>	<u>11 to 15 days</u>	<u>Outside SLA</u>	<u>Within SLA</u>	<u>OVV Outside SLA</u>
FAC 1	0.0%	38.9%	44.4%	22.2%	77.8%	33.3%
FAC 2	9.1%	27.3%	43.2%	31.8%	68.2%	66.7%
FAC 3	22.5%	30.0%	40.0%	12.5%	87.5%	14.3%

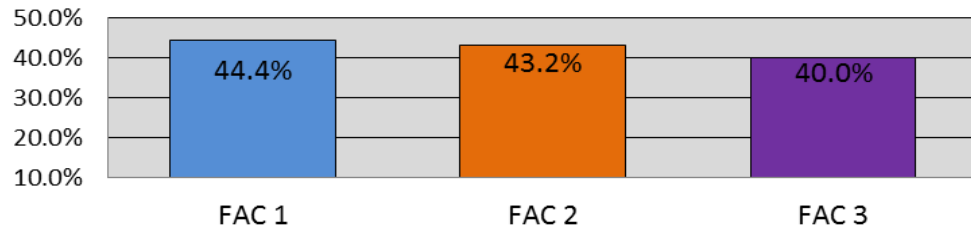
% case completed within 0 - 5 days (non OVV) - Month



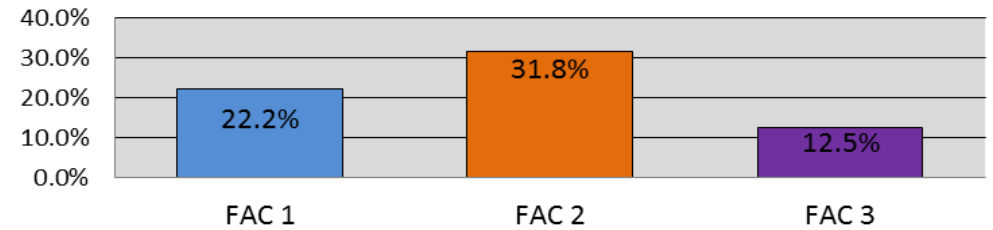
% case completed within 6 - 10 days (non OVV) - Month



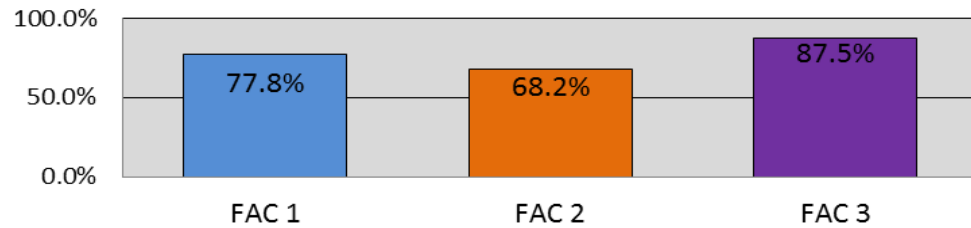
% case completed within 11 - 15 days (non OVV) - Month



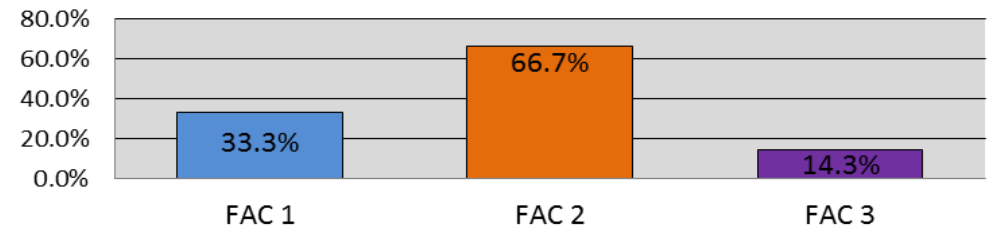
% case completed outside of SLA (non OVV) - Month



% case completed within SLA (non OVV) - Month

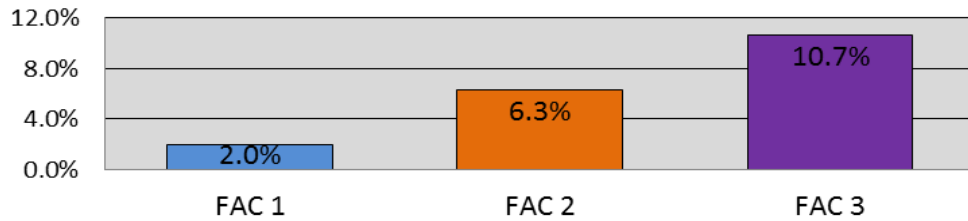


% OVV Outside SLA - Month

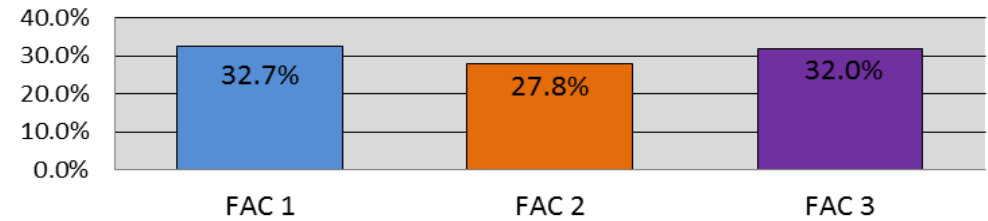


	<u>0 to 5 days</u>	<u>6 to 10 days</u>	<u>11 to 15 days</u>	<u>Outside SLA</u>	<u>Within SLA</u>	<u>OVV Outside SLA</u>
FAC 1	2.0%	32.7%	45.6%	30.0%	70.0%	28.6%
FAC 2	6.3%	27.8%	44.6%	30.3%	69.7%	29.7%
FAC 3	10.7%	32.0%	41.5%	26.9%	73.1%	16.0%

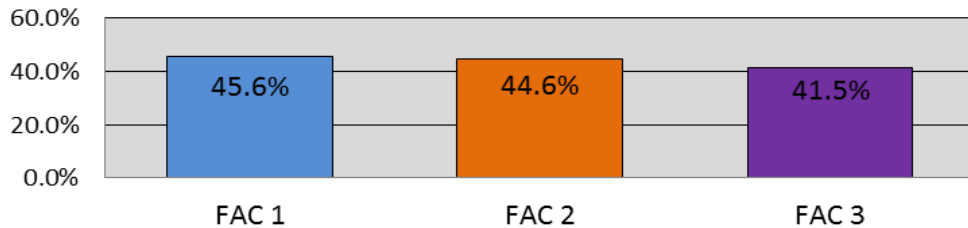
% case completed within 0 - 5 days (non OVV) - YTD



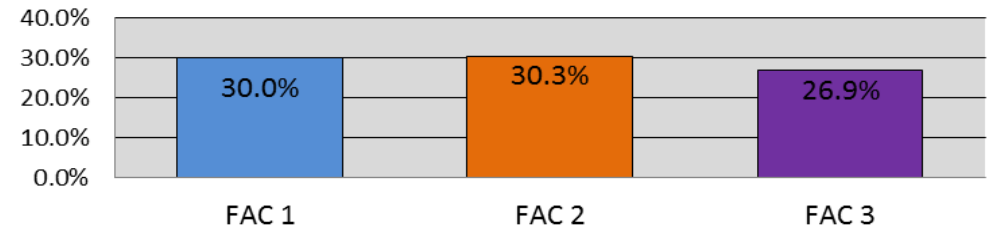
% case completed within 6 - 10 days (non OVV) - YTD



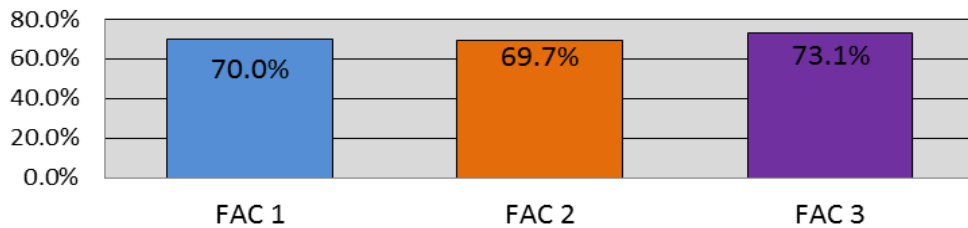
% case completed within 11 - 15 days (non OVV) - YTD



% case completed outside of SLA (non OVV) - YTD



% case completed within SLA (non OVV) - YTD



% OVV Outside SLA - YTD

