ECO®

PUBLIC

December 2025 Release Notes

Overview of Changes:

ECO® now features the following in Maps and Origination & Selling:

Enhancements

1. **New Maps Tab**

   Maps can now be opened by clicking the new "Maps" tab with menu options including "Delivery," "Risk" and "Affordable."

   Benefits:
   The dashboards provide a more intuitive, streamlined experience with key benefits including:
   - Seller visibility of Freddie Mac geographic representation of their performance metrics.
   - Improved usability through interactive maps and drill-down capabilities.
   - Enhanced analytics with exportable loan-level data by county.

   1a. Delivery & Risk Maps

   Delivery & Risk maps provide a comprehensive view of unpaid principal balance (UPB) and loan volume by region, state and top-performing counties. Filter by key loan attributes and access granular, loan-level data enabling deeper analysis.

Navigating to the Risk Dashboard

The Risk dashboard is located under the Maps dropdown.
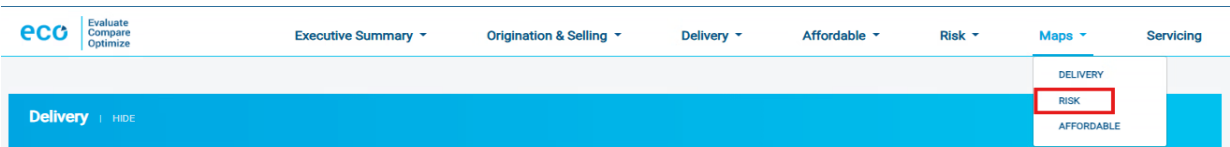
Components of the dashboard

Data as of 11/30/24
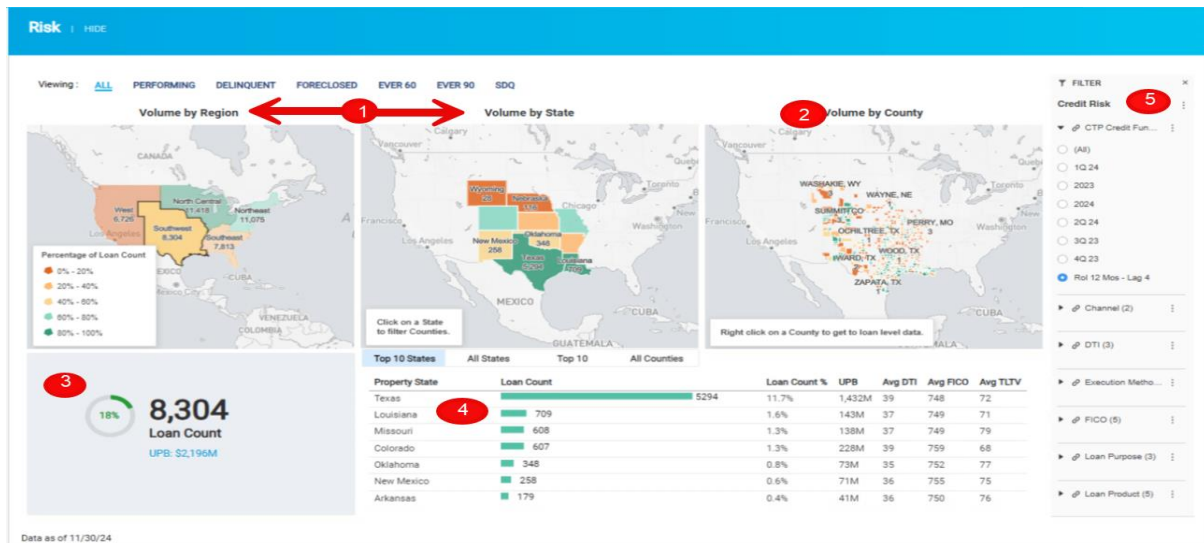
*With the interactive maps, you can select a specific area on the map to highlight data and zoom in/out.

1. Volume by Region or State* – A broad view of your geographical portfolio UPB and loan count by region and state along with a legend color map to highlight percentage of UPB.
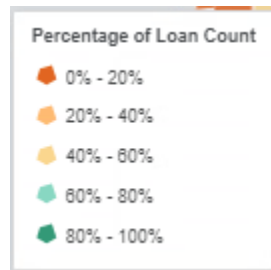
2. Volume by County* – A broad view of your geographical portfolio UPB and top-performing counties including a display of the exportable loan-level data by county, right click on the county to view the data.

unding Month	State	County	Freddie Mac Loan Number	Seller Loan Number	Execution Method	Property Type	Chann
2025/01	Texas	TARRANT, TX	qjzjpbhlq	rjzqqhklhl	Security	Single Family	Retail
2025/01	Texas	TARRANT, TX	qjzkkihrz	rjzqqjipii	Security	PUD	Retail
2025/01	Texas	TARRANT, TX	qjzkklipj	rjzqpkihhj	Security	Single Family	Retail
2025/01	Texas	TARRANT, TX	qjzkrlrrq	kkrqqjqzih	Security	PUD	Corres
2025/02	Texas	TARRANT, TX	qjzhkijrk	rjzqrkzbkz	Security	PUD	Retail
2025/02	Texas	TARRANT, TX	qjzhrkhzz	rjzqqihbhz	Security	PUD	Retail
2025/02	Texas	TARRANT, TX	qjzhrkkzz	rjzqprrpll	Security	PUD	Retail
2025/03	Texas	TARRANT, TX	qjzljrbkp	rjzpbzpzii	Multilender	PUD	Retail
2025/02	Texas	TARRANT, TX	qjzkrbhh	rjzqrlikn	Security	PUD	Retail

3. Purchase UPB Pie Chart – A full view of your geographical portfolio UPB total for prior year or year-to-date.

4. Top-Performing 10 Counties – A broad view of your geographical portfolio top-performing 10 counties UPB and loan count.

5. Filter – The filter section allows you to narrow the data by 11 attributes:

      I.   Time Frame – Year-to-Date or Prior Year
     II.   Client Role – Seller Direct or Seller Sourced
    III.   Channel – Correspondent TPO, Broker TPO or All
    IV.   DTI – Debt-to-Income Ranges
     V.   Execution Method – Cash, Security, Multi-lender or combination of all three
    VI.   FICO – FICO Ranges
   VII.   Loan Purpose – Purchase, No Cash-out Refinance (Regular Refinance), Cash-out Refinance or combination of all three
  VIII.   Loan Product – ARM 7+, Fixed (15, 20 or 30) or combination of ARM and Fixed
    IX.   LTV – Loan-to-Value Range
     X.   Occupancy – Investor, Owner Occupied or combination of both
    XI.   Property Type – Condo, Co-op, Lease Hold, Manufactured Home, PUD, Single-Family or combination of all six property types

1b. Affordable Maps

The Affordable Maps dashboard provides two views for analyzing affordable lending activity.

- The "Run Rates" view offers insight into loan activity and performance trends over time, with breakdowns by geography.
- The "Affordable Products and Programs" view allows you to explore loan metrics across regions, states, and counties for a variety of affordable programs and products.

Both views feature robust filtering options and detailed, loan-level data, supporting in-depth analysis.
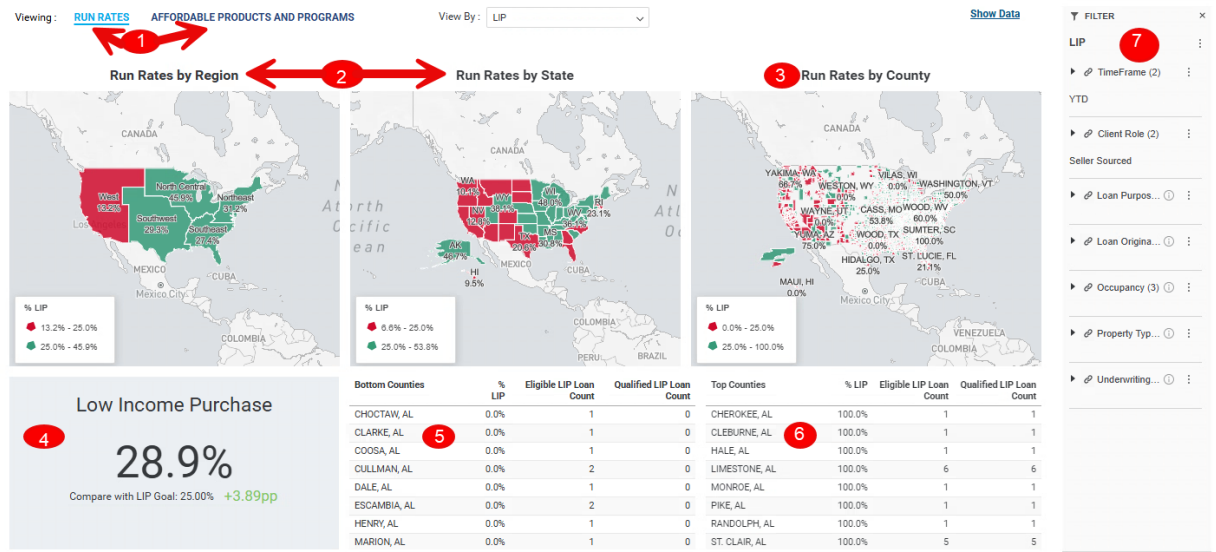
The Affordable dashboard provides a more intuitive, streamlined experience.

Navigating to the Affordable Dashboard

Find the Affordable Dashboard under the Maps dropdown
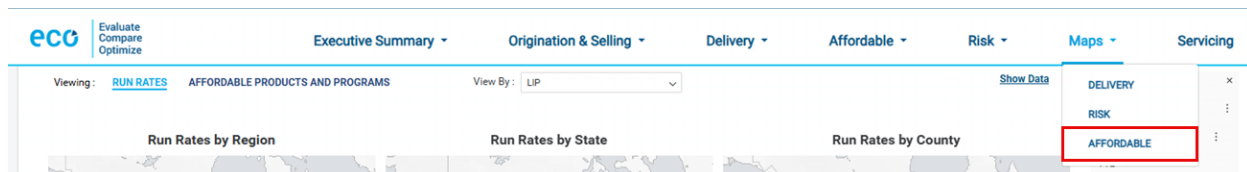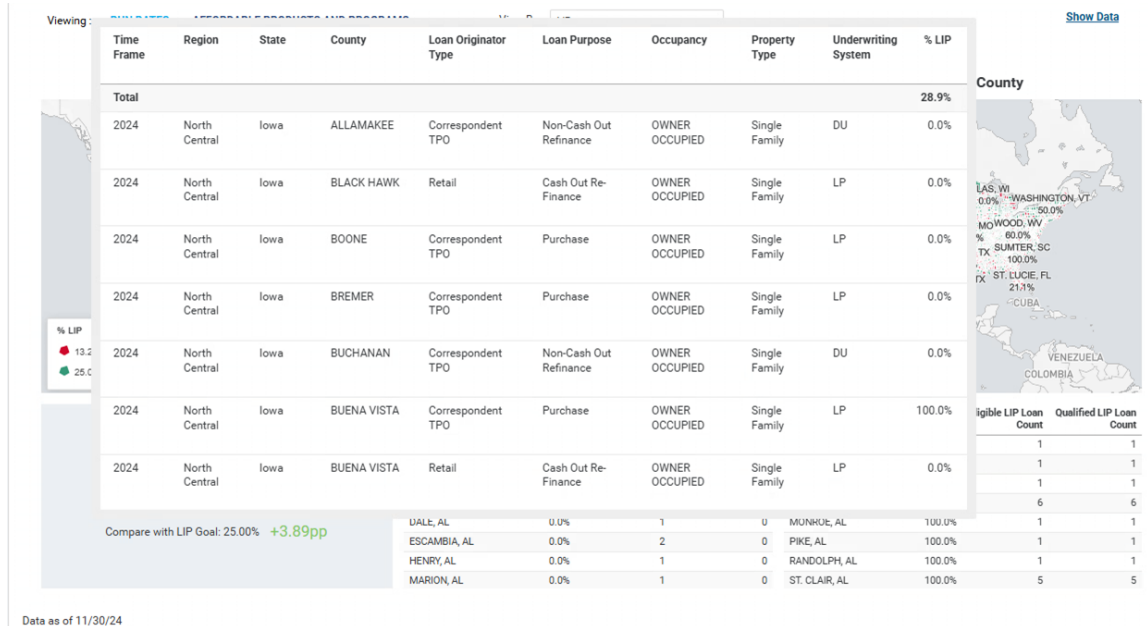
Components of the Run Rates dashboard

*With the interactive maps, you can select a specific area on map to highlight data and zoom in/out on the dashboard.

1. Viewing – Select between Run Rates and Affordable Products and Programs.
2. Run Rates by Region/State* – A broad view of your run rate metrics for each region on the map. This helps comparison performance or activity between broader geographic areas, such as the Northeast, Midwest, South and West.
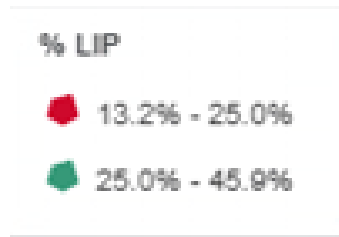
3. Volume by County* – A broad view of run rate metrics at the county level. This granular view allows you to pinpoint high or low-performing counties within a state or region.

Time Frame	Region	State	County	Loan Originator Type	Loan Purpose	Occupancy	Property Type	Underwriting System	% LIP
Total									28.9%
2024	North Central	Iowa	ALLAMAKEE	Correspondent TPO	Non-Cash Out Refinance	OWNER OCCUPIED	Single Family	DU	0.0%
2024	North Central	Iowa	BLACK HAWK	Retail	Cash Out Re-Finance	OWNER OCCUPIED	Single Family	LP	0.0%
2024	North Central	Iowa	BOONE	Correspondent TPO	Purchase	OWNER OCCUPIED	Single Family	LP	0.0%
2024	North Central	Iowa	BREMER	Correspondent TPO	Purchase	OWNER OCCUPIED	Single Family	LP	0.0%
2024	North Central	Iowa	BUCHANAN	Correspondent TPO	Non-Cash Out Refinance	OWNER OCCUPIED	Single Family	DU	0.0%
2024	North Central	Iowa	BUENA VISTA	Correspondent TPO	Purchase	OWNER OCCUPIED	Single Family	LP	100.0%
2024	North Central	Iowa	BUENA VISTA	Retail	Cash Out Re-Finance	OWNER OCCUPIED	Single Family	LP	0.0%

Compare with LIP Goal: 25.00% +3.89pp

DALE, AL	0.0%	1	0
ESCAMBIA, AL	0.0%	2	0
HENRY, AL	0.0%	1	0
MARION, AL	0.0%	1	0

Data as of 11/30/24

4. View By Visualization – A full view of your geographical portfolio based on specific categories or program types. Select from options such as LIP, VLIP, LIR, LAD, LACS or MAS to filter and view data relevant to those categories.
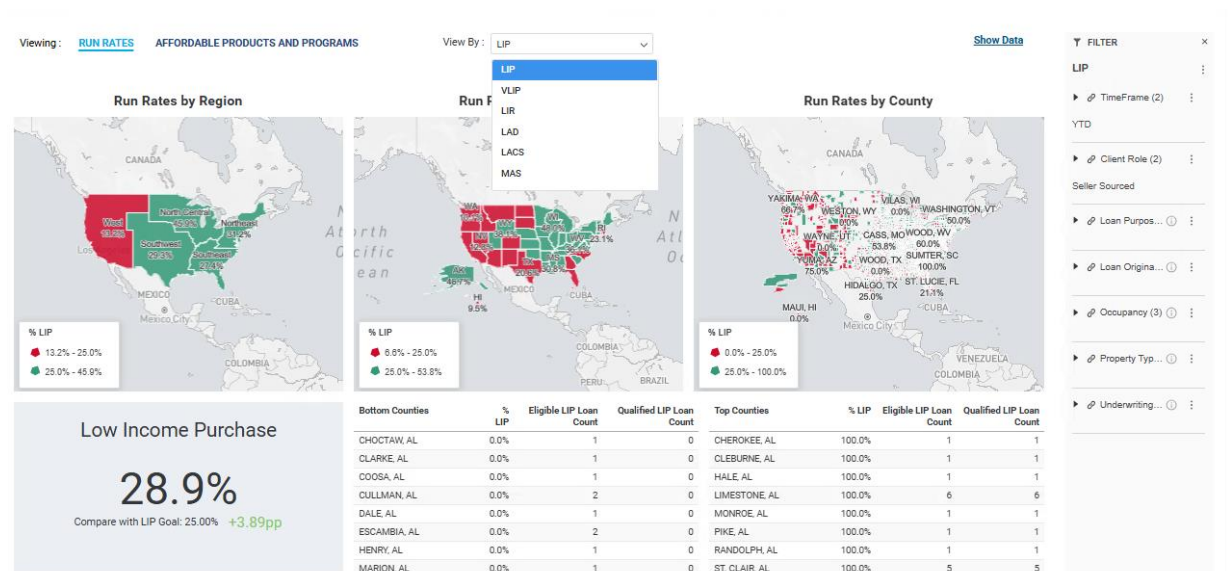

5. Bottom Counties – Lists the counties with the lowest run rates or performance metrics. Use this area to identify regions that may need additional attention or resources.

6. Top Counties – Highlights the counties with the highest run rates or performance metrics. This section helps to recognize successful areas and best practices.

7. Filter – The filter section allows you to narrow the data by 7 attributes:

    I.   Time Frame – Year-to-Date or Prior Year
    II.   Client Role – Seller Direct or Seller Sourced
    III.   Loan Purpose – Purchase, No Cash-out Refinance (Regular Refinance), Cash-out Refinance or combination of all three
    IV.   Loan Origination – Shows data for new loan applications that have been submitted and are in the initial processing stage
    V.   Occupancy – Investor, Owner Occupied or combination of both
    VI.   Property Type – Condo, Co-op, Lease Hold, Manufactured Home, PUD, Single-Family or combination of all six property types
    VII. Underwriting – Shows data for loans currently being evaluated for risk and eligibility before approval

**Components of the Affordable Products and Programs dashboard**
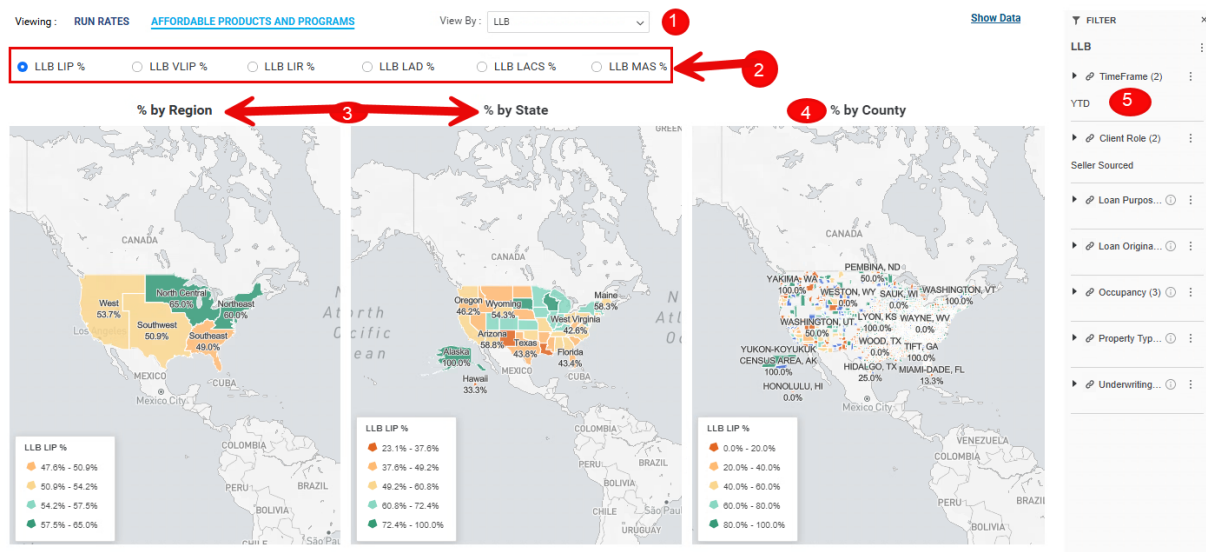
*With the interactive maps, you can select a specific area on map to highlight data and zoom in and zoom out on the dashboard.

1. View By – A dropdown list offering a full view of your geographical portfolio based on specific categories or program types. Select from options such as LLB, Condo, Manufactured, HFA, HomePossible®, RefiPossible®, First-Time Homebuyers, HomeOne®, HeritageOne® and

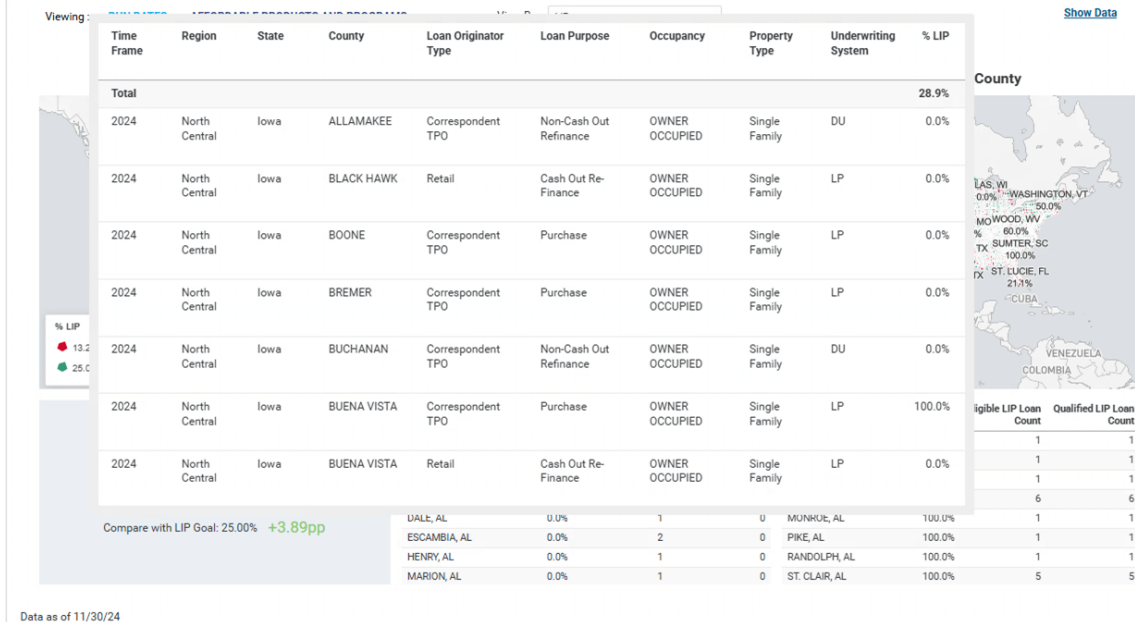BorrowSmart® to filter and view data relevant to those categories.
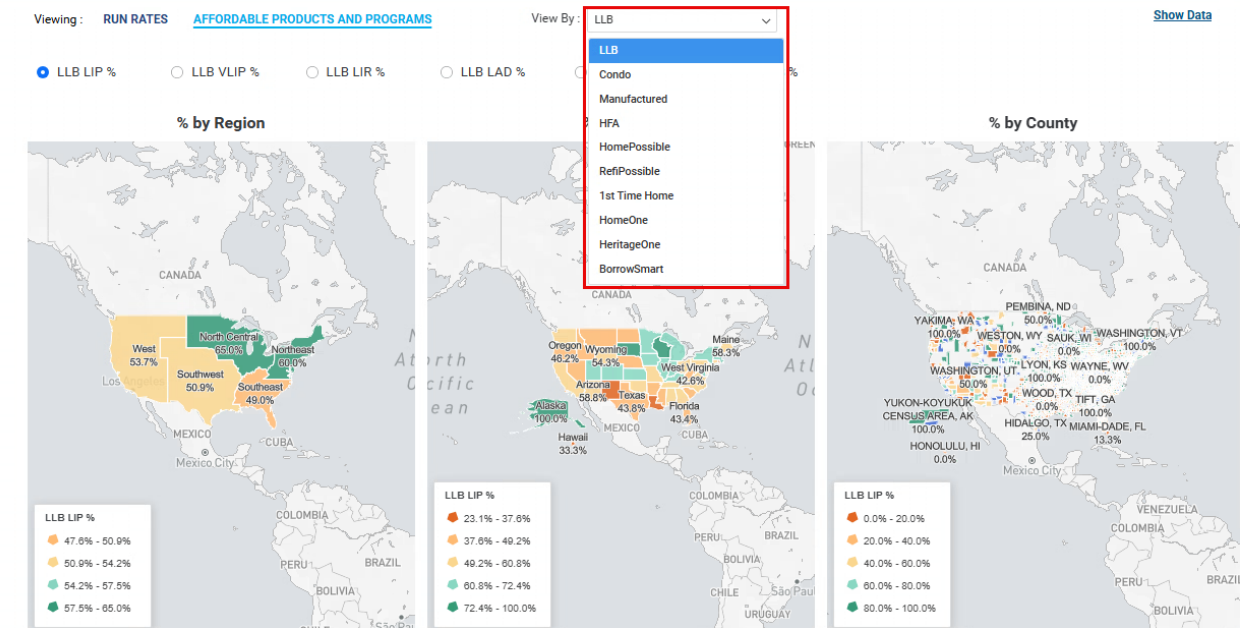
Data as of 11/30/24

2. **LLB by Metrics** – Displays the selected metrics (LLB, LIP%, VLIP%, LIR%, LAD%, LACS% and MAS%) summarized at the regional level, allowing comparison performance or distribution across different regions, states and counties.

3. **% by Region/State*** – Shows the percentage breakdown of the selected metric for each region, allowing you to see which regions contribute most or least to the total.
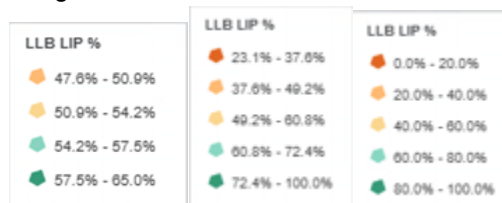
4. % by County* – Shows the percentage of the selected metric for each county, providing a more detailed, granular view within states or regions.

Data as of 11/30/24

5. Filter – The filter section allows you to narrow the data by 7 attributes:

I. Time Frame – Year-to-Date or Prior Year
II. Client Role – Seller Direct or Seller Sourced
III. Loan Purpose – Purchase, No Cash-out Refinance (Regular Refinance), Cash-out Refinance or combination of all three
IV. Loan Origination – Shows data for new loan applications that have been submitted and are in the initial processing stage
V. Occupancy – Investor, Owner Occupied or combination of both
VI. Property Type – Condo, Co-op, Lease Hold, Manufactured Home, PUD, Single-Family or combination of all six property types
VII. Underwriting – Shows data for loans currently being evaluated for risk and eligibility before approval

2. AIM Summary

ECO Origination & Selling has an enhancement to the Asset and Income Modeler (AIM) Performance dashboard.

The AIM Summary page now consists of a toggle between the total, loan-level and partial eligibility for each of the AIM offerings.

- **Loan-Level Eligibility:** In-scope with report and accept submissions that are eligible for loan-level R&W relief
- **Partial Eligibility:** In-scope with report and accept submissions that received partial eligibility for R&W relief
- **Total R&W Eligibility:** Loan Level Eligibility + Partial Eligibility

Benefits:

The updated toggle displays R&W eligibility at both the loan-level and partial, whereas previously it only showed loan-level information. This enhancement gives a more comprehensive view of R&W eligibility across different categories, supporting portfolio management. By distinguishing between loan-level and partial eligibility, lenders can more accurately assess their exposure and track the impact of AIM on their operations.
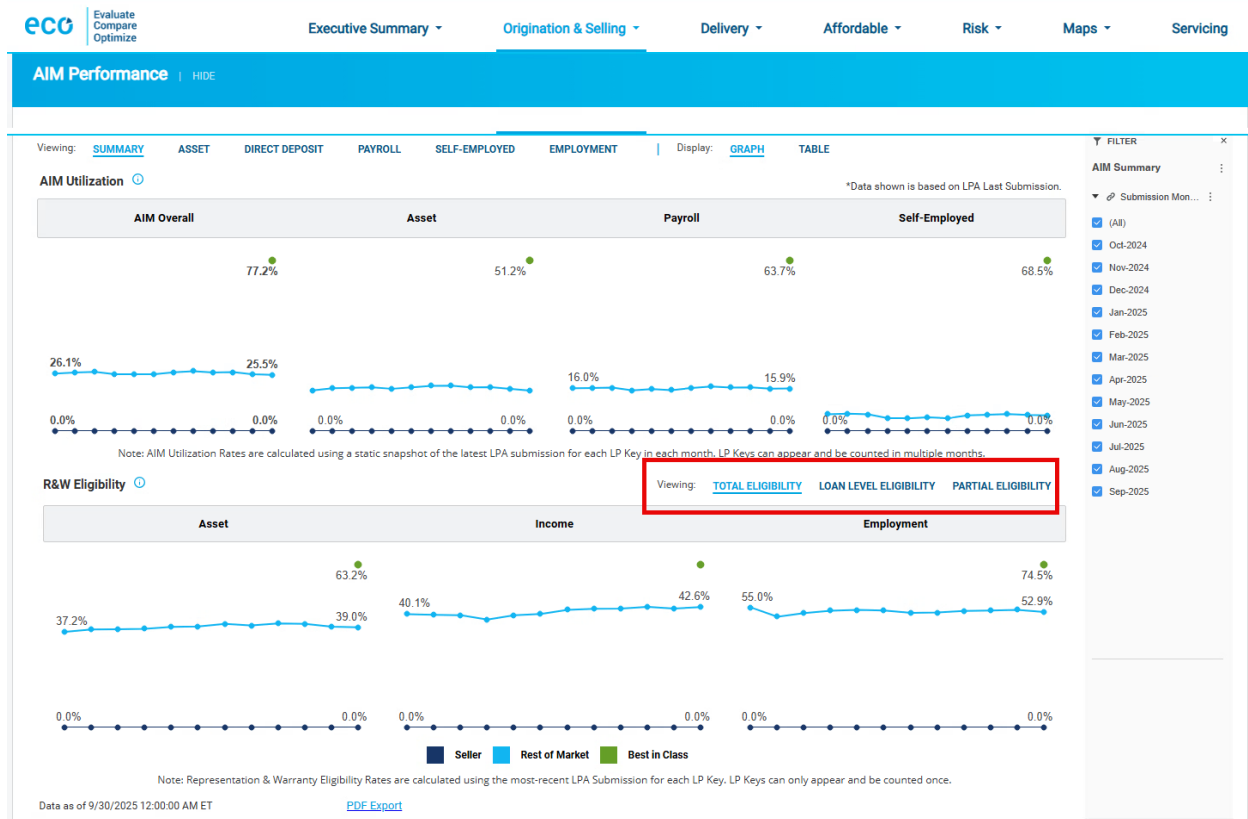
3. Cash-out Refinance

ECO Origination & Selling updated its Loan Purpose filter on multiple dashboards. The dashboards now display three options: Purchase, Regular Refinance (No Cash-out Refinance) and Cash-out Refinance, instead of the previous two options: Purchase and Refinance.

The dashboards updated (in order of the ECO Origination & Selling menu) are:

- Run with Opportunity
- Collateral Offerings
- AIM Performance
- Home Possible Opportunities
- Expanding Credit Opportunities

AIM Performance | HIDE

Viewing: **SUMMARY** **ASSET** **DIRECT DEPOSIT** **PAYROLL** **SELF-EMPLOYED** **EMPLOYMENT** | Viewing: **SUBMISSIONS** **EMPLOYMENTS**

Employment R&W Relief ⓘ

*Data shown is based on LPA Last Submission.

93	**14.0%**	**12**
Total In-Scope Submissions	With a Report Submissions: 13	In-Scope with Report & Accept Submissions

Employment Eligibility Rate by Source

| 50.0%	8.3%	41.7%

■ Eligibility from Both ■ Income Eligibility ■ Asset Eligibility ■ No Eligibility

Viewing: **EMPLOYMENT ELIGIBILITY** **NO ELIGIBILITY** | Display: **GRAPH** **TABLE**

Submissions with a Report Rate (Submissions)
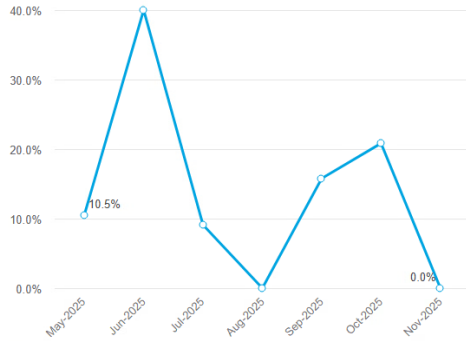
Note: Submissions that returned a report from an AIM provider over time for all eligibility types and all risk classes.

Employment Eligibility Rate (Submissions)
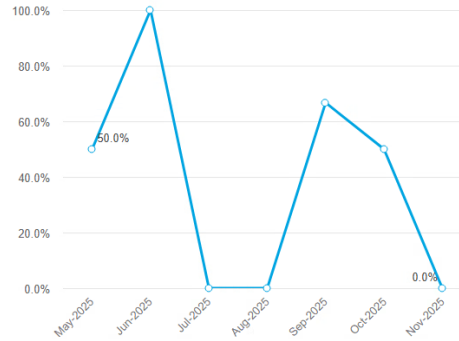
Data as of 10/20/2025 12:00:00 AM ET   PDF Export   Total Submissions XLS   Message Glossary

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FILTER ✕

Employment

▾ Submission Date

From: 5/1/2025 📅
To: 11/7/2025 📅

▾ Loan Purpose (3)
- ⦿ (All)
- ○ Cash-out Refinance
- ○ Purchase
- ○ Regular Refinance

▾ Origination Channel...
- ⦿ (All)
- ○ Broker
- ○ Lender

▾ Service Provider (2)
- ⦿ (All)
- ○ Equifax
- ○ InformativeResearch

10