

We've made the following enhancements to ECO® dashboards to provide a better user experience when viewing data and to enable you to gain more insights to inform your organizational discussions with Freddie Mac.

## Overview of Changes

- **Executive Summary**

***What's new:***

Redesigned the Purchase Summary, Affordable Summary and Risk Summary to be more aligned with Freddie Mac's internal Executive Summary.

***Benefits:***

Now you can view the same metrics and trends that your Freddie Mac representatives are monitoring – giving you a complete view with a much wider summary of the data contained in the subsequent ECO pages. This will help you better focus resources and offers greater transparency to strengthen our working relationship.

- **Risk Summary**

***What's new:***

Moved the Preliminary QC Performing Loan Not Acceptable Quality (PL NAQ) rate view from the Executive Summary Key Performance Indicator (KPI) to the QC Performing Loan NAQ dashboard. We also modified the QC PL NAQ Loan Level Data Download data frequency from monthly to daily. So, "Data as of" will show the daily date.

***Benefits:***

With the Preliminary QC PL NAQ rate in the QC PL NAQ reporting KPI view moved to current incomplete quarter, you'll have a better view of the potential floor and ceiling for where the rate will end up in the current quarter. This will allow your organization to be better informed in their discussion with Freddie Mac's quality control (QC) team.

- **Super Conforming Monitoring Dashboard**

***What's new:***

We've modified the dashboard to display the prior month and changed the default from graph to table view. We also added the Loan Level Data Download report.

***Benefits:***

The current dashboard resets at the beginning of each month. You told us that having the prior month's results would be helpful and could provide you an on-screen month-over-month comparison to view trends.

# Executive Summary Dashboard

## Dashboard Access:

Click on the downward arrow icon on the Home page next to *Executive Summary* to view the modified *Purchase Summary*, *Affordable Summary* and *Risk Summary*.

## Purchase Summary



|                         | 2022     | 2023    | 3Q 22   | 4Q 22   | 1Q 23   | 2Q 23 | 02/23   | 03/23 | 04/23 |
|-------------------------|----------|---------|---------|---------|---------|-------|---------|-------|-------|
| Purchase UPB FRE (\$M)  | \$30,260 | \$2,432 | \$6,540 | \$3,717 | \$1,867 | \$564 | \$1,159 | \$339 | \$564 |
| Purchase UPB FNMA (\$M) | \$19,378 | \$1,088 | \$2,976 | \$1,229 | \$557   | \$531 | \$239   | \$187 | \$531 |
| Purchase UPB GNMA (\$M) | \$669    | \$323   | \$193   | \$223   | \$273   | \$50  | \$99    | \$58  | \$50  |
| Market Share            | 61%      | 69%     | 69%     | 75%     | 77%     | 52%   | 83%     | 65%   | 52%   |
| Loan Count              | 105,205  | 9,383   | 21,422  | 14,239  | 7,297   | 2,086 | 4,689   | 1,187 | 2,086 |
| Average FICO            | 751      | 748     | 752     | 749     | 749     | 746   | 748     | 750   | 746   |
| Average DTI             | 36%      | 38%     | 36%     | 37%     | 38%     | 36%   | 38%     | 37%   | 36%   |
| Average TLTV            | 70%      | 75%     | 73%     | 73%     | 75%     | 74%   | 76%     | 78%   | 74%   |

Data as of 06/03/2023



## Affordable Summary

**Affordable Summary** | HIDE FULL REPORT →

### Affordable Goals



Data as of 01/31/24

## Risk Summary

**Risk Summary** | HIDE FULL REPORT →

### Loan Performance

|     | 2021   | 2022 | 4Q 21  | 1Q 22  | 2Q 22  | 3Q 22 | Rol 6 Mos - Lag 3  |
|-----|--------|------|--------|--------|--------|-------|--------------------|
| E60 | 166    | 121  | 59     | 51     | 31     | 22    | 39                 |
|     | 2021   | 2022 | 4Q 21  | 1Q 22  | 2Q 22  | 3Q 22 | Rol 12 Mos - Lag 4 |
| E90 | 1,026  | 375  | 273    | 218    | 87     | 54    | 375                |
|     | 2022   | 2023 | 4Q 21  | 1Q 22  | 2Q 22  | 3Q 22 | Rol 12 Mos - Lag 4 |
| SDQ | 56,540 | 440  | 29,040 | 31,460 | 13,860 | 8,360 | 56,540             |

### Performing Loan Not Acceptable Quality (PL NAQ)

|          | 1Q 21 | 2Q 21 | 3Q 21 | 4Q 21 | 1Q 22 | 2Q 22 | 3Q 22 |
|----------|-------|-------|-------|-------|-------|-------|-------|
| NAQ Rate | 3.2%  | 4.3%  | 2.5%  | 0.0%  | 3.6%  | 5.0%  | 1.1%  |

Data as of 04/23

## Risk – QC Performing Loan NAQ Dashboard

### Dashboard Access:

Click on the downward arrow icon on the *Home* page next to *Risk* to view the *QC Performing Loan NAQ* dashboard.

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eco | Evaluate Compare Optimize

Executive Summary | Loan Advisor | Purchase | Affordable | Risk | Servicing

Executive Summary [Redacted]

Key Performance Indicators | HIDE

Time: MONTH-OVER-MONTH | YEAR-OVER-YEAR YTD

- \$639.4** Purchase UPB (\$M) (-30.7%)
- 56.6%** Market Share (-14.9%)
- 43.1%** ≤ 80% AMI Purchase (+16.6%)
- 5.5%** Performing Loan Not Acceptable Quality (PL NAQ) Q1 2023
- \$103.90** Servicing UPB (\$B)

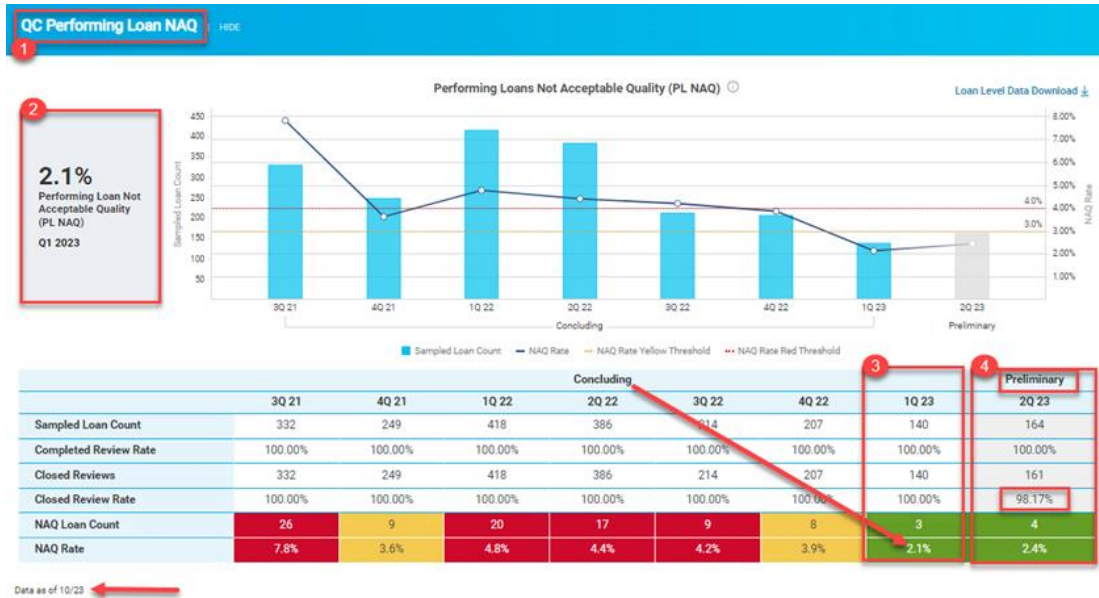
Data as of 11/30/23 | Data as of 12/02/2023 | Data as of 9/30/2023

**Navigation Menu:** RISK SUMMARY, Credit, KEY PERFORMANCE INDICATORS, LOAN PERFORMANCE RATES, DELIVERY OVERVIEW, LOAN CHARACTERISTICS, RECOURSE, QC PERFORMING LOAN NAQ



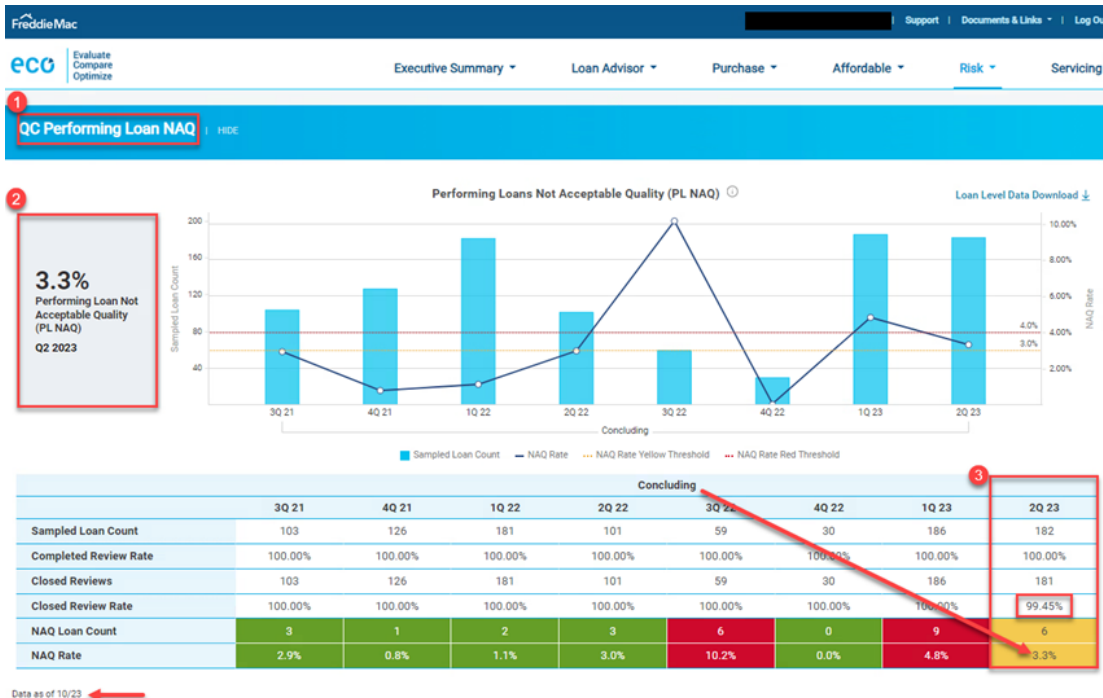
## Preliminary View of the QC Performing Loan NAQ Dashboard

- Name of Dashboard:** Performing Loan Not Acceptable Quality (PL NAQ)
- PL NAQ Rate:** Performing Loan Not Acceptable Quality (PL NAQ) Rate for Concluding quarters
- PL NAQ Quarter:** PL NAQ Rate displayed on the Key Performance Indicator (KPI) (2) for Concluding quarters
- Preliminary:** Preliminary results displayed for funding quarters with a Closed Review (%) between 90% - 99% and first quarter after Concluding quarter



## Concluding View of the QC Performing Loan NAQ Dashboard

- Name of Dashboard:** Performing Loan Not Acceptable Quality (PL NAQ)
- PL NAQ Rate:** Performing Loan Not Acceptable Quality (PL NAQ) Rate (3) for Concluding quarters
- Concluding:** Concluding results displayed for funding quarters with a Closed Review (%)  $\geq 99\%$



# Purchase – Super Conforming Monitoring Dashboard

## Dashboard Access:

Click on the downward arrow icon on the *Home* page next to *Purchase* to view the *Super Conforming Monitoring* dashboard.

The screenshot shows the FreddieMac dashboard interface. At the top, there are navigation tabs: 'Executive Summary', 'Loan Advisor', 'Purchase', 'Affordable', 'Risk', and 'Servicing'. The 'Purchase' tab is selected and highlighted with a red box. A dropdown menu is open from the 'Purchase' tab, listing various options. The 'SUPER CONFORMING MONITORING' option is highlighted with a red arrow. Below the navigation, there are key performance indicators (KPIs) for 'Average Indicator' (743) and 'Average Loan To Value' (72.68%).

## Super Conforming Monitoring MTD Default Table View

1. **Name of Dashboard:** Super Conforming Monitoring
2. **Time:** Month-to-Date (MTD) view of the dashboard
3. **Display:** Dashboard should display Table view; default changed from graph to table
4. **Table View:** Total Funded Fixed Rate Cash UPB view for MTD
5. **PDF Export:** Loan Level Data Download button to export PDF

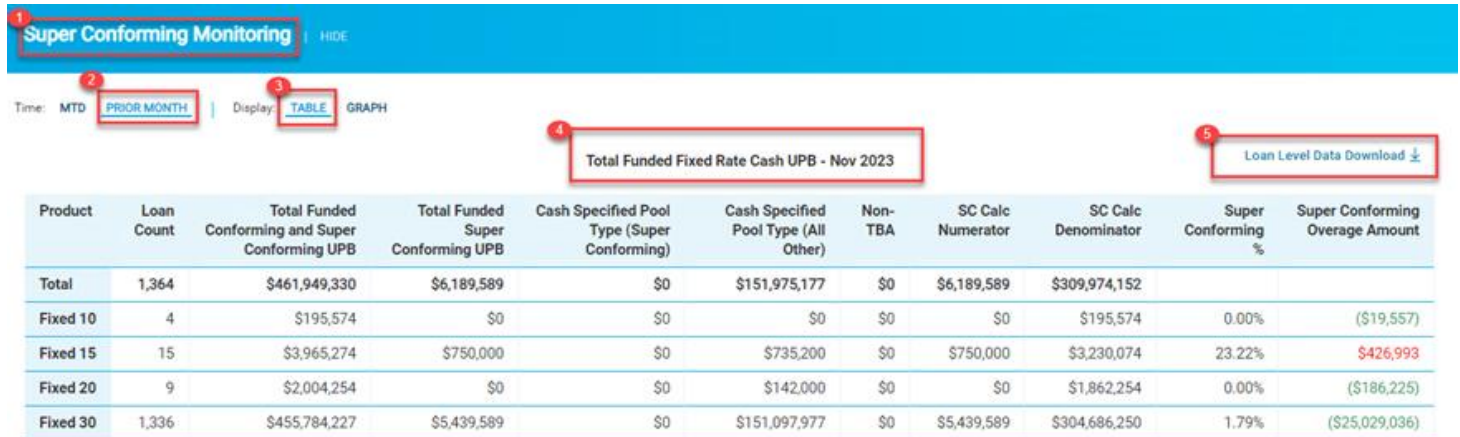
The screenshot shows the 'Super Conforming Monitoring' dashboard in table view. The table displays data for 'Total Funded Fixed Rate Cash UPB - Dec 2023'. Annotations include: 1. 'Super Conforming Monitoring' title; 2. 'MTD' time filter; 3. 'TABLE' display filter; 4. 'Total Funded Fixed Rate Cash UPB - Dec 2023' table title; 5. 'Loan Level Data Download' button; 6. A small red circle '6' in the bottom right corner of the table.

| Product  | Loan Count | Total Funded Conforming and Super Conforming UPB | Total Funded Super Conforming UPB | Cash Specified Pool Type (Super Conforming) | Cash Specified Pool Type (All Other) | Non-TBA | SC Calc Numerator | SC Calc Denominator | Super Conforming % | Super Conforming Overage Amount |
|----------|------------|--|-----------------------------------|---|--------------------------------------|---------|-------------------|---------------------|--------------------|---------------------------------|
| Total    | 3          | \$847,368  | \$0                               | \$0   | \$247,350                            | \$0     | \$0               | \$600,018           | 0.00%              | \$0                             |
| Fixed 30 | 3          | \$847,368  | \$0                               | \$0   | \$247,350                            | \$0     | \$0               | \$600,018           | 0.00%              | \$0                             |



## Super Conforming Monitoring Prior Month Default Table View

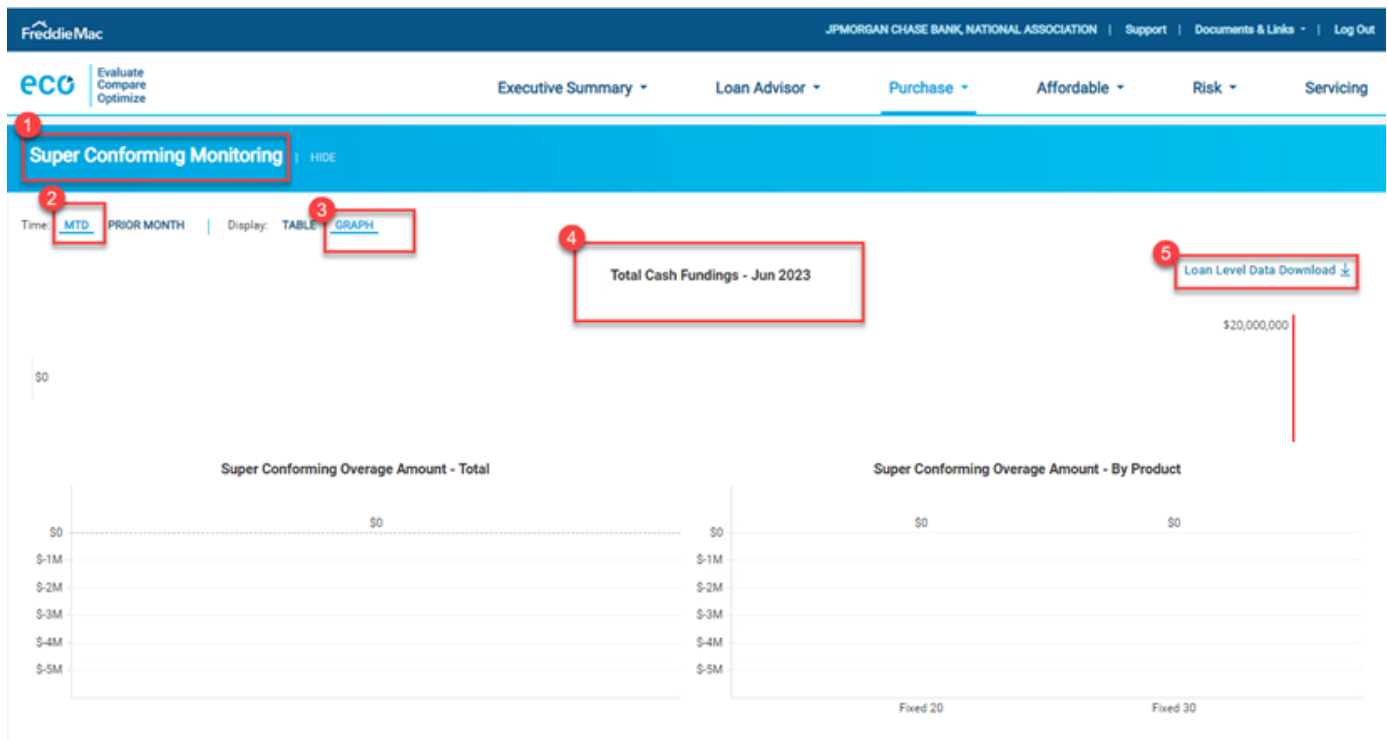
1. **Name of Dashboard:** Super Conforming Monitoring
2. **Time:** Prior Month view of the dashboard
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4. **Table View:** Total Funded Fixed Rate Cash UPB view for Prior Month
5. **PDF Export:** Loan Level Data Download button to export PDF



| Product  | Loan Count | Total Funded Conforming and Super Conforming UPB | Total Funded Super Conforming UPB | Cash Specified Pool Type (Super Conforming) | Cash Specified Pool Type (All Other) | Non-TBA | SC Calc Numerator | SC Calc Denominator | Super Conforming % | Super Conforming Overage Amount |
|----------|------------|--|-----------------------------------|---|--------------------------------------|---------|-------------------|---------------------|--------------------|---------------------------------|
| Total    | 1,364      | \$461,949,330                                    | \$6,189,589                       | \$0   | \$151,975,177                        | \$0     | \$6,189,589       | \$309,974,152       | 0.00%              | \$0                             |
| Fixed 10 | 4          | \$195,574  | \$0                               | \$0   | \$0                                  | \$0     | \$0               | \$195,574           | 0.00%              | (\$19,557)                      |
| Fixed 15 | 15         | \$3,965,274                                      | \$750,000                         | \$0   | \$735,200                            | \$0     | \$750,000         | \$3,230,074         | 23.22%             | \$426,993                       |
| Fixed 20 | 9          | \$2,004,254                                      | \$0                               | \$0   | \$142,000                            | \$0     | \$0               | \$1,862,254         | 0.00%              | (\$186,225)                     |
| Fixed 30 | 1,336      | \$455,784,227                                    | \$5,439,589                       | \$0   | \$151,097,977                        | \$0     | \$5,439,589       | \$304,686,250       | 1.79%              | (\$25,029,036)                  |

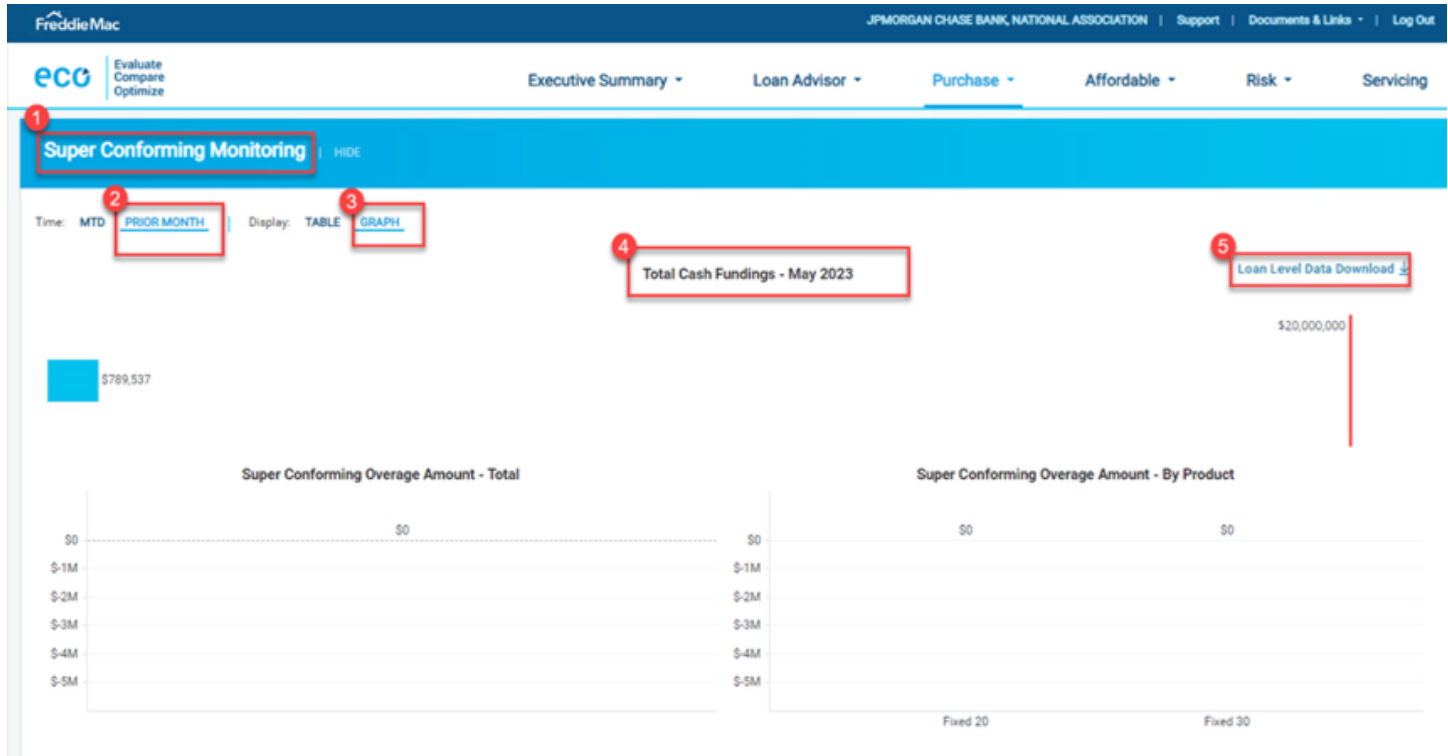
## Super Conforming Monitoring MTD Graph View

1. **Name of Dashboard:** Super Conforming Monitoring
2. **Time:** MTD (Month-to-Date) view of the dashboard
3. **Display:** Dashboard should display graph
4. **Table View:** Total Funded Fixed Rate Cash UPB view for MTD
5. **PDF Export:** Loan Level Data Download button to export PDF



## Super Conforming Monitoring Prior Month Graph View

1. **Name of Dashboard:** Super Conforming Monitoring
2. **Time:** Prior Month view of the dashboard
3. **Display:** Dashboard should display graph
4. **Table View:** Total Funded Fixed Rate Cash UPB view for Prior Month
5. **PDF Export:** Loan Level Data Download button to export PDF



## Export Functionality

1. PDF Export which facilitates download of the summary as a PDF
2. Spreadsheet to export the results in Excel format.