Freddie Mac SINGLE-FAMILY

ECO®

PUBLIC

July 31, 2026, Release Notes

Overview of Changes:

With this release, ECO® introduces the following:

1. A new link to access the Quality Control Advisor Plus℠ Reports on ECO
2. Enhancements to the Loan Product Advisor® (LPA®) Pipeline & Affordable Dashboard on the Origination & Selling tab to provide more insights
3. The tab, *Housing Goals*, was renamed as *Affordable*

1. Quality Control Advisor Plus Delinking and New Link

1) Introduction

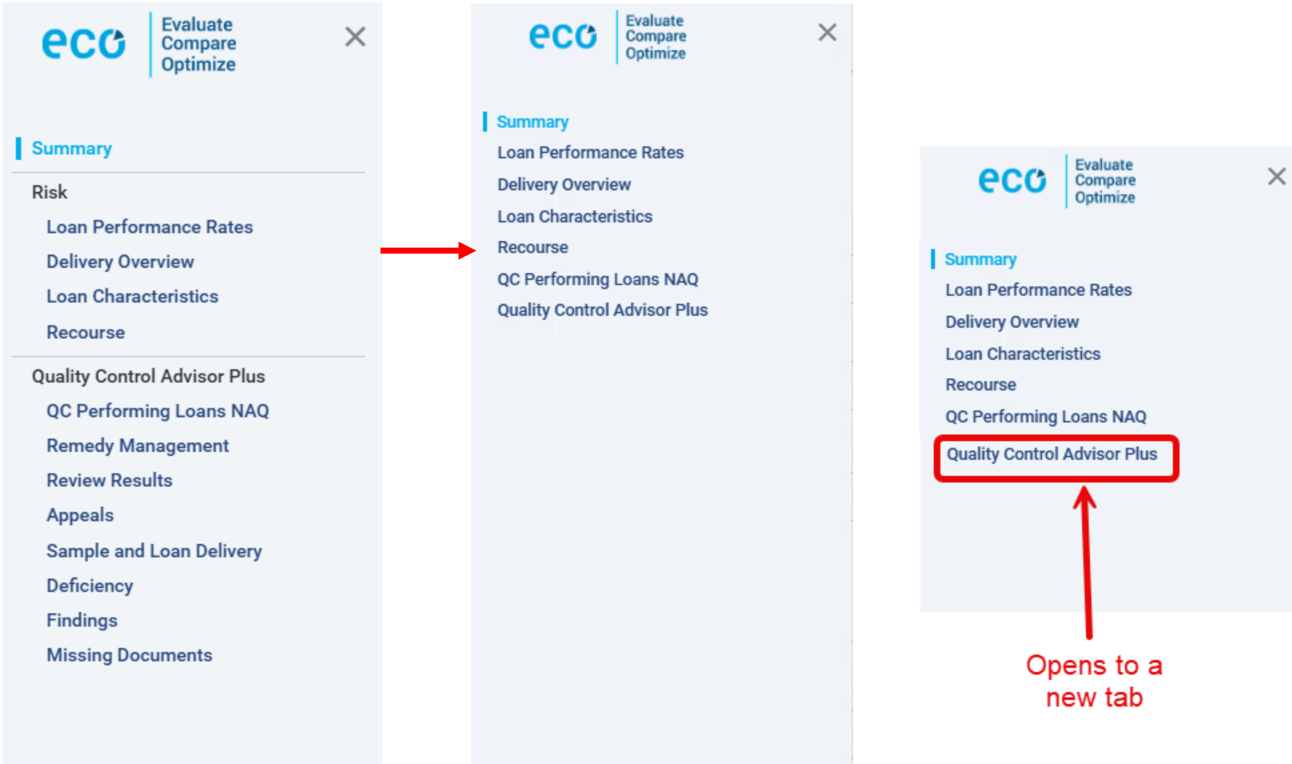
We've created a new log-in for Quality Control Advisor Plus reporting. Both Sellers and Servicers should access quality control insights via the new **ECO Quality Control Advisor Plus** link. Quality Control Advisor Plus reporting will no longer be accessible through the Risk tab on the ECO reporting platform. A redirect was put in place on the Risk tab to assist users and a log-in button was added to the Quality Control Advisor Plus page on the Single-Family site for direct access to the Quality Control Advisor Plus reports.

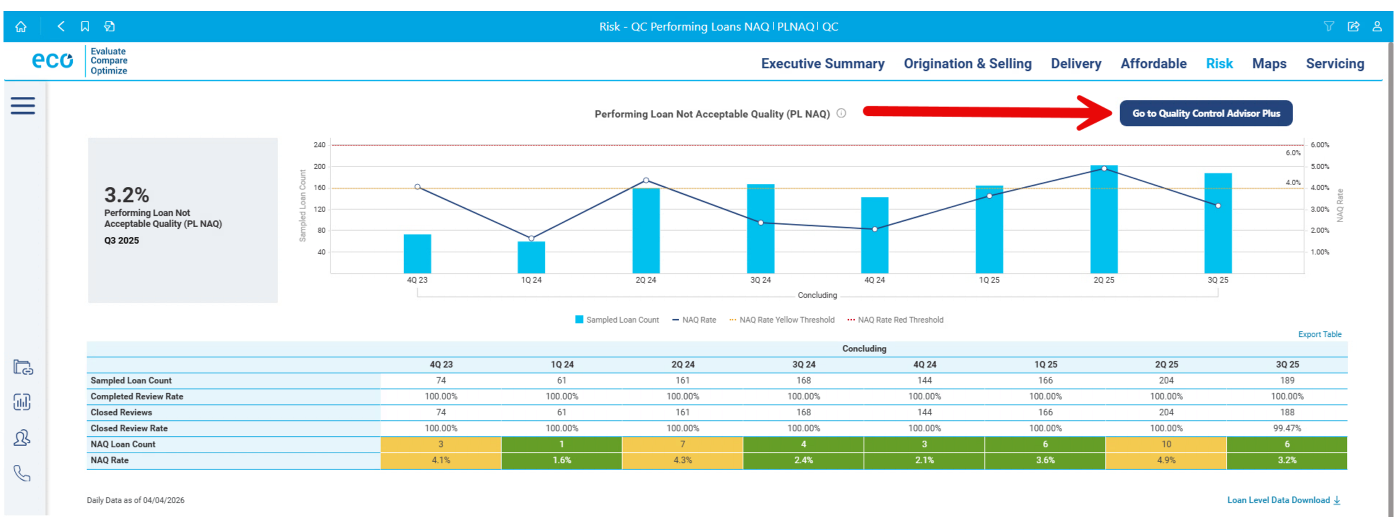
The reports and insights remain the same, but users will benefit from easier navigation within the new Quality Control Advisor plus site hosted on ECO. An updated user interface (UI) will be introduced in the coming months.

Business Benefits:
The new Quality Control Advisor Plus reporting login ensures the responsible parties (entities that own the representations and warranties) have easy access to the information on loans they need to act on.

2) Updated Risk Menu and Accessing Quality Control Advisor Plus Reports from ECO

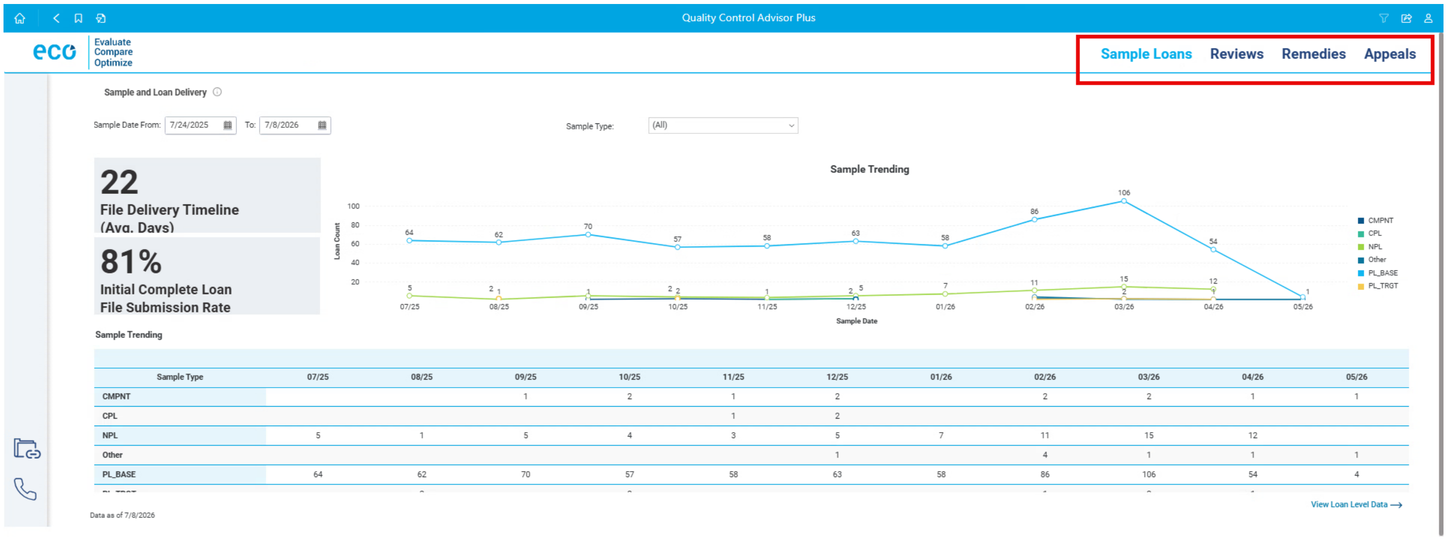
The menu on the upper left corner of the Risk tab was updated to display only the risk-related reports along with the QC Performing Loans NAQ report. **Quality Control Advisor Plus** under the Risk tab will redirect to the new link where all the Quality Control Advisor Plus reports will be housed. A button is also displayed for the QC Performing Loans NAQ report.

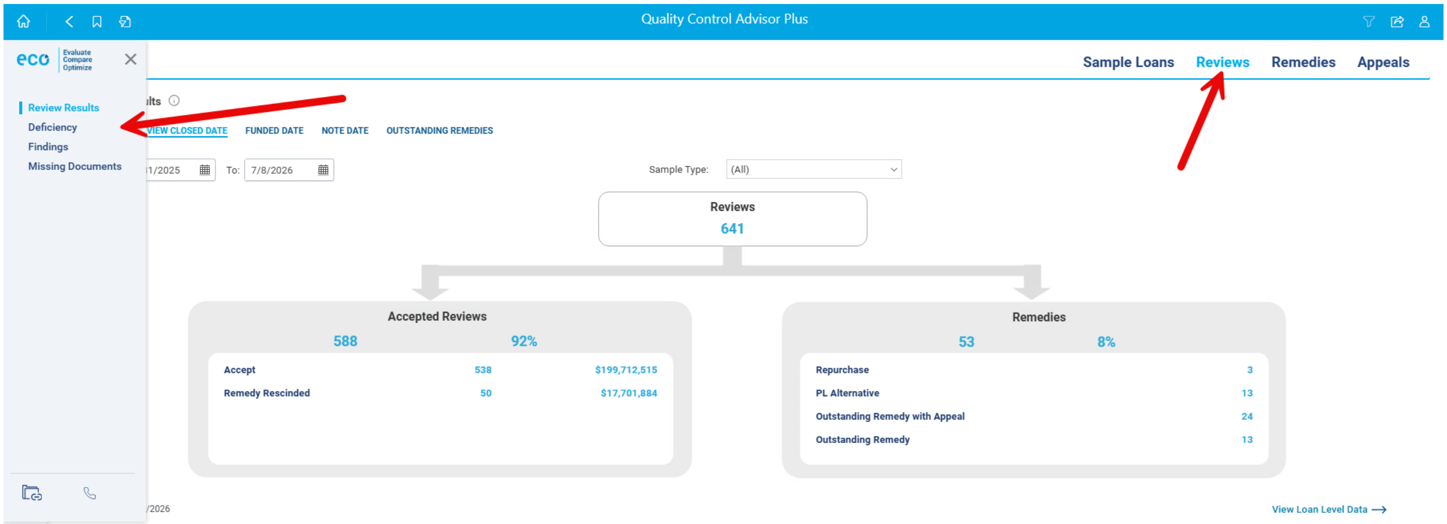




3) New Quality Control Advisor Plus User Interface

In the new interface, the Sample and Loan Delivery report will be the default page. The other reports can be found under the headers, *Reviews, Remedies, Appeals, Deficiency, Findings*. *Missing Documents* reports will be available through a menu on the left navigation within the Reviews tab. The reports and visualizations will not change.





2. LPA Pipeline and Affordable Dashboard

1) Introduction

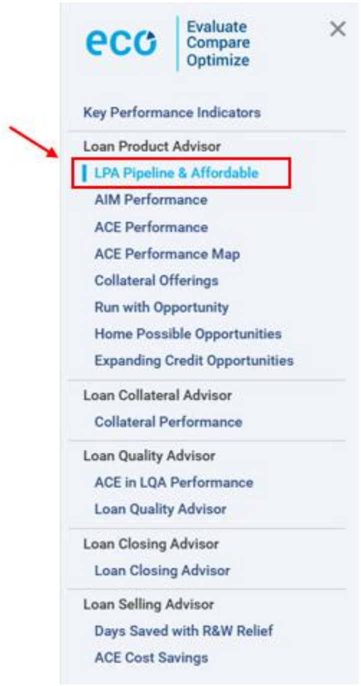
The LPA Pipeline and Housing Goals dashboard was enhanced and renamed to the LPA Pipeline and Affordable dashboards. The enhancements include new and updated affordable metrics, focused on Duty to Serve and housing goal eligible applications.

Business Benefits:

ECO users will gain clearer and more insightful information into the performance of affordable loan applications.

2) Navigating to the LPA Pipeline & Affordable Dashboard

The LPA Pipeline & Affordable dashboard will be available under the Loan Product Advisor section of the Origination & Selling page of ECO.

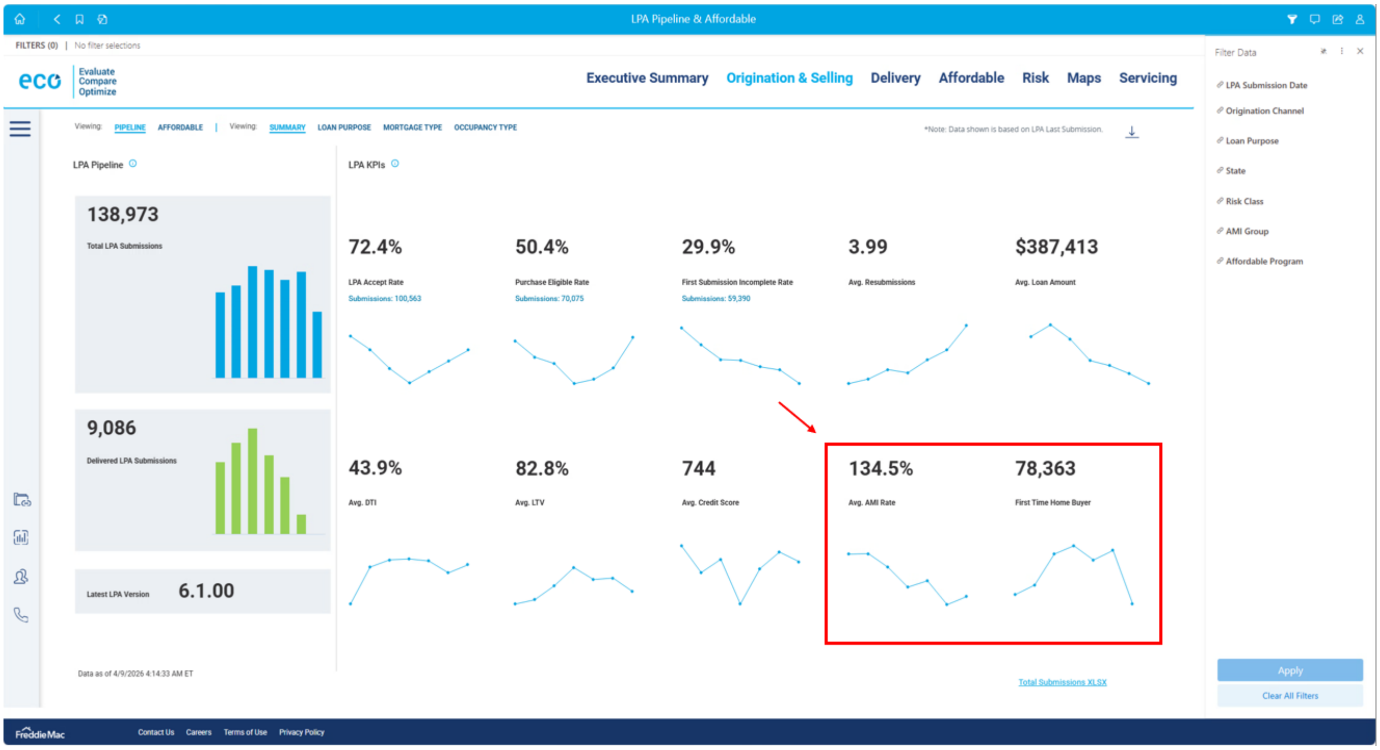


3) Components of the Dashboard

1. The updated LPA Pipeline & Affordable dashboard will continue to feature two main dashboard views, the LPA Pipeline view and the Affordable Pipeline view.

2. LPA Pipeline - The LPA Pipeline now features two new metrics (definitions are found below):

   a. Average AMI Rate
   b. First Time Home Buyer



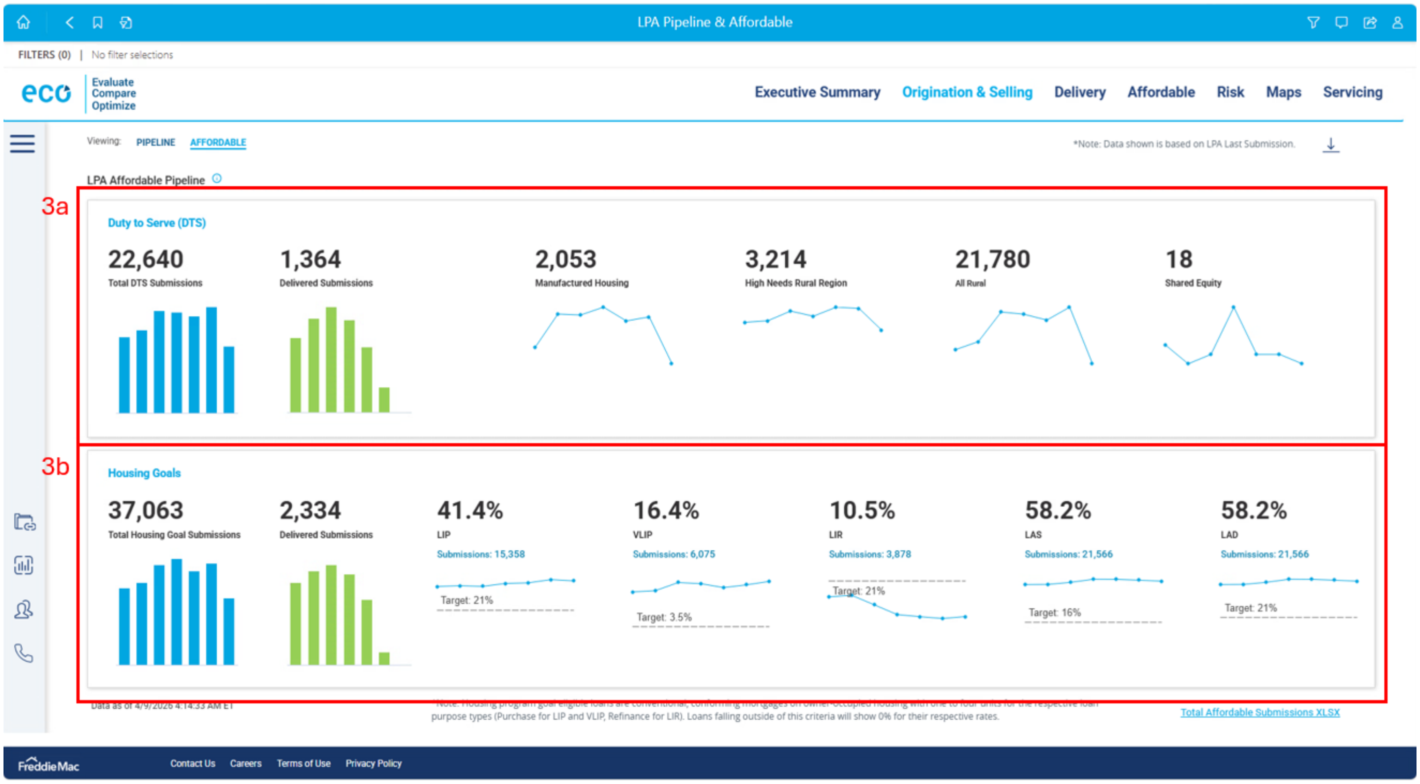
3. Affordable Pipeline - The Affordable Pipeline features two main sections for affordable metrics:

   a. Duty to Serve – The Duty to Serve section focuses on metrics related to manufactured and rural housing for very low-, low- and moderate-income borrowers. The new metrics (definitions found at the end of document) in this view are:

      1. Total Duty to Serve Submissions
      2. Delivered Submissions
      3. High Needs Rural Region
      4. All Rural
      5. Manufactured Housing
      6. Shared Equity

   b. Housing Goals – The Housing Goals section focuses on metrics related to low-income families and families in low-income areas. This section contains existing metrics for Low-Income Purchase (LIP), Very Low-Income Purchase (VLIP), Low-Income Refinance (LIR) and Low-Income Area Purchase Subgoal (LAS). The following are new metrics (definitions at end of document):

      1. Total Housing Goal Submissions
      2. Delivered Submissions
      3. Low-Income Area Designation (LAD)



4. PDF Export - The PDF export feature remains available on the top right corner of the dashboard.

5. Loan Detail Export - Loan Detail export capability remains available via the link at the bottom of each view.

4) New/Updated Metric Definitions in the LPA Pipeline and Affordable Pipeline Views

Pipeline View

Average AMI Rate	The average area median income (AMI) rate on successful LPA submissions.
First Time Home Buyer	LPA submissions where the loan application data shows a first-time homebuyer.

Affordable View – Duty to Serve

Total Duty to Serve Submissions	Count of all unique loan applications successfully submitted through LPA that qualify as Duty to Serve
Delivered Submissions	Duty to Serve submissions that were delivered to Freddie Mac.
High Needs Rural Region	Count of loan applications where the property is located in a High Needs Rural Region.

All Rural	Count of loan applications where the property is located in a designated rural area.
Manufactured Housing	Count of loan applications where the property type is a manufactured home.
Shared Equity	Count of loan applications submitted with one of Freddie Mac's shared equity loan programs.

Affordable View – Housing Goals

Total Housing Goal Submissions	Count of all unique loan applications successfully submitted through LPA that qualify as housing goal eligible.
Delivered Submissions	Housing goal submissions that were delivered to Freddie Mac.
LIP	Submissions that are qualified for ‘Low-Income Purchase’ (AMI > 50% and <= 80%) as a percentage of total submissions.
VLIP	Submissions that are qualified for ‘Very Low-Income Purchase’. (AMI <= 50%) as a percentage of total submissions.
LIR	Submissions that are qualified for ‘Low-Income Refinance’. (AMI <= 80%) as a percentage of total submissions.
LAS	Submissions that are qualified for the Low-Income Area Subgoal (Formerly MAS + LACS) as a percentage of total submissions.
LAD	Submissions that are qualified for the Low-Income Area Goal (LAS + Disaster Area) as a percentage of total submissions.
Note: Housing Goal metrics above are based on conventional, owner-occupied submissions for both the numerator and denominator.	

3. Housing Goals Tab Renamed to Affordable

The Housing Goals report was renamed to Affordable.