ECO®

July 13, 2026 Release Notes

Overview of Changes:

The July 13 ECO® release introduces the Asset Power of One enhancement to the Asset and Income Modeler (AIM) Performance Dashboard in the Origination & Selling tab.

1. Asset Power of One on AIM Performance Dashboard

1. Introduction

The Asset Power of One view summarizes the benefits of using a single asset report. This view includes Representation & Warranties Relief (Asset, Income from Direct Deposit and Employment representation and warranty (R&W)) and Cash Flow and Rent Payment Benefits. It also highlights Potential Missed Benefits, showing where additional asset reports may help deliver more benefits.

Business Benefits:

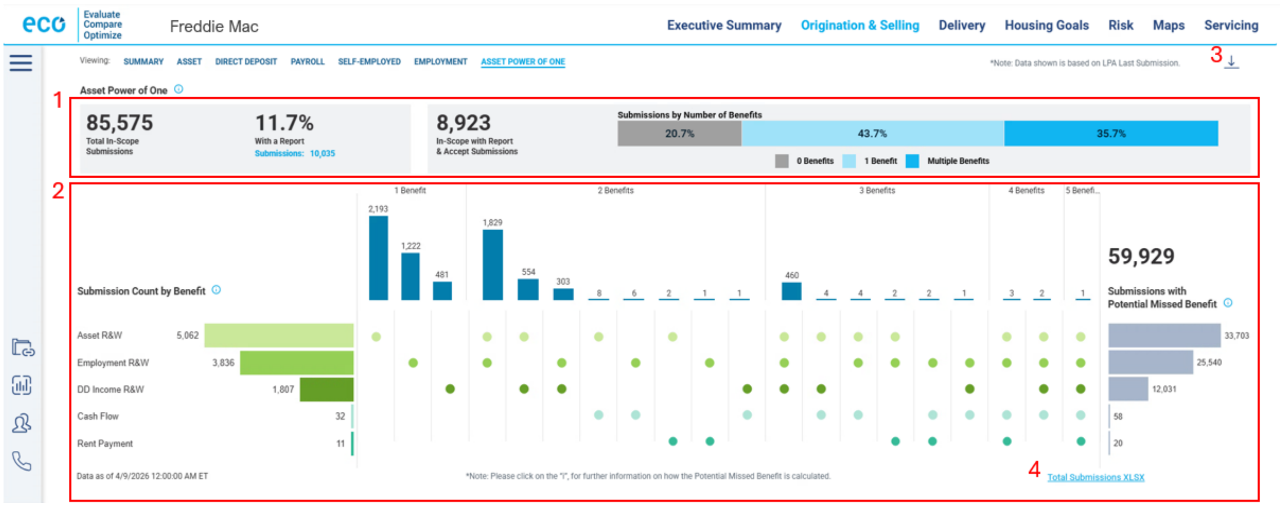
You can view realized and potential AIM benefits from asset reports in one place allowing you to identify loan populations that may be eligible for AIM benefits. The Power of One view helps you to better understand opportunities to reduce loan cycle times through AIM R&W relief.

2. Navigating to the Asset Power of One Dashboard

The Asset Power of One dashboard is available as a new view in the AIM Performance Dashboard in the Origination & Selling tab.

3. Components of the Dashboard

1. The tab titled “Asset Power of One” features a single page, consisting of Key Performance Indicators (KPIs) at the top and a main chart section below with multiple interconnected charts.



1. KPIs Section (Box #1)
   a. The first three KPIs match the existing Asset view, representing the base population for the Power of One benefits.

      1. Total In-Scope Submissions – Conventional, conforming non-jumbo Loan Product Advisor® (LPA®) submissions
      2. Submissions with a Report – In-scope LPA submissions that had an asset report generated
      3. In-scope with Report & Accept Submissions – In-scope submissions with an asset report generated and an LPA risk class of Accept

   b. The KPI bar chart breaks down the benefits realized from the in-scope with report and accept population.

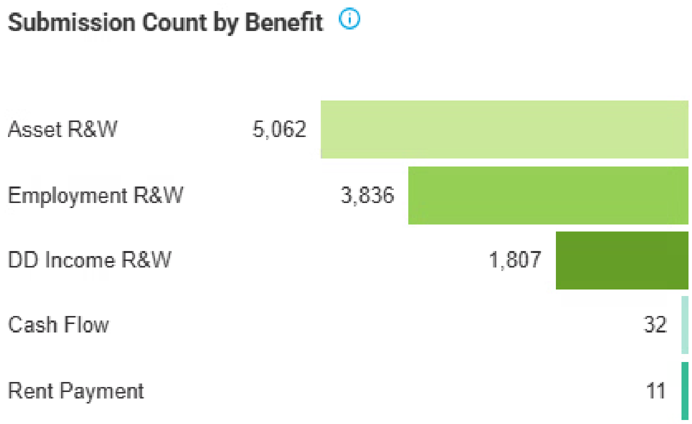
      1. Zero Benefits – Submissions didn’t receive any benefits from the Asset report
      2. One Benefit – Submission received a single benefit from the Asset report
      3. Multiple Benefits – Submission received two or more benefits from the Asset report

2. Main Chart Section (Box #2)
   a. The main chart section is split into three charts that can be read together. The charts represent the counts of benefits from an asset report.

      1. Each dot represents an individual benefit.
      2. Vertical dot combinations represent different combinations of benefits.
      3. Vertical bars show the count of loans with each combination of benefits.
      4. Horizontal bars show the total count of an individual benefit, across all combinations.

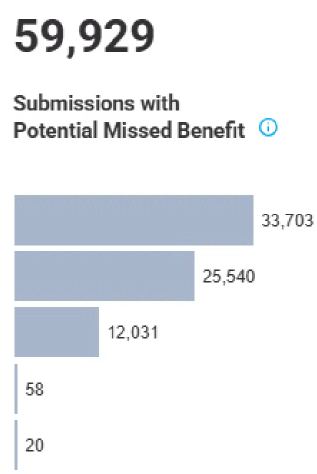
   b. Submission Count by Benefit (below)
      1. The count of submissions received each individual benefit.

2. The sum of benefits will likely be greater than the in-scope with report and accept count since a single submission can get more than one benefit.



c. Submission Count by Benefit Combination (below)
   i. The count of submissions that received different combinations of benefits.
   ii. Each vertical bar represents the count of loans with a specific combination
      1. e.g. Asset R&W alone, or Asset R&W with Employment R&W, or Employment R&W with Cash Flow Benefit)
   iii. The dots below the bar give a visual representation of the benefit combination.

d. Submissions with Potential Missed Benefit (below) – The estimated count of benefits that in-scope submissions could potentially receive if submitted with an asset report.
   i. Potential "R&W benefits" are estimated using LPA "accept" loans from the In-Scope Population.
   ii. Cash Flow and Rent Payment are estimated using LPA "caution" loans from the In-Scope Population.
   iii. The sum of potential missed benefits will likely be greater than the submissions with potential missed benefit count since a single submission can get more than one benefit.



iv. **<u>A note about the Potential Missed Benefit counts</u>**

- The "Potential Missed Benefit ("Estimate") count is the actual benefit rate on loans that had an asset report submitted to LPA. That rate is then used and applied to the population of loans that did not have an asset report submitted but are otherwise in-scope for potential AIM benefits (conventional, conforming loans, collectively, the "In-Scope Population").

This Estimate does NOT and should not be understood to guarantee any asset report assessment result since the actual data was not submitted to AIM for a formal assessment.

3. PDF
   b. PDF export is available via the download icon in the top right of all views (#3 in image above).

4. Loan Detail

   c. Loan Detail export is available via the link at the bottom of each view (#4 in image above).

5. Filters
   d. Filters in the top pane are available for the following values:
      i. Submission Date
      ii. Loan Purpose
      iii. Origination Channel
      iv. Service Provider

Benefit Definitions in the Asset Power of One Dashboard

1. Asset R&W	Submission received asset representation and warranty relief.
2. Employment R&W	Submission received employment representation and warranty relief based on either the asset report alone or both the asset and income reports.
3. DD Income R&W	Submission received income representation and warranty relief based on direct deposit income derived from the asset report.

4. Cash Flow Benefit	Submission leveraged the cash flow benefit to upgrade to an LPA Accept.
5. Rent Payment Benefit	Submission leveraged the rent payment benefit to upgrade to an LPA Accept.

For more information, review the September 2025 ECO Release Notes, which introduced the AIM Performance Dashboard.