

June 1, 2026 Release Notes

Overview of Changes:

The June 1 ECO[®] release features the following enhancements to Quality Control Advisor PlusSM reports:

1. Note Date view now available on multiple reports.
2. Definition updates on multiple reports.

1. Different Views by Note Date

1. Introduction

You can now view the following reports by Note Date:

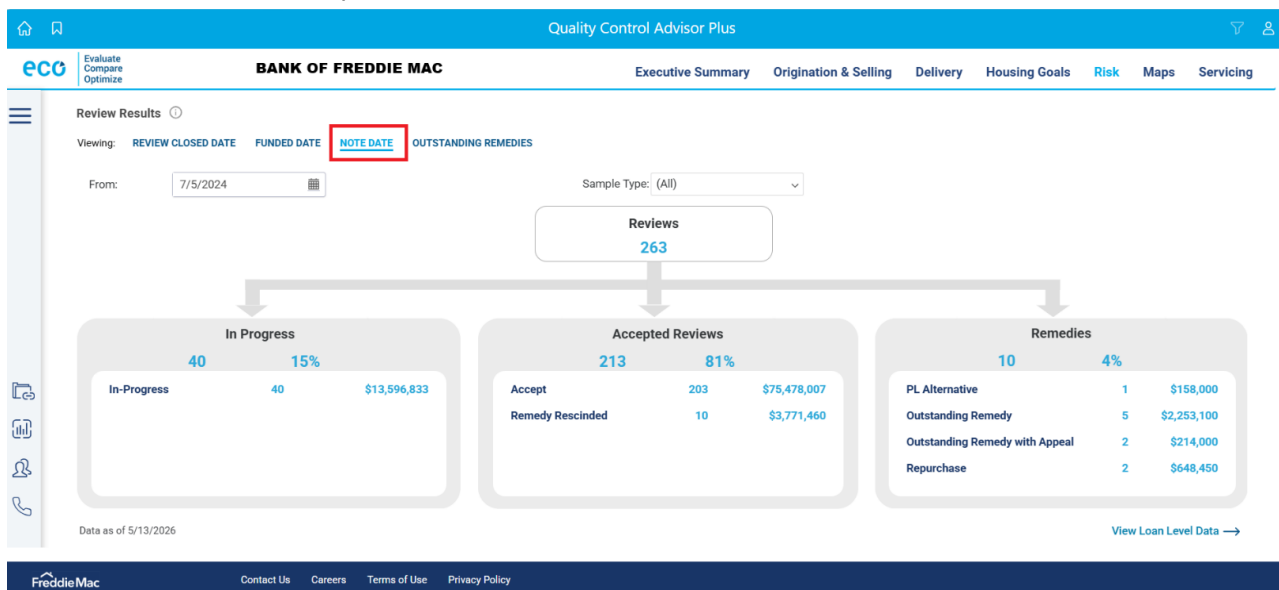
- Review Results
- Deficiency
- Findings
- Missing Documents

Business Benefits:

Gain insights into your reviews, deficiencies, findings and missing documents using the Note Date as an additional filter. The Note Date view allows you to track unresolved items, assess pipeline health and identify root causes and quality improvement opportunities.

2. Reports with Note Date View Available

a. Review Results Report





b. Deficiency Report

Quality Control Advisor Plus

BANK OF FREDDIE MAC Executive Summary Origination & Selling Delivery Housing Goals Risk Maps Servicing

Deficiency VIEWING: REVIEW CLOSED DATE FUNDED DATE **NOTE DATE**

From: 1/31/2024

Sample Type: (All)

Top Deficiencies Resulting in Remedy

Income calculated incorr...	2
Alimony/child support de...	1
Base fluctuating hourly e...	1
Bonus/Commission/Over...	1
C5/C6 Condition Rating	1
Closing Disclosure missl...	1
Completion certificate ml...	1

Deficiency Categories for Deficiencies Resulting in Remedy

Income	6
Collateral	3
Assets	2
Legal/Insurance	2
Eligibility	1
Liabilities	1

Daily Data as of 5/13/2026

Deficiency Trending

Note Date	Accepted/Cured	Deficiencies Resulting in Remedy	Total # of Deficiencies
12/24	1	0	1
07/25	2	3	5
08/25	2	1	3
09/25	3	0	3
10/25	3	0	3
11/25	4	4	8

Deficiency Category Trending for Deficiencies Resulting in Remedy

Note Date	Liabilities	Legal/Insurance	Income	Eligibility
12/24	0	0	1	0
07/25	0	0	2	1
08/25	0	1	1	0
09/25	0	1	2	0
10/25	0	1	1	0
11/25	1	0	2	1

View Loan Level Data →

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c. Findings Report

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Findings VIEWING: REVIEW CLOSED DATE FUNDED DATE **NOTE DATE**

From: 7/5/2024

Sample Type: (All)

Top 5 Findings

Real Estate Owned (REO) taxes/insurance/HOA do...	5
Documents to exclude debt missing or insufficient	3
Base fluctuating hourly employment earning...	2
Base non-fluctuating (salary/hourly) employment ...	2
Critical Repairs - Insufficient documentation to determin...	2
Housing payment calculated incorrectly	2
Net proceeds not documented	2

Daily Data as of 5/13/2026

Findings Trend

Note Date	Findings Count
07/25	3
08/25	6
09/25	5
10/25	3
11/25	7

View Loan Level Data →

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d. Missing Documents Report

Quality Control Advisor Plus

BANK OF FREDDIE MAC

Executive Summary | Origination & Selling | Delivery | Housing Goals | Risk | Maps | Servicing

Missing Docs ⓘ

Viewing: REVIEW CLOSED DATE | FUNDED DATE | **NOTE DATE**

From: 7/5/2024 | Sample Type: (All)

18% Missing Document Rate

Current Missing Document Status

Number of Outstanding Missing Docs (Date filters do not impact this chart)

Due within 6-10 days	Due within 5 days	Overdue	5
3	1	1	

Missing Documents Response Timeline

6-10 days	0-5 days
4 (26.67%)	7 (46.67%)
11-14 days	
4 (26.67%)	

Daily Data as of 5/13/2026

Missing Documents Trending

Note Date	Missing Doc Count
08/24	3
11/24	1
12/24	2
01/25	6
02/25	5
04/25	2
06/25	2
07/25	1
08/25	19
09/25	38
10/25	11
11/25	15
12/25	13
01/26	2

Top 10 Missing Documents

INC - Signed Borrower Authorization missing/insufficient	57
Sales contract missing/insufficient	12
INC - Incomplete Initial Loan File	9
Note is missing or insufficient	9
Closing Disclosure missing/insufficient	7
Gift Donor transfer documentation missing/insufficient	7
Monthly payment amount not verified	7
Appraisal - missing or incomplete	5
Asset statements missing or insufficient	5
Credit documentation missing	5

View Loan Level Data →

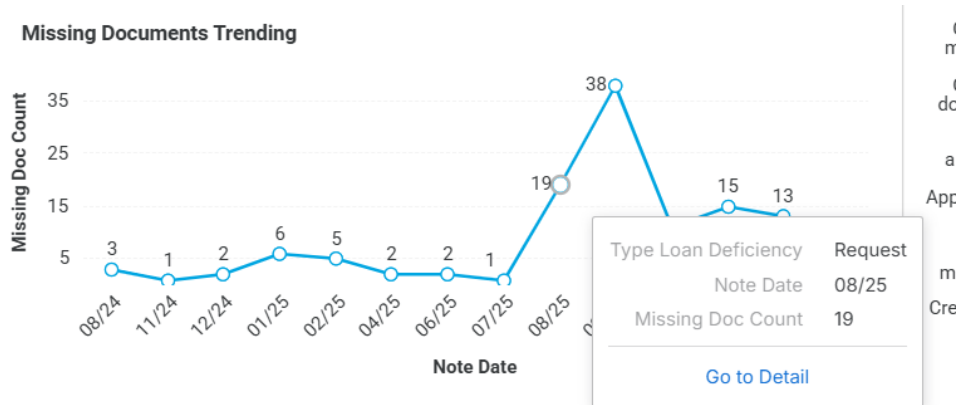
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Note: You can drill down using filters on each report to filter the Note Date and Sample Type.

From: 7/5/2024 | Sample Type: (All)

All Loan Level data and Go to Detail (when applicable) links at the bottom of each report will also show the Note Date information.

Review Status	Note Date	Review Date	Funding Date	Sample Date	Review Closed Date	Remedy Type	Loan Purpose
Review Closed	12/12/2024	12/8/2025	1/14/2025	10/30/2025	2/25/2026	Repurchase	Purchase





2. Definition Updates on Multiple Reports

1. Introduction

Quality Control Advisor Plus reports have an “i” icon at the top of the page where definitions can be found. Definitions on the following reports have been updated: Review Results, Appeals, Sample and Loan Delivery, Deficiency, Findings and Missing Documents.

Business Benefits:

- Clearly distinguish between "Customer Selected Date Range" and "Rolling Date Range."
- Standardize year format to "20XX-20XY" in examples.
- Standardize month name format (full name vs. abbreviation) for consistency.
- Number of month updates – some definitions have been switched from 12 month to 24 months date ranges.

Missing Docs ⓘ

Viewing: [REVIEW](#) [CLOSE](#)

From:

16%
Missing Document Rate

Missing Documents R

Missing Document Rate

Definition:
Percentage of loan file requests that contained one or more missing documents.

Note: Includes missing documents that are resolved, canceled, or still outstanding.

This rate does not include incomplete documents or incomplete loan file requests. The timeframe uses the "Sample Date" of the loan review, and only contains data for completed calendar months.

Valid Values:

How to Use:
Date Type, Date Range and Sample Type.

For example, if the date is September 15, 20XX, the badge reflects loan reviews that were sampled from September 1, 20XX to August 31, 20XY.

Note: Indicator includes origination data only (no servicing data).

Field Location:
Missing Documents

Current Missing Document Status

Definition:
Number of outstanding missing document requests, categorized by due date, for QC loan reviews that are in progress.

Note: Includes the amount of time left to respond to the missing document request.

Completed loan reviews, such as loan reviews with an accept review status or where a remedy has been requested are not included in this chart. Loans with multiple missing document requests will appear multiple times.