

March 30, 2026 Release Notes

Overview of Changes:

ECO® now features two new dashboards:

1. Quality Control Advisor PlusSM reports are now available in the Risk tab.
2. The new Loan Product Advisor® (LPA®) Pipeline/Housing Goals dashboard is now available in the Origination & Selling tab.

1. New Quality Control Advisor Plus Reports

1. Introduction

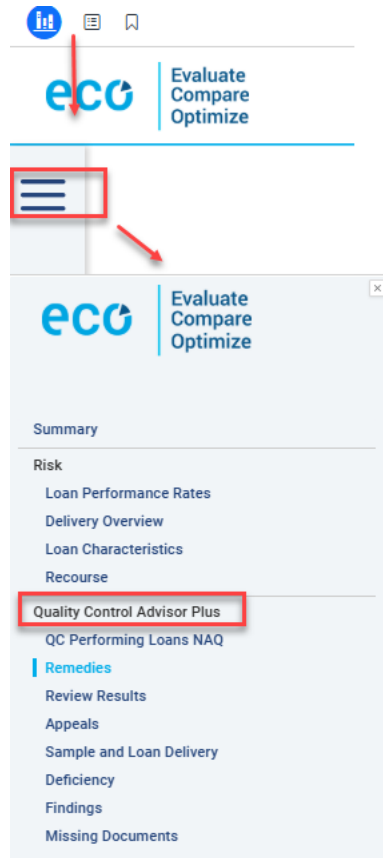
Quality Control Advisor Plus delivers impactful innovative enhancements that help you elevate your quality control (QC) process. Quality Control Advisor® will be retired on **June 1, 2026** and beginning **March 30, 2026**, all new Quality Control Advisor Plus reporting will be available in ECO through the Risk tab. Quality Control Advisor will no longer support the creation of new reports after March 30.

Business Benefits:

The Quality Control Advisor Plus reports in ECO will have a refreshed look and exclusively reflect Quality Control Advisor Plus loan-level data, metrics and trends.

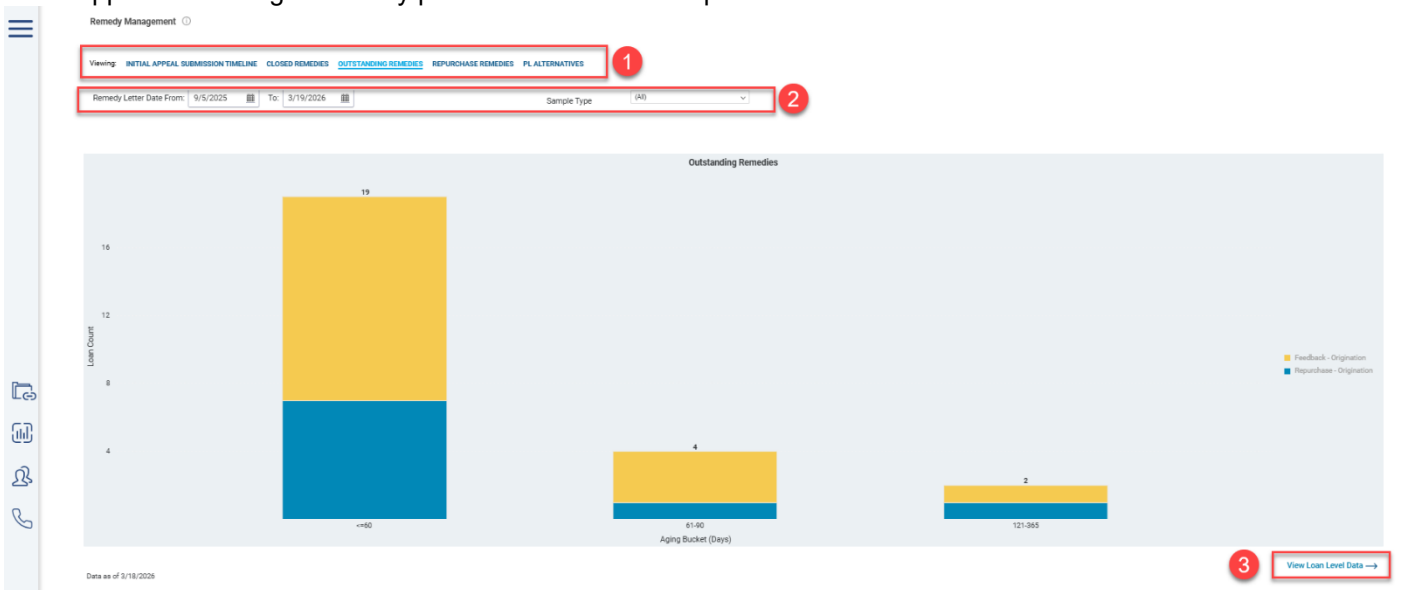
2. Navigating to the Quality Control Advisor Plus Section

The new quality control (QC) reports will be available under the Quality Control Advisor Plus section of the Risk tab. The list will appear by clicking the hamburger menu on the side:



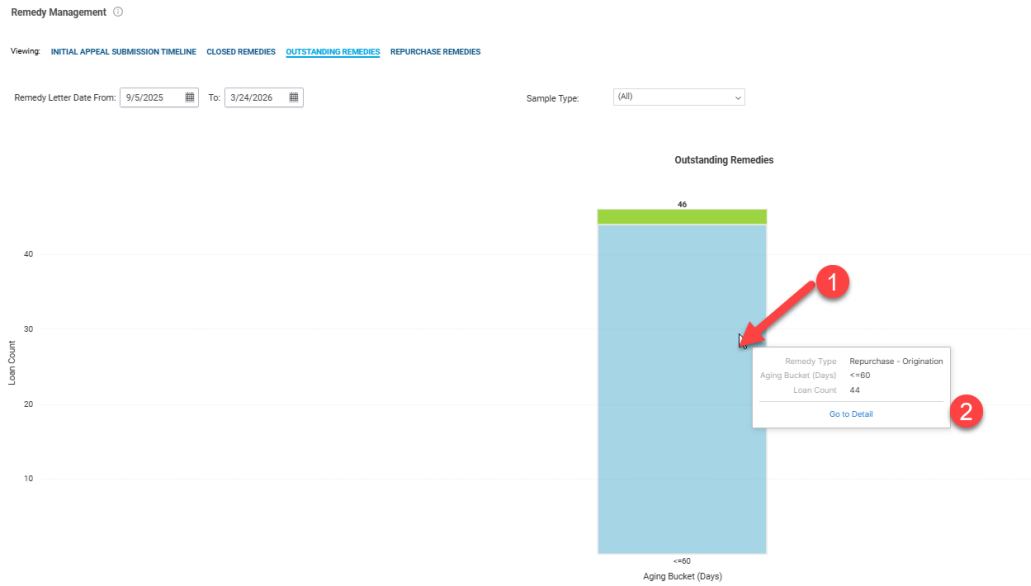
3. Components of the dashboard

Remedy– Provides a consolidated view of open and closed QC origination remedies with loan-level details to support monitoring of remedy performance and risk exposure.





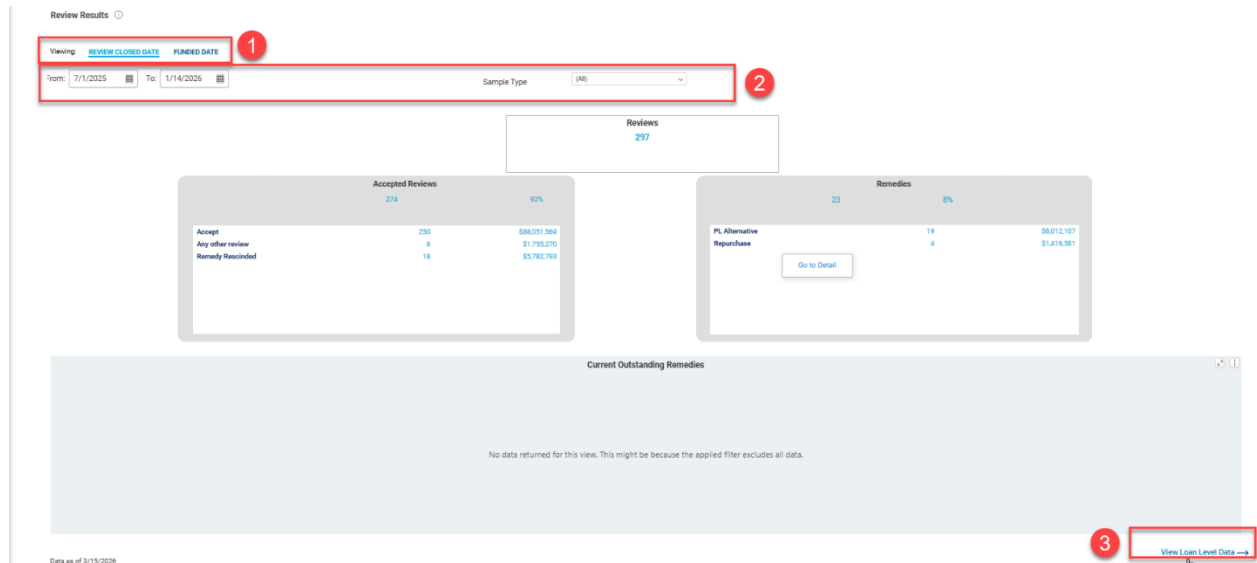
- Available views: Initial Appeal Submission Timeline, Closed Remedies, Outstanding Remedies, Repurchase Remedies and PL Alternatives (if applicable).
- You can filter on a time range and by Sample Type.
- You can export the loan-level detail.



The user can also drill down on the individual charts by:

1. Right clicking on the bar to open the “Go to Details” Option.
2. Click on the “Go to Details” prompt to pull back the loans referenced by the bar.

Review Results – Displays the status and aging of QC loan reviews and outstanding remedies, enabling users to track unresolved items and assess review pipeline health.



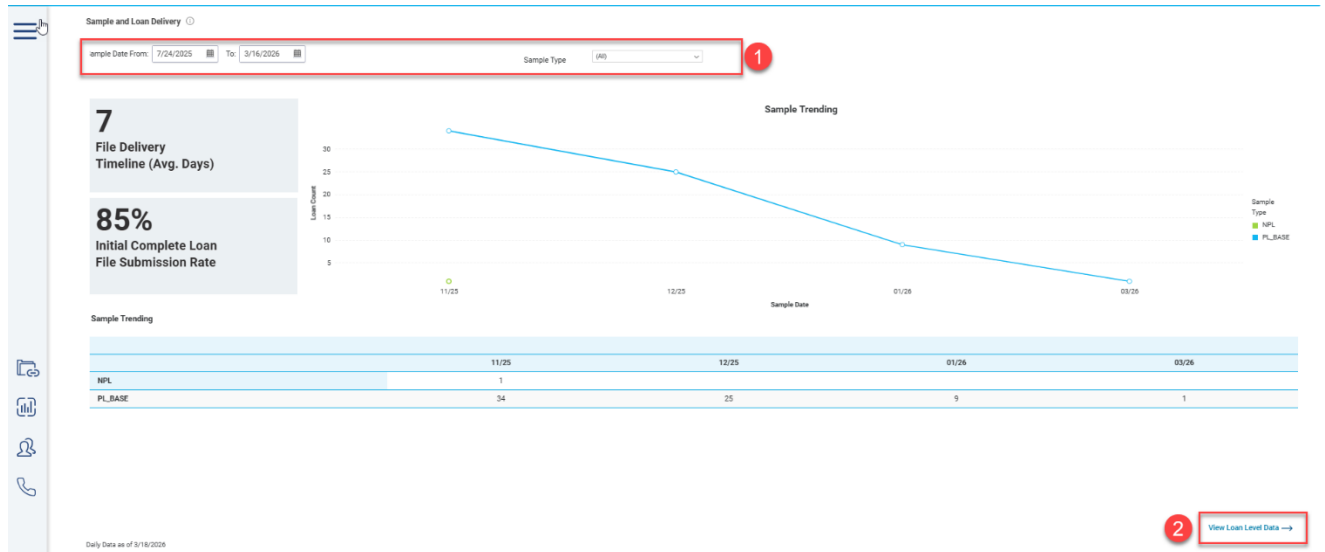


- Available views: Review Closed Date and Funded Date.
- You can filter on a time range and by Sample Type.
- You can export the loan-level detail.

Appeals – Provides insight into Seller appeals activity supporting oversight of the QC appeals process.



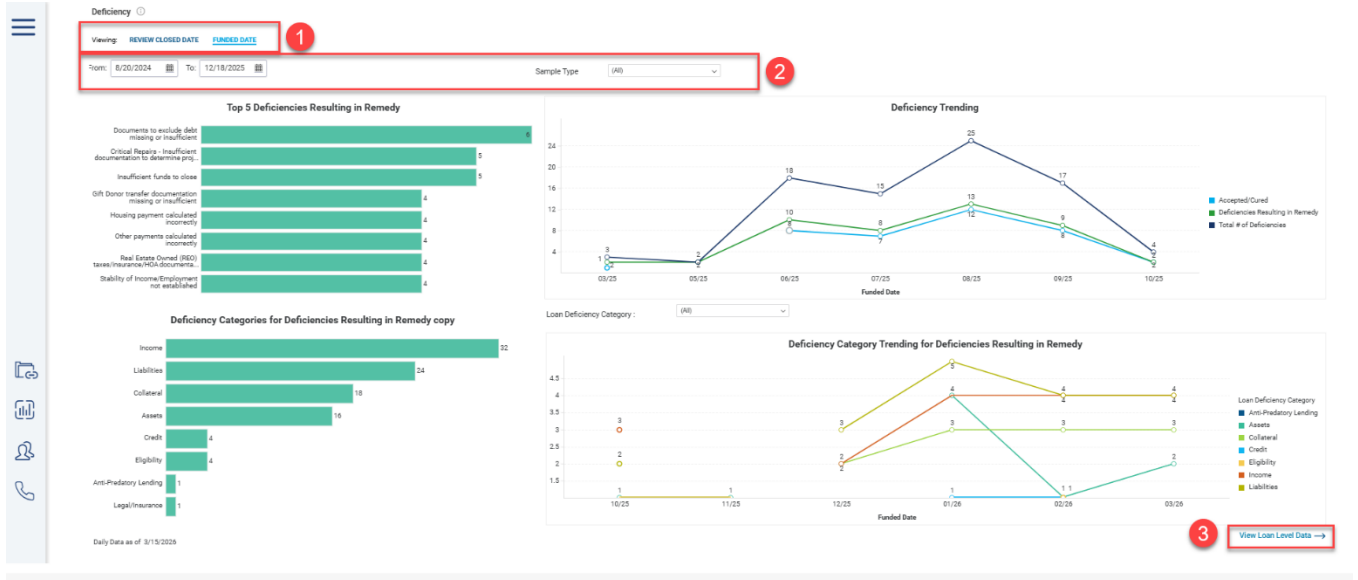
Sample and Loan Delivery – Monitors loan file delivery timeliness and completeness to assess operational performance in loan file submissions.



- You can filter on a time range and by Sample Type.
- You can export the loan-level detail.

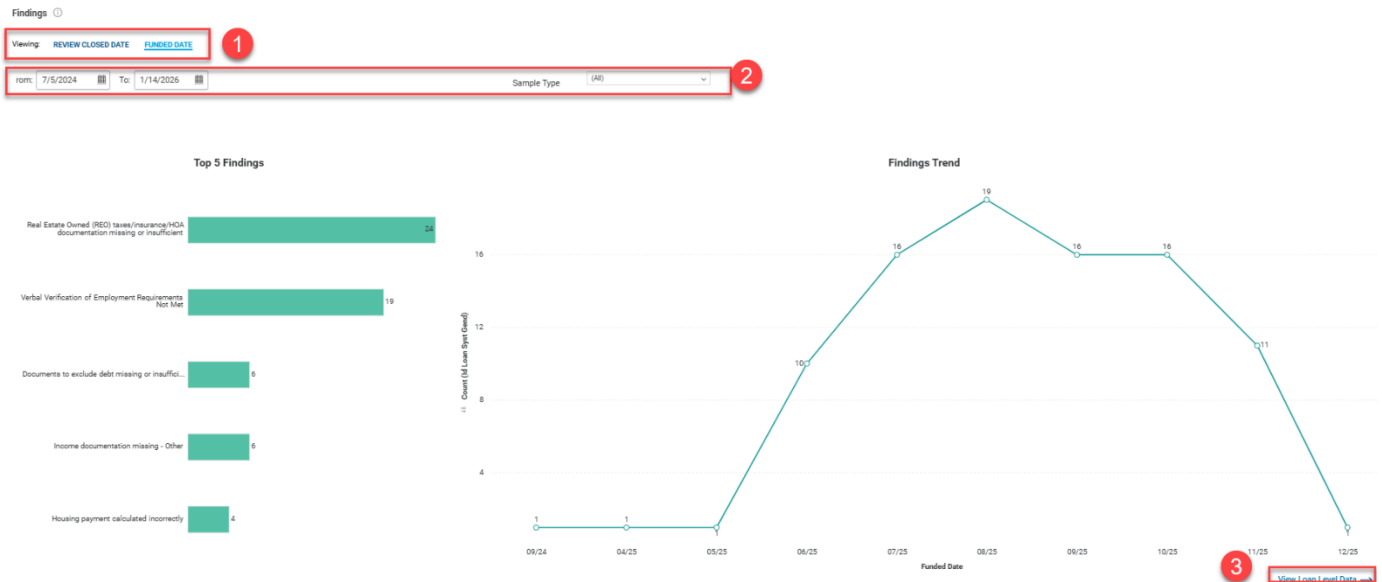


Deficiency – Summarizes QC deficiencies and defects to help identify root causes and quality improvement opportunities.



- Available Views: Review Closed Date and Funded Date.
- You can filter on a time range and by Sample Type.
- You can export the loan-level detail.

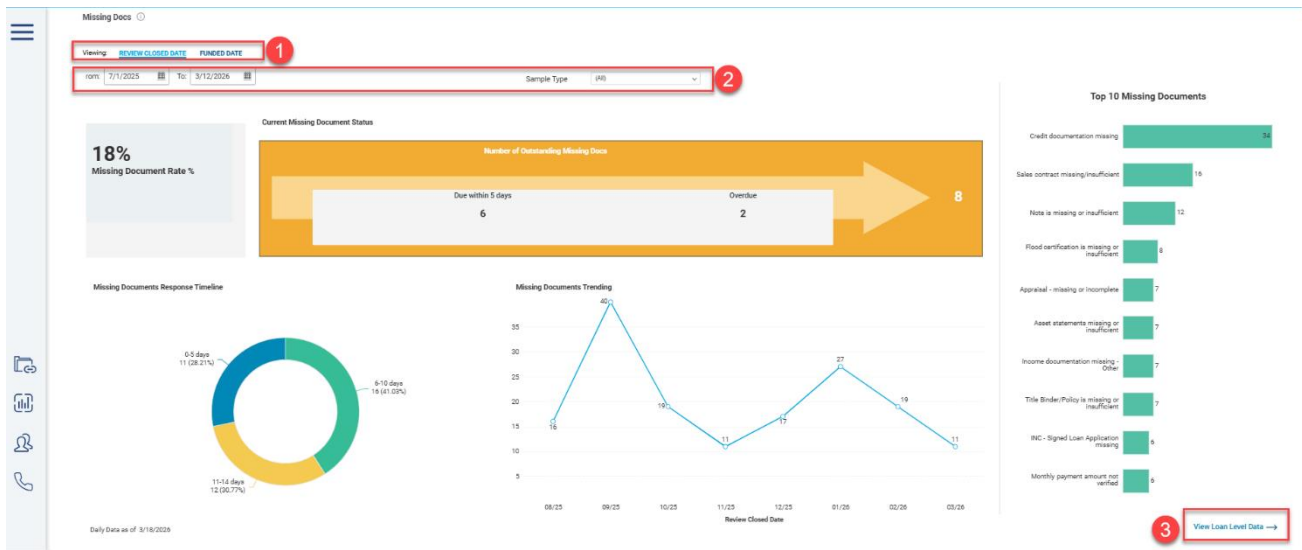
Findings – Summarizes QC findings to help identify root causes and quality improvement opportunities.



- Available views: Review Closed Date and Funded Date.
- You can filter on a time range and by Sample Type.
- You can export the loan-level detail.

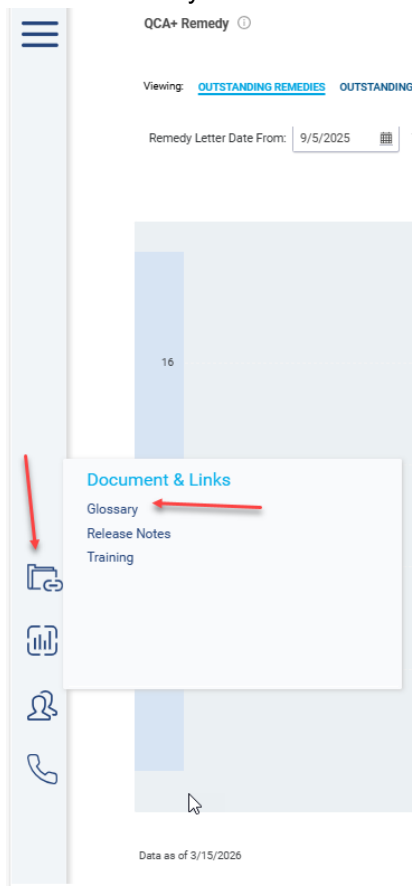


Missing Docs – Tracks missing documentation requests, response timelines and document status, providing visibility into documentation completeness and Seller responsiveness.



- Available views: Review Closed Date and Funded Date.
- You can filter on a time range and by Sample Type.
- You can export the loan-level detail.

The definitions for all reports can be found in the Glossary in the Folder Icon on the bottom left of the page.





2. New LPA Pipeline/ Housing Goals Dashboard in Origination & Selling

1. Introduction

This dashboard provides key loan metrics on submissions through LPA, including affordable program eligibility and housing goal metrics (Duty to Serve).

Business Benefits:

ECO users gain powerful insights into their complete LPA ecosystem- from LPA pipeline analytics to Duty to Serve and affordable program performance. Lenders can leverage these insights to monitor their performance in LPA, streamline their workflows, uncover growth potential and optimize their loan origination operations.

2. Navigating to the LPA Pipeline/Housing Goals Dashboard

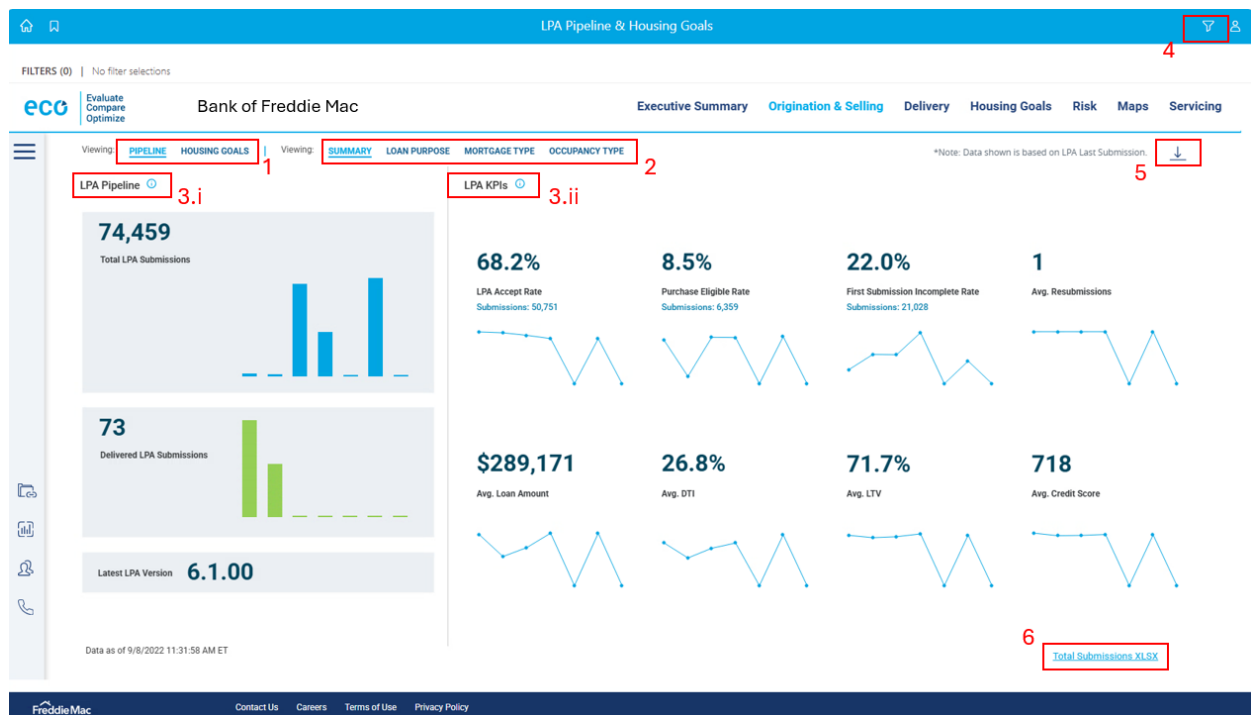
The LPA Pipeline / Housing Goals dashboard will be available under the Loan Product Advisor section of the Origination & Selling page of ECO.



3. Components of the Dashboard

1. Views:

The LPA Pipeline / Housing Goals Dashboard has two dashboard views, the **LPA Pipeline** view and the **Housing Goals** view. To navigate between views, select the respective view title in the top left corner of the dashboard. (#1 in image below)



2. Tab-views:

Each view (**LPA Pipeline view / Housing Goals view**) is composed of four tabbed sections that present metrics at aggregate loan-characteristic levels, supporting comprehensive performance analysis across multiple dimensions. To navigate to each tab/view, click the respective header by #2 in the image above.

- i. **Summary** – Metrics in default view.
- ii. **Loan Purpose** – Summary metrics split by loan purpose: purchase, cash-out and “no cash-out” refinance.
- iii. **Mortgage Type** – Summary metrics split by mortgage type: conventional/conforming loans, non-conventional and non-conforming loans. Loans that are both non-conventional and non-conforming will be grouped under non-conventional.
- iv. **Occupancy Type** – Summary metrics split by occupancy type: primary, secondary and investment.

3. Sections:

Each Tab-view has 2 sections.

- i. **LPA Pipeline (or LPA Housing Goal Pipeline)** – LPA Pipeline section provides information on total LPA submissions and funding trends using the LPA version. The Housing Goal Pipeline view has the same layout as the LPA Pipeline view, but with different metrics and filter options that are tailored toward Duty to Serve goals.
- ii. **LPA KPIs** – This section presents the metrics available in LPA for a lender's aggregated submission data. All metric definitions are listed in the metric definitions table below.

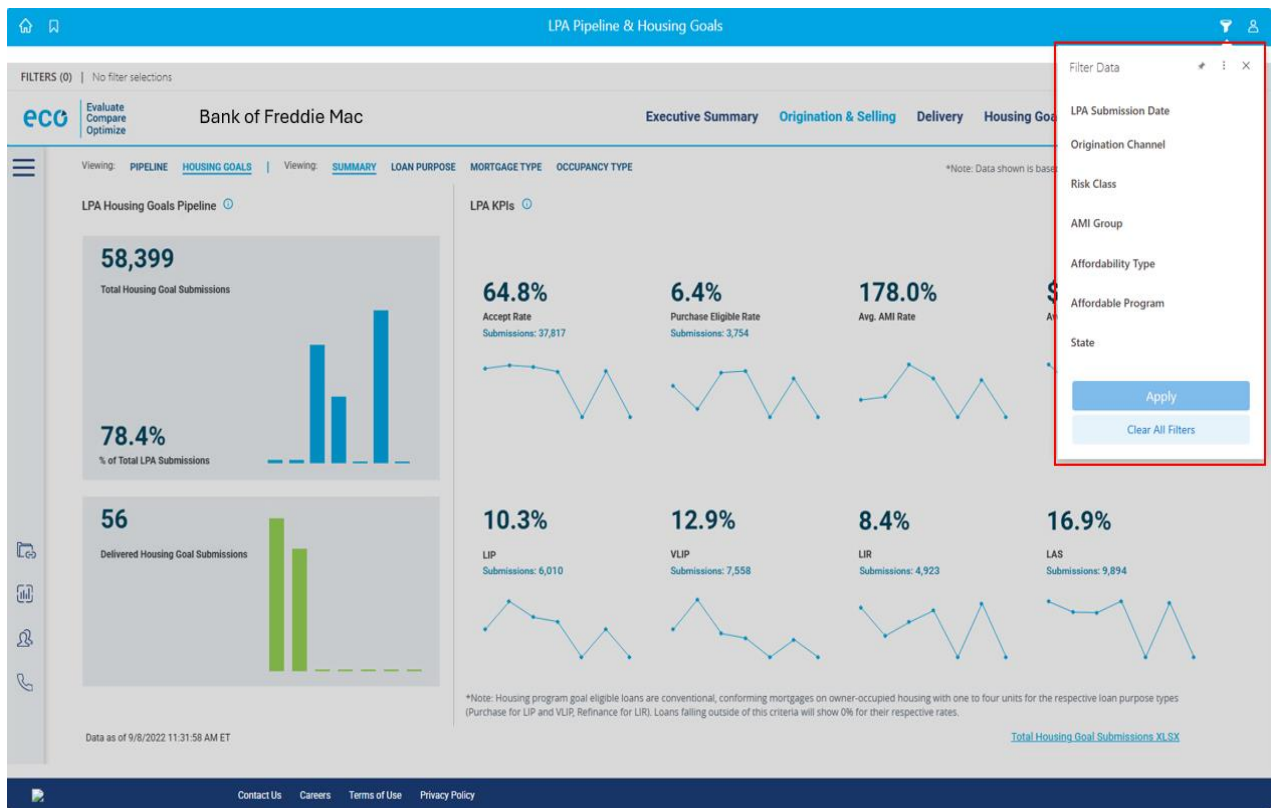
Note: All metrics and trend charts use the last completed LPA submission and are based on the LPA submission date, except for the first submission incomplete rate.



4. Filters:

Most filters apply to both views except a few which are specific to housing goal’s view. Filters available in the top right corner can help slice the data and recognize different patterns.

- Both Views:
 - i. LPA Submission Date
 - ii. Loan Purpose (Purchase/Refinance)
 - iii. Origination Channel (Broker/Lender)
 - iv. Risk Class (Accept/Caution)
 - v. Affordable Type (Various affordable characteristics)
 - vi. State
- Housing Goals View:
 - i. AMI Group (>100%/<= 100%)
 - ii. Affordable Program (Loan Program Identifier)



5. PDF:

PDF export is available via the download icon in the top right corner of all views (#5 in the components image above).

6. Loan Details:

Loan Details can be exported by clicking the link located at the bottom of each view (see #6 in the components image above) The exports are identical across views and contain data for both the LPA pipeline and housing goal views, but the housing goal export will be filtered to housing goal submissions only. The Loan Details will now contain the Mission Index Score, which has been relocated from the Key Performance Indicator – Loan



Products Dashboard. The Mission Index is Freddie Mac's enhanced disclosure that provides insights into mission-oriented lending activities underlying our single-family mortgage-backed securities (MBS).

4. Metric Definitions in the LPA Pipeline / Housing Goals Dashboard

A) LPA Pipeline

No.	Metric Name	Definition
1	Total LPA Submissions	Count of all unique loan applications successfully submitted through LPA.
2	Delivered LPA Submissions	LPA submissions that were delivered to Freddie Mac.
3	Latest LPA Version	The most recent version of the LPA specification on successful LPA submissions.
4	LPA Accept Rate	Percentage of loans receiving "Accept" risk classification on latest successful transaction.
5	Purchase Eligible Rate	Percentage of loans receiving "Eligible" purchase decision on latest successful transaction.
6	First Submission Incomplete Rate	Percentage of LPA submissions with an incomplete first transaction.
7	Avg. Resubmissions	Average number of times each LPA key is resubmitted in LPA.
8	Avg. Loan Amount	The average note amount of the loan on successful LPA submissions.
9	Avg. DTI	The average debt to income ratio on successful LPA submissions.
10	Avg. LTV	The average loan to value ratio on successful LPA submissions.
11	Avg. Credit Score	The average loan level credit score on successful LPA submissions.

B) Housing Goals

No.	Metric Name	Definition
1	Total Housing Goal Submissions	Count of successful LPA submissions qualifying for housing goal programs.
2	% of Total LPA Submissions	Total Housing goal submissions (B.1) as a percentage of total LPA submissions (A.1).
3	Housing Goal Delivered Submissions	Housing goal LPA submissions that were delivered to Freddie Mac.
4	Housing Goal Accept Rate	Percentage of successful housing goal-qualified LPA submissions that received an "Accept" risk classification on latest successful transaction.
5	Housing Goal Purchase Eligible Rate	Percentage of successful housing goal-qualified LPA submissions that receive an "Eligible" purchase decision on latest successful transaction.
6	Housing Goal Avg. AMI Rate	The average Area Median Income % for successful housing goal-qualified LPA submissions.
7	Avg. Loan Amount	The average note amount of the loan on successful housing goal-qualified LPA submissions.
8	LIP	Purchase submissions that are labeled as 'Low-Income Purchase' (AMI > 50% and <= 80%) as a percentage of total LPA submissions (A.1).
9	VLIP	Purchase submissions that are labeled as 'Very Low-Income Purchase'. (AMI <= 50%) as a percentage of total LPA submissions (A.1).
10	LIR	Refinance submissions that are labeled as 'Low-Income Refinance'. (AMI <= 80%) as a percentage of total LPA submissions (A.1).
11	LAS	Purchase, owner occupied submissions qualified for the Low-Income Area Subgoal (Formerly MAS + LACS) as a percentage of total LPA submissions (A.1).