

October 2, 2026 Release Notes

Overview of Changes:

With this ECO[®] release, we're introducing the following enhancements:

- We redesigned dashboards for automated collateral evaluation (ACE) performance and Loan Quality Advisor[®] found on the Origination & Selling tab, giving enhanced insights into ACE eligibility and Loan Quality Advisor submissions.
- For Quality Control Advisor PlusSM reporting in ECO, we added loan level information and enhanced the global filter for improved data segmentation and analysis.
- The Information on E60, E90 and SDQ loans on the Risk tab was updated to include loan-level detail exports.

ACE Performance Dashboard

Introduction

ACE Performance has been redesigned to become a unified dashboard, streamlining the reporting workflow and providing quick access to the following information:

- ACE eligibility
- ACE+ PDR eligibility
- Not assessed/Not eligible reasons
- Rest of market comparisons
- Potential Loan Product Advisor[®] (LPA[®]) ACE cost savings
- ACE in a map view

Business Benefits

You can quickly access your ACE data in one place with interactive visualizations and flexible filtering. This helps you obtain insights faster and make more informed business decisions.

Navigating to and Components of the ACE Performance Dashboard

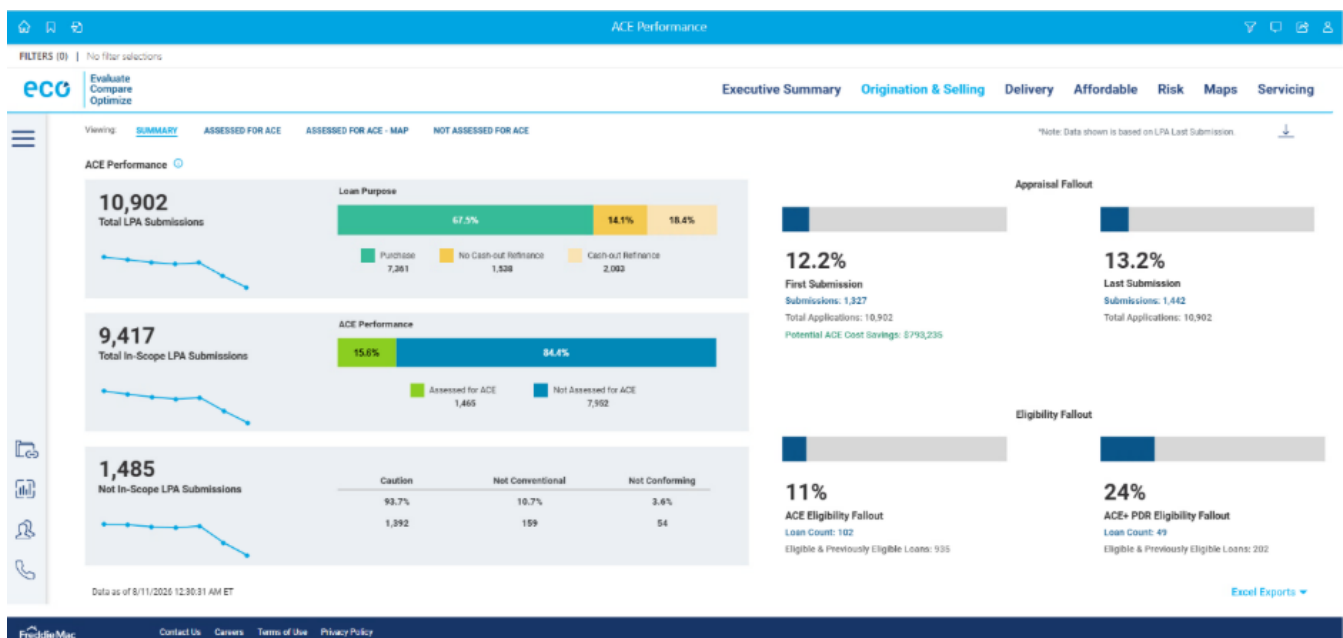
The ACE Performance dashboard remains accessible under the LPA section of the Origination & Selling page. The enhanced ACE Performance dashboard includes four dashboard views:

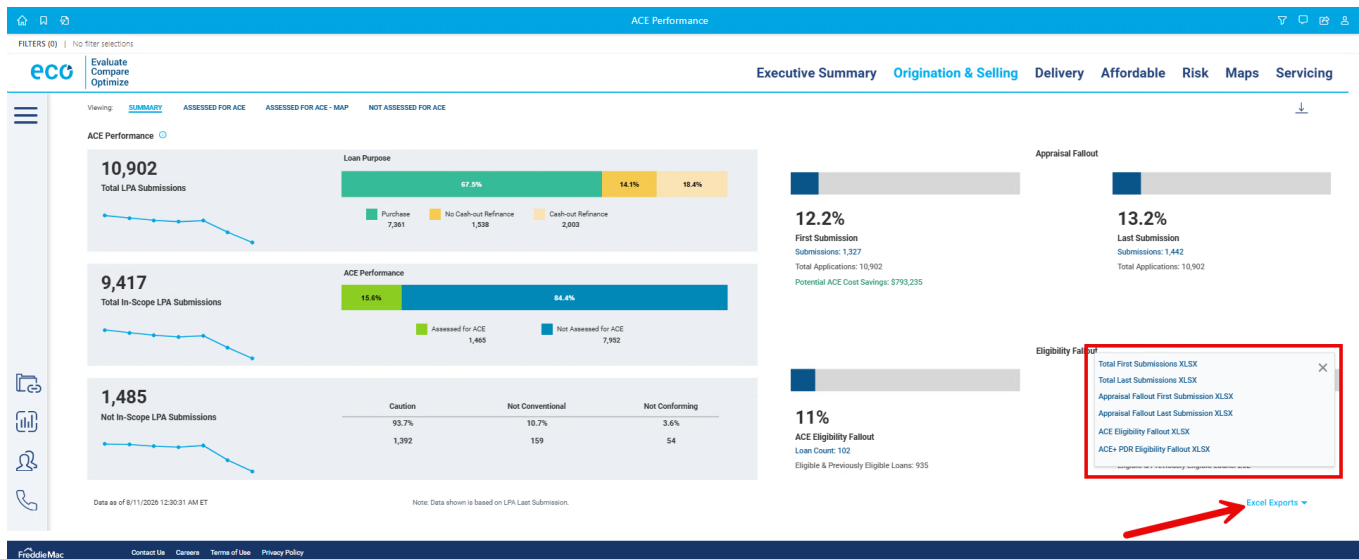
1. Summary
2. Assessed for ACE
3. Assessed for ACE – Map
4. Not Assessed for ACE



Summary View

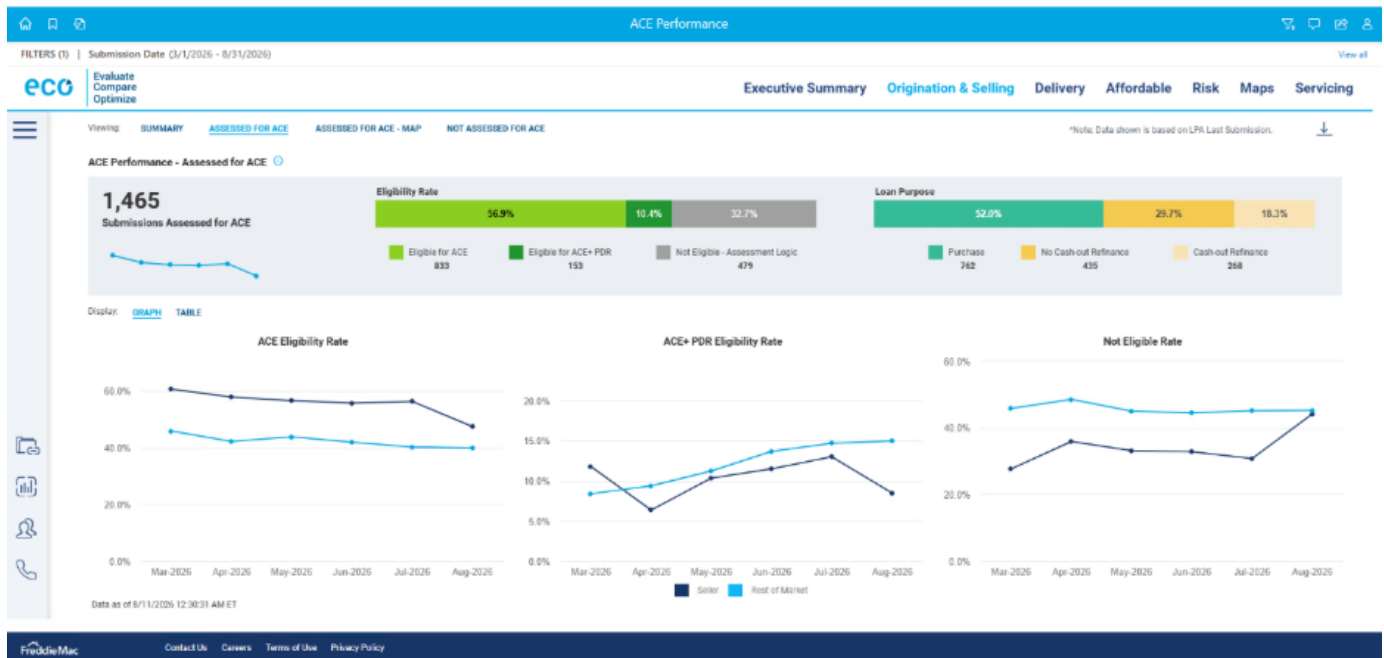
- The summary view displays several key performance indicators (KPIs), including the total number of LPA submissions and the number classified as in-scope or out-of-scope.
- These KPIs can be analyzed in greater detail by loan purpose, whether the submission was assessed for ACE and other criteria.
- Appraisal Fallout and Eligibility Fallout metrics continue to be featured.
- New and updated definitions are available from the summary view:
 - In-Scope LPA Submissions:** Conventional, conforming non-jumbo LPA submissions.
 - Appraisal Fallout - First Submission:** Submissions that were not eligible for ACE on their first LPA submission due to solely having an appraisal already received.
 - ACE Cost Savings:** Based on average appraisal fees by state, this value represents the total estimated appraisal fees that could have been saved if the application leveraged ACE instead of submitting with an appraisal on the first submission.
 - Appraisal Fallout - Last Submission:** Submissions that were not eligible for ACE on their last LPA submission due to solely having an appraisal already received.
 - Eligibility Fallout - ACE:** The percentage of submissions that were once eligible for ACE and are no longer eligible.
 - Eligibility Fallout - ACE+ PDR:** The percentage of submissions that were once eligible for ACE+ PDR and are no longer eligible.
- Loan Level Download - Loan Detail link available at the bottom right-hand corner. Opens to show the six different Excel options.





Assessed for ACE

- This view focuses on LPA submissions that were assessed for ACE, meaning submissions that are in-scope and have been evaluated for ACE based on the criteria outlined in the *Single-Family Seller/Service Guide*.
- Highlights the Seller's eligibility rate and loan purpose categories.
- Graphs and tables at the bottom of the dashboard illustrate how these metrics evolved over time.
- New and updated definitions for Assessed for ACE View:
 - Eligible for ACE:** Submissions that are eligible for ACE on their latest LPA submission.
 - Eligible for ACE+ PDR:** Submissions that are eligible for the ACE+ PDR offering on their latest LPA submission.
 - Not Eligible - Assessment Logic:** Submissions without an appraisal that are not eligible for the ACE or ACE+ PDR offerings solely due to ACE assessment logic.
 - ACE Eligibility Rate:** Submissions that are eligible for ACE as a percentage of total submissions assessed for ACE.
 - ACE+ PDR Eligibility Rate:** Submissions that are eligible for ACE+ PDR as a percentage of total submissions assessed for ACE.
 - Not Eligible Rate:** Submissions that are not eligible for ACE as a percentage of total submissions assessed for ACE.
 - Rest of Market:** Eligibility rates for all Sellers except for the selected Seller.



Graph View

ACE Performance

FILTERS (1) | Submission Date (3/1/2026 - 8/31/2026) View all

eco Evaluate Compare Optimize

Executive Summary Origination & Selling Delivery Affordable Risk Maps Servicing

Viewing: SUMMARY **ASSESSED FOR ACE** ASSESSED FOR ACE - MAP NOT ASSESSED FOR ACE

*Note: Data shown is based on LPA Last Submission.

ACE Performance - Assessed for ACE

1,465 Submissions Assessed for ACE

Eligibility Rate

Eligible for ACE	Eligible for ACE+ PDR	Not Eligible - Assessment Logic
833	153	479

Loan Purpose

Purchase	No Cash-out Refinance	Cash-out Refinance
762	435	268

Display: GRAPH **TABLE**

Assessed for ACE Submissions and Rates	Mar-2026	Apr-2026	May-2026	Jun-2026	Jul-2026	Aug-2026
ACE Eligibility Submissions	211	155	137	131	143	56
ACE Eligibility Rate	60.6%	57.8%	56.6%	55.7%	56.3%	47.5%
ACE Eligibility Rate - Rest of Market	45.9%	42.2%	43.8%	41.9%	40.2%	39.9%
ACE+ PDR Eligibility Submissions	41	17	25	27	33	10
ACE+ PDR Eligibility Rate	11.8%	6.3%	10.3%	11.5%	13.0%	8.5%
ACE+ PDR Eligibility Rate - Rest of Market	8.4%	9.4%	11.2%	13.7%	14.7%	15.0%
Not Eligible Submissions	96	96	80	77	78	52
Not Eligible Rate	27.6%	35.8%	33.1%	32.8%	30.7%	44.1%
Not Eligible Rate - Rest of Market	45.8%	48.4%	44.9%	44.4%	45.1%	45.1%
Total Assessed for ACE	348	268	242	235	254	118

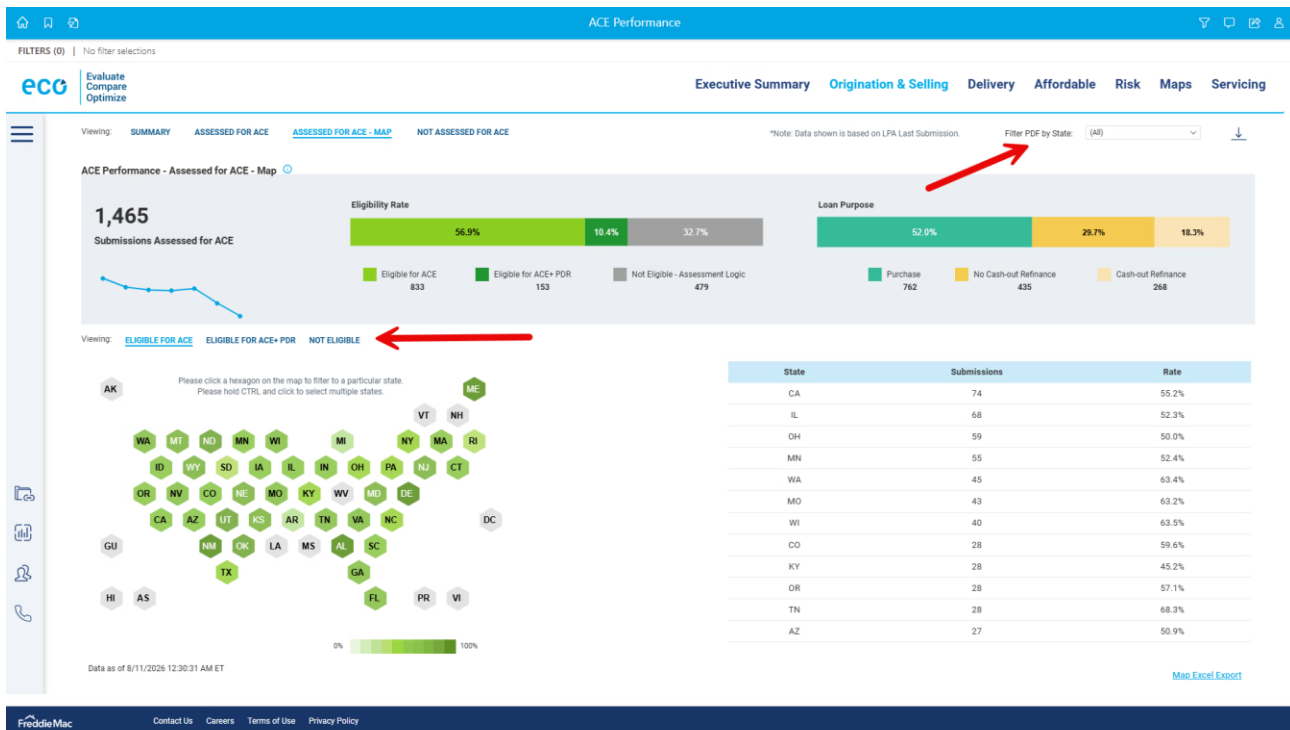
Data as of 8/11/2026 12:30:31 AM ET

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Table View

Assessed for ACE Map

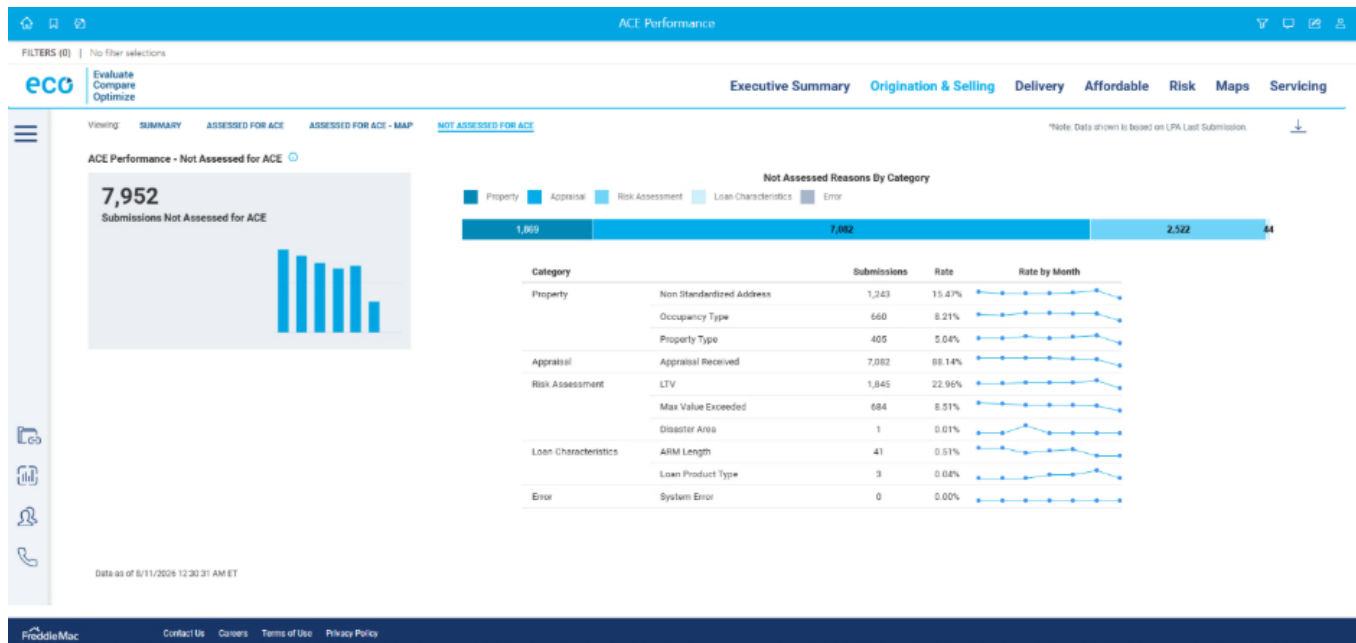
- The Assessed for ACE map provides a similar dashboard to 'Assessed for ACE,' but uses map visualizations instead of time series.
- This enables Sellers to visualize the volume of eligible loans by state.
- Users can easily switch between Eligible for ACE, Eligible for ACE+ PDR, and Not Eligible for ACE.
- Filtering is available to specify a state for the PDF download.



Eligible for ACE Map

Not Assessed for ACE

- This dashboard offers insights into the reasons why certain LPA submissions were not assessed for ACE and distributes them across various categories. You can filter for those reasons by clicking on the category legend.
- New and updated definitions for Not Assessed for ACE View
 - Not Assessed for ACE:** Submissions that were not assessed for ACE due to one or more not eligible reasons (based on the property, appraisal, risk assessment, loan characteristics or system error).
 - Not Assessed Reason Rate:** The percent of submissions that were not assessed for ACE and the reason why an assessment was not made. The sum of these rates can be over 100% due to the potential for submissions to have multiple not eligible reasons.



NOTE: The PDF export functionality remains available in the top right corner of the dashboard.

Loan Quality Advisor Dashboard

Introduction

The Loan Quality Advisor dashboard has been redesigned and now includes the ACE in Loan Quality Advisor and affordable views. Risk Assessment, LPA Data Compare and Purchase Eligibility sections feature user interface updates that improve the overall user experience and seamlessly integrate a new selector for the six views within the dashboard.

Business Benefits

Users will benefit from enhanced navigation, improved data visualization and streamlined access to multiple dashboard views. They will also get more insights on ACE and Affordable (Duty to Serve/Housing Goals).

Navigating to and the Components of the Loan Quality Advisor Dashboard

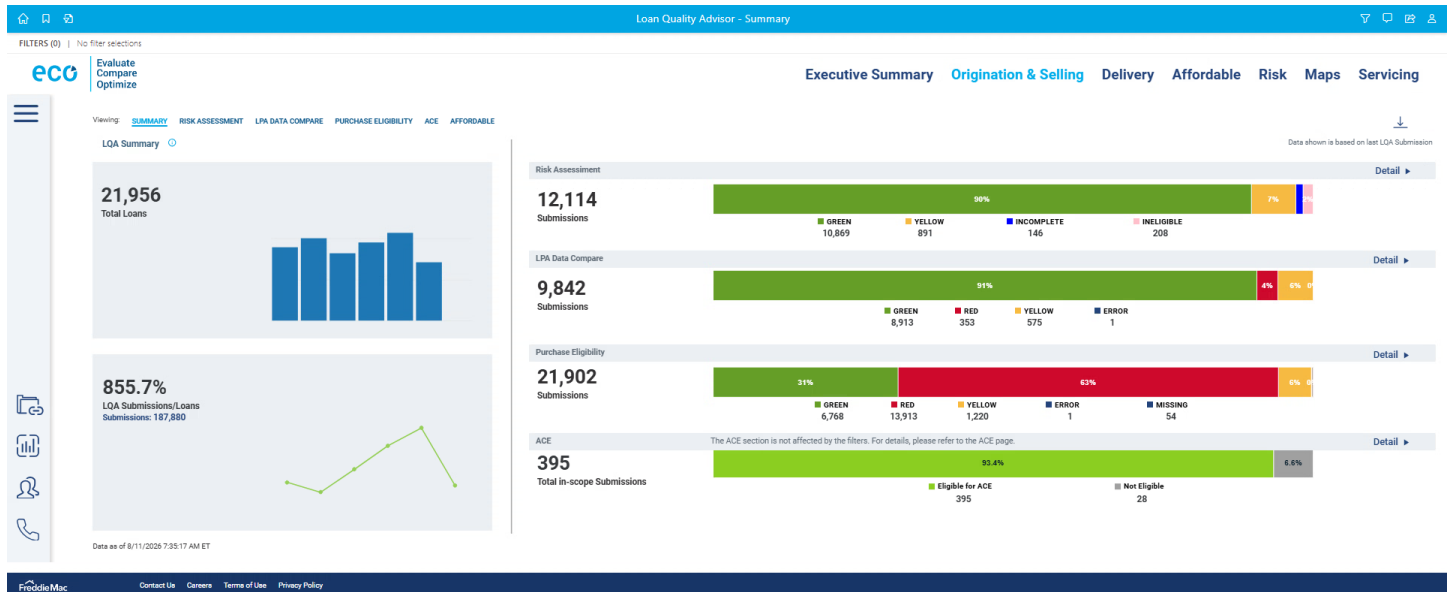
The Loan Quality Advisor dashboard remains accessible under the Loan Quality Advisor section of the Origination & Selling page.

The redesigned Loan Quality Advisor dashboard now features six views: Summary, Risk Assessment, LPA Data Compare, Purchase Eligibility, ACE in Loan Quality Advisor and Affordable.



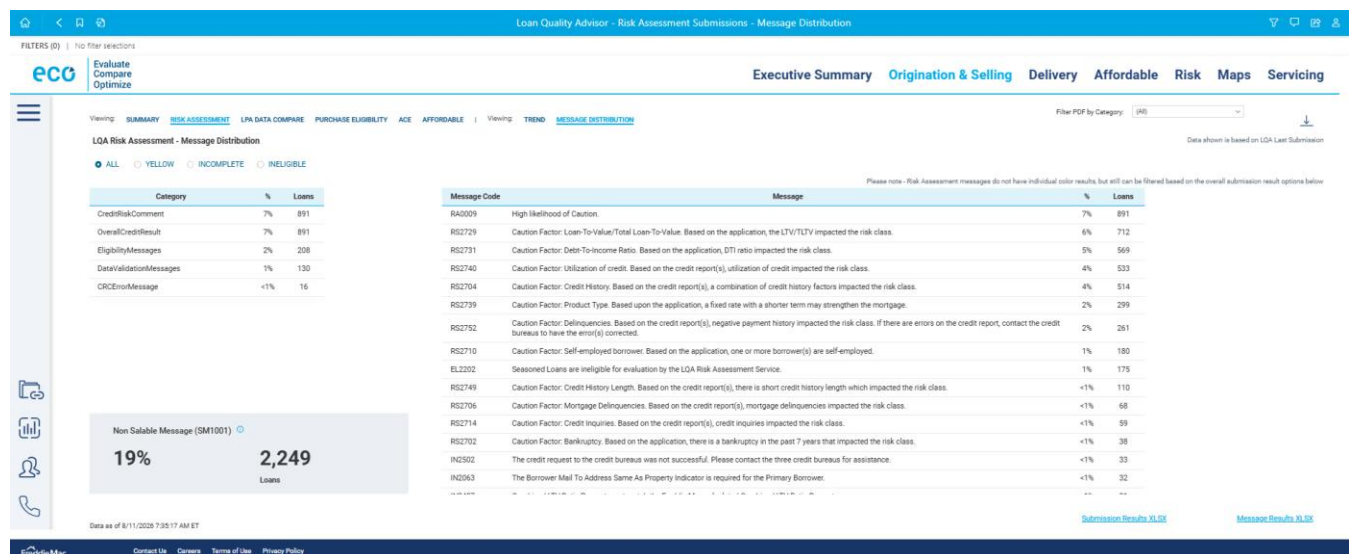
Summary view

The summary view provides an overview of KPIs for Risk Assessment, LPA Data Compare, Purchase Eligibility and ACE views.



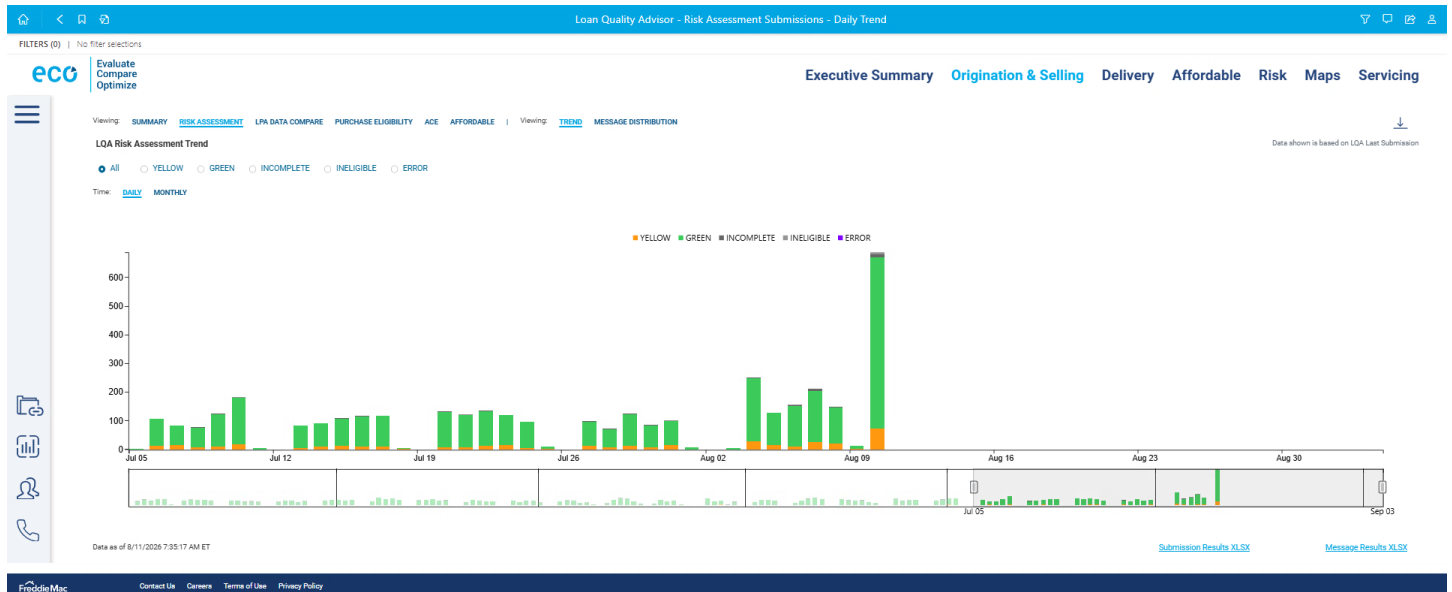
Risk Assessment, LPA Data Compare and Purchase Eligibility

- Each includes two additional views: Message Distribution and Trend.
- Message distribution displays the message, message code, and the percentage and number of loans associated with each message, with an additional table breaking down data by category.
- Trend shows daily data for the past two months in a bar graph, with the option to expand to six months and aggregate data monthly.
- All views can be filtered by message distribution using radio buttons.





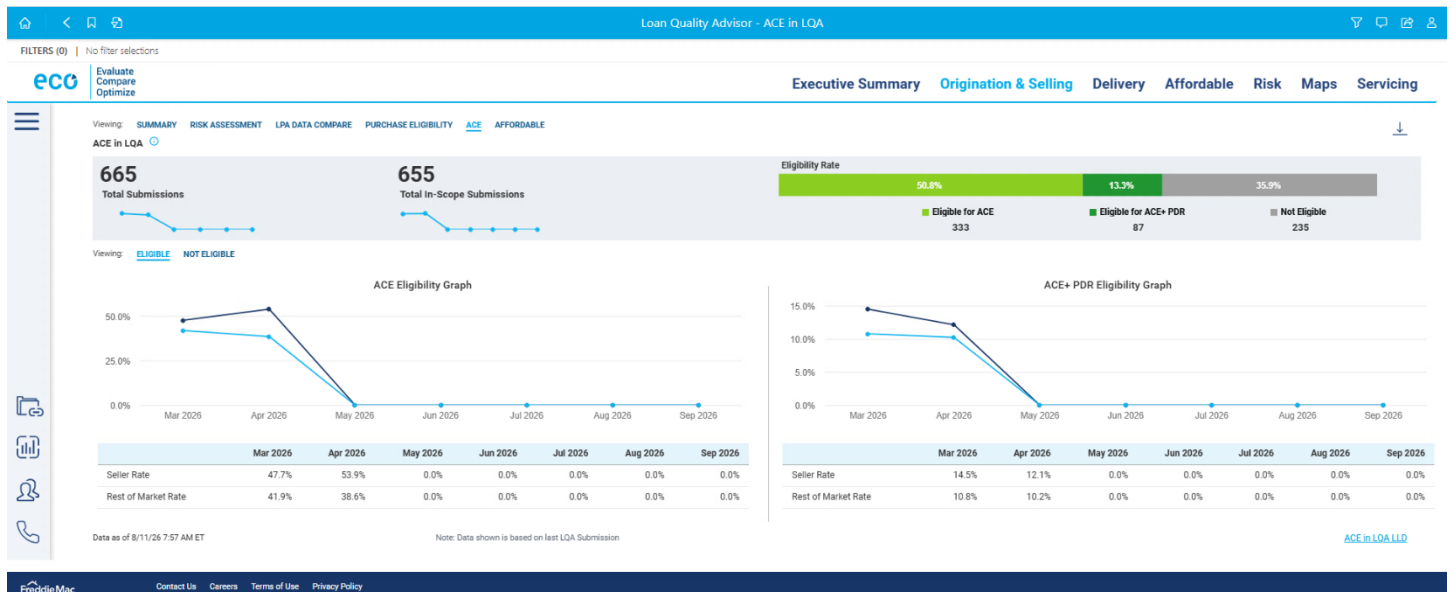
Message Distribution



Trend

ACE in Loan Quality Advisor

This view provides insights into loans that received a property inspection waiver and its ACE eligibility in Loan Quality Advisor.

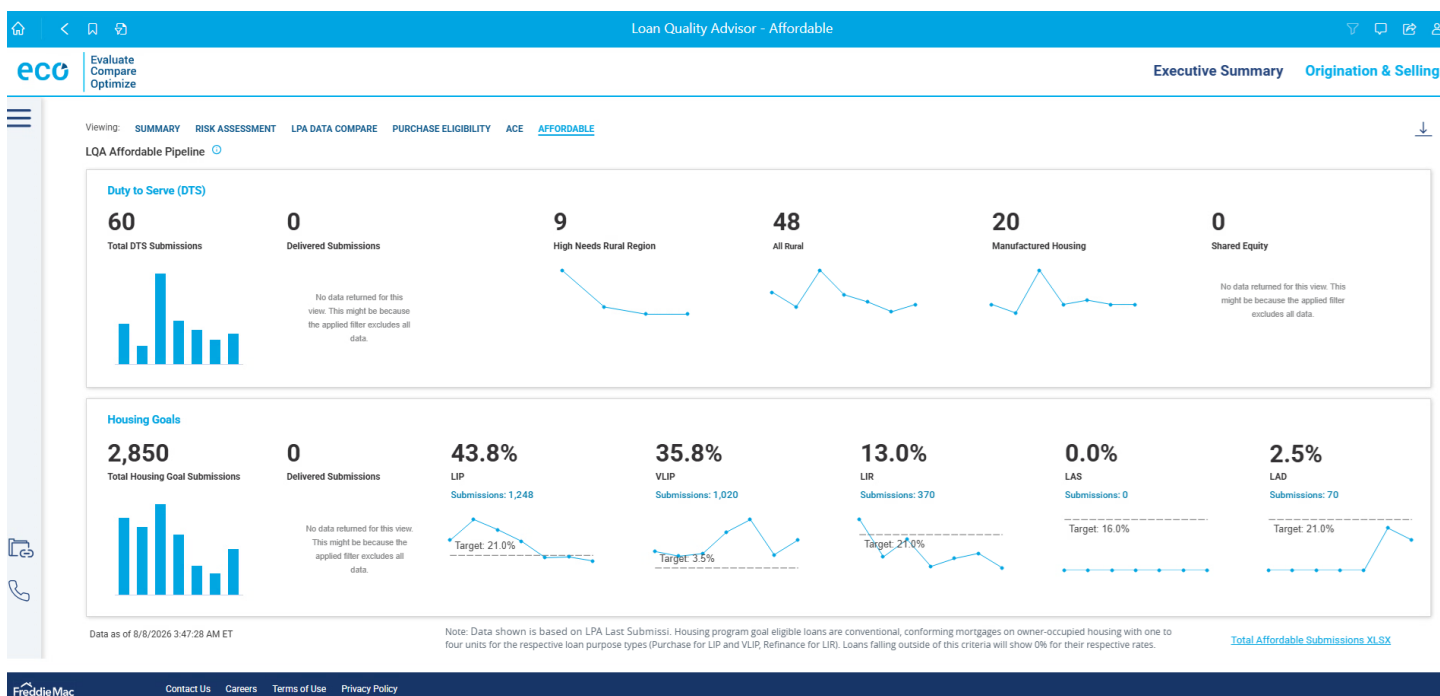




Loan Quality Advisor Affordable Pipeline

The affordable view features two main sections for affordable metrics:

1. **Duty to Serve** – This section focuses on metrics related to manufactured and rural housing for very low-, low- and moderate-income borrowers. The new metrics in this section are:
 - **Total Duty to Serve Submissions:** Count of all unique loan submissions successfully submitted through Loan Quality Advisor 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 submissions where the property is in a High Needs Rural Region.
 - **All Rural:** Count of loan submissions where the property is located in a designated rural area.
 - **Manufactured Housing:** Count of loan submissions where the property type is a manufactured home.
 - **Shared Equity:** Count of loan submissions submitted with one of Freddie Mac's shared equity loan programs.
2. **Housing Goals** – This section focuses on metrics related to low-income families and families in low-income areas. This section includes existing and new metrics for LIP, VLIP, LIR and LAS. The new metrics are:
 - **Total Housing Goal Submissions:** Count of all unique loan submissions successfully submitted through Loan Quality Advisor that qualify as housing-goals eligible.
 - **Delivered Submissions:** Housing goal submissions that were delivered to Freddie Mac.
 - **LIP:** Submissions that are labeled as 'Low-Income Purchase' (AMI > 50% and <= 80%) as a percentage of total submissions.
 - **VLIP:** Submissions that are labeled as 'Very Low-Income Purchase' (AMI <= 50%) as a percentage of total submissions.
 - **LIR:** Submissions that are labeled as '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.



NOTE – The following remains available on the dashboard:

- PDF export option found at the top right corner of the dashboard.
- Loan Detail export can be accessed via the link at the bottom of each dashboard view.

ECO Quality Control Advisor PlusSM Enhancements

Introduction

The ECO Quality Control Advisor Plus release delivers improvements to both the user interface and backend systems that enhance the quality and transparency of reporting. These updates collectively strengthen data integrity, ensure more consistent calculations and help reduce reporting variance.

Business Benefits

These enhancements enable more detailed loan analysis and faster, targeted data filtering which supports increased efficiency for users. Clearer calendar day definitions provide greater clarity and readability within the Missing Document sections. Together, these updates deliver a smoother and more actionable dashboard experience.

User Experience Enhancements

- Two new columns were added to ECO Quality Control Advisor Plus loan-level downloads (LLDs):
 - Origination Channel
 - Seller/Service Adverse Finding Indicator
- Seller Name/Number and Origination Channel have been added as options to the global filter for easier data segmentation and analysis.



- A definition related to calendar days was updated within the Missing Documents information icon. The following language was included: *“ECO report aging metrics are calculated using calendar days (including weekends and holidays). For example, a 14-day period reflects 14 calendar days, not business days.”*

ECO Risk Enhancements

We've enhanced the risk dashboard allowing Sellers to download loan-level data for E60, E90 and SDQ loans. With this enhancement, Sellers can review loan number, funding period and other characteristics.





Evaluate
Compare
Optimize

Viewing: [E60](#) [E90](#) [SDQ](#)

Time Period		Execution Method		Loan Purpose		Loan Product		Loan Originator Type		Occupancy		Underwriting System			
Monthly		(All)		(All)		(All)		(All)		(All)		(All)			
Funding Month	Funding Date	Seller Loan Number	Freddie Mac Loan Number	Execution Method	Loan Originator Type	Loan Purpose	Loan Product	Occupancy	Debt to Income (DTI)	Total Loan to Value (TLTV)	FICO	Underwriting System	Pch UPB (FRE)	E60 (3M) Indicator	E60 Indicator
2025/03	03/05/2025			Cash	Correspondent TPO	Purchase	Fixed-30	Owner occupied	0-36	<=85	>=740	DU	\$191,735	1	1
2025/03	03/05/2025			Cash	Correspondent TPO	Purchase	Fixed-30	Owner occupied	0-36	90< LTV <=95	>=740	DU	\$120,959	1	1
2025/03	03/12/2025			Cash	Correspondent TPO	Purchase	Fixed-30	Owner occupied	37-50	<=85	620 - 679	LP	\$348,000	0	1
2025/03	03/12/2025			Cash	Correspondent TPO	Purchase	Fixed-30	Second home	37-50	85< LTV <=90	>=740	DU	\$485,299	0	1
2025/03	03/18/2025			Cash	Correspondent TPO	Purchase	Fixed-30	Owner occupied	0-36	85< LTV <=90	680 - 739	DU	\$806,500	0	1
2025/03	03/21/2025			Cash	Correspondent TPO	Non-Cash Out Refinance	Fixed-30	Owner occupied	37-50	<=85	>=740	LP	\$552,489	0	1
2025/03	03/21/2025			Cash	Correspondent TPO	Purchase	Fixed-30	Owner occupied	37-50	<=85	680 - 739	LP	\$152,837	0	1
2025/03	03/21/2025			Cash	Correspondent TPO	Non-Cash Out Refinance	Fixed-30	Owner occupied	37-50	<=85	620 - 679	DU	\$335,249	1	1
2025/03	03/21/2025			Cash	Correspondent TPO	Cash Out Re-Finance	Fixed-30	Owner occupied	37-50	<=85	>=740	LP	\$94,475	0	1
2025/03	03/25/2025			Cash	Retail	Cash Out Re-Finance	Fixed-30	Investor	37-50	<=85	620 - 679	LP	\$112,500	0	1
2025/03	03/25/2025			Cash	Correspondent TPO	Purchase	Fixed-30	Owner occupied	0-36	<=85	680 - 739	DU	\$198,000	0	1
2025/03	03/25/2025			Cash	Correspondent TPO	Purchase	Fixed-30	Owner occupied	37-50	85< LTV <=90	620 - 679	LP	\$79,470	0	1