

December 1, 2023

[New Quality Control Performing Loan Not Accept Quality Dashboard](#)

Freddie Mac's ECO® features the following terminology.

[Terms Used in QC Performing Loan NAQ dashboard:](#)

Sample Loan Count - The number of loans sampled for Quality Control review for the relevant time periods.

Completed Review Rate - The number of loans for which the initial Quality Control review decision is completed as a percentage of total loans sampled for the relevant time periods.

Closed Review Rate - The number of loans for which Quality Control review, including outstanding remedies, are closed as a percentage of total loans sampled for the relevant time periods.

Closed Reviews - The number of loans for which Quality Control review and remedies are closed.

Net Ineligible Count - The number of loans that are considered as not acceptable quality.

NAQ Rate - The number of Quality Control Performing Loan Not Acceptable Quality (QC PL NAQ) not acceptable quality loans as a percentage of loans sampled for the relevant time periods.

[QC Performing Loan NAQ Dashboard Access:](#)

To access this dashboard, click on the downward arrow icon on the ECO homepage "Risk" tab and select "Quality Control Performing Loan Not Acceptable Quality."

QC Performing Loan NAQ | HIDE

- RISK SUMMARY
- Credit
- KEY PERFORMANCE INDICATORS
- LOAN PERFORMANCE RATES
- DELIVERY OVERVIEW
- LOAN CHARACTERISTICS
- RECOURSE
- QC PERFORMING LOAN NAQ**



Data as of 04/23

Once the dashboard opens, you will be able to view the “QC Performing Loan NAQ” dashboard summary.

QC Performing Loan NAQ | HIDE

3.1%
Performing Loan Not Acceptable Quality (PL NAQ)
Q3 2022

	1Q 21	2Q 21	3Q 21	4Q 21	1Q 22	2Q 22	3Q 22
Sampled Loan Count	106	166	182	229	200	158	223
Completed Review Rate	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Closed Review Rate	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	99.55%
Closed Reviews	106	166	182	229	200	158	222
Net ineligible Loan Count	3	9	4	2	12	7	7
NAQ Rate	2.8%	5.4%	2.2%	0.9%	6.0%	4.4%	3.1%

Data as of 04/23

Loan Level Data Download



Navigating the QC Performing Loan NAQ Dashboard

1. Header:

This is the name of the dashboard.

2. Performing Loans Not Acceptable Quality (PL NAQ) Rate:

The PL NAQ Rate is displayed by the most recent completed quarter on the dashboard. The same PL NAQ Rate is displayed on the Table and viewable on the Executive Summary page.

3. Information Window and Graph:

The Weighted NAQ % is based on the seller quarterly funding volume. Weighted NAQ % and Net Ineligible Loan Counts are color coded.

- . **Green**: Weighted NAQ % \leq 3% OR Net Ineligible Loan Count $<$ 5
- i. **Yellow**: 3% $<$ Weighted NAQ % \leq 4%
- ii. **Red**: Weighted NAQ % $>$ 4%

This graph shows a bar and spark lines for the PLNAQ loan trend by quarters which are color coded.

- Blue bar represents the Sampled Loan Count by quarters
- Dark Blue spark line represents the NAQ Rate by quarters
- Yellow dotted line represents the NAQ Rate Threshold
- Red dotted line represents the NAQ Rate Threshold

4. Table

This table displays the PL NAQ trend by quarters based on the number of loans sampled for Quality Control review for the relevant time periods.

5. Data Refresh:

The Data as of MM/YY which is refreshed monthly.

6. Exports:

The export functionality of the loan level data  download in excel format.

Funding Quarter	Funding Month	Funding Date	Freddie Mac Loan Number	Seller Loan Number	Property Type	Loan Purpose	Loan Origination Type	Review Status
Q1 2021	Jan 2021	01/14/2021	XXXXXXXXXX	XXXXXXX	Single Family	Non-Cash out refinance	Retail	Review Closed
Q1 2021	Jan 2021	01/27/2021	XXXXXXXXXX	XXXXXXX	PUD	Purchase	Retail	Review Closed
Q1 2021	Feb 2021	02/11/2021	XXXXXXXXXX	XXXXXXX	PUD	Non-Cash out refinance	Correspondent TPO	Review Closed
Q2 2021	Apr 2021	04/14/2021	XXXXXXXXXX	XXXXXXX	PUD	Non-Cash out refinance	Correspondent TPO	Review Closed
Q2 2021	Apr 2021	04/14/2021	XXXXXXXXXX	XXXXXXX	Single Family	Cash Out Re-finance	Retail	Review Closed
Q2 2021	Apr 2021	04/28/2021	XXXXXXXXXX	XXXXXXX	Single Family	Non-Cash out refinance	Retail	Review Closed
Q2 2021	Apr 2021	04/29/2021	XXXXXXXXXX	XXXXXXX	Single Family	Purchase	Correspondent TPO	Review Closed
Q2 2021	May 2021	05/13/2021	XXXXXXXXXX	XXXXXXX	Single Family	Non-Cash out refinance	Retail	Review Closed
Q2 2021	May 2021	05/18/2021	XXXXXXXXXX	XXXXXXX	Single Family	Non-Cash out refinance	Retail	Review Closed
Q2 2021	May 2021	05/26/2021	XXXXXXXXXX	XXXXXXX	Single Family	Non-Cash out refinance	Correspondent TPO	Review Closed
Q2 2021	May 2021	05/26/2021	XXXXXXXXXX	XXXXXXX	Single Family	Non-Cash out refinance	Retail	Review Closed
Q2 2021	Jun 2021	06/14/2021	XXXXXXXXXX	XXXXXXX	Single Family	Purchase	Correspondent TPO	Review Closed
Q3 2021	Jul 2021	07/19/2021	XXXXXXXXXX	XXXXXXX	Single Family	Non-Cash out refinance	Retail	Review Closed
Q3 2021	Aug 2021	08/12/2021	XXXXXXXXXX	XXXXXXX	Single Family	Purchase	Correspondent TPO	Review Closed
Q3 2021	Aug 2021	08/12/2021	XXXXXXXXXX	XXXXXXX	PUD	Purchase	Correspondent TPO	Review Closed
Q3 2021	Aug 2021	08/27/2021	XXXXXXXXXX	XXXXXXX	Single Family	Purchase	Retail	Review Closed
Q4 2021	Oct 2021	10/19/2021	XXXXXXXXXX	XXXXXXX	PUD	Non-Cash out refinance	Retail	Review Closed
Q4 2021	Nov 2021	11/10/2021	XXXXXXXXXX	XXXXXXX	PUD	Purchase	Retail	Review Closed



7. Table

This table displays the PL NAQ trend by quarters based on the number of loans sampled for Quality Control review for the relevant time periods.

8. Data Refresh:

The Data as of MM/YY which is refreshed monthly.

9. Exports:

The export functionality of the loan level data [↓](#) download in excel format.

Funding Quarter	Funding Month	Funding Date	Freddie Mac Loan Number	Seller Loan Number	Property Type	Loan Purpose	Loan Origination Type	Review Status
Q1 2021	Jan 2021	01/14/2021	XXXXXXXXXX	XXXXXXX	Single Family	Non-Cash out refinance	Retail	Review Closed
Q1 2021	Jan 2021	01/27/2021	XXXXXXXXXX	XXXXXXX	PUD	Purchase	Retail	Review Closed
Q1 2021	Feb 2021	02/11/2021	XXXXXXXXXX	XXXXXXX	PUD	Non-Cash out refinance	Correspondent TPO	Review Closed
Q2 2021	Apr 2021	04/14/2021	XXXXXXXXXX	XXXXXXX	PUD	Non-Cash out refinance	Correspondent TPO	Review Closed
Q2 2021	Apr 2021	04/14/2021	XXXXXXXXXX	XXXXXXX	Single Family	Cash Out Re-finance	Retail	Review Closed
Q2 2021	Apr 2021	04/28/2021	XXXXXXXXXX	XXXXXXX	Single Family	Non-Cash out refinance	Retail	Review Closed
Q2 2021	Apr 2021	04/29/2021	XXXXXXXXXX	XXXXXXX	Single Family	Purchase	Correspondent TPO	Review Closed
Q2 2021	May 2021	05/13/2021	XXXXXXXXXX	XXXXXXX	Single Family	Non-Cash out refinance	Retail	Review Closed
Q2 2021	May 2021	05/18/2021	XXXXXXXXXX	XXXXXXX	Single Family	Non-Cash out refinance	Retail	Review Closed
Q2 2021	May 2021	05/26/2021	XXXXXXXXXX	XXXXXXX	Single Family	Non-Cash out refinance	Correspondent TPO	Review Closed
Q2 2021	May 2021	05/26/2021	XXXXXXXXXX	XXXXXXX	Single Family	Non-Cash out refinance	Retail	Review Closed
Q2 2021	Jun 2021	06/14/2021	XXXXXXXXXX	XXXXXXX	Single Family	Purchase	Correspondent TPO	Review Closed
Q3 2021	Jul 2021	07/19/2021	XXXXXXXXXX	XXXXXXX	Single Family	Non-Cash out refinance	Retail	Review Closed
Q3 2021	Aug 2021	08/12/2021	XXXXXXXXXX	XXXXXXX	Single Family	Purchase	Correspondent TPO	Review Closed
Q3 2021	Aug 2021	08/12/2021	XXXXXXXXXX	XXXXXXX	PUD	Purchase	Correspondent TPO	Review Closed
Q3 2021	Aug 2021	08/27/2021	XXXXXXXXXX	XXXXXXX	Single Family	Purchase	Retail	Review Closed
Q4 2021	Oct 2021	10/19/2021	XXXXXXXXXX	XXXXXXX	PUD	Non-Cash out refinance	Retail	Review Closed
Q4 2021	Nov 2021	11/10/2021	XXXXXXXXXX	XXXXXXX	PUD	Purchase	Retail	Review Closed

Affordable Product Dashboard Enhancement

We enhanced the Affordable Product dashboard to enable users to download loan level data. We've also modified a filter on Loan Origination and Underwriting on this view for the Housing Finance Agencies (HFA) dashboard.

To access this dashboard, click on the downward arrow icon on the ECO homepage "Affordable" tab and select "Affordable Product."



The export functionality of the loan level data [↓](#) download in excel format.



Funding Month	Funding Date	Freddie Mac Loan Number	Seller Loan Number	Housing Finance Agencies (HFA)	HFA Program	Property State	Loan Originator Type	Underwriting System	Purchase UPB (\$)
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Illinois Housing Development Authority	Illinois Home Possible Advantage HFA	Illinois	Correspondent TPO	LPA	605,404
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Illinois Housing Development Authority	Illinois Home Possible Advantage HFA	Illinois	Correspondent TPO	LPA	623,514
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Illinois Housing Development Authority	Illinois Home Possible Advantage HFA	Illinois	Correspondent TPO	LPA	682,862
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Oklahoma Housing Finance Agency	Oklahoma Home Possible Advantage HFA	Oklahoma	Correspondent TPO	LPA	409,911
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Oklahoma Housing Finance Agency	Oklahoma Home Possible Advantage HFA	Oklahoma	Correspondent TPO	LPA	638,139
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Oklahoma Housing Finance Agency	Oklahoma Home Possible Advantage HFA	Oklahoma	Correspondent TPO	LPA	448,319
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Oklahoma Housing Finance Agency	Oklahoma Home Possible Advantage HFA	Oklahoma	Correspondent TPO	LPA	523,326
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Oklahoma Housing Finance Agency	Oklahoma Home Possible Advantage HFA	Oklahoma	Correspondent TPO	LPA	334,359
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Oklahoma Housing Finance Agency	Oklahoma Home Possible Advantage HFA	Oklahoma	Correspondent TPO	LPA	720,429
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Oklahoma Housing Finance Agency	Oklahoma Home Possible Advantage HFA	Oklahoma	Correspondent TPO	LPA	548,063
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Oklahoma Housing Finance Agency	Oklahoma Home Possible Advantage HFA	Oklahoma	Correspondent TPO	LPA	372,480
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Oklahoma Housing Finance Agency	Oklahoma Home Possible Advantage HFA	Oklahoma	Correspondent TPO	LPA	275,750
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Oklahoma Housing Finance Agency	Oklahoma Home Possible Advantage HFA	Oklahoma	Correspondent TPO	LPA	503,037
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Housing Opportunities Commission of Montgomery County	Maryland Home Possible Advantage HFA	Maryland	Correspondent TPO	LPA	441,006
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Housing Opportunities Commission of Montgomery County	Maryland Home Possible Advantage HFA	Maryland	Correspondent TPO	LPA	513,283
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Housing Opportunities Commission of Montgomery County	Maryland Home Possible Advantage HFA	Maryland	Correspondent TPO	LPA	656,448
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Housing Opportunities Commission of Montgomery County	Maryland Home Possible Advantage HFA	Maryland	Correspondent TPO	LPA	925,472
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Housing Opportunities Commission of Montgomery County	Maryland Home Possible Advantage HFA	Maryland	Correspondent TPO	LPA	643,931
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Maryland Department of Housing and Community Development	Maryland Home Possible Advantage HFA	Maryland	Correspondent TPO	LPA	552,189
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Maryland Department of Housing and Community Development	Maryland Home Possible Advantage HFA	Maryland	Correspondent TPO	LPA	654,239
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Maryland Department of Housing and Community Development	Maryland Home Possible Advantage HFA	Maryland	Correspondent TPO	LPA	685,685
Apr 2023	04/11/2023	XXXXXXXXXX	XXXXXX	Maryland Department of Housing and Community Development	Maryland Home Possible Advantage HFA	Maryland	Correspondent TPO	LPA	545,925

Risk - Delivery Overview and Loan Characteristics Dashboard Enhancements

We've enhanced both the Delivery Overview and Loan Characteristics dashboards. Users will have the ability to select the loan level status, view/export loan level data and modify filters.

To access this dashboard, click on the downward arrow icon on the ECO homepage "Risk" tab and select "Delivery Overview."

Delivery Overview | HIDE

Time: MONTHLY QUARTERLY YEARLY

Loan Status	(All)	06/22	07/22	08/22	09/22	10/22	11/22	12/22	01/23	02/23	03/23	04/23	Total	Rt
Loan Count	(All)													
	Closed													
	Delinquent	2,536	3,683	3,318	3,808	3,192	2,103	3,064	2,771	1,823	2,051	1,679	36,113	
	Foreclosure													
Pch UPB (\$M)	Performing	\$813.20	\$1,268.51	\$1,171.98	\$1,425.60	\$1,207.48	\$687.68	\$1,122.99	\$1,082.32	\$710.25	\$852.84	\$648.41	\$12,788.23	
Average DTI	35	36	36	37	36	37	38	38	38	38	38	38	37	
Average FICO	747	748	745	748	748	746	746	746	748	744	748	746	747	
Average TLTV	71	73	77	78	80	81	80	81	82	83	82	81	79	

Data as of 04/23

To access this dashboard, click on the downward arrow icon on the ECO homepage "Risk" tab and select "Loan Characteristics."

Loan Characteristics | HIDE

Viewing: TREND ANALYSIS | PEER RATIO | Time: MONTHLY QUARTERLY YEARLY

Channel	(All)	04/22	05/22	06/22	07/22	08/22	09/22	10/22	11/22	12/22	01/23	02/23	03/23	04/23	12M Total
Channel	(All)														
	Closed														
	Delinquent	52.88%	51.88%	43.69%	41.19%	33.51%	29.12%	25.41%	37.38%	33.16%	22.77%	26.44%	26.67%	35.38%	35.70%
	Foreclosure														
	Performing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%
Purpose	Correspondent	47.12%	48.12%	56.31%	58.81%	66.49%	70.88%	74.59%	62.43%	66.84%	77.23%	73.56%	73.33%	64.62%	64.28%
	Purchase	49.28%	59.21%	71.37%	81.65%	86.62%	87.58%	87.41%	83.02%	89.10%	91.41%	90.29%	88.44%	86.00%	80.56%
	Cash Out Re-Finance	28.03%	25.15%	16.80%	12.35%	8.35%	7.72%	8.71%	11.79%	5.87%	4.76%	5.70%	5.75%	8.64%	11.79%
	Non-Cash Re-Finance	22.69%	15.64%	11.83%	6.00%	5.03%	4.70%	3.88%	5.18%	5.03%	3.83%	4.00%	5.80%	5.36%	7.65%
	Total Refi	50.72%	40.79%	28.63%	18.35%	13.38%	12.42%	12.59%	16.98%	10.90%	8.59%	9.71%	11.56%	14.00%	19.44%
Occupancy	Investor	6.71%	7.33%	5.48%	3.94%	3.89%	3.83%	2.91%	7.56%	4.14%	3.43%	3.46%	1.32%	2.38%	4.41%
	Secondary Home	1.08%	2.15%	1.42%	1.33%	1.66%	0.68%	1.19%	1.76%	1.24%	1.37%	1.21%	1.32%	1.61%	1.38%
Property Type	Condo	6.34%	7.03%	6.86%	5.67%	6.24%	5.67%	5.89%	8.27%	5.97%	6.78%	8.78%	7.65%	7.98%	6.65%



To view/export the loan level data and modify filter, click on “Loan Level Data →.” Click on the “X” to go back to Delivery Overview dashboard or Loan Characteristics dashboard.

Seller	Seller Number	Seller Family	Loan (FRE Loan#)	IFI Code / SCC	Funding Date	Origination Date	Loan Status	Channel	Loan Product	Loan Purpose	Occupancy	Property Type	Property State	Seller Delivered FICO Band	Total Loan to Value (TLTV) Band	Loan Count	Pch UPB (FRE)	Debt to Income (DTI) (All)	Total Original LTV (TLTV) (All)	Average FICO (Decision FICO Score)	
				018	Not a Wholesale Home Mortgage (aka TPO) - see also SCCs 211 and 212	10/05/2021	04/06/2021	Delinquent	Retail	Fixed-30	Purchase	Second Home	Condo	California	→760	→85	1	372,758	33	80	765
				180	Property Not in Special Flood Hazard Area/Not Insured	10/05/2021	04/06/2021	Delinquent	Retail	Fixed-30	Purchase	Second Home	Condo	California	→760	→85	1	372,758	33	80	765
				921	Use of credit cards	10/05/2021	04/06/2021	Delinquent	Retail	Fixed-30	Purchase	Second Home	Condo	California	→760	→85	1	372,758	33	80	765
				160	Property Not in Special Flood Hazard Area/Not Insured	10/14/2021	04/14/2021	Performing	Correspondent TPO	Fixed-30	Purchase	Owner Occupied	PUD	Missouri	→760	90+ LTV →95	1	424,043	40	95	767
				211	Correspondent Third Party Origination (TPO) Mortgage	10/14/2021	04/14/2021	Performing	Correspondent TPO	Fixed-30	Purchase	Owner Occupied	PUD	Missouri	→760	90+ LTV →95	1	424,043	40	95	767
				740	Mortgage with missing note-with recourse; no transfer of servicing	10/14/2021	04/14/2021	Performing	Correspondent TPO	Fixed-30	Purchase	Owner Occupied	PUD	Missouri	→760	90+ LTV →95	1	424,043	40	95	767
				003	Cash-out Refinance (See also 007)	10/14/2021	04/23/2021	Performing	Retail	Fixed-20	Cash Out Re-Finance	Owner Occupied	Condo	Ohio	720-739	→85	1	206,093	50	80	737
				018	Not a Wholesale Home Mortgage (aka TPO) - see also SCCs 211 and 212	10/14/2021	04/23/2021	Performing	Retail	Fixed-20	Cash Out Re-Finance	Owner Occupied	Condo	Ohio	720-739	→85	1	206,093	50	80	737

FILTER

Loan Status (4)

- (All)
- Closed
- Delinquent
- Foreclosure
- Performing

Time Period (28)

(All)

- 04Q3
- 03Q3
- 02Q3
- 01Q3
- 12Q2
- 11Q2

IFI Code / SCC (78)

Channel (3)

Occupancy (3)

Property Type (5)

Loan Purpose (3)

