

August 12, 2026, Release Notes

Overview of Changes

We updated ECO® and the affordable section by:

1. Adding the Duty to Serve (DTS) metrics to the Affordable Summary
2. Creating a new DTS and loan characteristics dashboard

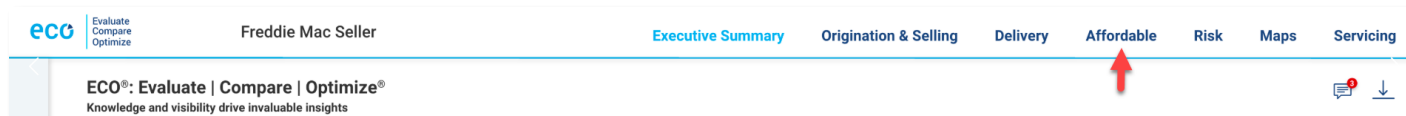
1. Updated Affordable Summary

Business Benefit:

As Freddie Mac sharpens its focus on DTS programs this year, we're bringing the DTS metrics to the forefront of ECO's affordable reporting. For your convenience, the new Affordable Summary page now contains DTS metrics in addition to the Affordable Housing Goals.

Navigating to the Affordable Section

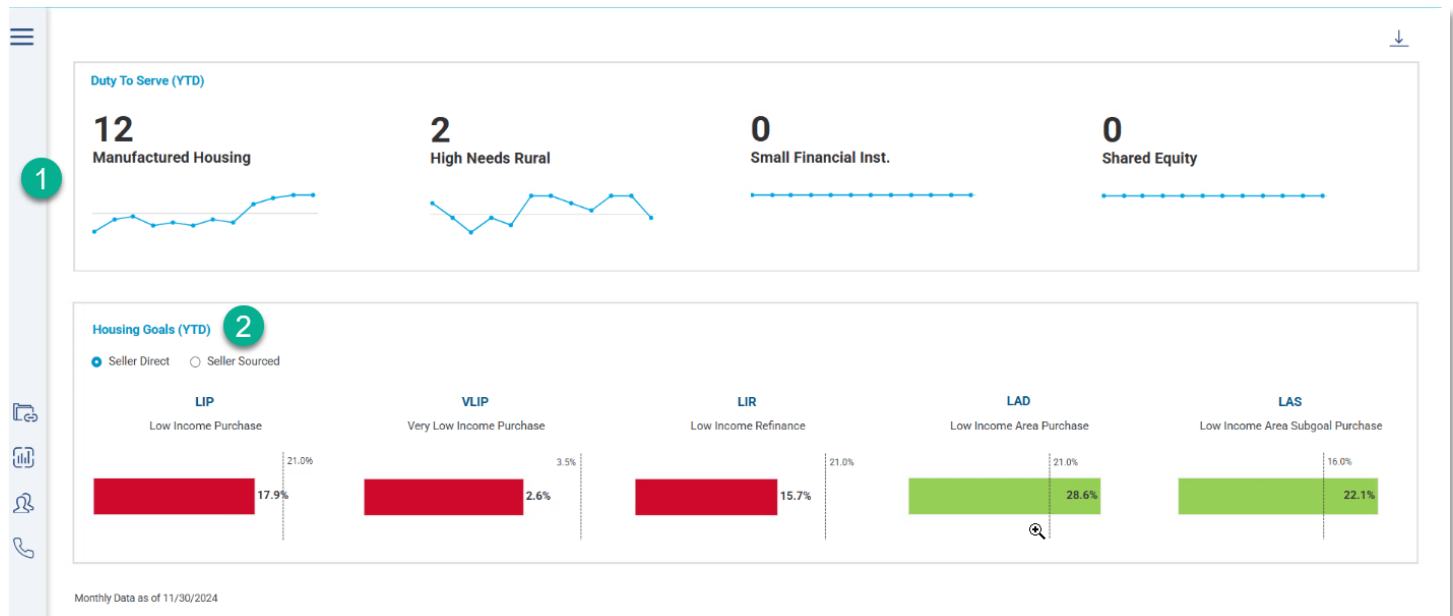
The updated affordable reports are still available by clicking on the Affordable tab in the upper menu.





Components of the Affordable Dashboard

ECO now provides year-to-date information in a single view of the metrics for both DTS and Affordable Housing Goals.



Overview

- 1 The top portion of the dashboard displays the year-to-date volume and the monthly trend line of each DTS metric.
- 2 Users can filter the housing goals information by Seller Direct or Seller Sourced to quickly obtain the information they need.
 - Seller Direct is the default view and displays purchase volume for mortgages delivered directly by the Seller.
 - Seller Sourced displays volume delivered through the Freddie Mac Correspondent Exchange program, credited to the loan originator rather than the Seller that delivered the loan.



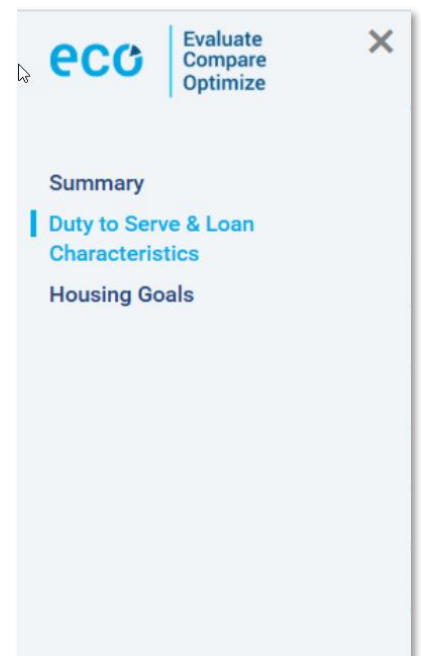
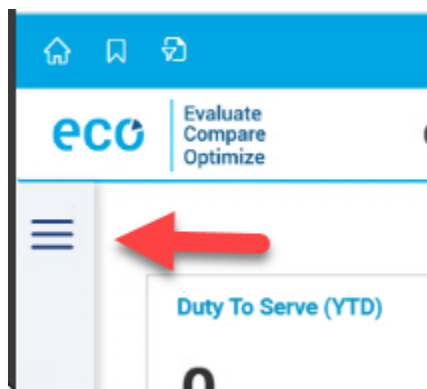
2. New DTS and Loan Characteristics Dashboard

Business Benefit:

We've combined the previously individual reports for Duty to Serve, Housing Goals Products and Housing Goals Programs into one easy-to-read table for users to quickly obtain critical information related to loans delivered under DTS and affordable programs. This chart enables the user to focus on the volumes being delivered under each section and helps support efficient decision making.

Navigating to the Duty to Serve and Loan Characteristics Dashboard

The DTS and Loan Characteristics page is available through the menu on the left of the Affordable page. The new report is the second item on the menu.





Components of the Dashboard

This new resource provides a consolidated view of loan deliveries for Duty to Serve, Affordable Characteristics, and Affordable Programs in one easy-to-read chart.

Viewing:	YEAR TO DATE	PRIOR YEAR	Client Role:	SELLER SOURCED	SELLER DIRECT	Note: All Duty to Serve (DTS) loan counts reflect only Purchase and Seller Direct activities. The 'Client Role' filter does not affect DTS metrics. Export Table		
						01/26	02/26	Total
Duty To Serve	Manufactured Housing					4	8	12
	High Needs Rural					4	15	19
	Small Financial Inst.					0	0	0
	Shared Equity					5	0	5
Affordable Characteristics	Low Loan Balance					322	729	1,051
	First Time Homebuyer					404	552	956
	Condo					40	70	110
	All Manufactured (incl. DTS)					7	18	25
Affordable Programs	HomePossible					12	40	52
	HomeReady					2	6	8
	RefiPossible					1	2	3
	HomeOne					3	8	11
	HFA					333	262	595
	HeritageOne					0	0	0

Overview:

- The table shows the number of loans delivered for each reporting category within Duty to Serve. Affordable Characteristics reflect the number of loans delivered with characteristics that tend to be affordable loans. Affordable Programs indicate loans delivered under Freddie Mac affordable offerings.
- For more insights into Housing Goals, users can use the filters to view delivered loans either by Current Year-to-Date or the Full Prior Year. The Affordable Characteristics can be filtered to view delivered loans by Seller Direct or Seller Sourced.
- The note on top of the table clarifies that all DTS reflect only Purchase and Seller Direct activities. The Client Role filter does not affect DTS metrics.

Contact your Freddie Mac representative or Customer Service (800-FREDDIE) with any questions.

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