

## Overview of Changes:

Freddie Mac Loan Advisor<sup>®</sup> in ECO<sup>®</sup> now features the following enhancements:

### 1. Loan Advisor in ECO Notifications & Alerts

A “Notification” feature has been added to the Loan Advisor Summary that displays new dashboards, alerts and enhancements.

Benefits:

Users will be promptly notified and have easy access to action items and recent updates when navigating to Loan Advisor in ECO.

### 2. ACE in LQA Performance Report

As of April 1, 2024, the ACE+ PDR (automated collateral evaluation plus property data report) offering is available in the dashboard.

Benefits:

Users can track their ACE+ PDR pipeline in Loan Quality Advisor, offering insight into the use of the new product and helping them identify missed opportunities.

### 3. Home Possible Opportunities

A field to help users quickly identify very low-income purchase (VLIP) loans is now available in the Loan Level Details.

Benefits:

Users will now have a more robust and accurate view of their Home Possible<sup>®</sup> deliveries, missed opportunities, related Exhibit 19 credit fees and high value VLIP opportunities.

## Loan Advisor in ECO Notifications & Alerts

A comment icon at the top of the Loan Advisor in ECO page will display the number of new alerts. Users can click on this icon to view the alerts in a popup.

The notifications pop-up will display the following categories:

- Alert** - This notification will display when a key performance indicator (KPI) exceeds a set threshold level. The alert will have a description of the exceeded threshold and a "Jump to Dashboard" hyperlink to take the user directly to dashboard.

The screenshot shows the FreddieMac dashboard interface. At the top, there is a navigation bar with the FreddieMac logo and user options like 'Support', 'Documents & Links', and 'Log Out'. Below this, the 'ecc' logo and the text 'Evaluate Compare Optimize' are visible. The main header area displays 'JUN 10, 2024 | ALERT' and 'Submitted as Home Possible Rate: 8.1%' with a 'Jump to Dashboard' button. A red arrow points to a notification icon in the top right corner, which is highlighted with a red box. Below the header, there are two main sections: 'Loan Quality Advisor' and 'Loan Closing Advisor'. Each section contains three KPI cards with corresponding line graphs. The 'Loan Quality Advisor' KPIs are Purchase Eligibility (0.0%), LPA Data Compare (66.7%), and Risk Assessment (95.5%). The 'Loan Closing Advisor' KPIs are General Info (100.0%), Data Quality (0.3%), and Eligibility (91.5%). All data is as of 3/14/2024 7:41:54 AM ET.

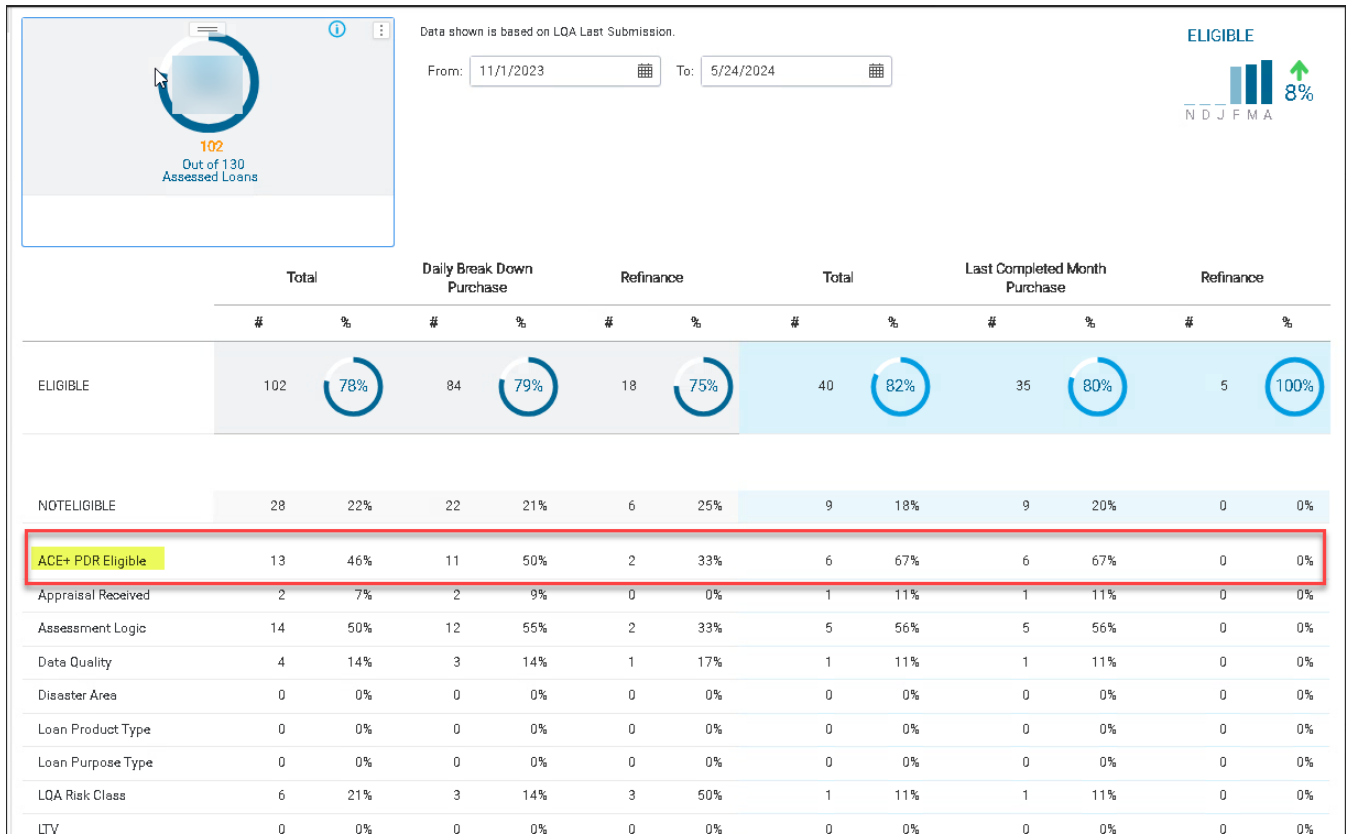
This screenshot shows the same FreddieMac dashboard as above, but with the alert notification dropdown menu open. The menu lists three alerts:
 

- JUN 10, 2024 | ALERT**: Submitted as Home Possible Rate: 8.1% [Jump to Dashboard](#)
- JUN 1, 2024 | NEW DASHBOARD**: The latest release includes new dashboard "Affordable Products" [Jump to Dashboard](#)
- JUN 15, 2024 | ENHANCEMENTS**:
  - 1. ACE Performance – updated logic to correctly identify ACE+ PDR Eligible applications.
  - 2. ACE in LQA Performance - now includes ACE+ PDR Eligible category.
  - 3. Home Possible Opportunities
    - 1. Updated logic for categorizing deliveries and missed opportunities.
    - 2. Updated logic for exhibit 19 credit fees.
    - 3. Added a new VLIP indicator to LLD.

 The background dashboard content remains the same, showing the 'Loan Advisor' section with KPIs and graphs. A red arrow points to the notification icon in the top right corner.



2. **New Dashboard:** This notification will notify the user when a new dashboard is added to Loan Advisor in ECO. The notification will display a summary of the new dashboard, date released and a “Jump to Dashboard” hyperlink.



Example:

3. **Enhancements:** This notification will list recent enhancements to Loan Advisor in ECO reports (logic updates, changes in calculation, category addition, etc.). The notification will provide a brief description, the date released and a ‘Release Notes’ hyperlink for more details.

Example:

**JUN 15, 2024 | ENHANCEMENTS**

1. ACE Performance – updated logic to correctly identify ACE+ PDR Eligible applications.
2. ACE in LQA Performance - now includes ACE+ PDR Eligible category.
3. Home Possible Opportunities
  1. Updated logic for categorizing deliveries and missed opportunities.
  2. Updated logic for exhibit 19 credit fees.
  3. Added a new VLIP indicator to LLD.

**ACE in LQA Performance Report**

The ACE in LQA dashboard now displays ACE+ PDR-eligible loans. This new category is located in the “Not Eligible for ACE” in the LQA section.



A new ACE+ PDR Eligible indicator is also available in the Loan Level Details.

ACE Expiration Date	Origination Channel	Address	Scrubbed Address	State	Zip Code	ACE+ PDR Eligible	Appraisal Received
9/18/2024 11:59:59 PM	MISSING	193 WEBB LN NE	193 WEBB LN NE	TN	37323	0	0
9/18/2024 11:59:59 PM	MISSING	1725 Dellwood Ave Unit 104	1725 DELLWOOD AVE APT 104	MN	55113	0	0
9/18/2024 11:59:59 PM	MISSING	5113 Olsen Cir	5113 OLSEN CIR	TX	79106	0	0
9/18/2024 11:59:59 PM	MISSING	6 Lottie Drive	6 LOTTIE DR	MA	01519	0	0
9/18/2024 11:59:59 PM	MISSING	25 LYRIC WAY	25 LYRIC WAY	CA	91733	1	0
9/18/2024 11:59:59 PM	MISSING	32617 2ND PL S #215	32617 2ND PL S # 215	WA	98003	0	0
11/17/2024 11:59:59 PM	MISSING	9969 MAYA LINDA RD #51	9969 MAYA LINDA RD UNIT 51	CA	92126	0	0
9/18/2024 11:59:59 PM	MISSING	107 24th Ave	107 24TH AVE	CO	80631	0	0
9/18/2024 11:59:59 PM	MISSING	9758 Rinehart Drive	9758 RINEHART DR	PA	17268	1	0

## Home Possible Opportunities

The Pipeline View now features a “VLIP” field in the loan details export of the Pipeline view. The VLIP indicator is defined as borrower(s) whose qualifying income is less than or equal to 50% of area median income (AMI).

City	State	Loan Amount	Estimated Property Value	LTV	AMI	VLIP	Submission Type
RALEIGH	NC	\$200,000	\$615,000	33.0%	79.0%	No	Qualified, but Not Submitted as Home Possible
GOLDEN	CO	\$287,600	\$550,000	53.0%	50.0%	Yes	Submitted as Home Possible
TOMS RIVER	NJ	\$150,000	\$325,000	47.0%	40.0%	Yes	Submitted as Home Possible
GAINESVILLE	GA	\$213,400	\$220,000	97.0%	54.0%	No	Submitted as Home Possible

