Loan Advisor in ECO



December 8, 2023 Release Notes

Overview of Changes:

The Freddie Mac Home Possible[®] mortgage offers options and credit flexibilities to help very low to low-income borrowers attain the dream of owning a home.

Freddie Mac Loan Advisor[®] in ECO[®] now features a new Home Possible Opportunities dashboard that provides insights into the Freddie Mac Home Possible mortgage offering.

This Dashboard has two views: Pipeline View and Loan-Delivery View.

<u>Pipeline View</u>: Identifies applications that qualify for Home Possible along with applications that took advantage of this offering (Submitted as Home Possible)

Terms used in Pipeline view:

- a. **Qualified Not Submitted:** LPA applications that have received the message code FAL0037 indicating the loan received Home Possible eligibility but wasn't submitted as a Home Possible loan.
- b. **Submitted as Home Possible:** LPA applications that have received the message code FAL0005 indicating the loan has been submitted as a Home Possible loan.
- c. **Total Qualified Applications:** Shows the number of unique LPA applications that have been categorized as **Qualified Not Submitted** (a) or **Submitted as Home Possible** (b).
- d. Submitted Rate (%): Represents the percentage of applications Submitted as Home Possible (b) out of the number of Total Qualified Applications (c).

Loan-Delivery view: Identifies Home Possible qualified/submitted loans and those loans that were eligible for Home Possible, including eligibility for the Home Possible Credit Fee Cap, and not delivered as Home Possible, ie. 'Missed opportunities.'

Terms used in Loan-Delivery View:

- e. Home Possible Delivered: Loans that were delivered to Freddie Mac as a Home Possible loan.
- f. **Missed Opportunities**: Delivered loans whose characteristics indicate they would have been eligible for the Home Possible program but were not delivered as Home Possible.
- g. Total Eligible: Shows the total number of Home Possible Delivered (e) and Missed Opportunities loans (f) delivered to Freddie Mac.
- h. Home Possible Delivered Rate (%): Represents the number of Home Possible Delivered (e) loans out of the Total Eligible (g) population of loans.

- Total Fees Paid: Shows the monetary amount (U.S. Dollar) of credit fees assessed on Missed Opportunities
 (f) that may have been subject to the Home Possible Credit Fee Cap if the loan was delivered as a Home Possible loan.
- j. Average Fee per Loan: Shows the average amount of credit fees assessed per loan for a seller. This metric is calculated by dividing the Total Fees Paid (i) by the number of Missed Opportunity (f) delivered loans.

<u>Note 1:</u> Submitted as Home Possible (b) and Submitted Rate (%) (d) are metrics for successfully submitting as Home Possible in LPA Pipeline view. Home Possible Delivered (e) and Home Possible Delivered Rate (%) (h) are metrics for successfully delivering the loan to Freddie Mac as Home Possible in Loan-delivery view.





<u>Note 2:</u> Qualified Not Submitted (a) shows applications that are eligible for Home Possible but have not submitted the application as Home Possible, and therefore, the loan is subject to applicable credit fees (in Pipeline view).

Missed Opportunities (f) shows loans that could have been eligible for Home Possible but did not utilize the program and the loan was assessed applicable credit fees, including any fees related to mortgage insurance assessed for an increased LTV ratio. Condos also incurred additional fees related to property type.





HP Delivered Rate: 89.1% Missed Opportunities Rate: 10.9% Jaf Fees Paid by LTV Total Fees Paid by AMI Total Fees Paid for Condos > 90% < 90% > 50% - 80% (LIP) Condos P Missed Opportunities 2.5 5.0 6.2 1.3 sees Paid 844.270 857.800 894.207 87,863 85,886 ve Fees Paid 894 8270 \$ 208 \$ 37 \$ 74	me Possible Delivered Sumr 687 Total Eligible Loans	612 Home Pos	sible Delivered	Note 2 75 Missed Opportunities	Dates select \$102,069 Total Fees Paid	ted are based on the delivered loans' funded date. \$149 Avg. Fee per Loan	 Loan Fur From: To: 	5/1/2023 10/31/2023	: #
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Dashboard Access:

To access this dashboard, click on the downward arrow icon in the homepage next to 'Loan Advisor' and select 'Home Possible Opportunities' listed under 'Pipeline – Delivered View' Loan Product Advisor[®]

eco	Evaluate Compare Optimize	Exe	ecutive Summary 🔹	Loan Advisor 👻	Purchase *	Affordable	• Risk •	Servicing
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Additionally, this dashboard can also be opened from the Affordable tab menu on ECO[®]. There is a link available towards the bottom of the Affordable tab which would point back to the Loan Advisor tab that contains the Home Possible Opportunity report.



Once the dashboard opens, you should be able to see the Home Possible Opportunities Pipeline summary view.



Navigating the enhanced Home Possible Opportunities report

1. Header:

Name of the dashboard

2. Tabs:

There are two sections to the Home Possible Opportunities report:

- I. Pipeline View
 - a. Summary Provides a high-level overview of Home Possible qualified applications.
 - b. LTV Loan-to-value ratio is split into two groups, < 90% and >= 90%.

- c. AMI Area Median Income is split into two groups, <= 50% (VLIP) and > 50% <= 80% (LIP).</p>
- II. Loan Delivery View
 - a. Summary Provides high-level overview of Home Possible delivered loans, missed opportunities volume, and credit fees paid on missed opportunity delivered loans.
 - b. Missed Opportunities Breaks out the missed opportunity delivered loans by LTV (< 90% and >= 90%), AMI (<= 50% (VLIP) and > 50% <=80% (LIP)) and provides metrics for Condo missed opportunities.
- 3. Filters: The filters available on this Pipeline view will be Date Range, Loan Purpose, and First-time Home Buyer (FTHB), Risk Class, and Cashflow/Rent Payment Indicator. On the Loan Delivery View, there will be Date Range, Origination Channel, and Loan Purpose filters.

<u>Note 3:</u>

- If the FTHB filter is set to Yes, the view includes all applications/ loans that were eligible for Home Possible based on income % of AMI/LTV. Loans that were assessed credit fees or were eligible for credit fee caps related to other offerings or based on LTV/CS combinations are included in these numbers.
- If the FTHB filter is set to No, the view includes all applications/ loans that were eligible for Home Possible based on income % of AMI/LTV and filters out the First time Home Buyers for a better indication of loans eligible for Home Possible.

4. Key Performance Indicators

The KPI view is customized based on the tabs selected in section 2.

- I. <u>Pipeline View</u>: Summary tab shows the number of LPA applications broken into the Home Possible categories mentioned above. There are also trend lines under the Qualified Not Submitted and Submitted as Home Possible figures, showing the volume for each category broken out by month. If the LTV or AMI tabs are selected, the trend lines are split into the relevant buckets for that loan characteristic. KPIs shown:
 - Total Qualified Applications
 - Qualified Not Submitted
 - Submitted as Home Possible
 - Submitted Rate (%)

Summary:

ving: <u>PIPELINE VIEW</u> LOAN DELIVERY V me Possible Applications by Category	ЛЕW Viewing: <u>SUMMARY</u> LTV AMI у ⓒ	i)		Dates selected are based	l on last LPA Submission.	 ▼ FILTER Home Possible ♥ LPA Received Date 	
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ne Possible Applications by State	MITTED AS HOME POSSIBLE SUBMITTED RATE	State	Qualified Not Submitted	Submitted as HP	Submitted Rate	 Yes ✓ First Time Home Buyer Indicator (3) (All) No 	
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LTV Selection:

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4.255	3.996		259		6.1%		From: 5/1/2023	
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AMI Selection:

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B AS PR VI	AK WA MT ND MN WI ID WY SD IA OR NV CO NE MO GU NM OK LA	MITED AS HOME POSSIBLE SUBMITED A ME VT NH RV MA RI RV W MD DE AR TH VA NC T MS AL CO	State TX GA MI FL PA OH GA	Qualified Not Submitted 191 181 149 147 138 132 124 107	 > 50% - 80% (LIP) Submitted as HP 12 6 19 8 11 6 10 11 	 ** 50% (VLIP) Submitted Rate 5.9% 3.2% 11.3% 5.2% 7.4% 4.3% 7.5% 9.3% 		
VA 81 7 8.0% Accept	AK WA MT ND MN WI ID WY SD IA OR NV CO NE MO GU NM CK LA	MITED AS HOME POSSIBLE SUDMITED A VT NH NI NO H PA NJ CT KY WV MD DE AR IN VA NC INS AL SC GA EI PD VI	CA TX CA MI FL PA DC NY OH GA NC	Qualified Not Submitted 191 181 149 147 138 132 124 107 102	 > 59% - 60% (UP) Submitted as HP 12 6 19 8 11 6 10 11 4 	 → \$0% (VUP) Submitted Rate 5.% 3.2% 11.3% 5.2% 7.4% 4.3% 7.5% 9.3% 3.8% 	 <i>d</i> → past like Hone Buyer Institutor (3) (A) (A) Yes MissingUnknown <i>d</i> Loan Purpose (3) (A) Cash Out Refinance Parchase Regular Refinance <i>d</i> Rak Class (2) (A) 	
IL 77 6 7.2% Cation	AK WA MT ND MN WI D WY SD IA OR NV CO NE MO AZ UT KS GU NM OK LA HI AS	MITED AS HOME POSSIBLE SOUMITED A WILL NO CH PA NJ CT KY WV MD DE AR TH VA NC MS AL SC GA PR VI	State TX CA MI FL PA DC NY OH GA NC VA	Qualified Not Submitted 191 181 149 147 138 132 124 107 107 81	 > S04 - 80% (UP) Submitted as HP 12 6 19 8 11 6 10 11 14 7 	 → ≤9% (VLP) Submitted Rate 5.% 3.2% 1.1.3% 5.2% 7.4% 4.3% 7.5% 9.3% 3.8% 8.0% 	 <i>d</i> → rest internone buyer inst-cator (s) (Ab) (A) No (A) Ves Missing/tikinoum <i>d</i> = Loan Purpose (s) (Ai) (Ai) (Ai) Cash Out Refinance Purchase Regular Refinance <i>v d</i> = Risk Class (2) (Ai) Accept 	

11. Loan Delivery View: Summary tab show the top-level metrics for delivered loans described above. Additionally, a trend for the last six completed months is shown under Home Possible Delivered and Missed Opportunities. KPIs shown:

•

- Home Possible Delivered •
- Home Possible Delivered Rate (%) •
- **Missed Opportunities** •
- Average Fee per Loan •
- **Total Eligible**

- **Total Fees Paid**
- Home Possible Opportunities | HIDE Viewing: PIPELINE VIEW LOAN DELIVERY VIEW | Viewing: SUMMARY MISSED OPPORTUNITIES **FILTER** Home Possible Delivered Summary 0 Home Possible led Date 687 75 \$102,069 \$149 612 From 5/1/2023 曲 Total Eligible Loans Home Possible Delivered Missed Opportunities Total Fees Paid Avg. Fee per Loan To: 10/31/2023 i HP Delivered Rate: 89.1% Missed Opportunities Rate: 10.9% ▼ & Loan Purpose (3) O (All) Cash Out R Home Possible Delivered & Missed Opportunities Regular Refinance Viewing: GRAPH TABLE Origination Channel (3) (AI) 600 O Broker 75.0% O Correspo O Lender 400 50.0% 200 25.0% 0.0% 0 May-2023 Jun-2023 Jul-2023 Aug-2023 Sep-2023 Oct-2023 May-2023 Jun-2023 Jul-2023 Aug-2023 Sep-2023 Oct-2023 Missed Opportunities Home Possible Delivered Missed Opportunities Rate
 HP Delivered Rate ed Loans XLS Data as of 7/1/2023 12:00:00 AM ET Loan Delivery PDF Export Total Delive
 - 5. Graph:

- I. Pipeline view has three viewing options for the graph section of the report. Each option has a map portion and a table portion. The viewing option selected will determine which metric is represented by the color on the hex map and which column the table is being sorted by.
 - The three viewing options are:
 - Qualified Not Submitted
 - Submitted as Home Possible
 - Submitted Rate

me Possible Applications by Category	IEW Viewing: SUMMARY LTV	AMI		Dates selected are base	d on last LPA Submission.	 ▼ FILTER Home Possible LTV ♥ LPA Received Date 	
4.255	3,996	259		6.1%		From: 5/1/2023	
Total Qualified Applications	Qualified Not Submitted LTV < 90%: 3,871	Submitted a LTV < 90%	s Home Possible 230	Submited Rate LTV < 90%: 5.6%		To: 11/15/2023	
me Possible Applications by State	LTV >> 90%: 125	LTV >= 90%:	29	LTV >= 90%: 18.8"	\$		ut
ving: QUALIFIED NOT SUBMITTED SUBM	MITTED AS HOME POSSIBLE SUBMITTED R	IATE		0 <	90%) >= 90%	♥ First Time Home Buyer Indicator (3)	
		State	Qualified Not Submitted	Submitted as HP	Submitted Rate	O No	
AK	ME	State CA	Qualified Not Submitted 277	Submitted as HP 7	Submitted Rate 2.5%	 (Aii) No Yes 	
АК	ME VT NH	State CA TX	Qualified Not Submitted 277 252	Submitted as HP 7 11	Submitted Rate 2.5% 4.2%	 (All) No Yes Missing/Unknown 	
AK WA MT ND MN WI	ME VT NH MY MA RI	State CA TX FL	Qualified Not Submitted 277 252 223	Submitted as HP 7 11 10	Submitted Rate 2.5% 4.2% 4.3%	 (Al) No Yes Missing/Unknown ✓ 𝔅 Loan Purpose (3) 	
AK WA MT ND MN WI ID WY SD IA	VT NH VT NH NY MA RI L IN OH PA NJ CT	State CA TX FL MI	Qualified Not Submitted 277 252 223 217	Submitted as HP 7 11 10 25	Submitted Rate 2.5% 4.2% 4.3% 10.3%	 (Al) No Yes MissingUnknown 	
AK WA MT ND MN WI ID WY SD IA OR NV CO NE MO	VT NH NY MA RI L N OH PA NJ CT RY WV MO DE	State CA TX FL MI PA	Qualified Not Submitted 277 252 223 217 206	Submitted as HP 7 11 10 25 16	Submitted Rate 2.5% 4.2% 4.3% 10.3% 7.2%	(A) No Ves MissingUnkinnun	
AK WA MT ND MN WI ID WY SD IA OR NV CO NE MO AZ UT KS A	VT NH NY MA RI L IN OH PA NA CT RY WV MO DE RT IN VA NC	State CA TX FL MI PA DC NY	Qualified Not Submitted 277 252 223 217 206 196 77	Submitted as HP 7 11 10 25 16 9 -	Submitted Rate 2.5% 4.2% 4.3% 10.3% 7.2% 4.4%		
AK WAA MT ND MN WI ID WY SD IA OR NV CO NE MO AZ UT KS A GU NM OK LA	VT NH NY MA RI L N OH PA NJ CT RY WV MO DE MS AL SC	CA CA TX FL MI PA OC NY OH	Qualified Not Submitted 277 252 223 217 206 196 178 255	Submitted as HP 7 11 10 25 16 9 7 7	Submitted Rate 2.5% 4.2% 4.3% 10.3% 7.2% 4.4% 3.8% 0.2%	 (A) No Yes MissingUnknown (A) (A) (A) (A) (A) (A) (A) (A) (A) (A) (A) (A) (A) (A) (A) (A) (A) (A) (A) (A) (A) (A)	
AK WAA MT ND MN WI ID WY SD IA OR NV CO NE MO AZ UT KS A GU NM OK LA	VT NH NY MA RI L N OH PA NJ CT RY WV MO DE MS AL SC GA	State CA TX FL MI PA DC NY OH GA	Qualified Not Submitted 277 252 223 217 206 196 178 155 147	Submitted as HP 7 111 10 25 16 9 7 7 14 6	Submitted Rate 2.5% 4.2% 4.3% 10.3% 7.2% 4.4% 3.8% 8.3% 2.9%	(
AK WA MT ND MM WI ID WY SD IA OR NV CO NE MO AZ UT KS A NM OK LA HI AS	HE HY MA RY WV MO DE RY WV MO DE MS AL SC FR PR VI	State CA TX FL MI PA OC NY OH GA NC VA	Qualified Not Submitted 277 252 223 217 206 196 178 155 147 143	Submitted as HP 7 11 10 25 16 9 7 7 14 6 6	Submitted Rate 2.5% 4.2% 4.3% 7.2% 4.4% 3.8% 8.3% 2.3% 4.0%	(A) No Yes MissingUnknown ✓ ✓ Lean Purpose (3) (A) Cash Out Refinance Purchase Regular Refinance ✓ ✓ Risk Class (2) (A)	
AK WA MT ND MN WI ID WY SD IA OR NV CO NE MO AZ UT KS A NM OK LA HI AS	HT NH HT MA RI RV WV MOD DE MS AL SC GR HT PR VI	State CA TX FL MI PA NY OH GA NC VA MD	Qualified Not Submitted 277 252 223 217 206 196 178 155 147 143 116	Submitted as HP 7 11 10 25 16 9 7 7 14 6 6 6	Submitted Rate 2.5% 4.2% 4.3% 7.2% 4.4% 3.8% 8.3% 8.3% 2.5% 4.0% 7.2%	 (A) No Yes MissingUnknown ♥ Loan Purpose (3) (A) (A) (A) Cash Out Refinance Parchase Regular Refinance ♥ A Risk Class (2) (A) Accept Comption 	

Note 4: Low Home Possible submission by state could indicate a specific training opportunity.

- II. Loan Delivery view has two options:
 - Graph A stacked bar chart and a line chart showing the volumes and rates of the Home Possible Delivered and Missed Opportunities loans broken out by month.
 - Table Shows the same data as the graph in tabular format with each of the metrics being broken out by month.



Home Possible Opportun	ities Hide					
Viewing: PIPELINE VIEW LOAN DEL Home Possible Delivered Summar	IVERY VIEW Viewing: SUMMARY	MISSED OPPORTUNITIES	Dates selected a	are based on the delivered loans' funded date.	▼ FILTER Home Possible	I
687 Total Eligible Loans	612 Home Possible Delivered HP Delivered Rate: 89.1%	75 Missed Opportunities Missed Opportunities Rate: 10.	\$102,069 Total Fees Paid	\$149 Avg. Fee per Loan	Loan Funded Date From: 5/1 To: 10/	: /2023 31/2023
Home Possible Delivered & Misser Viewing: <u>GRAPH</u> TABLE	d Opportunities	<u></u>			A Loan Purpose ((All) Cash Out Refinance Purchase Regular Refinance	a) :
600		75.0%			Origination Channel (All) Broker Correspondent Lender	(3) :
200 —		50.0%				
0 May-2023 Jun-2023 Missed Oppo	Jul-2023 Aug-2023 Sep-202 rtunities Home Possible Delivered	3 Oct-2023 0.0% Ma	y-2023 Jun-2023 Jul-2023 ◆ Missed Opportunities Rate ◆	Aug-2023 Sep-2023 Oct-2023 HP Delivered Rate		
Data as of 7/1/2023 12:00:00 AM ET	Loan Delivery PDF Export	Total Delivered Loans XLS				

- 6. Exports: Export functionality has two options.
 - I. **PDF Export** which facilitates download of the summary as a PDF.
 - II. **Spreadsheet:** To export the results in Excel format.