

## Overview of Changes:

Freddie Mac Origination & Selling in ECO<sup>®</sup> now features the following:

### Enhancements

#### 1. Collateral Offerings Metrics Update

The 'Adopted Rate' in the Loan Delivery View section has been renamed to 'Utilization Rate.' The Utilization Rate metric itself has not changed – it shows the share of the Seller's loans that were delivered with each collateral offering out of the total number of delivered loans from that Seller in Loan Product Advisor<sup>®</sup> (LPA<sup>®</sup>).

The 'Take Rate' in the Loan Delivery view has been replaced with a new metric, 'Adoption Rate'. The Adoption Rate metric shows the share of loans delivered with a collateral offering out of the loans delivered that were ever eligible for the collateral offering in LPA). This is a change from the previous 'Take Rate' metric that only checked for eligibility on the last LPA submission.

#### Benefits:

The 'Adoption Rate' provides Sellers a more comprehensive view of the missed opportunities to use one of Freddie Mac's collateral offerings and understand where the opportunity was lost. The Adoption Rate also aligns with numbers and definitions across Freddie Mac.

### New Dashboard

#### 1. Run with Opportunity

The Run with Opportunity report helps Sellers find opportunities on their submissions to clear for close and help Sellers deliver more loans to Freddie Mac. Run with Opportunity identifies recent LPA submissions that received an LPA risk class of 'Caution' and one or more messages that provide more information about purchase requirements and actionable feedback that can help Sellers make fast, informed decisions about how to proceed. This includes the enhanced LPA Choice<sup>SM</sup> messages.

#### Benefits:

- Supporting Sellers' success in identifying and resolving Caution risk class submissions
- Enabling Sellers to assist borrowers more effectively and uncovering additional opportunities in their pipeline
- Consolidates all opportunities in one place, providing Sellers with a summary view
- Enables Sellers to download and manage a pipeline of loan efficiently

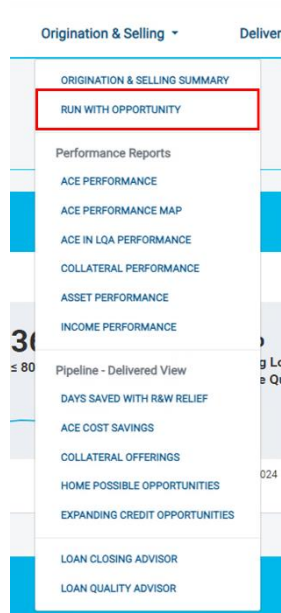
#### Terms Used in Run with Opportunity

- LPA Caution Risk Class Volume: The count of the most recent, unique LPA submissions from the last month that received a Caution risk class and one or more of the LPA message codes from the categories listed in the report.

- Area Median Income (AMI) Rate <= 80%: LPA caution risk class volume with an AMI rate of less than or equal to 80%.
- AMI Rate <= 50%: %: LPA Caution risk class volume with an AMI rate of less than or equal to 50%.
- Loan-to-Value (LTV) Rate >= 90%: %: LPA Caution risk class volume with an LTV rate of greater than or equal to 90%.
- LTV Rate < 90%: %: LPA Caution risk class volume with an LTV rate of less than or equal to 90%.

## Navigating to the Run with Opportunity Report

The Run with Opportunity report can be found in the 'Origination & Selling' dropdown, beneath the 'Origination & Selling' Summary.



## Components of the Dashboard

Run with Opportunity | [HIDE](#)

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**LPA Caution Volume**

**9,224**

Total Submissions

**60.1%**

AMI <= 80%

Submissions: 5,544

**26.7%**

AMI <= 50%

Submissions: 2,467

**37.8%**

LTV >= 90%

Submissions: 3,489

**62.2%**

LTV < 90%

Submissions: 5,735

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**Opportunity Details**

Viewing: [LPA CAUTION VOLUME](#) | [OPPORTUNITIES](#) | [MESSAGE CATEGORY FREQUENCY](#) | Display: [GRAPH](#) | [TABLE](#)

Message Category: All

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Data as of 10/16/2024 8:30:16 PM ET

[PDF Export](#) | [XLS Export](#) | [Message Glossary](#)

**FILTER**

Run with Opportu...

Origination Cha...

(All)

Broker

Lender

Loan Purpose (3)

(All)

Cash Out Refinance

Purchase

Regular Refinance

Message Categ...

(All)

Add Reserves

Check Affordable Seco...

Check Credit Report Acc...

Check Home Possible B...

Check Installment Payment

Check Loan Amount

Get Asset Report for Cas...

LIP Eligibility

LPA Choice

Review Declarations

Review Downpayments

Review Income/Debt

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1. Key Performance Indicators (KPIs) are summary metrics that show the LPA Caution Volume both overall and split into buckets according to the borrower's AMI rate and the LTV ratio on the submission.
2. The Opportunity Details Section contains three views of the data, with a graph and table option available for each view. The user can swap between the three views by selecting which view they want to see.
  - a. LPA Caution Volume: Volume of LPA submissions that received a Caution risk class and one or more relevant LPA message by day.
  - b. Opportunities: Frequency of message categories appearing on the LPA submissions with a risk class of Caution.
  - c. Message Category Frequency: Frequency of message categories appearing on the LPA submissions with a risk class of Caution by day.
3. The filter section allows the user to narrow the data by three attributes:
  - a. Origination Channel which indicates from which channel the submission was originated.
  - b. Loan Purpose will control if the dashboard is displaying purchase, refinance, cash-out refinance or a combination of all three.
  - c. Message Category focuses the report on submission that received message codes that fall into the selected category.
4. The export section allows users to:
  - a. Export the user interface (UI) of the report as a PDF.
  - b. Export the loan details at a transaction level in Excel format.
  - c. Export a message glossary that shows how the individual LPA message codes map to the message categories.

