

March 2026 Release Notes

Overview of Changes:

ECO[®] now features updates to its user interface for a more user-friendly, streamlined experience.

1. New Landing Page and Navigation

The new landing page introduces a modern, organized navigation experience so you can access analytics content more intuitively.

Benefits:

Key benefits include:

- Quick access and organization to your most important dashboards and dossiers.
- Improved usability through personalized content cards and simple navigation menus.
- Enhanced collaboration with features like commenting, sharing and bookmarking directly from the landing page.

1a. Executive Landing Page with KPI Definitions

The screenshot displays the 'Executive Summary' dashboard for 'Bank of Freddie Mac 8768282'. The dashboard is organized into four main sections, each with a numbered red circle icon:

- 1. Origination & Selling:** Track pipeline and delivery opportunities across multiple offerings.
 - AIM Utilization:** Overall 33.5% (Best in Class: 77.4%, Rest of Market: 27.9%), Asset 9.7% (Best in Class: 57.1%, Rest of Market: 12.9%), Payroll 27.7% (Best in Class: 64.7%, Rest of Market: 17.6%), Self-Employed 0.9% (Best in Class: 69.6%, Rest of Market: 9.3%).
 - ACE Opportunities:** ACE 86.9% (Offered: 610, Accepted: 530), ACE+PDR 27.8% (Offered: 194, Accepted: 54).
 - Caution Opportunities:** Rent Payment History 1.0% (Offered: 105, Accepted: 1), Cash Flow 0.0% (Offered: 110, Accepted: 0).
- 2. Delivery:** Stay ahead with insights on payment speed trends.
 - Purchase UPB (\$M) \$234.3 (Prior Month: \$187.3)
 - Market Coverage 9.3% (Prior Month: 7.0%)
 - Cash Delivery (%) 4.6% (Prior Month: 0.1%)
- 3. Housing Goals (Duty to Serve):** Help assess on your Community Reinvestment Act (CRA) goals.
 - All Rural Loan Count (YTD) --
 - High Needs Rural Loan Count (YTD) 8
 - Manufactured Housing Loan Count (YTD) 13
- 4. Risk:** View PLNAQ rate and track credit standard loan performance trends.
 - E90 (BPS) 23.1 (Rolling 12 Months - Lag 4)
 - Performing Loan Not Acceptable Quality (PLNAQ) 2.8% (Q3 2025)



1. Origination & Selling

- Asset and Income Modeler (AIM) Utilization
 - Overall – Percentage of conventional, conforming non-jumbo Loan Product Advisor® (LPA®) submissions with an Accept risk class that returned as asset, payroll or self-employment report
 - Asset – Percentage of conventional, conforming non-jumbo LPA submissions with an Accept risk class that returned an asset report
 - Payroll – Percentage of conventional, conforming non-jumbo LPA submissions with an Accept risk class that returned a payroll report
 - Self-Employed – Percentage of conventional, conforming non-jumbo LPA submissions with an Accept risk class that returned a self-employed report and at least one borrower self-declared as being self-employed
- Automated Collateral Evaluation (ACE) Opportunities
 - ACE – Based on last submissions into LPA, this represents the percentage of loan files that were eligible for ACE out of the total population of Assessed for ACE for your portfolio
 - ACE+ PDR (ACE plus property data report) – Represents loans that are eligible for a property data report (ACE+ PDR)
- Caution Opportunities
 - Rent Payment History – LPA submissions that have had rent payment history successfully identified from an asset report, and positively impacted the risk assessment
 - Cash Flow – LPA submissions that have had positive borrower cash flow successfully identified from an asset report, resulting in a risk class of Accept

2. Delivery

- Purchase Unpaid Principal Balance (UPB) (\$M) – *Purchase UPB (FRE)*
- Market Coverage – *Market Share*
- Cash Delivery (%) – The percent of cash business of the Purchase UPB (FRE)

3. Housing Goals (Duty to Serve)

- All Rural – Single-Family purchases of loans (home purchase) on owner-occupied primary residences in rural areas and the borrowers earn low- to moderate-income (LMI) ($\leq 100\%$ AMI). This includes government loans.
- Manufactured Housing (MH) – Single-Family loan purchases (purchase or refinance) of MH titled as real property that is owner-occupied and the borrower is LMI ($<$ or equal to 100 AMI). This includes government loans.
- High-Needs Rural Regions (HNRR) – Single-Family loan purchases (purchase or refinance) that are owner-occupied and the borrower is LMI (≤ 100 AMI) from the following regions, provided the region is in a “rural area.” This includes government loans.
 - 1) Middle Appalachia;
 - 2) The Lower Mississippi Delta;
 - 3) A colonia; or
 - 4) A tract located in a persistent poverty county and not included in Middle Appalachia, the Lower Mississippi Delta, or a colonia

4. Risk

- E90 (BPS) – The E90 in 4 Rate will only be calculated based on loans that funded a 12-month period, that ends with the funding month lagged four months prior to our most recent completed funding period. This focuses our view into customer performance based on recent fundings and is more likely to highlight ongoing issues in the customer’s origination process. Additionally, the four-month lag ensures adequate loan seasoning for a loan to reach 90 days delinquent.



- Performing Loan Not Acceptable Quality (PL NAQ) – The number of loans that are considered as not acceptable quality.

1b. Executive Landing Page Navigation

The screenshot shows the 'Executive Summary' page for 'Bank of Freddie Mac 8768282'. The page is divided into several sections:

- Menu Bar (2):** Located at the top, it includes 'Executive Summary', 'Origination & Selling', 'Delivery', 'Housing Goals', 'Risk', 'Maps', and 'Servicing'.
- AIM Utilization (33.5% Overall):** Includes metrics for Asset (9.7%), Payroll (27.7%), and Self-Employed (0.9%).
- ACE Opportunities (86.9% ACE):** Includes ACE+PDR (27.8%).
- Caution Opportunities (1.0% Rent Payment History):** Includes Cash Flow (0.0%).
- Delivery (1):** Includes Purchase UPB (\$M) at \$234.3, Market Coverage at 9.3%, and Cash Delivery (%) at 4.6%.
- Housing Goals (Duty to Serve):** Includes All Rural Loan Count (YTD) at --, High Needs Rural Loan Count (YTD) at 8, and Manufactured Housing Loan Count (YTD) at 13.
- Risk (23.1 E90 (BPS)):** Includes Performing Loan Not Acceptable Quality (PLNAQ) at 2.8%.
- Document & Links (1):** A vertical sidebar on the left with icons for document, chart, person, and phone.
- Support Phone (1):** A phone icon at the bottom left of the sidebar.
- Download (7):** A download icon at the top right.

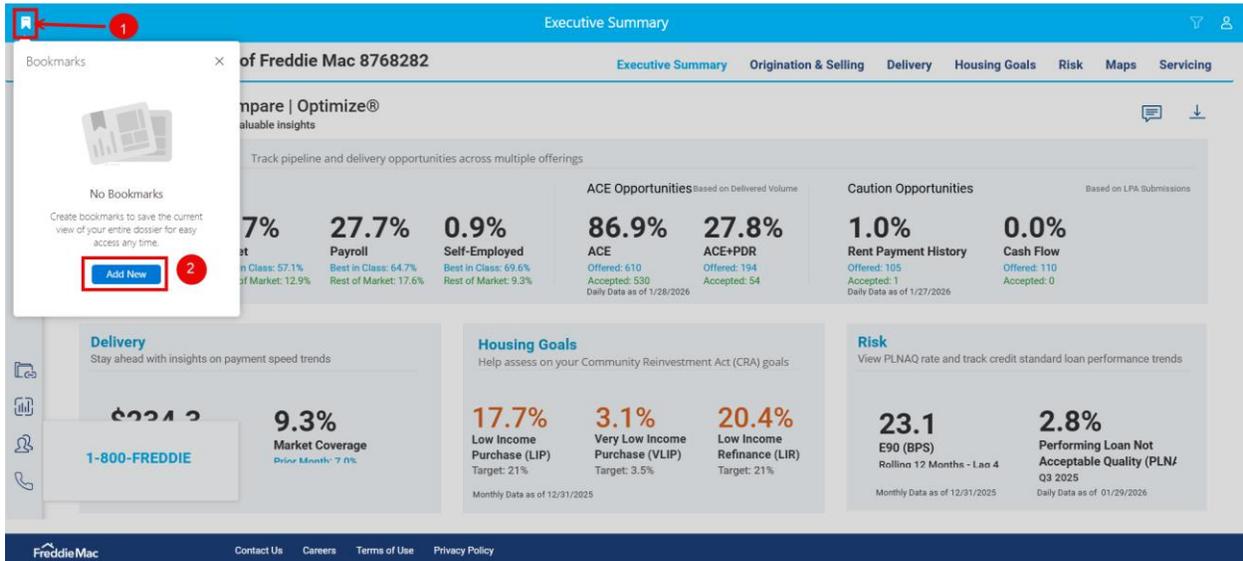
1. **Menu Bar** – Contains navigation to documents and links, snapshots and comparisons, your team’s view and the support phone number.

This close-up shows the 'Snapshots & Comparisons' section (2) and the 'Document & Links' sidebar (1). The sidebar includes links for 'Glossary', 'Release Notes', and 'Training'. The 'Snapshots & Comparisons' section includes 'Customer Rankings' (FRE Rank Pch UPB: 11 (1077)), 'Average Loan Size' (Average Loan Size Seller: \$122,473; Average Loan Size Synthetic: \$121,768), and 'Top 5 Counties Freddie Mac Rank' (MARICOPA, AZ: 11; LOS ANGELES, CA: 11; YORK, ME: 1; HARRIS, TX: 8; KING, WA: 7). A '1-800-FREDDIE' phone icon (1) is also visible.

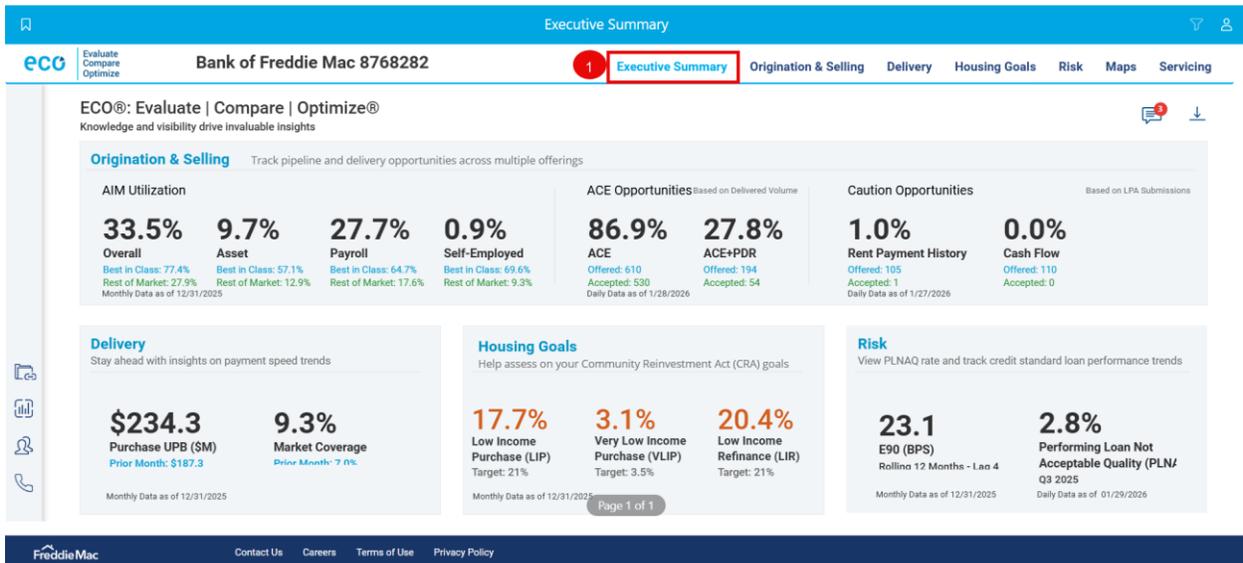
This close-up shows the 'My Team' section (1) which lists team members: Olivia Evans (Account Executive), Abby Harris (Affordable Lending Manager), Dylan Phillips (Credit Manager), and Benjamin Ward (Servicer Account Manager). A '2' callout points to the top right of the team list area.



2. **Bookmarks Bar** – Bookmarks in the MicroStrategy Library allows you to save and quickly access specific states of reports and dashboards, including applied filters, drill paths and visualizations.
 - I. Bookmarks are limited to the page that's bookmarked for quick access of any specific filters you may have used.



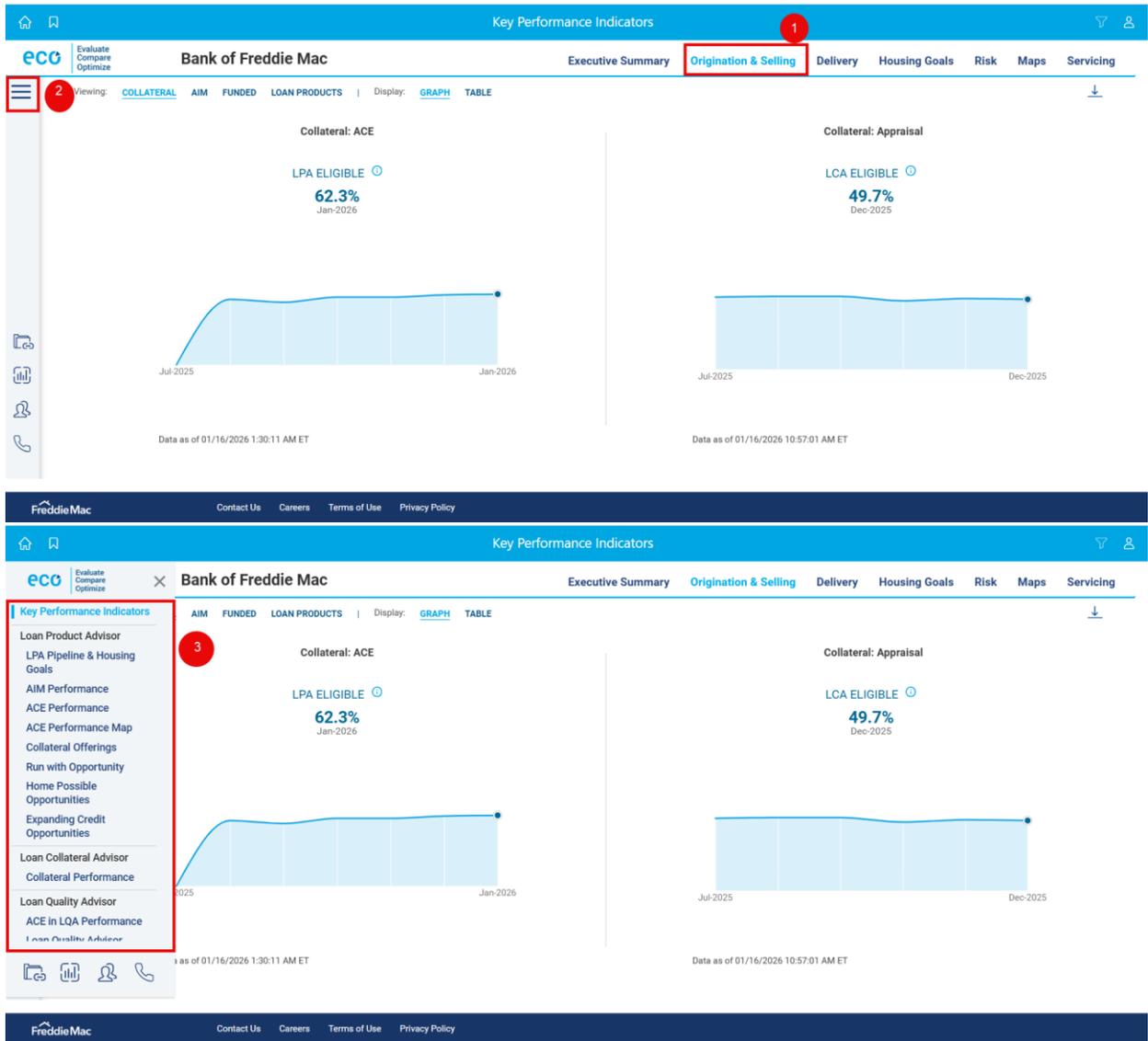
3. **Dashboard Navigation Ribbon** – The primary toolbar interface in MicroStrategy Library dashboards, providing quick access to essential dashboard functions and controls.



From here, you can navigate to any other summary data dashboard using the navigation ribbon.



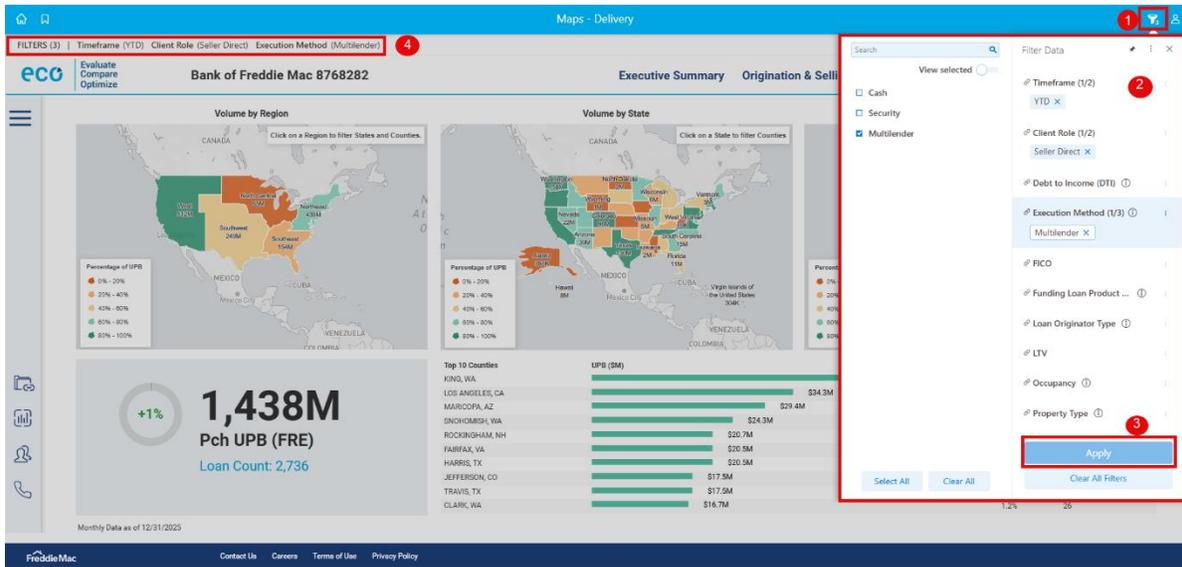
Origination & Selling Dashboard Summary



The landing page is always the high-level summary data dashboard. The collapsible menu on the left-hand side of the dashboard shows the rest of the dashboards.

Maps Dashboard Summary

- 4. **Filter** – The filter selection allows you to narrow the data by different attributes, subject to the selected dashboard.



The filter selection tab can be found on most of the dashboards. After clicking the tab, a list of filters will expand from which you can select. Confirm your filters by selecting apply. You can then review the selected filters on the dashboard page in the top left corner to verify that all preferences and requirements are met.

5. **Release Notes Notifications** – View quick summary descriptions of current and previous release notes.
6. **Account** – View the user that is currently logged in and log out.
7. **Export** – You can use the export button on most dashboards to export current dashboard view as a PDF.

