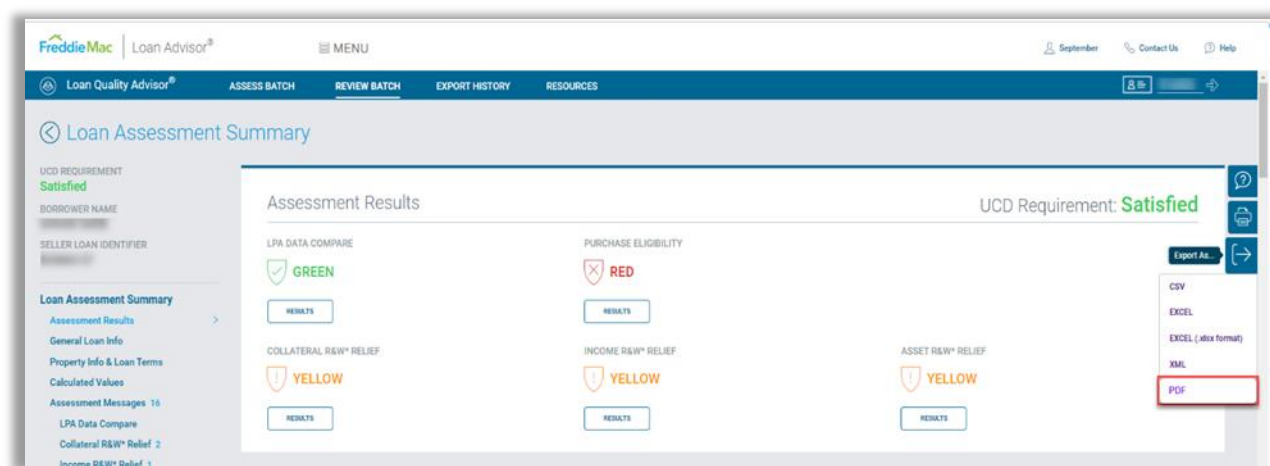


The following releases are happening in Loan Quality Advisor[®] in the first quarter of 2023:

PDF Export Results

Starting **January 29, 2023**, users accessing Loan Quality Advisor via the graphical user interface (GUI) through the Freddie Mac Loan Advisor[®] portal now have the **flexibility to export assessment results to PDF**. The Loan Quality Advisor [User Guide](#) and online help feature have been updated.



Note: This functionality was already available to system-to-system users. This update aligns the access methods.

Export Enhancements

We're improving the export feature to provide additional **support for lenders with sub-Servicer relationships**. Effective **February 26, 2023**, in addition to the Seller loan number, the exported data will also include the Servicer loan number.

Additionally, in this same release, we're adding the following new fields to the export to help you **better identify opportunities for affordable loan products**.

- Area Median Income %
- Alterations and Repairs Amount
- Energy Improvement Amount
- High Cost Area
- Rural Area
- High Needs Rural Region
- Loan Program Identifier(s)

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Loan Quality Advisor® | EVALUATE BATCH | REVIEW BATCH | EXPORT HISTORY | RESOURCES

Property Information & Loan Terms

LQA Transaction ID: 123456

BORROWER NAME
Mary Jane Test

BATCH SUBMISSION ID: 12345 | USER SUBMISSION ID: User_Testcase

DATE/TIME SUBMISSION: 04/13/2018 09:13:25

Loan Evaluation Summary

- Evaluation Results
- General Loan Information
- Property Info & Loan Terms
- Calculated Values
- Evaluation Messages 9
 - LPA Data Compare Results 3
 - Purchase Eligibility 6

BORROWER NAME Mary Jane Test	PROPERTY ADDRESS 123 Main St Anytown, AB 12345	CITY STATE, ZIP Primary Residence
PROPERTY USAGE TYPE Primary Residence	PURPOSE OF LOAN Purchase	PURCHASE PRICE \$ 123,000
PRODUCT 30 year fixed rate conventional	AMORTIZATION TYPE Fixed	AMORTIZATION MONTHS 360
INTEREST RATE 4.5%	LOAN AMOUNT \$ 100,000	PROPERTY VALUE \$ 125,000
AREA MEDIAN INCOME % 34.56%	ALTERATIONS AND REPAIRS AMOUNT \$ 125,000	ENERGY IMPROVEMENT AMOUNT \$12,550.45
HIGH COST AREA Yes	RURAL AREA Yes	HIGH NEEDS RURAL REGION Yes
LOAN PROGRAM IDENTIFIER(S) CHOICERenovation GreenCHOICE HomePossibleMortgage ABC XYZ		

NOTE: If you access Loan Quality Advisor through a system to system (S2S) software provider integration, you'll have to upgrade your integration once your partner has built to the latest specification. Please confirm that your software provider has built to the latest Loan Quality Advisor specification.

Updated Message Matrix for TLTV/HTLTV

Effective **April 2, 2023**, we're making updates to two feedback messages and adding two new messages to provide more clarity around total loan to value (TLTV) and home equity combined loan to value (HTLTV) amounts – particularly when the submitted amounts don't match the amounts calculated by the tool. **When these amounts don't match, it will result in an Incomplete Risk Assessment result.**

Masking of SSNs for Additional Data Security

Also, effective **April 2, 2023**, we'll begin masking social security numbers (SSNs) in the export file for an additional layer of data security.

