

Loan Advisor in ECO

Release Notes | July 8, 2022

Overview of Changes:

Freddie Mac Loan Advisor® in ECO® now features a new dashboard for **Collateral Offerings - Desktop Appraisal**.

1. Collateral Offerings Dashboard

○ Collateral Offerings Dashboard

We've added a new "Collateral Offerings" dashboard to Loan Advisor in ECO that will show eligibility and delivery of various collateral offerings, beginning with desktop appraisals. The dashboard tracks how many loans are offered eligibility in Loan Product Advisor® (LPASM) submissions, and how many loans are delivered to Freddie Mac with a desktop appraisal in Loan Selling Advisor®. All metrics include a 6-month period for trend analysis. Exports of the data and other collateral offerings will also be available at a later date.

○ Terminology used in the dashboard:

- 1) **Loan Application View - Eligible Rate:** Represents the percentage of applications eligible for a desktop appraisal in LPA out of the total number of applications submitted to LPA.
- 2) **Loan Delivery View - Adopted Rate:** Represents the percentage of loans delivered with a desktop appraisal out of the total number of funded loans.
- 3) **Loan Delivery View - Take Rate:** Represents the percentage of loans delivered with a desktop appraisal out of the total number of loans eligible for a desktop appraisal in LPA.

○ Navigating to the new dashboard:

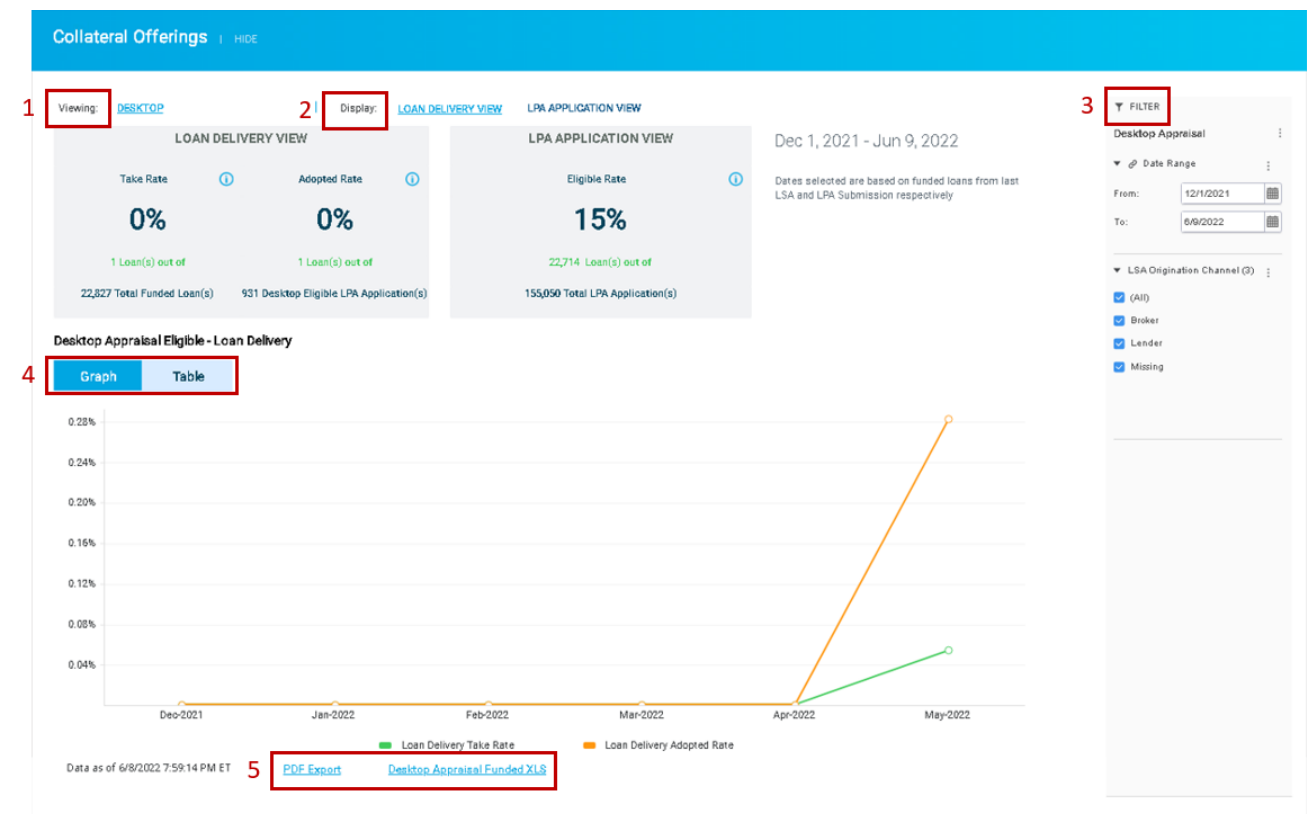
- 1) Under the Loan Advisor tab in ECO, select "Collateral Offerings" as shown below.

The screenshot displays the Freddie Mac Loan Advisor in ECO interface. At the top, the navigation bar includes the Freddie Mac logo, the 'eco' logo, and the tagline 'Evaluate Compare Optimize'. The main navigation menu is visible, with 'Loan Advisor' highlighted in a red box. A dropdown menu is open under 'Loan Advisor', and 'Collateral Offerings' is highlighted in a red box. The main content area shows 'Key Performance Indicators' with three charts: 'Purchase Eligibility', 'LPA Data Compare', and 'Risk Assessment', all showing 0.0% for May-2022. The 'Collateral Offerings' dashboard is partially visible in the background.

○ **Overview of the Collateral Offerings Dashboard**

- 1) **Viewing:** Represents the collateral offering type. Currently desktop appraisal is the only option available.
- 2) **Display:** Represents the dashboard view. Loan Delivery View represents funded loan data from Loan Selling Advisor, along with prior submission data from Loan Collateral Advisor® and LPA. LPA Application View represents submission data from LPA.
- 3) **Filters:** Filters are available to select the Date Range (Funded date for Loan Delivery View, Application Date for LPA Application View) and the Origination Channel.
- 4) **Chart Type:** Toggle to switch between graphical view and tabular view of the KPI trends.
- 5) **Exports:** Exports available as:
 - .pdf snapshot of the dashboard.
 - .xls of funded loan data (Loan Delivery View).
 - .xls of LPA application data (LPA Application View).

Export Snapshots shown below:



○ Loan Delivery Export:

Client ID	Client Name	Funded Date	Funded Loan ID	Midas Number	Lender Loan Identifier	Loan Purpose	Origination Channel	Eligible for Desktop Appraisal in LPA	Delivered with Desktop Appraisal	Address	State	Zip Code
1000	12345678901234567890	20200101	10000000000000000000	10000000000000000000	10000000000000000000	Refinance	Lender	Not Eligible	No	12345678901234567890	CA	90000
1000	12345678901234567890	20200101	10000000000000000000	10000000000000000000	10000000000000000000	Refinance	Lender	Not Eligible	No	12345678901234567890	CA	90000
1000	12345678901234567890	20200101	10000000000000000000	10000000000000000000	10000000000000000000	Refinance	Lender	Not Eligible	No	12345678901234567890	CA	90000
1000	12345678901234567890	20200101	10000000000000000000	10000000000000000000	10000000000000000000	Refinance	Lender	Not Eligible	No	12345678901234567890	CA	90000
1000	12345678901234567890	20200101	10000000000000000000	10000000000000000000	10000000000000000000	Refinance	Lender	Not Eligible	No	12345678901234567890	CA	90000
1000	12345678901234567890	20200101	10000000000000000000	10000000000000000000	10000000000000000000	Purchase	Lender	Eligible	No	12345678901234567890	CA	90000
1000	12345678901234567890	20200101	10000000000000000000	10000000000000000000	10000000000000000000	Refinance	Lender	Not Eligible	No	12345678901234567890	CA	90000
1000	12345678901234567890	20200101	10000000000000000000	10000000000000000000	10000000000000000000	Purchase	Lender	Eligible	No	12345678901234567890	CA	90000
1000	12345678901234567890	20200101	10000000000000000000	10000000000000000000	10000000000000000000	Purchase	Lender	Not Eligible	No	12345678901234567890	CA	90000
1000	12345678901234567890	20200101	10000000000000000000	10000000000000000000	10000000000000000000	Refinance	Lender	Not Eligible	No	12345678901234567890	CA	90000
1000	12345678901234567890	20200101	10000000000000000000	10000000000000000000	10000000000000000000	Refinance	Lender	Not Eligible	No	12345678901234567890	CA	90000
1000	12345678901234567890	20200101	10000000000000000000	10000000000000000000	10000000000000000000	Purchase	Lender	Eligible	No	12345678901234567890	CA	90000
1000	12345678901234567890	20200101	10000000000000000000	10000000000000000000	10000000000000000000	Refinance	Lender	Not Eligible	No	12345678901234567890	CA	90000

○ LPA Application Export:

Client ID	Client Name	LP Key	Lender Loan Identifier	Submission Date	Loan Purpose	Origination Channel	Eligible for Desktop Appraisal	Address	State	Zip Code
1000	12345678901234567890	10000000000000000000	10000000000000000000	20200101	Purchase	Lender	Not Eligible	12345678901234567890	CA	90000
1000	12345678901234567890	10000000000000000000	10000000000000000000	20200101	Purchase	Lender	Eligible	12345678901234567890	CA	90000
1000	12345678901234567890	10000000000000000000	10000000000000000000	20200101	Refinance	Lender	Not Eligible	12345678901234567890	CA	90000
1000	12345678901234567890	10000000000000000000	10000000000000000000	20200101	Refinance	Lender	Not Eligible	12345678901234567890	CA	90000
1000	12345678901234567890	10000000000000000000	10000000000000000000	20200101	Purchase	Lender	Not Eligible	12345678901234567890	CA	90000
1000	12345678901234567890	10000000000000000000	10000000000000000000	20200101	Purchase	Lender	Eligible	12345678901234567890	CA	90000
1000	12345678901234567890	10000000000000000000	10000000000000000000	20200101	Purchase	Lender	Not Eligible	12345678901234567890	CA	90000
1000	12345678901234567890	10000000000000000000	10000000000000000000	20200101	Purchase	Lender	Not Eligible	12345678901234567890	CA	90000
1000	12345678901234567890	10000000000000000000	10000000000000000000	20200101	Purchase	Lender	Not Eligible	12345678901234567890	CA	90000
1000	12345678901234567890	10000000000000000000	10000000000000000000	20200101	Purchase	Lender	Eligible	12345678901234567890	CA	90000
1000	12345678901234567890	10000000000000000000	10000000000000000000	20200101	Purchase	Lender	Eligible	12345678901234567890	CA	90000