

Overview of Changes:

ECO[®] Origination & Selling now introduces the new Asset and Income Modeler (AIM) Performance dashboard.

Dashboard summary

- The new dashboard consolidates all AIM information into a single view, organized by offerings. The previous dashboards, Asset Performance and Income Performance, are now replaced by the AIM Performance dashboard.

Benefits:

AIM helps automate manual processes to more efficiently assess the borrower's capacity and get borrowers qualified faster. The AIM Performance dashboard helps Sellers with a pipeline view of their loans that were in-scope and took advantage of the AIM offerings in Loan Product Advisor[®] (LPA[®]). The dashboard helps recognize the opportunity for relief from certain representations and warranties related to the borrower's income and/or assets and the reasons why a submission was not eligible allowing lenders to streamline their origination processes and reduce originations costs and cycle times.

1. Overview



Viewing: **SUMMARY** ASSET DIRECT DEPOSIT PAYROLL SELF-EMPLOYED EMPLOYMENT

- The AIM Performance dashboard has six tabs on the top of the dashboard with detailed explanations below. Each tab represents an AIM offering and provides its own metrics and trends.
- Filters are on the right side of every tab and can be used to separate the data across Submission Date, Loan Purpose, Origination Channel and Service Provider.
- Exports are at the bottom of the dashboard and include the glossary for the message categories on each offering.

Data as of MM/DD/YY

[PDF Export](#) [Loan Level Excel Export](#)

FILTER

Income / Payroll

Submission Date

Loan Purpose (3)

Origination Channel (3)

Service Provider

All

(All)

Cash Out Refinance

Purchase

Regular Refinance

(All)

Broker

Lender

All

2. AIM Performance – Summary

The Summary tab has two main sections: AIM Utilization and Representation and Warranty (R&W) Eligibility.

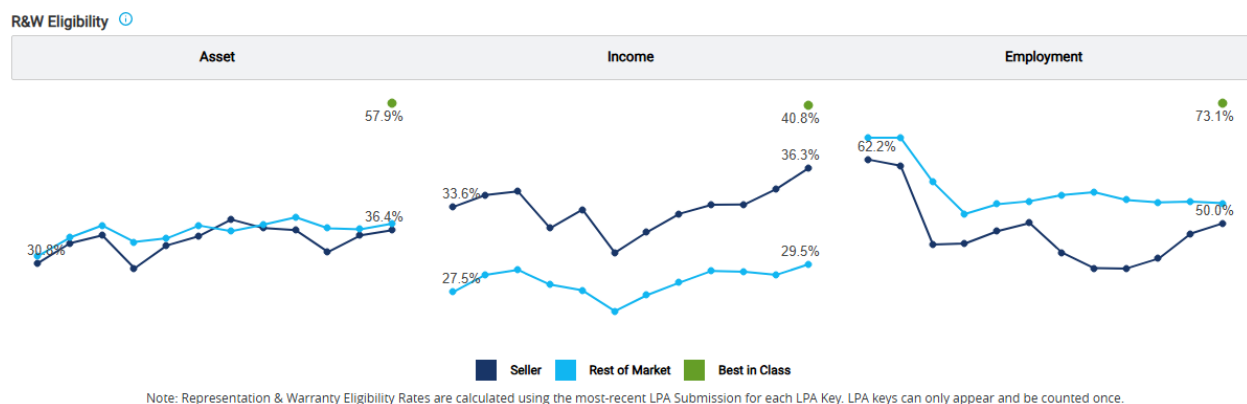
AIM Utilization refers to how lenders/borrowers interact with LPA to use the AIM Offerings. It's quantified by the number of LPA submissions that are in-scope (conventional, conforming and non-jumbo) and have an Accept risk class, which generates one or more reports from an AIM Provider. The rates can be compared with the rest of the market and best-in-class peers.

Note - AIM Utilization rates are calculated using a static snapshot of the latest LPA submission for each LPA Key each month. LPA Keys can appear and be counted in multiple months.



R&W Eligibility rates are defined as LPA submissions that utilized the AIM offering and were Eligible for Asset/Income/ Employment R&W relief. The rates can be compared with the rest of the market and best-in-class peers.

Note: R&W Eligibility Rates are calculated using the most recent LPA submission for each LPA Key. LPA Keys can only appear once and be counted once.



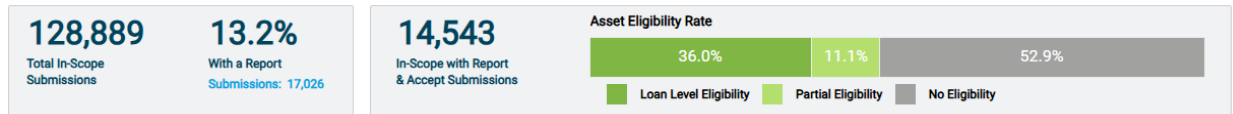
3. AIM Performance – Asset

The Asset tab has two main sections: Key Performance Indicators (KPIs) and Trends.

a. KPIs

This section contains three KPIs and an Eligibility rate graph.





The KPIs are as follows:

- Total In-Scope Submissions:** Conventional and conforming non-jumbo LPA Submissions.
- Submissions With a Report:** In-scope LPA submissions that had an asset report generated.
- In-Scope with Report & Accept Submissions:** In-Scope submissions with an asset report generated and an LPA risk class of Accept.

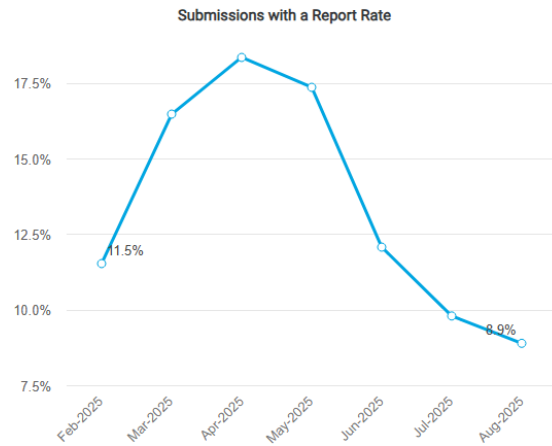
Eligibility rate graph displays the R&W Eligibility for Income

- Loan-Level Eligibility:** In-scope with report and accept submissions that are eligible for loan-level asset R&W relief.
- Partial Eligibility:** In-scope with report and accept submissions that received partial eligibility for asset R&W relief.
- No Eligibility:** In-scope with report and accept submissions that received neither partial nor loan-level eligibility for asset R&W relief.

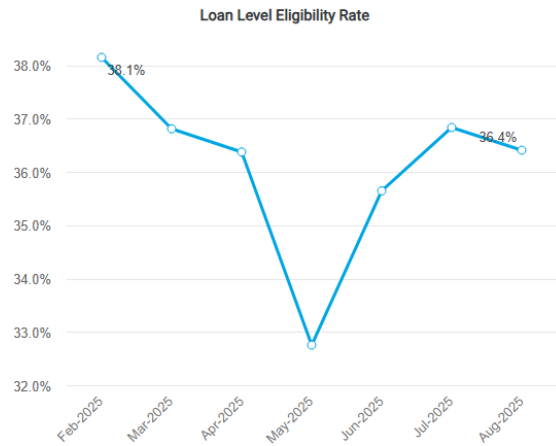
b. Trends

This section contains Graph and table views for each of the R&W Eligibility.

Viewing: [LOAN LEVEL ELIGIBILITY](#) [PARTIAL ELIGIBILITY](#) [NO ELIGIBILITY](#) | Display: [GRAPH](#) [TABLE](#)

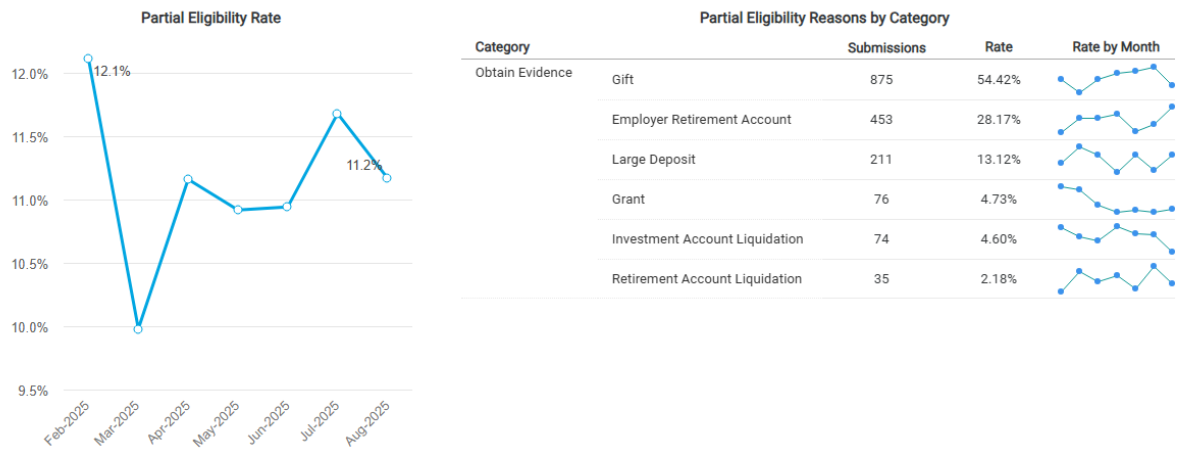


Note: Submissions that returned a report from an AIM provider over time for all eligibility types and all risk classes.



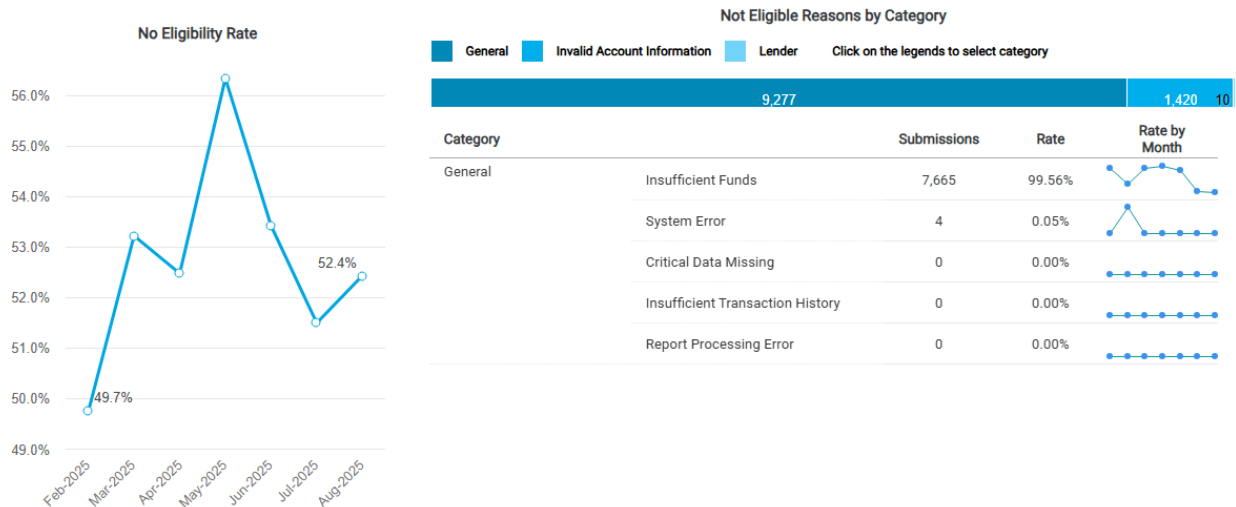
Submissions with a Report Rate			Loan Level Eligibility Rate		
Submission Month	Submissions	Rate	Submission Month	Submissions	Rate
Feb-2025	1,756	11.5%	Feb-2025	589	38.1%
Mar-2025	2,879	16.5%	Mar-2025	911	36.8%
Apr-2025	3,267	18.4%	Apr-2025	1,017	36.4%
May-2025	2,843	17.4%	May-2025	789	32.8%
Jun-2025	2,175	12.1%	Jun-2025	658	35.6%
Jul-2025	2,122	9.8%	Jul-2025	656	36.8%
Aug-2025	1,984	8.9%	Aug-2025	616	36.4%

- i. **Loan-Level Eligibility** (contains two trend lines):
 - a. Submissions that returned a report from an AIM provider over time for all Eligibility types and all risk class.
 - b. Loan-level Eligibility rate over time.
- ii. **Partial Eligibility** (contains two visuals):
 - a. Partial Eligibility rate over time.
 - b. Partial Eligibility Reasons by Category. The reasons why the submission was partially eligible can be viewed by selecting a category legend. The PDF export provides all the reasons together.



- iii. **No Eligibility** (contains two visuals):
 - a. No Eligibility rate over time.
 - b. No Eligibility Reasons by Category: The reasons for the submission not being eligible can be viewed by selecting a category legend. The PDF export provides all of the reasons together. The glossary export provides mapping of LPA feedback messages to the dashboard reason categories.





4. AIM Performance – Payroll

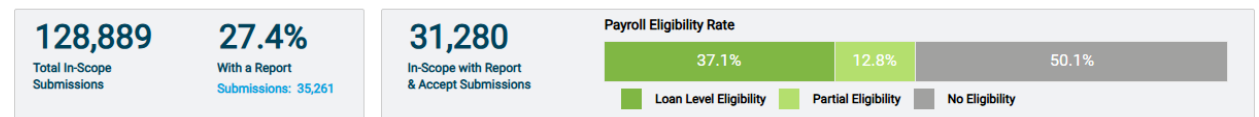
The payroll tab has two main sections: KPIs and Trends.

a. KPIs

This section contains three KPIs and an Eligibility Rate graph.

Income Payroll R&W Relief ⓘ

*Data shown is based on LPA Last Submission.



The KPIs are as follows:

- Total In-Scope Submissions:** Conventional and conforming non-jumbo LPA Submissions.
- Submissions With a Report:** In-scope LPA submissions that had a payroll report generated.
- In-Scope with Report & Accept Submissions:** In-Scope submissions with a payroll report generated and an LPA risk class of Accept.

The Eligibility Rate graph displays the R&W Eligibility for Income

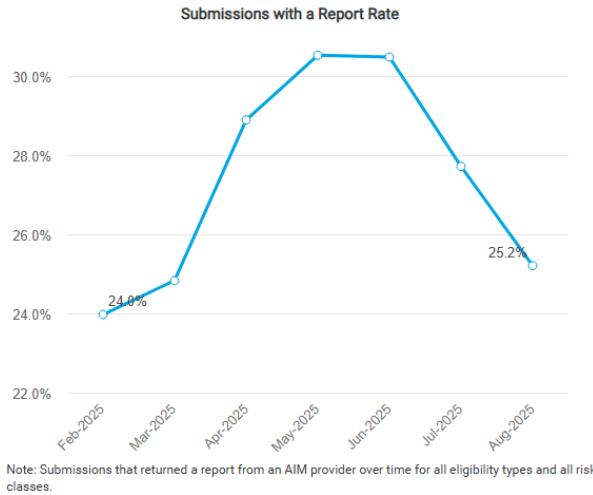
- Loan-Level Eligibility:** In-scope with report and accept submissions that are eligible for loan-level income R&W relief.
- Partial Eligibility:** In-scope with report and accept submissions that received partial eligibility for income R&W relief.
- No Eligibility:** In-scope with report and accept submissions that received neither partial nor loan-level eligibility for income R&W relief.

Note: To isolate income calculator submissions in LPA, please use the service provider filter.

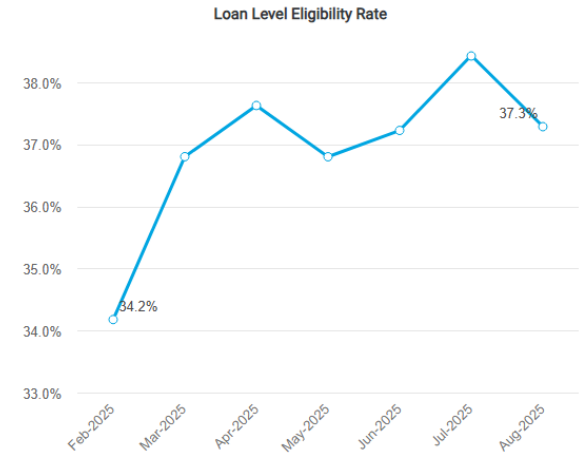


b. Trends

This section contains graph and table views for each of the R&W Eligibility.



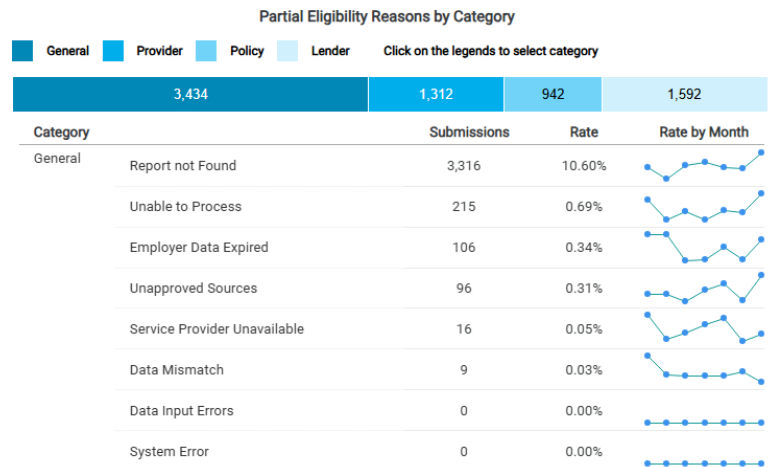
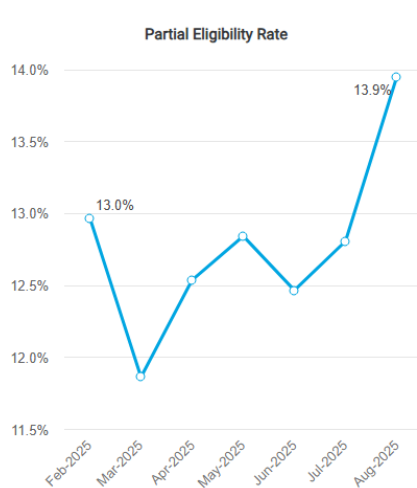
Submissions with a Report Rate		
Submission Month	Submissions	Rate
Feb-2025	3,650	24.0%
Mar-2025	4,341	24.8%
Apr-2025	5,143	28.9%
May-2025	4,999	30.5%
Jun-2025	5,493	30.5%
Jul-2025	6,007	27.7%
Aug-2025	5,628	25.2%



Loan Level Eligibility Rate		
Submission Month	Submissions	Rate
Feb-2025	1,107	34.2%
Mar-2025	1,446	36.8%
Apr-2025	1,720	37.6%
May-2025	1,648	36.8%
Jun-2025	1,804	37.2%
Jul-2025	2,014	38.4%
Aug-2025	1,856	37.3%

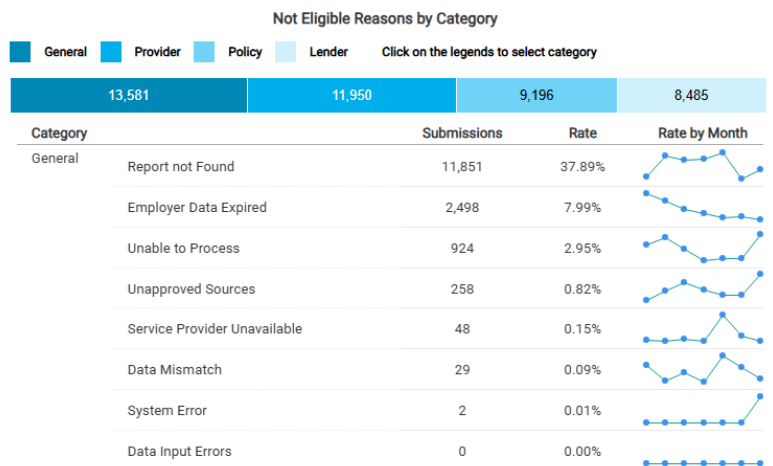
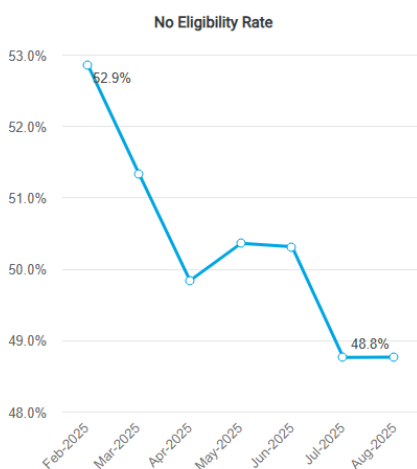
- i. **Loan-Level Eligibility** (contains two trend lines):
 - a. Submissions that returned a report from an AIM provider over time for all Eligibility types and all risk class.
 - b. Loan-level Eligibility rate over time.
- ii. **Partial Eligibility** (contains two visuals):
 - a. Partial Eligibility rate over time.
 - b. Partial Eligibility Reasons by Category. The reasons why the submission was partially eligible can be viewed by selecting a category legend. The PDF export provides all of the reasons together. The glossary export provides mapping of LPA feedback messages to the dashboard reason categories.





iii. **No Eligibility** (contains two visuals):

- No Eligibility rate over time.
- No Eligibility Reasons by Category. The reasons why the submission was not eligible can be viewed by selecting a category legend. The PDF export provides all the reasons together.



5. **AIM Performance – Self-Employed**

The Self-Employed tab mirrors the structure of the payroll tab but emphasizes Self-Employed data rather than payroll.

6. **AIM Performance – Direct Deposit**

The Direct Deposit tab mirrors the structure of the asset tab but emphasizes Income R&W Relief rather than Asset R&W Relief.

In addition, the Direct Deposit report has the R&W Source Breakout available under the Loan Level and Partial Eligibility views via another view toggle. This page will have two charts: the top loan-level direct deposit income sources and the loan-level eligibility source.





a. **Top Loan-Level Direct Deposit Income Sources**

This table identifies the top 10 Loan-Level Direct Deposit Income sources based on their submission counts. This view helps Sellers optimize their usage of the various income sources while ordering reports.

b. **Loan-Level Eligibility Source**

The Stacked bar chart determines the contribution of direct deposit to the Income R&W Relief. The X-axis features the month and year, while the Y-axis represents the counts of eligible and partially eligible submissions.

Each monthly bar is divided into three segments corresponding to the Eligible R&W Source Type namely: Direct Deposit Only, Direct Deposit Contributes and Other Payroll Used. These segments collectively sum up to the monthly R&W Eligibility %. For instance, the Loan-Level R&W Eligibility % in July 2025 might be 25%, with **Direct Deposit Only** accounting for 10%, **Direct Deposit Contributes** another 10% and **Other Payroll Used** to cover the remaining 5%. The percentage split will be clearly displayed on the bar charts.

7. **AIM Performance – Employment**

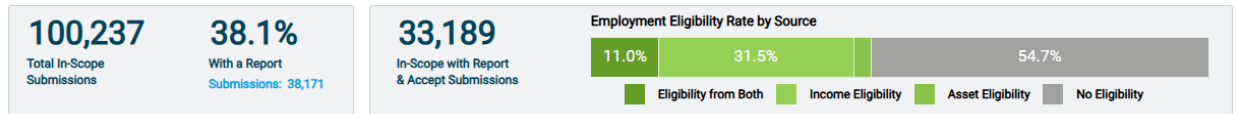
The Employment tab has two main sections: KPIs and Trends. It further has 2 views: Submissions and Employments.

Submissions View -

a. **KPIs**

This section contains three KPIs and an eligibility rate by source graph.





The KPIs are as follows:

- Total In-Scope Submissions:** Conventional and conforming non-jumbo LPA Submissions.
- Submissions With a Report:** In-scope LPA submissions that had a payroll report generated.
- In-Scope with Report & Accept Submissions:** In-Scope submissions with a payroll report generated and an LPA risk class of Accept.

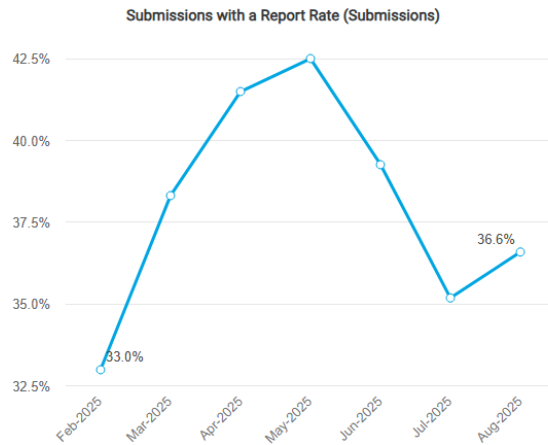
The eligibility rate by source graph displays the R&W Eligibility for Employment by its source. It is based on submissions that have at least one eligible employment.

- Asset Eligibility:** In-scope with report and accept submissions that received an Employment R&W relief using an Asset report.
- Income Eligibility:** In-scope with report and accept submissions that received an Employment R&W relief using an Income report.
- Eligibility for Both:** In-scope with report and accept submissions that received an Employment R&W relief using an Asset report and an Income report.
- No Eligibility:** In-scope with report and accept submissions that received that No Employment R&W relief using an Asset report or an Income report.

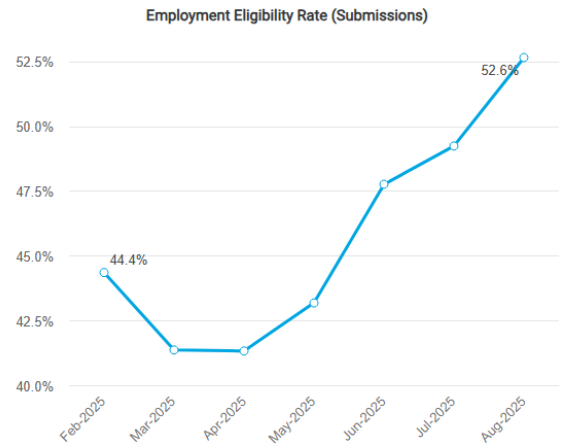
b. Trends

This section contains graph and table views for each of the R&W Eligibility.

Viewing: [EMPLOYMENT ELIGIBILITY](#) [NO ELIGIBILITY](#) | Display: [GRAPH](#) [TABLE](#)

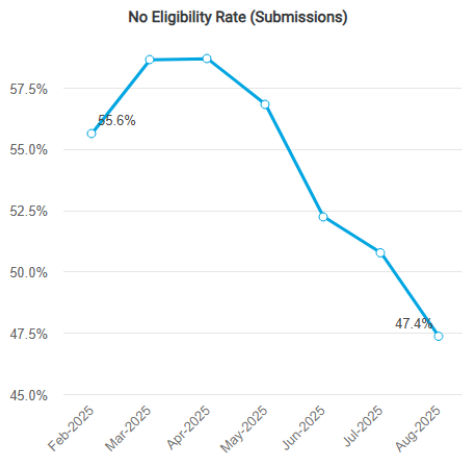


Note: Submissions that returned a report from an AIM provider over time for all eligibility types and all risk classes



Submissions with a Report Rate (Submissions)			Employment Eligibility Rate (Submissions)		
Submission Month	Submissions	Rate	Submission Month	Submissions	Rate
Feb-2025	4,303	33.0%	Feb-2025	1,676	44.4%
Mar-2025	5,705	38.3%	Mar-2025	2,080	41.4%
Apr-2025	6,302	41.5%	Apr-2025	2,257	41.3%
May-2025	5,935	42.5%	May-2025	2,228	43.2%
Jun-2025	5,971	39.3%	Jun-2025	2,475	47.8%
Jul-2025	6,546	35.2%	Jul-2025	2,769	49.2%
Aug-2025	3,409	36.6%	Aug-2025	1,554	52.6%

- i. **Employment Eligibility** (contains two trend lines):
 - a. Submissions that returned a report from an AIM provider over time for all Eligibility types and all risk class.
 - b. Employment Eligibility rate over time for submissions.
- ii. **No Eligibility** (contains two visuals):
 - a. No Eligibility rate over time for submissions.
 - b. No Eligibility Reasons by Category for submissions. This lists the reasons why the submission was not eligible. The PDF export provides all the reasons together. The glossary export provides mapping of LPA feedback messages to the dashboard reason categories.



Not Eligible Reasons (Submissions)			Rate by Month
Reason	Submissions	Rate	
Expired Close by Date	8,505	25.63%	
Employment not Identified	6,705	20.20%	
Paystub Fallout	5,341	16.09%	
Employment Inactive	590	1.78%	
Pay Cadence	428	1.29%	
Income Deposit Gaps	124	0.37%	
Invalid Employment Status	50	0.15%	
System Error	0	0.00%	

Employments View -

The Employments View mirrors the structure of the submission view but emphasizes counts on employments instead of submissions.

