

**Overview of Changes:**

ECO® now features the following:

**Enhancements**

**1. Expanding Credit Opportunities (Borrower Cash Flow/Rent Payment History) Dashboard**

The dashboard now features new metrics defining the report population and new reasons that highlights when a loan wasn't eligible for cash flow assessment.

Benefits:

Users gain a clearer understanding of their overall opportunities and the advantages of leveraging the borrower cash flow and rent payment history capabilities in Loan Product Advisor® (LPA<sup>SM</sup>).

**2. Home Possible® Opportunities Dashboard**

The dashboard will now include 'Fee Type' in the loan level detail export.

Benefits:

Users gain a more detailed view of the cost-saving opportunities they could have leveraged with Home Possible.

**Expanding Credit Opportunities (Borrower Cash Flow/Rent Payment History) Dashboard**

The dashboard now includes the following new metrics on the Summary and 6 Month Trend pages:

**1) Population**

	Definition	Percentage
<b>Total In Scope Population</b>	Total LPA volume, excluding FHA/VA and Jumbo applications.	Baseline
<b>LPA Caution Applications</b>	In-scope applications that received an LPA risk class of caution.	LPA Caution / Total In-scope

**2) Assessment (Borrower Cash Flow)**

	Definition	Percentage



<b>Total Assessed for Borrower Cash Flow Benefit</b>	In-scope, caution applications with an asset report that were assessed for borrower cash flow assessment.	Baseline
<b>Assessed – Not Eligible for Cash Flow Benefit</b>	Applications assessed but not eligible for borrower cash flow assessment.	Assessed - Not Eligible / Total Assessed
<b>Primary account not provided</b>	Applications not eligible for borrower cash flow assessment due to the primary borrower account not being provided.	Primary account not provided / Total Assessed
<b>Insufficient transaction history</b>	Applications not eligible for borrower cash flow assessment due to insufficient transaction history	Insufficient transaction history / Total Assessed
<b>Assessment did not provide sufficient benefit</b>	Applications not eligible due for borrower cash flow assessment because the assessment didn't provide sufficient benefit	Assessment did not provide sufficient benefit / Total Assessed

### 3) Eligible

	Definition	Percentage
<b>Successful assessment WITH opportunity in prior submission(s)</b>	Applications resubmitted with an asset report and LPA risk class positively impacted by borrower cash flow or rent payment history assessment after receiving relevant opportunity message on a prior submission.	Successful WITH prior opportunity / Total Assessed
<b>Successful assessment with NO opportunity in prior submission(s)</b>	Applications submitted with an asset report and LPA risk class positively impacted by borrower cash flow or rent payment history assessment with no opportunity message on a prior submission.	Successful with NO prior opportunity / Total Assessed



**Expanding Credit Opportunities - Borrower Cash Flow / Rent Payment History** | HIDE

Viewing: [SUMMARY](#) 6 MONTH TREND

Data shown is based on LPA Last Submission.

From: 3/1/2024 To: 9/10/2024

**Borrower Cash Flow & Rent Payment History**

Description	Date Range Total	Last Completed Month Total
<b>Total LPA In-Scope Applications</b>	118,182 100%	20,898 100%
LPA Caution	27,311 23%	4,320 21%

**Total Opportunity - Caution Loans Qualified for Borrower Cash Flow / Rent Payment History Benefit**

	8%	9%
Total Opportunity - Caution Loans Qualified for Borrower Cash Flow / Rent Payment History Benefit	2,146	372
Borrower Cash Flow	1,685 6%	299 7%
Rent Payment History	461 2%	73 2%

**Total Assessed for Borrower Cash Flow Benefit**

	100%	100%
Total Assessed for Borrower Cash Flow Benefit	43	6
<b>Assessed - Not Eligible for Borrower Cash Flow Benefit</b>	33 77%	3 50%
Primary account not provided	12 28%	1 17%
Insufficient transaction history	5 12%	1 17%
Assessment did not provide sufficient benefit	16 37%	1 17%
<b>Assessed - Eligible for Borrower Cash Flow Benefit</b>	10 23%	3 50%
Successful assessment WITH opportunity in prior submission(s)	3 7%	1 17%
Successful assessment with NO opportunity in prior submission(s)	7 16%	2 33%

**Total Assessed for Rent Payment History Benefit**

	Coming Soon	Coming Soon
Total Assessed for Rent Payment History Benefit	1	1
Assessed - Eligible for Rent Payment History Benefit	1	1
Successful assessment WITH opportunity in prior submission(s)	0	0
Successful assessment with NO opportunity in prior submission(s)	1	1

Data as of 9/8/2024 12:00:00 AM ET [PDF Export](#) [Loan Details XLS](#)

## Home Possible Opportunities Dashboard

The loan-level details export now features a new field named 'Fee Type' that will show the credit fees that were assessed on a loan that could have been waived if loan was delivered as Home Possible.

Home Possible Category	Loan Purpose	Origination Channel	AUS Type	First Time Home Buyer Indicator	Fee Type	Fee Amount
HP Missed Opportunity	Refinance	Lender	Loan Product Advisor	No	ARM	\$862.50
HP Missed Opportunity	Refinance	Lender	Loan Product Advisor	No	Base Grid for No Cash-Out Refinance M.	\$502.69
HP Missed Opportunity	Purchase	Lender	Loan Product Advisor	No	Base Grid for Purchase Mortgages	\$936.73
HP Missed Opportunity	Purchase	Lender	Loan Product Advisor	No	Condo Unit	\$449.60
HP Missed Opportunity	Purchase	Lender	Loan Product Advisor	No	Number of Units >1	\$1,049.30

