

Coming this summer!



Loan Product AdvisorSM
Enhanced Underwriting Workflow

Helping you achieve greater certainty in the loans you sell to Freddie Mac.

Loan Product AdvisorSM — the evolution of our automated underwriting system Loan Prospector[®] — gives you access to Freddie Mac’s credit requirements and view of risk allowing you to easily identify your overall underwriting risk.

Key Features

- The new Loan Product Advisor Feedback Certificate helps you quickly identify and understand key results:
 - Feedback messages are logically grouped by category (e.g., Employment and Income).
 - Simple navigation and data visualization makes finding specific results fast and easy.
 - Actionable feedback messages provide more loan-specific underwriting direction.
- Loan Product Advisor is free for all users – lenders, correspondents and third-party originators – through Freddie Mac or several LOS vendors.
- Provides superior risk assessment capabilities that help predict a borrower’s ability to repay their loan.
- Assesses a broad range of products, such as fixed-rate mortgages, ARMs, FHA, VA loans, super conforming loans, Freddie Mac Home Possible[®] mortgages and Relief Refinance MortgagesSM – Open Access.
- Provides the Home Value Explorer[®] point value estimates for HARP transactions and other lender activities.

Key Benefits

- **Efficiency.** With improved feedback and layout of results, quickly and easily find and execute against clear underwriting instructions for faster processing.
- **Usability.** Intuitive and easy to navigate solution.
- **Confidence.** Take advantage of the entire Freddie Mac credit box and suite of loan programs to originate more loans.
- **Convenience.** Source more Correspondent business with an improved overall experience, including enhanced Loan Product Advisor workflow and ease-of-use through a loan origination system vendor (e.g., Ellie Mae[®]).

Freddie Mac Loan Advisor SuiteSM — it’s the future of how we’ll do better business together.

Smart. Simple. Trusted.[®]

