



## Loan Product Advisor<sup>SM</sup>

Enhanced Underwriting Workflow

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

Loan Product Advisor<sup>SM</sup> — the evolution of our automated underwriting system Loan Prospector<sup>®</sup> — 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<sup>®</sup> mortgages and Relief Refinance Mortgages<sup>SM</sup> – Open Access.
- Provides the Home Value Explorer<sup>®</sup> 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<sup>®</sup>).

Freddie Mac Loan Advisor Suite<sup>SM</sup> — it’s the future of how we’ll do better business together.

Smart. Simple. Trusted.<sup>®</sup>

