

Freddie Mac Announces Loan Advisor Suite: Designed With Lenders to Make High Quality Mortgage Lending Easier

October 20, 2015

Loan Advisor Suite(SM) Will Help Pave Way to Earlier Rep and Warranty Relief Insight

SAN DIEGO, CA--(Marketwired - Oct 19, 2015) - Freddie Mac (OTCQB: FMCC) today announced Loan Advisor Suite(SM), a flexible, end-to-end loan quality solution, which the company has been developing over the past year in collaboration with national, regional and local lenders and industry vendors. Loan Advisor Suite is a set of integrated software applications designed to give lenders a way to originate and deliver high quality mortgages to Freddie Mac and acquire insight into representation and warranty relief earlier in the loan production process. Loan Advisor Suite was unveiled at the Mortgage Bankers Association's 102nd Annual Convention and Expo in San Diego, CA.

News Quote

Attribute to Andrew Higginbotham, Senior Vice President of Single Family Strategic Delivery, Freddie Mac:

"We are developing Loan Advisor Suite through a lender's lens to make it easier for our customers to do better business with Freddie Mac. The result is a powerful suite of integrated applications to make it simpler for our customers to originate high quality mortgages that meet Freddie Mac requirements. Loan Advisor Suite also will help our customers find better ways to control costs, boost efficiency and make fuller use of our credit box. Loan Advisor Suite is another example of how we are working with lenders to give lenders a higher level of certainty when they do business with Freddie Mac."

News Facts

- Loan Advisor Suite is being designed in collaboration with large and small lenders to create an easily adopted suite of
 applications and services that address borrower credit and capacity, collateral valuations, data confirmation and validation
 and other loan production quality issues.
- Loan Advisor Suite makes Freddie Mac purchase requirements more transparent and provides clear, actionable feedback messages during the mortgage production process.
- Loan Advisor Suite integrates new applications and services, like Freddie Mac's Loan Collateral Advisor with Freddie Mac Loan Prospector, Loan Quality Advisor and other widely used Freddie Mac customer technology.
- Loan Collateral Advisor is designed to work with lenders' existing processes so they can address valuation issues prior to delivery. In operation, Loan Collateral Advisor will perform appraisal quality reviews and return clear, actionable messages through the Uniform Collateral Data Portal.
- Freddie Mac customers will be able to access Loan Advisor Suite through multiple channels, including the Internet and existing loan origination systems, beginning in 2016.

For more information about Loan Advisor Suite, contact your Freddie Mac representative and visit <u>www.freddiemac.com/singlefamily</u> <u>/loanadvisorsuite.html</u>.

Freddie Mac was established by Congress in 1970 to provide liquidity, stability and affordability to the nation's residential mortgage markets. Freddie Mac supports communities across the nation by providing mortgage capital to lenders. Today Freddie Mac is making home possible for one in four home borrowers and is one of the largest sources of financing for multifamily housing. <u>www.FreddieMac.com</u>. Twitter: <u>@FreddieMac</u>

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