



## Freddie Mac Announces Enhanced Technology to Boost Loan Quality

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### New platform streamlines quality control review process, saving lenders time and reducing risk

MCLEAN, Va., Nov. 17, 2025 (GLOBE NEWSWIRE) -- [Freddie Mac](#) (OTCQB: FMCC) today announced next-generation automation technology to streamline and strengthen its Single-Family quality control (QC) process. [Quality Control Advisor Plus](#)<sup>®</sup> will further enhance loan quality, drive efficiency and lower costs through technology that automates the quality control review and remedy process on delivered loans. A phased onboarding of Quality Control Advisor Plus is underway and will be available to all lenders by year-end.

“Quality Control Advisor Plus will cut months off the current QC process for most lenders,” said Sonu Mittal, EVP and head of Single-Family Acquisitions at Freddie Mac. “This new platform doubles down on our transparent and proactive approach to modernizing our QC processes. It provides considerable efficiencies for lenders so they can quickly identify and remediate issues as early as possible to minimize reoccurring defects and improve loan quality.”

The new platform is an integrated solution that unifies previously separate QC systems and will be available to all lenders by year-end. This includes the more than 500 lenders that are already taking part in Freddie Mac’s [performing loan repurchase alternative pilot](#), which is broadly available to all lenders who want to participate. To date, participating lenders have saved millions of dollars in performing loan repurchases collectively. Additionally, the pilot is incentivizing better loan quality, as participating sellers had a 26% lower non-acceptable quality rate compared to those not in the pilot.

By streamlining the QC process to serve an evolving market, lenders can address issues like missing documents with immediate, real-time alerts that offer a clear view into every step of the loan review process. This can reduce wait times by months, provide feedback on loan quality closer to origination, limit back-and-forth communications and ultimately identify, resolve and remediate loan defects. It also allows lenders to manage loan remedies and view samples of defects, access multiple reports, check loan review status in real-time and upload loan files and missing documents.

This solution is designed to deliver more consistent decision making and standardized communication through newly implemented messaging that aligns with industry standards so lenders can expect reliable, consistent feedback. Lenders can also now upload as many as 250 files at once and receive immediate confirmation of receipt, eliminating guesswork and delays.

Income-related deficiencies continue to be the primary driver of loan defects. To address this challenge, Freddie Mac recently introduced a new [income calculator](#) that allows lenders to more accurately assess the criteria of borrowers with a variety of income sources, improving loan quality and increasing efficiency in underwriting. More than 1,000 lenders are already using the tool and have made over 15,000 submissions to help reduce loan defects and repurchase risk.

Mittal added, “We’re leveraging innovation at every stage of the loan cycle to deliver tangible benefits that help lenders drive efficiency, reduce costs and further improve loan quality. Lender repurchase requests are down 56% from their peak in 2023, and industry feedback around the recent actions we’ve taken to improve loan quality has been overwhelmingly positive.”

To learn more, lenders can access training resources and have the option to attend [upcoming webinars](#) that provide additional guidance on the transition.

Freddie Mac’s mission is to make home possible for families across the nation. We promote liquidity, stability and affordability in the housing market throughout all economic cycles. Since 1970, we have helped tens of millions of families buy, rent or keep their home. Learn More: [Website](#) | [Consumers](#) | [X](#) | [LinkedIn](#) | [Facebook](#) | [Instagram](#) | [YouTube](#)

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