

Overview of Changes:

- Automated Collateral Evaluation (ACE) Performance Dashboard**
 - Introduces the new Property Price/Value Missing category, which flags applications when the property price or property value is missing.
- Loan Quality Advisor[®] and ACE in LQA Dashboards**
 - Updates existing logic for Loan Quality Advisor dashboards to account for Sellers submitting to Loan Quality Advisor with multiple Seller identifiers. The new logic addresses Loan Quality Advisor submission percentages where totals add up to greater than 100%.
- Days Saved with Representation and Warranty (R&W) Relief Dashboard**
 - The Rest of Market (ROM) banner now includes a grand total volume to the total ROM.

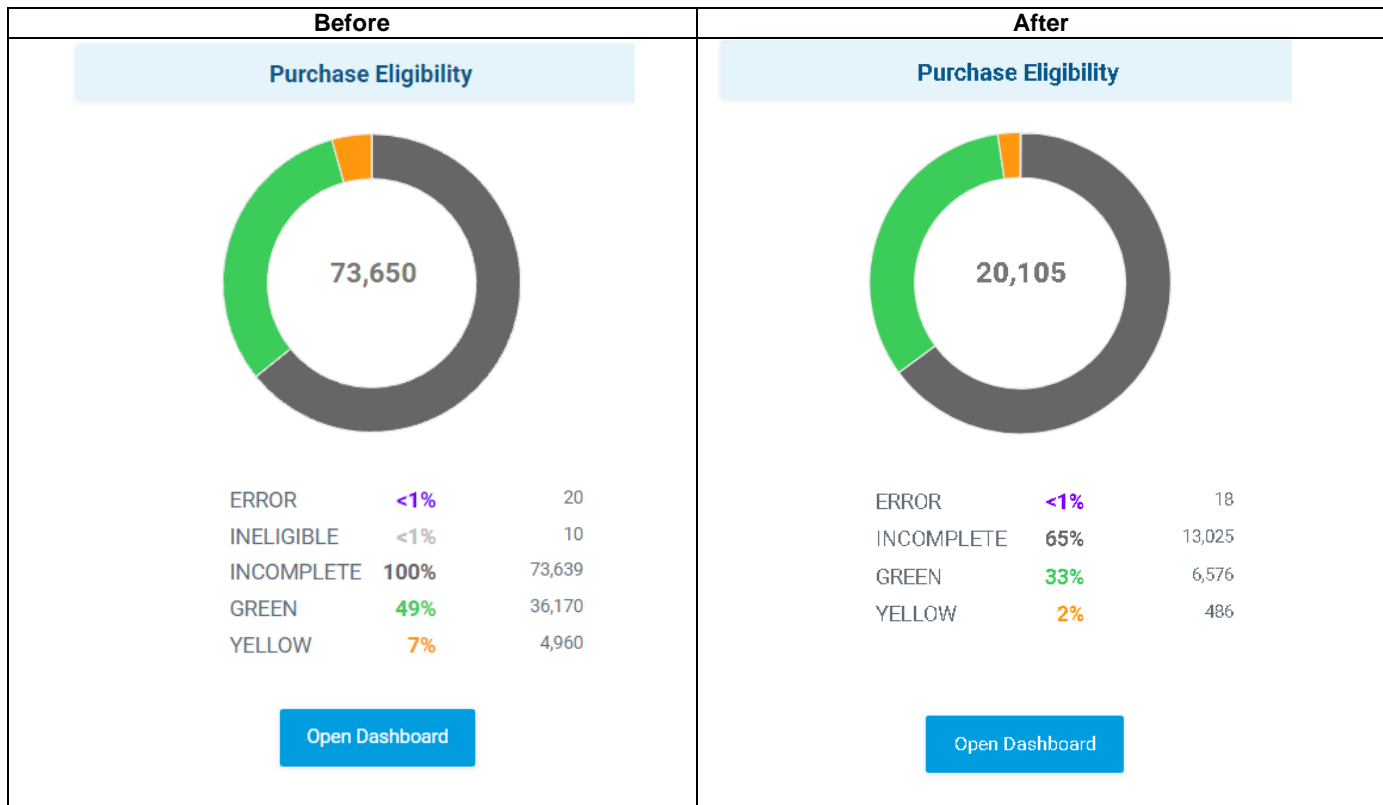
1. Automated Collateral Evaluation (ACE) Performance Dashboard

The ACE performance dashboard now includes additional ACE reason codes. Property Price/Value Missing is a new category in section one of the report, which tells Sellers which applications have a missing property price or property value. Loan level details and ACE maps have also been updated to reflect these changes.

Before	After
<p>— Description</p> <p>— Assessed / Not Assessed for ACE</p> <p>Assessed for ACE</p> <p>Not Assessed for ACE</p> <p>ACE Unscored</p> <p>Appraisal Received</p> <p>Incomplete Address</p> <p>LPA Risk Class</p> <p>Max Value Exceeded</p> <p>Non Standardized Address</p> <p>Not Conventional</p> <p>Recent Appraisal</p> <p>Relief Refinance</p> <p>Total Considered for ACE</p>	<p>— Description</p> <p>— Assessed / Not Assessed for ACE</p> <p>Assessed for ACE</p> <p>Not Assessed for ACE</p> <p>ACE Unscored</p> <p>Appraisal Received</p> <p>Incomplete Address</p> <p>LPA Risk Class</p> <p>Max Value Exceeded</p> <p>Non Standardized Address</p> <p>Not Conventional</p> <p>Property Price/Value Missing</p> <p>Recent Appraisal</p> <p>Relief Refinance</p> <p>Total Considered for ACE</p>

2. Loan Quality Advisor and ACE in LQA Dashboards

To avoid Loan Quality Advisor reporting resulting in calculations totaling over 100% for a select group of Sellers submitting to Loan Quality Advisor with multiple Seller identifiers, we've updated the logic for Loan Quality Advisor submissions so the reporting now displays the last loan submission, regardless of Seller identifier. These changes have been applied to Loan Quality Advisor risk assessment, data compare, and purchase eligibility on the LQA dashboard. Similar changes have been applied to the ACE in LQA dashboard, since it uses the same logic.



3. Days Saved with Representation and Warranty (R&W) Relief Dashboard

We've enhanced the Rest of Market (ROM) banner to include a grand total volume to the total ROM to provide better insight on the performance of other lenders.

Previous ROM Banner												
Relief Received	Portfolio			Purchase ROM			Refinance ROM			Total ROM		
	Average Cycle Time	Days Saved	% Total	Average Cycle Time	Days Saved	% Total	Average Cycle Time	Days Saved	Average Cycle Time	Days Saved		
Current ROM Banner												
Relief Received	Portfolio			Purchase ROM			Refinance ROM			% of Grand Total Volume	Total ROM	
	Average Cycle Time	Days Saved	% of Total Volume	Average Cycle Time	Days Saved	% of Total Volume	Average Cycle Time	Days Saved	Average Cycle Time		Days Saved	