

		System-to-System and Browser Interfaces								Direct Entry to LP.com*
Feature	Benefits	3.0	3.1	3.2	4.0	4.1	4.2	4.2.01	4.2.02	
Mortgages for Newly Constructed Homes										
New Valid Values: - Newly Built - Construction Conversion	<ul style="list-style-type: none"> Provides 18 months to originate, process and underwrite the loan, construct the home and deliver Mortgages for Newly Constructed Homes to Freddie Mac. Borrower receives the benefit of 18 months of credit usage under certain classifications as per <i>Freddie Mac Single-Family Seller/Service Guide</i> policy. Access the following website for more information: http://www.loanprospector.com/news/expand.html 		✓	✓		✓	✓	✓	✓	✓
Merged Credit Report Options										
Multiple Reference Number Capability - Borrower Level	Provides access to merged credit reports previously ordered for up to 5 borrowers	✓	✓	✓	✓	✓	✓	✓	✓	✓
Merged Credit Machine Readable Format	Returns credit data as discrete data fields in XML format for your loan origination system (LOS) to use in providing a solution to auto-populate liabilities onto the loan application.	✓	✓	✓	✓	✓	✓	✓	✓	
Credit Preview with Merged Credit Report Options Prior to Submission to Loan Prospector	Allows for a more informed decision prior to submitting a loan for assessment	✓	✓	✓	✓	✓	✓	✓	✓	✓
Credit Re-access Indicator Message	Returns a dynamic feedback message for each individual borrower if borrower's credit was re-accessed using a Merged Credit Reference Number.				✓	✓	✓	✓	✓	✓
Credit Re-ordered Indicator Message	Returns a dynamic feedback message if new credit was ordered and received for any given borrower.	✓	✓	✓	✓	✓	✓	✓	✓	✓
Technical Affiliate Identifier	Provides a more effective way to request new merged credit from a technical affiliate, or to use a Merged Credit Reference Number (MCRN) previously obtained from a technical affiliate.			✓					✓	✓

Note: Vertical revision bars " | " are used in the margin to highlight new requirements and/or significant changes

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Additional Features										
Reorder Credit Service - option to request fresh credit infiles within an existing transaction.	<ul style="list-style-type: none"> Provides capability to request fresh credit infiles to be used in Loan Prospector for its assessment within an existing transaction for a fee. Transaction is re-assessed with new credit infiles for the individual borrower(s) selected (existing credit is used in the assessment for borrowers not using the optional Reorder Credit Service) 						✓	✓	✓	✓
Reorder Credit Service - option to request fresh merged credit within an existing transaction.	<ul style="list-style-type: none"> Provides capability to request fresh credit merged credit to be used in Loan Prospector for its assessment within an existing transaction for a fee. Transaction is re-assessed with new merged credit data for the individual borrower(s) selected (existing credit is used in the assessment for borrowers not using the optional Reorder Credit Service) 							✓	✓	✓
Loan Prospector Version Number	Provides information to assist in determining which version of Loan Prospector interface is being used							✓	✓	✓
Data Field/Valid Value Enhancements	<ul style="list-style-type: none"> Removed the “Condo Class” field (Project Classification Code) from display (no longer required) Removed Offering Identifier 220 (Freddie Mac 100 offering) from display (no longer required) Removed the “Age” field from display (no longer required) Added “Months at Residence” field to more accurately capture duration of residency Added flexibility to introduce several new fields, attributes, valid values for future enhancements/offerings Added capability to support GUID (Globally Unique Identifier) in the “Request” and “Response” files to better match loan data 	✓	✓	✓	✓	✓	✓	✓	✓	✓

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Data Field/Valid Value Enhancements (continued)	Relief Refinance – Open Access - value added to the data field 'Freddie Mac Offering Identifier'.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Enhanced Feedback	Easy-to-locate key loan information and optimal data integrity. Access the following website for more information: http://www.loanprospector.com/about/features/feedback.html	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Assignment Functionality	<ul style="list-style-type: none"> Enhances functionality to more effectively manage how you work in your wholesale channel. (Validation fees eliminated after November 18, 2007.) With System-to-System access method, TPOs must use a sponsored wholesaler site or enter the loan directly in LoanProspector.com. Access the following website for more information: http://www.loanprospector.com/about/features/loanassignment.html 	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Removal of New Construction restriction for FHA and VA	Removing the restriction from the New Construction field that currently prevents FHA & VA loans from being sent to Loan Prospector. This allows FHA & VA loans that meet the requirements of New Construction to use 180-day credit freshness.		✓	✓		✓	✓	✓	✓	✓	✓
Online Help	Provides specific information immediately, at your fingertips										✓
HVE thru LP.com	Allows users via LP.com User ID to request HVE data on FM-owned loans, in support of the Relief Refinance-Same Servicer offering. User can select single request or batch-mode with maximum of 500 loan numbers. Data returned includes HVE Point Value and Standard Deviation.										✓

Browser Interfaces Only

*With Direct Entry to LoanProspector.com, the user logs into the website and manually enters the loan data or imports the loan data into Loan Prospector.