

my OPTIGO

Conventional Forwards Submission



Welcome! This training will guide you through the myOptigo®
Conventional Forwards Submission Process.

Summary:

This training walks Optigo lenders through how to submit Conventional Forwards in myOptigo. Users will learn how to enter required property, borrower, and deal information to support an accurate and complete handoff to Freddie Mac production.

Business Benefit:

This functionality provides a standardized, guided submission process that improves data completeness and accuracy upfront, with streamlined validation and automated checks. It reduces back-and-forth, minimizes processing delays, and allows lenders and Freddie Mac teams to move Conventional Forwards transactions through the pipeline more efficiently.

LOAN PIPELINE

All Opportunities

Search

+ CREATE NEW

SUBMISSION VIEW	OPPORTUNITY NAME	OPPORTUNITY ID	LOAN #	EXTERNAL STATUS	DATE SUBMITTED	EXTERNAL DEAL TEAM	OPTIGO LENDER BRANCH NAME	POOL NAME	POOL ID	POOL EXTERNAL DEAL TEAM	CITY	STATE
				Draft Created	04/28/2026							
			612440155	01- Loan Submitted	04/28/2026							
			612440153	01- Loan Submitted	04/28/2026							
				Submission Pending	04/28/2026							
			612440151	03- Quote Accepted	04/28/2026							
			612440143	01- Loan Submitted	04/24/2026							
			612440142	01- Loan Submitted	04/24/2026							
			612440141	03- Quote Accepted	04/24/2026							
			612440140	03- Quote Accepted	04/24/2026							
			612440139	03- Quote Accepted	04/24/2026							
			612440138	01- Loan Submitted	04/24/2026							
			612440137	01- Loan Submitted	04/24/2026							
			612440135	01- Loan Submitted	04/24/2026							
			612440133	13- Dead Deal	04/24/2026							
			612440132	07- Locked	04/24/2026							
			612440131	03- Quote Accepted	04/24/2026							
			612440128	Draft Created	04/24/2026							
			612440127	05- Final Commitment...	04/24/2026							

CREATE NEW OPPORTUNITY
 To create a new opportunity, click the "Create Opportunity" button in the top right corner and select "Opportunity."

Note: AON pools and supplemental loans should continue to go through the Origination & Underwriting System (OUS) for the time being.

1 - 250 of 23396 items

First < 1 2 3 4 5 > Last

250 items per page

Note: Sensitive information has been censored throughout this training module.

Upload New Loan

WARNING: The following are not supported during upload in myOptigo:
1) LSTs with manipulated formulas or headers/field names
2) LSTs containing special characters (ie. #, &, \, ", +, etc.)

In order to minimize errors, please ensure your LST has not been modified from its original version.

CREATE NEW OPPORTUNITY
To upload a new loan, fill out all required fields specific to the Conventional Forward loan on the submission form.

Product Type* [dropdown]

Sub-Product Type* [dropdown]

Funding Type* [dropdown]

Loan Purpose* [dropdown]

Specialized Asset Type* [dropdown]

Loan Type* [dropdown]

Loan Sub-Type* [dropdown]

Lender Branch* [dropdown]

Deal Team [dropdown]

Property Name* [text input]

Choose File No file chosen

Cancel Upload

Note: Sensitive information has been censored throughout this training module.

Upload New Loan

WARNING: The following are not supported during upload in myOptigo:

- 1) LSTs with manipulated formulas or headers/field names
- 2) LSTs containing special characters (ie. #, &, \, ", +, etc.)

In order to minimize errors, please ensure your LST has not been modified from its original version.

CREATE NEW OPPORTUNITY

Note: When you select a Funding Type of "Forward" for Conventional loans, the Purpose will default to "Construction Take Out".



Product Type*
Conventional

Sub-Product Type*
N/A

Funding Type*
Forward

Loan Purpose*
Construction Take-Out

Specialized Asset Type*
Standard

Loan Type*
Standard

Loan Sub-Type*
N/A

Lender Branch*

Deal Team

Property Name*
Conventional Forward Test Loan

Choose File No file chosen

Cancel Upload

Note: Sensitive information has been censored throughout this training module.

Upload New Loan

CREATE NEW OPPORTUNITY
Upload the associated Loan Submission Template (LST) using "Choose File" button.

WARNING: The following are not supported during upload in myOptigo:
1) LSTs with manipulated formulas or headers/field names
2) LSTs containing special characters (ie. #, &, \, ", +, etc.)

In order to minimize errors, please ensure your LST has not been modified from its original version.

Product Type*
Conventional

Sub-Product Type*
N/A

Funding Type*
Forward

Loan Purpose*
Construction Take-Out

Specialized Asset Type*
Standard

Loan Type*
Standard

Loan Sub-Type*
N/A

Lender Branch*

Deal Team

Property Name*
Conventional Forward Test Loan

Choose File No file chosen

Cancel Upload

Note: Sensitive information has been censored throughout this training module.

Upload New Loan

⚠ WARNING: The following are not supported during upload in myOptigo:
1) LSTs with manipulated formulas or headers/field names
2) LSTs containing special characters (ie. #, &, \, ", +, etc.)

In order to minimize errors, please ensure your LST has not been modified from its original version.

Product Type*
Conventional

Sub-Product Type*
N/A

Funding Type*
Forward

Loan Purpose*
Construction Take-Out

Specialized Asset Type*
Standard

Loan Type*
Standard

Loan Sub-Type*
N/A

Lender Branch*

Deal Team

Property Name*
Conventional Forward Test Loan

Choose File 02.12.2026.xlsm

CREATE NEW OPPORTUNITY
Once all required information has been input, the "Upload" button will be active.

Cancel Upload

Note: Sensitive information has been censored throughout this training module.

←BACK
Conventional Forward Test Loan (Opp ID:)

OPPORTUNITY DETAILS

Total Errors	7
Transaction Data	2
Property Data	✓
Borrower Data	3
Property Mgmt Data	✓
Sources and Uses	✓
Quote Scenario	1
Rent Roll	✓
I&E	✓
Collections	✓
Tax Abatements	1

Transaction Data

Transaction Details

Seller Loan #

Deal Party details

Originator First Name

Originator first name is required (min 3 characters)

Originator Last Name

Originator last name is required (min 3 characters)

Is this a mortgage broker transaction? No

Cancel Save for Later Check & Send

OPPORTUNITY DETAELS

After clicking "Upload", you will be brought to a new screen where you will see the opportunity details.

Here you can review all submission data and clear any errors before submitting to Freddie Mac.

The number of errors will appear in red at the top and show which tabs need to be reviewed before submission.

Note: Sensitive information has been censored throughout this training module.

←BACK
Conventional Forward Test Loan (Opp ID:)

OPPORTUNITY DETAILS

Total Errors	3
Transaction Data	✓
Property Data	✓
Borrower Data	3
Property Mgmt Data	✓
Sources and Uses	✓
Quote Scenario	1
Rent Roll	✓
I&E	✓
Collections	✓
Tax Abatements	1

Transaction Data

Transaction Details

Seller Loan #

Deal Party details

Originator First Name
John

Originator Last Name
Doe

Is this a mortgage broker transaction? No

Cancel Save for Later Check & Send

TRANSACTION DATA
On the Transaction Data tab, enter or verify transaction data such as Seller Loan #, Purchase Price (for acquisitions), Seller of the Property, Originator data and more.

Note that once the error notification has been cleared for a screen the field is no longer highlighted in red.

Note: Sensitive information has been censored throughout this training module.

OPPORTUNITY DETAILS

PROPERTY DATA

On the Property Data tab, enter or verify property information including: Property Name, Address, Type, Unit Count, etc.

- Total Errors 5
- Transaction Data ✓
- Property Data ✓
- Borrower Data 3
- Property Mgmt Data ✓
- Sources and Uses ✓
- Quote Scenario 1
- Rent Roll ✓
- I&E ✓
- Collections ✓
- Tax Abatements 1

Property Data

Cancel Save for Later Check & Send

Property Details

Property Name Property Name	Address Property Address	City Winchester
State VA	County Frederick	Zip Code 22601
Property Type Mid Rise	Number of Units 175	Year Built* 2026
Year Renovated	Co-Op? No	Scattered Site No
Ground Lease None	Earthquake Insurance Required? No	Heat Utilities
Electric Utilities	Water / Sewer Reimbursed	

Rent by Bed

Tenant Concentrations

Source	Est. % of Total Units
Student	0.000%
Military	0.000%

Note: Sensitive information has been censored throughout this training module.

←BACK

Conventional Forward Test Loan (Opp ID:)

OPPORTUNITY DETAILS

- Total Errors** 2
- Transaction Data ✓
- Property Data ✓
- Borrower Data ✓
- Property Mgmt Data ✓
- Sources and Uses ✓
- Quote Scenario 1
- Rent Roll ✓
- I&E ✓
- Collections ✓
- Tax Abatements 1

Borrower Data

Cancel Save for Later Check & Send

Borrower Data

+ Add Borrower

Borrower

Type of Entity

Borrowing Entity First Name

Borrowing Entity Last Name

Borrowing Entity Org Name

Single or Multiple Asset Entity

State Organized

Borrower Principals

BORROWER DATA

On the Borrower Data tab, verify or enter details including: Borrower Type of Entity, Borrowing Entity Name, Borrowing Entity Organization Name, Type and Borrower Principals.

At the bottom you can review Borrower Totals for Percentage Interest Owned, Net Worth, Liquidity, and Contingent Liabilities.

Note: Sensitive information has been censored throughout this training module.

←BACK
Conventional Forward Test Loan (Opp ID:)

OPPORTUNITY DETAILS

Total Errors	2
Transaction Data	✓
Property Data	✓
Borrower Data	✓
Property Mgmt Data	✓
Sources and Uses	✓
Quote Scenario	1
Rent Roll	✓
I&E	✓
Collections	✓
Tax Abatements	1

Property Management Data

Cancel Save for Later Check & Send

Property Management Details

Property Management Company: TBD

Borrower Controlled: No

PROPERTY MANAGEMENT DATA

On the Property Mgmt Data tab, review and confirm the property management details, including the Property Management Company Name and whether the management is Borrower-Controlled.

Note: Sensitive information has been censored throughout this training module.

←BACK
Conventional Forward Test Loan (Opp ID:)

OPPORTUNITY DETAILS

Total Errors	2
Transaction Data	✓
Property Data	✓
Borrower Data	✓
Property Mgmt Data	✓
Sources and Uses	✓
Quote Scenario	1
Rent Roll	✓
I&E	✓
Collections	✓
Tax Abatements	1

Sources and Uses

Cancel Save for Later Check & Send

Sources

Proposed A Loan	\$47,500,000.00
+ Add Other Source	

Uses

Existing Mortgage(s)	\$0.00
Purchase Price	\$0.00
Origination Fees	\$237,500.00
FM application Fee	\$47,500.00
Investor Fees	
Closing Costs	
Other (Yield Maintenance)	\$0.00
+ Add Other Use	
Subtotal - Closing Costs	\$285,000.00
Repair Escrow	
Cash From Borrower	\$0.00
Cash To Borrower	\$47,215,000.00
TOTAL SOURCES	\$47,500,000.00
TOTAL USES	\$47,500,000.00

SOURCES AND USES DATA

On the Sources and Uses tab, review all the information and ensure that the Total Sources and Total Uses match. Note that you can add additional Sources or Uses on this page as needed before proceeding.

Note: Sensitive information has been censored throughout this training module.

QUOTE SCENARIO DATA

On the Quote Scenario tab, review, edit, and add all quote-related data, including Loan Terms, Interest Rate Details, Buydown/Buyup fees, and Escrow information.

Make sure all information is accurate and complete.

Gross Spread (%)

Underwritten Note Rate (%)

Max Capped Note Rate (%)

Interest Calculation

Delivery Type

- (Please select from list)
- ERL Delivery
- Standard Delivery

ERL Funding Timing

Buy-Down (Fees In) in Dollars

Buy-Up (Fees Out) in Percentage

Escrow Information

	Escrow Status	Initial Deposit	Ongoing Monthly Deposit
Real Estate Taxes	<input type="text" value="Funded"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>

Note that for Conventional Forwards, the Delivery Type will need to be set to "ERL Delivery" on this page.

Continue your review of the Opportunity Details by scrolling back up and navigating to the "Rent Roll" tab.

Note: Sensitive information has been censored throughout this training module.

OPPORTUNITY DETAILS

RENT ROLL DATA

On the Rent Roll tab, review and edit the uploaded Rent Roll subsections: Summary, Unit Type, Analysis, and Commercial.

Cancel Save for Later Check & Send

Total Errors 1

- Transaction Data ✓
- Property Data ✓
- Borrower Data ✓
- Property Mgmt Data ✓
- Sources and Uses ✓
- Quote Scenario ✓
- Rent Roll ✓
- Rent Roll Summary ✓
- Unit Type ✓
- Rent Roll Analysis ✓
- Commercial Rent Roll ✓
- I&E ✓
- Collections ✓
- Tax Abatements 1

Rent Roll Summary

Residential Rent Summary

Unit type	# of Units	Avg. Res. Sq Ft.	Avg. Contract Rent/Unit Type	Total Res. Sq Ft.	Monthly Res. GPR	Annual Res. GPR
1 BedRoom	117	681.444	\$4,262.00	79,729	\$498,700.00	\$5,984,400.00
2 BedRoom	58	1,097.397	\$5,210.00	63,649	\$302,200.00	\$3,626,400.00
Total Residential	175	819	\$4,577.00	143,378	\$800,900.00	\$9,610,800.00

Commercial Rent Summary

Unit type	# of Units	Avg. Comm. Sq Ft	Avg. Rent/SF/Year	Total Comm. Sq Ft.	Monthly Comm. GPR	Annual Comm. GPR
Commercial Space	0	0	0	0	0	0
Total Comm. Space	0	0	0	0	0	0

Rent Totals

Unit type	Total # of Units	Total Avg. Sq Ft.	Total Avg. Rent/SF/Year	Total Total Sq Ft.	Monthly Res. GPR	Annual Res. GPR
Total Residential	175	819	\$4,577.00	143,378	\$800,900.00	\$9,610,800.00
Total Commercial Space	0	0	0	0	0	0
TOTALS	175	819	\$4,577.00	143,378	\$800,900.00	\$9,610,800.00

Note: Sensitive information has been censored throughout this training module.

OPPORTUNITY DETAILS

INCOME AND EXPENSE DATA
On the Income and Expense (I&E) tab, you can review and edit the uploaded I&E and value data to ensure accuracy.

- Total Errors 1
- Transaction Data ✓
- Property Data ✓
- Borrower Data ✓
- Property Mgmt Data ✓
- Sources and Uses ✓
- Quote Scenario ✓
- Rent Roll ✓
 - Rent Roll Summary ✓
 - Unit Type ✓
 - Rent Roll Analysis ✓
 - Commercial Rent Roll ✓
- I&E ✓
- Collections ✓
- Tax Abatements 1

Income & Expense

Optigo Lender As Is Values

Optigo Lender As Is Value	Value per unit	Cap Rate (Effective)	LTV
\$76,464,526.18	\$436,940.15	5.547%	62.120%

Cancel Save for Later Check & Send

Source of Data	Operating Statement Year ...	Operating Statement Year ...	Operating Statement Year 1...	Operating Statement Borro...	Operating Statement S/S A...	Operating Statement 3rd ...	Operating Statement 2nd ...	Operating Statement 1st m...	Operating Statement T-12
Time Period	12/31/2022	12/31/2023	12/31/2024	04/29/2026	04/29/2026	10/31/2025	11/30/2025	12/31/2025	12/31/2025
Income									
Gross Potential Rent-Residential	\$0.00	\$0.00	\$0.00	\$4,929,900.00	\$4,801,800.00	\$0.00	\$0.00	\$0.00	\$0.00
Less: Residential Concessions	\$0.00	\$0.00	\$0.00	\$0.00	\$24,009.00	\$0.00	\$0.00	\$0.00	\$0.00
Less: Residential Vacancy	\$0.00	\$0.00	\$0.00	\$283,883.00	\$238,889.55	\$0.00	\$0.00	\$0.00	\$0.00
Less: Residential Bad Debt	\$0.00	\$0.00	\$0.00	\$28,388.00	\$24,009.00	\$0.00	\$0.00	\$0.00	\$0.00
Short Term Premiums	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Residential Net Rental Income	\$0.00	\$0.00	\$0.00	\$4,617,629.00	\$4,514,892.45	\$0.00	\$0.00	\$0.00	\$0.00
Monthly Residential NRI	\$0.00	\$0.00	\$0.00	\$384,802.42	\$376,241.04	\$0.00	\$0.00	\$0.00	\$0.00
Commercial Income	\$0.00	\$0.00	\$0.00	\$180,000.00	\$180,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Less: Commercial Vacancy	\$0.00	\$0.00	\$0.00	\$9,900.00	\$18,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Commercial Net Rental Income	\$0.00	\$0.00	\$0.00	\$189,900.00	\$198,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Monthly Commercial NRI	\$0.00	\$0.00	\$0.00	\$15,825.00	\$16,500.00	\$0.00	\$0.00	\$0.00	\$0.00
Coop Maint Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$423,785.00	\$0.00	\$0.00	\$0.00	\$0.00
Utility Reimbursement	\$0.00	\$0.00	\$0.00	\$265,000.00	\$252,000.00	\$0.00	\$0.00	\$0.00	\$0.00
Laundry	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Parking	\$0.00	\$0.00	\$0.00	\$323,214.00	\$286,800.00	\$0.00	\$0.00	\$0.00	\$0.00
Cable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Note: Sensitive information has been censored throughout this training module.

←BACK

Conventional Forward Test Loan (Opp ID:)

OPPORTUNITY DETAILS

COLLECTIONS DATA
On the Collections tab, you can review and edit past years' data as necessary, including details such as Monthly Vacancy and GPR.

- Total Errors 1
- Transaction Data ✓
- Property Data ✓
- Borrower Data ✓
- Property Mgmt Data ✓
- Sources and Uses ✓
- Quote Scenario ✓
- Rent Roll ✓
 - Rent Roll Summary ✓
 - Unit Type ✓
 - Rent Roll Analysis ✓
 - Commercial Rent Roll ✓
- I&E ✓
- Collections ✓
- Tax Statements 1

Collections

Cancel Save for Later Check & Send

2023	GPR	Vacancy	Concessions	Bad Debt	Add Back Non Revenue	Normalized Bad Debt
January	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
February	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
March	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
June	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
July	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
August	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
September	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
October	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
November	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
December	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sum	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

2024	GPR	Vacancy	Concessions	Bad Debt	Add Back Non Revenue	Normalized Bad Debt
January	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
February	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
March	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
June	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
July	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
August	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Note: Sensitive information has been censored throughout this training module.

←BACK

Conventional Forward Test Loan (Opp ID:)

OPPORTUNITY DETAILS

Total Errors	1
Transaction Data	✓
Property Data	✓
Borrower Data	✓
Property Mgmt Data	✓
Sources and Uses	✓
Quote Scenario	✓
Rent Roll	✓
Rent Roll Summary	✓
Unit Type	✓
Rent Roll Analysis	✓
Commercial Rent Roll	✓
I&E	✓
Collections	✓
Tax Abatements	1

Tax Abatements

Cancel Save for Later Check & Send

Abatement Type *
Infinite

Tax Abatement Start Date *
1/1/2029

Select Abatement

- (Please select from list)
- Affordable New York Housing Program, codified pursuant to Section 421a(16) of the Real Property Tax Law of the State of New York (formerly known as the New York City 421-a Tax Exemption Program)
- Arizona exemption for institutions for relief of indigent or afflicted persons- Statute Section 42-11107
- California Welfare Exemption Conditions
- City of Ames' University Area Urban Revitalization Program
- City of Richmond, VA, Ordinance No. 2014-15-24 (the Ordinance), Section 98-262 of the Code of the City of Richmond, Exemption based on Rehab Credit

TAX ABATEMENT DATA

Lastly, on the Tax Abatement tab, you can specify if a Tax Abatement is applicable to the loan; if so, enter the Abatement Type, Start Date, and Specific Program details.

Note: Sensitive information has been censored throughout this training module.

←BACK
Conventional Forward Test Loan (Opp ID: [redacted])

OPPORTUNITY DETAILS

Total Errors	0
Transaction Data	✓
Property Data	✓
Borrower Data	✓
Property Mgmt Data	✓
Sources and Uses	✓
Quote Scenario	✓
Rent Roll	✓
Rent Roll Summary	✓
Unit Type	✓
Rent Roll Analysis	✓
Commercial Rent Roll	✓
I&E	✓
Collections	✓
Tax Abatements	✓

Tax Abatements

Cancel Save for Later **Check & Send**

Abatement Type *
Infinite

Tax Abatement Start Date *
1/1/2029

Select Abatement
Affordable New York Housing Program, codified pursuant to Section 421a(16) of the Real Property Tax Law of the State of New York (formerly known as the New York City 421-a Tax Exemption Program)

SUBMIT OPPORTUNITY

Once all data has been reviewed and any errors have been cleared, the "Check & Send" button will become available; click this button to submit your opportunity to Freddie Mac for further review.

Note: Sensitive information has been censored throughout this training module.

←BACK

Conventional Forward Test Loan (Opp ID:)

OPPORTUNITY DETAILS

Total Errors 0

Transaction Data ✓

Property Data ✓

Borrower Data ✓

Property Mgmt Data ✓

Sources and Uses ✓

Quote Scenario ✓

Rent Roll ✓

Rent Roll Summary ✓

Unit Type ✓

Rent Roll Analysis ✓

Commercial Rent Roll ✓

I&E ✓

Collections ✓

Tax Abatements ✓

Tax Abatements

Abatement Type *
Infinite

Select Abatement
Affordable New York Housing Program, codified pursuant to Section 421a(16) of the

Cancel Save for Later **Check & Send**

SUBMIT OPPORTUNITY

The submission will take 1-2 minutes to process. After successful submission, a loan number will be generated and the loan status will update to "Loan Submitted".



Thanks for your submission!
Freddie Mac support will contact you if any further action is required.

[Back to Dashboard](#)

Note: Sensitive information has been censored throughout this training module.



You have reached the end of this training.