

# *my* OPTIGO

Product Hierarchy



## Welcome! This training will guide you through the myOptigo® Product Hierarchy Feature.

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### Summary:

myOptigo will implement an enhanced classification system for submission with additional selections for Sub-Product Type, Funding Type, Loan Purpose, and Loan Sub-Type required when submitting individual opportunities and pools. Lists for each field are dynamic based on the type of loan being submitted.

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### Business Benefit:

Implementing the updated product hierarchy in myOptigo will enhance data consistency and accuracy, simplify the loan submission process, and reduce the likelihood of submission errors for Optigo Lenders.

### All Opportunities ▾

Search  [+ CREATE NEW](#)

OPPORTUNITY NAME	OPPORTUNITY ID	LOAN #	PRODUCT	STATUS 2 ↑	DATE SUBMITTED 1 ↓	EXTERNAL DEAL TEAM	OPTIGO LENDER BRANCH NAME	POOL NAME	POOL STATUS	POOL ID	POOL EXTERNAL DEAL TEAM
			Conventional	01- Loan Submitted	03/21/2025		Freddie Mac - Mc Lean		00- Draft Created		
			Conventional	12- Dead Deal	03/21/2025		Freddie Mac - Mc Lean				
			Conventional	12- Dead Deal	03/18/2025		Freddie Mac - Mc Lean				
			Conventional	12- Dead Deal	03/24/2025		Freddie Mac - Mc Lean				
			Conventional	12- Dead Deal	02/24/2025		Freddie Mac - Mc Lean				
			Conventional	12- Dead Deal	02/24/2025		Freddie Mac - Mc Lean				
			Conventional	12- Dead Deal	02/24/2025		Freddie Mac - Mc Lean				
			Conventional	12- Dead Deal	02/24/2025		Freddie Mac - Mc Lean				
			Conventional	12- Dead Deal	02/24/2025		Freddie Mac - Mc Lean				
			Conventional	12- Dead Deal	02/22/2025		Freddie Mac - Mc Lean				
⋮			Conventional	Draft Created	02/21/2025		Freddie Mac - Mc Lean				
⋮			Conventional	Draft Created	02/21/2025		Freddie Mac - Mc Lean				
			Conventional	01- Loan Submitted	02/20/2025		Freddie Mac - Mc Lean				
			Conventional	12- Dead Deal	02/20/2025		Freddie Mac - Mc Lean				
			Conventional	12- Dead Deal	02/10/2025		Freddie Mac - Mc Lean				
			Conventional	12- Dead Deal	02/07/2025		Freddie Mac - Mc Lean				
⋮			Conventional	Draft Created	02/07/2025		Freddie Mac - Mc Lean				
			Conventional	12- Dead Deal	02/01/2025		Freddie Mac - Mc Lean				
			Conventional	12- Dead Deal	02/01/2025		Freddie Mac - Mc Lean				
			Conventional	12- Dead Deal	01/15/2025		Freddie Mac - Mc Lean				

**OPPORTUNITY HOMEPAGE**  
Within the opportunity homepage, navigate to “Create New.”

All Opportunities

Search [input] + CREATE NEW

**OPPORTUNITY HOMEPAGE**  
Click "Opportunity" or "Pool" to submit the loan(s).

Opportunity  
Pool

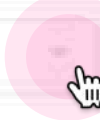
OPPORTUNITY NAME	OPPORTUNITY ID	LOAN #	PRODUCT	STATUS 2 ↑	DATE SUBMITTED 1 ↓	EXT
			Conventional	01- Loan Submitted	03/21/2025	
			Conventional	12- Dead Deal	03/21/2025	Freddie Mac - Mc Lean
			Conventional	12- Dead Deal	03/19/2025	Freddie Mac - Mc Lean
			Conventional	12- Dead Deal	02/24/2025	Freddie Mac - Mc Lean
			Conventional	12- Dead Deal	02/24/2025	Freddie Mac - Mc Lean
			Conventional	12- Dead Deal	02/24/2025	Freddie Mac - Mc Lean
			Conventional	12- Dead Deal	02/24/2025	Freddie Mac - Mc Lean
			Conventional	12- Dead Deal	02/24/2025	Freddie Mac - Mc Lean
			Conventional	12- Dead Deal	02/24/2025	Freddie Mac - Mc Lean
			Conventional	12- Dead Deal	02/23/2025	Freddie Mac - Mc Lean
⋮			Conventional	Draft Created	02/21/2025	Freddie Mac - Mc Lean
⋮			Conventional	Draft Created	02/21/2025	Freddie Mac - Mc Lean
			Conventional	01- Loan Submitted	02/20/2025	Freddie Mac - Mc Lean
			Conventional	12- Dead Deal	02/20/2025	Freddie Mac - Mc Lean
			Conventional	12- Dead Deal	02/10/2025	Freddie Mac - Mc Lean
			Conventional	12- Dead Deal	02/07/2025	Freddie Mac - Mc Lean
⋮			Conventional	Draft Created	02/07/2025	Freddie Mac - Mc Lean
			Conventional	12- Dead Deal	02/01/2025	Freddie Mac - Mc Lean
			Conventional	12- Dead Deal	02/01/2025	Freddie Mac - Mc Lean
			Conventional	12- Dead Deal	01/15/2025	Freddie Mac - Mc Lean

### 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\* 

Sub-Product Type\*

Funding Type\*

Loan Purpose\*

Specialized Asset Type\*

Loan Type\*

Loan Sub-Type\*

Lender Branch\*

Property Name\*

No file chosen

**UPLOAD NEW LOAN**

The following page will load. All fields are required in order to upload the loan.

## Upload New Loan

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Product Type\*

Loan Purpose\*

Specialized Asset Type\*

Loan Type\*

Loan Sub-Type\*

Lender Branch\*

Property Name\*

No file chosen

**UPLOAD NEW LOAN**  
Fill out "Product Type" from the dropdown.

## Upload New Loan

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Product Type\*  
Conventional

Sub-Product Type\*  
N/A

Funding Type\*  
Immediate

Loan Purpose\*

Specialized Asset Type\*

Loan Type\*

Loan Sub-Type\*

Lender Branch\*

Property Name\*

Choose File No file chosen

**UPLOAD NEW LOAN**

A conventional product type will auto-fill "Sub-Product Type" and "Funding Type."

Cancel Upload

### Upload New Loan

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Product Type\*  
TAH

Sub-Product Type\*  
N/A

Funding Type\*

Loan Purpose\*

Specialized Asset Type\*

Loan Type\*

Loan Sub-Type\*

Lender Branch\*  
Freddie Mac - Mc Lean

Deal Team\*

Property Name\*

No file chosen

**UPLOAD NEW LOAN**  
A TAH product type will auto-fill "Sub-Product Type."

## Upload New Loan

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Product Type\*  
TAH

Sub-Product Type\*  
N/A

Funding Type\*  
Immediate  
Immediate Bond Credit Enhancement  
Forward  
Forward Bond Credit Enhancement

Loan Sub-Type\*

Lender Branch\*  
Freddie Mac - Mc Lean

Deal Team

Property Name\*

Choose File No file chosen

**UPLOAD NEW LOAN**  
Fill out "Funding Type" for TAH products. Please note that selections may look different on your account.

Cancel Upload

## Upload New Loan

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Product Type\*  
Conventional

Sub-Product Type\*  
N/A

Funding Type\*  
Immediate

Loan Purpose\*  
Acquisition  
Refinance

Loan Sub-Type\*

Lender Branch\*

Property Name\*

Choose File No file chosen

**UPLOAD NEW LOAN**  
Fill out the "Loan Purpose."

Cancel Upload

### Upload New Loan

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Product Type\*  
Conventional

Sub-Product Type\*  
N/A

Funding Type\*  
Immediate

Loan Purpose\*  
Refinance

Specialized Asset Type\*  
Standard  
Student  
Manufactured Housing Community (MHC)  
Seniors

Property Name\*

Choose File No file chosen

**UPLOAD NEW LOAN**  
Fill out the "Specialized Asset Type."

Cancel Upload

## Upload New Loan

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Product Type\*  
Conventional

Sub-Product Type\*  
N/A

Funding Type\*  
Immediate

Loan Purpose\*  
Refinance

Specialized Asset Type\*  
Standard

Loan Type\*

- Standard
- Supplemental
- Value-Add
- Lease-Up
- Mod-Rehab

**UPLOAD NEW LOAN**  
Fill out the "Loan Type."

Cancel Upload

### Upload New Loan

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Product Type\*  
Conventional

Sub-Product Type\*  
N/A

Funding Type\*  
Immediate

Loan Purpose\*  
Refinance

Specialized Asset Type\*  
Standard

Loan Type\*  
Standard

Loan Sub-Type\*  
N/A

Lender Branch \*

Property Name \*

Choose File No file chosen

**UPLOAD NEW LOAN**  
“Loan Sub-type” will be auto-filled as “N/A” for Conventional.

Cancel Upload

### Upload New Loan

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Product Type\*  
TAH

Sub-Product Type\*  
N/A

Funding Type\*  
Immediate

Loan Purpose\*  
Acquisition

Specialized Asset Type\*  
Standard

Loan Type\*  
Supplemental

Loan Sub-Type\*  
N/A

N/A

Simultaneous Supplemental (Taxable Tail)

Gap

Impact Gap (NOAH Only)

Choose File | No file chosen

**UPLOAD NEW LOAN**

Fill out "Loan Sub-type" for TAH products.

Cancel Upload

## Upload New Loan

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- 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*	Immediate
Loan Purpose*	Refinance
Specialized Asset Type*	Standard
Loan Type*	Standard
Loan Sub-Type*	N/A
Lender Branch*	Freddie Mac - Mc Lean
Property Name*	Example Property Name
Choose File	No file chosen

Cancel

Upload

**UPLOAD NEW LOAN**

Fill out the rest of the required fields: "Lender Branch" and "Property Name."

Once all fields are completed, click "Choose File" to upload the LST.

### Upload New Loan

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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\*  
Immediate

Loan Purpose\*  
Refinance

Specialized Asset Type\*  
Standard

Loan Type\*  
Standard

Loan Sub-Type\*  
N/A

Lender Branch\*  
Freddie Mac - Mc Lean

Property Name\*  
Example Property Name

Choose File Freddie Mac Apartments LST.xlsm

**UPLOAD NEW LOAN**  
Click "Upload."

Cancel Upload

## Upload New Loan

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- 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\*  
Immediate

Loan Type\*  
Standard

Loan Sub-Type\*  
N/A

Lender Branch\*  
Wells Fargo - Addison

Property Name\*  
Example Property Name

Choose File | Freddie Mac Apartments LST.xlsx

Please wait while we upload your file  
70%  
Uploading file...

**UPLOAD NEW LOAN**  
A loading screen may pop up. Please wait while the file is uploading.

Cancel Upload

←BACK  
Example Property Name ( Opp ID: )

OPPORTUNITY DETAILS

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

**Transaction Data** Cancel **Save for Later** Check & Send

Transaction Details

Seller Loan #

Is this a refl of a Freddie Mac loan?  No

Unpaid Principal at Payoff	\$12,060,000.00	Yield Maint. Due at Payoff	Existing Lender
			Freddie Mac
Est. Payoff/Closing Date		Current Note Rate	Current Annual Debt Service
		0%	

Deal Party details

Originator First Name  
First Name

Originator Last Name  
Originator last name is required (min 3 characters)

is this a mortgage

**OPPORTUNITY DETAILS**

Update where the system has detected an error. Data will not be submitted until all errors are corrected.

+ BACK

Example Property Name ( Opp ID: )

OPPORTUNITY DETAILS

Total Errors 0

Transaction Data ✓

Property Data ✓

Borrower Data ✓

Property Mgmt Data ✓

Sources and Uses ✓

Quote Scenario ✓

Rent Roll ✓

I&E ✓

Collections ✓

Tax Abatements ✓

Transaction Data

Cancel Save for Later Check & Send

Transaction Details

Seller Loan #

Is this a refi of a Freddie Mac loan?  No

Unpaid Principal at Payoff \$12,060,000.00

Yield Maint. Due at Payoff

Existing Lender Freddie Mac

Est. Payoff/Closing Date

Current Note Rate 0%

Current Annual Debt Service

Deal Party details

Originator First Name First Name

Originator Last Name Last Name

Is this a mortgage broker transaction?  No

**OPPORTUNITY DETAILS**  
The "Check & Send" button will be available once there are 0 total errors.

← BACK  
Example Property Name ( Opp ID: )

OPPORTUNITY DETAILS

- Total Errors 0
- Transaction Data ✓
- Property Data ✓
- Borrower Data ✓
- Property Mgmt. Data ✓
- Sources and Uses ✓
- Quote Scenario ✓
- Rent Roll ✓
- IME
- Collections
- Tax Abatements ✓

Transaction Data

Cancel Save for Later Check & Send

Transaction Details

Seller Loan #

Is this a refi of a Freddie Mac loan?  No

Original Principal at Payoff \$100,000.00

**OPPORTUNITY SUBMISSION**  
A message will appear to confirm submission.

✓  
Thanks for your submission!  
Processing may take longer for properties with high unit counts. There is no need to resubmit. Freddie Mac support will contact you if any further action is required.  
[Back to Dashboard](#)

Existing Lender  
Freddie Mac

Current Annual Debt Service

Deal Party details

Originator First Name  
First Name

Originator Last Name  
Last Name

Is this a mortgage Broker transaction?  No



Freddie Mac  
MULTIFAMILY