

my OPTIGO

LOC Signature and Exhibit A (Lender)



Welcome! This training will guide you through the myOptigo® Letter of Commitment (LOC) Execution process.

Summary:

This functionality allows lenders to efficiently manage their final LOC documents in one centralized location. They can easily view completed and pending tasks, e-sign, and send documents back to the Freddie Mac team. This streamlined process also extends to the final Exhibit A document after rate-lock.

Business Benefit:

- Enables lenders to quickly access and complete tasks through a centralized portal, reducing delays.
- Facilitates easy e-signature and submission of documents, enhancing the user experience.
- Ensures timely feedback and document exchange between lenders and Freddie Mac, fostering better collaboration.

← BACK

Apartments

Summary Documents Borrower

COUNTERSIGN LOC

Once the Letter of Commitment (LOC) has been reviewed, approved, and finalized, you can start reviewing the finalized document by navigating to your opportunity and checking under the "Tasks" section.

Loan Trackers

Loan Status Tracker

- ✓ Loan Submission
 - ✓ Draft Created 09/22/2025
 - ✓ Loan Submitted 09/22/2025
- ✓ Quote
 - ✓ Quoted 09/22/2025
 - ✓ Quote Accepted 09/22/2025
- ✓ Underwriting Package
 - 🕒 UW Package Expected 10/06/2025
 - ✓ UW Package Submitted 10/06/2025
 - ✓ UW Package Checked In 10/14/2025
- Letter of Commitment
 - 🕒 Draft Commitment Expected 11/07/2025
 - Draft Commitment Delivered

Sub-Tracker

Handoff

- Treasury Floor Date
- Kickoff Call 10/07/2025
- Index Locked

Inspection

- 🕒 Lender Scheduled Inspection
- Lender Actual Inspection
- 🕒 FM Scheduled Inspection
- FM Actual Inspection

Credit Approval

- 🕒 Final Approval Submission Expected 11/03/2025
- Final Approval Submitted 10/15/2025
- 🕒 Final Approval Expected 10/15/2025
- Final Approved 10/15/2025

CDE Checklist Review

Summary Info

Name

Address

Opportunity ID

FM Loan Number

Loan Type **Conventional**

Deal Team Members

Freddie Mac Optigo Lender

Primary Producer

Secondary Producer -

Primary Production Analyst

Secondary Production Analyst -

Primary Underwriter

Tasks

Diverse Borrower Certification BULK UPLOAD CREATE NEW

PENDING (28) COMPLETED (14)

- ✓ Core Production Documents (1)
- ✓ Underwriting Documents (26)
- ✓ Commitment Documents (1)

FREDDIE MAC OPTIGO LENDER

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

Quote	09/22/2025	INDEX LOCKED	Inspection	
✓ Quoted	09/22/2025		🕒 Lender Scheduled Inspection	
✓ Quote Accepted	09/22/2025		Lender Actual Inspection	
Underwriting Package	10/06/2025		🕒 FM Scheduled Inspection	
🕒 UW Package Expected	10/06/2025		FM Actual Inspection	
✓ UW Package Submitted	10/06/2025		Credit Approval	
✓ UW Package Checked In	10/14/2025		🕒 Final Approval Submission Expected	11/03/2025
Letter of Commitment	11/07/2025		Final Approval Submitted	10/15/2025
🕒 Draft Commitment Expected	11/07/2025		🕒 Final Approval Expected	10/15/2025
Draft Commitment Delivered			Final Approved	10/15/2025
🕒 Final Commitment Expected	11/13/2025		CDE Checklist Review	
✓ Final Commitment Signed	10/15/2025		Closing	
Final Commitment Countersigned			🕒 Closing Expected	11/25/2025
Lock	11/14/2025		Closed	
🕒 Lock Expected	11/14/2025		🕒 Expected First Payment Date	01/01/2026
Locked			First Payment Date	01/01/2026
🕒 Spread Hold Expiration	12/01/2025		Legal	
Funding			🕒 LIA Expected	
Transferred to Purchase			LIA Delivered	
🕒 Final Delivery Package Required (MDD)				

Loan Type: Conventional | Primary Underwriter

Tasks: **PENDING (28)** | COMPLETED (14)

Buttons: Diverse Borrower Certification | BULK UPLOAD | CREATE NEW

Core Production Documents (1)

Posted: 09/22/25 | Upload Mortgage Transaction Narrative Analysis | Updated: 9/22/25, 9:51 AM | **UPLOAD**

Underwriting Documents (26) | FREDDIE MAC | OPTIGO LENDER

Commitment Documents (1)

Posted: 10/15/25 | Counter-sign Final Letter of Commitment | Updated: 10/15/25, 3:09 PM | **START**

COUNTERSIGN LOC

Navigate to the Commitment Documents section and click "Start" next to the "Counter-sign Final LOC" task. You will also receive a copy via email.

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

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Countersign Final Letter of Commitment

Letter Of Commitment

E-Signature

Sign



LETTER OF COMMITMENT (Revised 09-08-2025)

SELECT APPROPRIATE OPTIONS AND REMOVE ALL INSTRUCTIONS AND INAPPLICABLE CHOICES

INCORPORATE SHARED DRIVE PROVISIONS FOR VALUE-ADD AND LEASE-UP TRANSACTIONS

CONSULT LEGAL FOR THE FOLLOWING TYPES OF TRANSACTIONS:

- **FLOAT-TO-FIXED**
- **FLOAT-TO-FLOAT**
- **MOD REHAB**
- **FIXED-TO-FLOAT**
- **COTERMINOUS SUPPLEMENTALS WHERE THE FIRST LIEN IS FIXED-TO-FLOAT**
- **TAH BRIDGE LOAN**
- **TAH CASH PRESERVATION REHABILITATION**
- **TAH SUPPLEMENTAL LOAN WITH SENIOR TEL**

Summary of Terms	
Borrower	APARTMENTS LLC

COUNTERSIGN LOC

Review the document and click the "Sign" button to initiate the signing process.

NOTE: Any changes or modifications at this stage must be discussed offline, and an updated LOC can be generated if necessary.

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

← BACK

Countersign Final Letter of Commitment

Letter Of Commitment

E-Signature



- SELECT APPROPRIATE OPTIONS AND REMOVE ALL INSTANCES OF THE FOLLOWING FROM THE LETTER OF COMMITMENT AND INCORPORATE SHARED DRIVE PROVISIONS FOR VALUE ADJUSTMENTS.
- CONSULT LEGAL FOR THE FOLLOWING TYPES OF TRANSACTIONS:
- FLOAT-TO-FIXED
 - FLOAT-TO-FLOAT
 - MOD REHAB
 - FIXED-TO-FLOAT
 - COTERMINOUS SUPPLEMENTALS WHERE THE FIRST SUPPLEMENTAL IS A TAHS BRIDGE LOAN
 - TAHS BRIDGE LOAN
 - TAHS CASH PRESERVATION REHABILITATION
 - TAHS SUPPLEMENTAL LOAN WITH SENIOR TEL

Summary of Terms	
Borrower	APARTMENTS LLC
Property Name	Apartments
Property Address	

Confirm Signature



If you countersign this Letter of Commitment or Amendment to Letter of Commitment, as applicable, your countersignature cannot be undone by you or Seller.

By electronically signing below, I reaffirm my acceptance of all terms and conditions set forth in this Letter of Commitment or Amendment to Letter of Commitment, as applicable, the Freddie Mac Multifamily Seller/Service Guide¹, and the myOptigo Terms². I agree and understand that my electronic signature represents my legally binding consent on behalf of Seller and the agreement and acceptance by Seller of all such terms and conditions.

- [1] [MF Guide](#)
- [2] [myOptigo Terms](#)

Please enter your title *:

CANCEL CONFIRM

COUNTERSIGN LOC

Read the conditions and enter your title in the designated title field. The 'Title' field corresponds to your access level within the platform. Example: "Vice President"

Sign

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

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Countersign Final Letter of Commitment

Letter Of Commitment

E-Signature



- SELECT APPROPRIATE OPTIONS AND REMOVE ALL INST
 INCORPORATE SHARED DRIVE PROVISIONS FOR VALUE
 CONSULT LEGAL FOR THE FOLLOWING TYPES OF TRAN
- FLOAT-TO-FIXED
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 - MOD REHAB
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 - TAH SUPPLEMENTAL LOAN WITH SENIOR TEL

Summary of Terms	
Borrower	APARTMENTS LLC
Property Name	Apartments
Property Address	

Confirm Signature



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- [1] [MF Guide](#)
- [2] [myOptigo Terms](#)

Please enter your title *:

CANCEL CONFIRM

COUNTERSIGN LOC

The "Confirm" button will then be enabled for you to click.

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

← BACK

Countersign Final Letter of Commitment

Letter Of Commitment

E-Signature

Executed



LETTER OF COMMITMENT (Revised 09-08-2025)

SELECT APPROPRIATE OPTIONS AND REMOVE ALL INSTRUCTIONS AND INAPPLICABLE CHOICES

INCORPORATE SHARED DRIVE PROVISIONS FOR VALUE-ADD AND LEASE-UP TRANSACTIONS

CONSULT LEGAL FOR THE FOLLOWING TYPES OF TRANSACTIONS:

- **FLOAT-TO-FIXED**
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- **TAH CASH PRESERVATION REHABILITATION**
- **TAH SUPPLEMENTAL LOAN WITH SENIOR TEL**

Summary of Terms

Borrower	APARTMENTS LLC
Property Name	Apartments

COUNTERSIGN LOC

The status will now display as "Executed."

Click to continue →

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

✓ Loan Submitted	09/22/2025	Kickoff Call	10/07/2025
Quote		Index Locked	
✓ Quoted	09/22/2025	Inspection	
✓ Quote Accepted	09/22/2025	🕒 Lender Scheduled Inspection	
Underwriting Package		Lender Actual Inspection	
🕒 UW Package Expected	10/06/2025	🕒 FM Scheduled Inspection	
✓ UW Package Submitted	10/06/2025	FM Actual Inspection	
✓ UW Package Checked In	10/14/2025	Credit Approval	
Letter of Commitment		🕒 Final Approval Submission Expected	11/03/2025
🕒 Draft Commitment Expected	11/07/2025	Final Approval Submitted	10/15/2025
Draft Commitment Delivered		🕒 Final Approval Expected	10/15/2025
🕒 Final Commitment Expected	11/13/2025	Final Approved	10/15/2025
✓ Final Commitment Signed	10/15/2025	CDE Checklist Review	
✓ Final Commitment Countersigned	10/15/2025	Closing	
Lock		🕒 Closing Expected	11/25/2025
🕒 Lock Expected	11/14/2025	Closed	
Locked		🕒 Expected First Payment Date	01/01/2026
🕒 Spread Hold Expiration	12/01/2025	First Payment Date	01/01/2026
Funding		Legal	
Transferred to Purchase		🕒 LIA Expected	
		LIA Delivered	

FM Loan Number

Loan Type Conventional

Secondary Production Analyst -

Primary Underwriter

Tasks
[Diverse Borrower Certification](#)
[BULK UPLOAD](#)
[CREATE NEW](#)

PENDING (27) COMPLETED (15)

- ▼ Core Production Documents (0)
- ▼ Underwriting Documents (14)
- ^ Commitment Documents (1)

✓ **Counter-sign Final Letter of Commitment** Completed

Updated: 10/15/25, 4:07 PM

COUNTERSIGN LOC

You will now see that the task has moved to the completed section, and the “Final Commitment Countersigned” milestone is marked as complete with the corresponding date.

Proceed to Exhibit A functionality →

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

← BACK

Apartments

SIGN EXHIBIT A

Once your loan has been rate-locked, it's time to sign the final Exhibit A document. You will also receive a copy via email.

Summary Documents Borrower

Loan Trackers

Loan Status Tracker

- ✓ Loan Submission
 - ✓ Draft Created 10/16/2025
 - ✓ Loan Submitted 10/16/2025
- ✓ Quote
 - ✓ Quoted 10/16/2025
 - ✓ Quote Accepted 10/16/2025
- Underwriting Package
 - 🕒 UW Package Expected 10/16/2025
 - ✓ UW Package Submitted 10/16/2025
- ✓ Letter of Commitment
 - 🕒 Draft Commitment Expected 10/16/2025
 - ✓ Draft Commitment Delivered 10/16/2025
 - 🕒 Final Commitment Expected 10/18/2025

Sub-Tracker

Handoff

- Treasury Floor Date 10/10/2025
- Kickoff Call 10/16/2025
- Index Locked

Inspection

- 🕒 Lender Scheduled Inspection 10/07/2025
- Lender Actual Inspection
- 🕒 FM Scheduled Inspection 10/09/2025
- FM Actual Inspection

Credit Approval

CDE Checklist Review

Closing

- 🕒 Closing Expected 11/28/2025
- Closed 11/20/2025

Summary Info

Name

Address

Opportunity ID

FM Loan Number

Loan Type **Conventional**

Deal Team Members

Freddie Mac Optigo Lender

Primary Producer

Secondary Producer -

Primary Production Analyst

Secondary Production Analyst -

Primary Underwriter

Tasks

Diverse Borrower Certification BULK UPLOAD CREATE NEW

PENDING (28) COMPLETED (1)

- ✓ Core Production Documents (1)
- ✓ Underwriting Documents (26)
- ✓ Commitment Documents (1)

FREDDIE MAC OPTIGO LENDER

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

✓ Loan Submitted	10/16/2025	Kickoff Call	10/16/2025
Quote		Index Locked	
✓ Quoted	10/16/2025	Inspection	
✓ Quote Accepted	10/16/2025	🕒 Lender Scheduled Inspection	10/07/2025
Underwriting Package		Lender Actual Inspection	
🕒 UW Package Expected	10/16/2025	🕒 FM Scheduled Inspection	10/09/2025
✓ UW Package Submitted	10/16/2025	FM Actual Inspection	
Letter of Commitment		Credit Approval	
🕒 Draft Commitment Expected	10/16/2025	CDE Checklist Review	
✓ Draft Commitment Delivered	10/16/2025	Closing	
🕒 Final Commitment Expected	10/18/2025	🕒 Closing Expected	11/28/2025
✓ Final Commitment Signed	10/16/2025	Closed	11/20/2025
✓ Final Commitment Countersigned	10/16/2025	🕒 Expected First Payment Date	01/01/2026
Lock		First Payment Date	12/17/2025
🕒 Lock Expected	10/21/2025	Legal	
✓ Locked	10/16/2025	🕒 LIA Expected	12/04/2025
🕒 Spread Hold Expiration	12/22/2025	LIA Delivered	12/18/2025
Funding			
🕒 Final Delivery Package Required (MDD)	11/10/2025		
Final Delivery Package Received			

FM Loan Number

Loan Type Conventional

Secondary Production Analyst -

Primary Underwriter -

Tasks
[Diverse Borrower Certification](#)
[BULK UPLOAD](#)
[CREATE NEW](#)

PENDING (28) COMPLETED (1)

▼ Core Production Documents (1)

[FREDDIE MAC](#)
[OPTIGO LENDER](#)

▼ Underwriting Documents (26)

^ Commitment Documents (1)

Posted: 10/16/25
Sign Final Exhibit A
START

Updated: 10/16/25, 11:59 AM

SIGN EXHIBIT A

You'll find the task to sign Exhibit A under the Commitment Documents section as well.

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

← BACK

Sign Final Exhibit A

Letter Of Commitment

E-Signature

Sign

Final Exhibit A

Loan Structure	
Product Type	Fixed Rate - Not Index Locked
Term	84 months
Interest-Only (I/O) Period <i>(if applicable)</i>	36 months

SIGN EXHIBIT A

Review Exhibit A carefully before signing. You'll notice that some fields, which were not populated in the LOC, will now be filled in.

NOTE: Any modifications or amendments must be addressed offline with Freddie Mac.

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

Sign Final Exhibit A

Letter Of Commitment

E-Signature

Final Exhibit A

Loan Structure	
Product Type	Fixed Rate - Not Index
Term	84 months
Interest-Only (I/O) Period (if applicable)	36 months

Confirm Signature

Seller information

Seller Loan Number *

Seller Loan Number is required.

Seller Number *

Servicer Number

Complete if different from Seller Number.

Signer Information

Title *

If you countersign this Letter of Commitment or Amendment to Letter of Commitment, as applicable, your countersignature cannot be undone by you or Seller.

By electronically signing below, I reaffirm my acceptance of all terms and conditions set forth in this Letter of Commitment or Amendment to Letter of Commitment, as applicable, the Freddie Mac Multifamily Seller/Servicer Guide¹, and the myOptigo Terms². I agree and understand that my electronic signature represents my legally binding consent on behalf of Seller and the agreement and acceptance by Seller of all such terms and conditions.

[1] [MF Guide](#)

[2] [myOptigo Terms](#)

SIGN EXHIBIT A

You will be asked to verify the Seller Loan Number, Seller Number, and Servicer Number.

Ensure you review the MF Guide and myOptigo Terms linked at the bottom before you confirm.

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

← BACK
Sign Final Exhibit A

Letter Of Commitment

E-Signature

Final Exhibit A

Loan Structure	
Product Type	Fixed Rate - Not Index
Term	84 months
Interest-Only (I/O) Period (if applicable)	36 months

Confirm Signature

SIGN EXHIBIT A
Enter your title and click "Confirm."

Seller information

Seller Loan Number *

Seller Number *

Servicer Number

Complete if different from Seller Number.

Signer Information

Title *

If you countersign this Letter of Commitment or Amendment to Letter of Commitment, as applicable, your countersignature cannot be undone by you or Seller.

By electronically signing below, I reaffirm my acceptance of all terms and conditions set forth in this Letter of Commitment or Amendment to Letter of Commitment, as applicable, the Freddie Mac Multifamily Seller/Servicer Guide¹, and the myOptigo Terms². I agree and understand that my electronic signature represents my legally binding consent on behalf of Seller and the agreement and acceptance by Seller of all such terms and conditions.

[1] [MF Guide](#)

[2] [myOptigo Terms](#)

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

← BACK

Sign Final Exhibit A

Letter Of Commitment

E-Signature

Executed

Final Exhibit A

Loan Structure	
Product Type	Fixed Rate - Not Index Locked
Term	84 months
Interest-Only (I/O) Period <i>(if applicable)</i>	36 months
Amortization Period	360

SIGN EXHIBIT A

The status will show as "Executed" once you've signed.

Click to continue →

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

- Quote
 - Quoted 10/16/2025
 - Quote Accepted 10/16/2025
- Underwriting Package
 - UW Package Expected 10/16/2025
 - UW Package Submitted 10/16/2025
- Letter of Commitment
 - Draft Commitment Expected 10/16/2025
 - Draft Commitment Delivered 10/16/2025
 - Final Commitment Expected 10/18/2025
 - Final Commitment Signed 10/16/2025
 - Final Commitment Countersigned 10/16/2025
- Lock
 - Lock Expected 10/21/2025
 - Locked 10/16/2025
 - Spread Hold Expiration 12/22/2025
- Funding
 - Final Delivery Package Required (MDD) 11/10/2025
 - Final Delivery Package Received
 - Funded

- Inspection
 - Lender Scheduled Inspection 10/07/2025
 - Lender Actual Inspection
 - FM Scheduled Inspection 10/09/2025
 - FM Actual Inspection
- Credit Approval
- CDE Checklist Review
- Closing
 - Closing Expected 11/28/2025
 - Closed 11/20/2025
 - Expected First Payment Date 01/01/2026
 - First Payment Date 12/17/2025
- Legal
 - LIA Expected 12/04/2025
 - LIA Delivered 12/18/2025

Loan Type: Conventional | Primary Underwriter: [Dropdown]

Buttons: Diverse Borrower Certification, BULK UPLOAD, CREATE NEW

Tasks: PENDING (27) | COMPLETED (2)

- Core Production Documents (0)
- Underwriting Documents (0)
- Commitment Documents (2)
 - Sign Final Exhibit A (Completed) Updated: 10/16/25, 1:06 PM
 - Counter-sign Final Letter of Commitment (Completed) Updated: 10/16/25, 11:43 AM

SIGN EXHIBIT A

You'll find that the "Sign Final Exhibit A" task will show as complete with a timestamp. The LOC and Final Exhibit A will be automatically pushed to Document Management System (DMS).

Click to continue →

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



You have reached the end of this training.

[Click to Return to Slide 1.](#)