Master Servicer Reporting Additional Guidance

February 2024

Freddie Mac MULTIFAMILY

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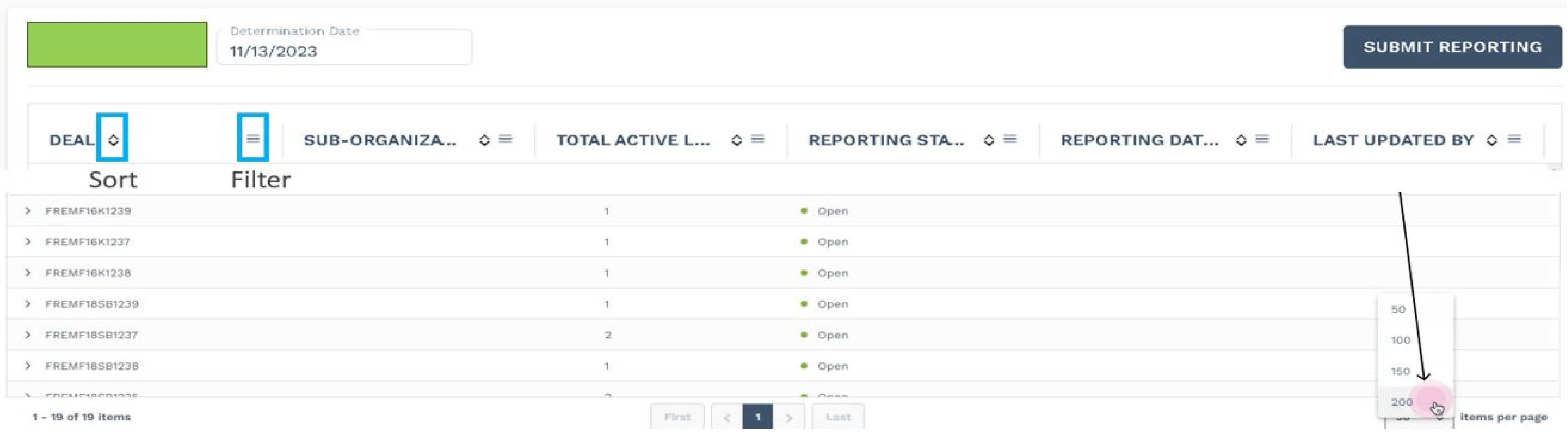
Reporting Submission Steps

- Please follow the link below for instructions on how to perform the following tasks -
  - Logging in to myOptigo®
  - Navigating from the Landing page to the Upload IRP Data page
  - Attaching and uploading the new Remittance report
  - Viewing the Reporting Status of deals on the Org and Sub-Org level
  - Next steps if an error occurs when the user attempts to upload a file
  - Downloading a file for data validation errors
  - Sorting and filtering capabilities in the landing page
- **Link to Training**: Master Servicer Reporting MVP Training

Sorting and filtering

- Users can only sort and filter items on the current page.
- If users cannot find the sorted or filtered data on the current page, they should, (i) increase the number of items on the page, and (ii) sort and filter again.
- If users refresh the page, the landing page will reset to the default view.



Attaching a file or files for upload

- Users can attach one or multiple files
- Users can click in~~to~~ the file attachment window to open the file explorer
- Users can drag and drop files into the attachment window
- The file formatting, size and naming requirements are below:
  - File Format: **Excel (.xls or .xlsx)**
  - Max file size (combined, if multiple files are attached): **5MB**
  - File Naming Convention:
    - If there are multiple deals in a single upload file (Bulk upload)): **Sub-Servicer Code_Various_YYYYMM_remit**
    - If there is one deal in the upload file: **Sub-Servicer Code_TransID_YYYYMM_remit**

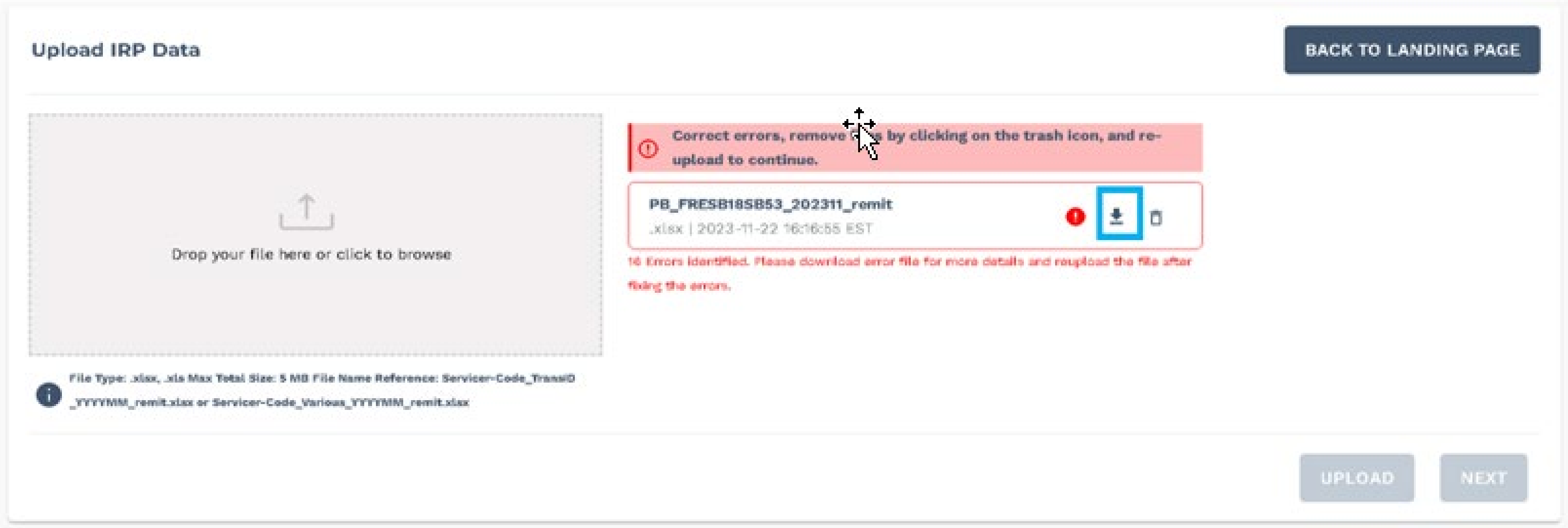
❖ ***Note:*** *Files with the same name cannot be attached if a TransID is used*

Successfully attached files

- If the files are successfully attached,
  - Users will see the files on the screen and the 'Upload' button will be enabled to allow users to upload files.
  - The name of the file, the date/time of the attachment, and the type of file will be listed as a component under the file attachment window, as seen in the screenshot below.
  - Users will have the ability to delete the file or navigate to the Landing Page without uploading the file.
  - If users navigate to the landing page without clicking "Upload", the file will be removed from the page.

Files with errors

- If errors are identified, users will not have the option to attach more files or navigate to the next page.
- Users must delete files with errors before attempting to attach another file or proceeding to the next page.
- Users can click the trash icon to delete the files.

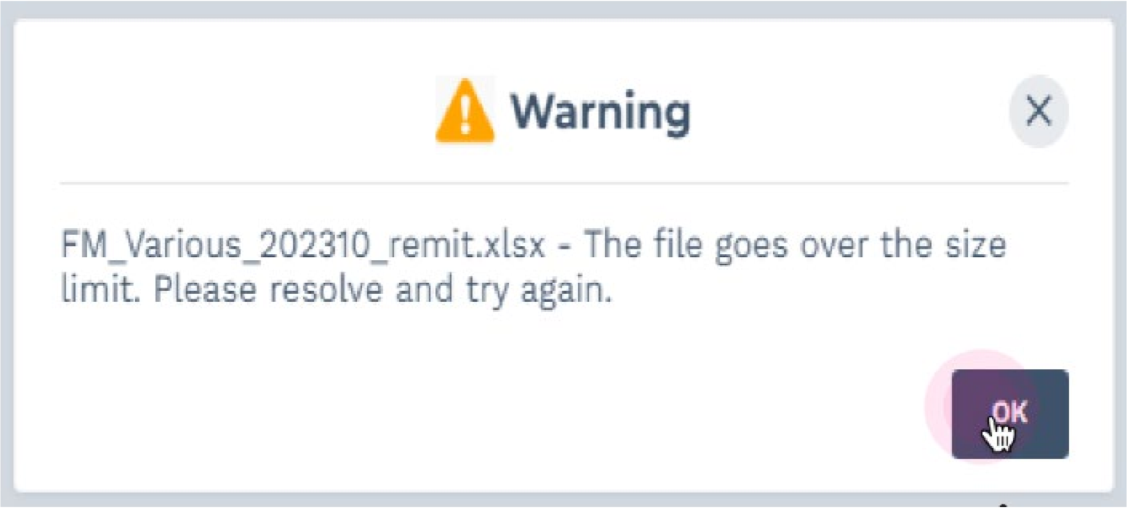


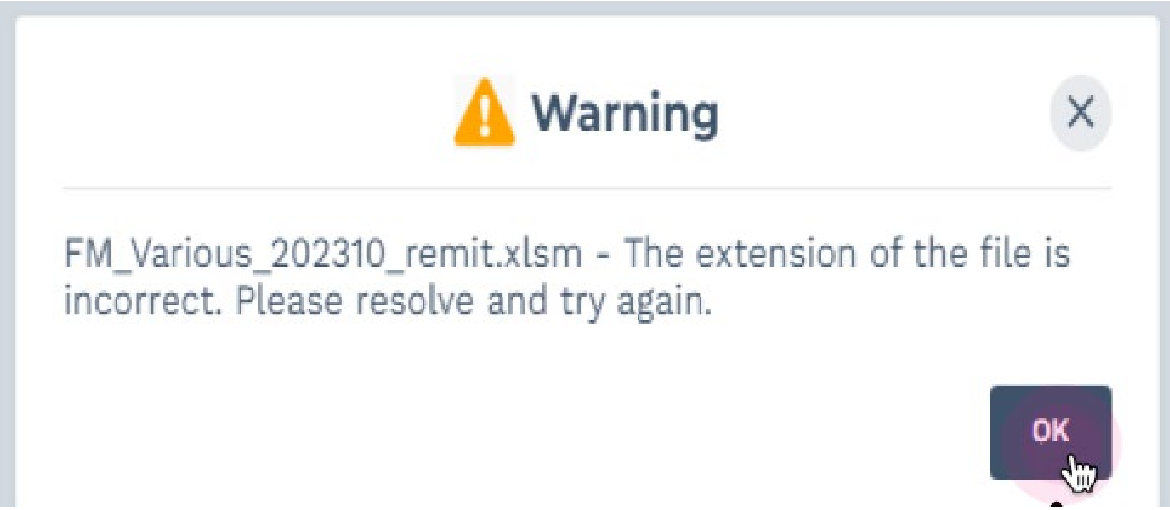
Error messages for different error scenarios

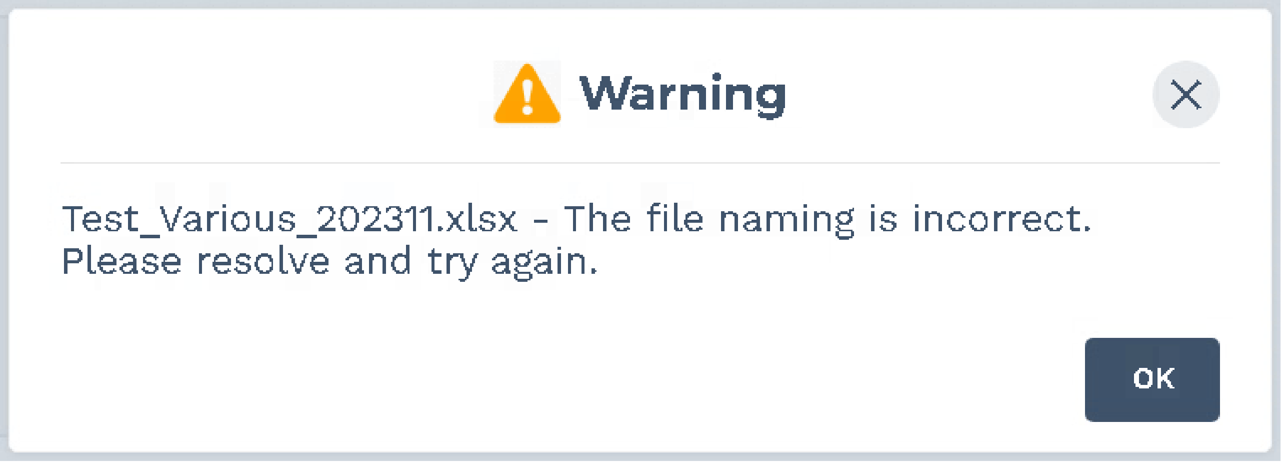
Type 1 - Error messages displayed in a pop-up window

- If an error occurs while attaching files, there are three potential causes:
  - The type of the file is not a .xls or .xlsx
  - The file does not follow the accepted naming convention
  - The file size exceeds 5MB
- If there are multiple errors, only one pop-up box will appear at a time.
- The files will remain on the screen if an error is identified and the user must resolve the error before attempting to reattach another file.

Sample error messages displayed in a pop-up window



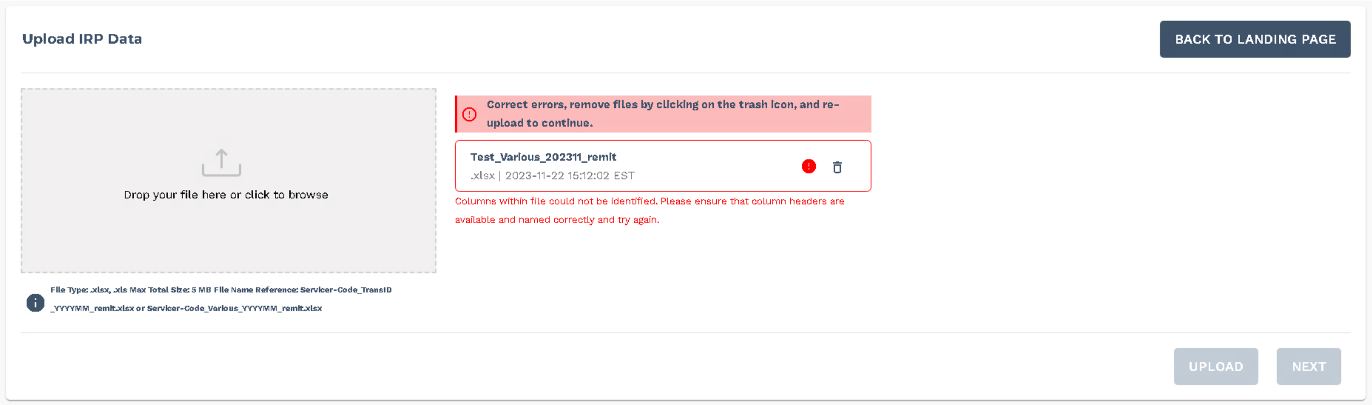


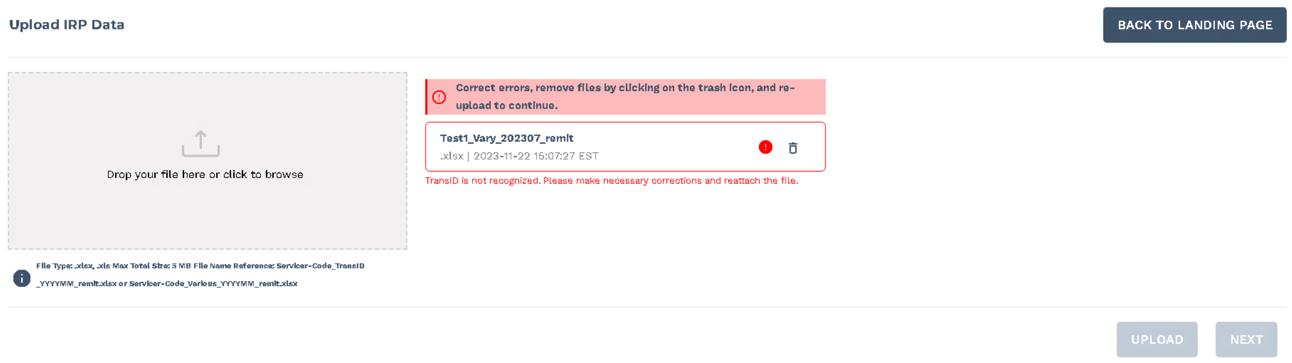


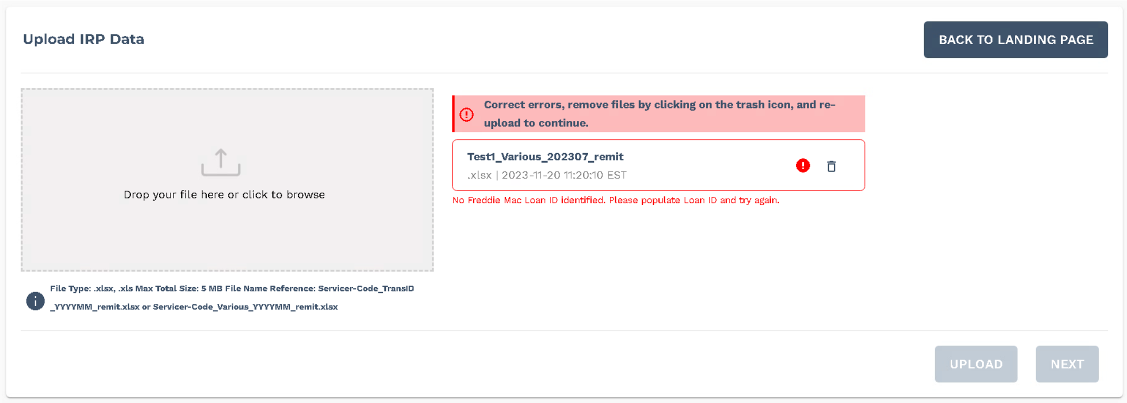
Type 2 – Error Messages Displayed on the User Interface (UI)

- When an error appears on the UI, the files that users tried ~~were attempted~~ to upload will be highlighted and a message detailing the error will appear.
- There are three potential reasons in which this error might appear:
  - **Errors associated with column headers**: If users submit files with incorrect column header names, missing or additional columns, or the column headers are not in **row 9**, an error message will appear stating that “Columns within the file could not be identified. Please ensure that column headers are available and named correctly and try again” ~~will appear~~.
  - **Errors associated with the TransID used in the file name**: If users submit files with an incorrect TransID or “Various” spelled incorrectly in the file name, an error message will appear stating that “TransID not recognized. Please make necessary correction and reattach the file”.
  - **No Freddie Mac Loan ID is provided in the file**: If users submit a file before populating the ‘Loan ID’ column with Freddie Mac Loan IDs, an error message will appear stating that “No Freddie Mac Loan ID identified. Please populate Loan ID and try again”.
- Users must delete the file from the screen and attempt to re-upload after resolving the issue.

Sample – Error messages displayed on the IU

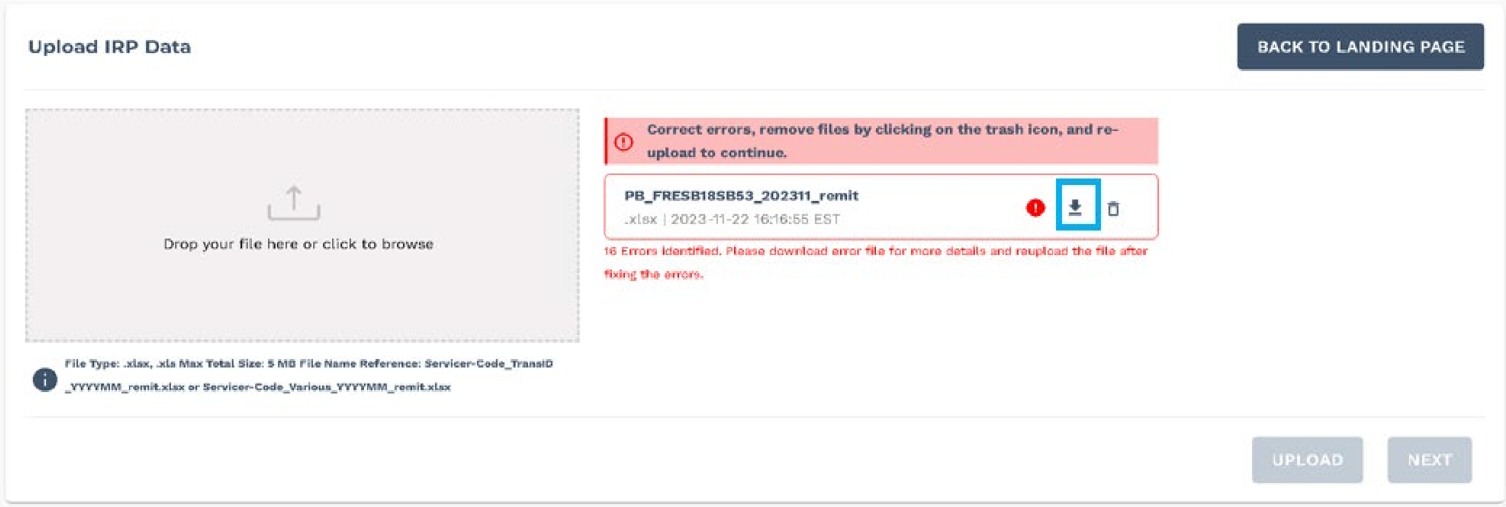






Type 3 – Error details downloaded in error file

- Error messages will generate in a downloadable file if the errors are identified during the validation of the file data.
- The cause of these errors could be:
  - Incorrect data or data formatting
  - Missing data in required data fields
  - Negative values reported in data fields where negative values are not allowed
  - The amounts reported do not match the calculated and expected values
- If this error occurs, a message will display indicating the number of errors identified in the file and a downloadable file will become available for each file that contains an error
- The downloaded file will detail the errors and the loan associated with the errors.



Downloadable error file

- The downloadable error file contains five columns for users to view to understand the errors that have been identified:
    - **Transaction Id** – Represents the TransID of the loan that threw an error
    - **FRE Loan Id** – Represents the Loan ID of the loan that threw an error
    - **Field Name** – This is the specific field in the file that threw an error
    - **Field Value** – This is the value reported in the field that threw an error
    - **Message** – Possible explanation as to what the error might be for the field value

Transaction Id	FRE Loan Id	Field Name	Field Value	Message
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,
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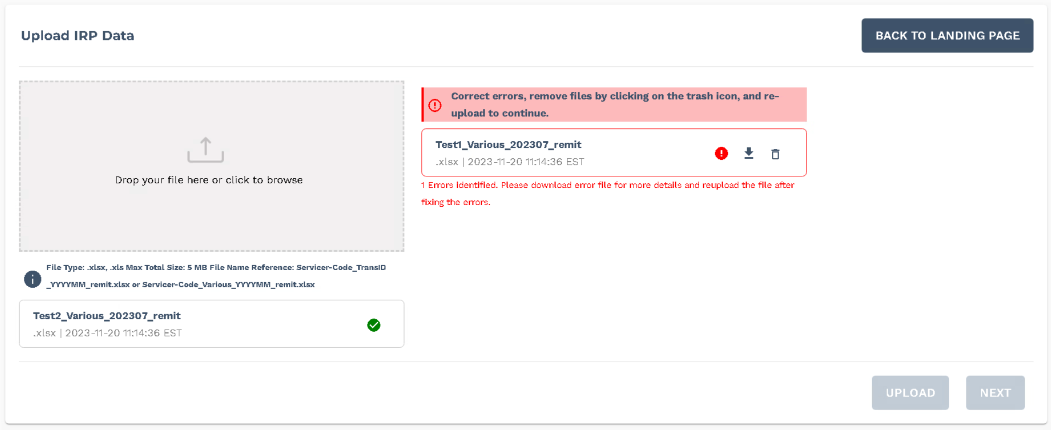
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,
FREXXXXXXXX	#########	Loan ID	#########	Loan ID must be populated,

Warning messages

- Warning messages will display if certain required data fields are not populated for paid-off loans.
- Files with warning messages have been **successfully uploaded,** as indicated by the green checkmark.
- The messages will notify users to populate the data to complete reporting.
- Warning messages will display after the files have been uploaded, see screenshot below for example:

Summary of reporting submission status after validation results are displayed

- Files with a green check mark have been successfully uploaded and no further action is needed.
- Files with a green check mark and a warning message have been successfully uploaded.
  - Be sure to populate the data fields listed in the warning message next time.
- Files with error messages have not been successfully uploaded.
  - Errors must be addressed, and files must be re-attached and uploaded.
- If a user sees both files with a green check mark and files with errors, users do not have to re-upload the files that have been successfully uploaded (with green checkmark), as shown in the screenshot below.
- Users will only need to re-upload files that have an error associated with it (red exclamation point).
- Users cannot attach or upload new files if there are errors on the screen.
- Once users have removed the files with errors from the screen, users can re-attach and re-upload the file or navigate to the 'Confirmation' screen by clicking the 'Next' button.



All Deals are in Complete Reporting Status

- If all deals are in “Complete” Reporting Status, the Submit Reporting button will be disabled and users will not be able to navigate to the upload page

Revising Data for Deals with a Complete Status

- If a revised or updated data submission is needed after reporting is submitted and the deal is in complete status, Sub-Servicers can request that Freddie Mac open the deal to allow them to re-upload the data.

*For any questions or concerns, please call the help desk **703-450-3200** or email **MF_Master_Servicing_Reporting_Support@freddiemac.com** for assistance*

Appendix

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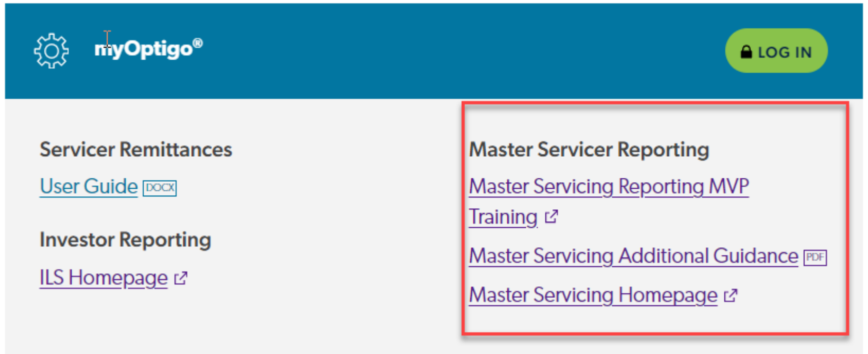
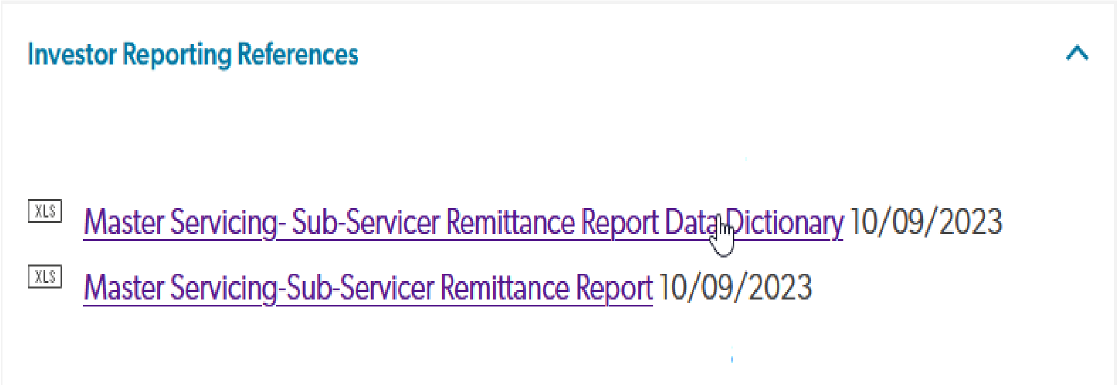
Reporting Resources and Guidance

- Direct link to Master Servicer Reporting Home page in myOptigo: https://my.optigo.com/servicing/mfms
- Figma training and user guides: [Investor Reporting (freddiemac.com)]()

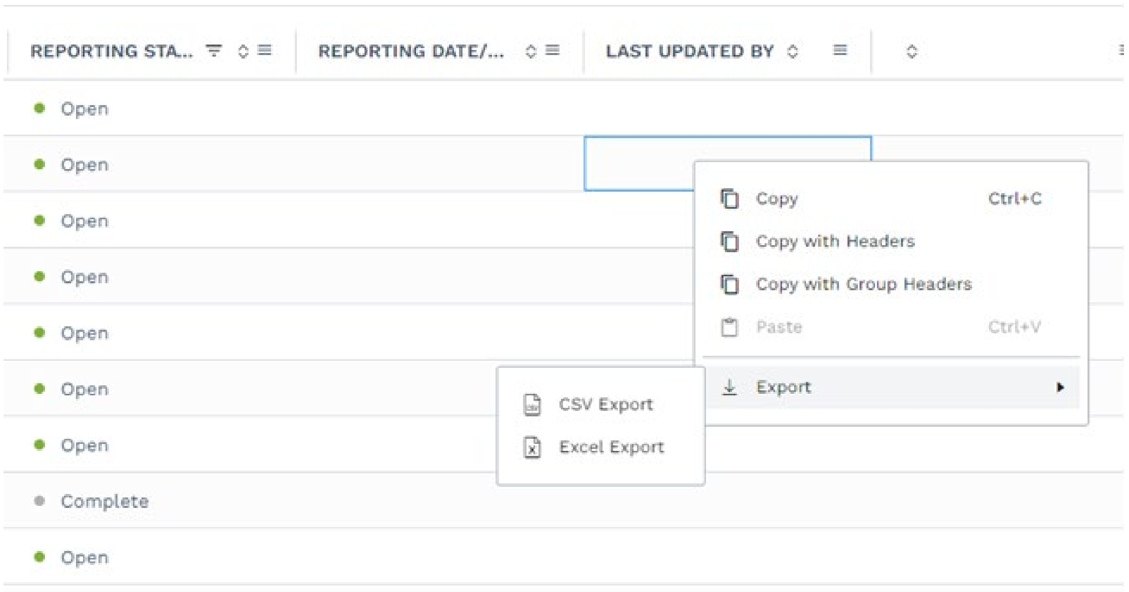




- The system will be open for reporting on Determination +1, starting at 12:00 am EST.
- The new Remittance Report upload replaces the email submission of the original **Remittance Report**, the **LPU** and the **DLSR**.
- All the reports that are currently submitted to **PRS** should continue to be submitted to **PRS**.
- **Total Loan Report**: If this report is applicable (pari passu loans), then it should be submitted via email.
- **Delinquent payment reporting**: If payments are collected after the Determination Date, then they should continue to be submitted via email.
  - For **SB** Deals, use: ***mf_master_servicer_sbl@freddiemac.com***
  - For **K**, **ML**, and **Q** Deals, use: ***mf_master_servicer@freddiemac.com***

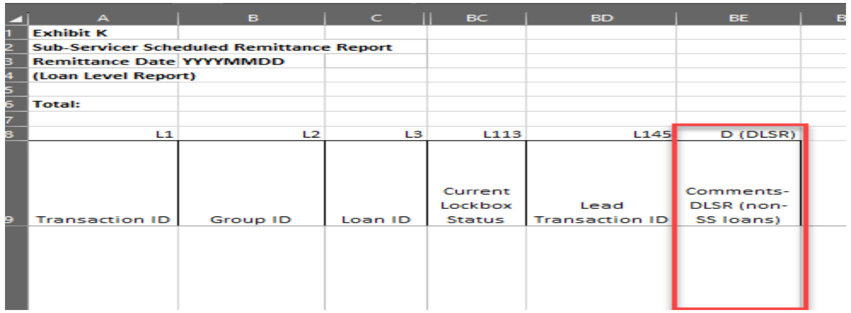
Export Data

- Export landing page to a CSV or an Excel file
  - Right click anywhere on the landing page
  - Select “CSV Export” or “Excel Export” under “Export”
  - Data will then be downloaded into the browser



Helpful Reminders

- If the payment status of the loan is 1 or 2 (if not transferred to SS), then comments must be provided in the Comments-DLSR (non-SS loans) column. If the loan is on the Servicer Watchlist, comments can be "See Watchlist Comments".



	A	B	C	BC	BD	BE
1	Exhibit K					
2	Sub-Servicer Scheduled Remittance Report					
3	Remittance Date	YYYYMMDD				
4	(Loan Level Report)					
5						
6	Total:					
7						
8	L1	L2	L3	L113	L145	D (DLSR)
9	Transaction ID	Group ID	Loan ID	Current Lockbox Status	Lead Transaction ID	Comments-DLSR (non-SS loans)

- If you have a formula in the file, please make sure the formula has the rounding function so that the data format of the resulting value is inline with the formatting requirement provided in the template.
- The resulting/calculated value for the scheduled amounts should have max **12 numbers (no commas) plus 2 numbers after decimal point.**
- There will be no access to historical data or Reporting Status and Date/Time of reporting in MVP.
    - Please make sure to export the landing page and keep record of your reporting status for future reference