



Welcome! This training will guide you through Master Servicing Reconciliation & Variance Reporting capability for External Users within our myOptigo® platform.



Sign in to your account

SIGN ON

[Forgot your Username/Password?](#)

[Need to modify your Multifactor Authentication \(MFA\) devices? Log into the Management Portal.](#)

myOptigo Login Page:

Using Chrome or Edge, enter your login credentials and click "Sign On."



[Reset view](#)

Determination Date
11/12/2024

SUBMIT REPORTING ▾

DOWNLOAD DATA ▾

MONTHLY REPORTING

SCHEDULED DATA RECONCILIATION

DELINQUENT PAYMENT REPORTING

DEAL	TRANSID	SUB-S...	STATUS	VARIANCES	ACTIVE...	PAID OFF	LAST U...	UPDAT...	ACTIONS
▼				-	6	0			-
			To Do	-	6	0			UPLOAD
>				-	7	0			-
>				-	15	0			-
>				-	13				-
>				-	11				-
>				-	14				-
>				-	9	0			-
>				-	5	0			-

Sub-Servicer Deal Homepage:
In the Scheduled Data Reconciliation Tab, find the deal to submit scheduled data to reconcile.
NOTE: User can bulk upload data similarly to Monthly Reporting.

[Reset view](#)

Determination Date
11/12/2024

SUBMIT REPORTING ▾

DOWNLOAD DATA ▾

MONTHLY REPORTING

SCHEDULED DATA RECONCILIATION

DELINQUENT PAYMENT REPORTING

Monthly Scheduled Reporting

Delinquent Payment Reporting

Submit Scheduled Data Reconciliation Reporting

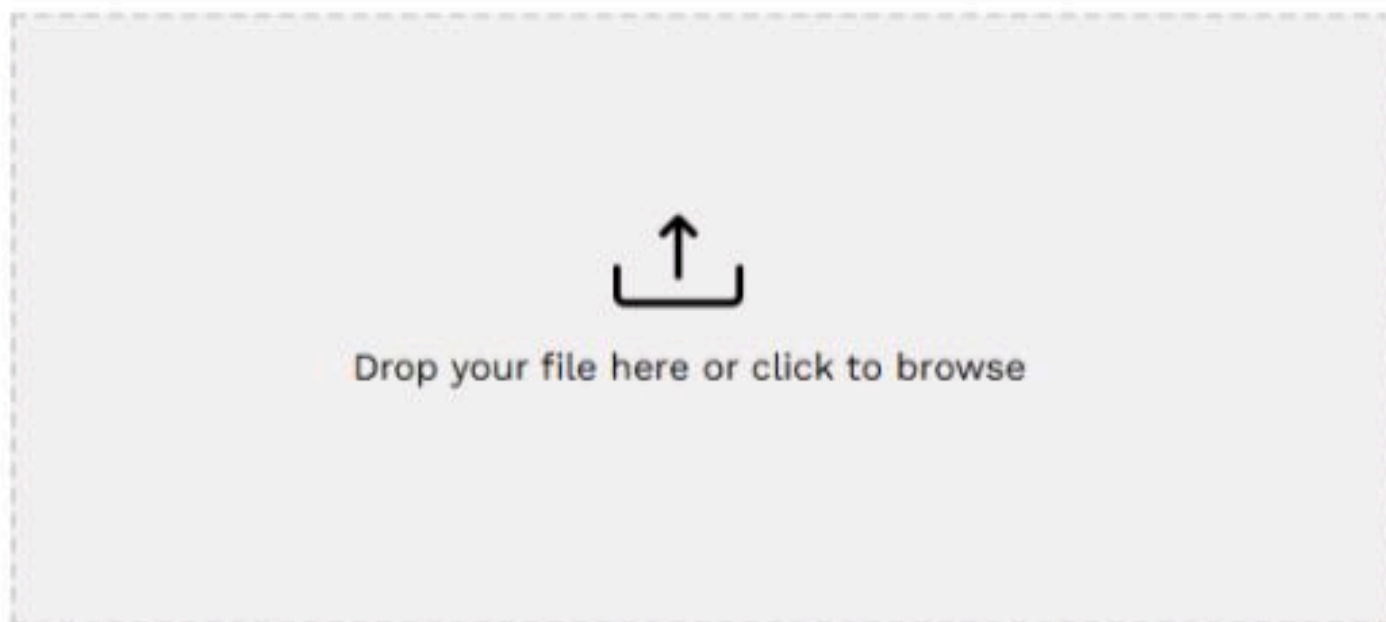
DEAL	TRANSID	SUB-S...	STATUS	VARIANCES	ACTIVE...	PAID OFF	LAST U...	ACTIONS
▼					- 6	0		
			To Do					UPLOAD
>								
>								
>					- 13	1		
>					- 11	1		
>					- 14	0		
>					- 9	0		
>					- 5	0		

Sub-Servicer Deal Homepage:
User can also navigate to "Submit Reporting" and select "Submit Scheduled Data Reconciliation Reporting" to access the uploading page.

← BACK

Upload Scheduled Data

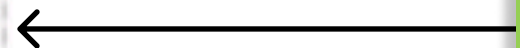
DASHBOARD



Upload Scheduled Data:

Attach file to enable upload.

Click here to continue:



i File Type: .xlsx, .xls Max Total Size: 5 MB File Name Reference: Sub-Servicer Code_TransID
_YYYYMM_remit.xlsx or Sub-Servicer Code_Various_YYYYMM_remit.xlsx

UPLOAD

NEXT

← BACK

Upload Scheduled Data

DASHBOARD



Drop your file here or click to browse



File Type: .xlsx, .xls Max Total Size: 5 MB File Name Reference: Sub-Service Code_TransID
_YYYYMM_remit.xlsx or Sub-Service Code_Various_YYYYMM_remit.xlsx

_remit

.xlsx | 2025-02-07 10:35:07 EST



Upload Scheduled Data:
Once the file is attached, click "Upload."



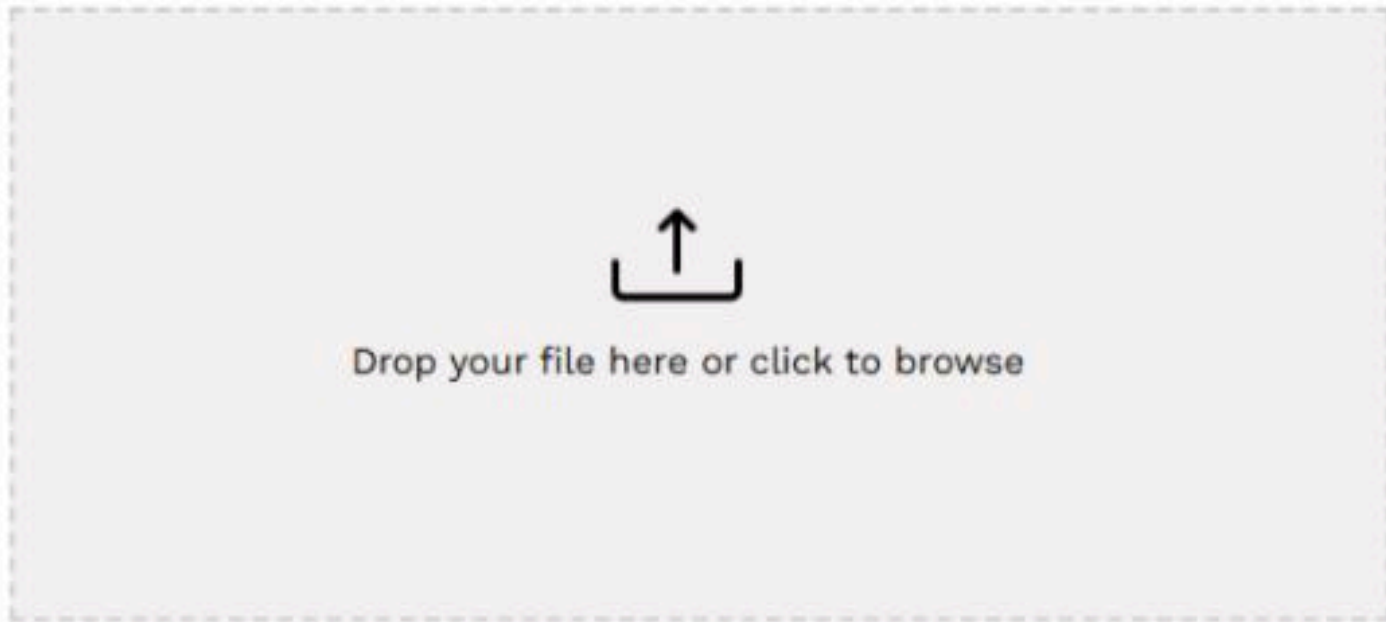
UPLOAD

NEXT

← BACK

Upload Scheduled Data

DASHBOARD



i File Type: .xlsx, .xls Max Total Size: 5 MB File Name Reference: Sub-Servicer Code_TransID
_YYYYMM_remit.xlsx or Sub-Servicer Code_Various_YYYYMM_remit.xlsx

remit

.xlsx | 2025-02-07 10:36:56 EST

Upload Scheduled Data:

Once the file is successfully uploaded, a message will pop up to confirm upload.

Click "Next" to continue.

Files have been successfully uploaded!

UPLOAD

NEXT

Submission Complete



Thank you for your submission!

Variations have been identified for the uploaded deals and require action.

RETURN TO DASHBOARD

VIEW VARIANCES

Submission Complete:

A submission complete page will pop up. If there are variances, the page will show that variances have been identified.

Click "View Variances" to review variances detected.

Review Variance Dashboard:

Users will be directed to the variance screen for reviewing. The Deal Status will update from "To Do" to "In Progress."

Click "Export Variance Report" to download a detailed report of the variance data.

EXPORT VARIANCE REPORT

REPORT FM DATA ERROR

REUPLOAD REPORT

← BACK TO DASHBOARD

Deals with Variances

- IN PROGRESS
- IN PROGRESS
- TO DO
- TO DO
- TO DO
- TO DO
- TO DO
- TO DO
- TO DO
- TO DO
- TO DO
- TO DO
- TO DO

IN PROGRESS

Determination Date: 11/12/2024

VARIANCES 3

Loan # 0 CORRECTION REQUESTED 0 ACCEPTED 0 REJECTED 0 RESOLVED 0 WARNINGS 1 VARIANCES

DATA FIELD	FM SCHEDULED	SUB SCHEDULED	VARIANCE
Prospectus Loan ID	45	10	Fields must match exactly

Loan # 0 CORRECTION REQUESTED 0 ACCEPTED 0 REJECTED 0 RESOLVED 0 WARNINGS 2 VARIANCES

DATA FIELD	FM SCHEDULED	SUB SCHEDULED	VARIANCE
Prospectus Loan ID	58	50	Fields must match exactly
Scheduled Sub-Servicer Fee	\$1,111.85	\$1,111.00	-\$0.85

← BACK TO DASHBOARD

Deals with Variances

IN PROGRESS

IN PROGRESS

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

IN PROGRESS

Determination Date: 11/12/2024

! VARIANCES

Download Scheduled Data Reconciliation Variance Data

Determination Date

Deal Sub-Organization (i)

Deals

Sub-Organization

Reports

CANCEL

EXPORT VARIANCE REPORT

REPORT FM DATA ERROR

REUPLOAD REPORT

0 RESOLVED 0 WARNINGS 1 VARIANCES

SUB SCHEDULED VARIANCE

Download Scheduled Data Reconciliation Variance Data:

The following modal will appear that allows users to download variance data reports for specific deals.

Click here to continue:



Prospectus Loan ID

58

50

Fields must match exactly !

Review Variance Dashboard:
 Click "Reupload Report" to upload a revised report.
 Note: Please resolve as many variances as possible before submitting.

Deals with Variances

IN PROGRESS

IN PROGRESS

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

IN PROGRESS

Determination Date: 11/12/2024

REPORT FM DATA ERROR

REUPLOAD REPORT

❗ VARIANCES 3

Loan # 0 CORRECTION REQUESTED 0 ACCEPTED 0 REJECTED 0 RESOLVED 0 WARNINGS 1 VARIANCES

DATA FIELD	FM SCHEDULED	SUB SCHEDULED	VARIANCE
Prospectus Loan ID	45	10	Fields must match exactly ❗

Loan # 0 CORRECTION REQUESTED 0 ACCEPTED 0 REJECTED 0 RESOLVED 0 WARNINGS 2 VARIANCES

DATA FIELD	FM SCHEDULED	SUB SCHEDULED	VARIANCE
Prospectus Loan ID	58	50	Fields must match exactly ❗
Scheduled Sub-Service Fee	\$1,111.85	\$1,111.00	-\$0.85 ❗

Deals with Variances

IN PROGRESS

IN PROGRESS

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

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TO DO

IN PROGRESS

Determination Date: 11/12/2024

VARIANCES 3

Review Variance Dashboard:

Any unresolved variances can be sent to FMAC for further review via clicking the Report FM Data Error button.

Click "Report FM Data Error."

REPORT FM DATA ERROR

REUPLOAD REPORT

Loan # 0 CORRECTION REQUESTED 0 ACCEPTED 0 REJECTED 0 RESOLVED 0 WARNINGS 1 VARIANCES

DATA FIELD	FM SCHEDULED	SUB SCHEDULED	VARIANCE
Prospectus Loan ID	45	10	Fields must match exactly

Loan # 0 CORRECTION REQUESTED 0 ACCEPTED 0 REJECTED 0 RESOLVED 0 WARNINGS 2 VARIANCES

DATA FIELD	FM SCHEDULED	SUB SCHEDULED	VARIANCE
Prospectus Loan ID	58	50	Fields must match exactly
Scheduled Sub-Service Fee	\$1,111.85	\$1,111.00	-\$0.85

Deals with Variances

IN PROGRESS

IN PROGRESS

TO DO

TO DO

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IN PROGRESS

Determination Date: 11/12/2024

REPORT FM DATA ERROR

REUPLOAD REPORT

Submit Variances for Freddie Mac Review

Sending the remaining fields with variances to Freddie Mac for correction will lock the report. Review all variances and ensure that all corrections possible have been made via report reupload.

I've resolved all possible variances before submitting corrections to Freddie Mac.

SUBMIT

! VARIANCES

0 RESOLVED 0 WARNINGS 1 VARIANCES

SUB SCHEDULED	VARIANCE
10	Fields must match exactly !

0 RESOLVED 0 WARNINGS 2 VARIANCES

DATA FIELD	FM SCHEDULED
Prospectus Loan ID	58
Scheduled Sub-Servicer Fee	\$1,111.85

Submit Variances for FM Review:
A modal will pop up, confirming that the variances will be sent to Freddie Mac for further review.
Note: Once variances are submitted to FM for review, user will no longer be able to reupload or report FM data error.

Deals with Variances

IN PROGRESS

IN PROGRESS

TO DO

TO DO

TO DO

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TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

IN PROGRESS

Determination Date: 11/12/2024

! VARIANCES

REPORT FM DATA ERROR

REUPLOAD REPORT

Corrections Submitted



Your corrections have been submitted for Freddie Mac's review.

Contact your Freddie Mac point of contact directly to submit additional information for consideration.

CLOSE

Submit Variances for FM Review:

A message will pop up to confirm that variances have been sent for Freddie Mac review.

Click "Close" to continue:

DATA FIELD	FM SCHEDULED	SUB SCHEDULED	VARIANCE
Prospectus Loan ID	58	50	Fields must match exactly !
Scheduled Sub-Servicer Fee	\$1,111.85	\$1,111.00	-\$0.85 !

Report is pending review by Freddie Mac. Contact your Freddie Mac point of contact directly for more information or to submit details or attachment for consideration. [X]

Deals with Variances

IN PROGRESS

IN REVIEW

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

IN REVIEW

Determination Date: 11/12/2024

REPORT FM DATA ERROR REUPLOAD

📄 CORRECTION REQUESTED 3

🚫 VARIANCES 3

Loan #

1 CORRECTION REQUESTED 0 ACCEPTED 0 REJECTED 0 RESOLVED 0 WARNINGS 1 VARIANCES

DATA FIELD	FM SCHEDULED	SUB SCHEDULED	VARIANCE
Prospectus Loan ID	45	10	Fields must match exactly 📄

Review Variance Dashboard:

A message will appear on top to show pending review status.

Deal status will update from "In Progress" to "In Review" and an icon will appear next to each variance to indicate corrections have been corrected.

Click here to navigate back to dashboard: [👤](#)

ED 0 REJECTED 0 RESOLVED 0 WARNINGS 2 VARIANCES

LED	SUB SCHEDULED	VARIANCE
58	50	Fields must match exactly 📄
1.85	\$1,111.00	-\$0.85 📄

[Reset view](#)

Determination Date
11/12/2024

SUBMIT REPORTING ▾

DOWNLOAD DATA ▾

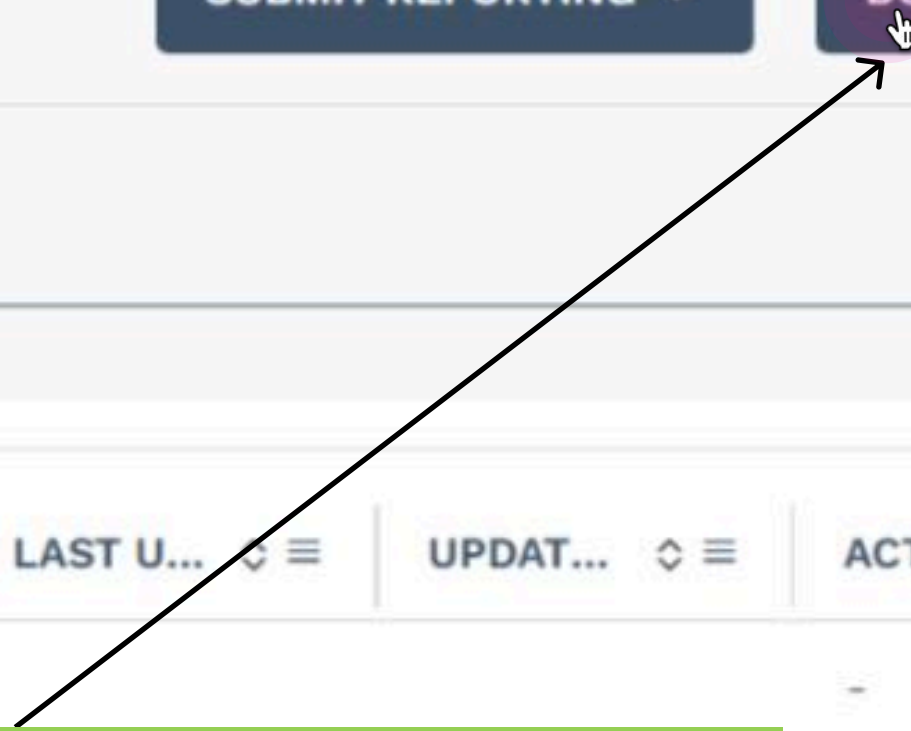
MONTHLY REPORTING

SCHEDULED DATA RECONCILIATION

DELINQUENT PAYMENT REPORTING

DEAL ▾	TRANSID ▾	SUB-S... ▾	STATUS ▾	VARIANCES ▾	ACTIVE... ▾	PAID OFF ▾	LAST U... ▾	UPDAT... ▾	ACTIONS ▾
▾				-	6	0			-
			In Review	-	6				VIEW
>				-	7				-
>				-	15				-
>				-	13	1			-
>				-	11	1			-
>				-	14	0			-
>				-	9	0			-
>				-	5	0			-

Sub-Servicer Deal Homepage:
Status has been updated to "In Review" in deal homepage.
User can also access variance report from "Download Data."



[Reset view](#)

Determination Date
11/12/2024

SUBMIT REPORTING ▾

DOWNLOAD DATA ▾

FM Scheduled Data

Download Scheduled Data Reconciliation
Variance Data

MONTHLY REPORTING

SCHEDULED DATA RECONCILIATION

DELINQUENT PAYMENT REPORTING

DEAL	TRANSID	SUB-S...	STATUS	VARIANCES	ACTIVE...	PAID OFF	LAST U...	UPDAT...	ACTIONS
▼				-	6	0			-
			In Review	-	6				VIEW
>				-	7				-
>				-	15				-
>				-	13	1			-
>				-	11	1			-
>				-	14	0			-
>				-	9	0			-
>				-	5	0			-

Sub-Servicer Deal Homepage:
Click "Download Scheduled Data Reconciliation Variance Data" to download variance report.
Click here to continue:



Report is pending review by Freddie Mac. Contact your Freddie Mac point of contact directly for more information or to submit details or attachment for consideration. X

Deals with Variances

IN PROGRESS

IN REVIEW

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

TO DO

IN REVIEW

Determination Date: 11/12/2024

REPORT FM DATA ERROR

REUPLOAD

📄 CORRECTION REQUESTED 1

✅ ACCEPTED 1

❌ REJECTED 1

⚠️ VARIANCES 3

Loan #: 0 CORRECTION REQUESTED 0 ACCEPTED 1 REJECTED 0 RESOLVED 0 WARNINGS 1 VARIANCES

DATA FIELD	FM SCHEDULED	SUB SCHEDULED	VARIANCE
Prospectus Loan ID	45	10	Fields must match exactly ❌

Loan #: 1 CORRECTION REQUESTED 1 ACCEPTED 0 REJECTED 0 RESOLVED 0 WARNINGS 2 VARIANCES

DATA FIELD	FM SCHEDULED	SUB SCHEDULED	VARIANCE
ID	58	50	Fields must match exactly ✅
Servicer Fee	\$1,111.85	\$1,111.00	-\$0.85 📄

Review Variance Dashboard:

After Freddie Mac has reviewed, users can see which variances have been accepted or rejected.

The deal status will remain "In Review" until all variances have been resolved or until a reupload is completed.

Click here to continue:





You have reached the end of this training.