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The * designation means there is a hyper-link that will allow you to navigate directly to that section of the User Guide.
The Search Bar can be found on the Portfolio Summary Page, Portfolio View Page, Loan Details Page, and Bulk Upload Summary Page.

### Search Bar

1. To locate a loan, search by Freddie Mac Loan Number, Servicer Loan Number, or Property Address.
2. myOptigo Investor Reporting will take you directly to the Loan Details page for the given loan.

### Search Results:

- **Navigation:** Hub Home / IR Portfolios / Freddie Mac Servicing 106335 - 106335 / Loan - 769033850
- **Property Address:** 291 Herschel Overpass, South Janeth, ME 38865
- **FRE Loan Number:** 769033850 NEW 348734440

### Loan Not Found

- **Message:** No loans were found that match your search: "291 Herschel Overpass,"
- **Advice:** Please confirm that the loan is active.

### No Results Available

1. If the loan criteria is not an **exact** match, the loan will not be found.
2. For Servicer Loan Number, preceding zeros should not be included in a search.
3. An error message containing the search that was entered will be displayed.

For searches by Property Street Address please confirm that your search matches your loan records exactly.
To locate a loan, search by Freddie Mac Loan Number.
Please note: Search by Servicer Loan Number and Property Address are not available for Bonds.

2. myOptigo Investor Reporting will take you directly to the Loan Details page for the given loan.

1. If the loan number entered is not an exact match, the bond will not be found.
2. An error message containing the search that was entered will be displayed.

For searches by Property Street Address please confirm that your search matches your loan records exactly.
### Monthly Reporting on a Single Loan

Monthly Reporting on a Single Loan can be completed from the Portfolio View Page or the Loan Details Page.

---

**Freddie Mac Servicing 148426**  
Servicer Number: 148426

**Portfolio View Page:**

<table>
<thead>
<tr>
<th>FRE Loan Number</th>
<th>S/G Loan Number</th>
<th>Servicer Principal</th>
<th>Expected Interest</th>
<th>Reporting Due</th>
<th>Date Collected</th>
<th>Beginning UPB</th>
<th>Ending UPB</th>
<th>Paid Through</th>
<th>LLR Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>38908863</td>
<td>000000000015266804</td>
<td>Enter Amount</td>
<td>$5,530,215.51</td>
<td>05/15/2020</td>
<td></td>
<td>$69,327,497.24</td>
<td>$69,327,497.24</td>
<td>04/01/2020</td>
<td>Open</td>
</tr>
</tbody>
</table>

---

**Report on a Single Loan**

1. Validate Expected Interest
2. Enter value for Servicer Principal
3. Enter value for Date Collected  
   
   *Please note: Date Collected can range from the 16th of the prior month to the 15th of the current month and cannot be in the future.*  
   *Example: If today is March 12, the Date Collected can range from February 16 to March 12*
4. Click the blue Report button or select Report from the Report Drop Down
5. When a loan is reported, the Paid Through Date will roll forward and the LLR Status will update to Reported
6. Follow these same steps when conducting monthly reporting on the Loan Details page

---

**Other Single Loan Reporting Options**

1. If Expected Interest displayed is not accurate according to your records, select Dispute Expected from the Report Drop Down  
   *Please note: This will take you to the Dispute Path (see Dispute Expected Interest for Loans)*
2. If the payment for the loan was not received, select Report Payment as Not Received from the Report Drop Down
3. Reporting as Payment Not Received will maintain all of the data in myOptigo Investor Reporting and the Paid Through Date will not roll forward, but the LLR Status will update to Reported

---

**Report Drop Down:**

- Open
- Report Payment as Not Received
- Dispute Expected
- Cash Payoff (Code 61)
- Repurchase (Code 65)
- Short Payoff (Code 92)
- REO Payoff (Code 70)
- CME Sale (Code 66)
Upload Bulk Template

1. After selecting the Bulk Upload Button, upload a txt file with the applicable loan information
2. This txt file is the same file that has been used in MSIR, and no other file type will be accepted.
3. Confirm that the data in the file is in the appropriate format

Reconcile Matching vs. Non-Matching Records

1. After the file is uploaded, the Bulk Upload Summary Page will display, showing the number of Matching Records and Non-Matching Records
2. At this time, there are two options: Report Matching Records and the Non-Matching Records will remain Open or update Non-Matching Records prior to reporting
3. The Non-Matching Records with an Interest Discrepancy are displayed on the page. If the S/S Interest is correct and the FRE Expected Interest is not accurate, choose the three dots to Dispute Expected
   Please note: This will take you to the Dispute Path (see Dispute Expected Interest for Loans)
4. The Non-Matching Records that have Unrecognized Loan Numbers or are in Incorrect Format will not be shown. To find those records, closely look through the Open records and confirm the loan number is correct and the data is in the correct format
5. Click the blue Report button to report on all matching records. The LLR Status of all loans will be updated to Reported

[Image of the Monthly Reporting on Loans through Bulk Reporting interface]
Monthly Reporting on Bonds through Bulk Reporting

The Bulk Upload Button can be chosen from the Portfolio Summary Page, Portfolio View Page, or Bond Details Page.

Upload Bulk Template

1. After selecting the Bulk Upload Button, upload a csv file with the applicable bond information.
2. This csv file is the same file that has been used in MSIR, and no other file type will be accepted.
3. Confirm that the data in the file is in the appropriate format.

Bulk Upload Summary

ILS Bulk Template.csv

Please review the summary of your uploaded file.

<table>
<thead>
<tr>
<th>Total Records</th>
<th>Matching</th>
<th>Non-Matching</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3</td>
<td>1</td>
</tr>
</tbody>
</table>

Reconcile Matching vs. Non-Matching Records

1. After the file is uploaded, the Bulk Upload Summary Page will display, showing the number of Matching Records and Non-Matching Records.
2. At this time, there are two options: Report Matching Records and the Non-Matching Records will remain Open or update Non-Matching Records prior to reporting.
3. The Non-Matching Records are categorized into three separate categories: Unrecognized Loan Numbers, Incorrect Format, and Failed File Validations.
4. Select the applicable Download file to determine which bonds require updates prior to reporting.
5. Click the blue Report button to report on all matching records. The Status of all bonds will be updated to Reported.
Re-Reporting on Loans and Bonds

Loans can be re-reported through Single Loan Reporting or Bulk Reporting, while bonds can be re-reported only through Bulk Reporting.

Re-Report on a Single Loan
(Loans only)

1. If the data reported (collected prior to the 16th of the current month) is incorrect, there is an option to re-report the monthly reporting loan data. This functionality replaces the Unlock functionality in MSIR.

2. Regardless of how the loan was initially reported (single loan reporting or bulk), a single loan can be re-reported directly on the UI.

3. If applicable, re-report by entering a different value for principal or date collected, reporting a loan that was previously reported as payment not received, or disputing expected interest for a loan that was previously reported.

4. Re-Report is available until the last day of the reporting window.

*Please note: The reporting window closes on the second to last business day of the month at 8 PM Eastern Time.*

Re-Report Through Bulk
(Loans and Bonds)

1. If the data reported (collected prior to the 16th of the current month) is incorrect, there is an option to re-report the monthly reporting loan data. This functionality replaces the Unlock functionality in MSIR.

2. Even if the loan was previously reported as a single loan, re-report can be conducted through bulk.

3. Upload a new bulk file with the updated data and view the Bulk Upload Summary page.

4. Matching Records will appear as Match as Re-Reports on the Bulk Upload Summary Page, and Non-Matching Records will be identified as usual.

5. Complete reporting following the usual Report method.

**Bulk Upload Summary Page**

- **Total Records:** 1
- **Matching Records:** 1
- **Non-Matching Records:** 0

- **Match as Re-Reports:** 1
- Interest Discrepancy: 0
- Unrecognized Loan Numbers: 0
- Incorrect Format: 0

*Return to Previous page*
Report on a Loan in Forbearance

Dispute Expected to Report on a Loan in Forbearance:

1. To report on a loan in forbearance, select Dispute Expected from the Report Drop Down
2. After the modal displays, enter $0 for Lender Actual Principal and $0 Lender Actual Interest, and then select Continue
   Please note: Please kindly ignore the Discrepancy populated for Principal, which will be equal to the Principal reported
3. The Date Collected field is not required for a loan in forbearance
   Please note: If a value is entered for Date Collected, the value will not be processed
4. Continue to follow the Dispute Path as usual
   Please note: See Dispute Expected Interest for Loans – Page 2

Tolerance Check Screen:

Loan Level Reporting - Dispute Expected Values

<table>
<thead>
<tr>
<th>Lender Values</th>
<th>FRE Expected</th>
<th>Lender Actual</th>
<th>Discrepancy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal</td>
<td></td>
<td>$ 0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Interest</td>
<td>$8,994,355.99</td>
<td>$ 0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

Property Address
291 Herschel Overpass, South Janeth, ME 38865

FRE Loan Number 769033850
S/S Loan Number 348734440

Unpaid Principal Balance $46,989,528.91 Reporting Due 05/15/2020 LLR Status OPEN
Dispute Expected Interest for Loans

If the interest reported is not within tolerance of expected interest, a dispute will be required.

Tolerance Check Screen

<table>
<thead>
<tr>
<th>Loan Level Reporting – Dispute Expected Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lender Values</td>
</tr>
<tr>
<td>Expected</td>
</tr>
<tr>
<td>----------</td>
</tr>
<tr>
<td>Principal</td>
</tr>
<tr>
<td>Interest</td>
</tr>
</tbody>
</table>

Date Collected: Add Date

Tolerance Check - Single Loan Reporting:

1. If Expected Interest displayed is not accurate according to your records, select Dispute Expected from the Report Drop Down.

2. After the modal displays, enter the required fields: Lender Actual Principal, Lender Actual Interest, and Date Collected and then select Continue.

   Please note: Please kindly ignore the Discrepancy populated for Principal, which will be equal to the Principal entered.

3. If the Lender Actual Interest is within tolerance of the FRE Expected Interest, the loan will be accepted. Otherwise, the dispute process will continue (see next page).

Tolerance Check – Bulk Reporting:

1. If interest reported through bulk is within tolerance of the FRE Expected Interest, the loan will be identified as a matching record.

2. If interest reported through bulk is not within tolerance of the FRE Expected Interest, the loan will be identified as a Non-Matching record in the Interest Discrepancy category.

3. If FRE Expected Interest displayed is not accurate and S/S Interest is accurate according to your records, select Dispute Expected from the ellipses.
Dispute Expected Interest for Loans

If the interest reported is not within tolerance of expected interest, a dispute will be required.

**Dispute Screen - Single Loan Reporting and Bulk Reporting:**

1. If the dispute is not within tolerance, the Lender Actual values will be populated on the Dispute Screen
   
   Please note: Please kindly ignore the Discrepancy populated for Principal, which will be equal to the Principal entered

2. For a loan reported through bulk, the values reported on the bulk template will be populated on this screen

3. To modify the values, select the Edit Actuals button
   
   Please note: Edit Actuals button is available for Single Loan Reporting, and it is not available for Bulk Reporting

4. Enter Supporting Comments and Supporting Files (PDF only), required

5. When all fields are completed, select Submit to send the dispute to the Loan Accounting queue

**Submitted Dispute:**

1. When the dispute is submitted, the status will update to Under Review

2. No actions can be taken in myOptigo Investor Reporting until the loan is reviewed by a Freddie Mac loan servicing representative

3. If the dispute is accepted, the status will update to Reported

4. If the dispute is rejected, the status will update to Rejected, and the monthly reporting process must be restarted

5. Notification will not be provided once the dispute is reviewed. Please check the loan status after submitting a dispute to confirm if the dispute has been accepted or rejected
Conduct Delinquency Reporting on Loans

Delinquency Reporting can be conducted from the Portfolio View Page and the Loan Details Page

**Portfolio View Page**

| Loan 1 | 32,758,079.99 | Loan 2 | 32,758,079.99 | Close: 04/01/2020 |

Delinquency Reporting

**Loan Details Page**

**Loan Level Reporting**

<table>
<thead>
<tr>
<th>Servicer Principal</th>
<th>Expected Interest</th>
<th>Date Collected</th>
<th>Beginning UPB</th>
<th>Ending UPB</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enter Amount</td>
<td>6,745,673.33</td>
<td>8/30/2020</td>
<td>32,758,079.99</td>
<td>32,758,079.99</td>
</tr>
</tbody>
</table>

Delinquency Reporting

**Modify Paid Through Date in myOptigo Investor Reporting**

1. Delinquency Reporting can be conducted in myOptigo Investor Reporting between EOM + 1 and EOM + 3 business days

2. Delinquency Reporting in myOptigo Investor Reporting should be conducted for loans that require a modification to the Paid Through Date, based on what was reported during the previous cycle

3. If Payment Not Received was reported during the previous cycle, the Paid Through Date will automatically roll forward if the Delinquency Reporting button is selected

   *Example: Paid Through Date of 4/1/2020 will become 5/1/2020*

4. If monthly reported was completed during the previous cycle, the Paid Through Date will automatically roll backward if the Delinquency Reporting button is selected

   *Example: Paid Through Date of 4/1/2020 will become 5/1/2020*

**Confirm Paid Through Date of All Loans:**

1. On EOM + 4 business days, each Servicer will receive a report from Loan Accounting containing the Freddie Mac Loan Number, Servicer Loan Number, EOC DDLPI Date, and EOM DDLPI Date

2. Confirm the EOC DDLPI and EOM DDLPI Date for each loan by close of business on EOM + 4 business days
Report on a Delinquent Loan

A delinquent loan can be reported as a single loan or through bulk reporting.

**Single Loan Reporting - Portfolio View Page**

- FRE Loan Number: 422491266
- S/S Loan Number: 0000000000965007092
- Servicer Principal: Enter Amount
- Expected Interest: 05/15/2020
- Reporting Due: $47,097,449.82
- Date Collected: $47,097,449.82
- Beginning UPB: $47,097,449.82
- Ending UPB: Paid Through
- LLR Status: Open

**Report on a Delinquent Loan through Single Loan Reporting**

1. Expected Interest for a delinquent loan displays a blank value
2. To report on the loan, select Dispute Expected from the Report Drop Down
   
   Please note: This will take you to the Dispute Path (see Dispute Expected Interest for Loans)
3. If the payment for the loan was not received, select Report Payment as Not Received from the Report Drop Down
4. Reporting as Payment Not Received will maintain all of the data in myOptigo Investor Reporting and the Paid Through Date will not roll forward, but the LLR Status will update to Reported

**Bulk Reporting - Bulk Upload Summary Page**

- Total Records: 6
- Matching Records: 1
- Non-Matching Records: 5
- Interest Discrepancy: 2
- Unrecognized Loan Numbers: 1
- Incorrect Format: 1

**Report on a Delinquent Loan through Bulk Reporting:**

1. Add a delinquent loan to the bulk upload file, the same way a normal loan would be reported
2. If a delinquent loan is added to the bulk upload file:
   - It will be identified as a Non-Matching Record in the Interest Discrepancy category
   - The FRE Expected Interest will display a blank value
   - Delinquent Loan label will be displayed for identification
3. To complete monthly reporting, select Dispute Expected from the ellipses
   
   Please note: This will take you to the Dispute Path (see Dispute Expected Interest for Loans)
**Conduct Delinquency Reporting on Bonds**

**Delinquency Reporting**

1. Delinquency Reporting can be conducted in myOptigo Investor Reporting between EOM + 1 and EOM + 3 (business days)
2. Delinquency Reporting in myOptigo Investor Reporting should be conducted for bonds that require a modification to the Paid Through Date, based on what was reported during the previous cycle

**Upload Bulk Template**

1. After selecting the Bulk Upload Button, upload a csv file with the delinquency reporting information
2. Data elements include Freddie Mac Loan Number & EOM DDLPI
3. Include only bonds that require Delinquency Reporting
4. Confirm that the data in the file is in the appropriate format
5. Re-report for Delinquency Reporting is available until EOM + 3 business days

**Reconcile Matching vs. Non-Matching Records**

1. After the file is uploaded, the Bulk Upload Summary Page will display, showing the number of Matching Records and Non-Matching Records
2. At this time, there are two options: Report Matching Records and the Non-Matching Records will remain Open or update Non-Matching Records prior to reporting
3. The Non-Matching Records for Delinquency Reporting are categorized into two separate categories: Unrecognized Loan Numbers and Incorrect Format
4. Select the applicable Download file to determine which bonds require updates prior to reporting
5. Click the blue Report button to report on all matching records. The Status of all bonds will be updated to Reported

**Confirm Paid Through Date of All Loans:**

1. On EOM + 4 business days, each Servicer will receive a report from Loan Accounting containing the Freddie Mac Loan Number, Servicer Loan Number, EOC DDLPI Date, and EOM DDLPI Date
2. Confirm the EOC DDLPI and EOM DDLPI Date for each loan by close of business on EOM + 4 business days
The Yield Maintenance Calculator can be downloaded from the Portfolio Summary Page, Portfolio View Page, or Loan Details Page

**Download Yield Maintenance Calculator**

1. Select the Download Yield Maintenance Calculator in myOptigo Investor Reporting
2. The calculator (left) will display
3. Enter values for applicable data elements to view the Prepayment Penalty

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### Freddie Mac Prepayment Calculation

<table>
<thead>
<tr>
<th>Data Element</th>
<th>Calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Original Outstanding Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Current Outstanding Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Note Rate</td>
<td>0.00000%</td>
</tr>
<tr>
<td>Net Yield Rate</td>
<td>0.00000%</td>
</tr>
<tr>
<td>Assumed Reinvestment Rate</td>
<td>0.00000%</td>
</tr>
<tr>
<td>Date of Note</td>
<td>January 0, 1900</td>
</tr>
<tr>
<td>YM Period</td>
<td>0</td>
</tr>
<tr>
<td>YM Expiration Date</td>
<td>January 0, 1900</td>
</tr>
<tr>
<td>YM Months</td>
<td>0</td>
</tr>
<tr>
<td>Expired YM Period (months)</td>
<td>0</td>
</tr>
<tr>
<td>YM Months Remaining</td>
<td>0</td>
</tr>
<tr>
<td>YM Start Date</td>
<td>January 0, 1900</td>
</tr>
<tr>
<td>Prepay date</td>
<td>January 0, 1900</td>
</tr>
<tr>
<td>UPB at Prepayment</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

### Present Value Factor

Prepayment Penalty is the Greater of:

- \[
\text{[A]} = 1\% \times \text{UPB} = \$0.00 \]
- \[
\text{[B]} = \text{UPB} \times \text{Present Value Factor} = \$0.00 \]

- Difference between Monthly Rate and Monthly APR:
  - 0.00000%

- Calculated Prepayment Premium:
  - $0.00

- Prepayment as a Percentage:
  - $0.00
1. To report a payoff, contact Loan Accounting to create a payoff record
   
   Please note: Please contact Loan Accounting with payoff information at least one day prior to the reporting deadline

2. Monthly Reporting must be completed prior to reporting a payoff

3. Select the payoff code from the Report Drop Down

---

**Cash Payoff**

**Property Address:**
855 Connelly Stravenue, East Eloybury, DE 72422

**FRE Loan Number:** 836209546
**S/G Loan Number:** 995884669
**Unpaid Principal Balance:** $12,983,006.22

**Exception Code:** 61

---

**Cash Payoff (Code 61)**

1. Payoff data will be pre-populated from the payoff record
2. If this data is incorrect, contact your Freddie Mac Loan Servicing Representative
3. Enter Exception Interest if applicable and click Report to submit the payoff
Payoffs can be reported from the Portfolio View Page or the Loan Details Page.

1. To report a payoff, contact Loan Accounting to create a payoff record.
   *Please note: Please contact Loan Accounting with payoff information at least one day prior to the reporting deadline.*

2. Monthly Reporting must be completed prior to reporting a payoff.

3. Select the payoff code from the Report Drop Down:
   - Report
   - Repurchase (Code 65)
   - Cash Payoff (Code 61)
   - Repurchase (Code 65)
   - Short Payoff (Code 92)
   - REO Payoff (Code 70)
   - CME Sale (Code 66)

Select Payoff to Report:

- Report Payment as Not Received
- Dispute Expected

Report Drop Down:

**Report**

1. Payoff data will be pre-populated from the payoff record.
2. If this data is incorrect, contact your Freddie Mac Loan Servicing Representative.
3. Enter Exception Interest and Noncash Writedown, if applicable.
4. To complete the payoff, Ending UPB must equal 0.
5. Click Report to submit the payoff.
Report a Short Payoff (Code 92)

Payoffs can be reported from the Portfolio View Page or the Loan Details Page.

Select Payoff to Report

1. To report a payoff, contact Loan Accounting to create a payoff record
   Please note: Please contact Loan Accounting with payoff information at least one day prior to the reporting deadline.
2. Monthly Reporting must be completed prior to reporting a payoff.

Report Drop Down:

- Open
- Payoff
- Reported
- Report Payment as Not Received
- Dispute Expected
- Cash Payoff (Code 61)
- Repurchase (Code 65)
- Short Payoff (Code 92)
- REO Payoff (Code 70)
- CME Sale (Code 66)

Short Payoff (Code 92)

<table>
<thead>
<tr>
<th>Exception Code: 92</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Address</td>
</tr>
<tr>
<td>1597 Nolan Pass, North Paulfurl, VT 46859</td>
</tr>
</tbody>
</table>

FRE Loan Number: 785501001
S/S Loan Number: 127948766
Unpaid Principal Balance: $92,707,305.09
LLR Status Reported

Payoff Date: 06/02/2020
Additional Principal: $92,707,205.09
Exception Interest: 
Prepayment Premium: $10,000.00
Noncash Writedown: 

Short Payoff (Code 92):

1. Payoff data will be pre-populated from the payoff record.
2. If this data is incorrect, contact your Freddie Mac Loan Servicing Representative.
3. Enter Exception Interest and Noncash Writedown, if applicable.
4. To complete the payoff, Ending UPB must equal 0.
5. Click Report to submit the payoff.
Report an REO Payoff (Code 70)

Payoffs can be reported from the Portfolio View Page or the Loan Details Page.

Select Payoff to Report

1. To report a payoff, contact Loan Accounting to create a payoff record
   Please note: Please contact Loan Accounting with payoff information at least one day prior to the reporting deadline
2. Monthly Reporting must be completed prior to reporting a payoff
3. Select the payoff code from the Report Drop Down

Report Drop Down:
- Open
- Report
- Report Payment as Not Received
- Dispute Expected
- Cash Payoff (Code 61)
- Repurchase (Code 65)
- Short Payoff (Code 92)
- REO Payoff (Code 70)
- CME Sale (Code 66)

REO Payoff (Code 70)

1. Payoff data will be pre-populated from the payoff record
2. If this data is incorrect, contact your Freddie Mac Loan Servicing Representative
3. Enter Exception Interest and Noncash Writedown, if applicable
4. To complete the payoff, Ending UPB must equal 0
5. Click Report to submit the payoff
### Report a CME Sale (Code 66)

Payoffs can be reported from the Portfolio View Page or the Loan Details Page.

#### Select Payoff to Report

1. To report a payoff, contact Loan Accounting to create a payoff record
   
   *Please note: Please contact Loan Accounting with payoff information at least one day prior to the reporting deadline*

2. Monthly Reporting must be completed prior to reporting a payoff

3. Select the payoff code from the Report Drop Down

---

### CME Sale (Code 66)

- **Property Address**: 3517 Susannah Falls, Carterfort, OK 69269
- **FRE Loan Number**: 973623085
- **S/S Loan Number**: 630235273
- **Unpaid Principal Balance**: $45,742,277.61
- **LLR Status**: Reported

#### Exception Code: 66

- **Settlement Date**: [ ]
- **Exception Interest**: [ ]
- **Noncash Writedown**: [ ]

- **Settlement Date** must equal **Settlement Date from the record**

- **Enter Exception Interest and Noncash Writedown**, if applicable

- **To complete the payoff, Ending UPB must equal 0**

- **Click Report to submit the payoff**
### Bulk Upload Summary Page

**Bulk Upload Summary**

<table>
<thead>
<tr>
<th>ILS Bulk Template.csv</th>
</tr>
</thead>
</table>

Please review the summary of your uploaded file.

<table>
<thead>
<tr>
<th>Total Records</th>
<th>3</th>
</tr>
</thead>
</table>

| Matching       | 1 Non-Matching | 2 |

Unrecognized Loan Numbers | 1 |
Incorrect Format | 1 |

[Download Non-Matching Records]

---

### Bond Payoff will be validated against the Payoff Record

1. To report a payoff, contact Loan Accounting to create a payoff record
2. Upload a bulk report with all applicable monthly reporting and payoff data elements
   
   *Please note: Follow same Bulk Reporting approach as Monthly Reporting (see Monthly Reporting on Bonds Through Bulk Reporting)*

3. The payoff data elements will be validated against the payoff record
   
   *Data elements include: Exception Code, Transaction Date, Additional Principal, Prepayment Premium, Ending UPB*

4. For payoffs with transaction date prior to the 15th, report the payoff data and monthly reporting data in one file
5. For payoffs with transaction date after the 15th, report monthly reporting with date collected prior to the 15th and report payoff data in a separate file with the appropriate transaction date
6. After reporting a payoff, no additional actions can be completed
7. If a bond is added to a bulk upload template after it has been paid off, the bond will be identified as a non-matching record in the Failed File Validations category
# Loan Bulk Upload Specifications

## myOptigo Investor Reporting Loan Bulk Upload Data Field Specifications

<table>
<thead>
<tr>
<th>Import File Field Name</th>
<th>Description</th>
<th>Data Format</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>FMLoan</td>
<td>Freddie Mac Loan Number</td>
<td>9 Char</td>
<td>Must be an existing Loan # associated to the Servicer reporting</td>
</tr>
<tr>
<td>SSLoan</td>
<td>Servicer Loan Number</td>
<td>20 Char</td>
<td>No validation exists</td>
</tr>
<tr>
<td>SSNumber</td>
<td>Seller/Servicer's Number</td>
<td>6 Char</td>
<td>No validation exists</td>
</tr>
<tr>
<td>ReportingMethod</td>
<td>Reporting Method</td>
<td>2 Char</td>
<td>No validation exists</td>
</tr>
<tr>
<td>EOCDDLPI</td>
<td>End of Cycle Due Date of the Last Paid Installment</td>
<td>MM/DD/YYYY</td>
<td>No validation exists</td>
</tr>
<tr>
<td>Period</td>
<td>Mortgage Reporting Cycle</td>
<td>MM/YYYY</td>
<td>No validation exists</td>
</tr>
<tr>
<td>TransactionDate</td>
<td>Transaction Date</td>
<td>MM/DD/YYYY</td>
<td>No validation exists</td>
</tr>
<tr>
<td>CurrentRate</td>
<td>Current Rate</td>
<td>99.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>TransactionNumber</td>
<td>Transaction Number</td>
<td>1 Char</td>
<td>No validation exists</td>
</tr>
<tr>
<td>ExceptionInterest</td>
<td>exception Interest</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>NetYieldRate</td>
<td>Net Yield Rate</td>
<td>99.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>P&amp;IConstant</td>
<td>Principal and Interest Constant</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>ScheduledBeginningUPB</td>
<td>scheduled Beginning UPB</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>ScheduledEndingUPB</td>
<td>scheduled Ending UPB</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>ScheduledPrincipal</td>
<td>scheduled Principal</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>ScheduledNetYieldInterest</td>
<td>scheduled Net Yield Interest</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>ActualBeginningUPB</td>
<td>actual Beginning UPB</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>ActualEndingUPB</td>
<td>actual Ending UPB</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>ActualPrincipal</td>
<td>actual Principal</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>ActualNetYieldInterest</td>
<td>actual Net Yield Interest</td>
<td>999999999.00</td>
<td>Must be equal to the Freddie Mac Expected Interest. Otherwise, the user can dispute the expected interest from the Bulk Upload Summary Page</td>
</tr>
<tr>
<td>LateFee</td>
<td>Late Fee</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>DefaultInterest</td>
<td>Default Interest</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>CapitalizedItems</td>
<td>Capitalized Items</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>AdditionalPrincipal</td>
<td>Additional Principal</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>PrepaymentPremium</td>
<td>Prepayment Premium</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>suspenseBalance</td>
<td>suspense Balance</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>ExceptionCode</td>
<td>exception Code</td>
<td>2 Char</td>
<td>No validation exists</td>
</tr>
<tr>
<td>NonCashWithdrawdown</td>
<td>NonCash Withdrawdown</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>ReplacementEndingBalance</td>
<td>Replacement Reserve Ending Balance</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>ReplacementDisbursements</td>
<td>Replacement Reserve Disbursements</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>InterestArrears</td>
<td>Interest on Arrears</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>NextPaymentAdjustmentDate</td>
<td>Next Payment Adjustment Date</td>
<td>MM/DD/YYYY</td>
<td>No validation exists</td>
</tr>
<tr>
<td>RateEffectiveDate</td>
<td>Rate Effective Date</td>
<td>MM/DD/YYYY</td>
<td>No validation exists</td>
</tr>
<tr>
<td>InterestRateCarryover</td>
<td>Interest Rate Carryover</td>
<td>99.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>NegativeAmortization</td>
<td>Negative Amortization</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>NegativeAMDecrease</td>
<td>Negative AM Decrease</td>
<td>999999999.00</td>
<td>No validation exists</td>
</tr>
<tr>
<td>Index</td>
<td>Index</td>
<td>9</td>
<td>No validation exists</td>
</tr>
</tbody>
</table>

* required fields for Loans bulk reporting
<table>
<thead>
<tr>
<th>Import File Field Name</th>
<th>Description</th>
<th>Data Format</th>
<th>Validation</th>
</tr>
</thead>
<tbody>
<tr>
<td>RM_Loan_No*</td>
<td>Freddie Mac Loan Number</td>
<td>9 Char</td>
<td>Required field Must be a loan number within the servicer’s portfolio</td>
</tr>
<tr>
<td>Svcr_Loan_No</td>
<td>Servicer loan/number</td>
<td>9 Char</td>
<td>Required if field is populated. If field is populated, the Holder type must be Trustee, FM, or Servicer</td>
</tr>
<tr>
<td>Cycle</td>
<td>Cycle being reported</td>
<td>MM/YYYY</td>
<td>No Validation Required Reporting is applied to the current month’s cycle (except for a Payoff after the 16th of the month, which can be applied to next month’s cycle)</td>
</tr>
<tr>
<td>Trans_Date**</td>
<td>Transaction Date</td>
<td>MM/DD/YYYY</td>
<td>Required when any dollar amount is entered for Principal, Interest, or Fees. For a payoff, Transaction Date must equal Payoff Date on MFAMOS Record Date must range from the 16th of the prior month to the 15th of the current month (or TODAY if today is before the 15th)</td>
</tr>
<tr>
<td>EOC_DDDT_Date*</td>
<td>End of Cycle Due Date Last Paid Installment</td>
<td>MM/DD/YYYY</td>
<td>Day (DD) must match Day (DD) of Bonds First Payment Due Date Field’s required</td>
</tr>
<tr>
<td>Exception_code</td>
<td>Exception Reporting code</td>
<td>2 Char</td>
<td>Must be 51 when payoff is reported Must be blank when only monthly/reporting is completed Zero will not be accepted in place of a blank value</td>
</tr>
<tr>
<td>Begin_UPB</td>
<td>Beginning UPB</td>
<td>999999999.00</td>
<td>Must match Beginning UPB calculated in BS (Ending UPB from last cycle) Zero and blank value will both be accepted</td>
</tr>
<tr>
<td>Trans_Numb</td>
<td>Transaction Number</td>
<td>9 Char</td>
<td>No Validation Required</td>
</tr>
<tr>
<td>Loan_Principal</td>
<td>Monthly Principal Payment Amount on Loan</td>
<td>999999999.00</td>
<td>No Validation Required Zero and blank values will both be accepted</td>
</tr>
<tr>
<td>Trustee_Principal</td>
<td>Monthly Principal Payment Amount to Trustee</td>
<td>999999999.00</td>
<td>No Validation Required Zero and blank values will both be accepted</td>
</tr>
<tr>
<td>RM_Principal</td>
<td>Monthly Principal Payment Amount to Freddie Mac</td>
<td>999999999.00</td>
<td>No Validation Required Zero and blank values will both be accepted</td>
</tr>
<tr>
<td>Loan_Prin_Reserve_Dep</td>
<td>Monthly Principal Reserve Deposit Amount</td>
<td>999999999.00</td>
<td>Previous Cycle Principal Reserve Balance + Loan Principal Reserve Deposit - Principal Reserve Disbursement &gt;= 0 Principal Reserve Balance must be 0 when a payoff is reported If field is populated, the Holder type must be Trustee, FM, or Servicer If holder type exists, 0 will be accepted. If holder type does not exist, 0 will not be accepted and the field must be blank Zero and blank will be treated the same for calculation of balances</td>
</tr>
<tr>
<td>Loan_Prin_Sinking_Recept</td>
<td>Monthly Principal Sinking Receipt Amount</td>
<td>999999999.00</td>
<td>Previous Cycle Principal Sinking Balance + Loan Principal Sinking Receipt - Loan Principal Sinking Applied &gt;= 0 Principal Sinking Fund Balance must be 0 when a payoff is reported If field is populated, the Holder type must be Trustee, FM, or Servicer If holder type exists, 0 will be accepted. If holder type does not exist, 0 will not be accepted and the field must be blank Zero and blank will be treated the same for calculation of balances</td>
</tr>
<tr>
<td>Loan_Prin_Sinking_Applied</td>
<td>Monthly Principal Sinking Applied Amount on Loan</td>
<td>999999999.00</td>
<td>Previous Cycle Principal Sinking Balance + Loan Principal Sinking Receipt - Loan Principal Sinking Applied &gt;= 0 Principal Sinking Fund Balance must be 0 when a payoff is reported If field is populated, the Holder type must be Trustee, FM, or Servicer If holder type exists, 0 will be accepted. If holder type does not exist, 0 will not be accepted and the field must be blank Zero and blank will be treated the same for calculation of balances</td>
</tr>
<tr>
<td>Trustee_Prin_Sinking_Applied</td>
<td>Monthly Principal Sinking Applied Amount to Trustee</td>
<td>999999999.00</td>
<td>Must be blank (otherwise, non-matching record with a comment to report under Bond Interest) Zero will not be accepted</td>
</tr>
<tr>
<td>RM_Prin_Sinking_Applied</td>
<td>Monthly Principal Sinking Applied Amount to Freddie Mac</td>
<td>999999999.00</td>
<td>Must be blank (otherwise, non-matching record with a comment to report under Bond Interest) Zero will not be accepted</td>
</tr>
<tr>
<td>Loan_Bond_Interest</td>
<td>Monthly Bond Interest Amount on Loan</td>
<td>999999999.00</td>
<td>No Validation Required Zero and blank values will both be accepted</td>
</tr>
<tr>
<td>Loan_early_interest_Recept</td>
<td>Monthly Early Interest Receipt Amount on Loan</td>
<td>999999999.00</td>
<td>Previous Cycle Early Interest Balance + Loan Early Interest Receipt - Loan Early Interest Applied &gt;= 0 Early Interest Balance must be 0 when a payoff is reported If field is populated, the Holder type must be Trustee, FM, or Servicer If holder type exists, 0 will be accepted. If holder type does not exist, 0 will not be accepted and the field must be blank Zero and blank will be treated the same for calculation of balances</td>
</tr>
<tr>
<td>Loan_early_interest_Applied</td>
<td>Monthly Early Interest Applied Amount on Loan</td>
<td>999999999.00</td>
<td>Previous Cycle Early Interest Balance + Loan Early Interest Receipt - Loan Early Interest Applied &gt;= 0 Early Interest Balance must be 0 when a payoff is reported If field is populated, the Holder type must be Trustee, FM, or Servicer If holder type exists, 0 will be accepted. If holder type does not exist, 0 will not be accepted and the field must be blank Zero and blank will be treated the same for calculation of balances</td>
</tr>
<tr>
<td>Trustee_early_interest_Applied</td>
<td>Monthly Early Interest Applied Amount to Trustee</td>
<td>999999999.00</td>
<td>Must be blank (otherwise, non-matching record with a comment to report under Bond Interest) Zero will not be accepted</td>
</tr>
<tr>
<td>RM_Early_interest_Applied</td>
<td>Monthly Early Interest Applied Amount to Freddie Mac</td>
<td>999999999.00</td>
<td>Must be blank (otherwise, non-matching record with a comment to report under Bond Interest) Zero will not be accepted</td>
</tr>
</tbody>
</table>

*Required Field
**If field is populated, the Holder type must be Trustee, FM, or Servicer
*Required when any dollar amount is entered for Principal, Interest, or Fees
**For a payoff, Transaction Date must equal Payoff Date on MFAMOS Record Date must range from the 16th of the prior month to the 15th of the current month (or TODAY if today is before the 15th)
### myOptigo Investor Reporting Bond Bulk Upload Data Field Specifications

#### Required Fields for Bond bulk reporting

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Description</th>
<th>Validation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal_Reserves_Disbursements</td>
<td>Monthly Principal Reserves Disbursement Amount on Loan</td>
<td>Zero and blank values will both be accepted</td>
</tr>
<tr>
<td>Replacement_Reserves_Disbursements</td>
<td>Monthly Replacement Reserves Disbursement Amount on Loan</td>
<td>Zero and blank values will both be accepted. If an alt balance type exists, any number &gt; 0 will be accepted.</td>
</tr>
<tr>
<td>Principal_Reserves_Balance</td>
<td>Monthly Principal Reserves Balance Amount on Loan</td>
<td>Zero and blank values will both be accepted</td>
</tr>
<tr>
<td>Credit_Facility_Reported_Fee</td>
<td>Monthly Credit Facility Fee Amount</td>
<td>Zero and blank values will both be accepted</td>
</tr>
<tr>
<td>Credit_Facility_Reported_Fee</td>
<td>Monthly Credit Facility Fee Amount</td>
<td>Zero and blank values will both be accepted</td>
</tr>
<tr>
<td>Equity_Facility_Expected_Fee</td>
<td>Monthly Equity Facility Fee Amount</td>
<td>Zero and blank values will both be accepted</td>
</tr>
<tr>
<td>Equity_Facility_Expected_Fee</td>
<td>Monthly Equity Facility Fee Amount</td>
<td>Zero and blank values will both be accepted. If an alt balance type exists, any number &gt; 0 will be accepted.</td>
</tr>
<tr>
<td>Equity_Facility_Expected_Fee</td>
<td>Monthly Equity Facility Fee Amount</td>
<td>Zero and blank values will both be accepted</td>
</tr>
</tbody>
</table>

#### Notes for Comments fields

- Comment fields are optional.
- Comment fields are not required to include specific data fields.
- Comments are used for additional notes or comments about the data fields.

### Field Descriptions

- **Principal_Reserves_Disbursements**: Monthly Principal Reserves Disbursement Amount on Loan. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.
- **Replacement_Reserves_Disbursements**: Monthly Replacement Reserves Disbursement Amount on Loan. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.
- **Principal_Reserves_Balance**: Monthly Principal Reserves Balance Amount on Loan. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.
- **Credit_Facility_Reported_Fee**: Monthly Credit Facility Fee Amount. Zero and blank values will both be accepted.
- **Credit_Facility_Reported_Fee**: Monthly Credit Facility Fee Amount. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.
- **Equity_Facility_Expected_Fee**: Monthly Equity Facility Fee Amount. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.
- **Equity_Facility_Expected_Fee**: Monthly Equity Facility Fee Amount. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.
- **Equity_Facility_Expected_Fee**: Monthly Equity Facility Fee Amount. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.
- **Equity_Facility_Expected_Fee**: Monthly Equity Facility Fee Amount. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.

### Validation Notes

- **Principal_Reserves_Disbursements**: Principal Reserve Balance must be 0 when a payoff is reported.
- **Replacement_Reserves_Disbursements**: Replacement Reserves Balance Amount on Loan. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.
- **Principal_Reserves_Balance**: Principal Reserves Balance Amount on Loan. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.
- **Credit_Facility_Reported_Fee**: Credit Facility Fee Amount. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.
- **Credit_Facility_Reported_Fee**: Credit Facility Fee Amount. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.
- **Equity_Facility_Expected_Fee**: Equity Facility Fee Amount. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.
- **Equity_Facility_Expected_Fee**: Equity Facility Fee Amount. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.
- **Equity_Facility_Expected_Fee**: Equity Facility Fee Amount. Zero and blank values will both be accepted. If an alt balance type exists, any number > 0 will be accepted.

---

**Note:** The above information is subject to change without notice. Please refer to the official Freddie Mac guidelines for the most current details.