Quick Tips for Your Optigo® Account
for loan quote submissions

Helpful Videos

View the below videos to help you get started with myOptigo℠:

Account Set-up
Set up your Optigo® account. Watch here.

Loan Quote Submission
How to submit a Conventional loan quote. Watch here.

What’s New
See the features and enhancements we’ve released.
Watch April 2020 updates here.
Watch July 2020 updates here.

FAQs

1. **What part of my usual interaction with Freddie Mac does myOptigo replace?**
   Currently, myOptigo allows users to submit a Loan Submission Template (LST) to Freddie Mac for the quote stage of the process. This will replace the current process of uploading an LST to the Origination and Underwriting System (OUS). You will be able to track opportunities from origination through funding. You will also be able to directly upload documents relating to the production and core underwriting package through myOptigo. More capabilities will be added over time, and we welcome feedback on helpful features.

2. **Who should I contact with issues?**
   For future enhancements and feedback, please email the Multifamily Feedback mailbox at multifamily_feedback@freddiemac.com. For technical issues, please contact the Multifamily Service Desk at mf_service_desk@freddiemac.com.

3. **My bookmark isn’t working for the URL I received. What’s wrong?**
   Make sure you have bookmarked the correct URL: https://mhub-ui.fmapps.freddiemac.com/, not the link included in your credential emails. Also, please do not favorite the link after you sign in as the URL will change and you will be unable to log back in using the new URL.
4. **Can I log into other Freddie Mac Multifamily systems with the myOptigo credentials?**
   Your Optigo account login is not currently set up to access other Freddie Mac systems, like the Insurance Compliance Tool.

   The [Freddie Mac Access Manager (FAM) system](https://www.freddiemac.com) is used only to set up your myOptigo login credentials and to reset your password, should you need it. Once you’ve set up your credentials in FAM, you can use it to sign into myOptigo.

   Please continue to use your normal login credentials for systems outside of myOptigo.

5. **I want other members of my team to have access to myOptigo. How can I get them onboarded?**
   At this phase, we are onboarding Optigo lenders who submit Conventional loan quotes (standard first lien acquisitions and refinances). As we expand our features and product types in the system, we will get more lenders onboarded. This is a rolling process that ensures we’re delivering solutions that work – and can be continually refined.

6. **Which version of the Loan Submission Template (LST) does my Optigo account support?**
   Your Optigo account currently supports version 2.9.0_0206 and LST 2.10. Please ensure that the LST has not been unlocked and altered. It’s important to note that you cannot submit LSTs with the following special characters: -#&"+.  

7. **Will there be email notifications once the loan is submitted, like with the Origination and Underwriting System (OUS)?**
   Yes, you will receive an email notification when the loan hits Freddie Mac systems.

8. **Where are the notes on the Income & Expense tab?**
   Please include your underwriting notes in your narrative for the time being. We will map the I&E footnotes from the LST in an upcoming release.

9. **If there was a mistake that I’d rather fix on the LST instead of the web portal, can I re-upload the LST?**
   Yes, if you prefer to fix an error within the LST itself, you can delete the opportunity record before re-submitting the file. Just navigate to your pipeline view and click “Delete” on the record. You can then re-upload the LST into a new opportunity record after adjusting it.

10. **Is this platform effective immediately for all new Conventional loan submissions?**
    Yes, myOptigo is being rolled out to all Optigo lenders and will replace our legacy systems over time. Please use the platform to submit your Conventional loan requests (standard first lien acquisitions and refinances; non-standard conventional loans such as lease-ups, student deals and Moderate Rehabs can be uploaded on OUS until supported in myOptigo). There will be further updates and training on new functions in the future, including other loan products and underwriting processes.

11. **How many quote scenarios can I submit?**
    You can request up to eight different quote scenarios for a given opportunity.
12. Do I still need to go to OUS to upload production-related supporting documents and the narrative?
Not as of July 27, 2020. LST submitters can upload documents related to production or the core underwriting package directly in myOptigo. Click “Track” on your submitted opportunity record, which will bring up the Loan Summary page, including a task list in the bottom right. A task is correlated with a single document upload. The task to upload your narrative will auto-generate and other tasks can be created to upload additional document types (“Create New”). The documents, once uploaded, can also be viewable in the Documents tab at the top of the page. Production documents will be automatically sent to your Freddie Mac Producer once uploaded here. Core underwriting documents uploaded via myOptigo will automatically be saved to DMS, so you do not have to upload twice. The file name of that upload will translate to the document title in DMS – so be sure to clearly name the file.

13. Does myOptigo show the assigned Freddie Mac contacts for the transaction?
Yes. The respective names of the entire Freddie Mac deal team, consisting of primary production and primary underwriting contacts, can be viewable on the Loan Summary page by clicking on “Track”.

14. What should I do if my opportunity submission reverts to “Draft Created” after I have already submitted it?
You will receive a notification if your opportunity submission reverts due to an error. Please reach out to the Multifamily Service Desk at 1-866-MultiFM (1-866-685-8436) for assistance if you encounter this – a team member will let you know what must be done to fix the issue. If the LST data requires a change, please delete the opportunity record from your pipeline and upload a new opportunity with the corrected LST. If the Multifamily Service Desk indicates no data change is required, you may simply click “Edit” to re-enter the opportunity record and re-click “Check & Send” from within the opportunity.

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**Known Issues**

- **Sources and Uses Issue:** If you are choosing a Loan Purpose of Acquisition, please ensure only Purchase Price is filled out (and not Existing Mortgage) in the Uses section of the LST. Please ensure the opposite is also true for a Refinance (Existing Mortgage only, not Purchase Price). Copying over the existing formulas to input both on the Uses section currently causes an error in downstream systems after submitting the LST. The issue can be remediated by erasing the Use that does not correspond to the Loan Purpose and re-uploading the LST.

- **Vacancy Status other than “VACANT”:** If a vacancy status other than a blank (indicating an occupied unit) or “VACANT” is used in the Vacancy Status section of the Rent Roll tab of the LST, it must be corrected in the myOptigo UI or offline in the LST before a successful submission can occur.
• **LST unable to load**: User receives error that LST submission failed or the LST was “unable to load.”
  o In the event this issue arises, please double check that you are working with an unaltered LST and your LST does not contain the special characters noted on the upload screen. If the problem persists, contact the [Freddie Mac helpdesk](#).
  o Depending on the root cause of the issue, Freddie Mac may ask that the user resubmit their LST.

• **Opportunity ID not provided**: User submits the LST successfully but does not receive an Opportunity ID as expected.
  o In the event this issue arises, please contact the [Freddie Mac helpdesk](#).
  o Depending on the root cause of issue, Freddie Mac may ask that the user resubmit their LST.