



Deal Team User Guide



Release 21.1

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Target Personas

Team Organizer (new)

Loan Submitters, Underwriters (existing)



What We've Accomplished

- **Deal Team feature Toggle** allows Team Organizer to use the 'Deal Team' functionality within the 'My Administration' Settings tab, so that users can create, view, and update their associated Teams and Users from their lender shop.
- **Adding a New Team** within the 'My Teams' tab, can be done by following directions within a pop-up modal, which allows the Team Organizer to provide Team details and add its' lender shop users.
- **Viewing and updating existing Teams and details** can be done when a user is associating or already associated with teams. A table showing all active and inactive teams gives the Team Organizer a view into their teams where they can sort teams and update their details.
- **Viewing and updating existing Users and details** can be done when a Team Organizer is associating or is already associated with Users. A table showing all active and inactive users gives a Team Organizer a view into each user where they can view and update their details.
- **Deal Team Assignment from loan submission** allows submitters to associate a deal team to an opportunity at the time of initial upload and enable other deal team participants to have access to tasks.
- **Deal Team Assignment from loan list pipeline** allows team organizers to assign deal teams to a given loan or opportunity beyond the initial loan submission phase
- **Enforce Deal Team Permissions** to ensure users can only act on tasks for opportunities they have the correct entitlements for, creating more defined user roles
- **File Upload Modal Enhancement** for production documents remediates previous upload problems faced by the Optigo lenders by accepting only specific file extensions.



Where We're Going

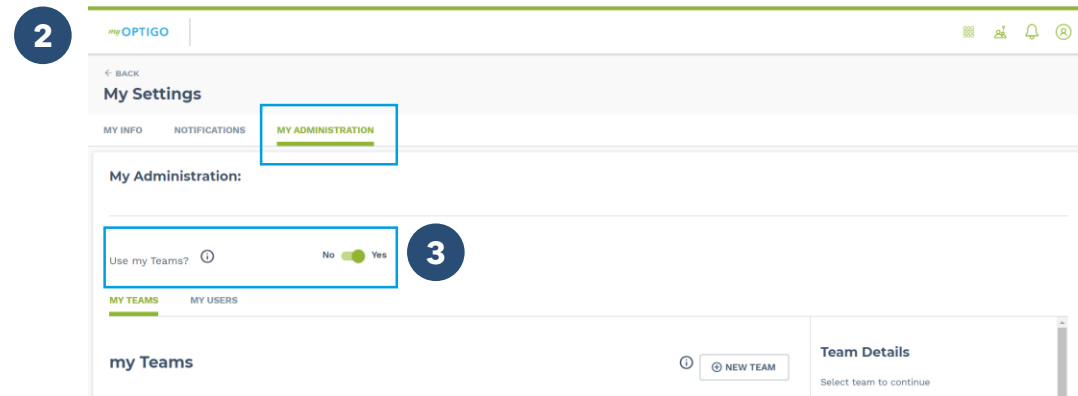
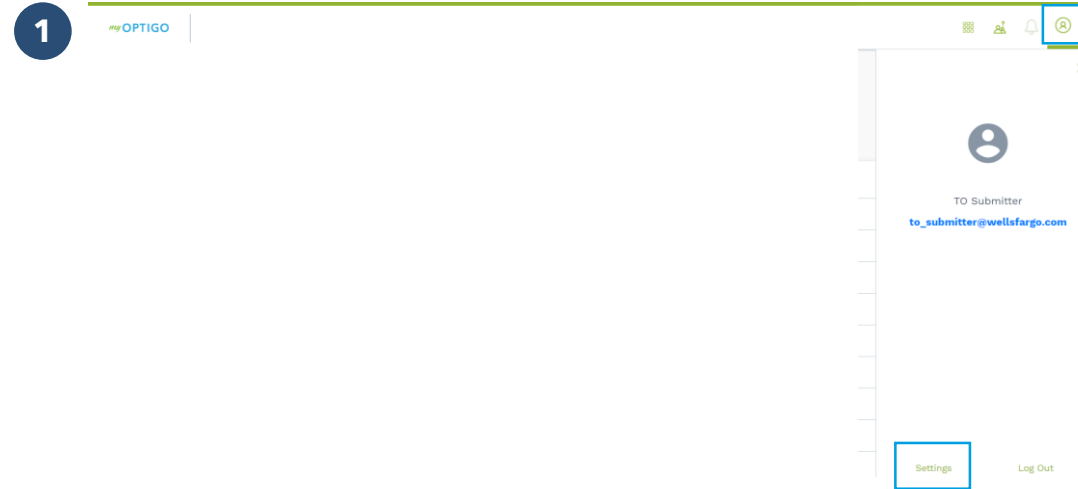
- **Removal Enhancements:** further enhancements will be developed to warn Team Organizers when attempting to remove a user from a Deal Team.
- **Additional Conventional and TAH subproducts** will be added to broaden the type of opportunities Optigo Lenders will be able to submit and provide more specific data inputs for Freddie Mac Producers and Underwriters.
- **Enabling lenders to upload and digitize set of financials/income and expenses** for property for underwriting stage after initial submission of loan

Deal Team Creation



Activate Deal Team

1. A Team Organizer will first access their settings by selecting their account icon and clicking the 'My Settings' link towards the bottom of the page. This will take the user to the 'My Settings' page.
2. Within the 'My Settings' page, select the 'My Administration' tab which shows the toggle for the Deal Team feature.
3. By toggling 'Yes' for the Deal Team capability, a user will then be able to view additional information associated to their account; users with Team Organizer roles will have visibility and access to their associated teams and users under each respective tab.





Create & Edit a Team

1. After enabling the Deal Team capability, the Team Organizer will have access to their associated teams and users under each respective tab.
2. Within the 'My Teams' view, users will be shown existing teams that are associated with their accounts. Users can also add new teams by clicking the 'New Team' button.
3. When adding a new team, users will first be prompted to fill in team details (Team Name, Team Description, Inactive/Active).
4. After entering the required information, users will be able to search and select users to be added to the new team using the search box. Once users are added to the team, a user can finish creating the new team.
5. Newly created and existing teams will then appear within the 'My Teams' table.
6. 'My Teams' table provides additional information and allows users to view, sort by column, and select teams to view details.
7. When selecting a team from the table, users will see a 'Team Details' pane where they can view team details and easily add users to the team.
8. Additionally, using the 'Edit Team' button allows users to update a teams' details easily.

1 **My Settings**
My Administration
Use my Teams? ☐ No ☒ Yes

2 **my Teams**
NEW TEAM
Team Details
Select team to continue

3 **Add New Team**
Team Details
Team Name
Team Description
Status: Inactive ☒ Active

4 **Add New Team**
Team Members
You don't have to add members now, you can add and remove members any time.
Add Member:
Start Typing...

5 **my Teams**
Team Name Status Last Updated Members Action
LLM UAT Team 1 Active Wed Jan 06 2021 0
Team Active Thu Jan 07 2021 0
Test """ Active Wed Jan 06 2021 0
1 - 3 of 3 items
10 items per page

6 **Team Details**
Team Name
Team
Team Description
Description
Status: Inactive ☒ Active

7 **Team Details**
Team Name: Team
Team Description: Description
Status: Active
Team Members:
Add Member/Group:
Start Typing...
Delete Team Edit Team

8 **Team Details**
Team Name: Team
Team Description: Description
Status: Inactive ☒ Active
CANCEL APPLY CHANGES



View Users from Lender Shop

1. After enabling the Deal Team capability, the Team Organizer will have access to their associated teams and users under each respective tab.
2. Within the 'My Users' view, Team Organizers will be shown existing users that are associated with their lender shop.
3. The 'My User' table provides additional information and allows users to view, sort by column, and select teams to view details.
4. When selecting a user from the table, users will see a 'User Details' pane where they can view information and easily add users to additional team.

1

2

3

4

Deal Team Assignment during Loan Submission



Submit a Loan with Deal team assignment

- From the deal loan pipeline page, the Optigo Lender Loan Submitter (OL LS) views all available opportunities. To start a new submission, OL LS should click 'Upload New' button.
- The OL LS is now on the LST submission page. The OL LS should complete the following:
 - Select **Conventional or TAH** from Loan Type dropdown
 - Select the **Lender Branch** from Lender Branch dropdown
 - Select the **Deal Team** they would like to associate with the opportunity from the Deal Team dropdown
 - The dropdown will only contain the groups that user has access to
 - Type **[Property Name]** for Property Name field
 - Select 'Choose File' to attach the LST file
- The OL LS should then click 'Upload'. The OL LS should see the webform with prepopulated data from the LST.

NOTE: In order for the submitter to see deal teams in the dropdown, the lender must enable the deal team feature. The deal team dropdown is optional during initial upload and the submitter can associate a deal team to an opportunity post submission on the pipeline page

1

Property Name	City	State	Opportunity ID	Loan No	Date Submitted	Product Type	Activity	Deal Team	Action
T1	MILPITAS	CA	10028789	506774317	10/02/2020	Conventional	Deal Analysis/Review	--	Track
HANSON TEST	Milpitas	CA	10030180		12/22/2020	Conventional	Deal Analysis/Review	Hanson's TEam	Track
Upload-test	McLean	VA	10030080	506951766	12/03/2020	Conventional	Deal Analysis/Review	DN Team	Track
Test-task-Creation	MC LEAN	VA	10029950	506951162	11/23/2020	Conventional	Deal Analysis/Review	Blue , DN Team	Track
High Point MLC	MCKINNEY	TX	10029888	506950735	11/18/2020	Conventional	Deal Analysis/Review	--	Track
testIngagain1	MILPITAS	CA	10029816	506950395	11/17/2020	Conventional	Deal Analysis/Review	--	Track

2

WARNING: The following are not supported during upload in myOptigo:

- 1) LSTs with manipulated formulas or headers/field names
- 2) LSTs containing special characters (ie. #, &, \, ", +, etc.)

In order to minimize errors, please ensure your LST has not been modified from its original version.

Loan Type: Conventional

Lender Branch: Capital One - Chicago

Deal Team: LLM-CapOne-Blue

Property Name: Test_1

Choose File: Conventional LST 1.xlsm

Cancel Upload

3



Submit a Loan with Deal team assignment

4. The OL LS should click on any sidebar tab that indicates there is an error and address the error messages.
 - On the example web form shown, the OL LS should enter values for "Country", "City", and "State" fields under the **Borrower Data** tab.
5. Once errors are fixed, the OL LS should click 'Check & Send' and confirm that the LST successfully submits.
6. The OL LS can click 'Back to Dashboard' from the loan submission pop up.
7. The deal loan pipeline page will show the submitted opportunity along with the Opportunity ID, Activity and Deal Team.

Test_MF (Opp ID: 10002861)

OPPORTUNITY DETAILS

Total Errors 2

Transaction Data

Transaction Details

Product Type: Conventional Mortgage

Loan Purpose: Refinance

Is this a refi of a Freddie Mac loan? No

Unpaid Principal at Payoff: \$0.00

Yield Maint. Due at Payoff

Existing Lender

Test_MF (Opp ID: 10039942)

OPPORTUNITY DETAILS

Total Errors 0

Transaction Data

Transaction Details

Product Type: Conventional Mortgage

Loan Purpose: Refinance

Is this a refi of a Freddie Mac loan? No

Unpaid Principal at Payoff: \$0.00

Yield Maint. Due at Payoff

Existing Lender

Test_MF (Opp ID: 10039942)

OPPORTUNITY DETAILS

Total Errors 0

Transaction Data

Transaction Details

Product Type: Conventional Mortgage

Loan Purpose: Refinance

Is this a refi of a Freddie Mac loan? No

Unpaid Principal at Payoff: \$0.00

Yield Maint. Due at Payoff

Existing Lender

Test_MF (Opp ID: 10039942)

OPPORTUNITY DETAILS

Total Errors 0

Transaction Data

Transaction Details

Product Type: Conventional Mortgage

Loan Purpose: Refinance

Is this a refi of a Freddie Mac loan? No

Unpaid Principal at Payoff: \$0.00

Yield Maint. Due at Payoff

Existing Lender

Hello, Alice

MY PORTFOLIO MY LOANS

My Pipeline

+ UPLOAD NEW

Property Name	City	State	Opportunity ID	Loan No	Date Submitted	Product Type	Activity	Deal Team	Action
Test_MF	Elmwood Park	NJ	10039942			Conventional	Draft Created	LLM-CapOne-Blue	Edit Delete

Deal Team Pipeline Assignment & Tasklist Updates



Assign Deal Team from Pipeline

- From the deal loan pipeline page, the Optigo Lender Team Organizer (TO) can view all available opportunities and their assigned Deal Teams. If a deal team had been assigned during the initial loan submission upload, then the assigned deal team will appear in the 'Deal Team'. If no deal team was assigned at that time, then a dash ('--') should appear for that opportunity in the Deal Team
- To assign a deal team to a given opportunity, the TO should select the ellipses in the action column, and then select the 'Add/Remove Deal Team' button.
- TO should see the Assignment modal open. TO can find deal team by typing in the name of the deal team in the search bar or by scrolling through available teams.
- TO should click on the (+) next to deal team(s) they would like to immediately assign that deal team to this loan. **Note that deal teams may be assigned to an opportunity at any time before the 'Letter of Commitment' stage. At this point, no further additions can be made.*
- TO can then close the Assignment modal and view the selected team(s) should appear in the "Assigned Teams" column. Once TO is finished selecting deal team(s), click "Close" to close the modal.
- TO should confirm that the deal team(s) were successfully added on the pipeline page.

1

My Pipeline

Property Name	City	State	Opportunity ID	Loan No	Date Submitted	Product Type	Activity	Deal Team	Action
A11609792605694	Milpitas	CA	10039901	506969215	01/04/2021	Conventional	Due Diligence	--	⋮
WhitneysTestinSIT	McLean	VA	10039936	506969452	01/06/2021	Conventional	Deal Analysis/Review	LLM SIT Test Team	⋮
Freddie Mac Apartments	McLean	VA	10039935	506969444	01/06/2021	Conventional	Deal Analysis/Review	LLM SIT Test Team	⋮
A11609882391247	Milpitas	CA	10039934	506969436	01/05/2021	Conventional	Deal Analysis/Review	--	⋮
A11609880738125	Milpitas	CA	10039933	506969428	01/05/2021	Conventional	Due Diligence	Wells Fargo Team 1	⋮
A11609879860326	Milpitas	CA	10039932	506969414	01/05/2021	Conventional	Due Diligence	DLS Demo1	⋮

2

Team Assignments for 10039901

Please note the removal of teams from this loan will fail if the loan has tasks that have been claimed or completed.

Assign a Team OPTIONAL

You don't have to add a team(s) now, you can add and remove teams anytime.

Find Team:

- DLS Demo1 (+)
- hanson team (+)
- LLM SIT Test Team (+)
- Testing (+)
- Wells Fargo Team 1 (+)

Assigned Teams: (0)

CLOSE

Team Assignments for 10039901

Please note the removal of teams from this loan will fail if the loan has tasks that have been claimed or completed.

Assign a Team OPTIONAL

You don't have to add a team(s) now, you can add and remove teams anytime.

Find Team:

- DLS Demo1 (+)
- hanson team (+)
- Testing (+)
- Wells Fargo Team 1 (+)
- Wells Fargo Team 12 (+)

Assigned Teams: (1)

- LLM SIT Test Team (-)

CLOSE

5

My Pipeline

Property Name	City	State	Opportunity ID	Loan No	Date Submitted	Product Type	Activity	Deal Team	Action
A11609792605694	Milpitas	CA	10039901	506969215	01/04/2021	Conventional	Due Diligence	LLM SIT Test Team	⋮
WhitneysTestinSIT	McLean	VA	10039936	506969452	01/06/2021	Conventional	Deal Analysis/Review	LLM SIT Test Team	⋮
Freddie Mac Apartments	McLean	VA	10039935	506969444	01/06/2021	Conventional	Deal Analysis/Review	LLM SIT Test Team	⋮



Assign Deal Team (cont'd)

1. To remove a deal team from given opportunity, TO can follow the same process to add a deal team, however, TO should then click the minus sign (-) from the 'Assigned Teams' area to remove the assigned deal team from that opportunity.
2. *Note that, unlike deal team additions, a deal team cannot be removed from an opportunity once underwriting tasks have been either claimed or completed.
3. In situations where Underwriting tasks have only been claimed (and none completed) and the TO wishes to remove the Deal Team assignment for that opportunity, the TO can open the tracking page for that opportunity and view the tasks that have been claimed and by who. TO can reach out directly to that individual and request that they release that task. Once all claimed tasks are released, the deal team deletion will be successful. However, if any tasks have been completed, then no assigned deal team to that loan may be deleted.

1

Team Assignments for 10039901

Please note the removal of teams from this loan will fail if the loan has tasks that have been claimed or completed.

Assign a Team OPTIONAL

You don't have to add a team(s) now, you can add and remove teams anytime.

Find Team:

Start typing...

- DLS Demo1
- hanson team
- Testing
- Wells Fargo Team 1
- Wells Fargo Team 12

Assigned Teams: (1)

- LLM SIT Test Team

CLOSE

2

3

Tasks

PENDING (18) COMPLETED (2)

Core Production Documents (1)

Underwriting Documents (17)

- Upload Blanket Certification for Property Financial Statements and Rent Rolls
Claimed by: MF102378
Updated: 1/6/21, 11:04 AM
- Upload Management Agreement
Claimed by: MF102378
Updated: 1/6/21, 11:04 AM
- Upload Credit Reports
Claimed by: MF102378
Updated: 1/6/21, 11:04 AM



Deal Team & Tasklist

1. If a given opportunity has a deal team assigned, only those Underwriters and Loan Submitters on that assigned deal team(s) can view its corresponding tasks. If there is no deal team assigned, then production tasks are visible/actionable by the original loan submitter, whereas underwriting tasks are accessible to all users with the underwriter user role only.
*If a deal team is assigned to an opportunity and it doesn't contain the original loan submitter, then they will not be able to complete the in-flight production tasks assigned to the original submitter. They must either create a new task or add the original submitter to that deal team for the pending production task to be completed.
2. Once an opportunity reaches Quote Acceptance, Underwriters will see that several upload tasks are now auto-generated.
3. To complete this task, UWs must first 'Claim' the task. Other deal team members should be able to see who has claimed that task at this point.
4. Once a task is claimed, only the person who claimed that task can act on it. The UW now has the option to either Upload a document to that task (thus completing the task) or release the task, which then opens that task back up to the deal team for another member to claim and complete. *Note that Underwriters on the deal team can act on these Underwriter tasks.

1

My Pipeline

Property Name	City	State	Opportunity ID	Loan No	Date Submitted	Product Type	Activity	Deal Team	Action
A11610374914916	Milpitas	CA	10039970	506969568	01/11/2021	Conventional	Quote Delivered	--	
UploadWorkbook_120201202184403	Thousand Oaks	CA	10030059	506951677	12/02/2020	Conventional	Quote Delivered	E2EEdR1, E2ETest	
A1	MILPITAS	CA	10029867	506950638	11/18/2020	Conventional	Quote Delivered	Wells Fargo Team 1, Wells Fargo Team 2	
UploadWorkbook_120201125112318	MILPITAS	CA	10029884	506951324	11/25/2020	Conventional	Quote Delivered	Wells Fargo Team 2	

2

Loan Submission

✓ Draft Created

01/05/2021

✓ Loan Submitted

01/05/2021

Deal Analysis/Review

✓ Quote

01/05/2021

✓ Quote Delivered

01/05/2021

✓ Quote Accepted

01/05/2021

Due Diligence

Letter of Commitment

Final Commitment Delivered

Final Commitment Accepted

Name

A11609866093476

Address

555 S Park Victoria Dr
Milpitas, CA 95035

Opportunity ID

10039928

FM Loan Number

506969355

Loan Type

Conventional

Producer

--

Production Analyst

--

Underwriter

--

Underwriter Analyst

--

Tasks

PENDING (21)

COMPLETED (4)

Core Production Documents (1)

Underwriting Documents (20)

CREATE NEW

3

Upload Property Financial Statements - Seller Pro Forma - Underwriting LST

Updated: 1/5/21, 12:07 PM

CLAIM

Upload Zoning Report - 3rd Party

Updated: 1/5/21, 12:07 PM

CLAIM

Upload Mortgage Transaction Narrative Analysis

Updated: 1/5/21, 12:07 PM

CLAIM

4

Upload Blanket Certification for Property Financial Statements and Rent Rolls

Claimed by: MP102378

Updated: 1/5/21, 12:07 PM

Upload

Release Task

Upload Management Agreement

Claimed by: MP102378

Updated: 1/5/21, 12:07 PM



Deal Team & Tasklist cont'd

- Once a task is completed (Underwriting document uploaded), then this document will be visible in the documents tab. These documents will now be visible to all members of deal team. In the event a deal team is not assigned, the uploaded documents are only visible to the individual user who uploaded that document.
- For those who are not on the deal team, the tasks and documents page will not return any data.

1

SUMMARY DOCUMENTS BORROWER

Documents

ENGINEERING_REPORT_SURVEY	1105_PDF.pdf	Uploaded by: mftpdintdev pdf 1/7/21, 1:54 PM	View
ENGINEERING REPORT SURVEY	1105_PDF.pdf	Uploaded by: mftpdintdev	View

2

Tasks

Only deal team members can see the task list for this opportunity

SUMMARY DOCUMENTS BORROWER

Documents