Deal Team User Guide

Release 21.1

Freddie Mac
MULTIFAMILY

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**.**

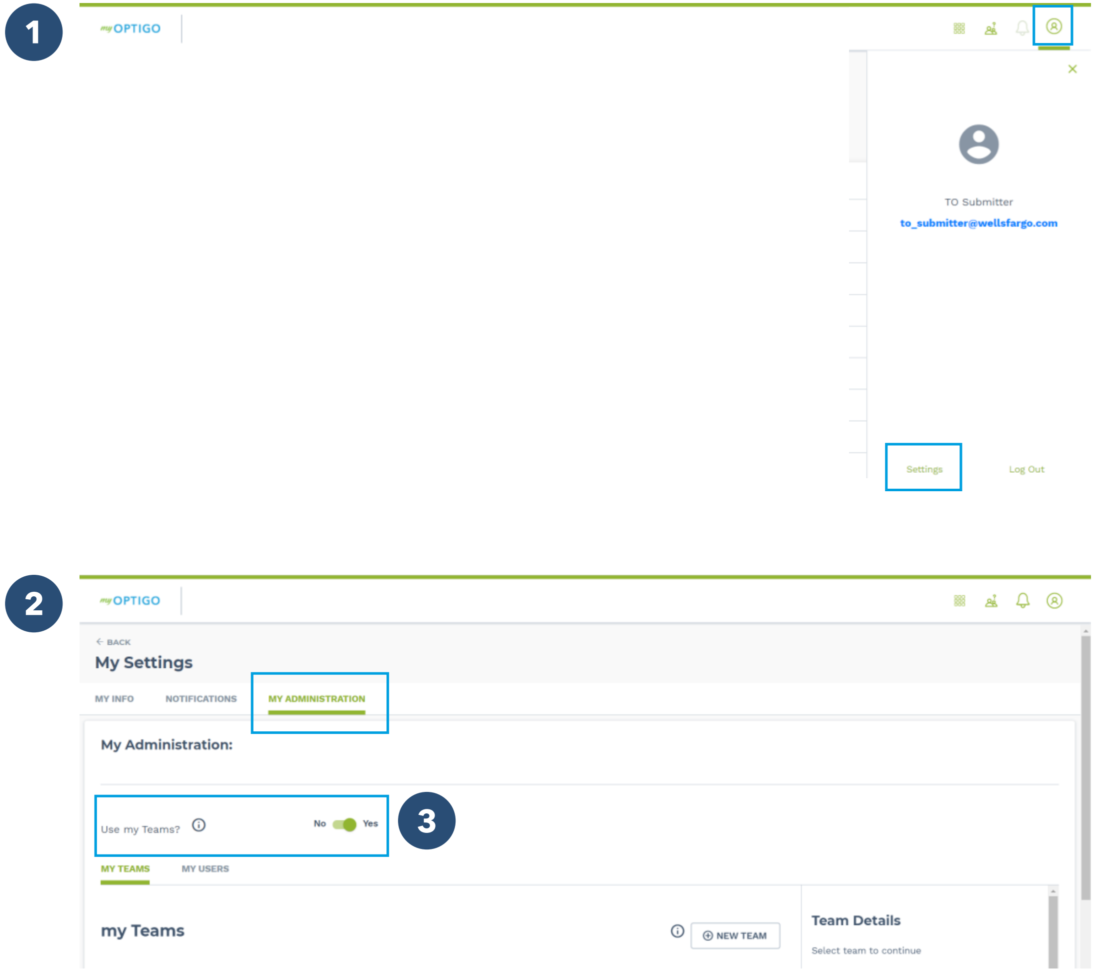
Where We're Going

- **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

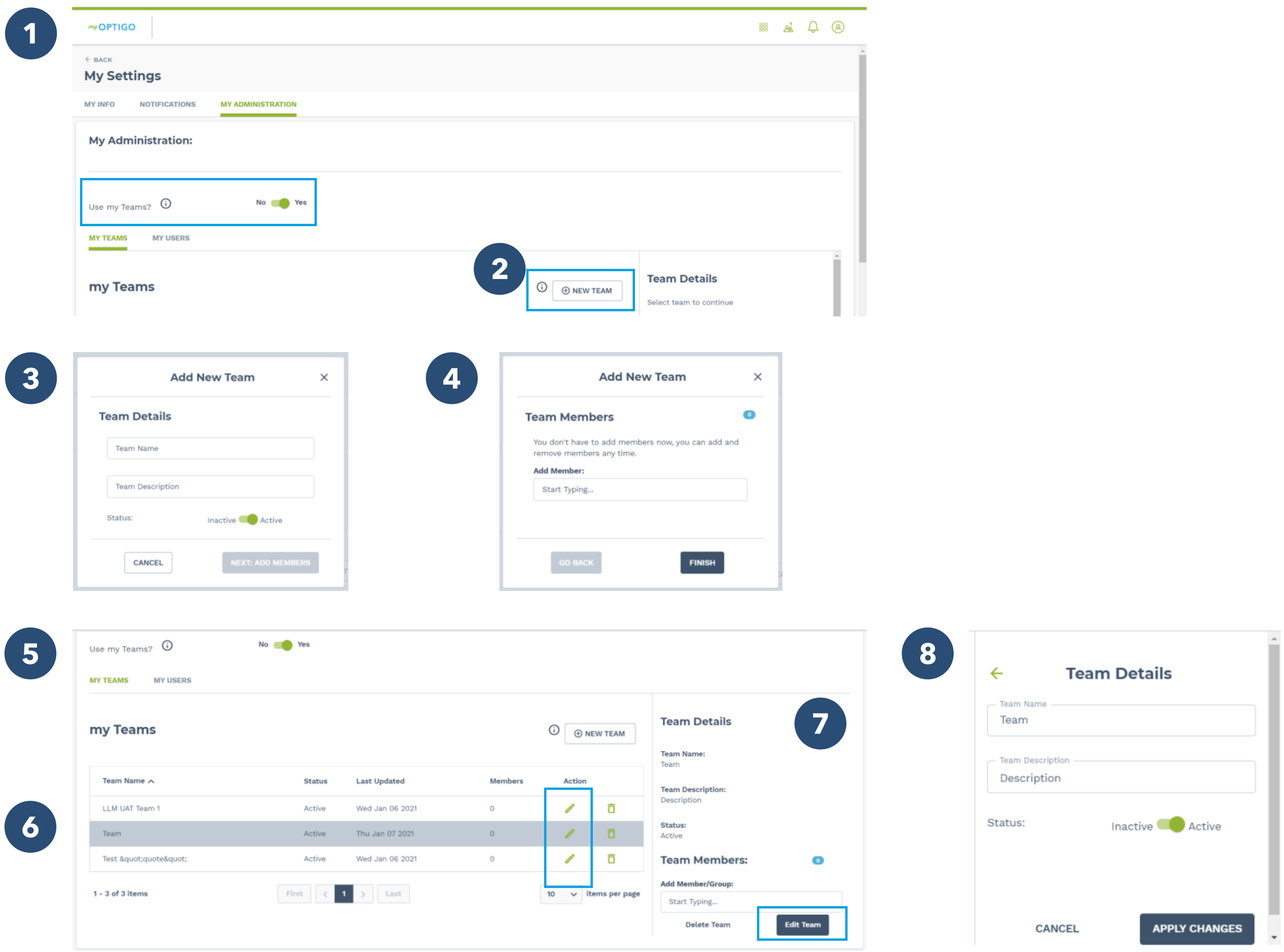
Activate Deal Team

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.



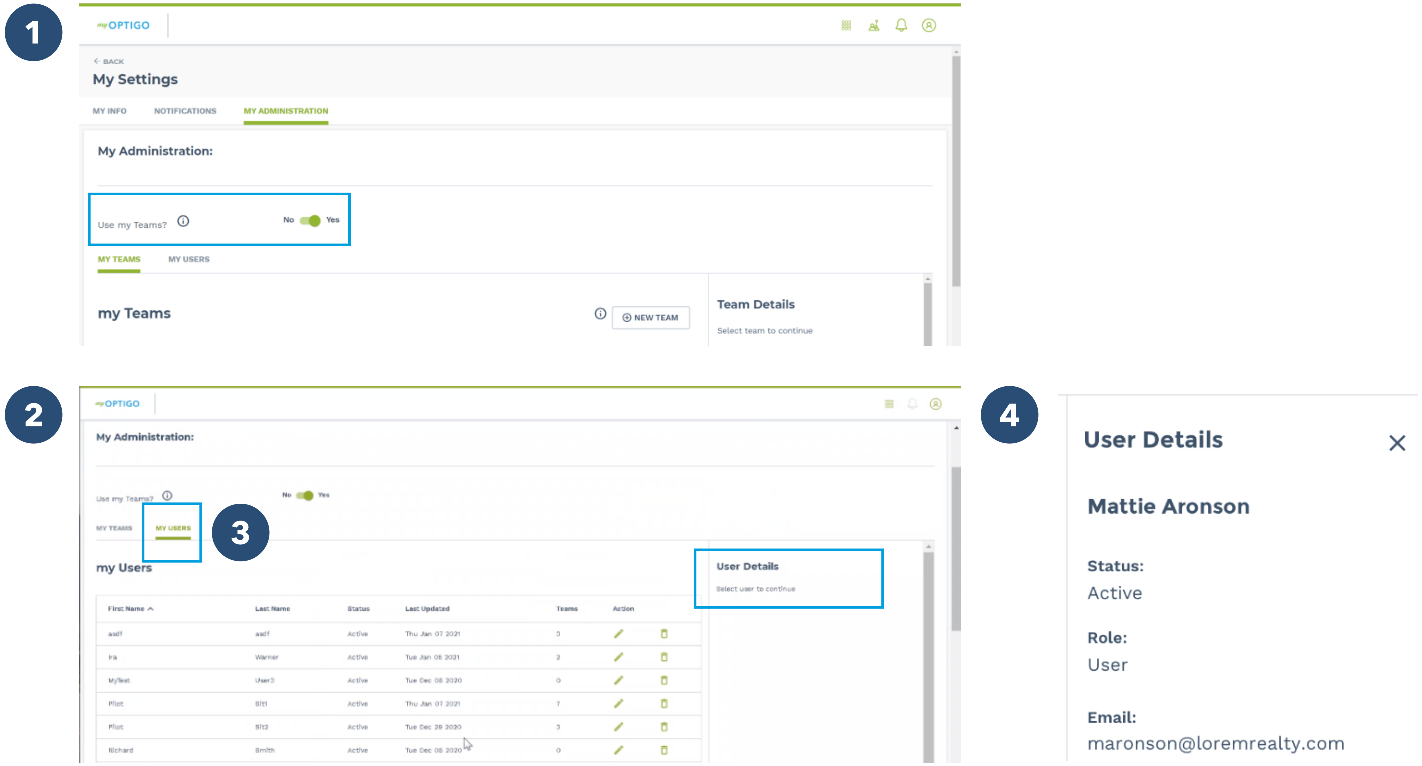
Create & Edit a Team

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.



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.



Deal Team Assignment during Loan Submission

Submit a Loan with Deal team assignment

1. 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.
2. 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
3. The OL LS should then click 'Upload'. The OL LS should be 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

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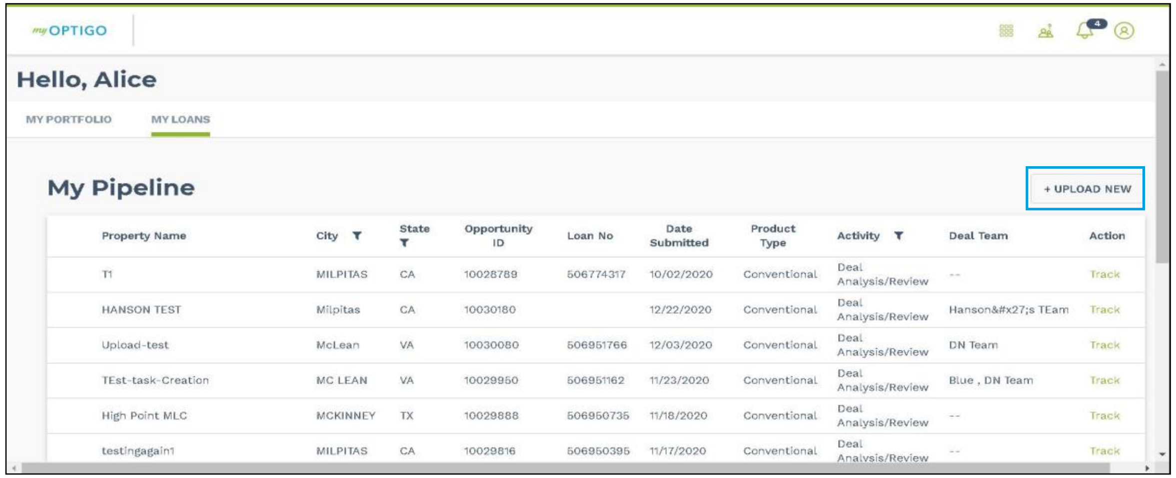

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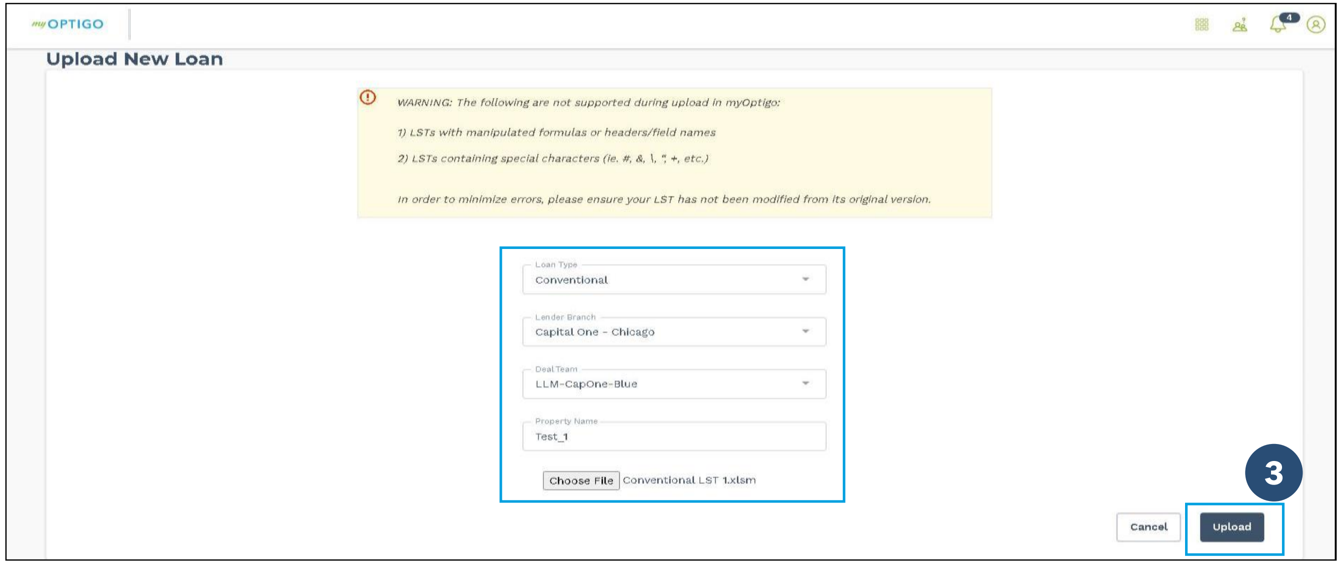

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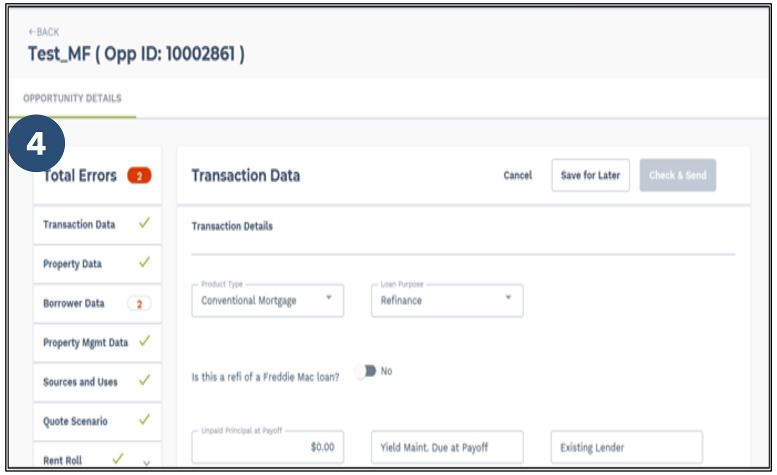
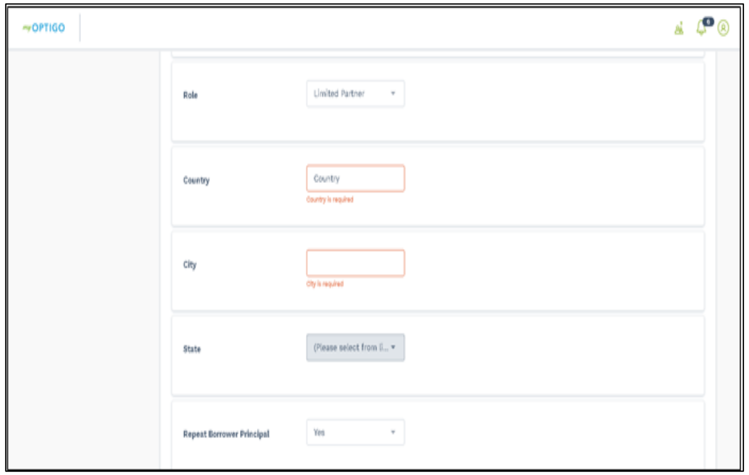
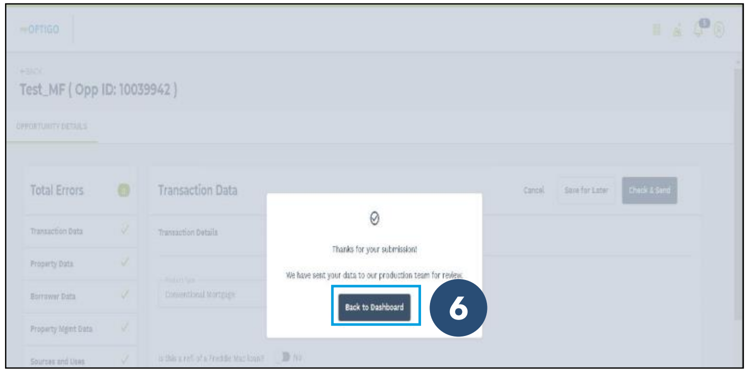
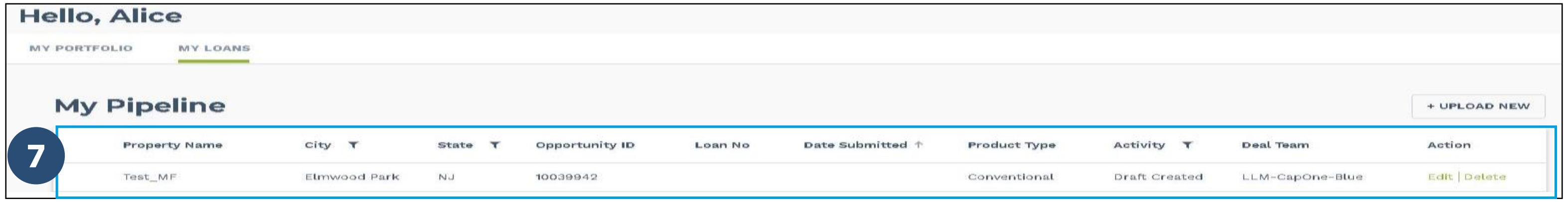
Submit a Loan with Deal team assignment

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.





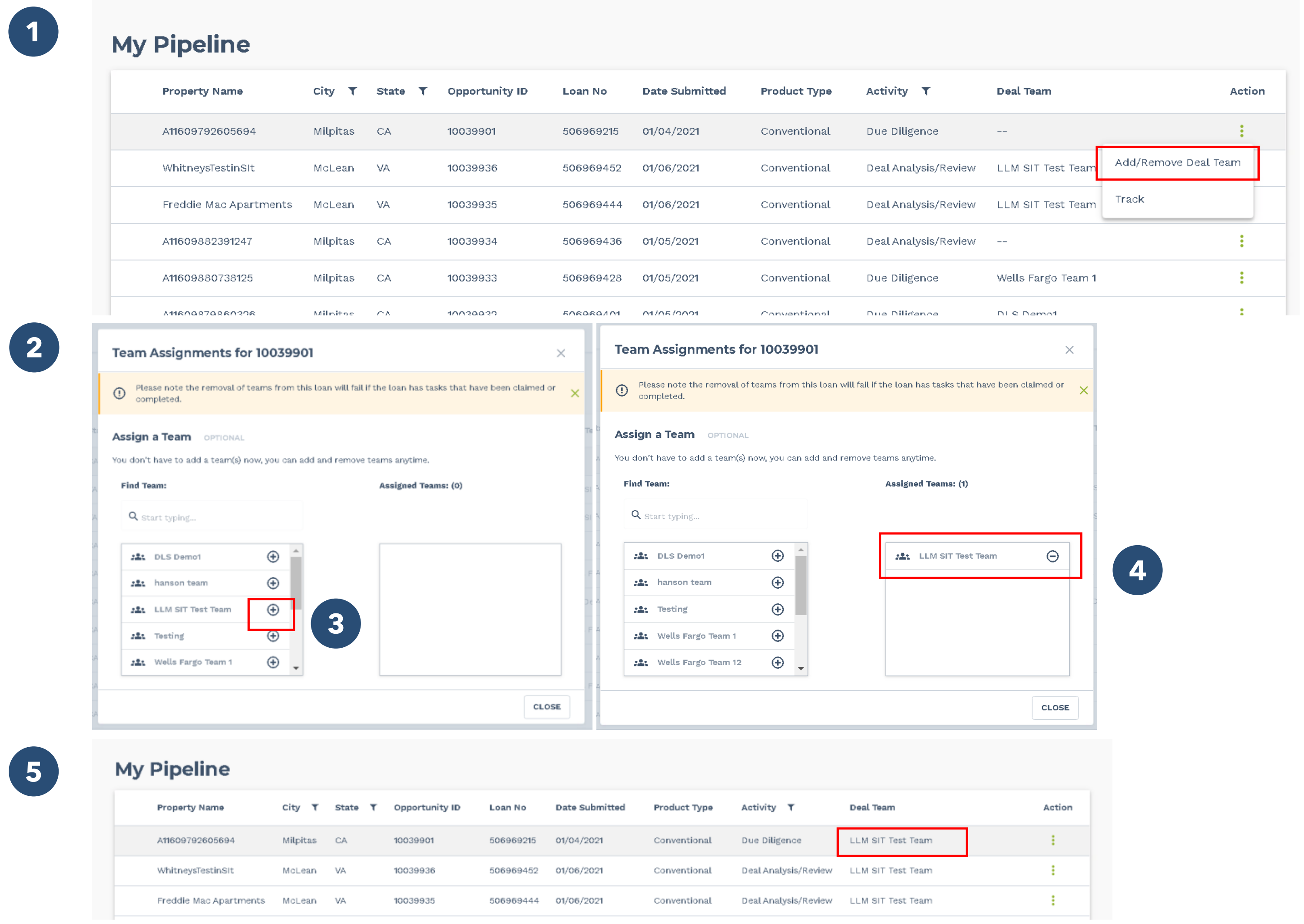




Deal Team Pipeline Assignment & Tasklist Updates

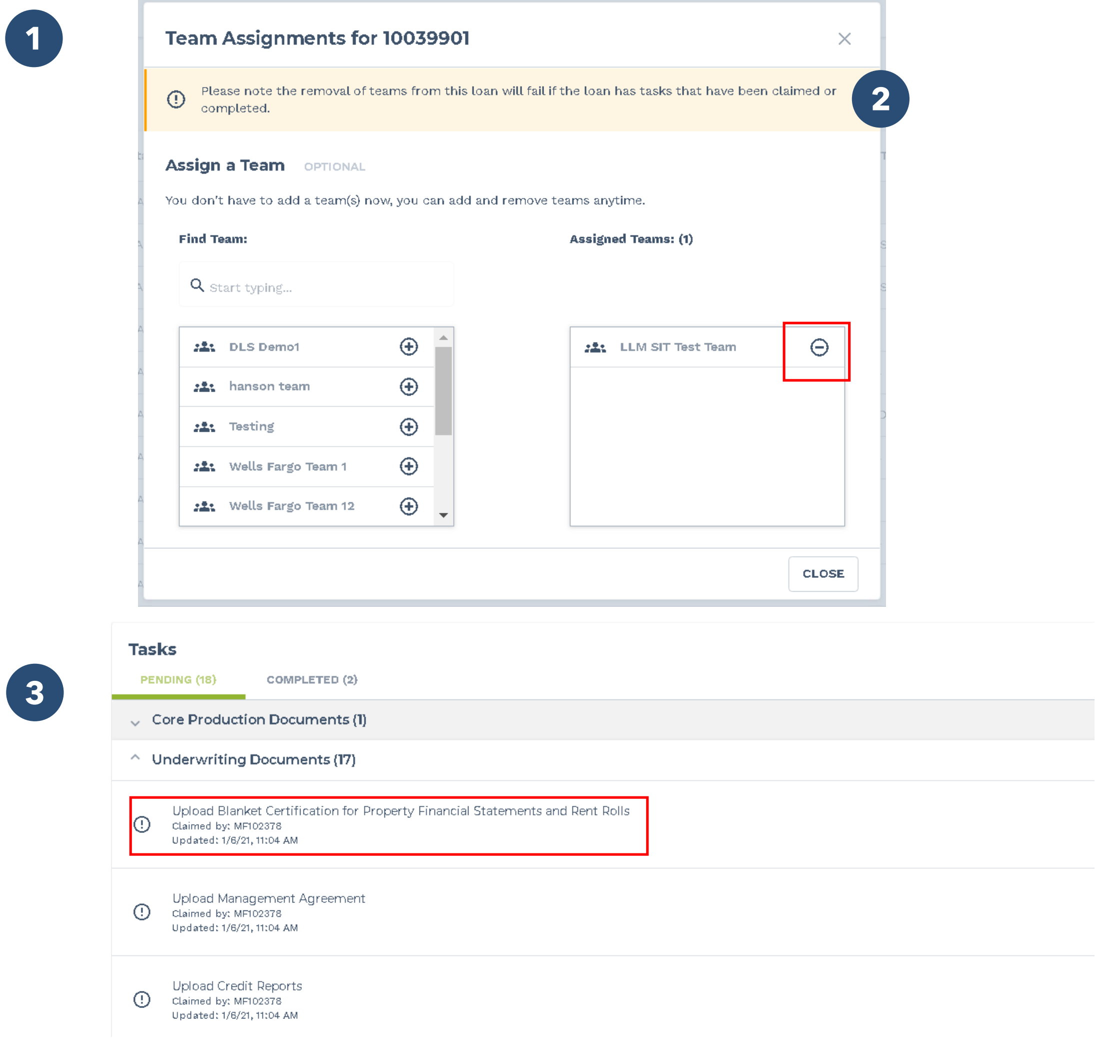
Assign Deal Team from Pipeline

1. 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
2. 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.
3. 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.
4. 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.*
5. 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.
6. TO should confirm that the deal team(s) were successfully added on the pipeline page.



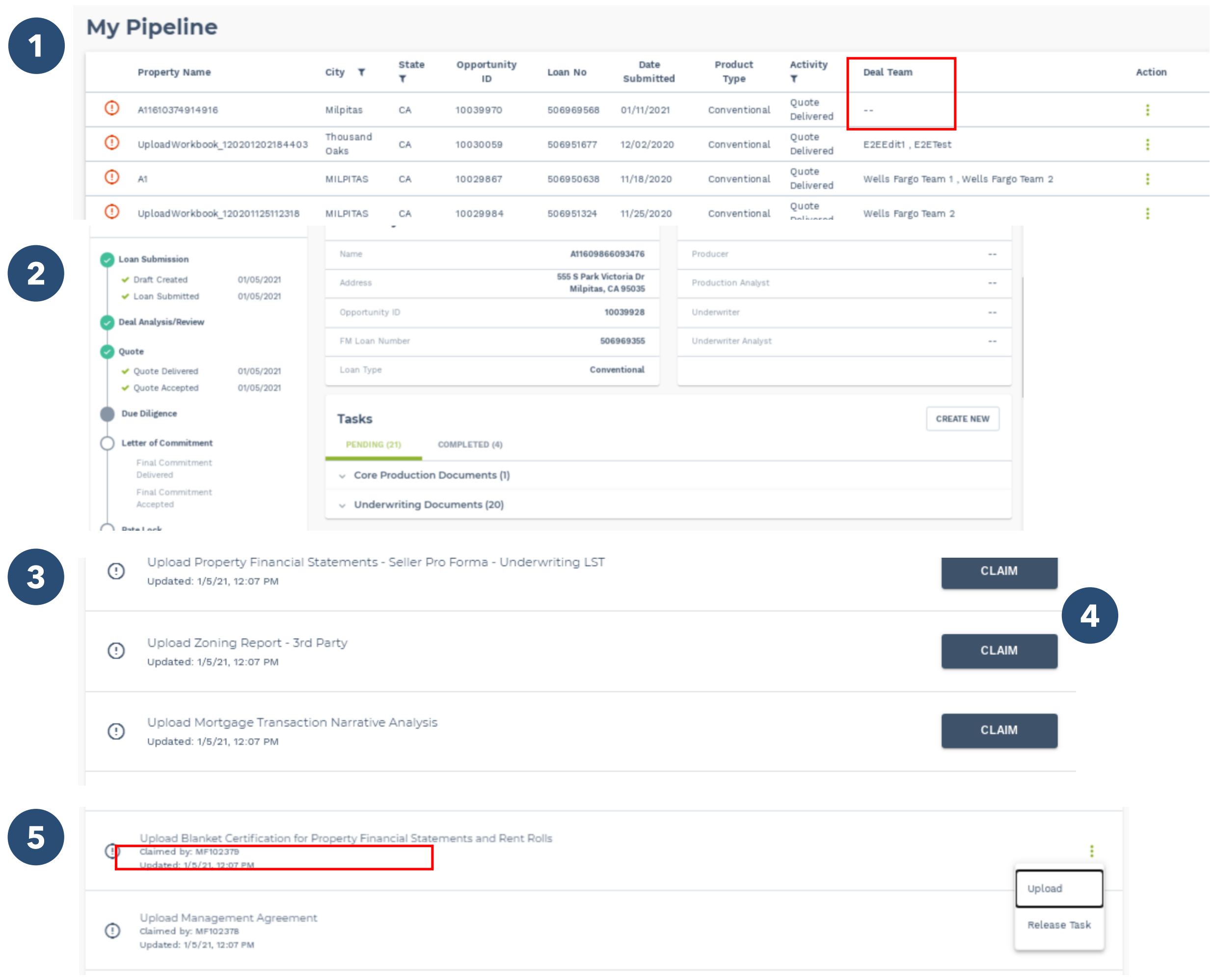
Assign Deal Team (cont'd)

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.



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.



Deal Team & Tasklist cont'd

1. 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.
2. For those who are not on the deal team, the tasks and documents page will not return any data.