

# myOptigo – Report Submission Process 3<sup>rd</sup> Party Consultant User Guide

## Form 1105 Data Supplement Requirements

- To support Form 1105 Property Condition Assessment (PCA) data extraction within myOptigo, in addition to the PDF PCA Report, we are requiring each PCA submission include the Form 1105 Data Supplement (in JSON format, and in compliance with the standards on [the myOptigo Resources page](#) at FreddieMac.com).
- This JSON supplement can be generated using the latest Form 1105 Excel template, which is posted on the [Guide & Forms page](#) at FreddieMac.com.
- For more information about these requirements, refer to the [Form 1105 JSON Data Supplement User Guide](#)

## myOptigo for 3<sup>rd</sup> Party Consultants

- Beginning on 1/26/2021, Lenders are encouraged to use myOptigo to assign the upload of a Form 1105 JSON Data Supplement to 3<sup>rd</sup> Party Consultants
- Using myOptigo will allow the consultant to get real-time feedback on the content of the Form 1105 JSON Data Supplement prior to sharing it with their client at the Lender organization
- This user guide provides a full overview of the process for consultants to follow when they are assigned the PCA data supplement in myOptigo

**Note:** Uploading a Form 1105 data supplement to myOptigo will not automatically share the data with the Optigo Lender or Freddie Mac. The Consultant will need to explicitly share the data with a Lender (see page 11), and the Lender will in-turn need to explicitly share the data with the Freddie Mac underwriting team.



## PCA Assignment Notification

3<sup>rd</sup> Party Consultants should submit the Form 1105 data supplement in myOptigo. Once the Optigo Lender has accepted a quote from Freddie Mac, they will assign the submission of the Form 1105 data supplement to the consultant in myOptigo. Once that assignment has taken place:

1. The consultant will receive an email from MyOptigo. This email will contain contextual information about the report the consultant has been assigned:
  - **Freddie Mac Loan #**
  - **Property Name**
  - **Report Type**

\*To access the task for a PCA submission, the consultant must use the link provided in the email.



- You have been assigned a new submission in myOptigo



noreply@fmrei.com  
Thu 1/14/2021 2:29 PM  
To: Kim, Samuel  
Cc: PS1@test.com



**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.



**my OPTIGO**

Transforming our business – and yours

### You have been assigned a Property Condition Assessment Submission

Hello Sam,

Pilot Sit1 from Wells Fargo & Company has assigned the following submission to you in myOptigo.

Loan: 506969681  
Property Name: 1160 Midland Avenue  
Report Type: PCA

[Click here to complete your report submission in myOptigo](#)

If you have any clarifying questions for Pilot, [click here to send them an email](#).

Do not reply directly to this email.



## Creating an account

After receiving their first assignment email, the consultant should:

1. Click on the green text that says, "Click here to complete your report submission in MyOptigo." They will then be directed to a sign on page.
2. From the sign on page, click on the "Register Now" text at the bottom to create an account. They will then be directed to the account creation page.
3. Enter the details for the new account on the account creation page\*, and accept the terms and conditions. Once ready, click "Create Account." A verification email will then be sent to their inbox.
4. Locate the verification email and click the link on the word "here". You will be taken to a page confirming the verification of your account.

\*Please ensure you register your account with the same email address from which you received the assignment email in step 1. We recommend that you use your email address as the username, to make it easier to remember during future submissions.

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## Logging in to an existing account

After the consultant has registered their account, they should return to the assignment email and perform the following steps:

1. Click on the green text that says, "Click here to complete your report submission in MyOptigo." They will then be directed to a sign on page.
2. Login to the previously created account (*see slide 3*)
3. Begin the JSON upload process (*see slide 5*)

1



**myOPTIGO**

Transforming our business – and yours

**You have been assigned a Property Condition Assessment Submission**

Hello Sayali,

TO Underwriter from Wells Fargo & Company has assigned the following submission to you in myOptigo.

Loan: **506956792**

Property Name: **Davis Willingham**

Report Type: **PCA**

[Click here to complete your report submission in myOptigo](#)

If you have any clarifying questions for TO, [click here to send them an email](#).

**Do not reply directly to this email.**

2

## Sign On

USERNAME

PASSWORD

☐ Remember my username

Sign On

[Change Password?](#) | [Trouble Signing On?](#)

Don't have an account? [Register now](#)

3

## Upload JSON File (Loan 506956792)



Upload your JSON file.

[Click here for the latest version of the PCA standards](#)

Choose JSON file...

CHOOSE FILE

CANCEL

CONFIRM

agree to the following [Terms & Conditions](#).



## Uploading the Form 1105 JSON Data Supplement

After the consultant clicks the email link, and has logged in, they will be directed to a page to upload the Form 1105 data supplement. To upload the data supplement, follow these steps::

1. From the upload pop-up, click on "Choose File" and select the appropriate Form 1105 JSON data supplement file for the Loan, and then click "Confirm."
2. Once the JSON has been uploaded, the consultant is then directed to the PCA Webform. The consultant can click through each section and use the live feedback on the screen to inform revisions to the PCA and data supplement.
3. If there is a reason to re-upload a different JSON, the consultant can click on the "Re-upload JSON" button in the top right-hand corner and select another JSON to upload.

1

2

3



## Form 1105 Webform

The Form 1105 Webform should mirror the content of the following sections of Form 1105 in the full PCA PDF.

1. **Summary**
2. **Property Inspection and Evaluation**
3. **Repairs and Cost Estimates**
4. **Private Wells, Wastewater Treatment Systems and Lift Stations**
5. **Manufactured Housing Communities**
6. **Capital Needs Over the Loan Term**

The consultant should review each section of the webform to ensure the information is accurate and correctly formatted, before sharing the report with the Lender. The webform includes business rule validations, to aid with the identification of errors in the data supplement.

**1**

OPTIGO

**1 - Summary**
Mortgage, Consultant and Property Information
Building and Material Characteristics
Unit Mix
Unit Inspection Information
Seismic Checklist
**2 - Property Inspection and Evaluation**
**3 - Repairs and Cost Estimates**
**4 - Private Wells, Wastewater Treatment Systems and Lift Stations**
**5 - Manufactured Housing Communities**

**Section 1 - Summary**
Mortgage, Consultant and Property Information

**Mortgage**
Freddie Mac loan number  
506772934

Seller/Service name  
Sam's Seller Service Company

Seller/Service number  
123456

**Consultant**
Property condition consultant (firm name)  
Sal's Consultants

Address  
234 Saint Boulevard

City  
10008

State  
NY

Zip  
22201

Report date  
Jul 6, 2019

Inspection date  
Jun 30, 2019

Weather at time of inspection (clear, rain, snow cover, etc...)  
Partly cloudy and 99 degrees

Inspector's name  
Furqan T

Title  
Field Assessor

Telephone number  
1234567777

**2**

**1 - Summary**
Mortgage, Consultant and Property Information
Building and Material Characteristics
Unit Mix
Unit Inspection Information
Seismic Checklist
**2 - Property Inspection and Evaluation**
**3 - Repairs and Cost Estimates**
**4 - Private Wells, Wastewater Treatment Systems and Lift Stations**
**5 - Manufactured Housing Communities**
**6 - Capital Needs Over the Loan Term**

**Section 1 - Summary**
Mortgage, Consultant and Property Information

**PCABR-10** This report was created over 6 months ago

**Mortgage**
Freddie Mac loan number  
506774619

Seller/Service name  
Berkeley Point Capital, LLC d/b/a Newmark I

Seller/Service number  
194455

Mortgage term  
10

**Consultant**
Property condition consultant (firm name)  
AEI Consultants

Address  
333 Camino Gardens Boulevard, Suite 202

City  
Boca Raton

State  
Florida

Zip  
33432

Report date  
Aug 6, 2019

Inspection date  
Jul 30, 2019

Weather at time of inspection (clear, rain, snow cover, etc...)  
Partly cloudy and 95 degrees

Inspector's name  
Michael Ganz

## List of Form 1105 Webform business rule validations

The Form 1105 Webform includes automated business rule validations to help Optigo Lenders with their review of PCA data. Below is a comprehensive list of all the rules currently in place on the Form 1105 webform.

Code	Rule Description	Recommended Action
BR-1	Replacement Reserves Consistency (section 6)	Ensure that all items with the action “RR” in Section 2 also include Replacement Reserve data in Section 6 (and vice-versa).
BR-19	Replacement Reserves Consistency (section 2)	
BR-2	Useful life less than loan term	Ensure that all items with an Estimated Useful Life or Remaining Useful Life in Section 2 include a recommended action, or a comment.
BR-3	Valid values for useful life fields	<p>Ensure that Estimated Useful Life and Remaining Useful Life for all items are expressed:</p> <ul style="list-style-type: none"> <li>• as a single number (ex: “5” or “10”)</li> <li>• A defined range (ex: “1-10” or “5-10”)</li> </ul> <p>Any other formatting will trigger this warning</p>
BR-4	SRA Requirements (triggered based on content of 1- Seismic Checklist)	Ensure that the appropriate Seismic Risk Assessment was ordered. A variant of this message will always appear on the form.
BR-6	Electrical Load Analysis (triggered when Electrical Capacity is <60)	Verify that an Electrical Load Analysis was performed by referencing the full PCA report PDF.

Business rule warning messages will not prevent and Optigo Lender from sharing the PCA (PDF + Webform data) with Freddie Mac. However, we encourage Optigo Lenders to seek revisions for items flagged on the Form 1105 webform.



## List of Form 1105 Webform business rule validations (cont.)

The Form 1105 Webform includes automated business rule validations to help Optigo Lenders with their review of PCA data. Below is a comprehensive list of all the rules currently in place on the Form 1105 webform.

Code	Rule Description	Recommended Action
BR-7	Actions for items in Fair/Poor condition	Ensure that all Section 2 items with a condition of “F” or “P” have an associated action or comment called-out.
BR-10	Report Age	Ensure that the Report Date is within the last 6 months, and request a revised PCA that is more recent if it is not.
BR-11	Down Unit Repairs (will trigger anytime down units are listed in 1 – Unit Inspection Information)	Review the repairs to ensure that there are repairs identified to restore down units to full operating capacity.
BR-15	Problematic Materials	Make note of problematic materials identified by the PCA consultant and ensure they are adequately accounted for in your underwriting.
BR-20	Unit Inspection & Totals Validation	Ensure that the PCA Consultant has inspected the appropriate number of each unit type, per the Multifamily Seller/Service Guide. Ensure that unit and unit inspection totals are consistent throughout Form 1105

Business rule warning messages will not prevent an Optigo Lender from sharing the PCA (PDF + Webform data) with Freddie Mac. However, we encourage Optigo Lenders to seek revisions for items flagged on the Form 1105 webform.



## Submitting the PCA data to a Lender

Once the consultant is comfortable with the data on the Form 1105 Webform, they can perform the following steps to share the data with their partner at the Lender firm:

1. Click on the "Submit to Lender" button at the top of the webform
2. A pop-up will appear stating that the PDF should be emailed to the Lender. Please share the PDF via email (or other agreed upon means) with the Optigo Lender. When ready, the consultant should click on "Submit to Lender."

Please ensure that the Lender receives a copy of the full PDF report along with every webform submission, so both can be reviewed in tandem.

Submitting a webform to a Lender will not automatically make the data visible to Freddie Mac.

1

Re-upload JSON

Submit to Lender

2



Submit to Lender



The data you have uploaded will be shared with the Optigo Lender. Please share the associated PDF for this report with the Lender via email or some other means, so they can review it with the data. PLEASE NOTE: You will lose access to this page after sending your submission to Lender.

Cancel

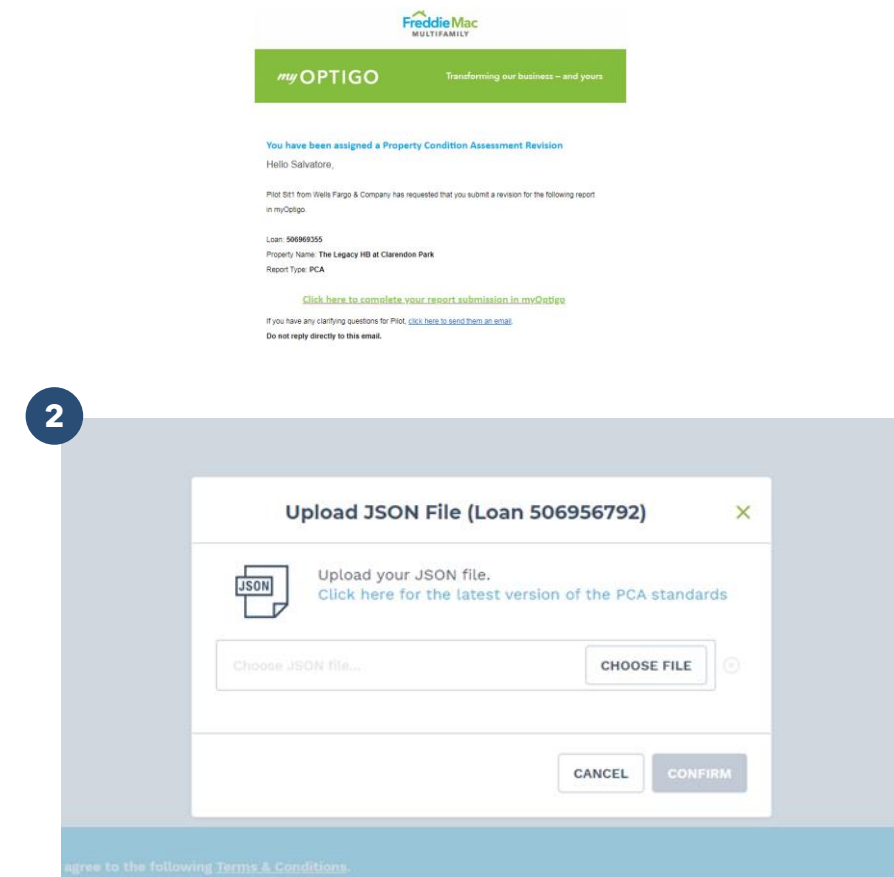
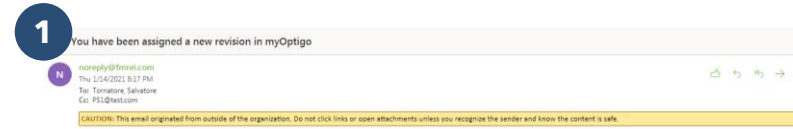
Submit to Lender



## Submitting Revisions

After completing the initial submission of a Form 1105 data supplement to the lender, the link in the original assignment email will no longer be accessible. To submit a revision, the Lender will need to “request a re-upload” within myOptigo.

1. The consultant will receive a similar email to the one they received at first. They will then have to click “Click here to complete your report submission” hyperlink.
2. Then they will go through the same submission process outlined in the previous slides





## Contacting the Freddie Mac Team

If you encounter a technical issue while using myOptigo, send an email to:

**TO:** [MF\\_Service\\_Desk@FreddieMac.com](mailto:MF_Service_Desk@FreddieMac.com)

**CC:** [salvatore\\_tornatore@freddiemac.com](mailto:salvatore_tornatore@freddiemac.com) , [sayali\\_jadhav@freddiemac.com](mailto:sayali_jadhav@freddiemac.com)

The Freddie Mac team will work to find a speedy resolution to your issue.



## System limitations to keep in mind

We are always working to improve your experience in myOptigo, but there are a few limitations to the functionality today that you should be aware of:

- **Web Browser Support:** You will not be able to access myOptigo from Internet Explorer or other older web browsers. We recommend that you use Google Chrome or Microsoft Edge to access the application.
- **Account Settings:** To change the password on an existing account, use the [account management page](#)