

# UW LST Submission and LOC Signature

## myOptigo® Frequently Asked Questions from 4-28-26 Training

### **Is the Loan Submission Template (LST) upload process mandatory? What about signing the commitment letter in myOptigo?**

Yes, the LST should be uploaded to myOptigo for any Conventional loan with an underwriting package submitted on or after 5/4/2026. This is required in order for Freddie Mac to begin underwriting in myOptigo. Signing the commitment in myOptigo is required if the commitment is sent for signature in myOptigo due to the fact that it is a workflow-driven system and the final commitment letter must be signed in the platform before the Freddie Mac underwriter can complete the rate-lock.

Over the next few months, we will issue commitments for signature in a hybrid fashion — with a different approach for myOptigo (in the platform) and the Origination & Underwriting System (via email).

### **Are there any changes to the LST submission process for quote? What about any other documentation submitted as part of the underwriting package other than the LST?**

There are no changes to the LST submission process for quote at this time. Underwriting package documents — other than the LST — can follow whatever process you are currently using. If you prefer to upload directly to the Document Management System (DMS), you can continue doing so. You can also submit these documents as tasks in myOptigo. Any document uploaded to myOptigo will automatically push to DMS, so you do not need to upload the same document in multiple systems.

### **What is the purpose of editing LST data on the webform view prior to submission if data is incorrect?**

myOptigo allows for quick edits prior to submission. The edits made here will reflect for Freddie Mac Underwriting teams, as they will be working out of myOptigo too. However, edits made within myOptigo when reviewing data prior to submission will not be reflected in the LST available for download in DMS and therefore is not recommended for material changes. If significant updates are needed, those should be completed in the LST and you can reupload the corrected file.

### **Where can I find training on these processes?**

A recording of the training is [available on Optigo Academy®](#) and the [Underwriting LST Submission](#) and [Letter of Commitment \(LOC\) Signature](#) user guides are available on the [Originate & Underwrite webpage](#).

### **How will this process change impact any remaining Small Balance Loan (SBL) deals? Will this also be applicable for Conventional Small?**

Any remaining SBL deals should follow the existing business-to-business submission process. myOptigo will only display a list of loans that were submitted for quote in the platform, so you will not see any SBL deals in your myOptigo pipeline. For any new [Conventional Small](#) deals that were submitted for quote in myOptigo, this process is applicable.

### **How will draft commitment letters be sent?**

Draft commitment letters will be generated and sent from myOptigo via email as Word documents that can be shared with your counsel for review. Similar to today, the email you receive can be forwarded as needed to any additional parties. Comments or requested updates can be added to the Word document and emailed back to the Freddie Mac underwriter. After addressing the comments, a final LOC will be issued for signature in myOptigo.

**Will the final executed commitment be available for download outside of myOptigo?**

Once the final commitment has been counter-signed, it will be available for download from the Documents tab in myOptigo as a Word document (including all electronic signatures), as well as available in DMS to download and store as needed.

**Should we upload the Input Sheet from the LST?**

The LST should not have any tabs deleted or modified, so the input sheet should be completed and included in the LST you are uploading.

**Will we be able to see Freddie Mac's underwriting in myOptigo?**

No.

**Do you need to be an underwriter to sign the LOC?**

You need to be *provisioned* to the Underwriter role in myOptigo in order to sign the LOC and upload the underwriting LST. However, anyone can be provisioned to this role if commitments are signed by groups outside of underwriting at your organization. There are no new requirements related to who is eligible to sign commitment letters as a result of this technology change. Please reach out to your [System Administrator](#) for your organization to be provisioned appropriately to myOptigo.