**WHAT'S NEW**

**Delinquency Reporting Option**

For loans that are found to be delinquent after the reporting window has closed, servicers can mark the loan as delinquent from the current month to the prior month using the delinquency reporting option.

On the Portfolio Details screen (Figure 1), under the **Paid Through** column, you’ll notice three vertical ellipses beside the Paid Through dates. Clicking on the ellipses will allow you to report a loan as delinquent to Freddie Mac. On the Loan Details screen (Figure 3), the delinquency reporting option is available as a button.

A delinquency can be reported in either location – it will yield the same result. A delinquency is successfully reported when the **Paid Through** date is updated; no other notification will follow or appear.

For loans that are marked delinquent as a result of reporting payment not received in the most recent cycle, servicers can reverse the delinquency status and change the Paid Through date from the prior month to the current month if payment is received after the reporting window has closed. Compare the red box around all the Paid Through dates in Figures 1-4 for examples of the date revision results.

**FIGURES 1 AND 2: PORTFOLIO DETAILS SCREEN**
Indicator for Newly Funded Loans

On the Portfolio Summary (Figure 5), Portfolio Details (Figure 6) and Loan Details (Figure 7) screens, we’ve added an indicator in orange text to point out which loans are new.

Now, instead of downloading the data and manually locating new loans, you’ll be able to quickly scan and find new loans in your portfolio.

The indicator for newly funded loans will disappear after the first time reporting is submitted for the loan.
FIGURE 5: PORTFOLIO SUMMARY SCREEN

Your Cash Portfolios

<table>
<thead>
<tr>
<th>Test Servicer</th>
<th>Total Loans (1 NEW)</th>
<th>Open</th>
<th>Rejected</th>
</tr>
</thead>
<tbody>
<tr>
<td>111111</td>
<td>101</td>
<td>82</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Test Servicer</th>
<th>Total Loans</th>
<th>Open</th>
<th>Rejected</th>
</tr>
</thead>
<tbody>
<tr>
<td>222222</td>
<td>101</td>
<td>84</td>
<td>0</td>
</tr>
</tbody>
</table>

FIGURE 6: PORTFOLIO DETAILS SCREEN

<table>
<thead>
<tr>
<th>Loan Number</th>
<th>Borrower ID</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>813304550</td>
<td>00000000000244899638</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>331442109</td>
<td>00000000000218648946</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>187183011</td>
<td>00000000000464552688</td>
<td>Enter Amount</td>
</tr>
</tbody>
</table>

FIGURE 7: LOAN DETAILS SCREEN

Property Address
50962 Jast Cliffs, Stammshire, PA 37887

FRE Loan Number
187183011 NEW

Unpaid Principal Balance
$74,350,348.24

Reporting Due
04/15/2020

Paid Through
OPEN

LLR Status
OPEN
QUESTIONS?

If you have any questions or comments, please email us. We’re always looking to improve your Optigo® account experience – and want to hear directly from you how we can do so.