

How to place all Linked Loan properties on an Optigo Happy Inspection Report for SBL



Linked Loans in SBL

To ensure that a single inspection record is tied to a loan, lenders should use duplicate sections as needed to make the distinctions for linked loans within the inspection report. This will also support downstream integrations in Freddie Mac systems.

Please reach out to your Freddie Mac representative for further instruction.

Duplicating Sections on the Web App

When using [the web app](#) or conducting virtual inspections, you can duplicate a section by clicking the bar labeled “Duplicate Section: <Section Name>” beneath all items in a section.

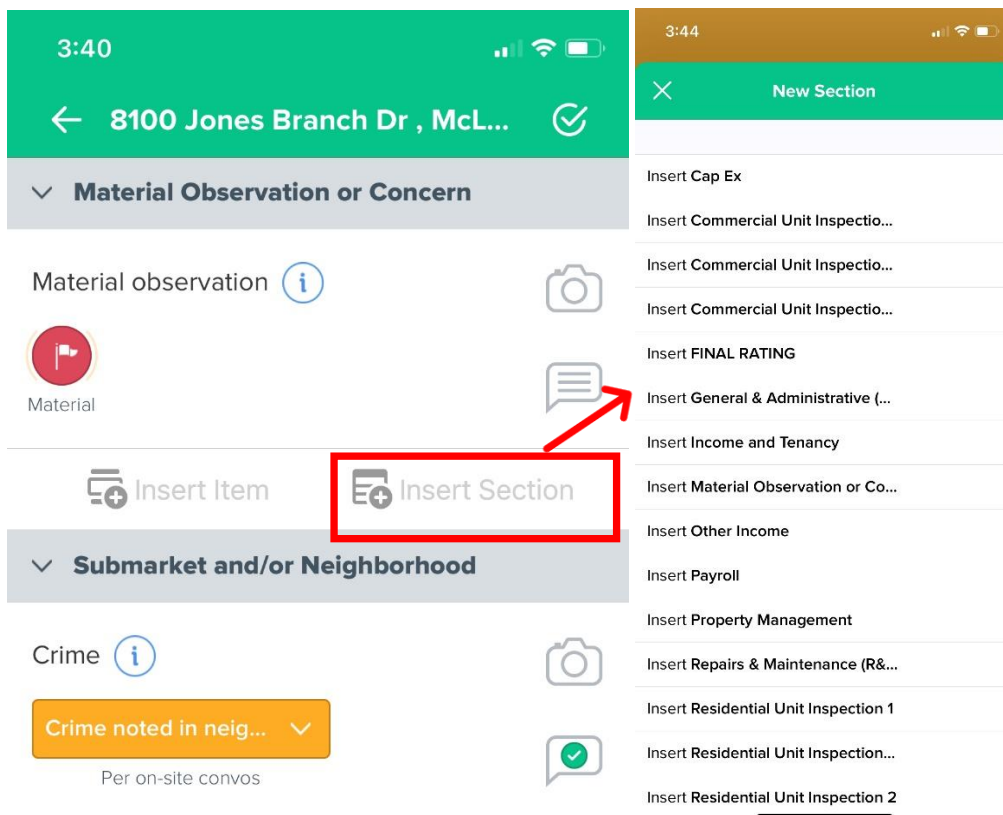
1. Where properties are dissimilar, navigate to the applicable section
2. Click the Duplicate Section button
3. Rate and photograph as required
4. Indicate in the item comments which of the properties of the linked loan is captured in the section

The screenshot shows the Optigo web app interface. At the top, there is a section titled "Material Observation or Concern" with "1 Item". Below this, there is a "Material observation" entry with a camera icon and a "Material" label. A red box highlights the "Duplicate Section: Material Observation or Concern" button. Below this, there is a section titled "Submarket and/or Neighborhood" with "4 Items". A red arrow points from the "Duplicate Section" button to the "Property 2:" input field in the duplicated section. The duplicated section is titled "Duplicate Section: Material Observation or Concern 2".

Duplicating Sections in the Inspections by HappyCo App

Open the inspection and insert the correct item or section as needed.

1. Where properties are dissimilar, navigate to the applicable section
2. Find “Insert Item or Section” to duplicate a section
3. Press “Insert Section”
4. Press “Insert <Intended Section Title>”
5. Rate and photograph as required
6. Indicate in the item comments which of the properties of the linked loan is captured in the section



Example of a New Report Indicating Property on Linked Loan Inspections

Cap Ex

Items	Values	Notes
Historic cap ex	Total Past 3yrs: < \$50k	ABC Apartments Flooring vinyl, paint & carpet
Planned cap ex?	Units (on turns): No, Common areas: No, Systems: No, Other: No	ABC Apartments
Significant damage to the property in last 12 months		ABC Apartments N/A

Cap Ex 2

Items	Values	Notes
Historic cap ex	Total Past 3yrs: \$51k- \$200k	DEF Apartments Basic Work, paint retouch on stairs Some tubs and shower walls re-glazed Carport maintenance (paint of parking lines)
Planned cap ex?	Units (on turns): No, Common areas: No, Systems: No, Other: No	DEF Apartments
Significant damage to the property in last 12 months		DEF Apartments N/A

Additional Help

- For information on Optigo Happy, please review our [“Getting Started Guides”](#)
- For questions or support regarding Optigo Happy Virtual Inspections, please contact the HappyCo support line: **(628) 272-8050**, or [raise a request through the Service Desk](#)