

# Optigo Happy Virtual Inspections FAQs



- 1. What is an Optigo Happy Virtual Inspection and how does it work? [Check out this video.](#)**
- 2. Do virtual inspections create additional post-origination lender work and delay the borrower's DSR escrow release?** Virtual inspections do not create additional post-origination lender work or delay the borrower's debt service reserve (DSR) escrow release. Provided properties meet the performance thresholds and documentation requirements specified in the loan documents, the DSR can be released at the sooner of (1) 90 days after all emergency orders related to COVID-19 affecting the property are lifted, and (2) one year from loan origination. In most cases, the first annual servicing inspection can be timed to satisfy the required on-site follow-up inspection.  
**Additional information on the COVID-19 DSR:**
  - In your commitment letter and on the [COVID-19 webpage](#) under Conventional Business, May Updates (similar route for Targeted Affordable Housing)
  - [Small Balance Loan COVID-19 FAQs](#)
- 3. Why should you use Optigo Happy to host your virtual inspection?** Virtual inspections in Optigo Happy means juggling less technologies. [See how here.](#)
- 4. How do I schedule an Optigo Happy virtual inspection? [Follow this step-by-step guide to schedule an Optigo Happy virtual inspection.](#)**
- 5. Who can I reach out to for guidance before my first inspection?** Freddie Mac offers a white glove service for virtual inspections. Please contact our Optigo Happy Adoption Lead, [Eric Beasman](#), for more information.
- 6. Who can participate in an Optigo Happy virtual inspection?**
  - **Camera Operator:** the individual who will be on-site at the property and connecting virtual parties to the property
  - **Freddie Mac Inspector:** Freddie Mac representative who will be virtually inspecting the property
  - **Lender Inspector:** Optigo lender representative who will be virtually inspecting the property
  - **Guest Inspector:** Any engineers, appraisers or additional individuals who will be inspecting the property virtually
- 7. Can the camera operator and the lender inspector be the same person?** We don't recommend this. The camera operator should be the property manager or a third-party inspector who is physically on-site. As the lender inspector, you're watching from your desktop so you can take pictures, fill out the inspection template and direct the camera operator to move around the space as needed. These roles are separate so it's easier for all parties to conduct virtual inspections in Optigo Happy.
- 8. How do I include an additional participant from Freddie Mac or the Optigo lender?** You can add additional participants (ex: engineer) to the virtual inspection on the Virtual Inspection Orders page on the Optigo Happy website. [Click here for more details on how to add a participant to an Optigo Happy virtual inspection.](#)
- 9. I've been assigned to an Optigo Happy virtual inspection, now what?**
  - If you're a camera operator, [click here](#)
  - If you're a Freddie Mac inspector, [click here](#)
  - If you're a Optigo Lender inspector, [click here](#)
  - If you're a guest inspector, [click here](#)
- 10. I'm trying to access my Optigo Happy virtual inspection and I am having technical issues, what do I do?** Call the Optigo Happy Virtual Inspections support line at (628) 272-8050 for assistance. This dedicated support line will quickly troubleshoot your issue to get you connected to the inspection.
- 11. How do I leave feedback on my Optigo Happy virtual inspection?** Submit your feedback through the [Optigo Happy service desk.](#)
- 12. Who can I contact to schedule a demo for my team?** Please contact our Optigo Happy Adoption Lead, [Eric Beasman](#), for a demo of Optigo Happy and the virtual inspection feature.
- 13. Where do I go to find information on Optigo Happy and virtual inspections?** All Optigo Happy resources can be found [here.](#)

For FAQs on the Optigo Happy inspection platform, [click here.](#)