Virtual Inspections

Optigo Happy<sup>SM</sup> Quick Guide

*How to Get Started and Best Practices*

February 2022
Prepare for the Virtual Inspection

For a virtual inspection to be successful, have an additional participant on-site (such as a property manager) serve as the Camera Operator.

We discourage a lender representative taking on both the Inspector and Camera Operator roles. Attempting to do so may result in technical issues that prevent proper completion of the virtual inspection.

Order a Virtual Inspection

The below steps detail how to order a virtual inspection in Optigo Happy. You can also watch this learning video of the process.

Step 1: Log into Optigo Happy.

Step 2: On your main Optigo Happy dashboard, click “Seller Progress.” In the drop-down menu, select “Virtual Inspection Orders.”

Step 3: On the Dashboard page for Virtual Inspection Orders, schedule a new inspection by clicking the “NEW VIRTUAL INSPECTION” button.
Step 4: In the Region/Office field, select the branch location of the property as shown in OUS and click “Next”.

Step 5: Fill out the inspection details on the inspection order page.
A. **Inspection**: Select the property that will be inspected
B. **When is the virtual inspection scheduled?** Select the date and time for the scheduled inspection
C. **Time zone name**: Select the time zone for the scheduled inspection date and time
D. **Lender Inspector Name**: Select the name of the inspector from the Lender drop-down list.
E. Lender Inspector virtual or on-site
   - **Lender Inspector Attending Virtually...** Check this box if a Qualified Lender Inspector is attending virtually. A $300 virtual inspection fee will be charged to the lender.
   - **Lender Inspector is on-site and qualified...** Check this box if a Qualified Lender Inspector, per Guide section 8.15 or 8SBL.15, will be on-site. This option will allow you to
act as the camera operator on Freddie Mac’s behalf using the picture-in-picture feature. There is no charge to the lender

F. **Camera Operator name:** Type in the name of the camera operator (only required if lender inspector is attending virtually)

G. **Camera Operator email:** Enter the camera operator’s email

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**Step 6:** If the Freddie Mac underwriter has delegated the inspection, check the box. This is important in determining if a virtual inspection is invoiced to the lender.

Select the additional participants that will be joining the Optigo Happy virtual inspection remotely. Select the “Email All Participants Immediately?” checkbox under “Additional Options”. Click “ORDER INSPECTION”.

- **Freddie Mac joining:** Select the checkbox if a Freddie Mac inspector will be remotely joining the property inspection
  - **SBL:** You will be prompted to select the Freddie Mac inspector on this screen.
  - **Conventional & Specialty (includes TAH, Seniors and Structured):** You will enter the Freddie Mac inspector’s name on the next screen.
Step 7: Review the Virtual Inspection Order details and add additional participants to the ordered Optigo Happy inspection.

- **Conventional & Specialty Freddie Mac Inspector:** Select a Freddie Mac inspector from the drop-down. Click the arrow next to the selected inspector to send the scheduled inspection email to the Freddie Mac inspector. The Optigo® lender can only assign one Freddie Mac inspector. Once this person is assigned, only Freddie Mac users can reassign the inspection internally.

- **Add Engineer, Appraiser or Other Participant:** Optigo lender can add additional participants (who can see the stream but will have no inspection template to complete) up until the time of the inspection.

Step 8: Review the email history to ensure all invited participants have received a notification email.

If an email has not yet been sent, click the arrow to the right of the email address to send a notification email with Property Address, Date and Time of the now-scheduled virtual inspection.
Complete the Virtual Inspection Checklist

Run through the following checks before starting a virtual inspection:

✓ Ensure you’ve downloaded – or are using – the new Optigo Happy mobile app.
  o Download app for Android
  o Download app for iOS
✓ If the WiFi signal at the property is insufficient, request your Camera Operator use their mobile data to conduct the inspection.
✓ Test the video quality of the live stream by joining your virtual inspection early with the Camera Operator. Remember, the quality of the video will not impact the quality of the photos being captured, but it will impact the experience of the other virtual inspection participants.
✓ Remember to fully charge your phone or mobile device before the inspection.

Additional Help

For questions or support regarding Optigo Happy, please contact the support line: (628) 272-8050, or raise a request through the Support Desk.