

# *my* OPTIGO

2nd LST Upload Training



Welcome! This training will guide you through the myOptigo® process of Uploading Updated Property Financials.

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### Summary:

This feature allows Lenders to upload a new version of I&E, Collections, and/or Rent Roll before the loan is in Quote Accepted status.

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### Business Benefit:

The Updated Property Financials upload capability within myOptigo allows for Optigo Lenders to submit updated financial data systematically to Freddie Mac, ensuring data quality and timeliness for accurate quotes. This also prevents the need to create a new loan record in myOptigo in the case of updated financials prior to going under app.

← BACK  
Example Property Name

Summary Documents Borrower

Loan Trackers

Loan Status Tracker

- Loan Submission
  - ✓ Draft Created 03/25/2025
  - ✓ Loan Submitted 03/25/2025
- Quote
  - Quoted
  - Quote Accepted
- Underwriting Package
  - ⌚ UW Package Expected
  - UW Package Submitted
  - UW Package Checked In
- Letter of Commitment
  - ⌚ Draft Commitment Expected
  - Draft Commitment Delivered
  - ⌚ Final Commitment Expected
  - Final Commitment Signed
  - Final Commitment Countersigned
- Lock
  - ⌚ Lock Expected
  - Locked
  - ⌚ Spread Hold Expiration
- Funding
  - Transferred to Purchase
  - ⌚ Final Delivery Package Required (MDD)
  - Final Delivery Package Received
  - Funded

Sub-Tracker

- Handoff
  - Treasury Floor Date
  - Kickoff Call
  - Index Locked
- Inspection
  - ⌚ Lender Scheduled Inspection
  - Lender Actual Inspection
  - ⌚ FM Scheduled Inspection
  - FM Actual Inspection
- Credit Approval
  - ⌚ Final Approval Submission Expected
  - Final Approval Submitted
  - Final Approved
- Commitment Amendment
  - Commitment Amendment Uploaded
- CDE Checklist Review
- Closing
  - ⌚ Closing Expected
  - Closed
  - ⌚ Expected First Payment Date
  - First Payment Date
- Legal
  - ⌚ LIA Expected
  - LIA Delivered

Summary Info

Name
Address
Opportunity ID
FM Loan Number
Loan Type

**UPDATED PROPERTY FINANCIALS REQUEST**

Once a Freddie Mac producer has initiated the request for updated financials, the Optigo Lender will see these requests within the “Core Production Documents” dropdown in their “Tasks”.

Click to continue →

Tasks

PENDING (2) COMPLETED (0)

Core Production Documents (2)

Posted: 05/14/25	<b>Upload Property Financials</b> Updated: 5/14/25, 1:07 PM	<input type="button" value="UPLOAD"/>
Posted: 03/25/25	<b>Upload Mortgage Transaction Narrative Analysis</b> Updated: 3/25/25, 11:43 AM	MF102383 <input type="button" value="UPLOAD"/>
<input type="button" value="Diverse Borrower Certification"/> <input type="button" value="CREATE NEW"/>		
<input type="button" value="FREDDIE MAC"/> <input type="button" value="OPTIGO LENDER"/>		
<input type="button" value="Underwriting Documents (0)"/>		
<input type="button" value="Commitment Documents (0)"/>		

Note: Sensitive information has been censored throughout this training module.

← BACK  
Example Property Name

Summary Documents Borrower

### Loan Trackers

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### Summary Info

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Loan Type

**UPLOAD UPDATED FINANCIALS**  
Click "Upload".

### Deal Team Members

Freddie Mac Optigo Lender

No deal team members.

### Tasks

PENDING (2) COMPLETED (0)

#### Core Production Documents (2)

- Posted: 05/14/25 **Upload Property Financials** Updated: 5/14/25, 1:07 PM **UPLOAD**
- Posted: 03/25/25 **Upload Mortgage Transaction Narrative Analysis** Updated: 3/25/25, 11:43 AM MF102383 **UPLOAD**

Diverse Borrower Certification CREATE NEW

#### Underwriting Documents (0)

FREDDIE MAC OPTIGO LENDER

#### Commitment Documents (0)

Note: Sensitive information has been censored throughout this training module.

← BACK  
Example Property Name

Summary Documents Borrower

**UPLOAD UPDATED FINANCIALS**  
Choose the Loan Submission Template (LST) you want to upload, title it, and click "Upload" again.

Loan Trackers

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Summary Info

Name	Example Property Name
Address	
Opportunity ID	

Deal Team Members

Freddie Mac Optigo Lender

No deal team members.

Diverse Borrower Certification CREATE NEW

**Upload Property Financials**

Conventional UW LST (5).xlsm

Title \*  
Test LST

Posted: 03/25/25 **Upload Mortgage Transaction Narrative Analysis** Updated: 3/25/25, 11:43 AM MF102383

Underwriting Documents (0)

Commitment Documents (0)

FREDDIE MAC OPTIGO LENDER

The system will extract the I&E, Collections, and Rent Roll data from the LST, close the "Upload Property Financials" task, and create three new tasks.

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← BACK  
Example Property Name

Summary Documents Borrower

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**REVIEW UPDATED FINANCIALS**  
 You'll see three new "Review" tasks to complete under the "Core Production Documents" dropdown. At this time you can either "Review" the data you just uploaded, or "Reupload".

Summary Info

Example Property Name

Loan Type

Deal Team Members

Freddie Mac Optigo Lender

No deal team members.

Tasks

PENDING (4) COMPLETED (1)

Core Production Documents (4)

- Posted: 05/14/25 Review updated financials - Rent Collections  
Updated: 5/14/25, 1:16 PM
- Posted: 05/14/25 Review updated financials - Rent Roll  
Updated: 5/14/25, 1:16 PM
- Posted: 05/14/25 Review updated financials - I&E  
Updated: 5/14/25, 1:16 PM
- Posted: 03/25/25 Upload Mortgage Transaction Narrative Analysis  
Updated: 3/25/25, 11:43 AM MF102383

Diverse Borrower Certification CREATE NEW

REVIEW  
REUPLOAD

FREDDIE MAC OPTIGO LENDER

Note: Sensitive information has been censored throughout this training module.

Income & Expense

T-12 / YTD column designation  
T-12 +/- Columns

Source of Data	Operating Statement Year 1 Back	Operating Statement T12/YTD	Operating Statement S/S As is Proforma	Lender Comments
Time Period	12/2024	01/2025	01/2025	
<b>Income</b>				
Gross Potential Rent-Residential	\$3,291,075.82	\$3,897,841.76	\$4,525,272.00	
Less: Residential Concessions	\$0.00	\$0.00	\$0.00	
Less: Residential Vacancy	\$0.00	\$0.00	\$518,002.91	T3
Less: Residential Bad Debt	\$0.00	\$0.00	\$0.00	
Short Term Premiums	\$8,780.00	\$7,013.51	\$6,687.00	T6
Residential Net Rental Income	\$3,299,855.82	\$3,904,855.27	\$4,013,956.09	
Monthly Residential NRI	\$274,987.99	\$325,404.61	\$334,496.34	
Commercial Income	\$0.00	\$0.00	\$0.00	
Less: Commercial Vacancy	\$0.00	\$0.00	\$0.00	Commercial Vacancy
Commercial Net Rental Income	\$0.00	\$0.00	\$0.00	
Monthly Commercial NRI	\$0.00	\$0.00	\$0.00	
Coop Maint Fee	\$0.00	\$0.00	\$0.00	
Utility Reimbursement	\$8,500.26	\$20,524.33	\$20,524.33	T12
Laundry	\$14,102.68	\$19,102.67	\$19,102.67	T12
Parking	\$2,990.00	\$15,218.20	\$15,218.20	T12
Cable	\$0.00	\$0.00	\$0.00	
Miscellaneous Other Income	\$116,620.01	\$137,362.52	\$153,039.06	
Total Other Income	\$142,212.95	\$192,207.72	\$207,884.26	
EGI	\$3,442,068.77	\$4,097,062.99	\$4,221,840.35	
<b>Expenses</b>				
<b>Fixed Expenses</b>				
Real Estate Taxes	\$70,750.90	\$382,115.10	\$394,425.36	Current Escrow + 3%

**REVIEW UPDATED FINANCIALS**

Here you can review the data to confirm it was extracted correctly from the LST. You can edit values and add "Lender Comments" by double clicking into the cell.

Click to continue →

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Income & Expense

T-12 / YTD column designation  
 T-12 +/- Columns

Source of Data	Operating Statement Year 1 Back	Operating Statement T12/YTD	Operating Statement S/S As is Proforma	Lender Comments
Time Period	12/2024	01/2025	01/2025	
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<b>Expenses</b>				
<b>Fixed Expenses</b>				
Real Estate Taxes	\$70,750.90	\$382,115.10	\$394,425.36	Current Escrow + 3%

**REVIEW UPDATED FINANCIALS**  
 Click "Submit" when you're ready to send the updated financials to the Freddie Mac Producer.  
 Note: there is no undoing this action.

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← BACK  
Example Property Name

Summary Documents Borrower

### Loan Trackers

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### Summary Info

Name	Example Property Name
Address	
Opportunity ID	
FM Loan Number	
Loan Type	

### Deal Team Members

Freddie Mac Optigo Lender

No deal team members.

**REVIEW UPDATED FINANCIALS**  
Return to the "Summary" page and complete this same review process with the other two outstanding tasks.

### Tasks

PENDING (3) COMPLETED (2)

#### Core Production Documents (3)

- Posted: 05/14/25 **Review updated financials - Rent Collections**  
Updated: 5/14/25, 1:16 PM
- Posted: 05/14/25 **Review updated financials - Rent Roll**  
Updated: 5/14/25, 1:16 PM
- Posted: 03/25/25 **Upload Mortgage Transaction Narrative Analysis**  
Updated: 3/25/25, 11:43 AM

MF102383

REVIEW  
REUPLOAD

UPLOAD

Diverse Borrower Certification CREATE NEW

FREDDIE MAC OPTIGO LENDER

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You have reached the end of this training.