



## Opportunity Strikes for 'High Opportunity'

Wanted: Deals in 'High Opportunity' areas to help us exceed our Duty to Serve goals!

Not sure if a property qualifies? Use our [Mission Map](#), as well as our Preservation Prospector tools ([LIHTC](#) and [Section 8](#)), to check any address and find deals in high opportunity areas. [Learn more](#).

Check out our [how-to guide](#) for quick tips on using these tools.

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## Pricing Update

A reminder that we've just lowered pricing, effective yesterday September 22.

### TAH Cash Preservation and Non-LIHTC Forwards:

- Decreased fixed-rate base pricing grids by **10 bps**
- Decreased floating-rate base pricing grids by **10 bps**

### Tax-Exempt Loans:

- Decreased base pricing grids by **10 bps**
- Reduced the extremely high-cost market benefit from **15 bps** to **10 bps**
- Decreased the taxable tail adder by **5 bps**

## 9% LIHTC:

- Decreased base pricing grids by **10 bps**
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## Back to School: Optigo Academy Education Series

We've just published new TAH self-paced learning in [Optigo Academy](#):

- [Product Basics](#)
- [Underwriting Basics](#)
- [Prescreen Submission](#)
- [Know Your Customer](#)



Not registered yet for Optigo Academy? [Sign up here](#) – it's free for the Optigo® network. Use this [short job aid](#) if you need help, or send an email to the [Optigo Academy mailbox](#).

## Virtual Inspections

Reminder: Effective October 1, each Optigo Happy lender virtual inspection will cost \$300, payable to HappyCo. There continues to be no per-inspection charge for using the on-site mobile app to conduct an inspection in person.

Please [see the overview](#) to learn more.

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## It's Optigo Happy for Origination Inspections

Next week on October 1, all Freddie Mac Multifamily origination property inspections must be scheduled and completed through [Optigo Happy](#) – whether the inspection is on-site or virtual.



If you have questions, contact [Eric Beasman](#).

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## Customer Survey

Please help us help you by responding to our annual customer satisfaction survey we sent out last week.

Your feedback leads to key changes like digital transformation and myOptigo®.

Questions? Please reach out to [Kathy Nave](#).

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## Did You Already Go Green? Then Get Your Rewards!

Green Retrofits expands on our [Green Advantage®](#) program by rewarding borrowers for past efficiency improvements made to their property. The program's aim is to help secure deeply affordable, mission-driven business. View the [term sheet](#).

What's eligible: TAH and Conventional cash preservation 10-year fixed loans. The property must have at least 50% of the units affordable at 60% area median income. Energy/water consumption must be reduced by at least 15% — from improvements made during the current calendar year or the previous two calendar years.

Borrowers could get 5 bps off for work already done! They just need to [fill out Form 1209 at quote](#).

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## Meet Our Team!



**Pablo Otero**



**TAH Retail Sr. Analyst**  
3 years with Multifamily TAH Production

**HOMETOWN**  
Chevy Chase, MD

**COLLEGE TEAM**  
William & Mary

**FAVE PASTIMES**  
Soccer, football, cooking, cycling

**MOST MEMORABLE PLAY**  
Pre-COVID: Took part in an on-site inspection, a great opportunity to travel, connect with the people we've helped and see the property in person

**GAME-WINNING PITCH**  
Once a deal is under app, we can provide an enhanced level of risk mitigation against interest rate risk through an index lock

**WALK UP SONG**  
"Levels" by Avicii

**CURVEBALL**  
Transitioning to working from home while moving into a new place

**FreddieMac**  
MULTIFAMILY

