



Reminder: Year-End Cutoffs

Lender Closing: Wednesday, December 1, is the last day to submit a full and complete package to SBL Underwriting in order to rate lock in 2021. Please note that the ability to rate lock prior to year-end depends upon 1) the quality of the package and 2) timely responses from the lender and sponsor.

Freddie Mac Funding: Friday, December 17, is the last day to submit a final delivery package to Freddie Mac's Purchase Team to ensure that a loan is funded by Freddie Mac in 2021.

Immediate Notification of Suspicious Activity

As a reminder, the Multifamily Division has changed the prevention, detection and reporting requirements for suspicious activity and actual or possible fraud to Freddie Mac. All Optigo® lenders are now required to notify the [Multifamily Fraud team](#) **immediately** (i.e., within one business day after its discovery). Previously, the requirement was within 60 days. This change is part of Freddie Mac's effort to detect and prevent fraud in our business and network, as well as ensure we meet Freddie Mac's Statutory and Regulatory requirements as a Financial Institution.

Read *Freddie Mac Multifamily Seller/Service Guide* Chapter 7 for expanded detail on suspicious activity and fraud requirements.

[View Chapter 7](#)



Optigo Now Next Week

Don't miss out! Next week we're kicking off the start of **Optigo Now**, a series of four concise weekly sessions.

For session details and registration, please click the link below.

[Optigo Now](#)

Small Talk

Each week we welcome questions from you in the Small Talk series. Please continue to submit questions to the [Small Talk mailbox](#) to hear from a select member of our team in the following week's *SBL Update*.

This week we're featuring [Audrey Kestner](#). Audrey is the senior director of loan administration.



Audrey Kestner

When is the last day to deliver a loan and ensure funding in 2021?

10/22/2021

We've set December 17 as the last day to deliver and ensure funding in 2021. However, if you are holding closed loans, we'd love for you to get them in so we can review them as early as possible. In those situations we can still set the loan to fund at your requested date (but not later than 15 days past the Mandatory Funding Date!).

What can we do to make it easier on the Purchase Team?

Please review your final delivery packages, ensure everything is in order and loaded to the Document Management System (DMS), and any amendments in process are identified.

What is the most impactful thing that has happened to you this year?

It has been a very strange year with the pandemic, but the most impactful event personally was my daughter beginning college at Virginia Commonwealth University (VCU) and my husband and I becoming empty nesters. We miss her a ton but are also enjoying the newfound freedom (as I am sure she is too!).



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