

# *my* OPTIGO

Underwriting LST Upload Training



## Welcome! This training will guide you through the myOptigo® Underwriting LST Upload process.

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### Summary:

After a loan goes under application with Freddie Mac, Optigo lenders must submit an updated Loan Submission Template (LST) to Freddie Mac Underwriting—including the latest I&E, Rent Roll, Collections, Rent Comparables, and Sales Comparables data for their deal. This action can be completed multiple times throughout the Freddie Mac underwriting process, ensuring the latest financials are used to make a credit decision. Optigo Lenders can also select their preferred quote scenario directly in the system instead of relying on offline communication.

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### Business Benefit:

- Lenders can upload the LST directly to the loan record in myOptigo, eliminating the need to use the separate Document Management System (DMS).
- Provides real-time visibility into the latest loan status within myOptigo.
- Enables lenders to indicate their preferred quote scenario directly in the system.
- Reduces reliance on offline communication, minimizing confusion about quote preferences.

### Loan Trackers

#### Loan Status Tracker

- ✔️ Loan Submission
  - ✔️ Draft Created 04/29/2025
  - ✔️ Loan Submitted 04/29/2025
- ✔️ Quote
  - ✔️ Quoted 04/29/2025
  - ✔️ Quote Accepted 04/29/2025
- Underwriting Process
  - 🕒 UW P
  - 🕒 UW P
  - 🕒 UW P
- Letter of C
  - 🕒 Draft Commitment Expected
  - 🕒 Draft Commitment Delivered
  - 🕒 Final Commitment Expected
  - 🕒 Final Commitment Signed
  - 🕒 Final Commitment Countersigned
- Lock
  - 🕒 Lock Expected
  - 🕒 Locked
  - 🕒 Spread Hold Expiration 07/07/2025
- 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
- CDE Checklist Review**
- Closing**
  - 🕒 Closing Expected
  - 🕒 Closed
  - 🕒 Expected First Payment Date
  - 🕒 First Payment Date
- Legal**
  - 🕒 LIA Expected
  - 🕒 LIA Delivered

The loan must be in the "Quote Accted" status to proceed with uploading the Underwriting LST.

### OPPORTUNITY TASKS

After logging in, navigate to your Opportunity and locate the "Tasks" card on the "Summary" tab.

Expand "Underwriting Documents" to see which items are pending.

#### Summary Info

Name

Address

Opportunity ID

FM Loan Number

Loan Type Conventional

#### Tasks

- PENDING (29) COMPLETED (0)
- ▼ Core Production Documents (1)
  - ▼ Underwriting Documents (28)
  - ▼ Commitment Documents (0)

Diverse Borrower Certification BULK UPLOAD CREATE NEW

FREDDIE MAC OPTIGO LENDER

Note that this training is intended for guidance of Optigo lenders only, and is not applicable for internal users.

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

← BACK  
Example Property Name

Summary Documents Borrower

Loan Trackers

Loan Status Tracker

- ✓ Loan Submission
  - ✓ Draft Created
  - ✓ Loan Submitted
- ✓ 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

- 04/29/2025 Treasury Floor Date
- 04/29/2025 Kickoff Call
- Index Locked

- Final Approval Submitted
- Final Approved

CDE Checklist Review

- 🕒 LIA Expected
- LIA Delivered

**CREATE A NEW TASK**

If you do not see an existing "Upload Underwriting LST" task, continue with the training by [clicking here](#).

If you already see an existing "Upload Underwriting LST" task (pictured to the right), [click here](#) to continue.



Summary Info

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

Deal Team Members

Freddie Mac Optigo Lender

No deal team members.

Tasks

PENDING (29) COMPLETED (0)

Core Production Documents (1)

Underwriting Documents (28)

Diverse Borrower Certification BULK UPLOAD CREATE NEW

FREDDIE MAC OPTIGO LENDER

- Posted: 04/29/25 **OPTIGO LENDER** Upload Underwriting LST Updated: 4/29/25, 10:03 AM
- Posted: 04/29/25 **OPTIGO LENDER** Borrower Due Diligence Updated: 4/29/25, 10:03 AM
- Posted: 04/29/25 **OPTIGO LENDER** Organizational Chart - Borrower (DIGITAL) Updated: 4/29/25, 10:03 AM
- Posted: 04/29/25 **OPTIGO LENDER** Upload Property Financial Statements Historical - Certified Updated: 4/29/25, 10:03 AM
- Posted: 04/29/25 **OPTIGO LENDER** Upload Property Financial Statements Historical - Certified Updated: 4/29/25, 10:03 AM

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

← BACK  
Example Property Name

Summary Documents Borrower

### Loan Trackers

#### Loan Status Tracker

- ✔ Loan Submission
  - ✔ Draft Created 04/29/2025
  - ✔ Loan Submitted 04/29/2025
- ✔ Quote
  - ✔ Quoted 04/29/2025
  - ✔ Quote Accepted 04/29/2025
- 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 07/07/2025
- 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

##### CDE Checklist Review

##### Closing

- 🕒 Closing Expected
- Closed
- 🕒 Expected First Payment Date
- First Payment Date

##### Legal

- 🕒 LIA Expected
- LIA Delivered

### Summary Info

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

### Deal Team Members

Freddie Mac  Optigo Lender

No deal team members.

### Tasks

PENDING (28) COMPLETED (0)

#### Core Production Documents (1)

#### Underwriting Documents (27)

Posted: 04/29/25 OPTIGO LENDER	Borrower Due Diligence Updated: 4/29/25, 10:03 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Organizational Chart - Borrower (DIGITAL) Updated: 4/29/25, 10:03 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Upload Property Financial Statements Historical - Certified Updated: 4/29/25, 10:03 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Upload Property Financial Statements Historical - Certified Updated: 4/29/25, 10:03 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Upload Payroll Schedule Updated: 4/29/25, 10:03 AM	⋮

Diverse Borrower Certification

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**CREATE A NEW TASK**  
Click "Create New".

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

< BACK  
Example Property Name

Summary Documents Borrower

### Loan Trackers

#### Loan Status Tracker

- Loan Submission
  - ✓ Draft Created 04/29/2025
  - ✓ Loan Submitted 04/29/2025
- Quote
  - ✓ Quoted 04/29/2025
  - ✓ Quote Accepted 04/29/2025
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  - UW Package Expected
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  - UW Package Checked In
- Letter of Commitment
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  - Draft Commitment Delivered
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  - Locked
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- Funding
  - Transferred to Purchase
  - Final Delivery Package Required (MDD)
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  - Funded

#### Sub-Tracker

- Handoff
  - Treasury Floor Date 04/29/2025
  - Kickoff Call 04/29/2025
  - 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
- 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

**CREATE A NEW TASK**  
Scroll and select "Upload Underwriting LST" from the drop down.

### Create New Task

Task Type: Document/Digital submission

Document/Digital submission

Submission Type

- Sr. Housing - Real Estate Schedule Addendum (Third Party Operators)
- Student Housing Questionnaire - Form1120
- Survey
- Tax Abatement Documents
- Tax Credit - Equity Investor Approval
- Upload Underwriter LST
- Working Insect Inspection
- Zoning Report - 3rd Party

CREATE

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### Loan Trackers

#### Loan Status Tracker

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  - ✓ Draft Created 04/29/2025
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#### Sub-Tracker

- Handoff
  - Treasury Floor Date
  - Kickoff Call
  - Index Locked
- Inspection
  - Lender Scheduled Inspection
  - Lender Actual Inspection
  - FM Scheduled Inspection
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- CDE Checklist Review
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- Legal
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#### Summary Info

Name	Example Property Name
Address	
Opportunity ID	
FM Loan Number	
Conventional	

#### Deal Team Members

Freddie Mac Optigo Lender

No deal team members.

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### Create New Task

Task Type

Document/Digital submission

Document/Digital submission

Upload Underwriter LST

CANCEL CREATE

**CREATE A NEW TASK**  
Click "Create" to create new task for Upload Underwriting LST.  
(Note: this may take about 5 seconds).

Posted: 04/29/25 OPTIGO LENDER	Organizational Chart - Borrower (DIGITAL) Updated: 4/29/25, 10:03 AM
Posted: 04/29/25 OPTIGO LENDER	Upload Property Financial Statements Historical - Certified Updated: 4/29/25, 10:03 AM
Posted: 04/29/25 OPTIGO LENDER	Upload Property Financial Statements Historical - Certified Updated: 4/29/25, 10:03 AM
Posted: 04/29/25 OPTIGO LENDER	Upload Payroll Schedule Updated: 4/29/25, 10:03 AM

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

← BACK  
Example Property Name

Summary Documents Borrower

### Loan Trackers

#### Loan Status Tracker

- ✔ Loan Submission
  - ✔ Draft Created 04/29/2025
  - ✔ Loan Submitted 04/29/2025
- ✔ Quote
  - ✔ Quoted 04/29/2025
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- FM Actual Inspection

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- 🕒 Final Approval Submission Expected
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- Final Approved

##### CDE Checklist Review

##### Closing

- 🕒 Closing Expected
- Closed
- 🕒 Expected First Payment Date
- First Payment Date

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- 🕒 LIA Expected
- LIA Delivered

### Summary Info

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

### Deal Team Members

Freddie Mac  Optigo Lender

No deal team members.

### Tasks

PENDING (29) COMPLETED (0)

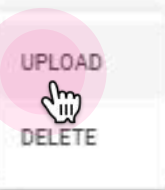
#### Core Production Documents (1)

#### Underwriting Documents (28)

Posted: 04/29/25 OPTIGO LENDER	Upload Underwriting LST Updated: 4/29/25, 10:41 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Borrower Due Diligence Updated: 4/29/25, 10:03 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Organizational Chart - Borrower (DIGITAL) Updated: 4/29/25, 10:03 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Upload Property Financial Statements Historical - Certified Updated: 4/29/25, 10:03 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Upload Property Financial Statements Historical - Certified Updated: 4/29/25, 10:03 AM	⋮

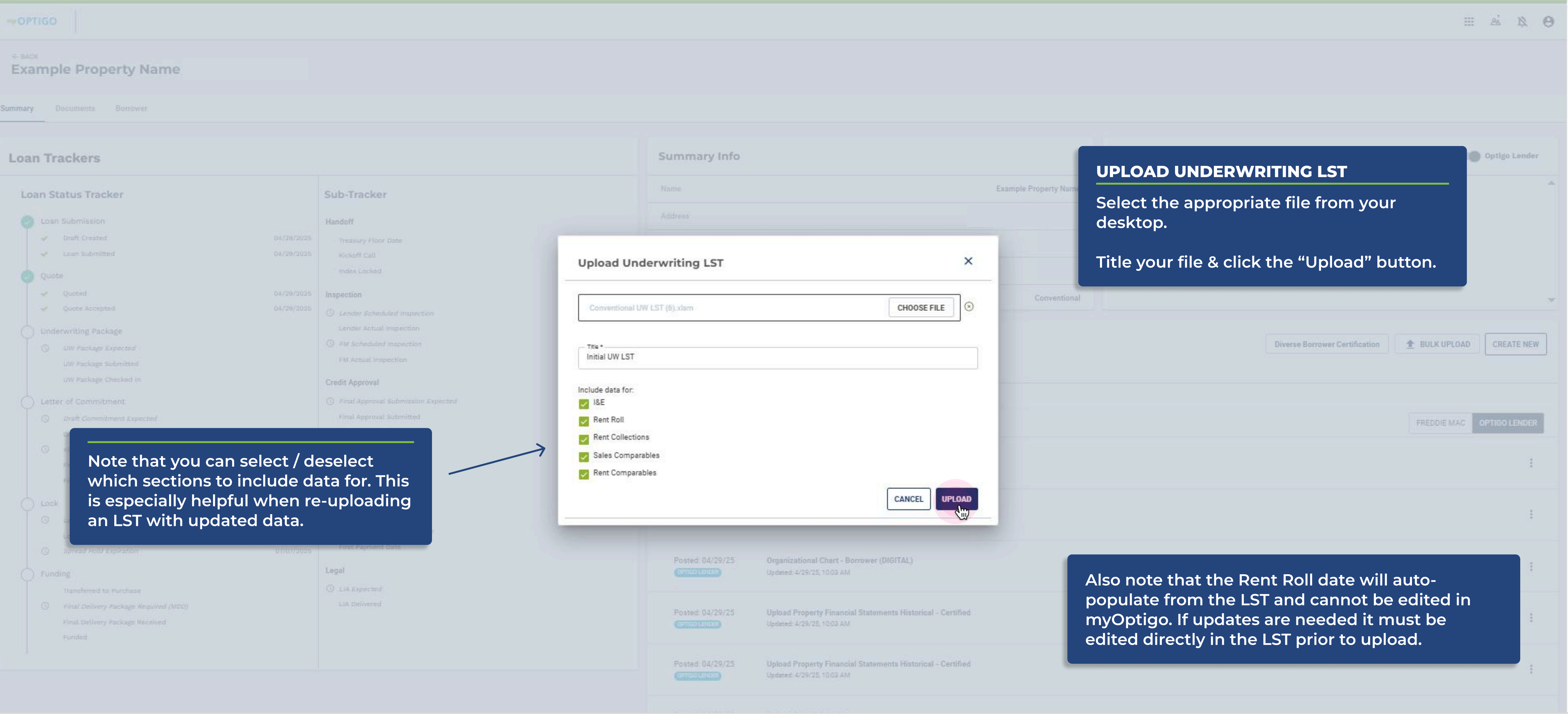
Diverse Borrower Certification

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**UPLOAD UNDERWRITING LST**  
Find the "Upload Underwriting LST" task in "Underwriting Documents", click the ellipses, and select "Upload".

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



**UPLOAD UNDERWRITING LST**  
Select the appropriate file from your desktop.  
Title your file & click the "Upload" button.

Note that you can select / deselect which sections to include data for. This is especially helpful when re-uploading an LST with updated data.

Also note that the Rent Roll date will auto-populate from the LST and cannot be edited in myOptigo. If updates are needed it must be edited directly in the LST prior to upload.

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← BACK  
Example Property Name

Summary Documents Borrower

Loan Trackers

Loan Status Tracker

- ✓ Loan Submission
  - ✓ Draft Created 04/29/2025
  - ✓ Loan Submitted 04/29/2025
- ✓ Quote
  - ✓ Quoted
  - ✓ Quote Accepted
- Underwriting Package
  - 🕒 UW Package Expected
  - UW Package Submitted
  - UW Package Checked In
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  - 🕒 Draft Commitment Expected
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  - 🕒 Final Commitment Expected
  - Final Commitment Signed
  - Final Commitment Countersigned
- Lock
  - 🕒 Lock Expected
  - Locked
  - 🕒 Spread Hold Expiration 07/07/2025
- Funding
  - Transferred to Purchase
  - 🕒 Final Delivery Package Required (MDD)
  - Final Delivery Package Received
  - Funded

Sub-Tracker

Handoff

- 🕒 Treasury Floor Date
- 🕒 Kickoff Call

CDE Checklist Review

Closing

- 🕒 Closing Expected
- Closed
- 🕒 Expected First Payment Date
- First Payment Date

Legal

- 🕒 LIA Expected
- LIA Delivered

**UPLOAD UNDERWRITING LST**

You will see five new Underwriting tasks marked as "Processing Underwriting LST Data".

You will then need to hard refresh the page.

Click to continue →

Summary Info

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

Deal Team Members

Freddie Mac Optigo Lender

No deal team members.

Tasks

Diverse Borrower Certification BULK UPLOAD CREATE NEW

PENDING (33) COMPLETED (1)

Core Production Documents (1)

Underwriting Documents (32)

FREDDIE MAC OPTIGO LENDER

- Posted: 04/29/25 Processing Underwriting LST Data - Sales Comps  
OPTIGO LENDER Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25 Processing Underwriting LST Data - Rent Roll  
OPTIGO LENDER Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25 Processing Underwriting LST Data - I&E  
OPTIGO LENDER Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25 Processing Underwriting LST Data - Rent Collections  
OPTIGO LENDER Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25 Processing Underwriting LST Data - Rent Comps  
OPTIGO LENDER Updated: 4/29/25, 10:50 AM

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

← BACK  
Example Property Name

Summary Documents Borrower

### Loan Trackers

#### Loan Status Tracker

- ✔ Loan Submission
  - ✔ Draft Created
  - ✔ Loan Submitted
- ✔ Quote
  - ✔ Quoted
  - ✔ Quote Accepted
- Underwriting Package
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  - Locked
  - 🕒 Spread Hold Expiration
- Funding
  - Transferred to Purchase
  - 🕒 Final Delivery Package Required (MDD)
  - Final Delivery Package Received
  - Funded

**UPLOAD UNDERWRITING LST**  
 After refreshing the page, each of the 5 tasks will now say "Review Underwriting LST".

**Note:** You will not be able to create a new "Upload Underwriting LST" parent task until all child tasks are closed (submitted or deleted).  
 You may also re-upload an LST file for individual child task by clicking on the associated ellipses and then clicking "Reupload".

04/29/2025	Kickoff Call
	Index Locked
07/07/2025	First Payment Date

### Summary Info

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

### Deal Team Members

Freddie Mac Optigo Lender

No deal team members.

### Tasks

Diverse Borrower Certification **BULK UPLOAD** CREATE NEW

PENDING (33) COMPLETED (1)

Core Production Documents (1)

Underwriting Documents (32)

FREDDIE MAC OPTIGO LENDER

Posted: 04/29/25 OPTIGO LENDER	Review Underwriting LST - Sales Comps Document Title: Initial UW LST Updated: 4/29/25, 10:50 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Review Underwriting LST - Rent Collections Document Title: Initial UW LST Updated: 4/29/25, 10:50 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Review Underwriting LST - Rent Comps Document Title: Initial UW LST Updated: 4/29/25, 10:50 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Review Underwriting LST - Rent Roll Document Title: Initial UW LST Updated: 4/29/25, 10:50 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Review Underwriting LST - I&E Document Title: Initial UW LST Updated: 4/29/25, 10:50 AM	⋮

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

← BACK  
Example Property Name

Summary Documents Borrower

### Loan Trackers

#### Loan Status Tracker

- ✓ Loan Submission
  - ✓ Draft Created 04/29/2025
  - ✓ Loan Submitted 04/29/2025
- ✓ Quote
  - ✓ Quoted 04/29/2025
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  - Final Commitment Expected
  - Final Commitment Signed
  - Final Commitment Countersigned
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  - Lock Expected
  - Locked
  - Spread Hold Expiration 07/07/2025
- 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
- CDE Checklist Review**
- Closing**
  - Closing Expected
  - Closed
  - Expected First Payment Date
  - First Payment Date
- Legal**
  - LIA Expected
  - LIA Delivered

### 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.

### Tasks

PENDING (33) COMPLETED (1)

#### Core Production Documents (1)

#### Underwriting Documents (32)

- Posted: 04/29/25  
OPTIGO LENDER  
Review Underwriting LST - Sales Comps  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER  
Review Underwriting LST - I&E  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER  
Review Underwriting LST - Rent Comps  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER  
Review Underwriting LST - Rent Roll  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER  
Review Underwriting LST - Rent Collections  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM

**REVIEW I&E**  
Start the review process by finding the "Review Underwriting LST - I&E" task in "Underwriting Documents".  
Click the ellipses and select "Review".

Freddie Mac OPTIGO LENDER

FREDDIE MAC OPTIGO LENDER

- REVIEW
- REUPLOAD
- DELETE

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

Income & Expense

T-12 / YTD column designation  
YTD Annualized +/- 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%

**EDIT I&E**  
Review your I&E data and make edits as needed.  
You can edit the values in any column by double clicking into the row.

Note that you can return to the Summary Page / Task list at anytime by either clicking the 'back' arrow on the top left above the page header, or the "Cancel" button on the top right next to the "Save" button.

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

← BACK

Review Updated Financials - I&E

CANCEL SAVE SUBMIT

Income & Expense

T-12 / YTD column designation  
YTD Annualized +/- 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%

**EDIT I&E**  
Once you've updated your value, click into the white space to see the field updated.



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

← BACK

Review Updated Financials - I&E

CANCEL SAVE SUBMIT

Income & Expense

T-12 / YTD column designation  
 YTD Annualized +/- 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	\$500.00	\$0.00	
Less: Residential Vacancy	\$0.00	\$0.00	\$518,002.91	T3
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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	
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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%

**EDIT I&E**  
 You can also customize which columns are showing by clicking the “+/- Columns” button.

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

← BACK

Review Updated Financials - I&E

CANCEL SAVE SUBMIT

Income & Expense

T-12 / YTD column designation  
YTD Annualized +/- 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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Gross Potential Rent-Residential	\$3,291,075.82	\$3,897,841.76	\$4,525,272.00	
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Short Term Premiums	\$8,780.00	\$7,013.51	\$6,687.00	T6
Residential Net Rental Income	\$3,299,855.82	\$3,904,355.27	\$4,013,956.09	
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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
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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	\$4,096,562.99	\$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%

Year 1 Back

T12/YTD

S/S As is Proforma

Lender\_Comments

Cancel Save

**EDIT I&E**

Check / uncheck the columns you would like to show / hide and click "Save" to save your view.

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

← BACK

Review Updated Financials - I&E

CANCEL

SAVE

SUBMIT

Income & Expense

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

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

**SUBMIT I&E**  
If you are not yet ready to submit you can click "Save" to save your changes before exiting the screen.

✓ Success! Your changes have been saved. ✕

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

← BACK

Review Updated Financials - I&E

CANCEL

SAVE

SUBMIT

Income & Expense

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

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

**SUBMIT I&E**

Once you have finished editing & reviewing the I&E hit "Submit".

Note: There is no undoing this action. You will need to reupload an I&E after clicking "Submit" to make any necessary updates/corrections.

✓ Success! Your changes have been saved. ✕

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

Income & Expense

T/Q / YTD column designation: YTD Annualized +/- Columns

**RETURN TO TASK SUMMARY PAGE**  
Click "Return to Task Summary Page" to continue the LST review process.

Source of Data	Operating Statement Year 1 Back	Operating Statement T12/YTD	Operating Statement S/S As is Proforma
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
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<b>Expenses</b>			
<b>Fixed Expenses</b>			
Real Estate Taxes	\$70,750.90	\$382,115.10	\$394,425.36

✓

Thanks for your submission!

We have sent your data to our production team for review.

[Return to Task Summary Page](#)

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

← BACK  
Example Property Name

Summary Documents Borrower

### Loan Trackers

#### Loan Status Tracker

- ✓ Loan Submission
  - ✓ Draft Created 04/29/2025
  - ✓ Loan Submitted 04/29/2025
- ✓ Quote
  - ✓ Quoted 04/29/2025
  - ✓ Quote Accepted 04/29/2025
- 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 07/07/2025
- 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
- CDE Checklist Review**
- Closing**
  - ⌚ Closing Expected
  - Closed
  - ⌚ Expected First Payment Date
  - First Payment Date
- Legal**
  - ⌚ LIA Expected
  - LIA Delivered

### 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 SALES COMPS**  
 Find the "Review Underwriting LST - Sales Comps" task in "Underwriting Documents".  
 Click the ellipses and select "Review".

### Tasks

PENDING (32) COMPLETED (2)

#### Core Production Documents (1)

#### Underwriting Documents (31)

- Posted: 04/29/25  
OPTIGO LENDER  
Review Underwriting LST - Sales Comps  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER  
Review Underwriting LST - Rent Collections  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER  
Review Underwriting LST - Rent Comps  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER  
Review Underwriting LST - Rent Roll  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER  
Borrower Due Diligence  
Updated: 4/29/25, 10:08 AM











FREDDIE MAC OPTIGO LENDER

- REVIEW
- REUPLOAD
- DELETE

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

## Sales Comparables Analysis

+ Add New Property

PROPERTY	YEAR BUILT	UNITS	VACANCY %	TOTAL SQ FT	AVG SQ FT / UNIT	DATE OF SALE	SALE PRICE	CAP RATE %	SALE PRICE / UNIT	SALE PRICE / SQ FT	ADJ PRICE / UNIT	COMPARISON	ACTIONS
1 Green Acres	1998	50	9.00%	45,000	900	01/15/2023	\$4,500,000	5.50%	\$90,000	\$100	\$92,000	Similar	 
2 Pineview Estates	2005	403	7.00%	360,000	893	03/22/2023	\$36,000,000	5.80%	\$89,330	\$100	\$230,000	Similar	 
3 Maple Grove	2010	60	8.00%	60,000	1,000	08/05/2024	\$6,000,000	6.20%	\$100,000	\$100	\$100,000	Superior	 
4 Cedar Heights	2009	55	11.00%	49,500	900	09/18/2023	\$5,445,000	4.90%	\$99,000	\$110	\$99,000	Inferior	 
5 Birchwood Place	2015	70	15.00%	70,000	1,000	06/10/2024	\$7,700,000	7.10%	\$110,000	\$110	\$110,000	Inferior	 

**EDIT SALES COMPS**

You'll see all information about Sales Comparables pulled from the LST upload.

Edit an existing property's details by clicking the pencil icon.

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

Sales Comparables Analysis

PROPERTY	YEAR BUILT	UNITS	VACANCY	TOTAL SQ FT	DATE OF SALE	SALE PRICE	CAP RATE	ADJ PRICE / UNIT	COMPARISON	ACTIONS			
1 Green Acres	1998	50	9.00%	45,000	01/15/2023	\$4,500,000	5.50%	\$90,000	\$100	\$92,000	Similar		
2 Pineview Estates													
3 Maple Grove													
4 Cedar Heights													
5 Birchwood Place													

**EDIT SALES COMPS**  
A pop-up will appear allowing you to edit all property details. Once you have finished click "Update" to see your changes reflected in the Analysis table, or "Cancel" to discard changes.

### Edit Property

Property Name\*  
Green Acres

Property Address\*  
123 Elm St

Property City\*  
Springfield

STATE\*  
ILLINOIS

Property Zip\*  
62701

Year Built  
1998

Units\*  
50

Vacancy  
9.00%

Total Sq Ft\*  
45,000

Date of Sale  
01/14/2023

Sale Price  
\$4,500,000.00

Cap Rate  
5.50%

Adj Price / Unit  
\$92,000.00











Comparison  
Similar

CANCEL UPDATE

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

Sales Comparables Analysis

+ Add New Property

PROPERTY	YEAR BUILT	UNITS	VACANCY %	TOTAL SQ FT	AVG SQ FT / UNIT	DATE OF SALE	SALE PRICE	CAP RATE %	SALE PRICE / UNIT	SALE PRICE / SQ FT	ADJ PRICE / UNIT	COMPARISON	ACTIONS
1 Green Acres	1998	50	9.00%	45,000	900	01/15/2023	\$4,500,000	5.50%	\$90,000	\$100	\$92,000	Similar	 
2 Pineview Estates	2005	403	7.00%	360,000	893	03/22/2023	\$36,000,000	5.80%	\$89,330	\$100	\$230,000	Similar	 
3 Maple Grove	2010	60	8.00%	60,000	1,000	08/05/2024	\$6,000,000	6.20%	\$100,000	\$100	\$100,000	Superior	 
4 Cedar Heights	2009	55	11.00%	49,500	900	09/18/2023	\$5,445,000	4.90%	\$99,000	\$110	\$99,000	Inferior	 
5 Birchwood Place	2015	70	15.00%	70,000	1,000	06/10/2024	\$7,700,000	7.10%	\$110,000	\$110	\$110,000	Inferior	 

**EDIT SALES COMPS**










To delete a property click the trash can icon under the "Actions" column in the row of the property you'd like to delete.

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

Sales Comparables Analysis

+ Add New Property

**EDIT SALES COMPS**  
A pop-up will appear asking you to confirm that you would like to delete this property.  
Click "Confirm" to delete the property or click "Cancel" to return to the Review screen.

PROPERTY	SQ FT	AVG SQ FT / UNIT	DATE OF SALE	SALE PRICE	CAP RATE %	SALE PRICE / UNIT	SALE PRICE / SQ FT	ADJ PRICE / UNIT	COMPARISON	ACTIONS
1 Green Acres		900	01/15/2023	\$4,500,000	5.50%	\$90,000	\$100	\$92,000	Similar	 
2 Pineview Estate		893	03/22/2023	\$36,000,000	5.60%	\$89,330	\$100	\$230,000	Similar	 
3 Maple Grove		1,000	08/05/2024	\$6,000,000	6.20%	\$100,000	\$100	\$100,000	Superior	 
4 Cedar Heights	2009	95	09/18/2023	\$5,445,000	4.90%	\$99,000	\$110	\$99,000	Inferior	 
5 Birchwood Place	2015	70			15.00%	70,000			Inferior	 

**Delete Property** ✕

---

Are you sure that you want to delete the property: Green Acres ?

---

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

Sales Comparables Analysis

+ Add New Property

PROPERTY	YEAR BUILT	UNITS	VACANCY %	TOTAL SQ FT	AVG SQ FT / UNIT	DATE OF SALE	SALE PRICE	CAP RATE %	SALE PRICE / UNIT	SALE PRICE / SQ FT	ADJ PRICE / UNIT	COMPARISON	ACTIONS
1 Green Acres	1998	50	9.00%	45,000	900	01/15/2023	\$4,500,000	5.50%	\$90,000	\$100	\$92,000	Similar	
2 Pineview Estates	2005	403	7.00%	360,000	893	03/22/2023	\$36,000,000	5.80%	\$89,330	\$100	\$230,000	Similar	
3 Maple Grove	2010	60	8.00%	60,000	1,000	08/05/2024	\$6,000,000	6.20%	\$100,000	\$100	\$100,000	Superior	
4 Cedar Heights	2009	55	11.00%	49,500	900	09/18/2023	\$5,445,000	4.90%	\$99,000	\$110	\$99,000	Inferior	
5 Birchwood Place	2015	70	15.00%	70,000	1,000	06/10/2024	\$7,700,000	7.10%	\$110,000	\$110	\$110,000	Inferior	

**EDIT SALES COMPS**

You can also add new properties to the Analysis. Click the “+ Add New Property” button to start.

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

Sales Comparables Analysis

+ Add New Property

PROPERTY	YEAR BUILT	UNITS	VACANCY %	TOTAL SQ FT	AVG SQ FT / UNIT	DATE OF SALE	SALE PRICE	CAP RATE %	SALE PRICE / UNIT	SALE PRICE / SQ FT	ADJ PRICE / UNIT	COMPARISON	ACTIONS
1 Green Acres	1998	50	9.00%	45,000	900	01/15/2023	\$4,500,000	5.50%	\$90,000	\$100	\$92,000	Similar	
2 Pineview Estates													
3 Maple Grove													
4 Cedar Heights													
5 Birchwood Place													

**EDIT SALES COMPS**  
Fill in all details for the new property in the pop-up modal.

### Add New Property

Property Name \*

Property Address \*

Property City \*

STATE \*

Property Zip \*

Year Built

Units \*

Vacancy

Total Sq Ft \*

Date of Sale

Sale Price

Cap Rate

Adj Price / Unit

Comparison

CANCEL ADD PROPERTY

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

Sales Comparables Analysis

+ Add New Property

PROPERTY	YEAR BUILT	UNITS	VACANCY %	TOTAL SQ FT	AVG SQ FT / UNIT	DATE OF SALE	SALE PRICE	CAP RATE %	SALE PRICE / UNIT	SALE PRICE / SQ FT	ADJ PRICE / UNIT	COMPARISON	ACTIONS
1 Green Acres	1998	50	8.00%	45,000	900	01/15/2023	\$4,500,000	5.50%	\$90,000	\$100	\$92,000	Similar	
2 Pineview Estates													
3 Maple Grove													
4 Cedar Heights													
5 Birchwood Place													

### Add New Property

Property Name\*  
Test Property

Property Address\*  
123 Fist St.

Property City\*  
Mclean

STATE\*  
VIRGINIA

Property Zip\*  
12345

Year Built  
1980

Units\*  
45

Vacancy  
8.00%

Total Sq Ft\*  
40,000

Date of Sale  
07/14/2022

Sale Price  
\$4,000,000.00

Cap Rate  
5.00%

Adj Price / Unit  
\$90,000.00

Comparison  
Similar

CANCEL ADD PROPERTY

**EDIT SALES COMPS**  
Click "Add Property" to update the analysis table with your new property.

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

← BACK

Review Underwriter LST - Sales Comps

CANCEL SAVE SUBMIT

Sales Comparables Analysis

+ Add New Property

PROPERTY	YEAR BUILT	UNITS	VACANCY %	TOTAL SQ FT	AVG SQ FT / UNIT	DATE OF SALE	SALE PRICE	CAP RATE %	SALE PRICE / UNIT	SALE PRICE / SQ FT	ADJ PRICE / UNIT	COMPARISON	ACTIONS
1 Green Acres	1998	50	9.00%	45,000	900	01/15/2023	\$4,500,000	5.50%	\$90,000	\$100	\$92,000	Similar	
2 Pineview Estates	2005	403	7.00%	360,000	893	03/22/2023	\$36,000,000	5.80%	\$89,330	\$100	\$230,000	Similar	
3 Maple Grove	2010	60	8.00%	60,000	1,000	08/05/2024	\$6,000,000	6.20%	\$100,000	\$100	\$100,000	Superior	
4 Cedar Heights	2009	55	11.00%	49,500	900	09/18/2023	\$5,445,000	4.90%	\$99,000	\$110	\$99,000	Inferior	
5 Birchwood Place	2015	70	15.00%	70,000	1,000	06/10/2024	\$7,700,000	7.10%	\$110,000	\$110	\$110,000	Inferior	
6 Test Property 123 Fist St. Mclean, VA 12345	1980	45	8.00%	40,000	N/A	07/14/2022	\$4,000,000	5.00%	N/A	N/A	\$90,000	Similar	

**EDIT SALES COMPS**

Your new property will be added to the bottom of the list.

Click to continue →

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

Sales Comparables Analysis

+ Add New Property

PROPERTY	YEAR BUILT	UNITS	VACANCY %	TOTAL SQ FT	AVG SQ FT / UNIT	DATE OF SALE	SALE PRICE	CAP RATE %	SALE PRICE / UNIT	SALE PRICE / SQ FT	ADJ PRICE / UNIT	COMPARISON	ACTIONS
1 Green Acres	1998	50	9.00%	45,000	900	01/15/2023	\$4,500,000	5.50%	\$90,000	\$100	\$92,000	Similar	
2 Pineview Estates	2005	403	7.00%	360,000	893	03/22/2023	\$36,000,000	5.80%	\$89,330	\$100	\$230,000	Similar	
3 Maple Grove	2010	60	8.00%	60,000	1,000	08/05/2024	\$6,000,000	6.20%	\$100,000	\$100	\$100,000	Superior	
4 Cedar Heights	2009	55	11.00%	49,500	900	09/18/2023	\$5,445,000	4.90%	\$99,000	\$110	\$99,000	Inferior	
5 Birchwood Place	2015	70	15.00%	70,000	1,000	06/10/2024	\$7,700,000	7.10%	\$110,000	\$110	\$110,000	Inferior	
6 Test Property 123 Fist St. Mclean, VA 12345	1980	45	8.00%	40,000	N/A	07/14/2022	\$4,000,000	5.00%	N/A	N/A	\$90,000	Similar	

**SUBMIT SALES COMPS**

Once you have finished editing & reviewing the Sales Comps hit "Submit".

Note: There is no undoing this action. You will need to reupload the Sales Comps after clicking "Submit" to make any necessary updates/corrections.

✓ Success! Your changes have been saved. ✕

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

Sales Comparables Analysis

+ Add New Property

PROPERTY	YEAR BUILT	UNITS	VACANCY %	TOTAL SQ FT	AVG SQ FT / UNIT	DATE OF SALE	SALE PRICE	CAP RATE %	SALE PRICE / UNIT	SALE PRICE / SQ FT	ADJ PRICE / UNIT	COMPARISON	ACTIONS
1 Green Acres	1998	50	9.00%	45,000					\$90,000	\$100	\$92,000	Similar	
2 Pineview Estates	2005	403	7.00%	360,000					\$89,330	\$100	\$230,000	Similar	
3 Maple Grove	2010	60	8.00%	60,000					\$100,000	\$100	\$100,000	Superior	
4 Cedar Heights	2009	55	11.00%	49,500	900	09/16/2023	\$5,445,000	4.90%	\$99,000	\$110	\$99,000	Inferior	
5 Birchwood Place	2015	70	15.00%	70,000				7.30%	\$110,000	\$110	\$110,000	Inferior	
6 Test Property 123 First St. McLean, VA 12345	1980	45	8.00%	40,000				5.00%	N/A	N/A	\$90,000	Similar	

**RETURN TO TASK SUMMARY PAGE**  
Click "Return to Task Summary Page" to continue the LST review process.

Thanks for your submission!  
We have sent your data to our production team for review.

[Return to Task Summary Page](#)

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

← BACK  
Example Property Name

Summary Documents Borrower

### Loan Trackers

#### Loan Status Tracker

- ✓ Loan Submission
  - ✓ Draft Created 04/29/2025
  - ✓ Loan Submitted 04/29/2025
- ✓ Quote
  - ✓ Quoted 04/29/2025
  - ✓ Quote Accepted 04/29/2025
- 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 07/07/2025
- 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
- CDE Checklist Review**
- Closing**
  - Closing Expected
  - Closed
  - Expected First Payment Date
  - First Payment Date
- Legal**
  - LIA Expected
  - LIA Delivered

### 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.

### Tasks

PENDING (31) COMPLETED (3)

#### Core Production Documents (1)

#### Underwriting Documents (30)

- Posted: 04/29/25  
OPTIGO LENDER  
Review Underwriting LST - Rent Collections  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER  
Review Underwriting LST - Rent Comps  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER  
Review Underwriting LST - Rent Roll  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER  
Borrower Due Diligence  
Updated: 4/29/25, 10:08 AM
- Posted: 04/29/25  
OPTIGO LENDER  
Organizational Chart - Borrower (DIGITAL)  
Updated: 4/29/25, 10:08 AM

**REVIEW RENT COLLECTIONS**  
Find the "Review Underwriting LST - Rent Collections" task in "Underwriting Documents".  
Click the ellipses and select "Review".

Freddie Mac OPTIGO LENDER

FREDDIE MAC OPTIGO LENDER

- REVIEW
- REUPLOAD
- DELETE

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

#### Collections

2022	GPR	Vacancy	Concessions	Bad Debt	Add Back Non Revenue	Normalized Bad Debt
January	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
February	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
March	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
June	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
July	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
August	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
September	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
October	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
November	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
December	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Invalid Date	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

2023	GPR	Vacancy	Concessions	Bad Debt	Add Back Non Revenue	Normalized Bad Debt
January	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
February	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
March	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
June	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
July	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
August	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
September	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
October	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
November	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
December	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**EDIT RENT COLLECTIONS**  
Review your Rent Collections data and make edits as needed.  
You can edit the values in any column by double clicking into the row.

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

← BACK

### Review Digital Collections

CANCEL SAVE SUBMIT

#### Collections

2022	GPR	Vacancy	Concessions	Bad Debt	Add Back Non Revenue	Normalized Bad Debt
January	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
February	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
March	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
June	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
July	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
August	<input type="text" value="45000"/>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
September	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
October	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
November	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
December	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Invalid Date	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

2023	GPR	Vacancy	Concessions	Bad Debt	Add Back Non Revenue	Normalized Bad Debt
January	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
February	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
March	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
June	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
July	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
August	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
September	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
October	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
November	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
December	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00



**EDIT RENT COLLECTIONS**  
Once you've updated your value, click into the white space to see the field updated.

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

← BACK

### Review Digital Collections

CANCEL SAVE **SUBMIT**

#### Collections

2022	GPR	Vacancy	Concessions	Bad Debt	Add Back Non Revenue	Normalized Bad Debt
January	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
February	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
March	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
June	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
July	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
August	\$45,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
September	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
October	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
November	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
December	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Invalid Date	\$45,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

2023	GPR	Vacancy	Concessions	Bad Debt	Add Back Non Revenue	Normalized Bad Debt
January	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
February	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
March	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
June	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
July	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
August	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
September	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
October	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
November	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
December	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**SUBMIT RENT COLLECTIONS**

Once you have finished editing & reviewing the Rent Collections hit "Submit".

Note: There is no undoing this action. You will need to reupload the Collections after clicking "Submit" to make any necessary updates/corrections.

✓ Success! Your changes have been saved. ✕

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

Collections

2022	GPR	Vacancy	Concessions	Bad Debt	Add Back Non Revenue	Normalized Bad Debt
January	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
February	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
March	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
June	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
July	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
August	\$45,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
September	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
October	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
November	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
December	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Invalid Date	\$45,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

2023	GPR	Vacancy	Concessions	Bad Debt	Add Back Non Revenue	Normalized Bad Debt
January	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
February	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
March	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
June	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
July	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
August	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
September	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
October	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
November	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
December	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**RETURN TO TASK SUMMARY PAGE**  
Click "Return to Tasklist" to continue the LST review process.

✓  
Thanks for your submission!  
We have sent your data to our underwriting team for review.  
[Return to Tasklist](#)

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

← BACK

Example Property Name

Summary Documents Borrower

### Loan Trackers

#### Loan Status Tracker

- ✓ Loan Submission
  - ✓ Draft Created 04/29/2025
  - ✓ Loan Submitted 04/29/2025
- ✓ Quote
  - ✓ Quoted 04/29/2025
  - ✓ Quote Accepted 04/29/2025
- 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 07/07/2025
- 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

##### CDE Checklist Review

##### Closing

- ⌚ Closing Expected
- Closed
- ⌚ Expected First Payment Date
- First Payment Date

##### Legal

- ⌚ LIA Expected
- LIA Delivered

### 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 RENT COMPS**

Find the "Review Underwriting LST - Rent Comps" task in "Underwriting Documents".

Click the ellipses and select "Review".

### Tasks

PENDING (30) COMPLETED (4)

#### Core Production Documents (1)

#### Underwriting Documents (29)

- Posted: 04/29/25  
OPTIGO LENDER  
**Review Underwriting LST - Rent Comps**  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER  
**Review Underwriting LST - Rent Roll**  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER  
**Borrower Due Diligence**  
Updated: 4/29/25, 10:03 AM
- Posted: 04/29/25  
OPTIGO LENDER  
**Organizational Chart - Borrower (DIGITAL)**  
Updated: 4/29/25, 10:03 AM
- Posted: 04/29/25  
OPTIGO LENDER  
**Upload Property Financial Statements Historical - Certified**  
Updated: 4/29/25, 10:03 AM
- Posted: 04/29/25  
**Unload Property Financial Statements Historical - Certified**










FREDDIE MAC OPTIGO LENDER

- REVIEW
- REUPLOAD
- DELETE

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

## Rent Comparables Analysis

+ Add New Property

PROPERTY	YEAR BUILT	UNITS	VACANCY	UNIT TYPE	UNIT SIZE (Sq Ft)	RENT/UNIT	ACTIONS
1 Oak Ridge	1995	120	5.00%	1/1	700 - 1000	\$1,200 - \$1,500	 
				2/1	800 - 1100	\$1,600 - \$1,900	
				3/2	900 - 1200	\$2,000 - \$2,300	
				Average	1,000	\$1,900	
2 River Park	2001	150	8.00%	1/1	600 - 1000	\$1,100 - \$2,000	 
				2/2	900 - 1300	\$2,100 - \$2,900	
				Average	800	\$1,750	
3 Meadow View	2008	100	2.00%	1/2	900 - 900	\$1,700 - \$1,700	 
				2/2	1300 - 1300	\$2,300 - \$2,300	
				Average	1,100	\$1,950	
4 Sunny Acres	2012	85	7.00%	1/1	900 - 900	\$1,900 - \$1,900	 
				2/2	1235 - 1235	\$2,800 - \$2,800	
				3/3	1402 - 1402	\$3,200 - \$3,200	
				Average	1,200	\$2,700	
5 Pine Crest	2015	110	10.00%	2/1	900 - 1400	\$1,700 - \$2,500	 
				3/2	900 - 1400	\$2,000 - \$2,500	
				Average	1,200	\$2,100	

**EDIT RENT COMPS**

You'll see all information about Rent Comparables pulled from the LST upload.

Edit an existing property's details by clicking the pencil icon.

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

### Edit Property



Property Name\*  
Oak Ridge

Address\*

City\*

Zip Code\*

Vacancy  
5.00%

Year Built  
1995

Average Unit Square Feet Number  
1,000

### EDIT RENT COMPS

Add a new unit type to the property by filling out the top row and clicking "Add New Unit".

Unit Type	Unit Size (Min / Max)	Rent/Unit (Min / Max)	ACTIONS
Bedroom / Bathroom	Min / Max	Min / Max	Add New Unit

Bedroom	Bathroom	Unit Size Min	Unit Size Max	Rent/Unit Min	Rent/Unit Max	ACTIONS
1	1	700	1000	1200	1500	
2	1	800	1100	1600	1900	
3	2	900	1200	2000	2300	

Or edit an existing unit type by clicking the pencil icon.

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

Rent Comparables Analysis

PROPERTY
1 Oak Ridge
2 River Park
3 Meadow View
4 Sunny Acres
5 Pine Crest

**EDIT RENT COMPS**

After clicking the pencil icon, the details will appear in the card below. You can edit any of the fields and click "Update Unit" to see the changes reflected in the chart for that unit type.

Property Name\*  
Oak Ridge

Address\*  
[Redacted]

STATE\*  
[Redacted]

Zip Code\*  
[Redacted]

Units\*  
120

Vacancy  
5.00%

Average Rent Amount  
\$1,900.00

Unit Square Feet Number  
[Redacted]

Unit Type	Unit Size (Min / Max)	Rent/Unit (Min / Max)	ACTIONS
1 / 1	700 / 1000	1200 / 1500	Update Unit

Bedroom	Bathroom	Unit Size Min	Unit Size Max	Rent/Unit Min	Rent/Unit Max	ACTIONS
1	1	700	1000	1200	1500	[Edit] [Delete]
2	1	800	1100	1600	1900	[Edit] [Delete]
3	2	900	1200	2000	2300	[Edit] [Delete]

CANCEL UPDATE

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

Rent Comparables Analysis

PROPERTY
1 Oak Ridge
2 River Park
3 Meadow View
4 Sunny Acres
5 Pine Crest

Edit Property



Property Name* Oak Ridge	Address*	City*
STATE*	Zip Code *	Year Built 1995
Units* 120	Vacancy 5.00%	Average Unit Square Feet Number 1,000
Average Rent Amount \$1,900.00		

You can see here the Rent/Unit Max is now updated from 1500 to 1600.

Unit Type	Unit Size (Min / Max)	Rent/Unit (Min / Max)
Bedroom / Bathroom	Min / Max	Min / Max

Bedroom	Bathroom	Unit Size Min	Unit Size Max	Rent/Unit Min	Rent/Unit Max	ACTIONS
1	1	700	1000	1200	1600	
2	1	800	1100	1600	1900	
3	2	900	1200			

**EDIT RENT COMPS**  
Click the blue "Update" button to save your changes of this property.

CANCEL UPDATE

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

← BACK

Review Underwriter LST - Rent Comps

CANCEL SAVE SUBMIT

Rent Comparables Analysis

+ Add New Property

PROPERTY	YEAR BUILT	UNITS	VACANCY	UNIT TYPE	UNIT SIZE (Sq Ft)	RENT/UNIT	ACTIONS
1 Oak Ridge	1995	120	5.00%	1/1	700 - 1000	\$1,200 - \$1,600	✎ 🗑
				2/1	800 - 1100	\$1,600 - \$1,900	
				3/2	900 - 1200	\$2,000 - \$2,300	
				Average	1,000	\$1,900	
2 River Park	2001	150	8.00%	1/1	600 - 1000	\$1,100 - \$2,000	✎ 🗑
				2/2	900 - 1300	\$2,100 - \$2,900	
				Average	800	\$1,750	
3 Meadow View	2008	100	2.00%	1/2	900 - 900	\$1,700 - \$1,700	✎ 🗑
				2/2	1300 - 1300	\$2,300 - \$2,300	
				Average	1,100	\$1,950	
4 Sunny Acres	2012	85	7.00%	1/1	900 - 900	\$1,900 - \$1,900	✎ 🗑
				2/2	1235 - 1235	\$2,800 - \$2,800	
				3/3	1402 - 1402	\$3,200 - \$3,200	
				Average	1,200	\$2,700	
5 Pine Crest	2015	110	10.00%	2/1	900 - 1400	\$1,700 - \$2,500	✎ 🗑
				3/2	900 - 1400	\$2,000 - \$2,500	
				Average	1,200	\$2,100	

**EDIT RENT COMPS**

You can also add new properties to the Analysis. Click the “+ Add New Property” button to start.

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

Rent Comparables Analysis

- PROPERTY
- 1 Oak Ridge
- 2 River Park
- 3 Meadow View
- 4 Sunny Acres
- 5 Pine Crest

+ Add New Property

- ACTIONS
- [Edit]
- [Delete]
- [Edit]
- [Delete]
- [Edit]
- [Delete]
- [Edit]
- [Delete]

**EDIT RENT COMPS**  
Fill in all details for the new property in the pop-up modal.

### Add New Property

Property Name\* Address\* City\*

STATE\* Zip Code\* Year Built

Units\* Vacancy Average Unit Square Feet Number

Average Rent Amount

Unit Type	Unit Size (Min / Max)	Rent/Unit (Min / Max)	ACTIONS			
Bedroom / Bathroom	Min / Max	Min / Max	Add New Unit			
Bedroom	Bathroom	Unit Size Min	Unit Size Max	Rent/Unit Min	Rent/Unit Max	ACTIONS
No results found						

CANCEL ADD PROPERTY

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

Rent Comparables Analysis

+ Add New Property

- PROPERTY
- 1 Oak Ridge
- 2 River Park
- 3 Meadow View
- 4 Sunny Acres
- 5 Pine Crest

- ACTIONS
- [Edit]
- [Delete]
- [Edit]
- [Delete]
- [Edit]
- [Delete]
- [Edit]
- [Delete]

### Add New Property

Property Name\*  
Test Property

Address\*  
123 Test Street

City\*  
Mclean

STATE\*  
VIRGINIA

Zip Code\*  
12345

Year Built  
2001

Units\*  
150

Vacancy  
8.00%

Average Unit Square Feet Number  
800

Average Rent Amount  
\$1,750.00

Unit Type	Unit Size (Min / Max)	Rent/Unit (Min / Max)	ACTIONS
1.0 / 1.0	600 / 1,000	1,100 / 2,000	<a href="#">Add New Unit</a>

Bedroom	Bathroom	Unit Size Min	Unit Size Max	Rent/Unit Min	Rent/Unit Max	ACTIONS
No results found						

CANCEL ADD PROPERTY

**EDIT RENT COMPS**  
Enter at least one unit type for the property and click "Add New Unit".

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

Rent Comparables Analysis

PROPERTY
1 Oak Ridge
2 River Park
3 Meadow View
4 Sunny Acres
5 Pine Crest

+ Add New Property

ACTIONS

### Add New Property

Property Name\*  
Test Property

Address\*  
123 Test Street

City\*  
Mclean

STATE\*  
VIRGINIA

Zip Code \*  
12345

Year Built  
2001

Units\*  
150

Vacancy  
8.00%

Average Unit Square Feet Number  
800

Average Rent Amount  
\$1,750.00

Unit Type	Unit Size (Min / Max)	Rent/Unit (Min / Max)	ACTIONS
Bedroom / Bathroom	Min / Max	Min / Max	Add New Unit

Bedroom	Bathroom	Unit Size Min	Unit Size Max	Rent/Unit Min	Rent/Unit Max	ACTIONS
1	1	600	1000	1100	2000	 

CANCEL ADD PROPERTY

**EDIT RENT COMPS**  
Click "Add Property" to update the analysis table with your new property.

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

Rent Comparables Analysis

+ Add New Property

PROPERTY	YEAR BUILT	UNITS	VACANCY	UNIT TYPE	UNIT SIZE (Sq Ft)	RENT/UNIT	ACTIONS
1 Oak Ridge	1995	120	5.00%	1/1	700 - 1000	\$1,200 - \$1,500	✎ 🗑
				2/1	800 - 1100	\$1,600 - \$1,900	
				3/2	900 - 1200	\$2,000 - \$2,300	
				Average	1,000	\$1,900	
2 River Park	2001	150	8.00%	1/1	600 - 1000	\$1,100 - \$2,000	✎ 🗑
				2/2	900 - 1300	\$2,100 - \$2,900	
				Average	800	\$1,750	
3 Meadow View	2008	100	2.00%	1/2	900 - 900	\$1,700 - \$1,700	✎ 🗑
				2/2	1300 - 1300	\$2,300 - \$2,300	
				Average	1,100	\$1,950	
4 Sunny Acres	2012	85	7.00%	1/1	900 - 900	\$1,900 - \$1,900	✎ 🗑
				2/2	1235 - 1235	\$2,800 - \$2,800	
				3/3	1402 - 1402	\$3,200 - \$3,200	
				Average	1,200	\$2,700	
5 Pine Crest	2015	110	10.00%	2/1	900 - 1400	\$1,700 - \$2,500	✎ 🗑
				3/2	900 - 1400	\$2,000 - \$2,500	
				Average	1,200	\$2,100	
6 Test Property 123 Test Street Mclean, VA 12345	2001	150	8.00%	1/1	600 - 1000	\$1,100 - \$2,000	✎ 🗑
				Average	800	\$1,750	

**EDIT RENT COMPS**

Your new property will be added to the bottom of the list.

Click to continue →

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

Rent Comparables Analysis

+ Add New Property

PROPERTY	YEAR BUILT	UNITS	VACANCY	UNIT TYPE	UNIT SIZE (Sq Ft)	RENT/UNIT	ACTIONS
1 Oak Ridge	1995	120	5.00%	1/1	700 - 1000	\$1,200 - \$1,500	
				2/1	800 - 1100	\$1,600 - \$1,900	
				3/2	900 - 1200	\$2,000 - \$2,300	
				Average	1,000	\$1,900	
2 River Park	2001	150	8.00%	1/1	600 - 1000	\$1,100 - \$2,000	
				2/2	900 - 1300	\$2,100 - \$2,900	
				Average	800	\$1,750	
3 Meadow View	2008	100	2.00%	1/2	900 - 900	\$1,700 - \$1,700	
				2/2	1300 - 1300	\$2,300 - \$2,300	
				Average	1,100	\$1,950	
4 Sunny Acres	2012	85	7.00%	1/1	900 - 900	\$1,900 - \$1,900	
				2/2	1235 - 1235	\$2,800 - \$2,800	
				3/3	1402 - 1402	\$3,200 - \$3,200	
				Average	1,200	\$2,700	
5 Pine Crest	2015	110	10.00%	2/1	900 - 1400	\$1,700 - \$2,500	
				3/2	900 - 1400	\$2,000 - \$2,500	
				Average	1,200	\$2,100	
6 Test Property 123 Test Street Mclean, VA 12345	2001	150	8.00%	1/1	600 - 1000	\$1,100 - \$2,000	
				Average	800	\$1,750	

✓ Success! Your changes have been saved. ✕

**SUBMIT RENT COMPS**

Once you have finished editing & reviewing the Rent Comps hit "Submit".

Note: There is no undoing this action. You will need to reupload the Rent Comps after clicking "Submit" to make any necessary updates/corrections.

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

Rent Comparables Analysis

+ Add New Property

PROPERTY	YEAR BUILT	UNITS	VACANCY	UNIT TYPE	UNIT SIZE (Sq Ft)	RENT/UNIT	ACTIONS
1 Oak Ridge	1995			1/1	700 - 1000	\$1,200 - \$1,500	✎ 🗑
				2/1	800 - 1100	\$1,600 - \$1,900	
				3/2	900 - 1200	\$2,000 - \$2,300	
2 River Park	2001			Average	1,000	\$1,900	✎ 🗑
				1/1	600 - 1000	\$1,100 - \$2,000	
				2/2	800 - 1300	\$2,100 - \$2,900	
3 Meadow View	2008	100	2.00%	Average	800	\$1,750	✎ 🗑
				1/2	900 - 900	\$1,700 - \$1,700	
				2/2	1300 - 1300	\$2,300 - \$2,300	
4 Sunny Acres	2012	85	7.00%	Average	1,100	\$1,950	✎ 🗑
				1/1	900 - 900	\$1,900 - \$1,900	
				2/2	1235 - 1235	\$2,800 - \$2,800	
5 Pine Crest	2015			3/3	1402 - 1402	\$3,200 - \$3,200	✎ 🗑
				Average	1,200	\$2,700	
				2/1	900 - 1400	\$1,700 - \$2,500	
6 Test Property 123 Test Street Mclean, VA 12345	2001			3/2	900 - 1400	\$2,000 - \$2,500	✎ 🗑
				Average	1,200	\$2,100	
				1/1	600 - 1000	\$1,100 - \$2,000	
				Average	800	\$1,750	

**RETURN TO TASK SUMMARY PAGE**  
Click "Return to Task Summary Page" to continue the LST review process.

✓  
Thanks for your submission!  
We have sent your data to our production team for review.  
[Return to Task Summary Page](#)

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

### Loan Trackers

#### Loan Status Tracker

- ✓ Loan Submission
  - ✓ Draft Created 04/29/2025
  - ✓ Loan Submitted 04/29/2025
- ✓ Quote
  - ✓ Quoted 04/29/2025
  - ✓ Quote Accepted 04/29/2025
- 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 07/07/2025
- 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
- CDE Checklist Review**
- Closing**
  - ⌚ Closing Expected
  - Closed
  - ⌚ Expected First Payment Date
  - First Payment Date
- Legal**
  - ⌚ LIA Expected
  - LIA Delivered

### 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.

### Tasks

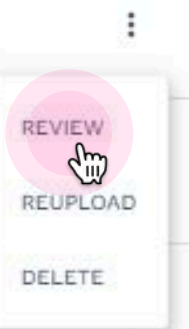
PENDING (29) COMPLETED (5)

#### Core Production Documents (1)

#### Underwriting Documents (28)

- Posted: 04/29/25  
OPTIGO LENDER  
**Review Underwriting LST - Rent Roll**  
Document Title: Initial UW LST  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER  
**Borrower Due Diligence**  
Updated: 4/29/25, 10:03 AM
- Posted: 04/29/25  
OPTIGO LENDER  
**Organizational Chart - Borrower (DIGITAL)**  
Updated: 4/29/25, 10:03 AM
- Posted: 04/29/25  
OPTIGO LENDER  
**Upload Property Financial Statements Historical - Certified**  
Updated: 4/29/25, 10:03 AM
- Posted: 04/29/25  
OPTIGO LENDER  
**Upload Property Financial Statements Historical - Certified**  
Updated: 4/29/25, 10:03 AM
- Posted: 04/29/25  
**Upload Payroll Schedule**

**REVIEW RENT ROLL**  
Find the "Review Underwriting LST - Rent Roll" task in "Underwriting Documents".  
Click the ellipses and select "Review".



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

← BACK

Review Updated Financials - Rent Roll

CANCEL SAVE SUBMIT

- 0 Total Error
- ✓ Rent Roll Summary
- ✓ Unit Type
- ✓ Rent Roll Analysis
- ✓ Commercial Rent Roll

Rent Roll Summary						
Residential Rent Summary						
Unit type	# of Units	Avg. Res. Sq Ft.	Avg. Contract Rent/Unit Type	Total Res. Sq Ft.	Monthly Res. GPR	Annual Res. GPR
Efficiency / Studio	31	385	\$1,221.00	11,935	\$37,860.00	\$454,320.00
1 Bedroom	141	685	\$1,488.00	96,585	\$209,783.00	\$2,517,396.00
2 Bedroom	75	980	\$1,700.00	73,500	\$127,463.00	\$1,529,556.00
3 Bedroom	1	1,150	\$2,000.00	1,150	\$2,000.00	\$24,000.00
<b>Total Residential</b>	<b>248</b>	<b>739</b>	<b>\$1,521.00</b>	<b>183,170</b>	<b>\$377,106.00</b>	<b>\$4,525,272.00</b>
Commercial Rent Summary						
Unit type	# of Units	Avg. Comm. Sq Ft.	Avg. Rent/SF/Year	Total Comm. Sq Ft.	Monthly Comm. GPR	Annual Comm. GPR
Commercial Space	0			0	\$0.00	\$0.00
<b>Total Commercial Space</b>	<b>0</b>			<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>
Rent Totals						
Unit type	Total # of Units	Total Avg. Sq Ft.	Total Avg. Rent/SF/Year	Total Total Sq Ft.	Total Monthly GPR	Total Annual GPR
	248	739	\$24.71	183,170	\$377,106.00	\$4,525,272.00
	0			0	\$0.00	\$0.00
	<b>248</b>	<b>739</b>	<b>\$24.71</b>	<b>183,170</b>	<b>\$377,106.00</b>	<b>\$4,525,272.00</b>

**RENT ROLL ERRORS**

The card on the left allows you to click through the Rent Roll Summary, Unit Type, Rent Roll Analysis, and Commercial Rent Roll.

The total number of errors will automatically display at the top of the card. If there are any errors found you will also see that number circled in red next to the header of the section that it applies to. Otherwise you will see a green checkmark to indicate no errors were found.

Click to continue →

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

← BACK

## Review Updated Financials - Rent Roll

CANCEL

SAVE

SUBMIT

0	Total Error
✓	Rent Roll Summary
✓	Unit Type
✓	Rent Roll Analysis
✓	Commercial Rent Roll

## Rent Roll Summary

## Residential Rent Summary

Unit type	# of Units	Avg. Res. Sq Ft.	Avg. Contract Rent/Unit Type	Total Res. Sq Ft.	Monthly Res. GPR	Annual Res. GPR
Efficiency / Studio	31	385	\$1,221.00	11,935	\$37,860.00	\$454,320.00
1 Bedroom	141	685	\$1,488.00	96,585	\$209,783.00	\$2,517,396.00
2 Bedroom	75	980	\$1,700.00	73,500	\$127,463.00	\$1,529,556.00
3 Bedroom	1	1,150	\$2,000.00	1,150	\$2,000.00	\$24,000.00
<b>Total Residential</b>	<b>248</b>	<b>739</b>	<b>\$1,521.00</b>	<b>183,170</b>	<b>\$377,106.00</b>	<b>\$4,525,272.00</b>

## Commercial Rent Summary

Unit type	# of Units	Avg. Comm. Sq Ft.	Avg. Rent/SF/Year	Total Comm. Sq Ft.	Monthly Comm. GPR	Annual Comm. GPR
Commercial Space	0			0	\$0.00	\$0.00
<b>Total Commercial Space</b>	<b>0</b>			<b>0</b>	<b>\$0.00</b>	<b>\$0.00</b>

## Rent Totals

Unit type	Total # of Units	Total Avg. Sq Ft.	Total Avg. Rent/SF/Year	Total Total Sq Ft.	Total Monthly GPR	Total Annual GPR
Total Residential	248	739	\$24.71	183,170	\$377,106.00	\$4,525,272.00
Total Commercial Space	0			0	\$0.00	\$0.00
<b>TOTALS</b>	<b>248</b>	<b>739</b>	<b>\$24.71</b>	<b>183,170</b>	<b>\$377,106.00</b>	<b>\$4,525,272.00</b>

**RENT ROLL SUMMARY**

The page will load on the “Rent Roll Summary”. This page is not editable, but will update and display any edits you make to the Unit Type, Rent Roll Analysis, and Commercial Rent Roll.

Click into the “Unit Type” row to see more details and edit information.

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

← BACK

### Review Updated Financials - Rent Roll

CANCEL SAVE SUBMIT

- Total Error
- ✓ Rent Roll Summary
- ✓ Unit Type
- ✓ Rent Roll Analysis
- ✓ Commercial Rent Roll

OL Designated Unit Type	# of Beds	# of Baths	Total Sq Ft.	Unit String	Delete
<input type="text" value="1.0"/>	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="text" value="685"/>	1 Bedroom / 1 Bathroom	
<input type="text" value="2.0"/>	<input type="text" value="2"/>	<input type="text" value="1"/>	<input type="text" value="980"/>	2 Bedroom / 1 Bathroom	
<input type="text" value="3.0"/>	<input type="text" value="0"/>	<input type="text" value="1"/>	<input type="text" value="385"/>	0 Bedroom / 1 Bathroom	
<input type="text" value="4.0"/>	<input type="text" value="3"/>	<input type="text" value="1"/>	<input type="text" value="1150"/>	3 Bedroom / 1 Bathroom	

Add New Unit Type

**UNIT TYPE DETAILS**  
Click into any field to edit.

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

← BACK  
Review Updated Financials - Rent Roll

CANCEL SAVE SUBMIT

- Total Error
- Rent Roll Summary
- Unit Type
- Rent Roll Analysis
- Commercial Rent Roll



**UNIT TYPE DETAILS**  
Here is an example of an error message when the unit type is changed. Changing the unit number back to 4.0 will remove these errors.

OL Designated Unit Type	# of Beds	# of Baths	Total Sq Ft.	Unit String	Delete
1.0	1	1	685	1 Bedroom / 1 Bathroom	
2.0	2	1	980	2 Bedroom / 1 Bathroom	
3.0	0	1	385	0 Bedroom / 1 Bathroom	
5.0	3	1	1150	3 Bedroom / 1 Bathroom	



Unit type must have a corresponding rent roll unit.

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

← BACK

### Review Updated Financials - Rent Roll

CANCEL SAVE SUBMIT

- Total Error
- ✓ Rent Roll Summary
- ✓ Unit Type
- ✓ Rent Roll Analysis
- ✓ Commercial Rent Roll

OL Designated Unit Type	# of Beds	# of Baths	Total Sq Ft.	Unit String	Delete
<input type="text" value="1.0"/>	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="text" value="685"/>	1 Bedroom / 1 Bathroom	
<input type="text" value="2.0"/>	<input type="text" value="2"/>	<input type="text" value="1"/>	<input type="text" value="980"/>	2 Bedroom / 1 Bathroom	
<input type="text" value="3.0"/>	<input type="text" value="0"/>	<input type="text" value="1"/>	<input type="text" value="385"/>	0 Bedroom / 1 Bathroom	
<input type="text" value="4.0"/>	<input type="text" value="3"/>	<input type="text" value="1"/>	<input type="text" value="1150"/>	3 Bedroom / 1 Bathroom	

Add New Unit Type

**UNIT TYPE DETAILS**  
You can add a new Unit Type to the table by clicking the "Add New Unit Type" button and filling in the details.

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

← BACK

### Review Updated Financials - Rent Roll

CANCEL SAVE SUBMIT

- Total Error
- Rent Roll Summary
- Unit Type
- Rent Roll Analysis
- Commercial Rent Roll



#### UNIT TYPE DETAILS

After filling in the details you will notice the same error message below the field and in the total error count. Click into Rent Roll Analysis to view the Rent Roll Units and remedy the error.

OL Designated Unit Type	# of Beds	# of Baths	Total Sq Ft.	Unit String	Delete
<input type="text" value="5.0"/>	<input type="text" value="3"/>	<input type="text" value="2"/>	<input type="text" value="2000"/>	3 Bedroom / 2 Bathroom	
<input type="text" value="1.0"/>	<input type="text" value="1"/>	<input type="text" value="1"/>	<input type="text" value="685"/>	1 Bedroom / 1 Bathroom	
<input type="text" value="2.0"/>	<input type="text" value="2"/>	<input type="text" value="1"/>	<input type="text" value="980"/>	2 Bedroom / 1 Bathroom	
<input type="text" value="3.0"/>	<input type="text" value="0"/>	<input type="text" value="1"/>	<input type="text" value="385"/>	0 Bedroom / 1 Bathroom	
<input type="text" value="4.0"/>	<input type="text" value="3"/>	<input type="text" value="1"/>	<input type="text" value="1150"/>	3 Bedroom / 1 Bathroom	

Unit type must have a corresponding rent roll unit.

Add New Unit Type

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

← BACK

Review Updated Financials - Rent Roll

CANCEL SAVE SUBMIT

- 1 Total Error
- ✓ Rent Roll Summary
- 1 Unit Type
- ✓ Rent Roll Analysis
- ✓ Commercial Rent Roll

Rent Roll Analysis

Row No.	Occupancy Status	Building #	Unit #	Unit Type	Student Group ID	Contract Rent	Concession	Employee Allowance	Model/Office	Subsidy	Vacancy
1			201	1.0		\$1,530.00					
2			202	2.0		\$1,795.00					
3			203	1.0		\$1,545.00					
4	VACANT		204	1.0							1350
5			205	2.0		\$1,675.00					
6			206	1.0		\$1,475.00					
7			207	1.0		\$1,575.00					
8			208	3.0		\$1,250.00					
9			209	1.0		\$1,350.00					
10			210	2.0		\$1,750.00					
11			211	1.0		\$1,450.00					
12			212	1.0		\$1,485.00					
13	VACANT		213	4.0							1225
14	VACANT		214	1.0							1375
15			215	2.0		\$1,775.00					
16			216	1.0		\$1,570.00					
17			217	1.0		\$1,525.00				\$1,004.00	
18			218	2.0		\$1,795.00					
19			219	1.0		\$1,545.00					
20			220	2.0		\$1,715.00				\$377.00	
21			221	1.0		\$1,495.00					
22			222	1.0		\$1,495.00				\$1,130.00	
23	VACANT		223	3.0							1225
<b>Total</b>						<b>\$338,741.00</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$68,560.39</b>	<b>38365</b>
<b>Total Units</b>						<b>224</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>64</b>	<b>24</b>
<b>% Unit Type</b>						<b>90.32%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>25.81%</b>	<b>9.68%</b>
<b>Avg. Rent/Mo.</b>						<b>\$1,512.24</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,071.26</b>	<b>1598.54</b>

**RENT ROLL ANALYSIS**  
 Click into the Unit that corresponds with the new unit type to change it.

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

← BACK

Review Updated Financials - Rent Roll

CANCEL

SAVE

SUBMIT

- ❌ Total Error
- ✓ Rent Roll Summary
- ✓ Unit Type
- ✓ Rent Roll Analysis
- ✓ Commercial Rent Roll

Rent Roll Analysis

Row No.	Occupancy Status	Building #	Unit #	Unit Type	Student Group ID	Contract Rent	Concession	Employee Allowance	Model/Office	Subsidy	Vacancy
1			201	1.0		\$1,530.00					
2			202	2.0		\$1,795.00					
3			203	1.0		\$1,545.00					
4	VACANT		204	1.0							1350
5			205	2.0		\$1,675.00					
6			206	1.0		\$1,475.00					
7			207	1.0		\$1,575.00					
8			208	3.0		\$1,250.00					
9			209	1.0		\$1,350.00					
10			210	2.0		\$1,750.00					
11			211	1.0		\$1,450.00					
12			212	1.0		\$1,485.00					
13	VACANT		213	5.0							1225
14	VACANT		214	1.0							1375
15			215	2.0		\$1,775.00					
16			216	1.0		\$1,570.00					
17			217	1.0		\$1,525.00				\$1,004.00	
18			218	2.0		\$1,795.00					
19			219	1.0		\$1,545.00					
20			220	2.0		\$1,715.00				\$377.00	
21			221	1.0		\$1,495.00					
22			222	1.0		\$1,495.00				\$1,130.00	
23	VACANT		223	3.0							1225
<b>Total</b>						<b>\$338,741.00</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$68,560.39</b>	<b>38365</b>
<b>Total Units</b>						<b>224</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>64</b>	<b>24</b>
<b>% Unit Type</b>						<b>90.32%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>25.81%</b>	<b>9.68%</b>
<b>Avg. Rent/Mo.</b>						<b>\$1,512.24</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,071.26</b>	<b>1598.54</b>

**RENT ROLL ANALYSIS**

Notice that the error icons and notifications are now back to green checks, indicating the discrepancy has been resolved.

Click into the Commercial Rent Roll tab.

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

← BACK

Review Underwriter LST - Rent Roll

CANCEL SAVE SUBMIT

- 0 Total Error
- ✓ Rent Roll Summary
- ✓ Unit Type
- ✓ Rent Roll Analysis
- ✓ Commercial Rent Roll

Commercial Rent Roll

Row No.	Occupancy Status	Tenant Name	Business Type	Lease Type	Lease Start Date	Lease Exp. Date	Lease Term (Years)	Sq. Ft	\$/Unit/Month	\$/Sq. Ft/Month	Concession	Comments / Rent Escalator
1			Retail	Net	3/15/16	3/31/26	10	734	\$3,099.00	\$4.22		
2			Retail	Net	5/1/16	9/1/26	10	12904	\$18,582.70	\$1.44		

**COMMERCIAL RENT ROLL**

Commercial Rent Roll data will be displayed on the last tab if applicable.

Click to continue →

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

- 0 Total Error**
- ✓ Rent Roll Summary
- ✓ Unit Type
- ✓ Rent Roll Analysis
- ✓ Commercial Rent Roll

Commercial Rent Roll

Row No.	Occupancy Status	Tenant Name	Business Type	Lease Type	Lease Start Date	Lease Exp. Date	Lease Term (Years)	Sq. Ft	\$/Unit/Month	\$/Sq. Ft/Month	Concession	Comments / Rent Escalator
1			Retail	Net	3/15/16	3/31/26	10	734	\$3,099.00	\$4.22		
2			Retail	Net	5/1/16	9/1/26	10	12904	\$18,582.70	\$1.44		

**SUBMIT RENT ROLL**

Once you have finished editing & reviewing the Rent Roll hit "Submit".

Note: There is no undoing this action. You will need to reupload the Rent Roll after clicking "Submit" to make any necessary updates/corrections.

✓ Success! Your changes have been saved. ✕

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

- Total Error
- ✓ Rent Roll Summary
- ✓ Unit Type
- ✓ Rent Roll Analysis
- ✓ Commercial Rent Roll

Commercial Rent Roll

Row No.	Occupancy Status	Tenant Name	Business Type	Lease Type	Lease Start Date	Lease Exp. Date	Lease Term (Years)	Sq. Ft.	\$/Unit/Month	\$/Sq. Ft/Month	Concession	Comments/Rent Escalation
---------	------------------	-------------	---------------	------------	------------------	-----------------	--------------------	---------	---------------	-----------------	------------	--------------------------

**RETURN TO TASK SUMMARY PAGE**  
Click "Return to Task Summary Page" to continue the LST review process.

✓  
Thanks for your submission!  
We have sent your data to our production team for review.  
[Return to Task Summary Page](#)

No Rows To Show

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

← BACK  
Example Property Name

Summary Documents Borrower

### Loan Trackers

#### Loan Status Tracker

- ✓ Loan Submission
  - ✓ Draft Created 04/29/2025
  - ✓ Loan Submitted 04/29/2025
- ✓ Quote
  - ✓ Quoted 04/29/2025
  - ✓ Quote Accepted 04/29/2025
- 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 07/07/2025
- 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

##### CDE Checklist Review

##### Closing

- Closing Expected
- Closed
- Expected First Payment Date
- First Payment Date

##### Legal

- LIA Expected
- LIA Delivered

### 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.

**VIEW COMPLETED TASKS**  
Once you have finished reviewing, editing, and submitting all 5 tasks, navigate to the "Completed" tab on the Task List.

### Tasks

PENDING (28) COMPLETED (6)

#### Core Production Documents (1)

#### Underwriting Documents (27)

FREDDIE MAC OPTIGO LENDER

Posted: 04/29/25 OPTIGO LENDER	Borrower Due Diligence Updated: 4/29/25, 10:03 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Organizational Chart - Borrower (DIGITAL) Updated: 4/29/25, 10:03 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Upload Property Financial Statements Historical - Certified Updated: 4/29/25, 10:03 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Upload Property Financial Statements Historical - Certified Updated: 4/29/25, 10:03 AM	⋮
Posted: 04/29/25 OPTIGO LENDER	Upload Payroll Schedule Updated: 4/29/25, 10:03 AM	⋮

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

← BACK  
Example Property Name

Summary Documents Borrower

### Loan Trackers

#### Loan Status Tracker

- ✔ Loan Submission
  - ✔ Draft Created 04/29/2025
  - ✔ Loan Submitted 04/29/2025
- ✔ Quote
  - ✔ Quoted 04/29/2025
  - ✔ Quote Accepted 04/29/2025
- 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 07/07/2025
- 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
- CDE Checklist Review**
- Closing**
  - 🕒 Closing Expected
  - Closed
  - 🕒 Expected First Payment Date
  - First Payment Date
- Legal**
  - 🕒 LIA Expected
  - LIA Delivered

### 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.

**VIEW COMPLETED TASKS**  
 You'll find all 5 review tasks you just completed in "Underwriting Documents".  
 Click "View" to see your submitted financials.

### Tasks

PENDING (28) COMPLETED (6)

▼ Core Production Documents (0)

▲ Underwriting Documents (6)

✔ Review Underwriting LST - Rent Roll Document Title: Initial UW LST Updated: 4/29/25, 3:59 PM	MF102383	<a href="#">VIEW</a>
✔ Review Underwriting LST - Rent Comps Document Title: Initial UW LST Updated: 4/29/25, 2:01 PM	MF102383	<a href="#">VIEW</a>
✔ Review Underwriting LST - Rent Collections Document Title: Initial UW LST Updated: 4/29/25, 11:54 AM	MF102383	<a href="#">VIEW</a>
✔ Review Underwriting LST - Sales Comps Document Title: Initial UW LST Updated: 4/29/25, 11:47 AM	MF102383	<a href="#">VIEW</a>
✔ Review Underwriting LST - I&E Document Title: Initial UW LST Updated: 4/29/25, 11:17 AM	MF102383	<a href="#">VIEW</a>

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

Rent Comparables Analysis

PROPERTY	YEAR BUILT	UNITS	VACANCY	UNIT TYPE	UNIT SIZE (Sq Ft)	RENT/UNIT
1 Oak Ridge	1995	120	5.00%	1/1	700 - 1000	\$1,200 - \$1,500
				2/1	800 - 1100	\$1,600 - \$1,900
				3/2	900 - 1200	\$2,000 - \$2,300
				Average	1,000	\$1,900
2 River Park	2001	150	8.00%	1/1	600 - 1000	\$1,100 - \$2,000
				2/2	900 - 1300	\$2,100 - \$2,900
				Average	800	\$1,750
3 Meadow View	2008	100	2.00%	1/2	900 - 900	\$1,700 - \$1,700
				2/2	1300 - 1300	\$2,300 - \$2,300
				Average	1,100	\$1,950
4 Sunny Acres	2012	85	7.00%	1/1	900 - 900	\$1,900 - \$1,900
				2/2	1235 - 1235	\$2,800 - \$2,800
				3/3	1402 - 1402	\$3,200 - \$3,200
				Average	1,200	\$2,700
5 Pine Crest	2015	110	10.00%	2/1	900 - 1400	\$1,700 - \$2,500
				3/2	900 - 1400	\$2,000 - \$2,500
				Average	1,200	\$2,100
6 Test Property 123 Test Street McLean, VA 12345	2001	150	8.00%	1/1	600 - 1000	\$1,100 - \$2,000
				Average	800	\$1,750

**VIEW COMPLETED TASKS**

Note that you are able to view your submitted financials, but you are not able to edit.

Hit "Close" to return to the task list.

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

← BACK

Summary Documents Borrower

### Loan Trackers

#### Loan Status Tracker

- Loan Submission
  - ✓ Draft Created 12/05/2025
  - ✓ Loan Submitted 12/05/2025
- Quote
  - ✓ Quoted 12/05/2025
  - ✓ Quote Accepted 12/05/2025
- Underwriting Package
  - ⌚ UW Package Expected 12/05/2025
  - ✓ UW Package Submitted 12/05/2025
- Letter of Commitment
  - ⌚ Draft Commitment Expected 12/05/2025
  - Draft Commitment Delivered
  - ⌚ Final Commitment Expected 12/05/2025
  - Final Commitment Signed
  - Final Commitment Countersigned
- Lock
  - ⌚ Lock Expected 12/05/2025
  - Locked
  - ⌚ Spread Hold Expiration 02/10/2026
- Funding
  - ⌚ Final Delivery Package Required (MDD)
  - Final Delivery Package Received
  - Funded

#### Sub-Tracker

- Handoff
  - Treasury Floor Date
  - Kickoff Call 12/05/2025
  - Index Locked
- Inspection
  - ⌚ Lender Scheduled Inspection 12/05/2025
  - Lender Actual Inspection
  - ⌚ FM Scheduled Inspection 12/05/2025
  - FM Actual Inspection
- Credit Approval
- CDE Checklist Review
- Closing
  - ⌚ Closing Expected 12/05/2025
  - Closed 12/05/2025
  - ⌚ Expected First Payment Date 02/01/2026
  - First Payment Date 12/05/2025
- Legal
  - ⌚ LIA Expected 12/05/2025
  - LIA Delivered 12/05/2025

### LENDER SCENARIO SELECTION

After the Underwriter LST is complete, a task called "Confirm My Scenario" will appear.

By clicking "Start" you will be able to choose your preferred quote scenario directly in the system instead of relying on offline communication.

#### Deal Team Members

Freddie Mac

Primary Producer	--
Secondary Producer	--
Primary Production Analyst	--
Secondary Production Analyst	--
Primary Underwriter	--

Diverse Borrower Certification BULK UPLOAD CREATE NEW

#### Tasks

PENDING (27) COMPLETED (6)

##### Core Production Documents (1)

##### Underwriting Documents (26)

FREDDIE MAC OPTIGO LENDER

Posted: 12/05/25 Confirm My Scenario Updated: 12/5/25, 10:38 AM

START

Posted: 12/05/25 Upload Property Financial Statements Historical - Certified Updated: 12/5/25, 10:27 AM

Posted: 12/05/25 Upload Property Financial Statements Historical - Certified Updated: 12/5/25, 10:27 AM

Posted: 12/05/25 Upload Payroll Schedule

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

← BACK

### Confirm my Scenario

Cancel

#### Quotes

QUOTE ACCEPTED

\$9,400,000 . Fixed 12/05/2025

50% 1.6x 10.00/2.00 yr 0.80 ★

QUOTE ACCEPTED

\$12,220,000 . Fixed 09/19/2025

65% 1.25x 5.00/2.00 yr 1.34 ★

### LENDER SCENARIO SELECTION

Select a Quote from the left-hand side to see details.

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

← BACK  
Confirm my Scenario

Cancel Submit

Quotes

QUOTE ACCEPTED

\$9,400,000 . Fixed 12/05/2025

50% 1.6x 10.00/2.00 yr 0.80 ★

QUOTE ACCEPTED

\$12,999,000 . Fixed 12/05/2025

50% 1.6x 10.00/2.00 yr 0.80 ★

Revised Scenario

ⓘ This is not a quote. Editing the following attribute will not change the original quoted scenario.

Pricing and Parameters

Loan Amount	\$9,400,000.00
Sizing Treasury	5%
Servicing Fee	0.12%
Gross Spread	0.92%
Actual DCR	5.219

UW Assumptions

NOI Source	Test UW LST ▼
NOI Amount	\$3,499,542

**LENDER SCENARIO SELECTION**

You'll be able to revise the Scenario by editing the Loan Amount, Sizing Treasury, Servicing Fee, and NOI Source.

Once satisfied with the scenario details, click "Submit".

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

← BACK  
Confirm my Scenario

Cancel Submit

Quotes

QUOTE ACCEPTED  
\$9,400,000 . Fixed 12/05/2025  
50% 1.6x 10.00/2.00 yr 0.80 ★

QUOTE ACCEPTED  
\$12,999,000 . Fixed 12/05/2025  
50% 1.6x 10.00/2.00 yr 0.80 ★

Revised Scenario

ⓘ This is not a quote. Editing the following attribute will not change the original quoted scenario.

Pricing and Parameters

Loan Amount	\$9,400,000.00
Sizing Treasury	5%
Servicing Fee	0.12%
Gross Spread	0
Actual DCB	5

UW Assumptions

Test UW LST ▼  
\$3,499,542

**LENDER SCENARIO SELECTION**  
A pop-up modal will ask you to confirm your submission. Click "Submit" again.  
Note: This action cannot be undone.

**Submit Confirmation?** X

Are you sure you would like to submit the Confirm My Scenario Task?

CANCEL SUBMIT

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

← BACK  
Confirm my Scenario

Cancel Submit

Quotes

QUOTE ACCEPTED  
\$9,400,000 . Fixed 12/05/2025  
50% 1.6x 10.00/2.00 yr 0.80 ★

QUOTE ACCEPTED  
\$12,999,000 . Fixed 12/05/2025  
50% 1.6x 10.00/2.00 yr 0.80 ★

Revised Scenario

ⓘ This is not a quote. Editing the following attribute will not change the original quoted scenario.

Pricing and Parameters

Loan Amount	\$9,400,000.00
Sizing Treasury	5%
Servicing Fee	0.12%
Gross Spread	0.92%
Actual DCR	5.219

UW Assumptions

NOI Source	Test UW LST ▼
NOI Amount	\$3,499,542

✔ Thank you for your submission!

Back to task page

**LENDER SCENARIO SELECTION**

After submitting, click "Back to task page".

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

← BACK  
Example Property Name (20013939)

Summary Documents Borrower

Loan Trackers

Loan Status Tracker

- ✓ Loan Submission
  - ✓ Draft Created 04/29/2025
  - ✓ Loan Submitted 04/29/2025
- ✓ 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 07/07/2025
- Funding
  - Transferred to Purchase
  - 🕒 Final Delivery Package Required (MDD)
  - Final Delivery Package Received
  - Funded

Sub-Tracker

- Handoff
  - Treasury Floor Date
  - Kickoff Call
- Credit Approval
  - 🕒 Final Approval Submission Expected
  - Final Approval Submitted
  - Final Approved
- CDE Checklist Review
- Closing
  - 🕒 Closing Expected
  - Closed
  - 🕒 Expected First Payment Date
  - First Payment Date
- Legal
  - 🕒 LIA Expected
  - LIA Delivered

VIEW DOCUMENTS

You can view your uploaded LST by going to the "Documents" tab.

Summary Info

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

Deal Team Members

Freddie Mac Optigo Lender

No deal team members.

Tasks

PENDING (33) COMPLETED (1)

Core Production Documents (1)

Underwriting Documents (32)

- Posted: 04/29/25  
OPTIGO LENDER Processing Underwriting LST Data - Sales Comps  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER Processing Underwriting LST Data - Rent Roll  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER Processing Underwriting LST Data - I&E  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER Processing Underwriting LST Data - Rent Collections  
Updated: 4/29/25, 10:50 AM
- Posted: 04/29/25  
OPTIGO LENDER Processing Underwriting LST Data - Rent Comps  
Updated: 4/29/25, 10:50 AM

Diverse Borrower Certification BULK UPLOAD CREATE NEW

FREDDIE MAC OPTIGO LENDER

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

### Documents

Document Q&A Download All

Type	Title	File Name	Activity
UW LST Upload	Initial UW LST	Conventional UW LST (6).xslm	Uploaded by: xslm   4/29/25, 10:50 AM 

1 - 1 of 1 items

First < 1 > Last

10 items per page

### VIEW DOCUMENTS

You can download and view the file you uploaded by navigating to the Documents tab and clicking the download icon.

Any additional LST or financial documents you upload will appear here as well.

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

← BACK  
Example Property Name

Summary Documents Borrower

### Loan Trackers

#### Loan Status Tracker

- ✔ Loan Submission
  - ✔ Draft Created 04/29/2025
  - ✔ Loan Submitted 04/29/2025
- ✔ Quote
  - ✔ Quoted 04/29/2025
  - ✔ Quote Accepted 04/29/2025
- 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 07/07/2025
- 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

##### CDE Checklist Review

##### Closing

- 🕒 Closing Expected
- Closed
- 🕒 Expected First Payment Date
- First Payment Date

##### Legal

- 🕒 LIA Expected
- LIA Delivered

### Summary Info

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

### Deal Team Members

Freddie Mac Optigo Lender

No deal team members.

### Tasks

PENDING (28) COMPLETED (6)

- ▼ Core Production Documents (1)
- ▼ Underwriting Documents (27)
- ▼ Commitment Documents (0)

Diverse Borrower Certification

📤 BULK UPLOAD

CREATE NEW

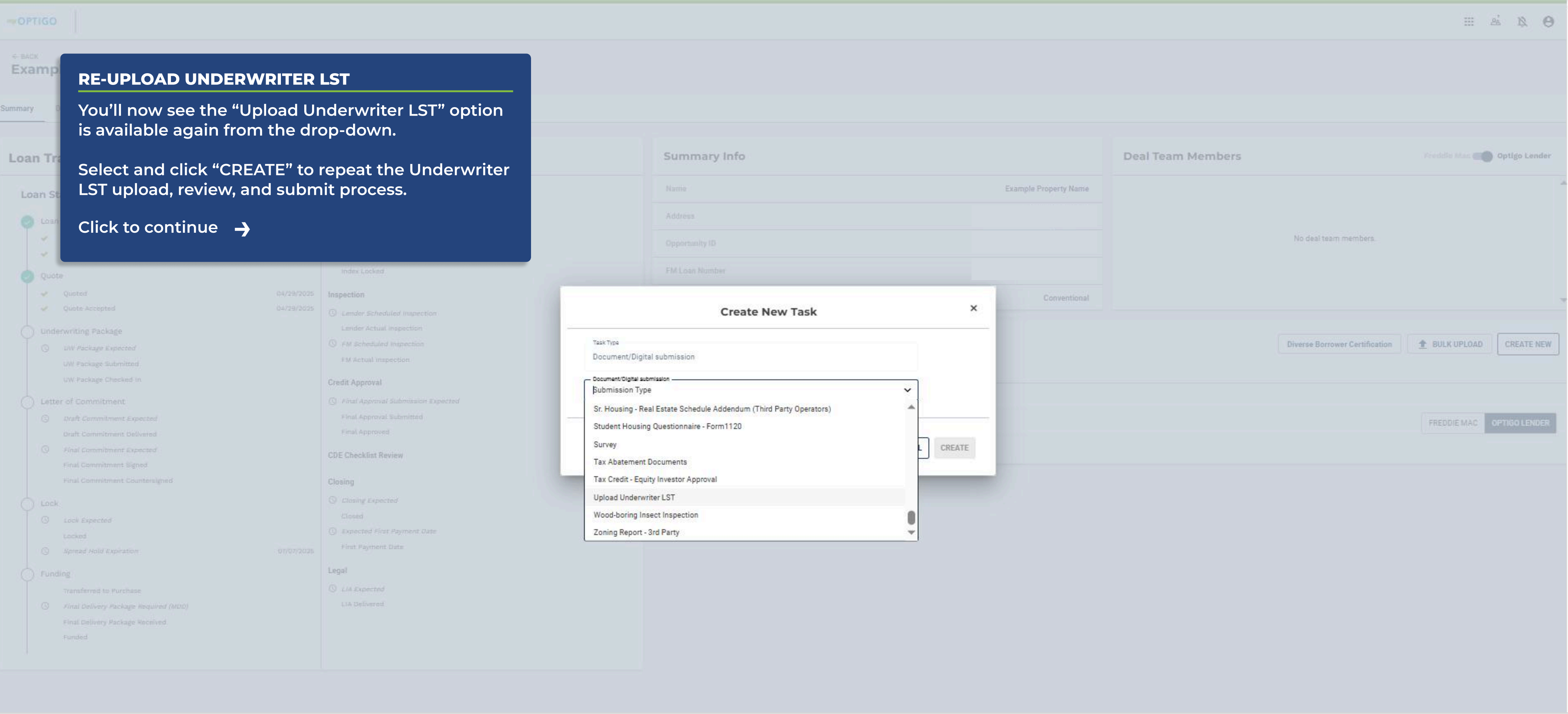
FREDDIE MAC OPTIGO LENDER

## RE-UPLOAD UNDERWRITER LST

At this time you are able to re-upload your Underwriter LST if needed.

Click "Create New" Button.

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



**RE-UPLOAD UNDERWRITER LST**

You'll now see the "Upload Underwriter LST" option is available again from the drop-down.

Select and click "CREATE" to repeat the Underwriter LST upload, review, and submit process.

Click to continue →

**Create New Task**

Task Type  
Document/Digital submission

Document/Digital submission  
Submission Type

- Sr. Housing - Real Estate Schedule Addendum (Third Party Operators)
- Student Housing Questionnaire - Form1120
- Survey
- Tax Abatement Documents
- Tax Credit - Equity Investor Approval
- Upload Underwriter LST
- Wood-boring Insect Inspection
- Zoning Report - 3rd Party

CREATE

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





You have reached the end of this training.

[Click to Return to Slide 1.](#)