July 2025

##### Investor Reporting

myOptigo® User Guide

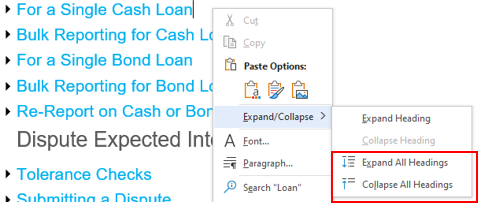
DATA CLASSIFICATION

# Quick Use Tips

### To view content: Click the arrow by the blue header to expand that section. Click the arrow again to close the section.



### To expand/collapse all sections: Right click on a header, go to Expand/Collapse, select the appropriate option.



### To read the screenshots: Match the numbered list item description to the number in each screenshot.

*This document is protected from modification or manipulation.*

# Reporting Basics

## Cash Loans Reporting Checklist

Please note the following checklist while reporting on Cash Loans in myOptigo®.

**User Interface Reporting (Loan-Level/manual reporting)**

* Principal and Interest
* Payoff Reporting (all types including securitization transfers)
  + Servicers must submit a payoff request to the [Loan Accounting Payoff Team](mailto:mfopsloanacctpayoffs@freddiemac.com) before attempting to report any payoff.
* Dispute Freddie Mac Expected Interest
* Delinquency Reporting (first three business days of the month)

**Bulk Upload Reporting**

The following fields must be reported via the Bulk Upload file option:

* Late fee
* Default interest
* Interest on arrears
* Capitalized items
* Noncash principal (non-payoff activity)
* Additional principal (non-payoff activity)
* Prepayment premium (non-payoff activity)

## Reporting Reminders

**Reporting Window**

Starts: Second calendar day of month (recommendation to begin no earlier than 6:00 a.m. ET)

Ends: Second to last business day of the month (window closes at 8:00 p.m. ET)

*Reporting Window example: July 2, 2020 through July 30, 2020*

**Monthly P&I Reporting**

User can only report monthly principal & interest payments (P&I) for the current cycle (i.e., July transaction dates should be June 16, 2022 through July 15, 2022).

**Payoffs**

Payoffs that occur on any day of the current month can be reported during the Reporting Window for the month. Note that payoffs are dependent on monthly reporting being completed. The system will not allow you to report a payoff otherwise.

Refer to the [best practices document](https://mf.freddiemac.com/docs/myoptigo_investor_reporting_best_practices.pdf) for more details on payoffs.

# Search/Navigation

## Search for Cash or Bond Loans

The search bar can be found at the top of your myOptigo Portfolios homepage.

Search for a **cash loan or view cash loan history** by entering the Freddie Mac Loan Number, Servicer Loan Number or property address in the search bar. Follow these guidelines:

* Enter the Loan Number exactly, otherwise no results will be found.
* Do not use preceding zeros when searching by Servicer Loan Number.

Search for a **bond loan** **or view bond loan history** by entering the Freddie Mac Loan Number. You must enter the Loan Number exactly, otherwise no results will be found.

***Search for:***





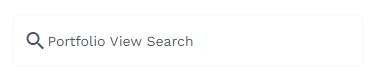
***Search Results:***

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## Portfolio View Search for Active Loans

Use the Portfolio View Search bar to find a cash or bond loan in the portfolio.



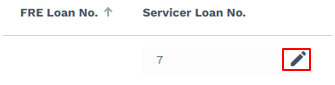
1. Search for active cash loan by entering the FRE Loan No., Servicer Loan No., Servicer Principal, Expected Interest, Reporting Due Date, Date Collected, Beginning UPB, Ending UPB, Paid Through Date or LLR Status.
2. Search for a bond loan by entering the FRE Loan No., Servicer Loan No., UPB, Paid Through Date, Last Reported Date, Total Expected Fees or Status.

Follow these guidelines:

* A minimum of three characters must be entered in the search bar.
* When searching for a dollar value, you must enter the commas and decimal points as applicable, i.e., entering “1,000” versus “1000” will not yield the same result.
* Do not enter the preceding zeros when searching by Servicer Loan Number.

## Modify Servicer Loan Number

The Servicer Loan Number can be modified for cash and bond loans on the Portfolio View page or the Loan/Bond Details page.



Hover over the Servicer Loan Number and click on the pencil icon to edit the field. Up to 20 permittable characters can be entered. Permitted characters are:

* All letters
* All numbers
* Special characters like periods (.), semi-colons (;), colons (:), asterisks (\*) and dashes (-), including spaces

**Note:** Servicer Loan Numbers cannot be modified for loans or bonds that are paid off.

# Monthly Reporting

## For a Single Cash Loan

Complete monthly reporting on the Portfolio View page or the Loan Details page.

1. Validate the Expected Interest.
2. Enter the Servicer Principal.
3. Enter the Date Collected. **Note:** Date Collected can range from the 16th of the prior month to the 15th of the current month and cannot be greater than today’s date.
   * Example 1: If today is March 12, the Date Collected can range from February 16 to March 12.
   * Example 2: If today is March 20, the Date Collected can range from February 16 to March 15.
4. If applicable, complete these fields (only available on the Loan Details page): Additional Principal, Late Fee, Default Interest, Capitalized Items, Interest on Arrears, Negative Amortization, Noncash Writedown, Prepayment Premium.
5. Click the Report button or select Report from the Report drop-down.
6. When a loan is reported, the Paid Through date will roll forward one month, and the LLR Status will update to Reported.
7. The Remittance Amount will be updated after reporting based on the values reported for the monthly payment.

***Portfolio View Page:***

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***Loan Details Page:***

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A screenshot of a computer

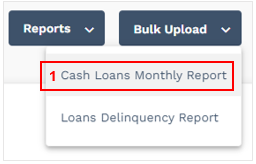
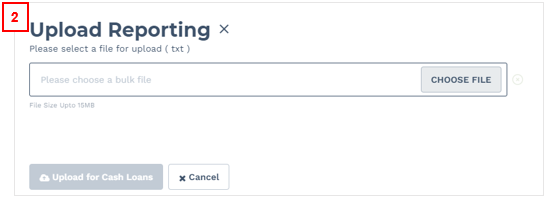
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**Other Options**

* If the payment for the loan was not received, select **Report Payment as Not Received** from the Report drop-down.
  + Report Payment as Not Received will update the LLR Status to Reported, but the rest of the payment information in myOptigo will remain the same, including the Paid Through date.
* If the Expected Interest displayed is not correct according to your records, select **Dispute Expected** from the Report drop-down.
* Reporting on Newly Funded Loans is not expected, and Expected Interest may be $0.00.

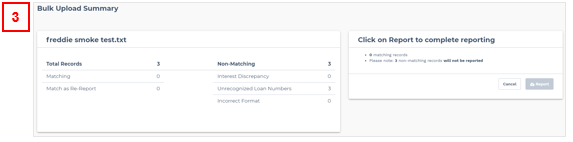
Please see the Appendix: [When to Expect Reporting on Newly Funded Loans](#_When_to_Expect) for more details.

## Bulk Reporting for Cash Loans

1. Click the Bulk Upload button and select Cash Loans Monthly Report.
2. Upload the file with the applicable loan information. The following file types are now allowed for Bond loans:
   1. .txt
   2. .csv
   3. .xlsx
   4. .xls

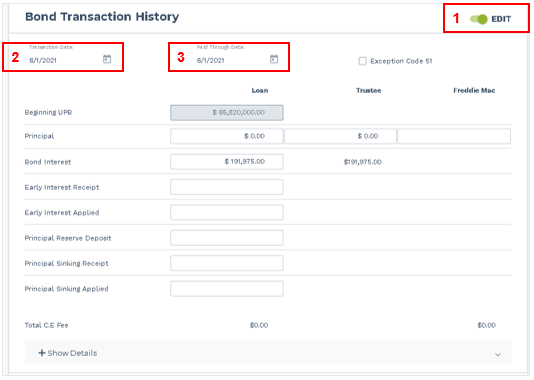
*Note: Refer to the Appendix for more information on the file types*



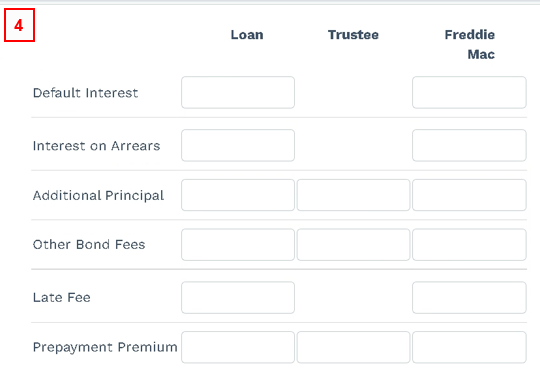
1. After the file is uploaded, the Bulk Upload Summary page will display showing the number of Matching Records and Non-Matching Records. From here, you have two options:
   * Report only the matching records. The non-matching records will remain open.
   * Update the non-matching records prior to reporting and report all records at once.
2. The Non-Matching Records with an Interest Discrepancy are displayed on the page. If the S/S Interest is correct and the FRE Expected Interest is not correct, select the three dots to Dispute Expected. **Note:** This will take you to the Dispute Path ([see Dispute Expected Interest for Loans](#_Dispute_Expected_Interest))
3. The Non-Matching Records that have unrecognized loan numbers or are in incorrect format will not be shown. To find those records, closely look through the Open records and confirm the loan number is correct, and the data is in the correct format.
4. Click the Report button to report on all matching records. The LLR Status of all loans will update to Reported.

## For a Single Bond Loan

Complete monthly reporting on a single bond loan only on the Bond Details page. This is commonly referred to as reporting through the user interface (UI).



1. Under Bond Transaction History, click the “Edit” toggle. All reportable fields will display as editable.
2. Enter the Transaction Date. This is required if the dollar amount changes for either Principal and/or Interest. **Note:** Transaction Date can range from the 16th of the prior month to the 15th of the current month and cannot be greater than today’s date.
   * Example 1: If today is March 12, the Transaction Date can range from February 16 to March 12.
   * Example 2: If today is March 20, the Transaction Date can range from February 16 to March 15.
3. Enter Paid Through Date (required field).



1. If applicable, enter the Principal, Bond Interest, Early Interest Receipt, Early Interest Applied, Principal Reserve Deposit, Principal Sinking Receipt, Principal Sinking Applied, Default Interest, Interest on Arrears, Additional Principal, Other Bond Fees, Late Fees and Prepayment Premium. **Note:** Re-reporting via bulk will override anything that’s already been reported through the UI.

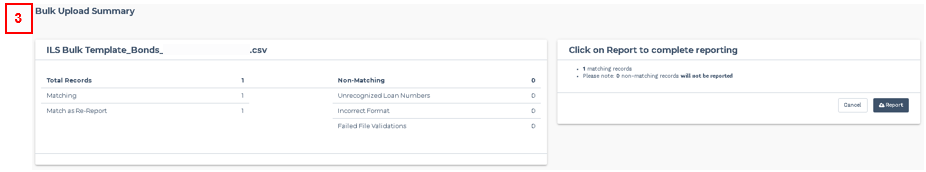
You can also report Alternate Balance Amounts for bond fees by expanding the Show Details section. **Note:** Fees can only be reported if there is an expected fee. Otherwise, leave the field blank.

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If a reported value isn’t correct, the incorrect field will be outlined in red. Hover over the field to view the error message. The bottom of the page will also show the total number of errors identified when reporting.

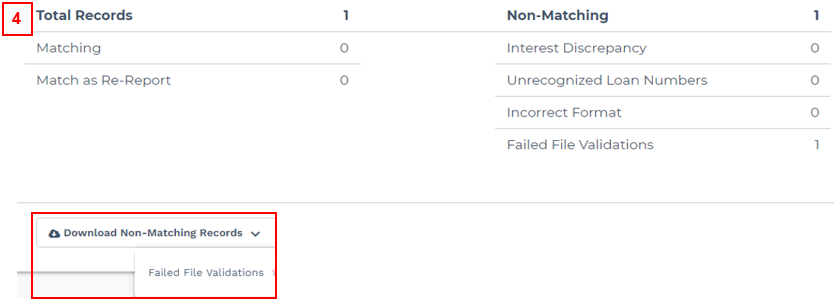
## Bulk Reporting for Bond Loans



1. Click the Bulk Upload button and select Bond Loans Monthly Report from the drop-down.
2. Upload the file with the applicable information. The following file types are now allowed for Bond loans:
   1. .csv
   2. .xlsx
   3. .xls

*Note: Refer to the Appendix for more information on the file types*

1. After the file is uploaded, the Bulk Upload Summary page will display showing the number of Matching Records and Non-Matching Records. From here, you have two options:
   * Report only the matching records. The non-matching records will remain open.
   * Update the non-matching records prior to reporting and report all records at once.



1. Non-Matching Records are categorized by Unrecognized Loan Numbers, Incorrect Format and Failed File Validations. Select the applicable Download file to determine which bonds require updates prior to reporting.
2. Click the Report button to report on all matching records. The LLR Status of all bond loans will be updated to Reported.

## Re-Report on Cash or Bond Loans

### Re-Report on a Single Loan

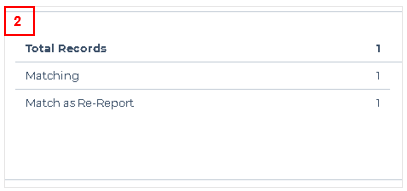
If the data reported (collected prior to the 16th of the current month) is incorrect or requires updates, you can re-report the monthly loan/bond data. Regardless of how the loan was initially reported (single loan reporting or bulk), a single loan can be re-reported directly on the UI.

If applicable, re-report by entering a different value for any of the data reported.

Re-reporting is available until the last day of the reporting window. **Note:** The reporting window closes on the second to last business day of the month at 8 p.m. Eastern Time.

### Re-Report through Bulk

If the data reported (collected prior to the 16th of the current month) is incorrect or requires update, you can re-report the monthly loan/bond data. Even if the loan was previously reported as a single loan, re-reporting can be completed through bulk.

1. Upload a new bulk file with the updated data and review the Bulk Upload Summary page.
2. Matching Records will appear as Match as Re-Reports and Non-Matching Records will be identified as usual.
3. Complete reporting following the usual reporting method, and the initial reporting will be overwritten.

Note that re-reporting is available until the last day of the reporting window.

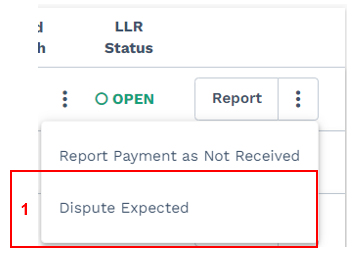
# Report on a Loan in Forbearance

1. To report on a cash loan in forbearance, select Dispute Expected from the Report drop-down.
2. After the modal displays, enter $0 Lender Actual Principal and $0 Lender Actual Interest, and then select Continue. Please ignore the Discrepancy populated for Principal, which will be equal to the Principal reported.
3. The Date Collected field is **not** required for a loan in forbearance. Note: If a value is entered for Date Collected, the value will not be processed.
4. Continue to follow the Dispute Path as usual (next section).

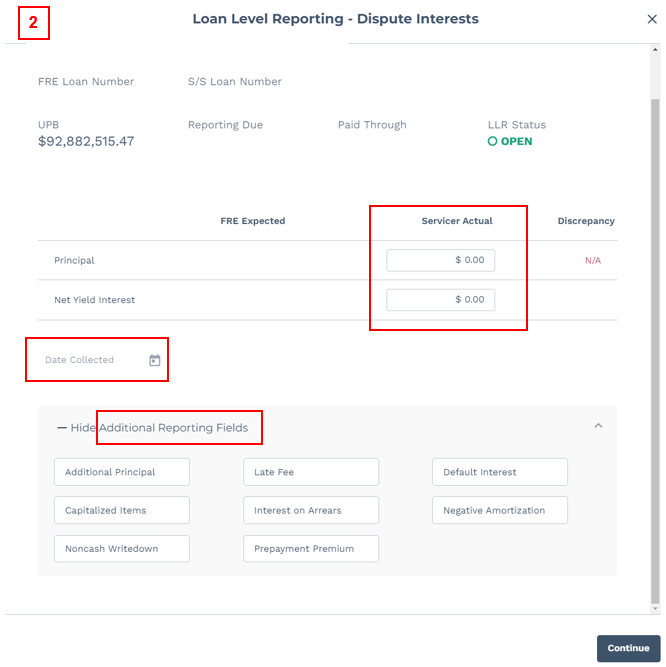
# Dispute Expected Interest (Cash Loans)

## Tolerance Checks

**For Single Loan Reporting**

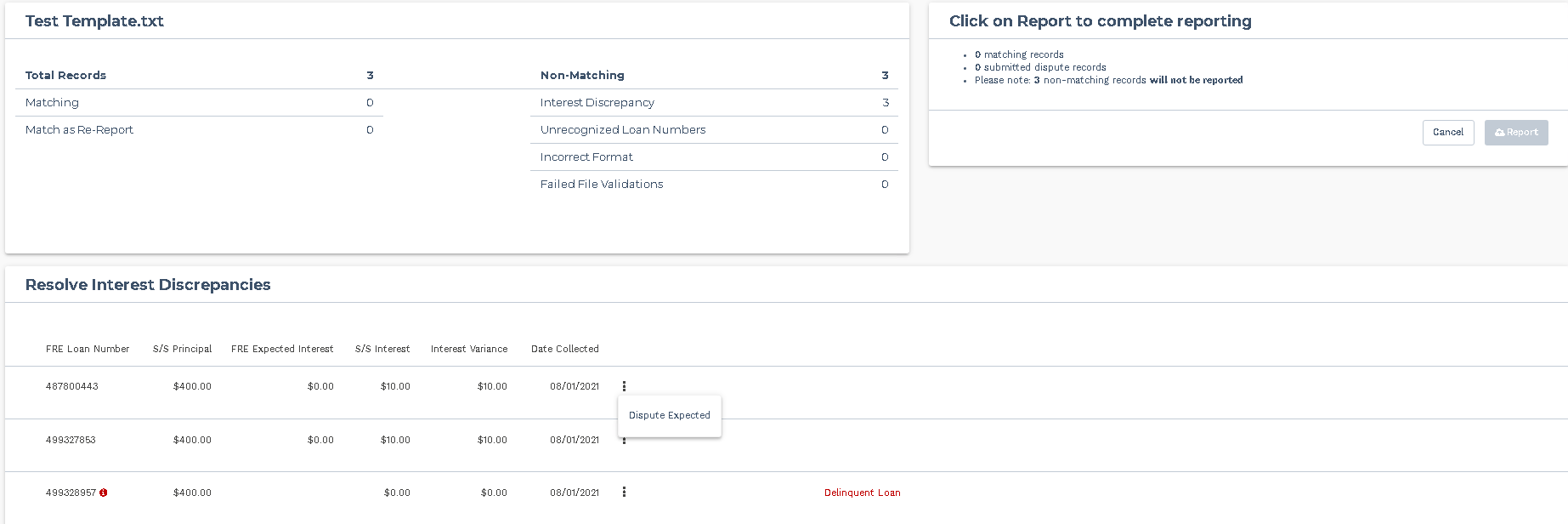


1. If Expected Interest displayed is not accurate according to your records, select Dispute Expected from the Report drop-down.



1. After the modal displays, enter the required fields: Servicer Actual Principal, Servicer Actual Net Yield Interest, Date Collected and additional reporting fields, if applicable. Select Continue.
   * Please ignore the Discrepancy field populated for Principal, which will be equal to the Principal entered.
2. If the Servicer Actual Interest is within tolerance of the FRE Expected Interest, the loan will be accepted. Otherwise, the dispute process will continue ([see next page](#_Submitting_a_Dispute)).

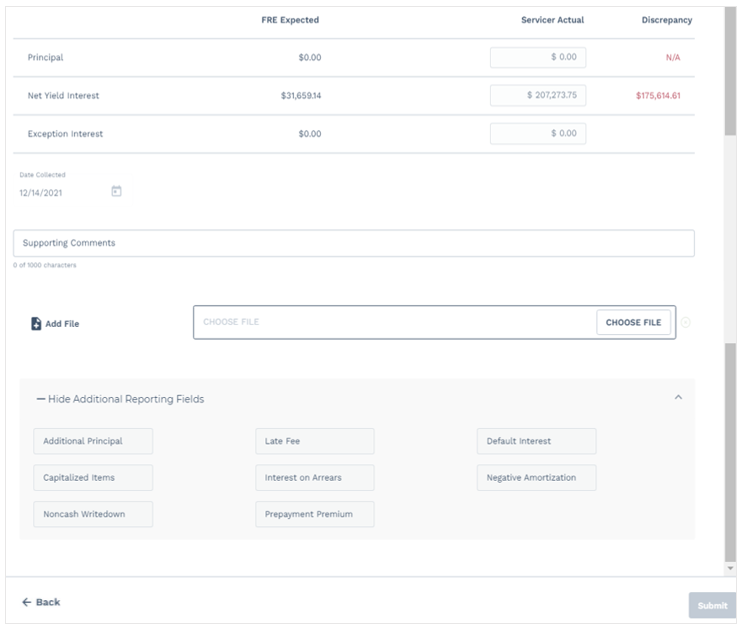
**For Bulk Reporting**

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* If interest reported through bulk is within tolerance of the FRE Expected Interest, the loan will be identified as a Matching record.
* If interest reported through bulk is not within tolerance of the FRE Expected Interest, the loan will be identified as a Non-Matching record in the Interest Discrepancy category.
* If FRE Expected Interest displayed is not accurate and S/S Interest is accurate according to your records, select Dispute Expected from the ellipses.

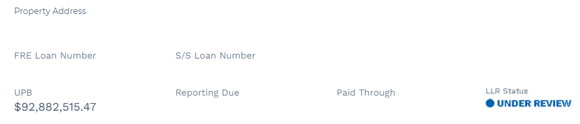
## Submitting a Dispute

The following dispute instructions are applicable for both single loan reporting and bulk reporting.



If the interest reported is not within tolerance, the Servicer Actual values will be populated on the Dispute Screen. Ignore the Discrepancy field populated for Principal, which will be equal to the Principal entered. If you need to edit the Servicer Actual values, click the Back button.

1. For a loan reported through bulk, the values reported on the bulk template will be populated on this screen.
2. Enter Supporting Comments and Supporting Files (PDF only). These are required.
3. Complete all fields and click Submit to send the dispute to the Loan Accounting Team.



When the dispute is submitted, the LLR status of the loan will update to Under Review. No actions can be taken in myOptigo until the loan is reviewed by a Freddie Mac loan servicing representative.

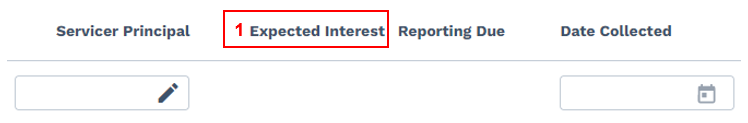
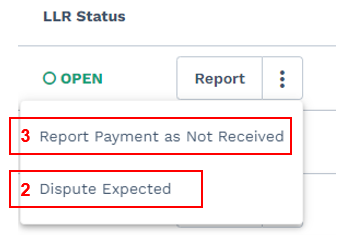
If the dispute is accepted, the LLR status will update to Reported. If the dispute is rejected, the LLR status will update to Rejected, and the monthly reporting process must be restarted.

The servicer will not receive a notification once the dispute is reviewed. Please check the loan status within 48 hours after submitting a dispute to confirm if the dispute has been accepted or rejected.

# Delinquency Reporting

## Report on a Delinquent Loan

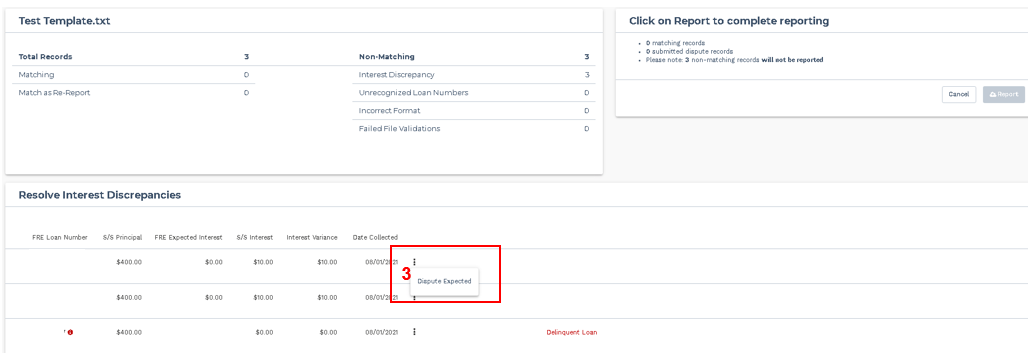
**Through Single Loan Reporting**

1. The Expected Interest field for a delinquent loan will display a blank value.
2. To report on the loan, select Dispute Expected from the Report drop-down. This will take you down the dispute path ([see Dispute Expected Interest section](#_Dispute_Expected_Interest)).
3. If the payment for the loan was not received, select Report Payment as Not Received from the Report drop-down.
4. Report Payment as Not Received will update the LLR Status to Reported, but the rest of the payment information in myOptigo will remain the same, including the Paid Through date.

**Through Bulk Reporting**

The following steps are applicable for both cash and bond loans.



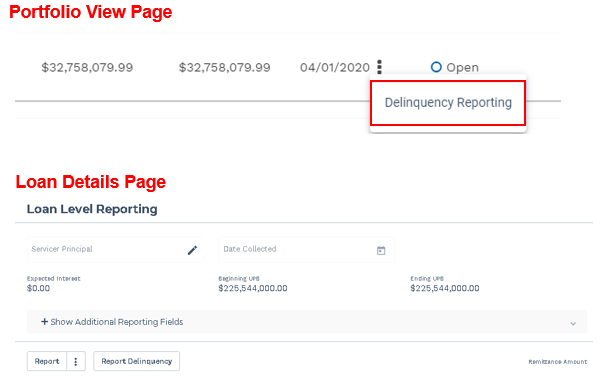
1. Add a delinquent loan to the bulk upload file, the same way a normal loan would be reported.
2. If a delinquent loan is added to the bulk upload file:
   * It will be identified as a Non-Matching Record in the Interest Discrepancy
   * The FRE Expected Interest will display a blank value
   * Delinquent Loan label will be displayed for identification
3. To complete monthly reporting, select Dispute Expected from the ellipses. This will take you down the dispute path ([see Dispute Expected Interest section](#_Dispute_Expected_Interest))

## Delinquency Reporting/Validation for Cash Loans

### Delinquency Reporting

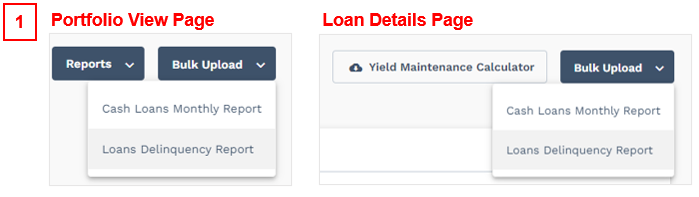
This can be conducted from the Portfolio View page and the Loan Details page (through both the user interface and Bulk Import).

**Modify Paid Through Date through the User Interface**



* Delinquency Reporting can be conducted in myOptigo between EOM + 1 and EOM + 3 business days.
* Delinquency Reporting should be conducted for loans that require a modification to the Paid Through Date, based on what was reported during the previous cycle.
* If Payment Not Received was reported during the previous cycle, the Paid Through Date will automatically roll forward if the Delinquency Reporting button is selected. *Example: Paid Through Date of 4/1/2020 will become 5/1/2020.*
* If monthly reporting was completed during the previous cycle, the Paid Through Date will automatically roll backward if the Delinquency Reporting button is selected. *Example: Paid Through Date of 4/1/2020 will become 3/1/2020.*
* Once the Paid Through Date is updated, a blue Open checkmark will appear next to the loan on the Portfolio View page, indicating it is ready to be validated.

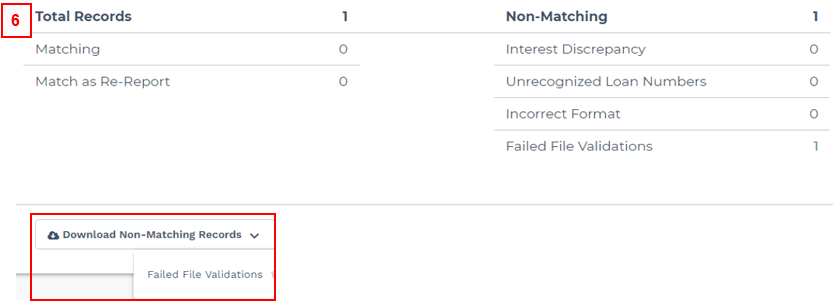
**Modify Paid Through Date through Bulk Import**



1. Click the Bulk Upload button from either page, then click Loans Delinquency Report.
2. Upload a .csv/.xls/.xlsx file with the delinquency reporting information (same file used for Bonds Delinquency Reporting).
   * Data elements include Freddie Mac Loan Number and EOM DDLPI Paid Through Date.
   * Include only loans that require Delinquency Reporting in the file.
   * Confirm that the data in the file is in the appropriate format.
   * Re-report for Delinquency Reporting is available until EOM + 3 business days.



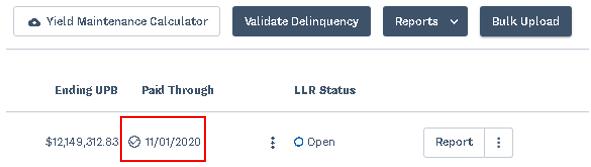
1. After the file is uploaded, the Bulk Upload Summary Page will display, showing the number of Matching Records and Non-Matching Records.
2. There are two options are this point: (1) Report Matching Records and the Non-Matching Records will remain Open or (2) update Non-Matching Records prior to reporting.
3. The Non-Matching Records for Delinquency Reporting are grouped into three separate categories: Unrecognized Loan Numbers, Incorrect Format and Failed File Validations.
   * Failed File Validation checks the EOM\_DDLPI date to ensure it is within the acceptable range of +/- 1 month.
   * The max Paid Through Date is current month -1 month (e.g., If today is May (5/1-5/3) and DDLPI is 4/1, min = 3/1/2021, max = 4/1/2021).



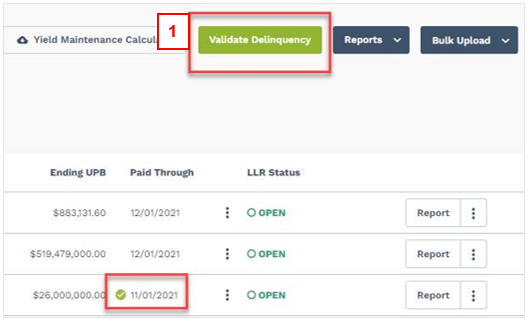
1. Select the applicable Download file to determine which loans require updates prior to reporting.
2. Click the Report button to report on all Matching Records. The applicable Paid Through Dates will update and reflect a blue checkmark on the Portfolio View page.

### Validate Delinquency Reporting

Once changes have been made to the Paid Through Date and if a blue checkmark displays next to it, the Paid Through Date for **all loans in the portfolio must be validated**.



1. To validate whether changes were made or not, select the “Validate Delinquency” button.



1. A confirmation message will pop up. To confirm, select “Certify” and proceed; otherwise select “Cancel” and exit.
   * Once loans are validated, the blue checkmark next to the Paid Through Date for each loan will update to a green checkmark and the Validate Delinquency button will turn green.
   * If no loans are updated, no checkmarks will display, and the Validate Delinquency button will turn green.
   * If any changes to the Paid Through Date are made after the validation has been completed, the applicable checkmarks as well as the Validate Delinquency button will revert to blue checkmarks. To save the updates, you must click the Validate Delinquency button again.

After EOM + 3 when the Delinquency Reporting period ends, the checkmarks will disappear, and the Validate Delinquency button will remain green until the Delinquency Reporting period begins the following month.

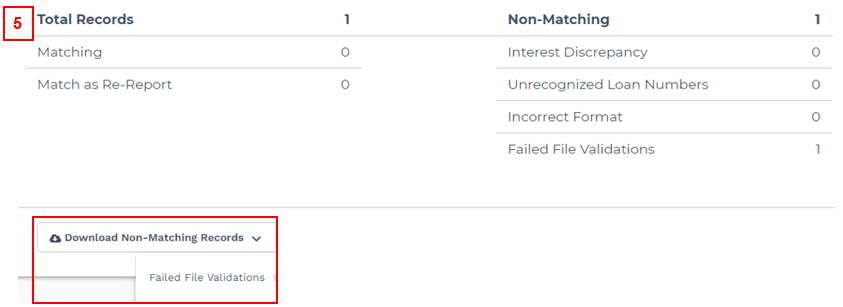
## Delinquency Reporting/Validation for Bond Loans

### Delinquency Reporting

Bond Delinquency Reporting is done through Bulk Upload. Delinquency Reporting can be conducted in myOptigo between EOM + 1 and EOM + 3 (business days).

Reporting should be conducted for bonds that require a modification to the Paid Through date, based on what was reported during the previous cycle.

1. Click the Bulk Upload button.
2. Upload the bulk template .csv/.xls/.xlsx file with the delinquency reporting information.
   * Data elements include Freddie Mac Loan Number & EOM DDLPI Paid Through Date.
   * Include only bonds that require Delinquency Reporting in the file.
   * Confirm that the data in the file is in the appropriate format.
   * Re-report for Delinquency Reporting is available until EOM + 3 business days.
3. After the file is uploaded, the Bulk Upload Summary Page will display showing the number of Matching Records and Non-Matching Records.
4. There are two options are this point: (1) Report Matching Records and the Non-Matching Records will remain Open or (2) update Non-Matching Records prior to reporting.
   * The Non-Matching Records for Delinquency Reporting are grouped into two separate categories: Unrecognized Loan Numbers and Incorrect Format.



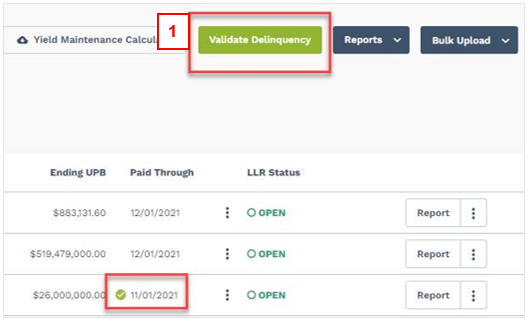
1. Select the applicable Download file to determine which bonds require updates prior to reporting.
2. Click the Report button to report on all matching records. The applicable Paid Through Dates will update and reflect a blue checkmark on the Portfolio View page.

### Validate Delinquency Reporting

Once changes have been made to the Paid Through date and if a blue checkmark displays next to it, the Paid Through date for **all bonds in the portfolio must be validated**.



1. To validate whether changes were made or not, select the “Validate Delinquency” button.

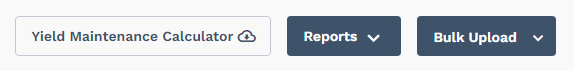


1. A confirmation message will pop up. To confirm, select “Certify” and proceed; otherwise select “Cancel” and exit.
   * Once bonds are validated, the blue checkmark next to the Paid Through date for each loan will update to a green checkmark and the Validate Delinquency button will turn green.
   * If no bonds are updated, no checkmarks will display, and the Validate Delinquency button will turn green.
   * If any changes to the Paid Through date are made after the validation has been completed, the applicable checkmarks as well as the Validate Delinquency button will revert to blue checkmarks. To save the updates, you must click the Validate Delinquency button again.

After EOM + 3 when the Delinquency Reporting period ends, the checkmarks will disappear, and the Validate Delinquency button will remain green until the Delinquency Reporting period begins the following month.

# Payoff/Disposition

### Yield Maintenance Calculator



Servicers can download the Yield Maintenance Calculator from the Portfolio Summary page, Portfolio View page or Loan Details page. Once applicable data elements are entered in the calculator, the prepayment penalty will display.

## Report a Cash Payoff (Code 61)

Payoffs can be reported from the Portfolio View page or the Loan Details page. The following instructions are for reporting a Cash Payoff (code 61) through the user interface.

A screenshot of a computer screen

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1. To report a payoff, contact the [Loan Accounting Team](mailto:mfopsloanacctpayoffs@freddiemac.com) to create a payoff record.
   * Contact the team with payoff information at least one day prior to the reporting deadline.
   * Monthly reporting must be completed prior to reporting a payoff.
2. Select Cash Payoff (Code 61) from the Report drop-down.
3. Payoff data will be pre-populated from the payoff record. Note: If this data is incorrect, contact your Freddie Mac Loan Servicing representative.

A screenshot of a payoff report

Description automatically generated

1. Validate Exception Interest.
2. Dispute Exception Interest if any discrepancies
3. Click Report to submit the payoff.

## Report a Repurchase (Code 65)

Payoffs can be reported from the Portfolio View page or the Loan Details page. The following instructions are for reporting a repurchase (Code 65) through the user interface.

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Description automatically generated

1. To report a payoff, contact the [Loan Accounting Team](mailto:mfopsloanacctpayoffs@freddiemac.com) to create a payoff record.
   * Contact the team with payoff information at least one day prior to the reporting deadline.
   * Monthly reporting must be completed prior to reporting a payoff.
2. Select Repurchase (Code 65) from the Report drop-down.
3. Payoff data will be pre-populated from the payoff record. Note: If this data is incorrect, contact your Freddie Mac Loan Servicing representative.

A screenshot of a payoff report

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1. Enter Noncash Writedown, if applicable. Ending UPB must equal zero (0).
2. Validate Exception Interest.
3. Dispute Exception Interest if any discrepancies
4. Click Report to submit the payoff.

## Report a Short Payoff (Code 92)

Payoffs can be reported from the Portfolio View page or the Loan Details page. The following instructions are for reporting a Short Payoff (Code 92) through the user interface.

A screenshot of a computer screen

Description automatically generated

1. To report a payoff, contact the [Loan Accounting Team](mailto:mfopsloanacctpayoffs@freddiemac.com) to create a payoff record.
   * Contact the team with payoff information at least one day prior to the reporting deadline.
   * Monthly reporting must be completed prior to reporting a payoff.
2. Select Short Payoff (Code 92) from the Report drop-down.
3. Payoff data will be pre-populated from the payoff record. Note: If this data is incorrect, contact your Freddie Mac Loan Servicing representative.

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Description automatically generated

1. Enter Noncash Writedown, if applicable. Ending UPB must equal zero (0).
2. Validate Exception Interest.
3. Dispute Exception Interest if any discrepancies
4. Click Report to submit the payoff.

Note: Users can report on delinquent loan, without making the loan current. Payoff can be reported through Portfolio View Page or Loan Details Page. For Payoff with code 70 and 92, complete monthly reporting (Payment not received or submit a dispute for any payment received) before reporting Payoff.

For Delinquent loans

1. Select REO Payoff (Code 70) from the Report drop-down.

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Description automatically generated

1. Payoff data will be pre-populated from the payoff record. Note: If this data is incorrect, contact your Freddie Mac Loan Servicing representative.

A screenshot of a payoff report

Description automatically generated

1. Enter Noncash Writedown, if applicable. Ending UPB must equal zero (0).
2. Validate Exception Interest.
3. Dispute Exception Interest if any discrepancies
4. Click Report to submit the payoff.

## Report an REO Payoff (Code 70)

Payoffs can be reported from the Portfolio View page or the Loan Details page. The following instructions are for reporting an REO Payoff (Code 70) through the user interface.

A screenshot of a computer screen

Description automatically generated

1. To report a payoff, contact the [Loan Accounting Team](mailto:mfopsloanacctpayoffs@freddiemac.com) to create a payoff record.
   * Contact the team with payoff information at least one day prior to the reporting deadline.
   * Monthly reporting must be completed prior to reporting a payoff.
2. Select REO Payoff (Code 70) from the Report drop-down.
3. Payoff data will be pre-populated from the payoff record. Note: If this data is incorrect, contact your Freddie Mac Loan Servicing representative.

* A screenshot of a payoff report

  Description automatically generated

1. Enter Noncash Writedown, if applicable. Ending UPB must equal zero (0).
2. Validate Exception Interest.
3. Dispute Exception Interest if any discrepancies
4. Click Report to submit the payoff.

Note: Users can report on delinquent loan, without making the loan current. Payoff can be reported through Portfolio View Page or Loan Details Page. For Payoff with code 70 and 92, complete monthly (Payment not received or submit a dispute for any payment received) reporting before reporting Payoff.

For Delinquent loans

1. Select REO Payoff (Code 70) from the Report drop-down.

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1. Payoff data will be pre-populated from the payoff record. Note: If this data is incorrect, contact your Freddie Mac Loan Servicing representative.

A screenshot of a payoff report

Description automatically generated

1. Enter Noncash Writedown, if applicable. Ending UPB must equal zero (0).
2. Validate Exception Interest.
3. Dispute Exception Interest if any discrepancies
4. Click Report to submit the payoff.

## Report a CME Sale (Code 66)

Monthly reporting should be completed to auto trigger CME sale reporting. Loan status will change to Loan-Sold.

## Dispute Exception Interest on a Single Loan

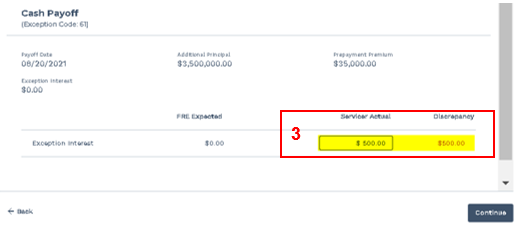
The exception interest will be validated by the Investor Reporting Team. The ability to dispute Exception Interest during a loan payoff is only for loans in **REPORTED** status.



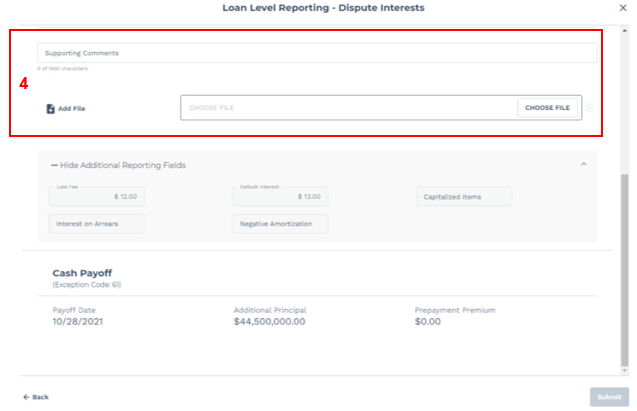
1. To dispute the Exception Interest value, click the Report drop-down on the Loan Details page.



1. Select Dispute Exception Interest checkbox at the bottom of the Payoff Report view.



1. Enter Servicer Actual Exception Interest value and review the discrepancy amount.



1. Enter Supporting Comments and Supporting Files (PDF only). Both are required.
2. When all fields are completed, click Submit to send the dispute to the Loan Accounting queue.

Please note:

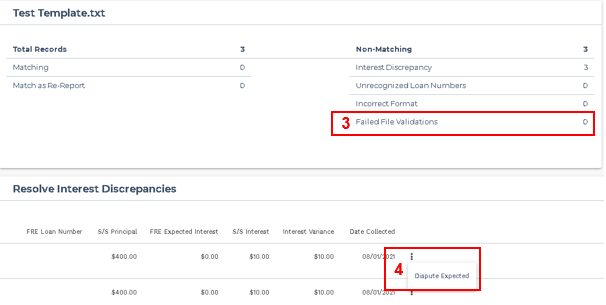
* When the dispute is submitted, the LLR status of the loan will update to Under Review – Pending Payoff.
* No actions can be taken in myOptigo until the loan is reviewed by a Freddie Mac loan servicing representative.
* If the dispute is accepted, the LLR status will update to Reported Paid Off.
* If the dispute is rejected, the LLR status will update to Rejected – Pending Payoff, and the payoff reporting process must be restarted.
* Notification will not be provided once the dispute is reviewed. Please check the loan status in myOptigo after submitting a dispute to confirm if the dispute has been accepted or rejected. You should see a status update within 48 hours.

## Report a Loan Payoff through Bulk in One Transaction

Loan payoffs are conducted through bulk in the same transactions as monthly reporting. The payoff will be validated against the payoff record.

Note that this function is only available for loans in an **OPEN** status.

1. To report a payoff, contact the [Loan Accounting Team](mailto:mfopsloanacctpayoffs@freddiemac.com) to create a payoff record
2. Upload a bulk report (.txt / .csv / .xls / .xlsx file) with all applicable monthly reporting **and** payoff data elements (follow the same Bulk Reporting approach as for Monthly Reporting [found in this section](#_Bulk_Reporting_for)).
   * The payoff data elements will be validated against the payoff record. Data elements include: Exception Code, Transaction Date, Additional Principal, Prepayment Premium, Ending UPB
   * Net Yield Interest must equal Expected Interest. Exception Interest must be equal to the Freddie Mac Exception Interest. [See the next section](#_Dispute_Net_Yield/Exception) for more information on how to dispute Exception Interest through Bulk Reporting.



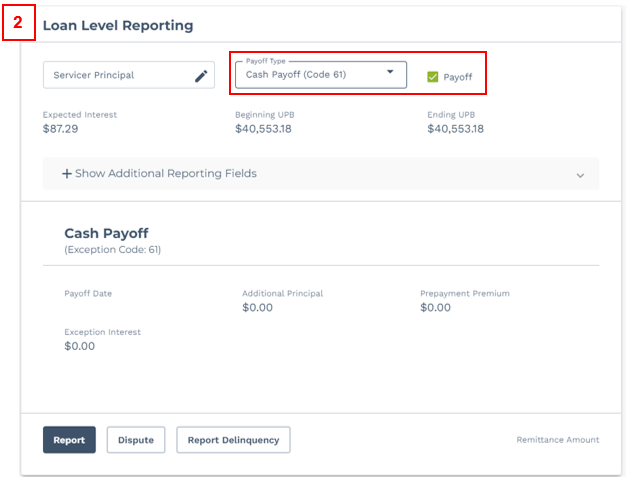
1. If the data elements reported are different from the data elements expected, the loan will be identified as a “Non-Matching” record under the Failed File Validations category.
2. If Expected Interest displayed is not accurate according to your records, select the ellipsis (three black dots) and select Dispute Expected. Include the Exception Code applicable to the payoff: 61 or 65
3. After reporting a payoff, no additional actions can be taken.

## Report a Loan Payoff through UI in One Transaction

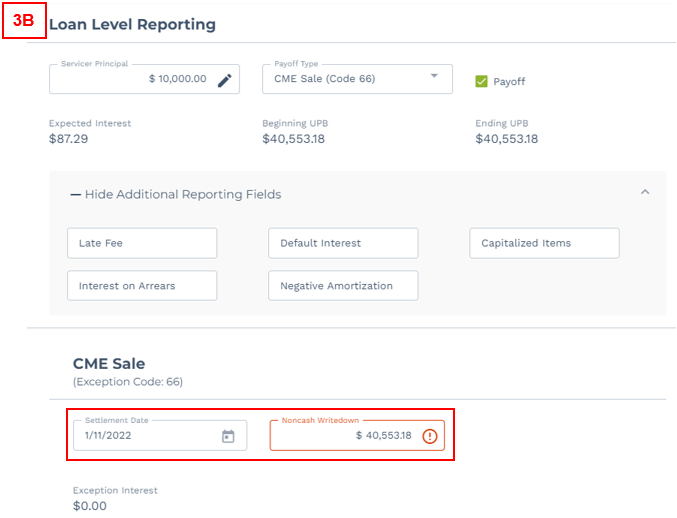
Loan payoffs can be conducted through the user interface in the same transaction as monthly reporting. The payoff will be validated against the payoff record.

Note that this function is only available for loans in an **OPEN** status.

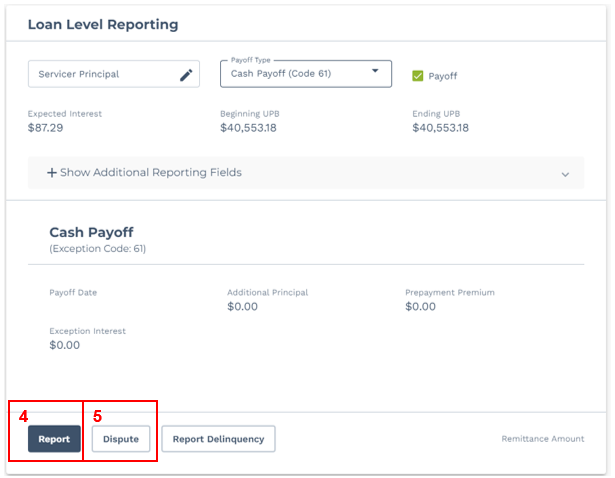
1. To report a payoff, contact the [Loan Accounting Team](mailto:mfopsloanacctpayoffs@freddiemac.com) to create a payoff record.



1. On the Loan Details page, select the Payoff Type from the drop-down and the Payoff checkbox. In this example, you see a Cash Payoff (Code 61).



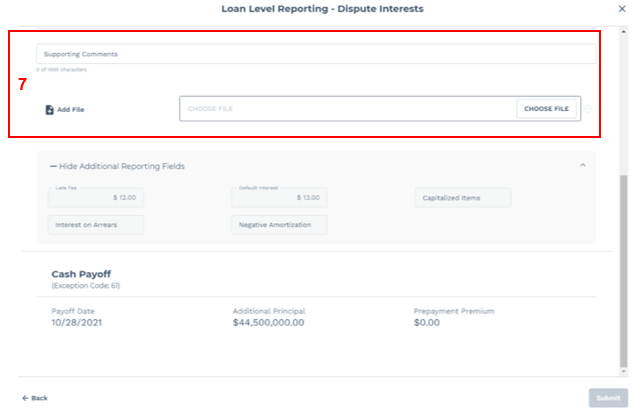
1. Enter Servicer Principal and any additional reporting fields.
   1. For all other Payoff Types, you must enter the Noncash Writedown.



1. Click the Report button if you agree with the displayed Expected Interest and Exception Interest. The LLR Status will change to **REPORTED PAID OFF**.
2. Alternatively, to dispute the displayed Expected Interest or Exception Interest, select the Dispute button.



1. Enter Servicer Actual Net Yield Interest and Exception Interest. Review the discrepancy amounts, then click continue.



1. Enter Supporting Comments and Supporting Files (PDF only). Both are required.
2. Click Submit to send the dispute to the Loan Accounting queue.

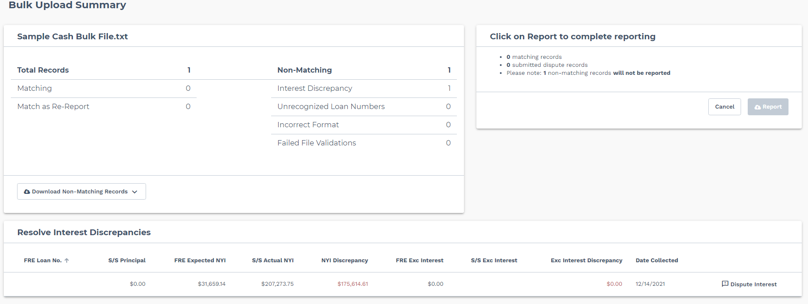
Please note:

* When the dispute is submitted, the LLR status of the loan will update to Under Review – Pending Payoff.
* No actions can be taken in myOptigo until the loan is reviewed by a Freddie Mac loan servicing representative.
* If the dispute is accepted, the LLR status will update to Reported Paid Off.
* If the dispute is rejected, the LLR status will update to Rejected – Pending Payoff, and the payoff reporting process must be restarted.
* Notification will not be provided once the dispute is reviewed. Please check the loan status in myOptigo after submitting a dispute to confirm if the dispute has been accepted or rejected. You should see a status update within 48 hours.

Note: When reporting Payoff with code 70 and 92 on delinquent loans, complete monthly (Payment not received or submit a dispute for any payment received) reporting before reporting Payoff.

## Dispute Net Yield/Exception Interest through Bulk Payoff

Exception interest will be validated by the Investor Reporting Team. Note that this function is only available for loans in an **OPEN** status.



1. Follow the same steps to [dispute expected interest for single cash loans](#_Dispute_Expected_Interest). If the dispute is not within tolerance, the Servicer Actual values will be populated on the Dispute Screen. Please ignore the Discrepancy populated for Principal, which will be equal to the Principal entered.
2. To modify the values, select the ellipses menu to the right of the Date Collected field.
3. Enter Supporting Comments and Supporting Files (PDF only). Both are required.
4. When all fields are completed, click Submit to send the dispute to the Loan Accounting queue.

Please note:

* When the dispute is submitted, the LLR status of the loan will update to Under Review – Pending Payoff.
* No actions can be taken in myOptigo until the loan is reviewed by a Freddie Mac loan servicing representative.
* If the dispute is accepted, the LLR status will update to Reported Paid Off.
* If the dispute is rejected, the LLR status will update to Rejected, and the monthly reporting/payoff process must be restarted.
* Notification will not be provided once the dispute is reviewed. Please check the loan status in myOptigo after submitting a dispute to confirm if the dispute has been accepted or rejected. You should see a status update within 48 hours.

## Payoff Re-reporting on a Cash Loan – Unlock and Modify Paid off Loan

When a loan is reported ‘Paid Off’ and the reporting cycle is active, Servicers can request Freddie Mac Multifamily Loan Servicing team to unlock the loan to make updates or corrections.

Please note that this functionality is only available for cash payoff loans and is not available for CME sale loans or bond loan payoffs.

When loan is in Unlocked state, it allows users to take the below actions:

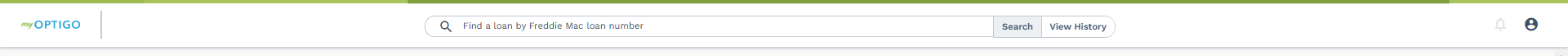
1. Re-Report a loan payoff
2. Re-Report a monthly and a payoff in One Transaction
3. Report a Dispute
4. Re-Report a monthly and make the Loan active
5. Request Freddie Mac MF Loan Servicing Team to lock a loan without any changes in reporting

Note:

* Loans reported Payoff as CME Sale cannot be Unlocked
* Servicer must raise request with Freddie Mac Payoff team, if a new Payoff record is needed
* Servicer can only re-report when Loan is in Unlocked Status
* Bulk reporting is not allowed on Loans with Unlocked Status
* If the servicer initially reported a payoff and a monthly as sperate transactions but later decides to make adjustments, those transactions can be merged into a single transaction once unlocked.
* Loans Reported as Payoff prior to MM/DD/ YYYY cannot be Unlocked.

### Re-Report a Payoff

If a payoff record is to be updated, contact the Freddie Mac Payoff team. A user can access an unlocked loan by searching for the loan or access it from the Portfolio Cards in my myOptigo® Investor Reporting (Loans will be under an ***Unlocked*** category)



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1. Contact your Freddie Mac MF Loan Servicing representative
2. The Freddie Mac MF Loan Servicing representative unlocks the loan payoff record in myOptigo® Investor Reporting
3. User makes updates or corrections on the paid off loan
4. User clicks on the **Report Payoff** button (shown as #1). The Payoff Report data will be pre-populated from the payoff record. Note: If this data is incorrect, contact your Freddie Mac MF Loan Servicing representative.
5. Validate **Exception Interest** (shown as #2).
6. Click **Report** (shown as #3) to submit the payoff. The LLR (Loan Level Reporting) status will change from **Unlocked** to **REPORTED PAID OFF**

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Note:

* A payoff type (e.g. Cash Payoff – Code 61) cannot be changed once it’s reported.
* If the loan payoff and the monthly reporting were completed in the **same transaction**, unlocking the transaction will require the servicer to once again report the monthly data and payoff together within that same transaction.
* Bulk reporting is not allowed on loans in an ‘**Unlocked**’ status

### Re-Report Payoff in One Transaction

Loan payoffs can be conducted through the user interface in the same transaction as monthly reporting. The payoff will be validated against the payoff record.

1. Check the box for Payoff
2. Enter Servicer Principal
3. Enter any Additional Reporting Fields
4. Click the Report button if you agree with the displayed data. The LLR status will change to ‘**Reported Paid Off’**

If a payoff record is to be updated or corrected, contact the Freddie Mac Payoff team.

1. Freddie Mac Multifamily Loan Servicing representative unlocks the loan payoff record in myOptigo® Investor Reporting
2. The LLR Status changes from **Unlocked** to **REPORTED PAID OFF**
3. User can access the unlocked loan by searching for the loan or access it from the Portfolio Cards (Loans will be under the **Unlocked** category)
4. User makes updates or corrections on the paid off loan
5. User clicks on the **Report Payoff** button (shown as #1). The Payoff Report data will be pre-populated from the payoff record. Note: If this data is incorrect, contact your Freddie Mac MF Loan Servicing representative.
6. Validate **Exception Interest** (shown as #2).
7. Click Report (shown as #4) to submit the payoff. The LLR (Loan Level Reporting) status will change from **Unlocked** to **REPORTED PAID OFF**

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Note:

1. Payoff Type (e.g. Cash Payoff – Code 61) cannot be changed for unlocked loans
2. If **Noncash Writedown** was reported during monthly reporting and payoff type is Cash (Payoff Code 61), user must first enter the payoff value under Noncash Writedown and check the Payoff box
3. If a curtailment was reported on the loan for monthly reporting and the loan was paid off when such loans are unlocked, the Servicer must contact the MF Loan Payoff team to update the payoff record. If not, the reporting will not be processed
4. Bulk reporting is not allowed on loans in an ‘**Unlocked**’ status
5. If monthly and payoff reporting were completed in one transaction and when loan is unlocked, the monthly payment values must be entered again

### Report Dispute for Expected Interest or Exception Interest

#### Dispute Expected Interest

1. When a loan is unlocked, if the **Expected Interest** displayed is not accurate check the **Payoff** box
2. Click Dispute

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1. Once the dispute screen is displayed, enter the required fields:
   * Servicer Actual Principal,
   * Servicer Actual Net Yield Interest,
   * Servicer Actual Exception Interest
2. Enter any **Additional Reporting** fields applicable
3. Click **Continue** button

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1. Enter Supporting Comments (\*required field)
2. Attach any file supporting (PDF only) the dispute
3. Click Submit button

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1. When the dispute is submitted, the LLR status of the loan will update to Under Review Pending Payoff. No actions can be taken in myOptigo® Investor Reporting until the loan is reviewed by a Freddie Mac loan servicing representative.
2. If the dispute is accepted, the LLR status will update to Reported Paid Off. If the dispute is rejected, the LLR status will update to Unlocked, and the reporting process must be restarted.

Note:

1. To report a Dispute on Unlocked loan, Servicer must check the **Payoff** box
2. Bulk reporting is not allowed on loans in an ‘**Unlocked**’ status
3. If monthly reporting was done on the loan before payoff, when submitting a dispute for such Unlocked loans monthly values will be prepopulated. User can update values if needed

#### Dispute Exception Interest

Users can dispute Exception Interest following steps mentioned in [Dispute Expected Interest](#_Dispute_Expected_Interest) and entering values under Servicer Actual Exception Interest or follow the below steps:

1. Click on ellipsis next to the Report button (shown as #1)
2. From the dropdown select Report Payoff (shown as #2)

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1. When the Payoff report screen is displayed, click on **Dispute Exception Interest** button

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1. Enter the value under **Servicer Actual Exception Interest**
2. Click Continue button

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1. Enter Supporting Comments
2. Attach any file supporting (PDF only) the dispute
3. Click Submit

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AI-generated content may be incorrect.

1. When the dispute is submitted, the LLR status of the loan will update to **Under Review Pending Payoff** status. No actions can be taken in in myOptigo® Investor Reporting until the loan is reviewed by a Freddie Mac loan servicing representative.
2. If the dispute is accepted, the LLR status will update to **Reported Paid Off** status. If the dispute is rejected, the LLR status will update to **Unlocked**, and the reporting process must be restarted.

Note: Bulk reporting is not allowed on loans in an **‘Unlocked’** status

### Re-Report Monthly and Make Loan active

Users can make Paid off loans active once the loan is unlocked

1. Select the Date Collected
2. Enter Servicer Principal
3. Enter any additional reporting fields, if applicable
4. Click the Report button

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1. The LLR status will be updated from Unlocked to Reported status

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Note: Monthly reporting cannot be done through Bulk, when loan is in **Unlocked** state

### Request Freddie Mac Team to Lock a loan without any Changes in Reporting

If a loan was unlocked and no changes are needed, Servicers can request the Freddie Mac MF Loan Servicing Team to lock the loan.

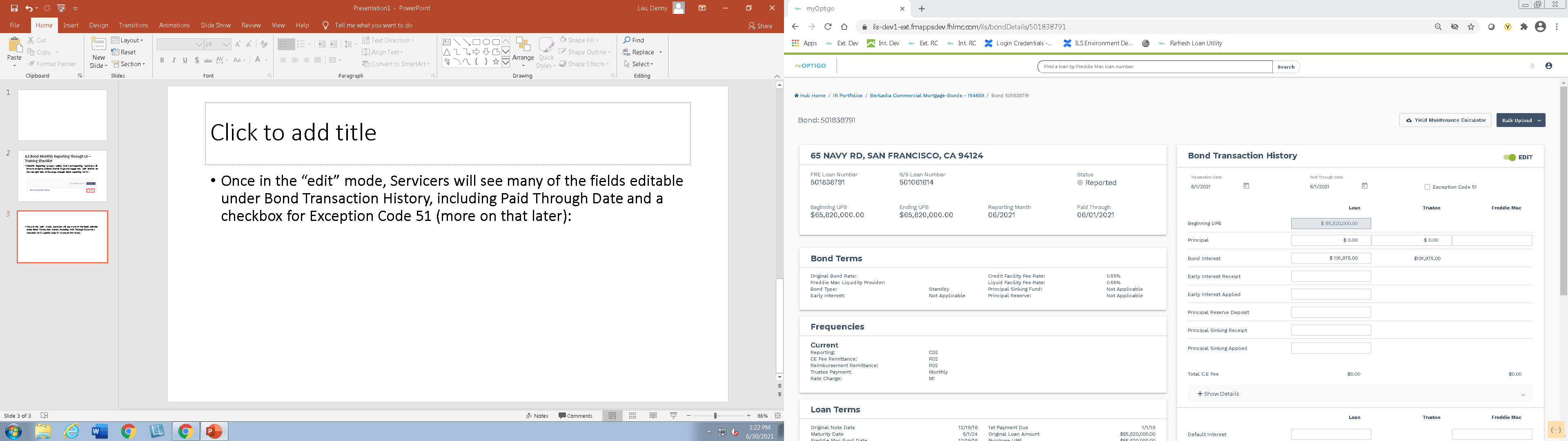
When the loan is locked, all previously reported values prior to the loan being unlocked will be displayed for the loan.

Note:

If a loan is unlocked and no reporting is completed, the loan will remain in an **Unlocked** status indefinitely after the reporting window is closed. Please make sure to re-report on the Unlocked loan or request Freddie Mac team to Lock the loan before window closes.

## Report a Bond Payoff (Code 51) in UI

This details how to report on a single bond payoff through the user interface. Note that payoff reporting on a single bond can only be completed from the Bond Details page.



When reporting a payoff for a bond loan, please note the following conditions (where applicable):

* Exception Code checkbox must be selected in order to proceed.
* Transaction Date must equal the Payoff Date.
* Loan Additional Principal must equal the Payoff Principal.
* Principal Reserve Balance, Principal Sinking Balance, Early Interest Balance, and Ending UPB must be $0 when payoff is reported.
* Loan Prepayment Premium must equal Payoff Prepayment Premium.
* Payoffs can be viewed in myOptigo for up two months after the payoff date.

Please note: The Reporting Month of the payoff will continue to display the current month, rather than the month in which the payoff was reported.

## Report a Bond Payoff (Code 51) through Bulk

Bond payoffs are conducted through bulk in the same transactions as Monthly Reporting. The bond payoff will be validated against the payoff record.



1. To report a payoff, contact the [Loan Accounting Team](mailto:mfopsloanacctpayoffs@freddiemac.com) to create a payoff record.
2. Upload a bulk report (.csv, .xls, .xlsx file) with all applicable monthly reporting and payoff data elements. The payoff data elements will be validated against the payoff record.
   * Data elements include: Exception Code, Transaction Date, Additional Principal, Prepayment Premium, Ending UPB.
   * For payoffs with transaction date prior to the 15th, report the payoff data and monthly reporting data in one file.
   * For payoffs with transaction date after the 15th, report monthly reporting with data collected prior to the 15th and report payoff data in a separate file with the appropriate transaction date.
3. After reporting a payoff, no additional actions can be taken.
   * If a bond is added to a bulk upload template after it has been paid off, the bond will be identified as a non-matching record in the Failed File Validations category.

Payoffs can be viewed in myOptigo for up two months after the payoff date.

**Note:** The Reporting Month of the payoff will continue to display the current month, rather than the month in which the payoff was reported.

## Report a Loan Curtailment through UI

The following instructions are for reporting a Curtailment through the user interface.

**Current Cycle:**

1. To report a Curtailment, contact the **“Multifamily Payoff Team”** to create a Curtailment record.

**Note**: When Loan Accounting Team creates the Curtailment record, make sure the date in the record should be in the range of Curtailment reporting cycle.

* + Example 1: If the date is between January 16 and Feb 15, reported curtailment amount will apply to Feb cycle.
  + Example 2: If the date is between Feb 16 and March 15, reported curtailment amount will apply to March cycle.

1. Make sure to select Current cycle from the **Cycle** drop-down
   * Example: If today is 02/12/2023, the cycle should be 02/2023.

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1. Enter the details in below Editable fields:
   * Servicer Principal. **Note:** By design, Curtailment is part of Monthly reporting in ILS and servicer principal is a required value. If monthly payment is not received enter 0.00 and re-report with correct amount once the monthly payment is received.
   * Date Collected. **Note:** Date Collected can range from the 16th of the prior month to the 15th of the current month and cannot be greater than today’s date (Transaction Date).
   * Additional Principal
   * Prepayment Premium

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1. Additional Principal and Prepayment Premium values should match with Curtailment record. If you get an error, contact your Freddie Mac Loan Servicing representative.
2. Click **“Report”** to submit the Curtailment.
3. LLR Status changes to **“Reported”.**

**Note:**

* Curtailment should be submitted as part of the monthly reporting for current cycle.
* If a loan is delinquent, then you cannot report curtailment.

**Future Cycle:**

1. To report a Curtailment, contact the **“Multifamily Payoff Team”** to create a Curtailment record.

**Note**: When Loan Accounting Team creates the Curtailment record, make sure the date in the record should be in the range of Curtailment reporting cycle.

* + Example 1: If the date is between January 16 and Feb 15, reported curtailment amount will apply to Feb cycle.
  + Example 2: If the date is between Feb 16 and March 15, reported curtailment amount will apply to March cycle.

1. Make sure to select Future cycle from the **Cycle** drop-down
   * Example: If today is 02/21/2023, the cycle should be 03/2023.



1. Enter the details in below fields:

* Date Collected. **Note:** Date Collected can range from the 16th of the current month to the 15th of the following month and cannot be greater than today’s date (Transaction Date).
* Additional Principal
* Prepayment Premium

Graphical user interface, application

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1. Additional Principal and Prepayment Premium values should match with Curtailment record. If you get an error, contact your Freddie Mac Loan Servicing representative.
2. Click **“Report”** to submit the Curtailment.
3. LLR Status changes to **“Reported”.**

**Note:**

* If a loan is reported as disputed for current cycle, then you can report curtailment for future cycle.
* If a loan is delinquent, then you cannot report curtailment.

## Report a Loan Curtailment through Bulk in One Transaction

Loan Curtailment are conducted through bulk in the same transactions as monthly reporting for current cycle. The Curtailment will be validated against the Curtailment record.

**Current Cycle:**

1. To report a Curtailment, contact the **“Multifamily Payoff Team”** to create a Curtailment record.

**Note**: When Loan Accounting Team creates the Curtailment record, make sure the date in the record should be in the range of Curtailment reporting cycle.

* + Example 1: If the date is between January 16 and Feb 15, reported curtailment amount will apply to Feb cycle.
  + Example 2: If the date is between Feb 16 and March 15, reported curtailment amount will apply to March cycle.

1. Upload a bulk report (.txt, .csv, .xls, .xlsx file) with all applicable monthly reporting **and** Curtailment information (Additional Principal and Prepayment Premium) for current cycle (follow the same Bulk Reporting approach as for Monthly Reporting [found in this section](#_Bulk_Reporting_for)).

**Note:** By design, Curtailment is part of Monthly reporting in ILS for **current cycle**. If monthly payment is not received, report only curtailment data. Once the monthly payment is received, re-reporting through bulk should include all the other previously reported values.

1. Additional Principal and Prepayment Premium values should match with Curtailment record. If the values don’t match, the loan will be identified as a “Non-Matching” record under the Failed File Validations category. Contact your Freddie Mac Loan Servicing representative if the data need to be corrected/missing curtailment record.
2. Click **“Report”** to submit the Curtailment.
3. LLR Status changes to **“Reported”.**

**Note:** If a loan is delinquent, then you cannot report curtailment.

**Future Cycle:**

1. To report a Curtailment, contact the **“Multifamily Payoff Team”** to create a Curtailment record

**Note**: When Loan Accounting Team creates the Curtailment record, make sure the date in the record should be in the range of Curtailment reporting cycle.

* + Example 1: If the date is between January 16 and Feb 15, reported curtailment amount will apply to Feb cycle.
  + Example 2: If the date is between Feb 16 and March 15, reported curtailment amount will apply to March cycle.

1. Upload a bulk report (.txt/.csv/.xls/.xlsx file) with all the below applicable Curtailment information:
   * FMLoan
   * Transaction Date. **Note:** Should be between 16th of current month to 15th of future month and not greater than today’s date (Transaction Date).
   * Additional Principal
   * Prepayment Premium
2. Additional Principal and Prepayment Premium values should match with Curtailment record. If the values don’t match, the loan will be identified as a “Non-Matching” record under the **Failed File Validations** category. Contact your Freddie Mac Loan Servicing representative if the data need to be corrected/missing curtailment record.
3. Click **“Report”** to submit the Curtailment.
4. LLR Status changes to **“Reported”.**

**Note:**

* If a loan is reported as disputed for current cycle, then you can report curtailment for future cycle.
* If a loan is delinquent, then you cannot report curtailment.

## Report Multiple Curtailments in a Cycle

* To report a new Curtailment, contact the **“Multifamily Payoff Team”** to create a Curtailment record. Add all the details from the previous curtailment to the current curtailment record.
  + Example:

|  |  |
| --- | --- |
| **Previous Curtailment Record** | **Current Curtailment Record** |
| Additional Principal = $100.00 | Additional Principal = $100.00 + $200.00 (new curtailment value) |
| Prepayment Premium = $200.00 | Prepayment Premium = $200.00 + $100.00 (new curtailment value) |

* To report new curtailment through UI, please follow “Report a Loan Curtailment through UI” [found in this section](#_Report_a_Loan)
* To report new curtailment through Bulk, please follow “Report a Loan Curtailment through Bulk in One Transaction” [found in this section](#_Report_a_Loan_1)

# Cash/Bond Loan History

## Loan History

View up to seven years of loan activity history in myOptigo®. Certain loan history may not be available depending on when the loan was funded. For example:

* If the loan was funded in 2010 and you are accessing the loan in the November 2023 cycle, then you can only view cycles from 11/01/2016 through 11/01/2023.
* If the loan was funded in January 2020 and you are accessing the loan in the November 2023 cycle, then you can view all cycles from 01/01/2020 through 11/01/2023.

You can access loan history from the **Search Bar** or **Portfolio View Screen**.

### Access Through Search Bar

To navigate Cash Loan History using the search bar, enter the FRE Loan number, S/S Loan number or property address in the search bar and click View History.



*Note: Press ‘Enter’ on the keyboard to apply the search functionality to the option highlighted in gray.*

A screenshot of a computer

Description automatically generated

Loan history view for active Cash Loans

A screenshot of a computer

Description automatically generated

Loan history view for paid off Cash Loans

### Access through Portfolio View Screen

To access the Cash Loan History from the Portfolio View screen, follow the steps below.

1. View loans associated by Total Active, Open, Rejected, Under Review, Reported and Paid off loans by clicking the hyperlink under **label** or **count**.

A screenshot of a phone

Description automatically generated

**1**

1. The Portfolio screen will display a **View History** button for each category. Click the **View History** button to access up to seven years of history depending on when the loan was funded.

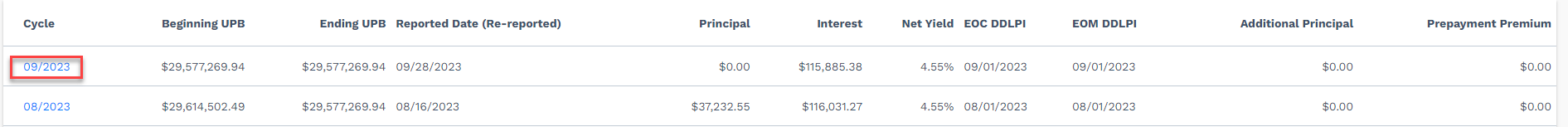
A screenshot of a computer

Description automatically generated

**2**

1. To view the details for a specific cycle, click the date in the **Cycle** column.

**3**



*Note: Users can export the history or loans in a portfolio to a csv file by clicking the* ***Export*** *button.*

## Bond History

View up to seven years of bond activity history in myOptigo. Certain bond history may not be available depending on when the bond was funded. For example:

* If the bond was funded in 2010 and you are accessing the bond in the March 2024 cycle, then you can only view cycles from 03/01/2017 through 03/01/2024.
* If the bond was funded in January 2020 and you are accessing the bond in the March 2024 cycle, then you can view all cycles from 01/01/2020 through 03/01/2024.

You can access loan history from the **Search Bar** or **Portfolio View Screen**.

### Access Through Search Bar

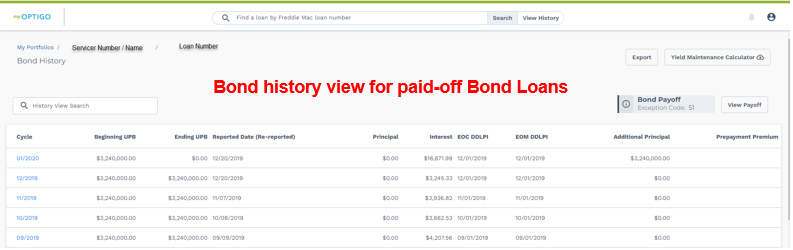
To navigate Bond Loan History using the search bar, enter the Freddie Mac Bond Loan number or Seller/Servicer Loan number in the search bar. Click View History.



**Note:** Press ‘Enter’ on the keyboard to apply the search functionality to the option highlighted in gray.

A screenshot of a computer

Description automatically generated



### Access Through Portfolio View Screen

To access the Bond Loan History from the Portfolio View screen, follow the steps below.

1. View bond loans associated by Total Active, Open, Reported and Paid off loans by clicking the hyperlink under **label** or **count**.

A screenshot of a service

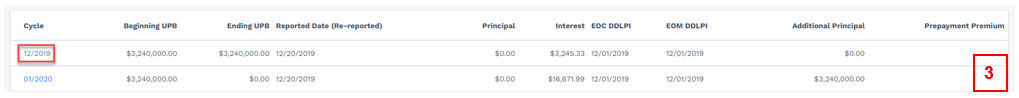
Description automatically generated

1. The Portfolio screen will display a **View History** button for each category. Click the **View History** button to access up to seven years of history depending on when the loan was funded.

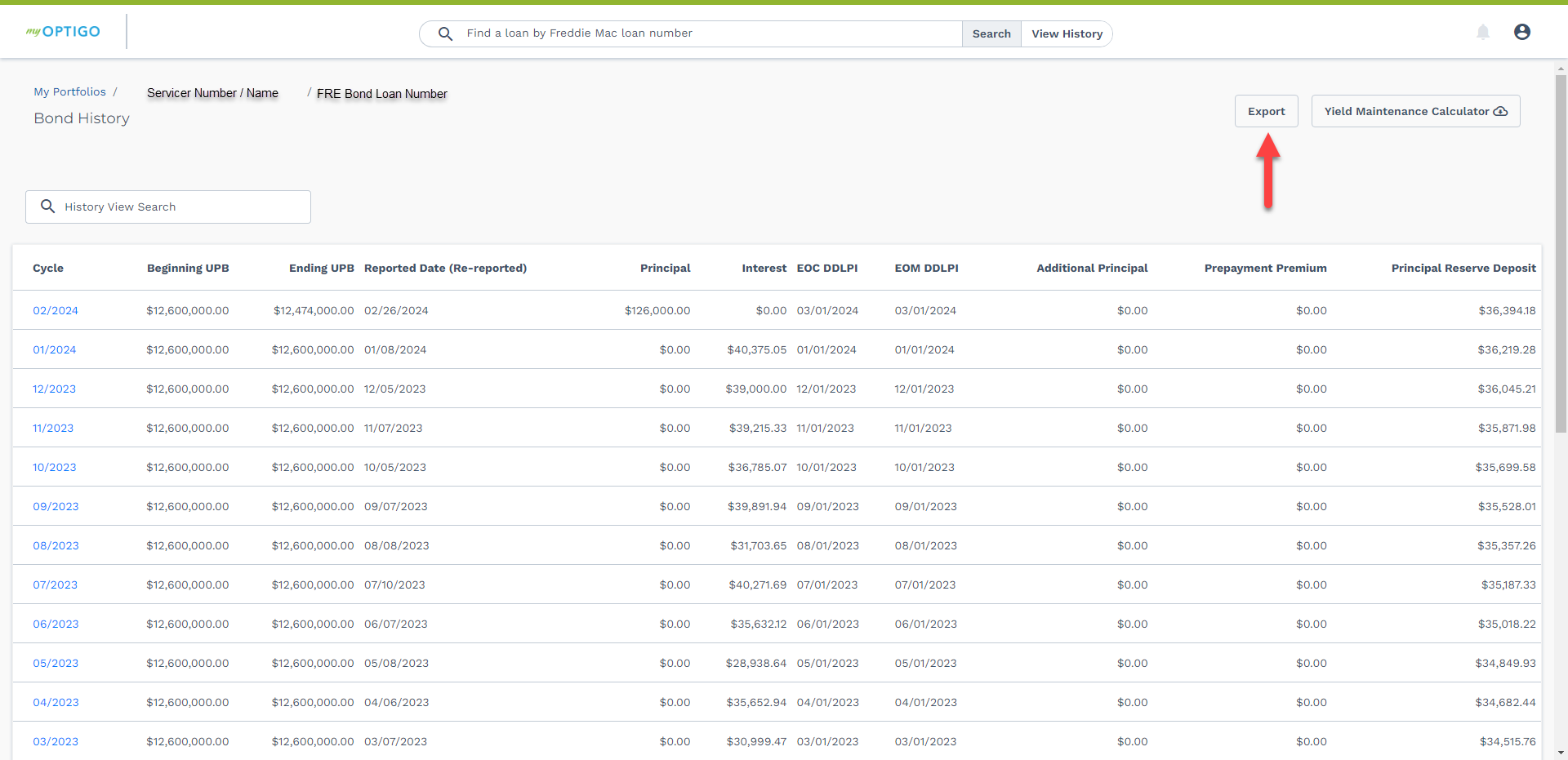
A screenshot of a computer

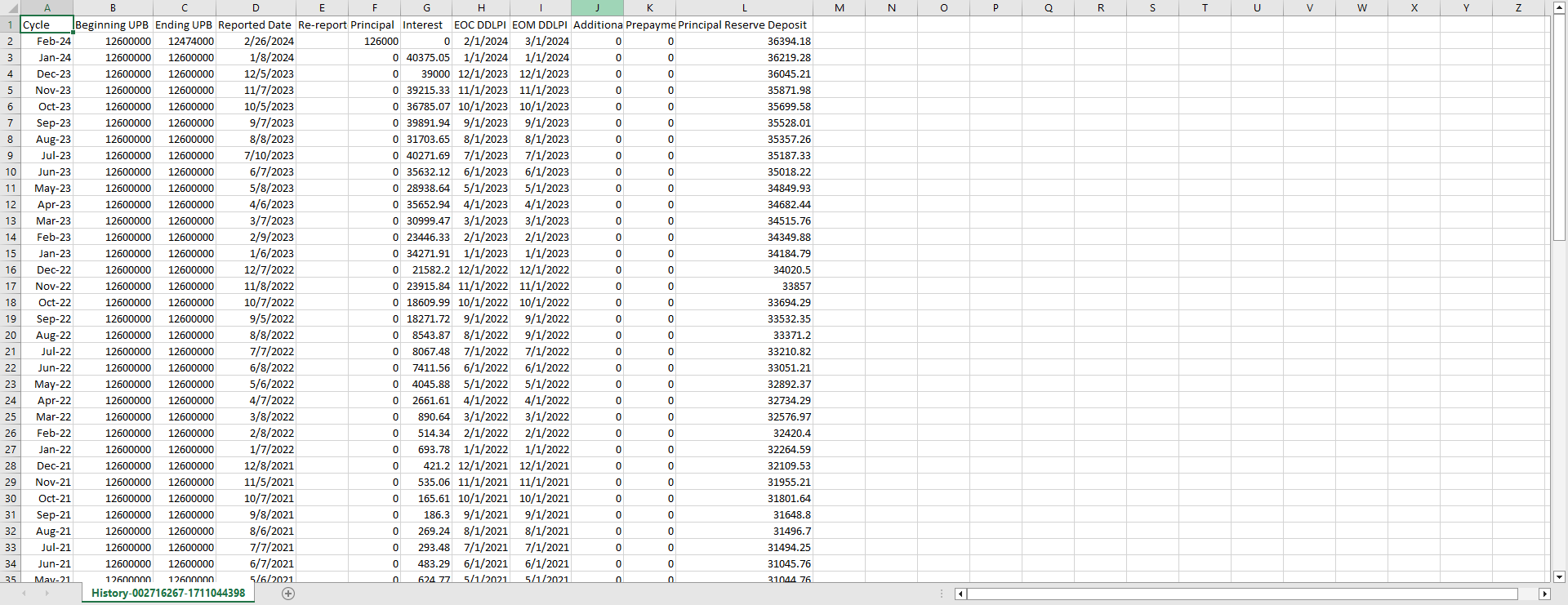
Description automatically generated

1. To view the details for a specific cycle, click the date in the **Cycle** column.



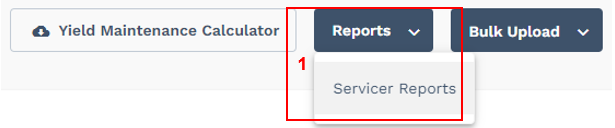
**Note:** Users can export the history or loans in a portfolio to a CSV file by clicking the **Export** button.



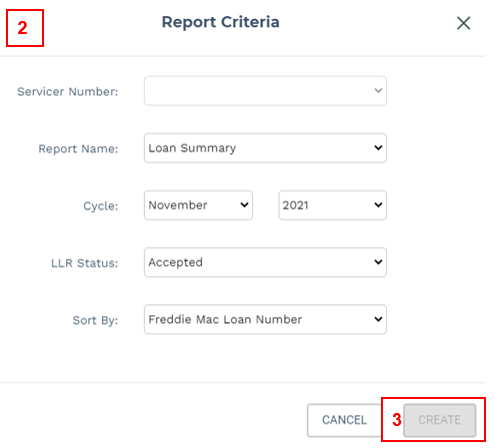


# Reports

Servicer Reports (previously known as MSIR+ Reports) are available on the Portfolio Summary and Portfolio View pages. Use the following instructions to download reports.



1. Select the Reports button at the top right of the Portfolio Summary or Portfolio View page.



1. In the pop-up window, select the appropriate Servicer Number, Report Name, Cycle, LLR Status and Sort By options. Under the Report Name category, you’ll find these types of reports:
   * Loan Summary
   * Remittance Due
   * Trial Balance
   * ARM Periodic
   * EOM DDLPI
   * Bond Summary
2. Click the Create button and the report will be downloaded to your computer.

If you have any issues, please reach out to your Loan Accounting representative.

# Technical Help

If you encounter a technical issue while using the investor reporting features in myOptigo, contact the [Multifamily Service Desk](mailto:mf_service_desk@freddiemac.com) or your [system administrator](https://mf.freddiemac.com/lenders/help/system-admin-and-tech-contacts).

We recommend using the Google Chrome or Microsoft Edge internet browsers to access myOptigo for the best user experience.

If you have any suggestions or would like to collaborate as Freddie Mac Multifamily continues transforming, please send an email to the [Multifamily Technology mailbox](mailto:MF_DT_Program_Enablement@freddiemac.com).

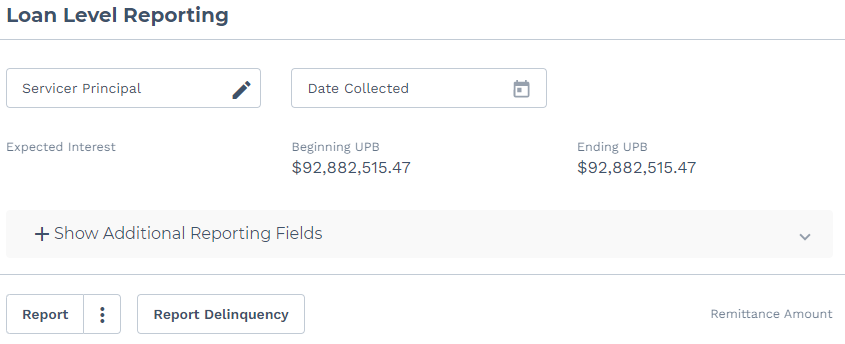
# Appendix

## Bulk Upload Templates and Specifications

Please find the templates and data field specifications for loans and bonds each in the below files:

* [Loan Bulk Upload Template](https://mf.freddiemac.com/docs/loan_bulk_template.csv) (csv)
* [Loan Bulk Upload Template](https://mf.freddiemac.com/docs/loan_bulk_template.txt) (txt)
* [Loan Bulk Upload Template](https://mf.freddiemac.com/docs/loan_bulk_template.xls) (xls)
* [Loan Bulk Upload Template](https://mf.freddiemac.com/docs/loan_bulk_template.xlsx) (xlsx)
* [Loan Bulk Upload Specifications](https://mf.freddiemac.com/docs/loan_bulk_upload_specifications.pdf)
* [Bonds Bulk Upload Template](https://mf.freddiemac.com/docs/bond_bulk_template.csv) (csv)
* [Bonds Bulk Upload Template](https://mf.freddiemac.com/docs/bond_bulk_template.xls) (xls)
* [Bonds Bulk Upload Template](https://mf.freddiemac.com/docs/bond_bulk_template.xlsx) (xlsx)
* [Bonds Bulk Upload Specifications](https://mf.freddiemac.com/docs/bonds_bulk_upload_specifications.pdf)

## Ex: Report a Loan Payoff through Bulk in One Transaction

****

**Bulk File Example**

**#BEGINLLR**

**FMLoan=**123456789

**SSLoan=**987654321

**SSNumber=**123456

**ReportingMethod=**AA

**EOCDDLPI=**09/01/2020

**Period=**09/2020

**ExceptionCode=**61 (Must equal 61, 65, 70, 92)

**TransactionDate=**09/07/2020 (Must equal payoff date)

**TransactionNumber=**1

**ActualPrincipal=**79.99 (Ending UPB must equal 0)

**ActualNetYieldInterest=**5716873.33 (Must equal Expected Interest)

**AdditionalPrincipal=**32758000.00 (Must equal expected payoff principal amount and Ending UPB must equal 0)

**NoncashWritedown=**0.00 (Ending UPB must equal 0)

**PrepaymentPremium=**1000.00 (Must equal expected prepayment premium)

**ExceptionInterest=**2000.00

**DefaultInterest=**100.00

**LateFee=**200.00

**#ENDLLR**

## When to Expect Reporting on Newly Funded Loans

|  |  |
| --- | --- |
| Funding Date is within the *current* month | |
| **Ending UPB at accounting cutoff** | **Reporting and Remitting Required** |
| Equals funding balance | Monthly Reporting should not be completed for loans that were funded (been purchased by Freddie Mac) in the same month |
| Does not equal funding balance | Principal is due, but no interest is due (Expected Interest will be $0.00) |

|  |  |
| --- | --- |
| Funding Date is between the 16th and end of month of the *prior* month | |
| **Ending UPB at accounting cutoff** | **Reporting and Remitting Required** |
| Equals funding balance | One month’s interest (equal to the Expected Interest) |
| Does not equal funding balance | Principal reduction and one month’s interest |

To report payoffs for newly funded loans that are being paid off, there are two options:

* Recommended Approach: For loans with an LLR status in OPEN, report a Payoff through bulk
* For loans with an LLR status in REPORTED, the loan must be reported in myOptigo prior to reporting the payoff