

To create a prospect or scenario

Click on the **Create** tab or on the top menu bar; **select** Optimal Blue Search

Online Locks – 10:30 A.M. – 7:00 P.M.
Online Relocks - 10:30 A.M. – 4:00 P.M.
Lock Desk Support – 9:00 A.M. – 7:00 P.M

Optimal Blue screen launches:

The Lien Information is the first section on the screen; the screen has many sections; utilize your scroll bar on the right.

All fields with **RED** dot are required. Scroll down the page until all required fields are completed.

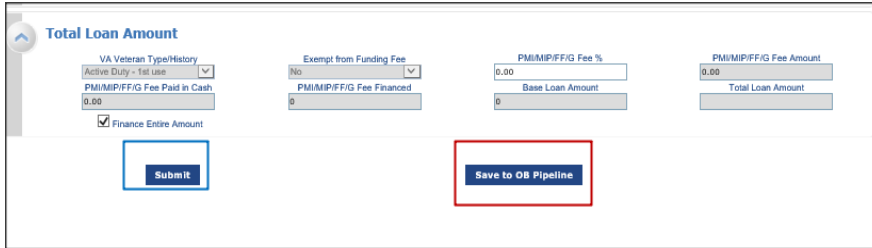
Many fields populate based on the URLA/1003 data imported and/or will default to zero if not applicable. **Important:** The FICO and County will not default or populate and are required fields.

Wholesale channel ONLY:

A compensation type must be selected from the **Originator Compensation** drop down box. This field will not appear for other channels.

Buydown Option: If allowable for the product you must select 3/2/1, 2/1 or 1/0 Buydown Option from the drop down.

1. **Click Save to OB Pipeline** – to save the prospect to the **OB Pipeline to review eligible product/pricing later**



Total Loan Amount

VA Veteran Type/History: Active Duty - 1st Use

PMI/MI/PI/FF/G Fee Paid in Cash: 0.00

Finance Entire Amount

Exempt from Funding Fee: No

PMI/MI/PI/FF/G Fee Financed: 0

PMI/MI/PI/FF/G Fee %: 0.00

Base Loan Amount: 0

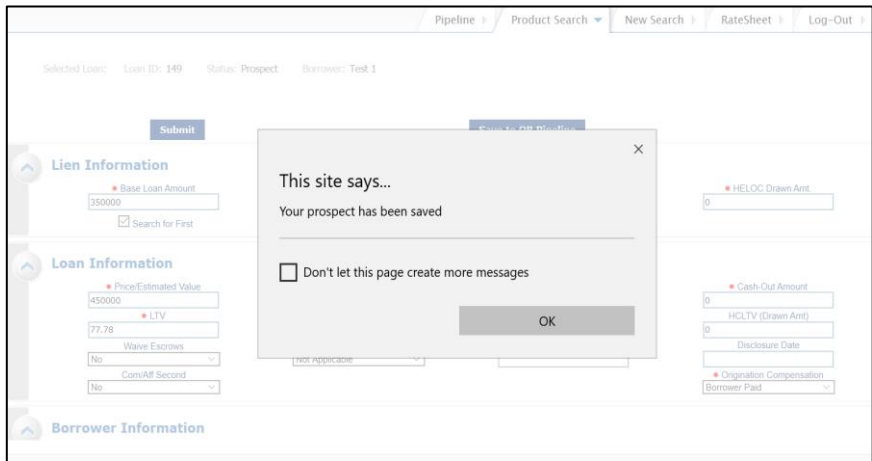
PMI/MI/PI/FF/G Fee Amount: 0.00

Total Loan Amount: 0

Submit **Save to OB Pipeline**

Your prospect has been saved message appears

Click OK



Selected Loan: Loan ID: 149 Status: Prospect Borrower: Test 1

Lien Information

Base Loan Amount: 350000

Search for First

Loan Information

Price/Estimated Value: 450000

LTV: 77.78

Wave Escrows: No

Com/Alt Second: No

Borrower Information

HELOC Drawn Amt: 0

Cash-Out Amount: 0

HCLTV (Drawn Amt): 0

Disclosure Date

Origination Compensation: Borrower Paid

Submit **Save to OB Pipeline**

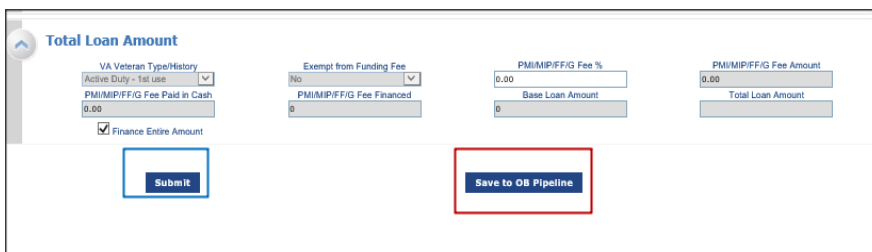
This site says...
Your prospect has been saved

Don't let this page create more messages

OK

OR...

2. **Click Submit** – to determine the **eligible products/pricing** for the prospect **NOW**



Total Loan Amount

VA Veteran Type/History: Active Duty - 1st Use

PMI/MI/PI/FF/G Fee Paid in Cash: 0.00

Finance Entire Amount

Exempt from Funding Fee: No

PMI/MI/PI/FF/G Fee Financed: 0

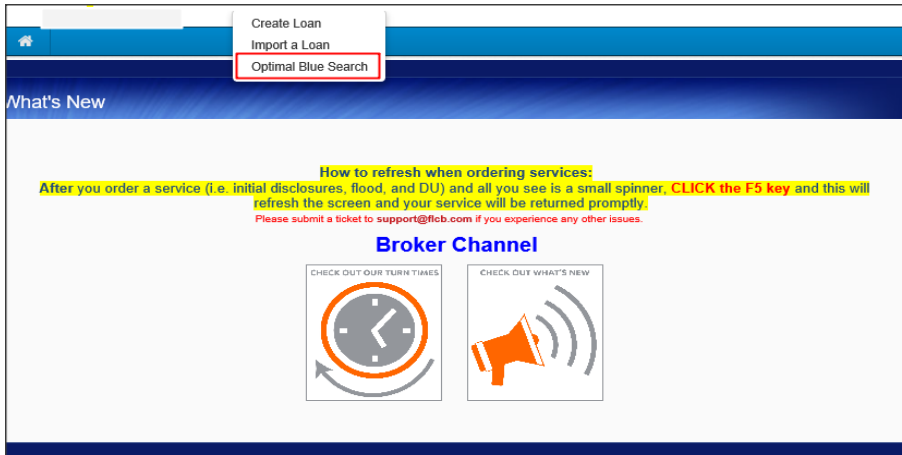
PMI/MI/PI/FF/G Fee %: 0.00

Base Loan Amount: 0

PMI/MI/PI/FF/G Fee Amount: 0.00

Total Loan Amount: 0

Submit **Save to OB Pipeline**

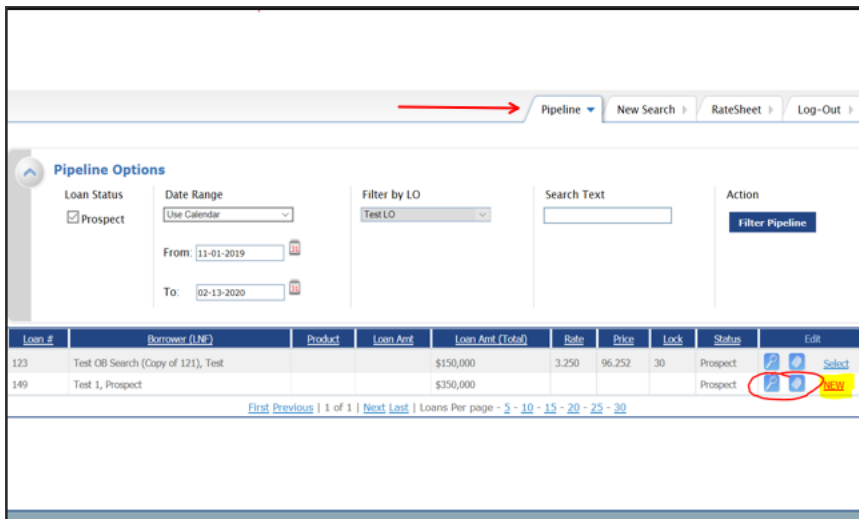


1. B Pipeline chosen

The loan is saved to the Optimal Blue Prospect pipeline

To access the saved prospect/scenario

Click on the **Create tab** or on the top menu bar; **select** Optimal Blue Search



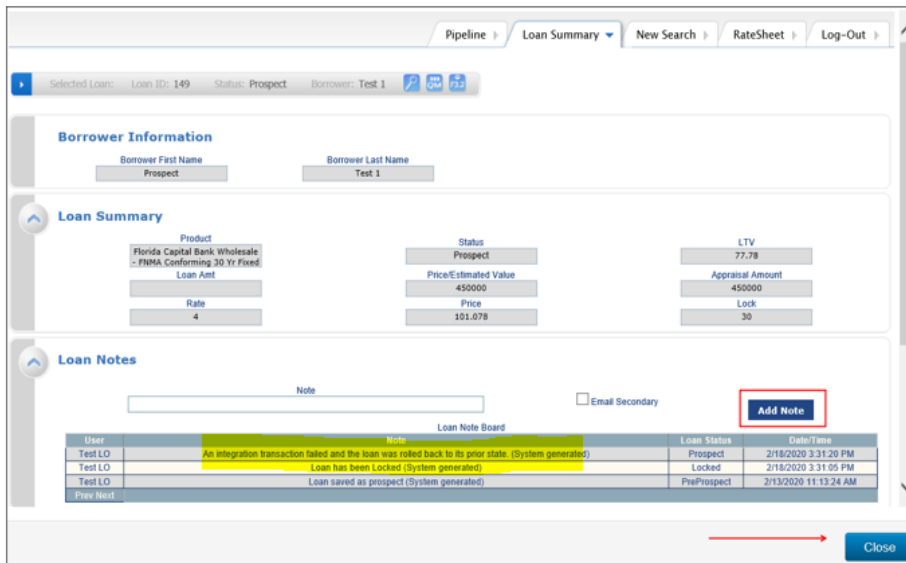
Optimal Blue screen launches:

Click on the **Pipeline tab** on the top tool bar

The "Please Wait" message/window will appear until the results display

To review the **Prospect Loan Summary**; **click** the Summary Page icon. Continues on next page

To **review pricing** for eligible product/rate; **click** on the magnifying glass icon. **Refer to Step # 2 on next page # 5 for process**



The screenshot shows the 'OB Prospect Pipeline' interface. At the top, there are navigation tabs: Pipeline, Loan Summary (selected), New Search, RateSheet, and Log-Out. Below this, a status bar shows 'Selected Loan: Loan ID: 149 Status: Prospect Borrower: Test 1'. The main content is divided into three sections:

- Borrower Information:** Fields for Borrower First Name (Prospect) and Borrower Last Name (Test 1).
- Loan Summary:** A grid of loan details:

Product	Status	LTV
Florida Capital Bank Wholesale - FNMA Confirming 30-yr Fixed	Prospect	77.78
Loan Amt	Price/Estimated Value	Appraisal Amount
	450000	450000
Rate	Price	Lock
4	101.078	30
- Loan Notes:** A section with a text input field, an 'Add Note' button (highlighted with a red box), and an 'Email Secondary' checkbox. Below is a 'Loan Note Board' table:

User	Note	Loan Status	Date/Time
Test LO	An integration transaction failed and the loan was rolled back to its prior state. (System generated)	Prospect	2/18/2020 3:31:20 PM
Test LO	Loan has been Locked (System generated)	Locked	2/18/2020 3:31:05 PM
Test LO	Loan saved as prospect (System generated)	PreProspect	2/13/2020 11:13:24 AM
Prav.Nest			

At the bottom right, there is a 'Close' button with a red arrow pointing to it.

The OB Prospect Pipeline loans will appear

To review the **Prospect Loan Summary**; click the Summary Page icon

The **Loan Summary Prospect** page will launch

Click on Add Note button to place notes on the prospect / scenario

Click the Close button to go back to the "What's New Page" ; you can review your pipeline

2. Once the Submit button was selected

The OB Prospect loan appears; all data previously keyed will populate to the fields; **click the submit button to review eligible products and pricing**

Please wait message will appear

The Optimal Blue Re-Submit Options Screen will launch.

Re-Submit: If you need to change any of these values; click Re-Submit

You can key the Desired Rate/Price or Lock or leave blank

The desired rate and products that are Eligible will appear.

Click on the Show hyperlink or the Eligible Product hyperlink to launch pricing

Links	Eligible Product	Rate	ARM Margin	APR	P&I	Closing Cost (\$)	Price	QM	Detail	Compare
	Florida Capital Bank Wholesale - FHLMC Conforming 30 Yr Fixed (CON30, LPC30)	3.375	0.000	3.375	\$1,702	\$0	100.184	✓	Show	<input type="checkbox"/>
	Florida Capital Bank Wholesale - FNMA Conforming 30 Yr Fixed (CON30, LPC30)	3.375	0.000	3.375	\$1,702	\$0	100.184	✓	Show	<input type="checkbox"/>
	Florida Capital Bank EXCEPTION Conforming 30 yr. Fixed	4.000	0.000	4.233	\$1,838	\$10,588	97.250	✓	Show	<input type="checkbox"/>

Eligible Product

Florida Capital Bank EXCEPTION Conforming 30 yr. Fixed

[Expired] Florida Capital Bank Wholesale - FHLMC Conforming 30 Yr Fixed (CON30, LPC30)

[Expired] Florida Capital Bank Wholesale - FNMA Conforming 30 Yr Fixed (CON30, LPC30)

Important: If Eligible Products appear as “Expired” pricing is **not** available. Refer to Lock Desk Hours on page #1 and try back later.

Please wait message will appear

Based on the desired rate/price/lock chosen the results will display in a **highlighted** color for that rate.

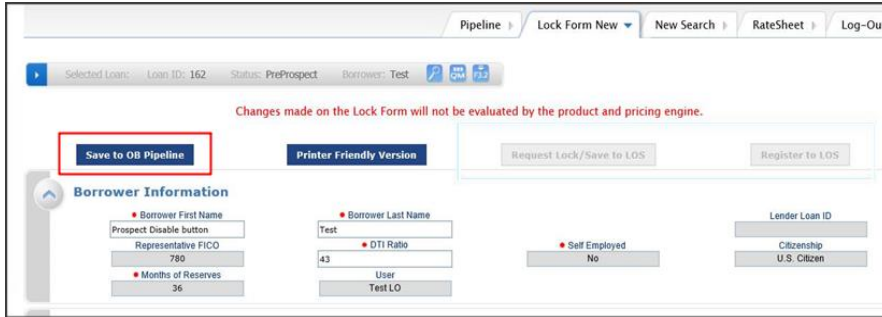
Or if No Desired Rate/Price/Lock selected will **not** be highlighted

Also, all other rates will appear for that product as well.

Click the “Lock Icon” for the applicable rate/price to Register or Lock the loan.

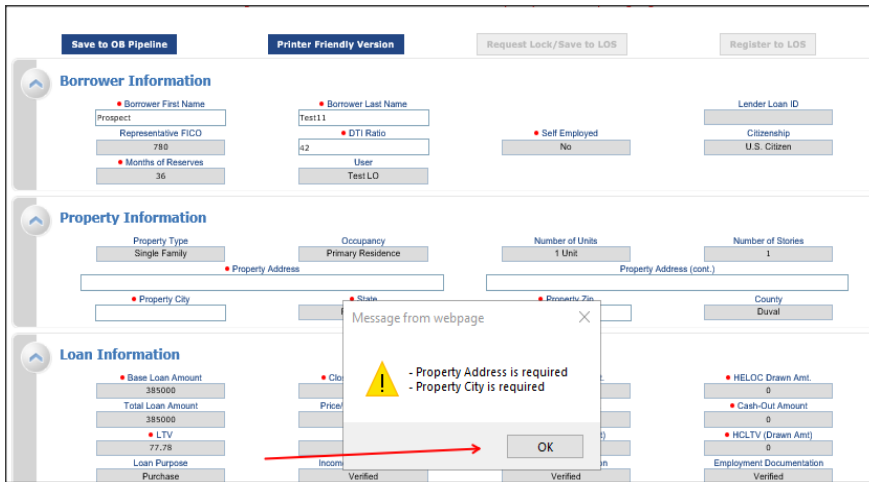
Please wait message will appear

Rate	APR	P&I	Compensation(%)	Price	MI	Select
3.875	4.082	\$950	.000	97.894		<input type="button" value="Lock"/>
3.990	4.159	\$963	.000	98.375		<input type="button" value="Lock"/>
4.000	4.121	\$964	.000	98.933		<input type="button" value="Lock"/>
4.125	4.199	\$979	.000	99.499		<input type="button" value="Lock"/>
4.250	4.284	\$994	.000	100.067		<input type="button" value="Lock"/>
4.375	4.409	\$1009	.000	101.163		<input type="button" value="Lock"/>
4.750	4.787	\$1054	.000	101.530		<input type="button" value="Lock"/>
4.875	4.912	\$1069	.000	101.962		<input type="button" value="Lock"/>
5.000	5.039	\$1084	.000	102.433		<input type="button" value="Lock"/>
5.125	5.164	\$1100	.000	102.636		<input type="button" value="Lock"/>



You can perform one of the following:

a) **Close** if only a prospect/ scenario is needed.



b) **Save to the OB Pipeline** to review at a later date

- A message will appear to enter the address
- **Click OK**
- **Enter** the address
- Then **Save to OB Pipeline**
- **Click the Close** button



You will be taken back to the **“What’s New Page”** ; you can review your pipeline

c) To find the loan in the OB Pipeline; **Refer to page # 3** for entire process

To Register or Lock a loan:

Follow the **How to Import a Loan Process** and **How to Register/Lock Process**