



#### 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

		Pipeline 🕨 New Sea	rch 🔻 RateSheet 🕨 Log-Out 🕨
Submit		Save to OB Pipeline	
<ul> <li>Lien Information</li> </ul>			
Base Loan Amount      Search for First	Second Lien Amt.      Second Lien Amt.      Search for Second	HELOC Line Amt.      Search for HELOC	HELOC Drawn Amt.
A Loan Information			
Price/Estimated Value	<ul> <li>Appraisal Amount</li> </ul>	Loan Purpose	Cash-Out Amount
• LTV	CLTV	HCLTV (Line Amt)	HCLTV (Drawn Amt)
Waive Escrows	Current Servicer Not Applicable	Application Date	Disclosure Date
Borrower Information			Lender Paid
Citizenship	Borrower Last Name	Representative FICO	DTI Ratio

<ul> <li>First Li</li> </ul>	en Search Criteria	
	Loan Type:	Contorming O NonConforming O FHA O VA O USDA
	Loan Term(s):	🗹 30 YY 🛛 25 YY 🗍 20 YY 🗍 15 YY 🗌 10 YY 🗌 1 YY Max: 3
	Amortization Type(s):	Z Fixed ARM Balloon
	ARM Fixed Term(s):	2 5 Yr 07 Yr 10 Yr 15 Yr Nac 3
	Product Type(s):	Ali Z Standard Affordable HFABond HUD Specialty     Reno/Rehab USDA Streamline Expanded Guidelines
3/		Desired Rate         Desired Lock Period         Interest Only           6.25         60         No           Borrower Pays Mi (# required)         Automated UW System         Prepayment Penalty           Vites         None         None           No         Reduced Mi         None

### **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

Total Loan Annount VA Vetran TypoHistory Relive Duty - Hit uie 0.00 France Entire Annount Submit	Exempt from Funding Fee No No PILMIPIFF/G Fee Finance P Save Lo OB Pipeline Save to OB Pipeline	PMIMIPIF/G Fee Amount 0.00 Total Loan Amount	save the prospect <b>to the OB</b> Pipeline to review eligible product/pricing <u>later</u>
			Your prospect has been saved message appears
Selected Loars: Loan ID: 149 Sature		v Search + RateSheet + Log-Out +	Click OK
Stabilit Lien Information Base Loan Amount Issono Search for First	This site says Your prospect has been saved	# HELOC Drawn Amt	
Loan Information	Don't let this page create more messages		

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

Total Loan Amount VA Veteran Type/Hatory Retrie Day - Iste use ✓ PM/MPFFFCG Fee Paid in Cash 0:00	Exempt from Funding Fee No V PMI/MIP/FF/G Fee Financed 0	PMINIPIFFIG Fee % 0.00 Base Loan Amount 0	PMUMIPIFIG Fee Amount 0.00 Total Loan Amount
Submit		Save to OB Pipeline	

Borrower Information



## **OB Prospect / Scenario**



### 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

					>	Pipeline 🗨	New	Search 🕨	RateSheet	Elog-Out
~ '	Pipeline Optic Loan Status Prospect	Date Range           Use Calendar           From:         11-01-2019           To:         02-13-2020		Filter by LO Test LO	V	Search Te	xt		Action Filter	Pipeline
Loan #		Borrower (LNF)	Product	Loan Amt	Loan Amt (Total)	Rate	Price	Lock	Status	Edit
3	Test OB Search (	Copy of 121), Test			\$150,000	3.250	96.252	30	Prospect	P 🚺 Selec
9	Test 1, Prospect				\$350,000				Prospect	2 D NEW
			Dreuleure I 1 of 1	I Next Last 1 Lo	ans Per page - <u>5</u> - <u>10</u>	15 - 20 -	15 - 20		· · · ·	

#### **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** <u>page # 5</u> for process



### **OB Prospect / Scenario**

		Pipeline >	Loan Summary 👻	New Search 🕨 Rate	sheet + Log-Out +
Selected Loan:	Loan ID: 149 Status: Prospect	Borrower: Test 1 🛛 🖉 🔐 📆			
	Information Borrower First Name Prospect	Borrower Last Name Test 1			
Loan Sum	Product Plorida Capital Bank Wholesale - 7HRA Conforming 30 Yr Fored Loan Ant Rate 4	Status Prospect Price/Estimated Value 450000 Price 101.078	0	LTV 77.7 Appraisal 4500 LL0d	8 Amount 20 K
Loan Note		lote Loan Note Board	Email Seco	L	Add Note
User Test LO Test LO Test LO Prev Next	An integration transaction	Note failed and the Ioan was rolled back to its prior state. Loan has been Locked (System generated) Loan saved as prospect (System generated)	(System generated)	Loan Status Prospect Locked PreProspect	Date/Time 2/18/2020 3:31:20 PM 2/18/2020 3:31:05 PM 2/13/2020 11:13:24 AM
					Close

# 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



## **OB Prospect / Scenario**

		Pipeline > New Se	arch - RateSheet > Log-Out
Submit		Save to OB Pipeline	
Lien Information Base Loan Amount 35000 Search for First	Second Lien Amt.      Second Lien Amt.      Search for Second	HELOC Line Amt.	HELOC Drawn Amt.
Loan Information     PriceEstimated Value     450000     LTV      7.78	e • Appraisal Amount 450000 CLTV 0	Loan Purpose Purchase HCLTV (Live Amt) 0 Application Date	Cash-Out Amount      HCLTV (Drawn Ant)      Disclosure Date

S	Selected Loan: Loan ID: 170 Status: PreProspec	t Borrower	: Testii 🗾	an 🔁						
	Re-Submit Options Re-Submit									
Ρ.	Base Loan Amount     LTV		CLTV		Desired F	Rate	Desired Priv	œ	Desired	Lock
	385000 77.78 DTI Ratio Interest Only		0 Waive Escrows							
	42 No	¥		~	Not Specified		Buydown None	~	None	Penalty
	Property Zip Total Loan Amou 32256 385000	int								
			1							
	Loan Type: Conforming Loan Term(s):	30 11	Amortiza	tion Type(s): F	rixed	ARM Fixed Term(	): , a Tř			
	Product Type(s): Standard									
Pri				Full(Ori	a) - Byt		Orin) Sidel	(Oria) Bl	end(Orin)	Rest(Orio
Pri		_		Full(Ori	g) 🔻 ByT	Type(Orig) Top(	Orig) Side	(Orig) Bl	end(Orig)	Best(Orig
		Rate	ARM Margin	Full(Ori	g) 🔻 ByT P&I	Type(Orig) Top( Closing Cost (\$)	Orig) Side Price	(Orig) Bl QM	end(Orig) I Detail	Best(Orig
	int.		ARM Margin 0.000				-			Comp
	int Eligible Product Florida Capital Bank Wholesale - FHLMC Conforming 3	3.375		APR	P&I	Closing Cost (\$)	Price	QМ	Detail	Comp
Pri	int Eligible Product Florida Capital Bank Wholesale - FHLMC Conforming 3 Yr Florida Capital Bank Wholesale - FHLMC Conforming 30	0 3.375	0.000	APR 3.375	P&I \$1,702	Closing Cost (\$) \$0	Price 100.184	QM 🎺	Detail	
	Int Eligible Product Provide Capital Bank Wholesale - FHLMC Conforming 3 Vr Frand (CONSU, UCS0) Florida Capital Bank ENCEPTION Conforming 30 yr. Florida Capital Bank ENCEPTION Conforming 30 yr.	0 3.375 3.375	0.000	APR 3.375 3.375	P&I \$1,702 \$1,702	Closing Cost (\$) \$0 \$0	Price 100.184 100.184	QМ 🖋	Detail Show Show	Comp
	Int Eligible Product Picrick Capital Bank Wholesale - FHLMC Conforming 3 Yr Faxel (CON30, LPC30) Fordia Capital Bank Wholesale - RNMA Conforming 30 Yr Faxel (CON30, LPC30) Fordia Capital Bank EXCEPTION Conforming 30 yr.	0 3.375 3.375	0.000	APR 3.375 3.375	P&I \$1,702 \$1,702	Closing Cost (\$) \$0 \$0	Price 100.184 100.184	QМ 🖋	Detail Show Show Show	Comp
5	Int Eligible Product Provide Capital Bank Wholesale - FHLMC Conforming 3 Vr Frand (CONSU, UCS0) Florida Capital Bank ENCEPTION Conforming 30 yr. Florida Capital Bank ENCEPTION Conforming 30 yr.	0 3.375 3.375 4.000	0.000	APR 3.375 3.375	P&I \$1,702 \$1,702	Closing Cost (\$) \$0 \$0	Price 100.184 100.184	QМ 🖋	Detail Show Show Show	Comp
5	Int Eligible Product Florida Capital Bank Wholesale - FHLMC Conforming 3 Vir Frand (CONS), LPC00) Florida Capital Bank Wholesale - FNNA Conforming 30 yr. Florida Capital Bank EXCEPTION Conforming 30 yr. Florida Ineligible Product:	<ul> <li>3.375</li> <li>3.375</li> <li>4.000</li> </ul>	0.000 0.000 0.000	APR 3.375 3.375 4.233	P&I \$1,702 \$1,702	Closing Cost (\$) \$0 \$0	Price 100.184 100.184	QМ 🖋	Detail Show Show Show	Comp

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)

	Submit O 1st Mtg Loan Am 202000 DTI Ratio 9,44 Property Zi 20600 coan Type: Confo	p 1s	Re-Submit • LTV 80.8 Interest Only Vo • Vo • Vo	4.25	AUS	Desired Price 101.182 Buydown None	45 Prepayment None	
	roduct Type(s):		Coan renn(s). 30 m	Amorozation Type(s), Pitted	Anni Fixed Terrin(s)			
Print		Full Product Listing	🗸 🔻 🖌 Full 🔪 Top I	Products by Type   Blend   Best   Top Proc	ducts Side-by-Side C	ompari Blended	Comparison Bes	st Pricing
nks Elik	gible Product			Rate ARM	Margin APR	P&I Price	a Detail	Compare
			ing 30 Yr Fixed (CON3					
HO	rida Capital Ban	K - FHLMC Conform	ing 30 Tr Hixed (CON3	0) 4.250 0	4.284	\$994 100.0	67 Hide	0
			_			Relate a Look Linds	101 00100100	
Vie	w Pricing for	lock period: 15	21 30 45 60 7	5 90   Expiration: 05/12/22			np: 03/28/22 1:01	
Vie	w Pricing for I	lock period: 15	21 30 <b>45</b> 60 7 P&I	5 90   Expiration: 05/12/22 Compensation(%)	Price			
Vie		-			Price 97.894	Search Timestan	np: 03/28/22 4:40 PN	
Vie	Rate	APR	P&I	Compensation(%)		Search Timestan	np: 03/28/22 4:40 PM Select	
Vie	Rate 3.875	APR 4.082	P&I \$950	Compensation(%)	97.894	Search Timestan	np: 03/28/22 4:40 PM Select	
Vie	Rate 3.875 3.990	APR 4.082 4.159	P&I \$950 \$963	Compensation(%) .000 .000	97.894 98.375	Search Timestan	np: 03/28/22 4:40 PM Select	
Vie	Rate 3.875 3.990 4.000	APR 4.082 4.159 4.121	P&I \$950 \$963 \$964	Compensation(%) .000 .000 .000	97.894 98.375 98.933	Search Timestan	np: 03/28/22 4:40 PM Select	
Vie	Rate           3.875           3.990           4.000           4.125	APR 4.082 4.159 4.121 4.199	P&I \$950 \$963 \$964 \$979	Compensation(%s) .000 .000 .000 .000	97.894 98.375 98.933 99.499	Search Timestan	Np: 03/28/22 4:40 PM	
Vie	Rate           3.875           3.990           4.000           4.125           4.250	APR 4.082 4.159 4.121 4.199 4.284	P&1 \$950 \$963 \$964 \$979 \$994	Compensation(%) .000 .000 .000 .000 .000	97.894 98.375 98.933 99.499 100.067	Search Timestan	pp: 03/28/22 4:40 PM	
Vie	Rate           3.875           3.990           4.000           4.125           4.250           4.375           4.750	APR 4.082 4.159 4.121 4.199 4.284 4.409 4.787	P&I           \$950           \$963           \$964           \$979           \$994           \$1009           \$1054	Compensation(%) .000 .000 .000 .000 .000 .000	97.894 98.375 98.933 99.499 100.067 101.163 101.530	Search Timestan	pp: 03/28/22 4:40 PM	
Vie	Rate           3.875           3.990           4.000           4.125           4.250           4.375           4.750           4.875	APR 4.082 4.159 4.121 4.199 4.284 4.409 4.787 4.912	Piol           \$950           \$963           \$964           \$979           \$994           \$1009           \$1054           \$1069	Compensation(%) .000 .000 .000 .000 .000 .000 .000	97.894 98.375 98.933 99.499 100.067 101.163 101.530 196.582	Search Timestan	solect	
Vie	Rate           3.875           3.990           4.000           4.125           4.250           4.375           4.750	APR 4.082 4.159 4.121 4.199 4.284 4.409 4.787	P&I           \$950           \$963           \$964           \$979           \$994           \$1009           \$1054	Compensation(%) .000 .000 .000 .000 .000 .000	97.894 98.375 98.933 99.499 100.067 101.163 101.530	Search Timestan	pp: 03/28/22 4:40 PM	

# 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 <u>Show</u> hyperlink or the <u>Eligible Product</u> hyperlink to launch pricing

Important: If Eligible Products appear as "Expired" <u>pricing is not</u> 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<u>not</u> be highlighted

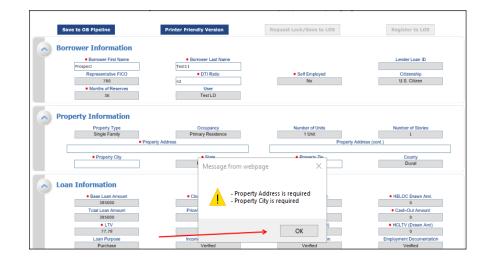
Also, all other rates will appear for that product as well.

### **Click** the **"Lock Icon" for the applicable** rate/price to Register or Lock the Ioan.

Please wait message will appear







### 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

	Create Loan
*	Import a Loan
	Optimal Blue Search
What's New	
	How to refresh when ordering services:
After you order a service (i.e. i	nitial disclosures, flood, and DU) and all you see is a small spinner, CLICK the F5 key and this will refresh the screen and your service will be returned promptly.
	Please submit a ticket to support@flcb.com if you experience any other issues.
	Broker Channel
	CHECK OUT OUR TURN TIMES

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