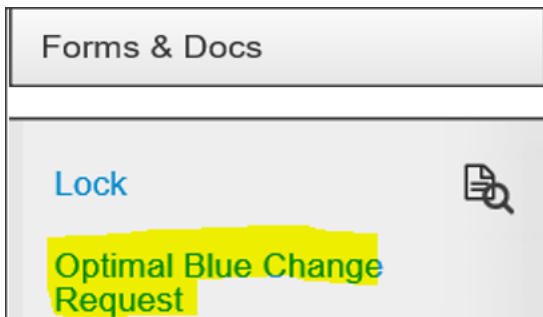


Loan Number Loan Amount Closing Date	Borrower	Institution Originator Account Executive	Property Address City / State / Zip Loan Purpose	Final Date Pipeline Status AU Status	Lock Status Lock Expiration Product Code	Compliance Alerts Details
0000620019 \$367,000.00 3/19/2020	Test, Test 8	Test-PW1 Wholesale Wholesale A.E Test	1362 Ashley Oaks Drive Jacksonville Beach, FL 32250 Refinance	Final: 2/18/2020 Status: U/W Approved w/Conditions	Registered CON30	▲ Compliance Alerts Show Details
0000620017 \$475,000.00	Test, No 1003 Update	Test-PW1 Wholesale Wholesale A.E Test	30348 N 73rd St. Scottsdale, AZ 85266 Purchase	Status: Imported	Lock Confirmed 3/13/2020 CON30	▲ Compliance Alerts Show Details
0000620027 \$388,000.00	Lilly, Joseph	Test-PW1 Wholesale Wholesale A.E Test	1119 Mermaid Dr Annapolis, MD 21409 Refinance	Status: Imported	CON30	▲ Compliance Alerts Show Details
0000620016 \$480,000.00 2/24/2020	Test-update 1003, Wholesale	Test-PW1 Wholesale Wholesale A.E Test	604 N EDGEWOOD AVENUE La Grange Park, IL 60526 Refinance	Final: 1/23/2020 Status: U/W Approved w/Conditions	Lock Expired 2/24/2020 FHA30	▲ Compliance Alerts Show Details
0000620026 \$388,000.00	Test , Testing	Test-PW1 Wholesale Wholesale A.E Test	1119 Mermaid Dr Annapolis, MD 21409 Refinance	Status: Imported	CON30	▲ Compliance Alerts Show Details

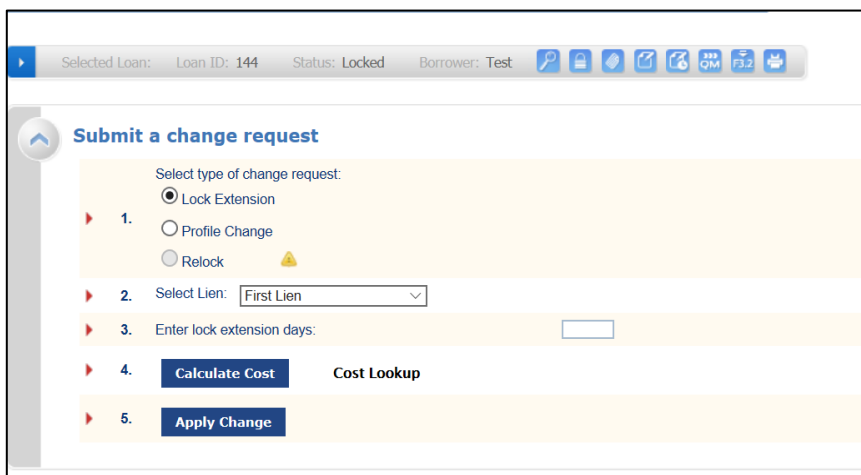
Submit Optimal Blue Change Request

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

Select the loan in the pipeline that has already been locked.



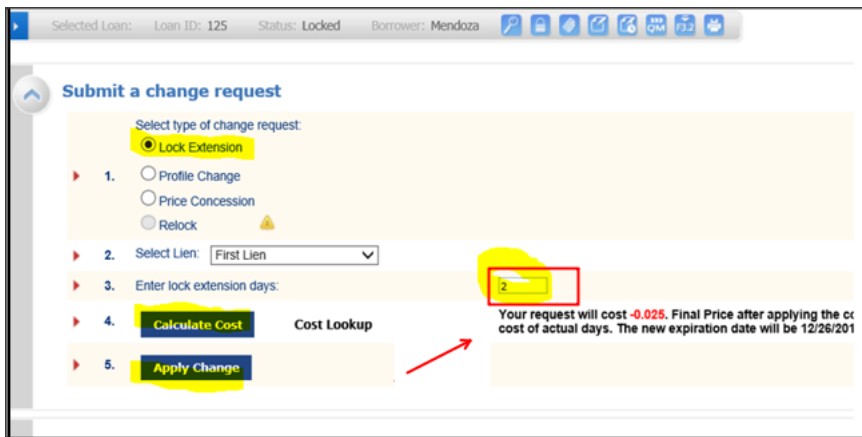
Locate and click **Optimal Blue Change Request** under the **Forms & Docs** Menu



The Submit a change request screen launches:

3 Options for a OB Change Request

- 1) Lock Extension
- 2) Profile Change
- 3) Relock



1) Lock Extension

The Submit a change request screen will launch:

1. Depending on the loan scenario the change request will default

Lock Extension: The loan has not expired and you need additional time.

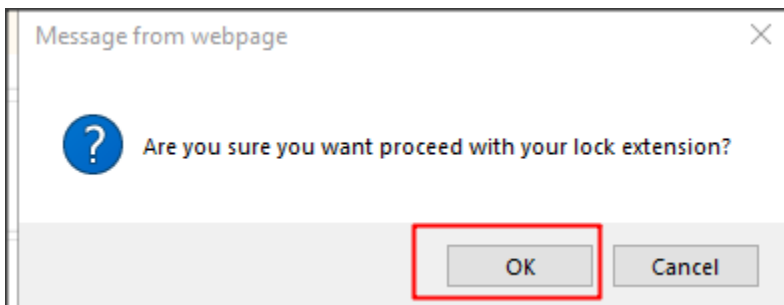
2. **Select Lien:** Will default based on product selection
3. **Selection will default** to one of the following:

- Enter Lock Extension Days

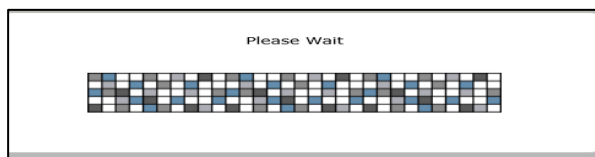
4. **Calculate Cost** – Click and the cost will be displayed to the right

5. Click **Apply Change** the message will appear:

- Click **OK** to proceed



The please wait message appears



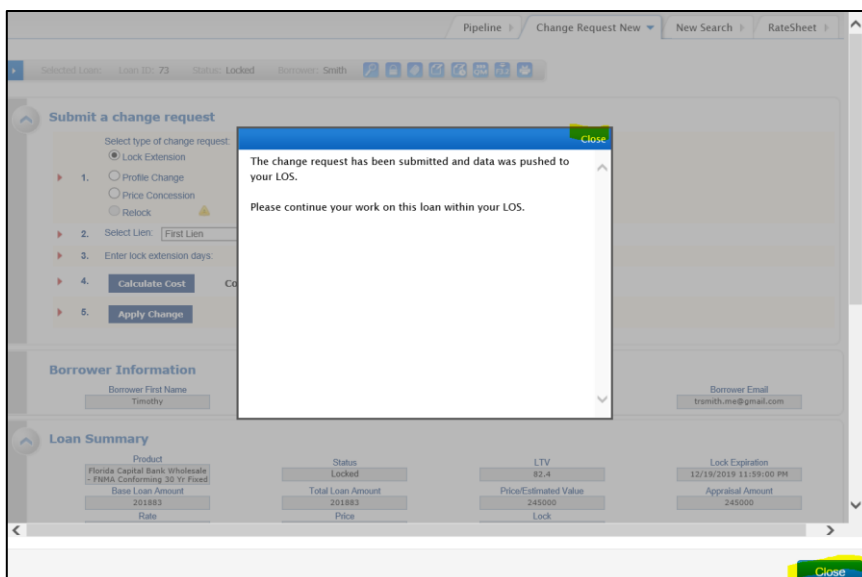
The message/window will appear until the results display

Once the Change Request is complete.

A message will appear indicating the change request has been submitted and data was pushed to your LOS.

Informs you to return to the LOS and work on your loan.

Click **Close** on the message and the bottom of the screen to return to the pipeline. **Press F5 key to refresh**



Refer to page # 7 for how to view the Lock Confirmation

2) Profile Change:

The Submit a change request screen will launch

- Profile Change:** An update to the Loan Amount, Product or Interest Rate.
 - Click on Profile Change
- Select Lien:** Will default based on product selection; ensure correct
- Click on Profile Change button**

The Optimal Blue Screen appears;

Make your Profile changes

Scroll down until you update the applicable changes in the applicable fields

Buydown Option: If allowable for the product you must select 3/2/1, 2/1 or 1/0 Buydown Option from the drop down when Registering and Locking the loan as the field defaults to none.

Click **Submit** at the **top** or **bottom** of the screen

The please wait message appears

The Historical Pricing Research page will launch:

If you failed to make your profile changes; you can click on **Revise Search** and make your changes again.

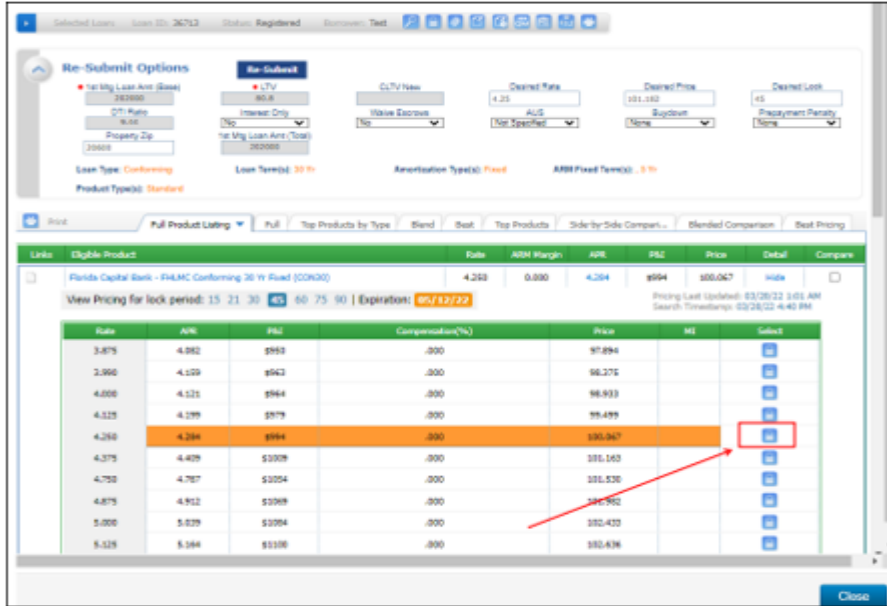
Click on the **Show** hyperlink or the **Eligible Product** hyperlink to launch pricing

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

Links	Eligible Product	Rate	ARM Margin	APR	P&I	Closing Cost (\$)	Discount/Rebate(%)	Price	QM	Detail	Compare
	Florida Capital Bank Wholesale - FNMA Conforming 30 Yr Fixed (CON30, LPC30)	4.125	0.000	4.333	\$2,302	\$11,647	2.452% (\$11647)	97,548	X	Show	
	Florida Capital Bank Wholesale - FHLMC Conforming 30 Yr Fixed (CON30, LPC30)	4.125	0.000	4.335	\$2,302	\$11,747	2.473% (\$11747)	97,527	X	Show	
Links	Ineligible Product									Detail	
	Florida Capital Bank Wholesale - FHLMC Super Conforming 30 Yr Fixed (CR30, LP30)									Show	
	Florida Capital Bank Wholesale - FNMA Conforming High Balance 30 Yr Fixed (CR30, LP30)									Show	
	Florida Capital Bank Wholesale - Texas Home Equity (a)(6) 30 Yr Fixed (CA630)									Show	

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)

The please wait message appears



The selecting Eligible Product pricing will launch.

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

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.

The please wait message appears

The Change Request Screen launches:

The previous values will be marked through and Change Request Values are in Red for easy reference

Click the Apply Changes button

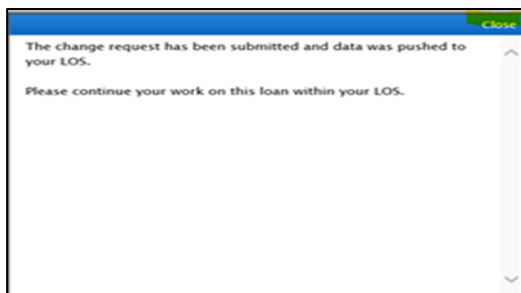
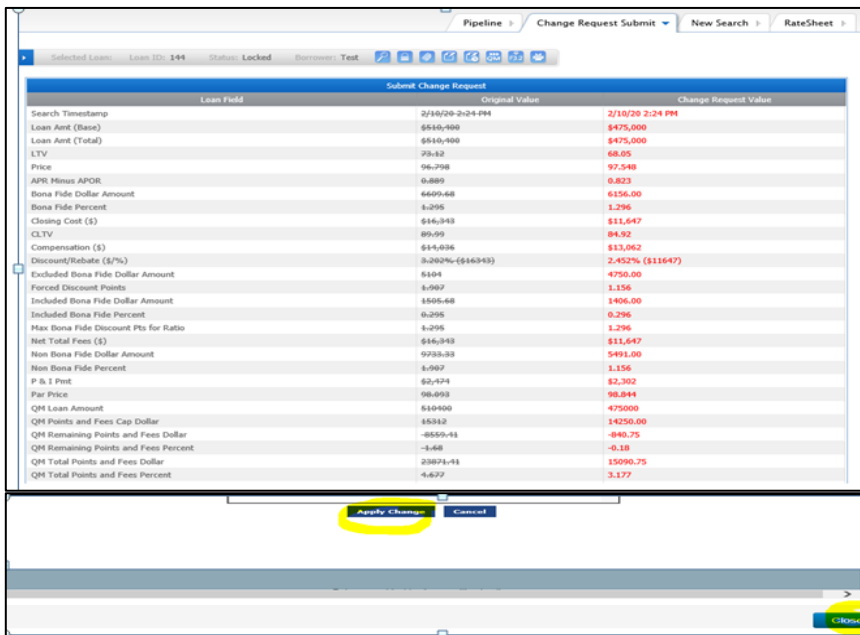
Click the close button

Once the Change Request is complete.

A message will appear indicating the change request has been submitted and data was pushed to your LOS.

Click **Close** on the message **and** the bottom of the screen to return to the pipeline. **Press F5 key to refresh**

Refer to page # 7 for how to view the Lock Confirmation



Profile Change LAST STEP:
Update the Change of Circumstance screen under Forms & Docs in Mortgagebot

OB Profile Changes are subject to UW Approval

Helpful Tip: The LO can make another Profile Change in Optimal Blue. If the underwriter has not approved the changes, the next time a OB Profile Change the figures will revert back. Enter all changes again at

that time. Then upload a corrected 1003 and COC immediately.

3) Relock

The Submit a change request screen will launch

1. **Relock:** The loan is expired and a Relock is required.
2. **Second Lien** will default based on product selection
3. **Click on Select Rate and Price**

The please wait message appears

The selecting Eligible Product pricing will launch.

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

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

Click the "Lock Icon" for the applicable rate/price to Relock the loan

The please wait message appears

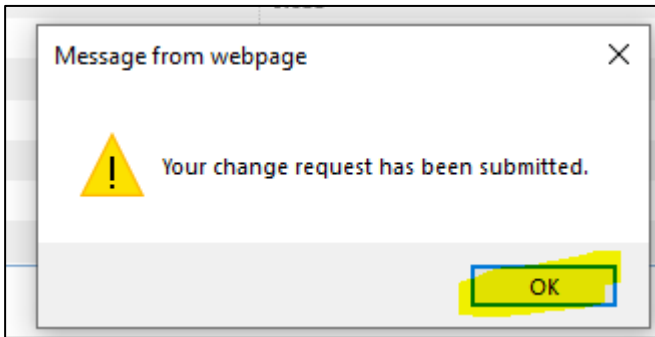
The Change Request Screen launches:

The previous values will be marked through and Change Request Values are in Red for easy reference

Click the Submit button

Rate	APR	PIB	Competition(%)	Price	PIB	Select
3.875	4.282	\$950	.000	97.894	45	Lock
3.950	4.159	\$953	.000	98.378	45	Lock
4.000	4.121	\$964	.000	98.933	45	Lock
4.125	4.199	\$979	.000	99.499	45	Lock
4.250	4.284	\$994	.000	100.067	45	Lock
4.375	4.409	\$1009	.000	101.163	45	Lock
4.750	4.787	\$1054	.000	101.530	45	Lock
4.875	4.913	\$1069	.000	101.952	45	Lock
5.000	5.039	\$1084	.000	102.433	45	Lock
5.125	5.164	\$1100	.000	102.836	45	Lock

Loan Field	Original Value	Change Request Value
Price	100.768	100.643
Lock Expiration LO	3/08/20	3/12/20
Discount/Rebate (87%)	-8,949.00 (-8,949)	-8,949.00 (-8,244.3)
Par Price	100.142	100.306
Par Rate	4.325	4.500
Par Rate Minus APROR	0.846	0.780
QM Remaining Points and Fees Dollar	8030	8155.00
QM Remaining Points and Fees Percent	2.95	2.23
QM Total Points and Fees Dollar	2470	2945.00
QM Total Points and Fees Percent	6.68	6.75
Relock Requested		2/11/20 2:03 PM
Total Fee Credit Dollar Amount	65,948	82,443



The following message will appear.

Your change request has been submitted

Click OK

Selected Loan: Loan ID: 137 Status: Locked Borrower: Martin

Change Request History						
Request Submitted	User	Type	Status	Cost	Details	
2/11/2020 2:07:50 PM	Test LO	Relock	Pending	-0.125	View Details	
1/8/2020 12:17:18 PM	Test LO	Profile Change	Accepted	0.000	View Details	
1/8/2020 11:42:49 AM	Test LO	Profile Change	Accepted	0.000	View Details	
1/8/2020 11:19:56 AM	Test LO	Profile Change	Accepted	0.000	View Details	
1/8/2020 10:39:03 AM	Test LO	Profile Change	Accepted	0.000	View Details	
1/8/2020 10:34:40 AM	Test LO	Profile Change	Accepted	0.000	View Details	
1/8/2020 9:46:50 AM	Test LO	Profile Change	Accepted	0.000	View Details	

Logout

Click Logout

The Relock is **pending**

Secondary will receive an email notification to review/approve the relock.

Once Secondary approves; the LO will receive an email notification. The Mortgagebot Lock confirmation will update.

Refer to page # 7 for how to view the Lock Confirmation

Lock History

Regulatory Rate Lock Date: 02/10/2020
APOR: 3.510%

Lock Confirmation Code	Lock Expiration Date	Lock Type	Date Edited
14425463858	3/11/2020 11:59:00 PM	Edit Lock	2/11/2020 12:41:02 PM
14424830091	3/11/2020 11:59:00 PM	Lock	2/10/2020 3:24:49 PM
Register		Register	2/10/2020 3:19:47 PM

Buttons: Save, Save/Close, Close

To view the Lock Confirmation after ANY of the above Optimal Blue Change Requests:

Click on the Lock icon (to view the Locked Loan) - the Lock History screen will appear

To view the Lock Screen:

Click the Lock confirmation hyperlink lock code to view the Lock Confirmation

Lock Confirmation

Wholesale Wholesale - Test-PW1 - ID: 00006
4815 Executive Park Court, Jacksonville, FL 32216
Performed By: Wholesale Wholesale

Expand All Collapse All

Pricing Information

Loan Number	Lock Confirmation Code	MERS Number
0000620017	14425463858	100411700006200170
Rate Sheet Date	Total Lock Period	Lock Expiration
2/11/2020 12:41:02 PM	30 days	3/11/2020 11:59:00 PM
Date Performed	2/11/2020 12:41:02 PM	

	Rate	Price	Margin
Base	4.125%	99.273	0.000%
Adjustments	0.000%	-4.475	0.000%
FICO is 680 - 699, And LTV is 60.01 - 70	0.000%	-0.500	0.000%
FICO is <720, And CLTV/HCLTV is > 80 - 95, And LTV is > 65 - 75	0.000%	-0.750	0.000%
State is Group 2	0.000%	-0.100	0.000%
CLTV/HCLTV > 0	0.000%	-0.375	0.000%
Loan Officer Compensation	0.000%	-2.750	0.000%
Net Price	4.125%	97.548	0.000%

A sample of the Lock Confirmation

Loan Information

Base Loan Amount 1st Mtg *	Amort/Maturity Term	Purpose of Loan
\$212,830.00	360/360	Purchase
Financed PMI/MIP/VAFF	Escrow Waiver	Purpose of Refinance
\$0.00	No	
Loan Amount 1st Mtg *	Escrow Waiver Type	Doc Type
\$212,830.00		Full Documentation
Loan Amount 2nd Mtg *	HELOC Piggyback	Buydown
\$0.00	No	Yes
Undrawn HELOC	Estimated Closing Date *	Buydown Plan
\$0.00		2/1
Purchase Price	LTV	Interest Only
\$220,000.00	96.741%	No
Appraised Value	CLTV	MI
\$220,000.00	96.741%	No
Cash Out	HCLTV	MI Coverage
\$0.00	96.741%	No
DTI	Originator Compensation	LPMI
43.113%	Borrower Paid	No
* new or existing, * mm/dd/yyyy		
Underwriting Method		Down Payment Assistance
Manual		No

Buydown: If the Change Request is for the buydown; the information will appear under Loan Information once changed on the Lock Confirmation.

Forms & Docs



To view the Change History after ANY of the above Optimal Blue Change Requests:

Locate and click **Optimal Blue Change Request** under the **Forms & Docs** Menu

The OB Submit screen launches:

Click on the Change History icon to view any previous changes.

The please wait message appears

Change Request History						
Request Submitted	User	Type	Status	Cost		Details
2/11/2020 11:40:52 AM	Test LO	Profile Change	Accepted	0.000		View Details

The Change Request History Screen will launch:

Click the hyperlink **View Details** to view or Logout

Summary					
Request Submitted	User	Type	Status	Cost	
2/11/2020 11:40:52 AM CST	Test LO	Profile Change	Accepted	0.0000	

Current Loan Information	
Field	Current Value
Borrower First Name	No 1003 Update
Borrower	Test
Status	Locked
Loan Amt (Base)	\$475,000
Loan Amt (Total)	\$475,000
Price/Estimated Value	\$698,000
Appraisal Amount	\$698,000
LTV	68.05
Product (Set) Name	Florida Capital Bank Wholesale - FHMA Conforming 30 Yr Fixed
Rate	4.125
Rate	97.548

All changes are listed the date/status and cost.