

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
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
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
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
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

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



Sele	ected		: Loan ID: 144 Status: Locked Borrower: Test 🎤 🖹 🧭 🖆 🧭 🔂 🔀
s	ubr	nit	a change request
	abi		Select type of change request:
			Lock Extension
1	•	1.	O Profile Change
			Relock 🔺
	•	2.	Select Lien: First Lien V
	•	3.	Enter lock extension days:
	•	4.	Calculate Cost Cost Lookup
	•	5.	Apply Change

The Submit a change request screen launches:

3 Options for a OB Change Request

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





Message from webpage		×
Are you sure you want pro	oceed with your loc	k extension?
	OK	Cancel





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 <u>not</u> 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 <u>and</u> the bottom of the screen to return to the pipeline. **Press F5 key to refresh**

Refer to page # 7 fo	or how to view the
Lock Confirmation	











2) Profile Change:

The Submit a change request screen will launch

- 1. Profile Change: An update to the Loan Amount, Product or Interest Rate.
 - Click on Profile Change
- 2. Select Lien: Will default based on product selection; ensure correct
- 3. 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.

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



Re-Submit 0	ptions	Re-Submit					
 Ter bitg Laan Ar 202000 	vt (Gase)	LTV	CUTV New Dr	sained Rate	Desired Price	Dealerst	Look
OTI Rufe		Interest: Only	Visive Excreve	AUS	Buydovn	Pagaymen	Penalty
Property 2	9 19	Maj Loan Ane (Total)	(10 V) (100.0				
30608		202000					
East Type: Cont		Louis Terregal 30 fr	Amortaution Type(s), Fixed	AND Fixed Terricol -	1.00		
ine /	Full Product Listing	Pul Top Produ	xts by Type Bland Best Top P	voluta Side by Side Car	rpart Blanded Co	mparison B	est Pricing
Elicible Product			Radia A	RM Hargin APR	PSE Pilos	Detail	Compo
Florida Capital Ran	R - FHLMC Conform	ing 20 W Fund (CON20)	4.293	0.000 4.294	g994 500.067	Hide	
Parida Capital Bar View Pricing for	R - FHLMC Conform lock period: 15	ing 20 W Flund (CONI20) 21. 30 💽 60 75 90	4.292 0 Expiration: 05/12/22	0.000 4.204	#994 \$50.067 Pricing Last Updates	Hide 6-03/25/22 3:01 03/26/22 4:40 8	
Parida Capital Bar View Pricing for	R - FHLMC Conform lock period: 15	ing 20 Yr Rued (020420) 21 30 65 60 75 94	4.292 0 Expiration: 09/12/22	0.000 4.284	1994 SEO.067 Pricing Last Update Search Timestamps	Hide 6-03/28/32 3-01 03/28/32 4-40 F	
Parida Capital Ran View Pricing for Ran	R - FHLMC Conform lock period: 15	ing 26 Yr Rued (CON20) 21 30 55 60 75 94 PML 5552	4.283 0 Expiration: (05/13/22) Compareation(%) .000	0.000 4.204	1964 100.047 Pricing Last Update Search Timestamps M3	Hide 6: 03/20/22 3:01 03/20/22 4:40 F Colora	
Parida Capital Bar Wew Pricing for Rose 3.875 3.996	k - FHLMC Contorni lock period: 15 AGR 4.082 4.192	eg 26 W Flood (009430) 21 30 60 75 90 964 9963 9963	4.223 0 Expiration: (#4/12/22 Comparation(%) .000	0.000 4.204	9364 \$50.047 Pricing Lett Update Search Trreatures	Hide 60/20/22 1.61 62/20/22 4.40 F Colora	
Parida Capital Bar View Pricing for 3:875 2:890 4:000	R - FHEMC Conform lock period: 15 AVX 4.512 4.179 4.121	ng 20 W Fund (CON30) 21 30 55 60 75 90 243 5953 5953 5953 5954	4,253 0 Expiration: #X(12)/22 Compared int(%) .000 .000 .000	0.000 4.204 9109 91294 91294 91295 91295 91295	904 000.047 Pricing Last Godets Search Terresterup	Hide 6: 03/20/32 3:03 03/20/32 4:40 / Coloral	AN
Parks Capital Fair View Pricing for 3:875 2:990 4:000 4:000	A - FHEMC Conform lock period: 15 A/K 4.552 4.159 4.121 4.121	ng 36 Yr Fund (COW30) 21 30 56 60 75 90 5953 5953 5954 5954 5954	4253 0 Expiration: 65(12)22 Compared and (%) .000 .000 .000 .000 .000 .000 .000 .0	0.000 4.254 9/59 97.894 96.275 96.93 95.475	994 300.067 Projeg Last Spelate Search Tenestargs	Hide 6-03/20/22 1:40 02/28/22 4:40 P Colora	
Parks Capital Fair View Pricing for 3:875 2:990 4:000 4:000 4:000 4:000	 FILMC Conform Iock period: 15 Ark 4.982 4.999 4.521 4.279 4.386 	ng 38 w Fued (00H20) 21 30 56 60 75 90 9850 5950 9862 5959 5964 5979	4253 0 Expiration: 57(12)22 Composition(%) .000 .000 .000 .000 .000 .000 .000 .0	0.000 4.254 9/00 97.894 96.275 96.933 95.475	1994 100.047 Projing Last Spelate Search: Timestamps ME	Hids 4) (5)(25)(22) 3:(5) (5)(25)(22) 4:(6) / (5)(25)(22) 4:(6) / (5)(6)(2) (5)(6)(2) (5)(6)(2) (5)(6)(2) (6)(6)(2) (6)(6)(2) (6)(6)(2) (6)(6)(2) (6)(6)(2) (6)(6)(2) (6)(2)(2)(2) (6)(2)(2)(2) (6)(2)(2)(2) (6)(2)(2)(2)(2)(2)(2)(2)(2)(2)(2)(2)(2)(2)	AM
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Parkts Capital Sav View Pricing for 2.66 4.00 4.00 4.00 4.00 4.00 4.00 4.00 4	 PLAC Conform Iock period: 15 Ave 4.982 4.982 4.225 4.279 4.284 4.479 4.797 	ng 20 YF Fand (00H20) 21 30 30 60 75 90 943 40 75 90 9563 40 75 90 9564 40 5577 59 9944 5075 40 53075 5094	4253 0 Expiration: 64/12/22 Comparation(%)	0.000 4.204 91284 91284 91295 91295 91295 91295 91295 91295 91295 91295 91295 91295 91295 91295 91295 91295 91295 91295 91295 91295 9125	994 900.067 Proteing Land Opeland Search: Termettange		
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Parids Capital fair View Pricing for 2.805 4.005 4.005 4.005 4.005 4.005 4.005 4.005 4.005 4.005 4.005 4.005 4.005	 FALM: Conformation Inck period: 15 Ave 4.582 4.589 4.589 4.589 4.589 4.589 4.589 4.587 4.587 4.582 4.587 4.582 	ng 20 W Fund (00H20) 21 30 5 60 75 90 5953 5954 5954 50059 50059 50054 50059 50054	4263 0 Expiration: 65/12/22 Compared and (%)	0.000 4.204 97.8% 95.8% 95.8% 96.275 98.933 97.475 201.163 201.550 145.550	994 SD0.657 Process Last Solders ME		
Parata Capital fair View Pricing for 3.875 2.900 4.000 4.025 4.025 4.025 4.025 4.025 4.025 5.000	8 - 54LMC Conform lock period: 15 4.082 4.082 4.259 4.218 4.299 4.298 4.429 4.429 4.429 4.429 4.527 4.512 5.629	reg 20 Yr Rued (20X20) 21 30 63 60 75 90 9653 61 75 9654 6 9577 6 9654 7 9654 7 953058 6 53058 6	4253 0 Expiration: 60/112/22 Comparation/110 .000 .000 .000 .000 .000 .000 .000	0.000 4.204 Price 97.894 96.275 98.903 75.477 100.047 101.163 201.530 147.552 202.433	994 \$20.057		

Pipeline > Change Request Submit
 New Search > RateSheet >

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 Ioan.

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 <u>and</u> 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

Borrower: Test 🔗 🎦 🧭 🖆 🕼 🚮 🔛 van Amt (Base) ona Fide Perc 1-295 g Cost (\$) **CLTV** 9,99 14,034 int/Rebate (\$/%) 2.452% (\$ iscount/Rebate (\$/%) xolusded Bona Fide Dollar Amount orced Discount Points included Bona Fide Dollar Amount included Bona Fide Dollar Amount network Bona Fide Dollar Amount has Ibona Fide Discount Pts for Rat let Total Fees (\$) 4750.00 1.156 1406.00 0.296 1.296 \$11,647 5104 1-907 on Bona Fide Percent .907 1.156 3.177



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

Submit Optimal Blue Change Request



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

Jup	mit a change request			
	Select type of change request:			
	Lock Extension A			
	1. O Profile Change 🔺			
	Relock			
	2. Select Lien: First Lien	~		
•	3. Select Rate and Price			
Loai	n Summary			
Loui	Product			
	Florida Capital Bank Wholesale	Locked	78.35	1/8/2020 11:59:00 PM
	Base Loan Amount	Total Loan Amount	Price/Estimated Value	Appraisal Amount
	380000	380000	485000	485000
		Price	Look	
	4,625	100.768	30	
		Price	Lock	





Original Value 10 3/ 918) -0	Change Req. 0.643 12/20	uest Value
918) -0	0.643 12/20	
918) -0	12/20	
918) -0		
	.643% (-\$2443)	
10	0.386	
4.1	500	
0.1	780	
84	55.00	
2.3	23	
29	45.00	
0.3	775	
2/	11/20 2:03 PM	
\$2	,443	
Points	Rate	Margin
-0.125	0.000	0.000
-0.500	0.000	0.000
-0.150	0.000	0.000
-0.775	0.000	0.000
	0. 04 2. 23 0. 27 27 27 27 27 27 27 20 27 27 27 20 27 20 20 20 20 20 20 20 20 20 20 20 20 20	0,789 9455.00 2,23 2945.00 0,775 2/11/20 2:03 PM 42,443 Points Rate -0,125 0.000 -0,550 0.000 -0,575 0.000

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 Ioan

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





The following message will appear.

Your change request has been submitted

Click OK

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

		Change Request history			
Request Submitted	User	Туре	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



Submit Optimal Blue Change Request

Requests:

will appear

Confirmation

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

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

To view the Lock Screen:

lock code to view the Lock

A Loan Pipeline	0000620017 - Test				
			Lock H	listory	
Type to filter				Regulatory Rate Lock Date	02/10/2020
Forms & Docs		Lock Confirmation Code	Lock Expiration Date	Lock Type	Date Edited
Borrower Summary Itemized Fee Worksheet	B	<mark>14425463858</mark> 14424830091 Register	3/11/2020 11:59:00 PM 3/11/2020 11:59:00 PM	Edit Lock Lock Register	2/11/2020 12:41:02 PM 2/10/2020 3:24:49 PM 2/10/2020 3:19:47 PM
1003 HMDA Information	₽		Save	Save/Close	Close
Vendor Info	Ð				
Lock Optimal Blue Change Request					

^	Loan Pipeline	0000620017 - Tes t			6		¢ 4 ₀
				Lock Confirmation			
Туре	to filter	Whole 4815 E Perfor	sale Wholesale - Tes Execuive Park Court, J med By: Wholesale W	rt-PW1 - ID: 00006 acksonville, FL 32216 holesale			
Form	s & Docs	Expand	All 😑 Collapse All				
		Pricing I	nformation				
Servi	ces	Loan Nu	mber	Lock Confirmation Code	MERS Number		
Statu	s & Tracking	0000620	017	14425463858	1004117000062	00170	
Jlaiu	s or Hacking	Rate She	et Date	Total Lock Period	Lock Expiration	Lock Expiration	
Action	ıs	2/11/202	0 12:41:02 PM	30 days	3/11/2020 11:59	00 PM	
		Date Per	formed				
		2/11/202	0 12:41:02 PM				
					Rate	Price	Margin
		Base			4.125%	99.273	0.000%
		Adjustm	ents		0.000%	-4.475	0.000%
		FICO is 6	380 - 699, And LTV is F	50.01 - 70	0.000%	-0.500	0.000%
		FICO is a	720, And CLTV/HCLT	V is > 80 - 95, And LTV is > 65 - 75	0.000%	-0.750	0.000%
		State is 0	Group 2		0.000%	-0.100	0.000%
		CLTV/HC	CLTV > 0		0.000%	-0.375	0.000%
		Loan Ofi	ficer Compensation		0.000%	-2.750	0.000%
		Net Price	в		4.125%	97.548	0.000%



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

A sample of the Lock Confirmation

Click the Lock confirmation hyperlink



Forms & Docs

Optimal Blue Price/Lock	
Lock	B
Optimal Blue Change Request	

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 <u>icon</u> to view any previous changes.

elected Loon: Loan ID: 144 Status; 1		street, street, street, street, street, it	
	.ocked Borrowir; Test 🔀 📔 🚺		
		K	
	Concession of the local division of the loca		
	Submit	Market + Norma + Market Hard	
Lien Information		e mode using the Million battom or data the	
a three is a second		a little official data	a life of Danie And
Base Loan Amount A75000	Second Lien Ame.	HELOG LINE AML	HELOC DEIWN AME
1.000	LINIS CONT SING	ioing Tode autovilla	~ ~
Search for First	Search for Second	Search for HELOC	
Loan Information			
	 Appraisal Amount 	Loan Purpose	 Cash-Out Amount
 Price/Estimated Value 		Direction of the second s	0.00
698000	698000	Purchase	10100
Processimated Value 698000 LTV	698000 CLTV	HCLTV (Line Amt)	HCLTV (Drawn Amt)
Price's standed Value 698000 LTV 68.05	698000 CLTV 84.92	HCLTV (Line Amt)	HCLTV (Drawn Amit)
PriceEstmated Value 658000 LTV 68.05 Waive Escrows	698000 CLTV 84.92 Com/Aff Second	HCLTV (Line Amt)	HCLTV (Drawn Amt) 0 Lender Paid Compensation
Price Estimated Value 698000 LTV 68.05 Waive Escrows No ✓	698000 CLTV 84.92 Com/Aff Second No	HCLTV (Line Amt)	HCLTV (Drawn Amt) 0 Lender Paid Compensation Lender Paid
Processmatted Value 659000 UTV 68.05 Waive Escrows No V	698000 CLTV [84.92 Com/Aft Second No ~	HCLTV (Line Amt)	HCLTV (Drawn Amt) 0 Lender Paid Compensation Lender Paid

The please wait message appears

			Pipeline 🕨 Change Request Co	nfirm 🔻 🛛 New Search	► RateSheet ►				
Solardad Laser Lean ID: 144 Status Looked Bornson Test 😰 🖉 🏹 🏹 🎧 💭									
Selected Louit. Example. 11 Suida	. LOCKED DOTTOMET. I								
Summary									
Request Submitted		User	Туре	Status	Cost				
11/2020 11:40:52 AM CST		Test LO	Profile Change	Accepted	0.0000				
Current Loan Information									
Field			Current Value						
rrower First Name	No 1003 Update								
rrower	Test								
atus	Locked								
an Amt (Base)	\$475,000								
an Amt (Total)	\$475,000								
ce/Estimated Value	\$698,000								
praisal Amount	\$698,000								
v	68.05								
oduct (Set) Name	Florida Capital Bank Who	olesale - FNMA Conformi	ing 30 Yr Fixed						
te	4.125								
ce	97.548								

The Change Request History Screen will launch:

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

All changes are listed the date/status and cost.