

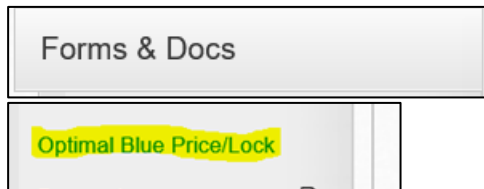
Loan Number Loan Amount Closing Date	Borrower	Institution Originator Account Executive	Property Address City / State / Zip Loan Purpose	Final Date Pipeline Status AU Status	Lock Status Lock Expiration Product Code	Compliance Alerts Details
0000620018 \$496,000.00	Test, Testing Wholesale	Test-PW1 Wholesale Wholesale A.E Test	15205 Cerise Ave Gardena, CA 90249 Refinance	Status: Imported	Registered CON30	▲ Compliance Alerts <a href="#">Show Details</a>
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 <a href="#">Show Details</a>
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 <a href="#">Show Details</a>
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 <a href="#">Show Details</a>
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 <a href="#">Show Details</a>

**To Register, Update a Registration and Lock Procedures**

**Online Lock and Desk Hours (EST):**

- 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.



Locate and click **Optimal Blue Price/Lock** under the **Forms & Docs** Menu.

**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.

**Wholesale channel ONLY:**

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

The **First Time Home Buyer** field will default to none and require an answer.

The **ACH** field will default to No.

**Important:** The **FICO** and **County** will not default or populate and are required fields.

**Lien Information**

- Search for First Lien (selected)
- 1st Mgt Loan Amt (Base): 66200
- 2nd Mgt Loan Amt: 0
- HELOC Line Amt: 0
- HELOC Drawn Amt: 0

**Loan Information**

- Price/Estimated Value: 332750
- LTV: 80.00
- Appraisal Amount: 332750
- CLTV: New
- Loan Purpose: Purchase
- Cash-Out Amount: 0.00
- Waive Escrows: No
- Exception?: No
- Application Date: 3/16/2023
- Disclosure Date:
- Originator Compensation Lender Paid: No
- Waive Admin Fee?: No (Fees Out)
- External Status: Status 1
- ACH: No

**Borrower Information**

- Borrower First Name: William
- Borrower Last Name: Flagg
- Representative FICO: 765
- DTI Ratio: 75.646
- Citizenship: U.S. Citizen
- First Time Home Buyer: No
- Non-Occupant Coborrower: No
- Self Employed: No
- Income Documentation: Verified
- Asset Documentation: Verified
- Employment Documentation: Verified
- Months of Reserves: 10
- Properties Financed: 1
- Monthly Qualifying Income: 5533.84

**Property Information**

- Occupancy: Investment Property
- Property Type: Single Family
- Number of Units: 1 Unit
- Number of Stories: 1
- State: New Jersey (NJ)
- County: Camden
- Corporate Relocation: No
- Property Zip: 08034

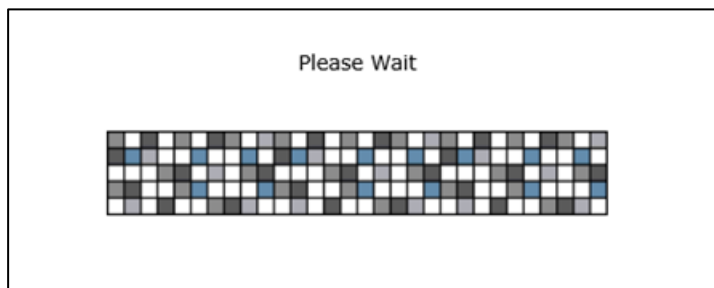
**First Lien Search Criteria**

This section will default for best results to display from Optimal Blue. The registration/lock/product results will display once you submit this screen.

**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.

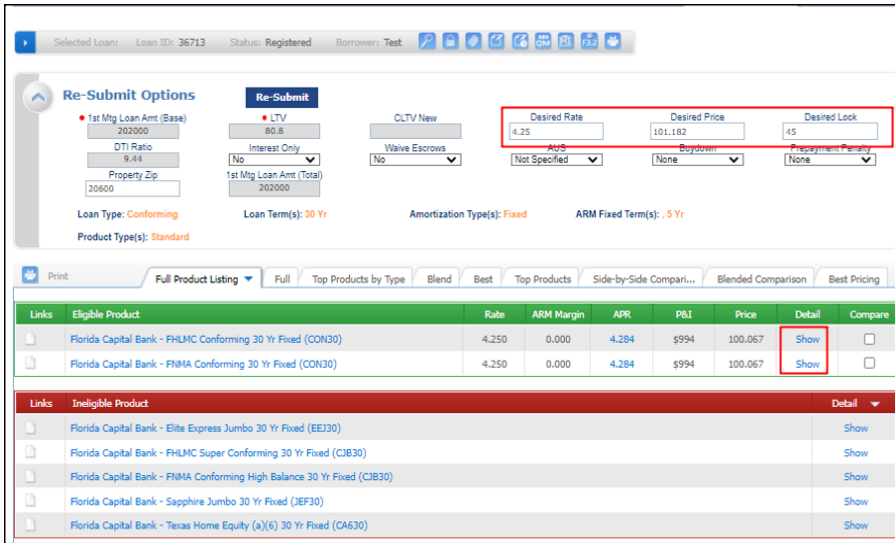
Continue to scroll down to each section

Click the **Submit** button



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

*This message will appear several times through-out the process.*



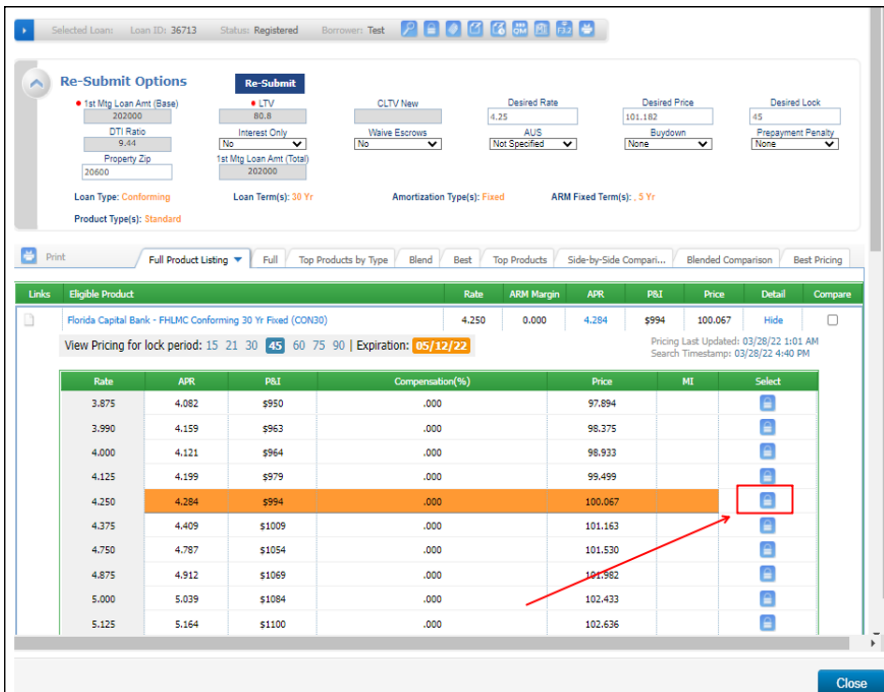
The Optimal Blue Re-Submit Options Screen will appear.

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

The desired rate and products that are Eligible will appear.

Select the eligible product for that rate or select **“Show”** hyperlink for that rate to launch the pricing

**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 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.**

Selected Loan: Loan ID: 36713 Status: Registered Borrower: Test

Changes made on the Lock Form will not be evaluated by the product and pricing engine.

Buttons: **Request Lock/Save to LOS** (highlighted), **Register to LOS** (highlighted)

**Borrower Information**

Borrower First Name: Patrick	Borrower Last Name: Test	Lender Loan ID: 9366122967
Representative FICO: 740	DTI Ratio: 9.44	Citizenship: U.S. Citizen
Months of Reserves: 246	User: Stephanie Mitchell	Properties Financed: 1

**Property Information**

Property Type: Townhouse	Occupancy: Primary Residence	Number of Units: 1 Unit	Number of Stories: 1
Property Address: 1234 Main		Property Address (cont.):	
Property City: Baltimore	State: Florida (FL)	Property Zip: 20600	County: Alachua

**Loan Information**

1st Mgt Loan Amt (Base): 202000	2nd Mgt Loan Amt: 0	HELOC Line Amt: 0	HELOC Drawn Amt: 0
1st Mgt Loan Amt (Total): 202000	Price Estimated Value: 250000	Appraisal Amount: 250000	Cash-Out Amount: 0.00
LTV: 80.80	CLTV New: 80.80	HCLTV: 80.80	
Ref Rate-Term/Limited C.O.	Income Documentation: Verified	Asset Documentation: Verified	Employment Documentation: Verified
PMI/MP/FF/G Fee %: 0.00	PMI/MP/FF/G Fee Amount: 0.00	Waive Escrows: No	Lock Expiration:
VA Veteran Type/History: Active Duty - 1st use	Exempt from Funding Fee: No	PMI/MP/FF/G Fee Paid in Cash: 0.00	PMI/MP/FF/G Fee Financed: 0

Close

**To Register or Update Registration:**  
Click on **Register /Save to LOS**

**To Lock:**  
Click on **Request Lock/Save to LOS**

*Please wait message will appear*

Buttons: **Request Lock/Save to LOS**, **Register to LOS**

**Borrower Information**

Borrower First Name: Test B	Borrower Last Name: Test	Lender Loan ID: 000620019
Representative FICO: 750	DTI Ratio: 18.899	Citizenship: U.S. Citizen
Months of Reserves: 0	Self Employed: No	

**Property Information**

Property Type: Single Family	Number of Stories: 1
Property City: Jacksonville Beach	County: Duval

**Loan Information**

Base Loan Amount: 367000	HELOC Drawn Amt: 0
Total Loan Amount: 367000	Cash-Out Amount: 0.00
LTV: 73.4	HCLTV (Drawn Amt): 0
Ref Rate-Term/Limited C.O.	Employment Documentation: Verified
PMI/MP/FF/G Fee %: 0	Lock Expiration:
VA Veteran Type/History: Active Duty - 1st use	PMI/MP/FF/G Fee Financed: 0

**First Lien Information**

Product Name: Florida Capital Bank Wholesale - FNMA Conforming 30 Yr Fixed	Product Code: CDN30_LPC30	Search Timestamp: 3/2/2020 11:52:28 AM
Rate: 3.25	Price: 99.88	Margin: 0
ARM Index Value: None	Prepayment Penalty: None	Interest Only: No
Borrower Pays MI (if required): Automated U/W Systems	APR: 3.625%	P & I Post: 0

Close

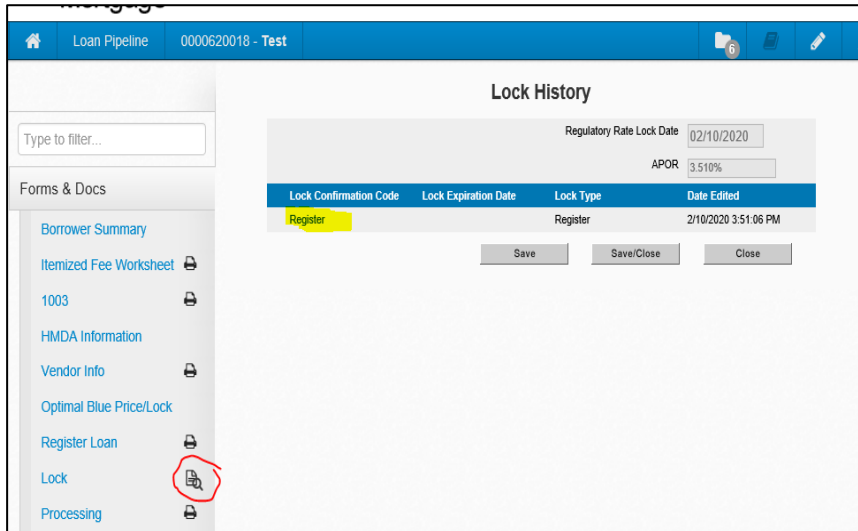
**Once the loan is Registered or Locked** the following screen will appear. Informs you to return to the LOS and work on your loan.

Click **Close** on the message and the bottom of the screen to return to the pipeline

You will be returned to the Details Page in Mortgagebot; **click the F5** key to refresh your screen.

A Register or Lock confirmation is sent to the Loan Originator via email.

**Helpful Tip:** The URLA/1003 in the FLCB LOS is updated for the Loan Originator until the loan is in a status of "UW Submitted". Then the ULRA/1003 is locked down and the underwriter will be responsible for updating this point forward.



### Registered Loans:

Under **Forms & Docs** the loan will have a **Registered** and **Lock** icon

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

### To view the Registration Screen:

Click the Registration hyperlink to view the Registration Screen.

### If Locked:

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

**Pricing:** All pricing will appear in the industry standard format (101.00/100.00/99.00)

To update or lock a registered loan Follow the entire process; page #1 Update applicable fields

- Click **Register to LOS** to save updated changes and stay registered or
- Click on **Request Lock/Save to LOS** to lock the registered loan

**Buydown:** If the loan was Registered/Locked as a buydown; will appear under Loan Information.

To update a locked loan, extend a loan or make any other changes; Refer to the **Submit an Optimal Blue Change Request Procedures**

