

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
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
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
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	A Compliance Alerts

# 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.



♪ Lie	en Information			
	Search for First Lien	Search for Second Lien	Search for HELOC Second Lien	
	• 1st Mtg Loan Amt (Base) 266200	2nd Mtg Loan Amt	HELOC Line Amt	HELOC Drawn Amt
Lo	an Information			
	Price/Estimated Value     332750     LTV     80.00	Appraisal Amount     332750     CLTV New	Loan Purpose Purchase HCLTV	Cash-Out Amount 0.00
	Waive Escrows           No           ● Origination Compensation           Lender Paid           ACH           No	Exception? No Vaive Admin Fee? No (Fees Out)	Application Date 3/16/2023 External Status Status 1	Disclosure Date
Во	rrower Information			
	Borrower First Name William Citizenship U.S. Citizen Income Documentation Verifien	Borrower Last Name Flagg • First Time Home Buyer No Asset Documentation Verfert	Representative FICO 755 Non-Occupant Coborrower No Employment Documentation Vertead	DTI Ratio     75.646     Self Employed     No     Months of Reserves
Pr	Properties Financed	Monthly Qualifying Income 5533.84		
	Occupancy Investment Property ✓ State New Jersey (NJ) ✓	Property Type       Single Family       County       Camden	Number of Units           1 Unit           Corporate Relocation           No	Number of Stories     Property Zip     08034

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.



A Total Loan Amount

Loan Type:	Conforming		O FHA O V	Ousda	
Loan Term(s):	🗹 30 Yr 🛛 🕻	25 Yr 20 Yr	15 Yr 10	Yr tyr Mac:	3
Amortization Type	(s): 🗹 Fixed (	ARM Balloon			
ARM Fixed Term(	): 🗹 5 Yr 🗌	)7 Yr 🗌 10 Yr	15 Yr Max: 3		
Product Type(s):	= All Reno/Rehab	Standard	Affordable	HFA/Bond	HUD Specialty
Desired Price 101.026 3/2/1 None 3/2/1 2/1	6.25 Borr Yes	Desired Rate	60   Not Sp   No	Desired Look Period tomated U/W System reoffed V Reduced MI	Interest Only No Pregayment Penalty None

0.00

#### **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.

<u>Continue</u> to **scroll down** to each section

Click the **Submit** button



Submit

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

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



	Selected Loan: Loan ID; 36713 Status: Registered Borrower: Test 🔗 🖡		3 🎫 🖻 🖡					
	Re-Submit Options     Re-Submit       • ist Mig Loan Antr (Base)     80.8       017 Ratio     80.8       9.44     11 Mig Loan Antr (Tota)       9.45     15 Mig Loan Antr (Tota)       200000     Loan Term(s): 30 Yr       Loan Type: Conforming     Loan Term(s): 30 Yr       Product Type(s): Standard     Full Top Products by Type	I Best Tr	Desired Rate 25 AUS of Specified d ARI	M Fixed Term(s	Desired P 101.182 Boydow None ): , 5 Yr	rice	Desire: 45 Prepayment [None parison E	I Lock
Links	Eligible Product	Rate	ARM Margin	APR	P&I	Price	Detail	Compare
	Florida Capital Bank - FHLMC Conforming 30 Yr Fixed (CON30)	4.250	0.000	4.284	\$994	100.067		
						2001007	Show	
6	Florida Capital Bank - FNMA Conforming 30 Yr Fixed (CON30)	4.250	0.000	4.284	\$994	100.067	Show Show	
Links	Florida Capital Bank - FNMA Conforming 30 Yr Fixed (CON30) Tineligible Product	4.250	0.000	4.284	\$994	100.067	Show Show	Detail 👻
Links	Florida Capital Bank - FINHA Conforming 30 Yr Fixed (CON30) Ineligible Product Florida Capital Bank - Elite Express Jumbo 30 Yr Fixed (EEJ30)	4.250	0.000	4.284	\$994	100.067	Show	Detail V
Links	Florida Capital Bank - FIMA Conforming 30 Yr Fixed (CON30) Ineligible Product Florida Capital Bank - Elite Express Jumbo 30 Yr Fixed (EEJ30) Florida Capital Bank - FIHLMC Super Conforming 30 Yr Fixed (CD830)	4.250	0.000	4.284	\$994	100.067	Show	Detail  Show Show
	Florida Capital Bank - FIMAA Conforming 30 Yr Fixed (COR30) Ineligible Product Florida Capital Bank - Elite Express Jumbo 30 Yr Fixed (EEJ30) Florida Capital Bank - FIMAA Conforming 30 Yr Fixed (CD830) Florida Capital Bank - FIMAA Conforming High Balance 30 Yr Fixed (CD830)	4.250	0.000	4.284	\$994	100.067	Show	Detail V Show Show
	Florida Capital Bank - FIMA Conforming 30 Yr Fixed (COR30)         Ineligible Product         Florida Capital Bank - Elite Express Jumbo 30 Yr Fixed (EEJ30)         Florida Capital Bank - FIMAC Super Conforming 30 Yr Fixed (CD830)         Florida Capital Bank - FIMAC Super Conforming 10 Yr Fixed (CD830)         Florida Capital Bank - FIMAC Conforming High Balance 30 Yr Fixed (CD830)         Florida Capital Bank - Sapphire Jumbo 30 Yr Fixed (CEF30)	4.250	0.000	4.284	\$994	100.067	Show	Detail  C Show Show Show Show Show

# 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" <u>pricing is not</u> available. Refer to Lock Desk Hours on page #1 and try back later.

1st Mtg Loan Ar 202000 DTI Ratic 9,44 Property Z 20600	nt (Base)	LTV     80.8     Interest Only     vo     v     t Mtg Loan Amt (Total)     202000	CLTV New Waive Escrows No	Desired Rate 4.25 AUS Not Specified	101	Desired Pri .182 Buydown ne		45 Prepayme None	ed Lock ant Penalty
Loan Type: Confe Product Type(s):	orming Standard	Loan Term(s): 30 Yr	Amortization Type(s)	Fixed AR	M Fixed Term(s): .	5 Yr			
nt /	Full Product Listing	Full Top F	Products by Type Blend Best	Top Products	Side-by-Side Con	pari	Blended Con	nparison	Best Pricing
Eligible Product			Rat	e ARM Margin	APR	PBI	Price	Detail	Compar
			4 25	0.000	4.284	\$994	100.067	Hide	
Florida Capital Bar	k - FHLMC Conform	ing 30 Tr Hixed (CON3		0.000					_
Florida Capital Bar View Pricing for	k - FHLMC Conform	21 30 45 60 7	5 90   Expiration: 05/12/22	0.000		Pricing L Search T	ast Updated: ïmestamp: 0	: 03/28/22 1: 13/28/22 4:40	01 AM PM
Florida Capital Bar View Pricing for Rate	k - FHLMC Conform lock period: 15 APR	P&I	5 90 Expiration: 05/12/22 Compensation(%)		Price	Pricing L Search T	ast Updated: imestamp: 0 1I	: 03/28/22 1: 13/28/22 4:40 Select	01 AM PM
Florida Capital Bar View Pricing for Rate 3.875	k - FHLMC Conform lock period: 15 APR 4.082	21 30 45 60 7 P&I \$950	5 90   Expiration: 05/12/22 Compensation(%) .000		Price 97.894	Pricing L Search T	ast Updated: imestamp: 0 11	: 03/28/22 1:: 13/28/22 4:40 Select	D1 AM
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Rate           3.875           3.990           4.000           4.125	k - FHLMC Conform lock period: 15 APR 4.082 4.159 4.121 4.199	21 30 45 60 7 PBI \$950 \$963 \$964 \$979	5 90   Expiration: 05/12/22 Compensation(%) .000 .000 .000		Price 97.894 98.375 98.933 99.499	Pricing L Search T	ast Updated: imestamp: 0 41	: 03/28/22 1: 13/28/22 4:40 Select	D1 AM
Florida Capital Bar View Pricing for 3.875 3.990 4.000 4.125 4.250	k - FHLMC Conform lock period: 15 4.082 4.159 4.121 4.199 4.284	21 30 47 Food (CON3 21 30 45 60 7 Pat \$950 \$963 \$964 \$979 \$994	5 90   Expiration: 05/12/22 Compensation(%) .000 .000 .000 .000		Price 97.894 98.375 98.933 99.499 100.067	Pricing L Search T	ast Updated: imestamp: 0	: 03/28/22 1: 13/28/22 4:40 Select	DI AM
Ronda Capital Bar           View Pricing for           3.875           3.990           4.000           4.125           4.250           4.375	k - FHLMC Conform lock period: 15 4.082 4.159 4.121 4.199 4.284 4.409	21 30 45 60 7 Pat \$950 \$963 \$964 \$579 \$994 \$1009	5 90   Expiration: 05/12/22 Compensation(%) .000 .000 .000 .000 .000		Price           97.894           98.375           98.933           99.499           100.067           101.163	Pricing L Search T	ast Updated: imestamp: 0	2 03/28/22 1: 33/28/22 4:40 Select	DI AM
Ronda Capital Bar           View Pricing for           Rate           3.875           3.990           4.000           4.125           4.250           4.375           4.750	k - FHLMC Conform lock period: 15 4.082 4.159 4.121 4.199 4.284 4.409 4.787	21 30 45 60 7 Pat \$950 \$963 \$964 \$979 \$994 \$1009 \$1054	5 90   Expiration: 05/12/22 Compensation(%) .000 .000 .000 .000 .000 .000 .000		Price 97.894 98.375 98.933 99.499 <b>100.067</b> 101.163 101.530	Pricing L Search 1	ast Updated: imestamp: 0	: 03/28/22 1:: 3/28/22 4:40 Select	DI AM
Forda Capital Bar View Pricing for 3.875 3.990 4.000 4.125 4.250 4.375 4.750 4.875	k - FHLMC Conform lock period: 15 Ark 4.082 4.159 4.121 4.199 4.284 4.409 4.787 4.912	21 30 45 60 7 Pat \$950 \$963 \$964 \$979 \$994 \$1009 \$1054 \$1069	S 90   Expiration: 05/12/22     Compensation(%)     .000     .000     .000     .000     .000     .000     .000     .000     .000     .000		Price 97.894 98.375 98.933 99.499 100.067 101.163 101.530 101.530	Pricing L Search 1	ast Updated: imestamp: 0	: 03/28/22 1:: 3/28/22 4:40 Select	DI AM
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#### 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)

## 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 Ioan.





## **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

Save to		Printer Friendly Version	Request Lock/Save to LOS	Register to LOS	
Borrow	er Information				
Te	Borrower First Name st 8	Borrower Last Name Test		Lender Loan ID 0000620019	
	Representative FICO 750	DTI Ratio     18.899	Self Employed     No	Citizenship U.S. Citizen	
	Months of Reserves     0		Close		
		Your loan has been registered and da	ita was pushed to your LOS.		
Proper	Property Type	Please continue your work on this loa	in within your LOS.	Number of Stories	
	Pro     1362 av	op:	erty Addres	s (cont.)	Ľ
Jac	Property City cksonville Beach			County Duval	
Loan II	nformation				l
	Base Loan Amount     367000			HELOC Drawn Amt.	
	Total Loan Amount 367000			Cash-Out Amount     0.00	
	• LTV 73.4			HCLTV (Drawn Amt)     0	
	Refi Rate-Term/Limited C.O.		Ť	Verified	
	PMI/MIP/FF/G Fee % 0	PMU/MIP/FF/G Fee Amount 0	Walve Escrows No	Lock Expiration	
	VA Veteran Type/History Active Duty - 1st use	Exempt from Funding Fee No	PMI/MIP/FF/G Fee Paid in Cash 0	PMI/MIP/FF/G Fee Financed	L
		Origination Compensation     Borrower Paid	Finance Entire Amount		
First Li	en Information				
	Pro	oduct Name	Product Code	Search Timestamp	
	Florida Capital Bank Whole:	sale - FNMA Conforming 30 Yr Fixed	CON30, LPC30	3/2/2020 11:52:28 AM	
	Rate 3.25	Price	Lock	Margin	
	ARM Index Value	Buydawn	Prepayment Penalty	Interest Only	
в	Sorrower Pays MI (if required)	None Automated U/W System	APR	No P & I Pmt	Y
<	Vee	Max OnnalEnd	1.166	>	-
				Clos	e

**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 <u>and</u> 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.





Luan Pipeline	00006	20017 - <b>Test</b>				
				Lock	History	
ype to filter					Regulatory Rate Lock Date	e 02/10/2020
					APOF	3.510%
orms & Docs		- L	ock Confirmation Co	de Lock Expiration Date	Lock Type	Date Edited
Borrower Summary		1 F	4424830091 Register	3/11/2020 11:59:00 PM	Lock Register	2/10/2020 3:24:49 PM 2/10/2020 3:19:47 PM
Itemized Fee Works	heet 🔒			Save	Save/Close	Close
1003	Ð					
HMDA Information						
Vendor Info	-	_				
Lock	R	)				
Optimal Blue Chang Request	le					
Processing	₽					
Loan Information						
Loan Information Base Loan Amount	1st Mtg* /	Amort/Maturity	Term	Purpose of Lo	an	
Loan Information Base Loan Amount \$212,830.00	1st Mtg* / 3	Amort/Maturity 360/360	Term	Purpose of Los Purchase	ın	
Loan Information Base Loan Amount \$212,830.00 Financed PMI/MIP/V/	1st Mtg* / 3 AFF E	Amort/Maturity 360/360 Escrow Waiver	Term	Purpose of Loc Purchase Purpose of Ret	in	
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#### **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 <u>update</u> or <u>lock</u> 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**