

Optimal Blue provides the ability to easily run a product and pricing search using different sets of search criteria and then compare the scenarios in a single set of search results. For example, you can:

- Run multiple loan types (Conv, FHA, VA) in a single search.
- Compare multiple loan scenario options such as down payment, FICO, DTI, etc.
- Compare search results for up to three scenarios side-by-side.

Scenario Pricer Procedures

Online Lock Desk Hours (EST):

Online Locks: 11:00 am–7:00 pm

Online Relocks: 11:00 am–7:00 pm

Non-Conforming Products Locks:

11:00 am–6:00 pm

Non-Conforming Products Relocks:

11:00 am–4:00 pm

Scenarios can be run 24/7

To Create a Scenario Search:

Click on the **Pipeline** icon from the menu bar on the left pane.

The **Mortgage Pipeline** screen will launch.

- Click on the **Create Loan drop down** on the right side of tool bar, then **Select** Optimal Blue Search.

Optimal Blue Prospect Search screen launches: There are many sections on this screen; utilize your scroll bar on the right to see all sections.

All fields with the **RED** bar are required.

The scenarios you create will persist for a given Optimal Blue session but will no longer be available if you log out of Optimal Blue.

You can complete a search using just the single loan scenario created in MortgageBot or create up to three scenarios to compare results using different search criteria. The first scenario is named "Loan Scenario" which can be changed by entering a new name in the **Scenario Name** field.

Prospect Search
Test LO

Loan Scenario
+ Add Scenario

Scenario Name
Loan Scenario

Loan Information

Lien Position First Lien	Loan Type Conventio...	Base Loan Amount \$450,000	Total Loan Amount \$450,000	Loan Purpose Purchase	Purchase Price \$600,000
Appraised Value \$600,000	Construction Loan Type Not Applic...	Subordinate Financing			
LTV 75.00%	CLTV 75.00%	HCLTV 75.00%			

Borrower Information
Property Information

Loan Level FICO	DTI Ratio	Properties Financed	Occupancy	Property Type
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Loan Scenario
Loan Scenario 2
+ Add Scenario

Scenario Name
Loan Scenario 2

Loan Information

Lien Position First Lien	Loan Type Conventio...	Base Loan Amount \$450,000	Total Loan Amount \$450,000	Loan Purpose Purchase	Purchase Price \$500,000
Appraised Value \$600,000	Construction Loan Type Not Applic...	Subordinate Financing			
LTV 90.00%	CLTV 90.00%	HCLTV 90.00%			

Loan Scenario
Loan Scenario 2
Loan Scenario 3

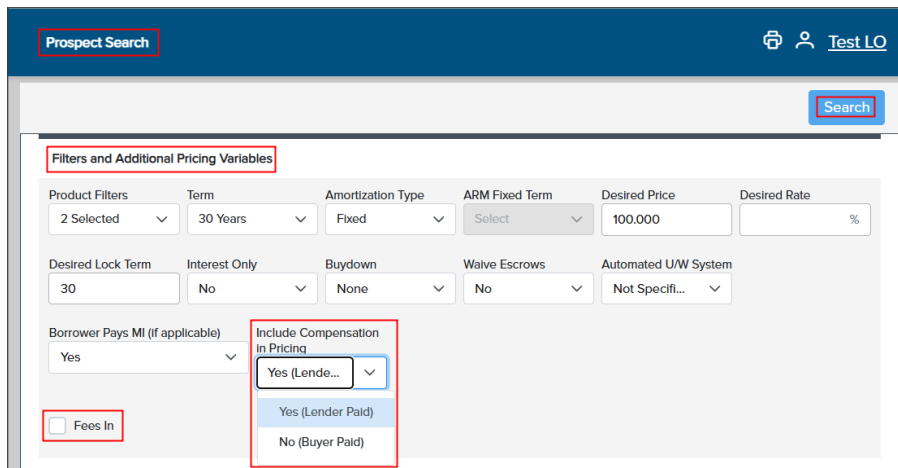
Scenario Name
Loan Scenario 3

Loan Information

Lien Position First Lien	Loan Type FHA	Base Loan Amount \$450,000	Total Loan Amount \$457,875	Loan Purpose Purchase	Purchase Price \$473,700
Appraised Value \$473,700	Construction Loan Type Not Applic...	Subordinate Financing			
LTV 95.00%	CLTV 95.00%	HCLTV 95.00%			

On the **Prospect Search** screen **Click** the **Add Scenario +** button to add a new scenario. By default, new scenarios are named "Scenario 2" and "Scenario 3" and can also be renamed.

Scenarios 2 and 3 will be copies of the information on the initial Scenario search form. You can configure any of the various scenario fields for Scenarios 2 and 3 to customize search parameters and run a simultaneous search at one time instead of multiple searches (e.g., Loan Scenario 1 can be run as a conventional 75% LTV search, Scenario 2 as a 90% LTV search and Scenario 3 as an FHA 95% LTV search).



Prospect Search Test LO

Filters and Additional Pricing Variables

Product Filters: 2 Selected | Term: 30 Years | Amortization Type: Fixed | ARM Fixed Term: Select | Desired Price: 100,000 | Desired Rate: %

Desired Lock Term: 30 | Interest Only: No | Buydown: None | Waive Escrows: No | Automated U/W System: Not Specifi...

Borrower Pays MI (if applicable): Yes

☐ Fees In

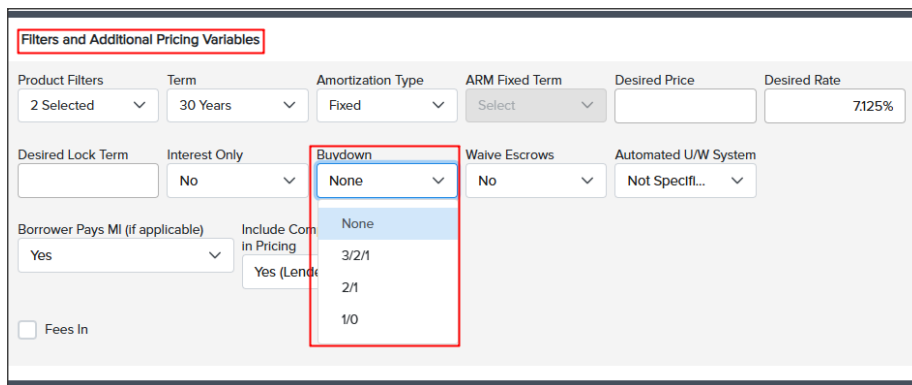
Include Compensation in Pricing: Yes (Lender Paid)

Wholesale channel ONLY:

A **compensation type** must be selected from the **Include Compensation in Pricing** drop down in the **Filters and Additional Pricing Variables** section of the **Prospect Search** screen.

This field **will not** appear for other channels.

If you choose **Yes (Lender Paid)** in the dropdown and you want FLCBank Fees included in the pricing, please check the **Fees In** box.



Filters and Additional Pricing Variables

Product Filters: 2 Selected | Term: 30 Years | Amortization Type: Fixed | ARM Fixed Term: Select | Desired Price: | Desired Rate: 7.125%

Desired Lock Term: | Interest Only: No | Buydown: None | Waive Escrows: No | Automated U/W System: Not Specifi...

Borrower Pays MI (if applicable): Yes

☐ Fees In

Include Compensation in Pricing: Yes (Lender Paid)

Buydown Option: If allowable for the product you must select 3/2/1, 2/1 or 1/0 Buydown Option from the drop down.



Prospect Search Test LO

Loan Scenario + Add Scenario

Scenario Name: Loan Scenario



Once all sections of the **Prospect Search** screen have been completed, click the **Search** button at the top of the page.



Test LO







Modify Search

To update search criteria, click the **Modify Search** button. The **Prospect Search** screen will open back up to make any necessary updates to the search criteria. Click the **Search** button to submit the updated search criteria.



[Test LO](#)

[Modify Search](#)


Traditional Pricing

ELIGIBLE PRODUCTS (6)		RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	P&I
<input type="checkbox"/>	Florida Capital Bank FNMA HomeReady 30y Fxd VLIP DPA (FHR30V)		6.625%	100.378	-0.378% (\$1,701)	30 \$2,881
<input type="checkbox"/>	Florida Capital Bank, N.A. - FNMA HomeReady 30 Yr Fixed (FHR30)		6.625%	100.378	-0.378% (\$1,701)	30 \$2,881
<input type="checkbox"/>	Florida Capital Bank FHLMC HomePossible 30y Fxd VLIP DPA (FHP30V)		6.625%	100.318	-0.318% (\$1,431)	30 \$2,881
<input type="checkbox"/>	Florida Capital Bank, N.A. - FHLMC Home Possible 30 Yr Fixed (FHP30, LP97P)		6.625%	100.318	-0.318% (\$1,431)	30 \$2,881
<input type="checkbox"/>	Florida Capital Bank, N.A. - FHLMC Conforming 30 Yr Fixed (CON30)		6.875%	100.479	-0.479% (\$2,156)	30 \$2,956
<input type="checkbox"/>	Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed (CON30)		6.875%	100.479	-0.479% (\$2,156)	30 \$2,956

INELIGIBLE PRODUCTS

DISQUALIFIERS

Florida Capital Bank Borrower Paid Single Premium MI - 30 yr Fixed (BPC30)

 LTV <= 80

Eligible and Ineligible products will appear.

ELIGIBLE PRODUCTS (2)	
<input type="checkbox"/>	<div>Expired</div> Florida Capital Bank, N.A. - FHLMC Conforming 30 Yr Fixed (CON30)
<input type="checkbox"/>	<div>Expired</div> Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed (CON30)

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

Test LO

Modify Search

Traditional Pricing

ELIGIBLE PRODUCTS (6)

☐

Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed (CON30)

Lock Period

All

15

21

30

45

60

75

90

View

Price

Last Pricing Update

Search Timestamp

9/3/2025 10:53:12 AM CT

9/3/2025 4:07:44 PM CT

Rate	P&I	15 DAY (9/18/2025)	21 DAY (9/24/2025)	30 DAY (10/3/2025)	45 DAY (10/20/2025)	60 DAY (11/3/2025)	75 DAY (11/17/2025)	90 DAY (12/2/2025)							
6.750	\$2,918.69	<input type="checkbox"/>	100.040	<input type="checkbox"/>	100.020	<input type="checkbox"/>	99.980	<input type="checkbox"/>	99.930	<input type="checkbox"/>	99.880	<input type="checkbox"/>	99.830	<input type="checkbox"/>	99.790
6.875	\$2,956.18	<input type="checkbox"/>	100.539	<input type="checkbox"/>	100.519	<input type="checkbox"/>	100.479	<input type="checkbox"/>	100.429	<input type="checkbox"/>	100.379	<input type="checkbox"/>	100.329	<input type="checkbox"/>	100.289
6.990	\$2,990.84	<input type="checkbox"/>	100.936	<input type="checkbox"/>	100.916	<input type="checkbox"/>	100.876	<input type="checkbox"/>	100.826	<input type="checkbox"/>	100.776	<input type="checkbox"/>	100.726	<input type="checkbox"/>	100.686

Adjustment Reasons

Points

Rate

Margin

LTV is 70.01-75, And Non-Standard Loan Term (Months) is >15 Yrs, And FICO is 740-759, And Loan Purpose is Purchase

-0.375

0.000

0.000

Amortization Type is Fixed, And State is Group 5

-0.050

0.000

0.000

Total Adjustments

-0.425

0.000


0.000

Click on the **Eligible Product Name** to launch the pricing.

All Lock Periods and Pricing will appear for your review.

Note: All pricing is fully adjusted to include the adjustments detailed below the grid.

Once you have finished reviewing the pricing, Click the **Close** button at the bottom of the screen.



Modify Search

Traditional Pricing

ELIGIBLE PRODUCTS (6)

☐ Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed (CON30)

Lock Period

All

15

21

30

45

60

75

90

Search Timestamp

9/3/2025 4:17:19 PM CT

	RATE	PRICE	P&I	DISCOUNT/REBATE	LOCK DAYS	P&I
<input type="checkbox"/>	6.875%	100.479	\$2,918.69	-0.479% (\$2,156)	30	\$2,956

Lock Expiration

10/3/2025

Last Pricing Update

9/3/2025 10:53:12 AM CT

	Rate	Price	P&I	Discount/Rebate	LO Comp
<input type="checkbox"/>	6.750%	99.980	\$2,918.69	0.020% \$90.00	2.750% \$12,375.00
<input type="checkbox"/>	6.875%	100.479	\$2,956.18	-0.479% (\$2,156.00)	2.750% \$12,375.00
<input type="checkbox"/>	6.990%	100.876	\$2,990.84	-0.876% (\$3,942.00)	2.750% \$12,375.00

Close

To select a different **Lock Period**, choose a new value from the **Lock Period** field above the pricing grid. **Price** and **Discount/Rebate** values update automatically in the pricing grid when a new Lock Period is selected.

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.

Once you have finished reviewing the pricing, **Click** the **Close** button at the bottom of the screen.

Mortgage Pipeline

Search All Loans...

Create Loan

Steph's View

FILTER

Loan Number	Borrower(s)	Loan Amount	Product Code	Loan Purpose	Pipeline Status	Lock Status	Lock Expiration	Institution
9366120014	Jerry OB Debra OB	\$450,000.00	CON30	Purchase	File Imported on 07/22/2025	Registered		Wholesale Broker Institution (TI)
9366120030	Ken Test Katie Test	\$320,000.00	CON30	Purchase	File Imported on 08/06/2025	Lock Confirmed	09/29/2025	Wholesale Broker Institution (TI)
9366120032	Patrick Purchaser Lorraine Purchaser	\$475,000.00	CON30	Purchase	File Imported on 08/06/2025	Registered		Wholesale Broker Institution (TI)
9366120034	Patrick Purchaser Lorraine Purchaser	\$475,000.00	CON30	Refinance	File Imported on 08/06/2025	Registered		Wholesale Broker Institution (TI)
9366120033	Patrick Purchaser Lorraine Purchaser	\$483,312.00	PHA30	Purchase	File Imported on 08/06/2025	Registered		Wholesale Broker Institution (TI)
9366120035	Patrick Purchaser Lorraine Purchaser	\$475,000.00	CON30	Refinance	New on 08/07/2025	Not Locked		Wholesale Broker Institution (TI)
9366120036	Patrick Purchaser Lorraine Purchaser	\$475,000.00	CON30	Refinance	New on 08/07/2025	Not Locked		Wholesale Broker Institution (TI)
9366120029	Patrick Purchaser Lorraine Purchaser	\$475,000.00	CON30	Refinance	File Imported on 08/06/2025	Not Locked		Wholesale Broker Institution (TI)

You will be returned to the **Mortgage Pipeline** screen in Mortgagebot.

To Register or Lock a loan:
Follow the **How to Import a Loan Process** and **How to Register/Lock Process**.