

**Mortgage Pipeline**

Search All Loans... [Create Loan](#)

**All Loans** [Filter](#)

Loan Number	Borrower(s)	Loan Amount	Product Code	Loan Purpose	Pipeline Status	Final Date	Institution	Details
9366123209	Robert Refinance Rachel Refinance	\$475,000.00	CON30	Refinance	U/R Suspended on 08/15/2025	02/06/2025	Wholesale Broker Institution (T1)	<a href="#">Show Details</a>
9366123217	Appraised Fee Test Fee Test	\$303,610.00	BP30	Purchase	File Imported on 04/16/2025	04/16/2025	Wholesale Broker Institution (T1)	<a href="#">Show Details</a>
9366123181	First Test	\$680,000.00	CON30	Purchase	File Imported on 08/02/2024	01/24/2025	Wholesale Broker Institution (T1)	<a href="#">Show Details</a>
9366123249	Jerry Gray Delora Gray	\$150,000.00	CON30	Purchase	File Imported on 07/29/2025	07/29/2025	Wholesale Broker Institution (T1)	<a href="#">Show Details</a>
9366123239	OB CON30	\$190,000.00	CON30	Purchase	File Imported on 05/13/2025	05/13/2025	Wholesale Broker Institution (T1)	<a href="#">Show Details</a>
9366123240	OB FHA Test	\$373,117.00	FHA30	Purchase	File Imported on 05/13/2025	05/13/2025	Wholesale Broker Institution (T1)	<a href="#">Show Details</a>
9366123238	LUCAS Test	\$766,550.00	CON30	Purchase	U/R Final Approval on 06/10/2025	06/03/2025	Wholesale Broker Institution (T1)	<a href="#">Show Details</a>
9366123216	Fees Test	\$360,000.00	CON30	Purchase	File Imported on 04/03/2025	04/03/2025	Wholesale Broker Institution (T1)	<a href="#">Show Details</a>

## Register, Update Registration and Lock Procedures

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

**Online Locks:** 11:00 am–7:00 pm

**Online Relocks:** 11:00 am–7:00 pm

**ALL Non-Conforming Products Locks:**


**11:00 am–6:00 pm**

**All Non-Conforming Products Relocks:**

**11:00am-4:00PM**

Select the loan in the pipeline.

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

**Forms & Docs** 

**Optimal Blue Price/Lock**

**Product and Pricing Search** [Test LO](#)

OB Loan Number: **84656** OB Status: **Registered** LOS Loan Number: **9366120032** LOS Status: **Imported** Originator: **Test LO** Loan Notes: [2 Notes](#) [Search](#)

**Loan Scenario** [+ Add Scenario](#)

Scenario Name:

Loan Scenario:


---

**Loan Information**

Lien Position First Lien	Loan Type Conventio...	Base Loan Amount \$475,000	Total Loan Amount \$475,000	Loan Purpose Refi Rate-T...	Estimated Property Value \$250,000
Appraised Value \$250,000	Construction Loan Type Not Applic...	<a href="#">Subordinate Financing</a>			
LTV 190.00%	CLTV 190.00%	HCLTV 190.00%			

---

**Borrower Information**

Loan Level FICO 	DTI Ratio 23.17%	Properties Financed 1
Cash-Out Amount	Reserve Months	Citizenship

**Property Information**

Occupancy Primary Residence	Property Type Townhouse
Number of Units	Number of Stories


[Close](#)

## Optimal Blue Product and Pricing

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

Many fields populate based on the URLA/1003 data imported from your FNMA 3.4 file. Review the information and make any necessary changes and updates.

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

  
**Required**

Product and Pricing Search

OB Loan Number

84464

OB Status

Registered

LOS Loan Number

9366120033

LOS Status

Imported

Originator

Test LO

Loan Notes

3 Notes

Search

Loan Scenario

+ Add Scenario

Scenario Name

Loan Scenario

Loan Information

Lien Position

First Lien

Loan Type

FHA

Base Loan Amount

\$475,000

Total Loan Amount

\$483,312

Loan Purpose

Purchase

Purchase Price

\$550,000

Appraised Value

\$550,000

Construction Loan Type

Not Applic...

Subordinate Financing

LTV

86.36%

CLTV

86.36%

HCLTV

86.36%

## Loan Information Section:

If the **Loan Type** is FHA or VA click on the pencil icon next to **Total Loan Amount** this will open a modal that allows you to view and modify information related to the total loan amount.

Total Loan Amount

FHA Case # Assigned Date

08/15/2025

UFMIP

1.750%

UFMIP Amount

\$8,312.50

☒ Finance Entire UFMIP

UFMIP Paid in Cash

\$0.50

UFMIP Financed

\$8,312.00

Base Loan Amount

\$475,000

Total Loan Amount

\$483,312

Close

Total Loan Amount

☐ Subsequent Use
☐ Exempt from Funding Fee

Funding Fee

1.250%

Funding Fee Amount

\$5,937.50

☒ Finance Entire Funding Fee

Fee Paid in Cash

\$0.50

Fee Financed

\$5,937.00

Base Loan Amount

\$475,000

Total Loan Amount

\$480,937

Close

Borrower Information

Loan Level FICO

DTI Ratio

Properties Financed

Required

Cash-Out Amount

Reserve Months

Citizenship

Monthly Qualifying Income

Self Employed

Non-Occupant Co-Borrower

First Time Home Buyer

Corporate Relocation

#### Borrower Information Section:

**Important:** The FICO will not default or populate from the FNMA 3.4 file and is a required field.

**Self-Employed:** Select this checkbox if any borrower on the loan is using income from self-employment to qualify.

**First Time Home Buyer:** Select this checkbox if either borrower is a first-time homebuyer.

Property Information

Occupancy

Property Type

Number of Units

Number of Stories

Property Address

Property City

Property Zip

State

County

**Property Information Section:** If the **Property Type** is a PUD, please go to the Custom Fields section at the bottom of the page and select the appropriate PUD Type from the dropdown.

**County** is a required field.

Custom Fields

Exception?

ACH

PUD Type

No

Yes

Select

Attached PUD

Detached PUD

N/A

**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 Specifl...	
Borrower Pays MI (if applicable) Yes	Include Compensation in Pricing Yes (Lende... Yes (Lender Paid) No (Buyer Paid)				
<input type="checkbox"/> Fees In					

## Filters and Additional Pricing

**Variables Section:** The Filters and Additional Variable Section can be used to filter results based on the criteria you provide.

**Desired Price and Desired Lock** fields should be left blank.

### Wholesale channel ONLY:

A **compensation type** must be selected from the **Include Compensation in Pricing** drop down.

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 Specifl...	
Borrower Pays MI (if applicable) Yes	Include Compensation in Pricing Yes (Lende... None 3/2/1 2/1 1/0				
<input type="checkbox"/> Fees In					

**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.

**Product and Pricing Search**

OB Loan Number 84656	OB Status Registered	LOS Loan Number 9366120032	LOS Status Imported	Originator Test LO	Loan Notes <a href="#">2 Notes</a>	<input type="button" value="Search"/>
-------------------------	-------------------------	-------------------------------	------------------------	-----------------------	---------------------------------------	---------------------------------------


Once all sections of the **Optimal Blue Product and Pricing Search** screen have been completed, click the **Search** button at the top of the page.

**Rate Search Results**

OB Loan Number 84656	OB Status Registered	LOS Loan Number 9366120032	LOS Status Imported	Originator Test LO	Loan Notes <a href="#">2 Notes</a>	<input type="button" value="Modify Search"/>
-------------------------	-------------------------	-------------------------------	------------------------	-----------------------	---------------------------------------	--

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

Rate Search Results



OB Loan Number

OB Status

LOS Loan Number

LOS Status

Originator

Loan Notes

Modify Search

84656

Registered

9366120032

Imported

Test LO

2 Notes

Traditional Pricing

ELIGIBLE PRODUCTS (2)

	RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	P&I
<input type="checkbox"/> Florida Capital Bank, N.A. - FHLMC Conforming 30 Yr Fixed (CON30)	7.125%	100.100	-0.100% (\$475)	30	\$3,200
<input type="checkbox"/> Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed (CON30)	7.125%	100.100	-0.100% (\$475)	30	\$3,200

INELIGIBLE PRODUCTS

DISQUALIFIERS

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

Florida Capital Bank Borrower Paid Single Premium MI - 30 yr HI-Balance (BPJB3)

Florida Capital Bank FHLMC HomePossible 30y Fxd VVIP DPA (FHP30V)

Florida Capital Bank FNMA HomeReady 30y Fxd VVIP DPA (FHR30V)

Florida Capital Bank, N.A. - Elite Express Jumbo 30 Yr Fixed (EEJ30)

Florida Capital Bank, N.A. - FHLMC Home Possible 30 Yr Fixed (FHP30, LP97P)

LTV <= 80

LTV <= 80

AMI Percentage FHFA > 80

AMI Percentage FHFA > 80

State is Contiguous States, DC, & PR, And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 806501

AMI Percentage FHFA > 80

Close

Eligible and Ineligible products will appear.


ELIGIBLE PRODUCTS (2)

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

☐ Expired 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.

Rate Search Results



OB Loan Number

OB Status

LOS Loan Number

LOS Status

Originator

Loan Notes

Modify Search

84656

Registered

9366120032

Imported

Test LO

2 Notes

Traditional Pricing

ELIGIBLE PRODUCTS (2)

	RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	P&I
<input type="checkbox"/> Florida Capital Bank, N.A. - FHLMC Conforming 30 Yr Fixed (CON30)	7.125%	99.835	0.165% \$784	30	\$3,200
<input type="checkbox"/> Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed (CON30)	7.125%	99.835	0.165% \$784	30	\$3,200

Lock Period

All

15

21

30

45

60

75

90

View

Price

Last Pricing Update

Search Timestamp

8/21/2025 9:47:58 AM CT

8/21/2025 2:25:11 PM CT

Rate	P&I	15 DAY (9/5/2025)	21 DAY (9/11/2025)	30 DAY (9/22/2025)	45 DAY (10/6/2025)	60 DAY (10/20/2025)	75 DAY (11/4/2025)	90 DAY (11/19/2025)
5.625	\$2,734.37	94.228	94.208	94.168	94.118	94.068	94.018	93.978
5.750	\$2,771.97	94.951	94.931	94.891	94.841	94.791	94.741	94.701
5.875	\$2,809.80	95.493	95.473	95.433	95.383	95.333	95.283	95.243
5.990	\$2,844.81	96.009	95.989	95.949	95.899	95.849	95.799	95.759

Close

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

Amortization Type is Fixed, And State is Group 5

Total Adjustments

-0.375

0.000

0.000

-0.050

0.000

0.000

-0.425

0.000

0.000

Click on the Eligible Product Name to launch the pricing. All Lock Periods and Pricing will appear.

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

After you review the detailed pricing from the grid, Click on the pricing for the appropriate Rate/Lock Period.

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

Rate Details

Adjustments

Guidelines

Payment Schedule

Rate	6.875%	Base Loan Amount	\$450,000.00
Price	103.049	Total Loan Amount	\$450,000.00
Discount/Rebate	-3.049% / (\$13,720)	Amount Financed	\$450,000.00
P&I	\$2,956.18	Prepaid Finance Charge	\$0.00
Lock Period	30 Days	LO Compensation	0.000% / \$0

Proceed to Lock Form

A new modal will appear, Click the **Proceed to Lock Form** button to Register or Lock the loan.

Rate Search Results

OB Loan Number

84656

OB Status

Registered

LOS Loan Number

9366120032

LOS Status

Imported

Originator

Test LO

Loan Notes

2 Notes

Modify Search

Traditional Pricing

ELIGIBLE PRODUCTS (2)	RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	P&I
<input type="checkbox"/> Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed (CON30)	7.125%	100.100	-0.100% (\$475)	30	\$3,200

Lock Period

All

15

21

30

45

60

75

90

Lock Expiration

9/22/2025

Last Pricing Update

8/22/2025 10:04:02 AM CT

Search Timestamp

8/22/2025 1:46:09 PM CT

	Rate	Price	P&I	Discount/Rebate	LO Comp
<input type="checkbox"/>	6.990%	99.680	\$3,157.00	0.320% \$1,520.00	2.750% \$13,062.00
<input type="checkbox"/>	7.125%	100.100	\$3,200.16	-0.100% (\$475.00)	2.750% \$13,062.00
<input type="checkbox"/>	7.250%	100.172	\$3,240.34	-0.172% (\$817.00)	2.750% \$13,062.00

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.

Click the “**Lock Icon**” for the appropriate Rate/Price to Register or Lock the loan.

Lock Form

OB Loan Number

84656

OB Status

Registered

LOS Loan Number

9366120032

LOS Status

Imported

Printer Friendly Version

Modify Search

Update LOS

Request Lock

Product Information

Search Timestamp	Product Name	Product Code	Lock (Expiration)
8/22/2025 2:44 PM CT	Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed	CON30	30 Days (9/22/2025)

Rate	Price	Discount/Rebate (%)
7.125%	100.100	-0.100%

Loan Information

Lien Position	Loan Type	Base Loan Amount	Total Loan Amount	Total Open End (HELOC) Credit Limit	HELOC Drawn Amount
First	Conventional	\$475,000	\$475,000	\$0	\$

Purchase Price	Appraised Value
\$600,000	\$600,000

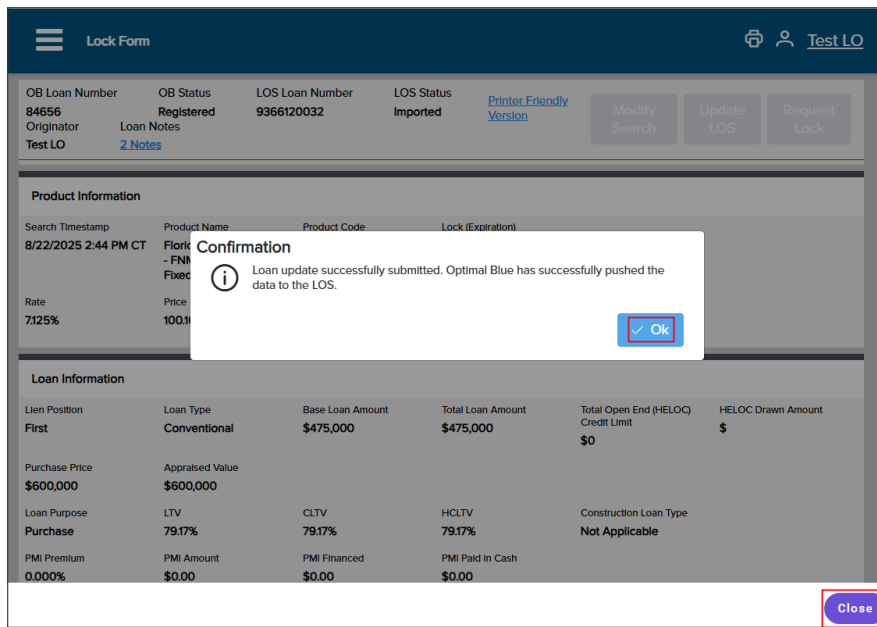
Loan Purpose	LTV	CLTV	HCLTV	Construction Loan Type
Purchase	79.17%	79.17%	79.17%	Not Applicable

PMI Premium	PMI Amount	PMI Financed	PMI Paid in Cash
0.000%	\$0.00	\$0.00	\$0.00

The **Lock Form** opens and confirms the search criteria and the product and pricing you selected

**To Register or Update Registration:**  
Click on **Update LOS**

**To Lock:**  
Click on **Request Lock**



**Lock Form**

OB Loan Number: 84656  
OB Status: Registered  
Originator: Test LO  
Loan Notes: 2 Notes

LOS Loan Number: 9366120032  
LOS Status: Imported

[Printer Friendly Version](#)

[Modify Search](#) [Update LOS](#) [Request Lock](#)

**Product Information**

Search Timestamp: 8/22/2025 2:44 PM CT  
Product Name: Florio - FNI  
Product Code: FNI  
Lock (Expiration): Fixed

Rate: 7.125%  
Price: 100.0

**Loan Information**

Lien Position	Loan Type	Base Loan Amount	Total Loan Amount	Total Open End (HELOC) Credit Limit	HELOC Drawn Amount
First	Conventional	\$475,000	\$475,000	\$0	\$

Purchase Price: \$600,000  
Appraised Value: \$600,000

Loan Purpose: Purchase  
LTV: 79.17%  
CLTV: 79.17%  
HCLTV: 79.17%

PMI Premium: 0.000%  
PMI Amount: \$0.00  
PMI Financed: \$0.00  
PMI Paid in Cash: \$0.00

Construction Loan Type: Not Applicable

[OK](#) [Close](#)

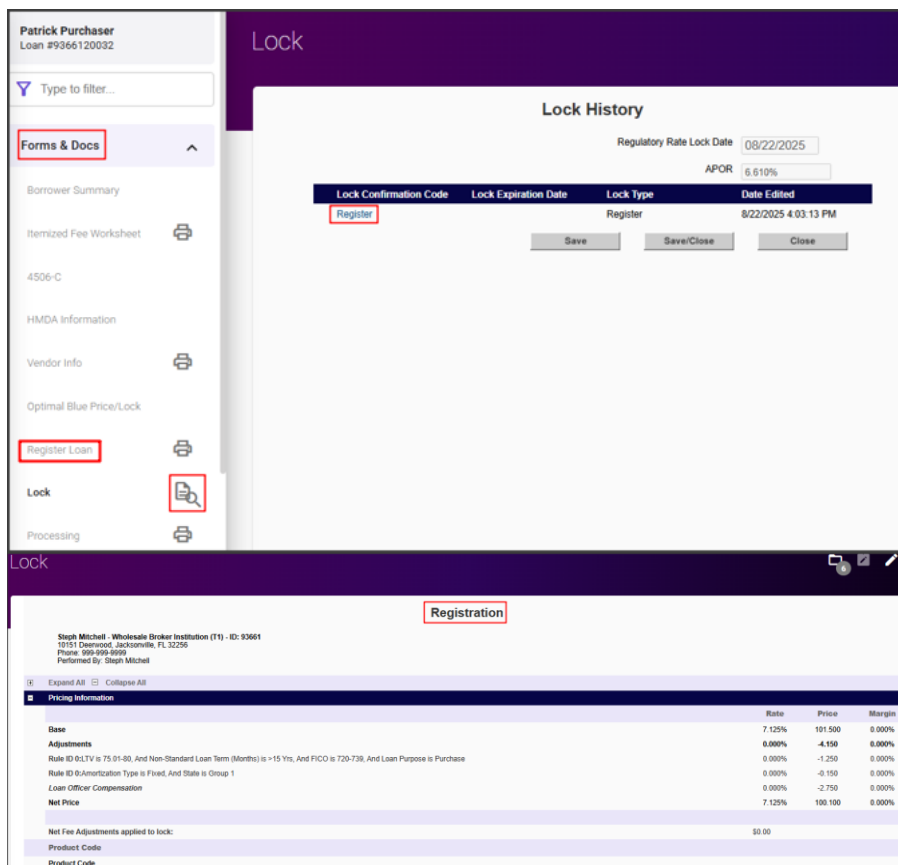
Once the loan is Registered or Locked the following screen will appear and informs you to return to the LOS and work on your loan.

Click **OK** on the message and **Close** at 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 Loan Originator/Processor can update URLA/1003 in the FLCBank LOS until the loan is "Finaled". Once "Finaled" the ULRA/1003 is locked down.



**Patrick Purchaser**  
Loan #9366120032

Type to filter...

**Forms & Docs**

- Borrower Summary
- Itemized Fee Worksheet
- 4506-C
- HMDA Information
- Vendor Info
- Optimal Blue Price/Lock
- Register Loan**
- Lock
- Processing

**Lock History**

Regulatory Rate Lock Date: 08/22/2025  
APOR: 6.610%

Lock Confirmation Code	Lock Expiration Date	Lock Type	Date Edited
<a href="#">Register</a>		Register	8/22/2025 4:03:13 PM

[Save](#) [Save/Close](#) [Close](#)

**Registration**

Steph Mitchell - Wholesale Broker Institution (FI) - ID: 93661  
10151 Deerwood, Jacksonville, FL 32256  
Phone: 904-999-6995  
Performed By: Steph Mitchell

**Pricing Information**

	Rate	Price	Margin
Base	7.125%	101.500	0.000%
Adjustments	0.000%	-4.150	0.000%
Rule ID 0: LTV is 75.01-80, And Non-Standard Loan Term (Months) is > 15 Yrs, And FICO is 720-739, And Loan Purpose is Purchase	0.000%	-1.250	0.000%
Rule ID 0: Amortization Type is Fixed, And State is Group 1	0.000%	-0.150	0.000%
Loan Officer Compensation	0.000%	-2.750	0.000%
<b>Net Price</b>	7.125%	100.100	0.000%

Net Fee Adjustments applied to lock: \$0.00

Product Code

## Registered Loans:

Under **Forms & Docs** there will be a **Register Loan** and **Lock** icon

## To view the Registration Screen:

- Click on **Register Loan** or
- Click on the piece of paper with the magnifying glass by **Lock** icon - the Lock History screen will appear then click on the **Register** hyperlink; this will open **Registration** screen.



Ken Test  
Loan #9366120030

Type to filter...

**Forms & Docs**

Borrower Summary

Itemized Fee Worksheet

4506-C

HMDA Information

Vendor Info

**Lock**

Optimal Blue Change Request

## Lock

### Lock History

Regulatory Rate Lock Date: 08/28/2025  
APOR: 6.630%

Lock Confirmation Code	Lock Expiration Date	Lock Type	Date Edited
84744781463273	9/22/2025 11:59:00 PM	Edit Lock	8/28/2025 2:19:01 PM
84744780064041	9/22/2025 11:59:00 PM	Lock	8/22/2025 4:28:51 PM

Save Save/Close Close

### Lock Confirmation

Steph Mitchell - Wholesale Broker Institution (FI) - ID: 93661  
10151 Davenport, Jacksonville, FL 32206  
Phone: 904-999-9999  
Performed By: Steph Mitchell

Expand All Collapse All

#### Locking Information

Loan Number	Lock Confirmation Code	MERS Number
9366120030	84744781463273	101382693661200309

Rate Sheet Date	Total Lock Period	Lock Expiration
8/22/2025 12:00:00 AM	30 days	9/22/2025 11:59:00 PM

Date Performed
8/28/2025 2:19:01 PM

	Rate	Price	Margin
Base	6.875%	100.669	0.000%
Adjustments	0.000%	-2.890	0.000%
Rate ID 0-Amortization Type is Fixed, And State is Group 5	0.000%	-0.050	0.000%
Loan Officer Compensation	0.000%	-2.750	0.000%
Net Price	6.875%	100.619	0.000%

Net Fee Adjustments applied to lock: \$0.00

Product Code

Product Code

CCN30

## Locked Loans:

Under **Forms & Docs** there will be a **Lock** icon

## To view the Lock Confirmation Screen:

- Click on the piece of paper with the magnifying glass by **Lock** icon - the Lock History screen will appear.
- Click the **Lock Confirmation** hyperlink lock code, this will open the **Lock Confirmation** screen.

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

#### Loan Information

Base Loan Amount 1st Mtg *	Amount/Maturity Term	Purpose of Loan
\$450,000.00	360/360	Purchase
Financed PM/MP/VAFF	Escrow Waiver	Purpose of Refinance
\$0.00	No	
Loan Amount 1st Mtg *	Escrow Waiver Type	Doc Type
\$450,000.00		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 Period
\$657,585.00	68.432%	No
Appraised Value	CLTV	MI Coverage
\$658,000.00	68.432%	No
Cash Out	HCLTV	Seller Contributions
\$0.00	68.432%	No
DTI	Originator Compensation	
42.000%	Borrower Paid	
* new or existing - * mm/dd/yyyy		Down Payment Assistance
Underwriting Method		No
Manual		

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

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

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

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