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.

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.

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.

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 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.

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.

<mark>Wholesale channel ONLY</mark>:

A <mark>compensation type</mark> 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.

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.

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.

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.

Eligible and **Ineligible** products will appear.

Important: If Eligible Products appear as "Expired" **pricing is not** available. Refer to Lock Desk Hours on page 1 and try back later.

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** 🖨 👤 Test LO

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
Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed (CON30) ℹ	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	
☐	6.990%	99.680	$3,157.00	ℹ	0.320% $1,520.00	2.750% $13,062.00	🔒
☐	7.125%	100.100	$3,200.16	ℹ	-0.100% ($475.00)	2.750% $13,062.00	🔒
☐	7.250%	100.172	$3,240.34	ℹ	-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** 🖨 👤 Test LO

OB Loan Number	OB Status	LOS Loan Number	LOS Status	**Printer Friendly Version**	**Modify Search**	**Update LOS**	**Request Lock**
84656	Registered	9366120032	Imported				
Originator	Loan Notes						
Test LO	2 Notes						

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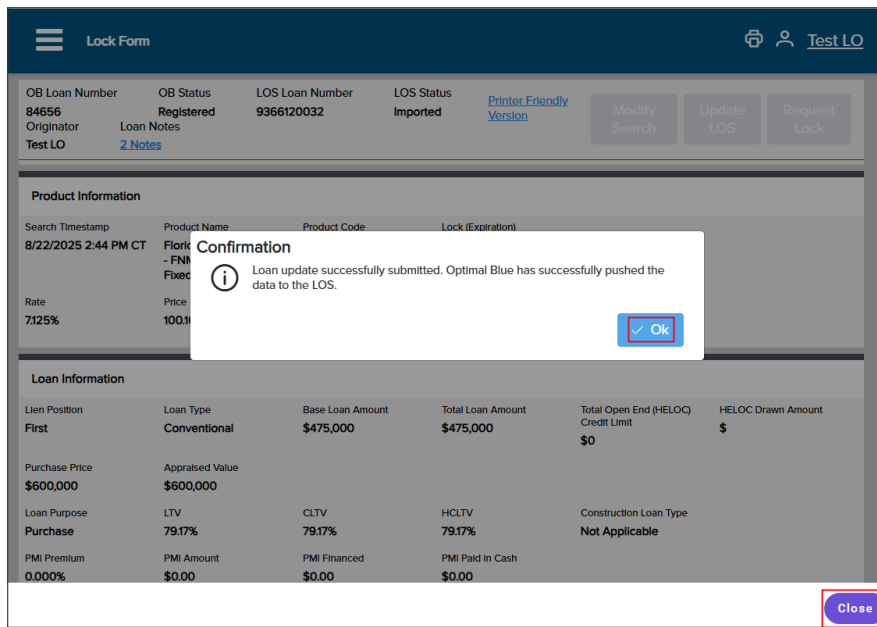
Loan Purpose	LTV	CLTV	HCLTV	Construction Loan Type
Purchase	79.17%	79.17%	79.17%	Not Applicable

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**

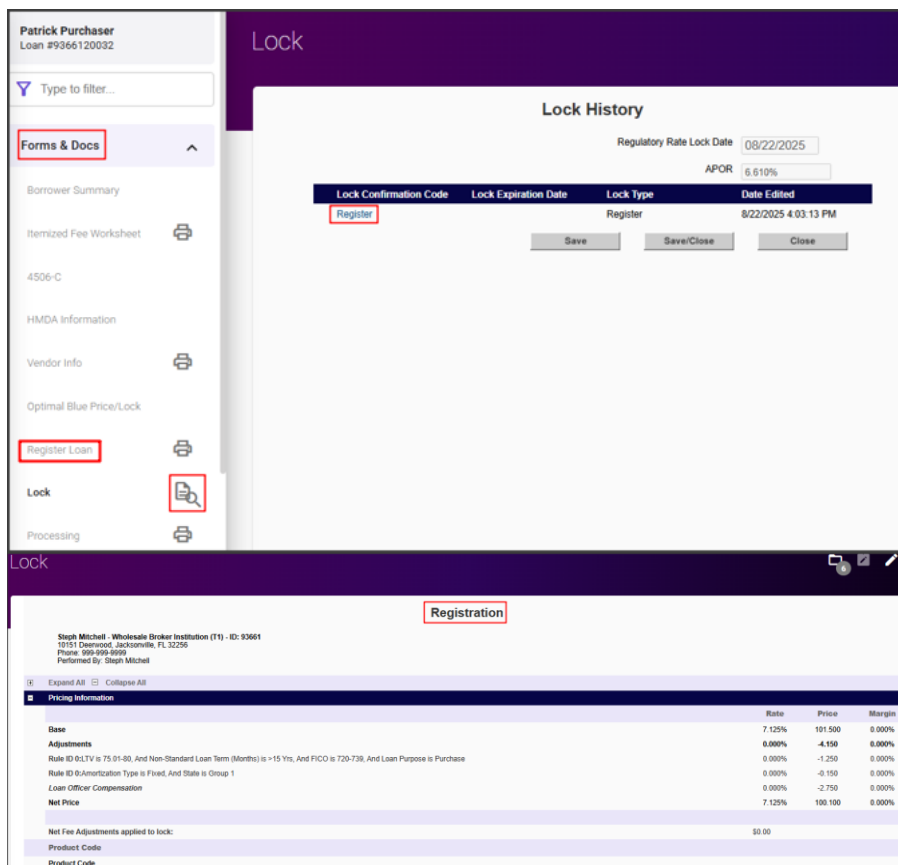**To Lock:** Click on **Request Lock**

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.

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.

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)

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**