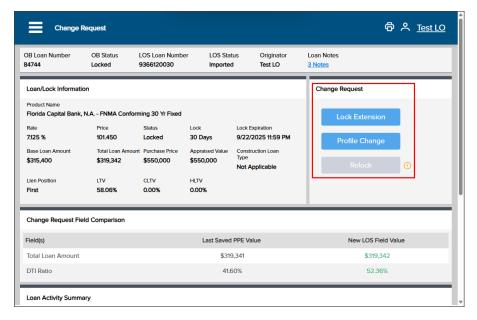
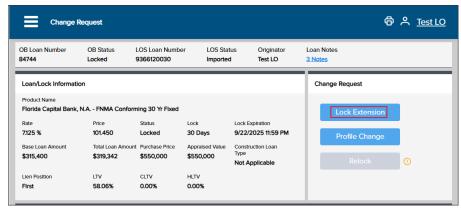


Forms & Docs Optimal Blue Change Request





Submit Optimal Blue Change Request

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

Select the loan in the pipeline that has already been locked.

Locate and click **Optimal Blue Change Request** under the **Forms & Docs** Menu

The Change Request screen launches:

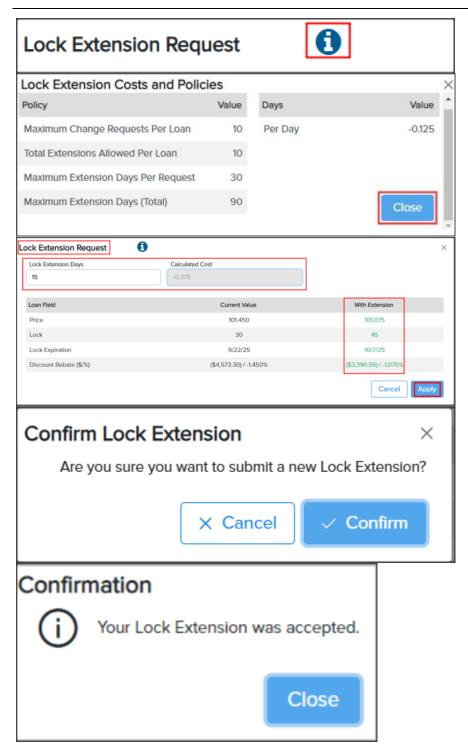
There are 3 Options for an OB Change Request

- Lock Extension
- Profile Change
- Relock

Lock Extension:

If the loan has <u>not</u> expired and you need additional time, **Click** the **Lock Extension** button. This will bring up the **Lock Extension Request** screen.



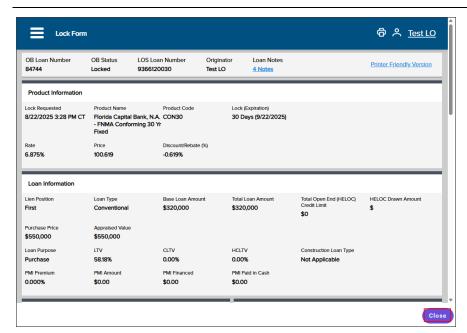


Note: Click the Information icon to open and view the Lock Extension Costs and Policies window. Click the Close button to return to the Lock Extension Request screen.

Enter number of days to extend the loan in the **Lock Extension Days** field.

- Calculated Cost and With Extension fields automatically update and display the cost associated with the extension.
- Click the Apply button to proceed with the extension request.
- A Confirm Lock Extension dialog box displays.
 - Click the Confirm button to extend the lock.
 - Click the Cancel button to return to the Lock Extension Request screen.
- Click Close in Confirmation dialog box.

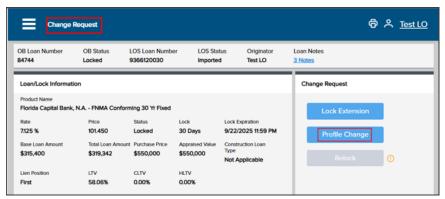




The **Lock Form** screen will open and display your **Profile Changes**.

- Click Close at the bottom of the Lock Form screen and return to the loan in Mortgagebot.
- **Press** the **F5 key** to refresh Mortgagebot

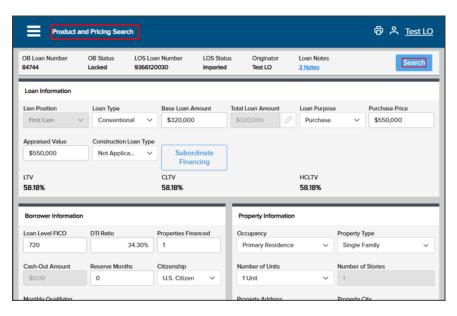
Refer to page 8 for how to view the Lock Confirmation



Profile Change:

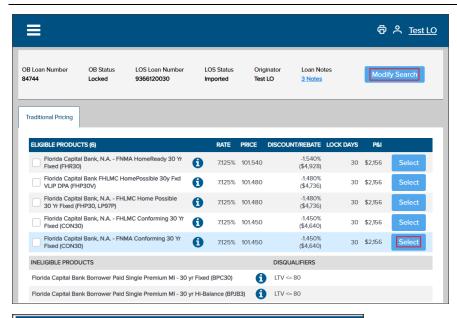
Click the **Profile Change** button on the **Change Request** screen.

The **Product and Pricing Search** screen opens, where you can review and change any applicable fields for the new loan scenario.



Click the **Search** button once your changes are made.





The **Search Results** screen appears and displays eligible and ineligible products.

- The currently selected product will be highlighted.
- Clicking the Modify Search button returns you to the Product and Pricing Search screen if additional modifications are needed.
- Review the products in the grid and click the Select button to proceed.

Important: If Eligible Products appear as "Expired" pricing is not available.

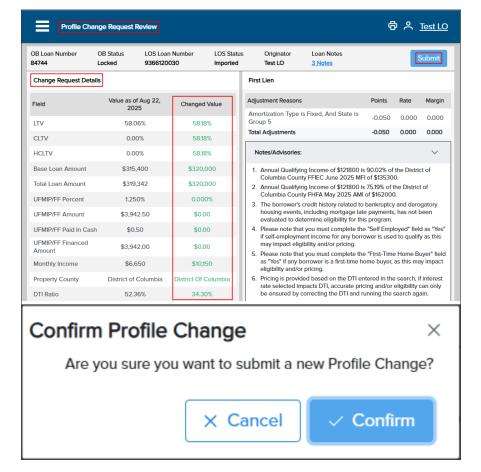
Refer to Lock Desk Hours on page 1 and try back later.

The Profile Change Request Review screen opens and displays updated information in green text in the Change Value field of the Change Request Details section. Review the changes for accuracy and click the Submit button to submit the profile change.

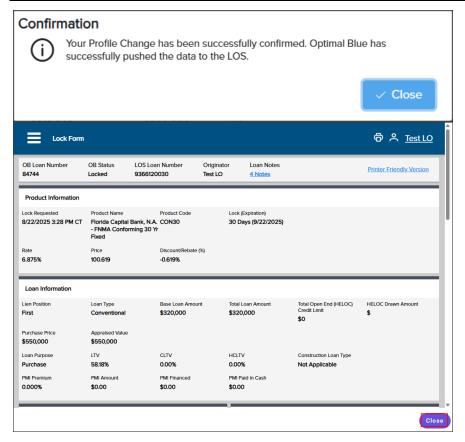
A **Confirm Profile Change** dialog box displays.

- Click the Confirm button to extend the lock.
- Click the Cancel button to return to the Profile Change Review screen.









Helpful Tip: The LO can make another Profile Change in Optimal Blue. If the underwriter has not approved the changes, the next time an OB Profile Change is submitted, the figures will revert back. Enter all changes again at that time. Then upload a corrected 1003 and COC immediately.

• Click Close in the Confirmation dialog box.

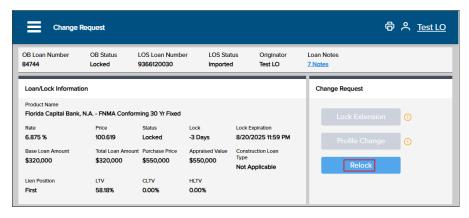
The **Lock Form** screen will open and display your **Profile Changes**.

- Click Close at the bottom of the screen to the Lock Form screen and return to the loan in Mortgagebot.
- **Press** the **F5 key** to refresh Mortgagebot

Refer to page 8 for how to view the Lock Confirmation

Profile Change LAST STEP:
Update the Change of Circumstance screen under Forms & Docs in
Mortgagebot

OB Profile Changes are subject to UW Approval

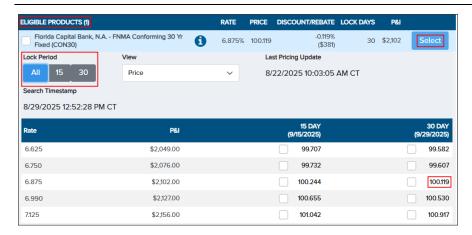


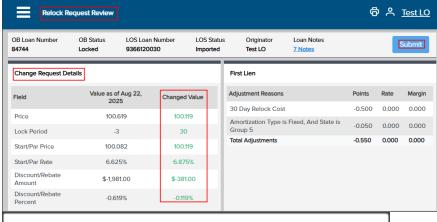
Relock:

The **Relock** option allows you to relock a loan that is **expired**.

Click the Relock button on the Change Request screen.

Submit Optimal Blue Change Request





The **Search Results** screen displays the eligible products available for **Relock** for **All** Lock Periods, or you can **Select** one of the other Lock Periods available.

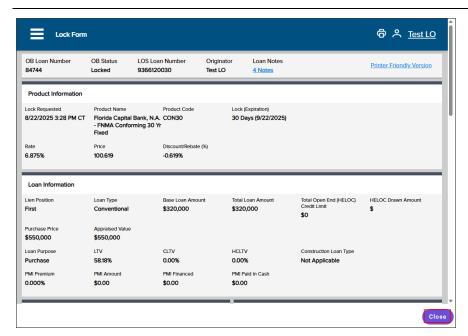
- The Price and Rate combination closest to the initial target search criteria is highlighted in blue.
- Review the products in the grid and click the Select button to proceed.

The Relock Request Review screen opens and displays updated information in green text in the Change Value field of the Change Request Details section. Review the changes for accuracy and click the Submit button to submit the relock request.

A Confirm Relock dialog box displays.

- Click the Confirm button to extend the lock.
- Click the Cancel button to return to the Profile Change Review screen.
- Click Close in the Confirmation dialog box.



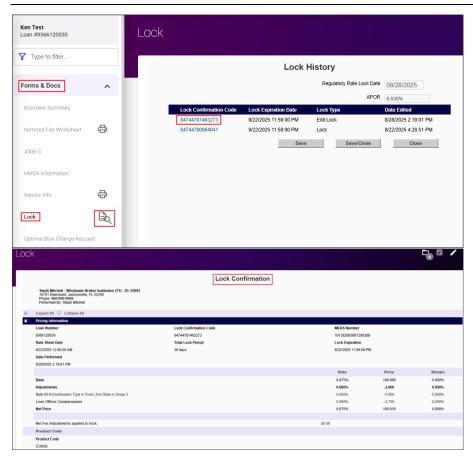


The **Lock Form** screen will open and display your **Profile Changes**.

- Click Close at the bottom of the Lock Form screen and return to the loan in Mortgagebot.
- **Press** the **F5 key** to refresh Mortgagebot

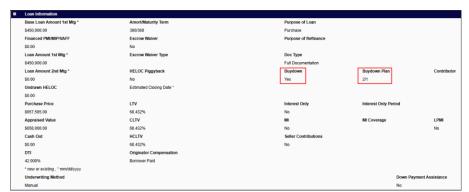
Refer to page 8 for how to view the Lock Confirmation



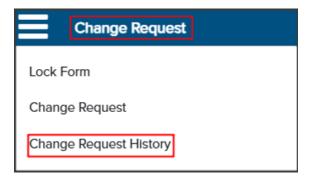


To view the Lock Confirmation after ANY of the above Optimal Blue Change Requests:

- 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.



Buydown: If the Change Request is for the buydown; the information will appear under Loan Information once changed on the Lock Confirmation.



Change Request History:

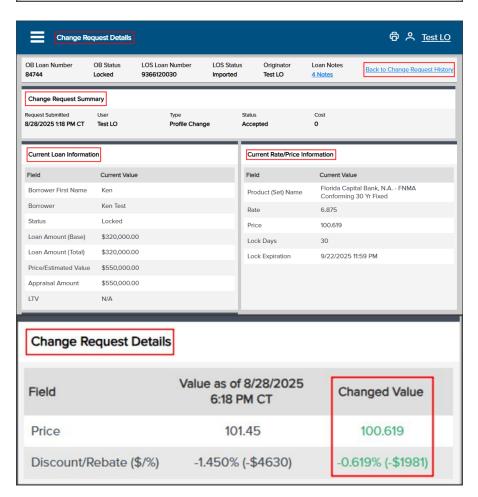
Select **Change Request History** from the Toolbar dropdown menu on the **Change Request** screen.

Submit Optimal Blue Change Request



The **Change Request History** screen displays a summary of all **Change Requests** on the selected loan.

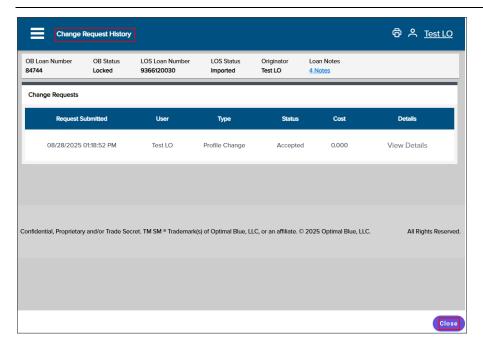
Click the **View Details** link to view more information.



The Change Request Details screen will display the Change Request Summary, Current Loan Information, Current Rate/Price Information, and the Change Request Details.

- The Changed Value column in the Change Request
 Detail section indicates the changes to the request in green text.
- Click the Back to Change Request History link to return to the Change Request History screen.





 Click Close at the bottom of the Change Request History screen to return to the loan in Mortgagebot.