

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 the tool bar, then **Select Optimal Blue Search**.

Optimal Blue Scenario 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.

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.

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.

On the **Scenario 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.

The screenshots show the 'Scenario Search' interface in three stages:

- First Screenshot:** Shows the initial state with 'Loan Scenario' selected. The 'Add Scenario +' button is highlighted. The 'Scenario Name' field contains 'Loan Scenario'. Loan information includes: Lien Position (First Li...), Loan Type (Conve...), Base Loan Am... (\$450,000), Total Loan Am... (\$450,000), Loan Purpose (Purch...), Purchase Price (\$600,000), Appraised Value (\$600,000), Construction L... (Not Ap...), Subordinate Financing, LTV (75.00%), CLTV (75.00%), and HCLTV (75.00%).
- Second Screenshot:** Shows 'Loan Scenario 2' selected. The 'Scenario Name' field is 'Loan Scenario 2'. Loan information includes: Lien Position (First Li...), Loan Type (Conve...), Base Loan Am... (\$450,000), Total Loan Am... (\$450,000), Loan Purpose (Purch...), Purchase Price (\$500,000), Appraised Value (\$500,000), Construction L... (Not Ap...), Subordinate Financing, LTV (90.00%), CLTV (90.00%), and HCLTV (90.00%).
- Third Screenshot:** Shows 'Loan Scenario 3' selected. The 'Scenario Name' field is 'Loan Scenario 3'. Loan information includes: Lien Position (First Li...), Loan Type (FHA), Base Loan Am... (\$450,000), Total Loan Am... (\$457,87), Loan Purpose (Purch...), Purchase Price (\$473,700), Appraised Value (\$473,700), Construction L... (Not Ap...), Subordinate Financing, LTV (95.00%), CLTV (95.00%), and HCLTV (95.00%).

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).

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 **Scenario 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.

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

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

To update search criteria, click the **Modify Search** button on the **Scenario Search Results** screen. The **Scenario 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.

Scenario Search Results Stephanie Mitchell

Scenario Name: Loan Scenario, OB Loan Number: N/A, OB Status: Prospect

Buttons: Save, Modify Search

Options: Traditional Pricing, Best Pricing, Originator Assistant (0)

Compare Products (8 of 4)

Eligible Products (10)	Rate	Price	Discount/Rebate	Lock Days	P&I
<input type="checkbox"/> Florida Capital Bank, N.A. Correspondent - FHLMC Conforming 30 Yr Fixed (CON30)	6.990%	100.258	-0.258% (\$1,161)	30	\$2,991
<input type="checkbox"/> Florida Capital Bank, N.A. Correspondent - FNMA Conforming 30 Yr Fixed (CON30)	6.990%	100.258	-0.258% (\$1,161)	30	\$2,991

Ineligible Products	Disqualifiers
Florida Capital Bank Borrower Paid Single Premium MI - 30 yr Fixed (BPC30)	LTV <= 80
Florida Capital Bank Borrower Paid Single Premium MI - 30 yr Hi-Balance (BPJB3)	LTV <= 80

Eligible and Ineligible products will appear.

Eligible Products (6)

- 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.

Scenario Search Results Stephanie Mitchell

Scenario Name: Loan Scenario, OB Loan Number: N/A, OB Status: Prospect

Buttons: Save, Modify Search

Options: Traditional Pricing, Best Pricing, Originator Assistant (0)

Compare Products (8 of 4)

Eligible Products (10)	Rate	Price	Discount/Rebate	Lock Days
<input type="checkbox"/> Florida Capital Bank, N.A. Correspondent - FNMA Conforming 30 Yr Fixed (CON30)	6.990%	100.258	-0.258% (\$1,161)	30

Lock Period

All | 15 | 21 | 30 | 45 | 60 | 75 | 90

View: Price

Last Pricing Update: 3/26 12:01 AM CT

Search Timestamp: 3/26 1:49 PM CT

Rate	P&I	15 Day	21 Day	30 Day	45 Day	60 Day	75 Day
5.250	\$2,484.92	93.715	93.695	93.655	93.595	93.545	93.485
5.375	\$2,519.87	94.360	94.340	94.300	94.240	94.190	94.130
5.490	\$2,552.23	94.573	94.553	94.513	94.453	94.403	94.343
5.500	\$2,555.05	95.166	95.146	95.106	95.046	94.996	94.936
5.625	\$2,590.45	95.632	95.612	95.572	95.512	95.462	95.402

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

All Lock Periods and Pricing will appear for your review.

Scenario Search Results Stephanie Mitchell

OB Loan Number: N/A, OB Status: Prospect

Best Pricing | Originator Assistant

Compare Products (0 of 4)

Rate	Price	Discount/Rebate	Lock Days	P&I
6.990%	100.258	(\$1,161)	30	\$2,991

View: Price | Last Pricing Update: 3/26 12:01 AM CT | Search Timestamp: 3/26 2:50 PM CT

15 Day	21 Day	30 Day	45 Day	60 Day	75 Day	90 Day
93.715	93.695	93.655	93.595	93.545	93.455	93.415
94.360	94.340	94.300	94.240	94.190	94.100	94.060
94.573	94.553	94.513	94.453	94.403	94.313	94.273

To view more of the rate stack: scroll all the way over to the right and click



the maximize icon button and it will open an additional screen with more rates and pricing to view.

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

Lock Period: All | 15 | 21 | 30 | 45 | 60 | 75 | 90 | View: Price | Last Pricing Update: 3/26 12:01 AM CT | Search Timestamp: 3/26 2:04 PM CT

Rate	P&I	15 Day	21 Day	30 Day	45 Day	60 Day	75 Day
5.250	\$2,484.92	93.715	93.695	93.655	93.595	93.545	93.455
5.375	\$2,519.87	94.360	94.340	94.300	94.240	94.190	94.100
5.490	\$2,552.23	94.573	94.553	94.513	94.453	94.403	94.313
5.500	\$2,555.05	95.166	95.146	95.106	95.046	94.996	94.906
5.625	\$2,590.45	95.632	95.612	95.572	95.512	95.462	95.372
5.750	\$2,626.08	96.003	95.983	95.943	95.883	95.833	95.743
5.875	\$2,661.92	96.566	96.546	96.506	96.446	96.396	96.306
5.990	\$2,695.08	97.043	97.023	96.983	96.923	96.873	96.783
6.000	\$2,697.98	97.045	97.025	96.985	96.925	96.875	96.785
6.125	\$2,734.25	97.489	97.469	97.429	97.369	97.319	97.229
6.250	\$2,770.73	98.114	98.094	98.054	97.994	97.944	97.854
6.375	\$2,807.41	98.459	98.439	98.399	98.339	98.289	98.199
6.500	\$2,844.31	98.838	98.818	98.778	98.718	98.668	98.578

Click the X to close the maximized rate stack window and return to the normal view.

Scenario Search Results Stephanie Mitchell

Scenario Name: Loan Scenario, OB Loan Number: N/A, OB Status: Prospect

Traditional Pricing | Best Pricing | Originator Assistant

Eligible Products (10)

Rate	Price	Discount/Rebate	Lock Days	P&I
6.875%	99.904	0.096% (\$432)	30	\$2,956

Lock Period: All | 15 | 21 | **30** | 45 | 60 | 75 | 90

Rate	Price	P&I	Discount/Rebate	LO Comp
6.750%	99.640	\$2,918.69	0.360% \$1,620.00	2,500% \$11,250.00
6.875%	99.904	\$2,956.18	0.096% \$432.00	2,500% \$11,250.00
6.990%	100.258	\$2,990.84	-0.258% (\$1,161.00)	2,500% \$11,250.00

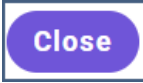
To select a specific Lock Period, choose a new value from the Lock Period field above the pricing grid. Price and Discount/Rebate values update automatically in the pricing grid when a new Lock Period is selected.

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.

Adjustment Reasons	Points	Rate	Margin
LTV is 70.01-75, And Non-Standard Loan Term (Months) is >15 Yrs, And FICO is 760-779, And Loan Purpose is Purchase	-0.250	0.000	0.000
Amortization Type is Fixed, And State is Group 1	-0.150	0.000	0.000
Total Adjustments	-0.400	0.000	0.000

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



Once you have finished reviewing the pricing, you have 2 options:

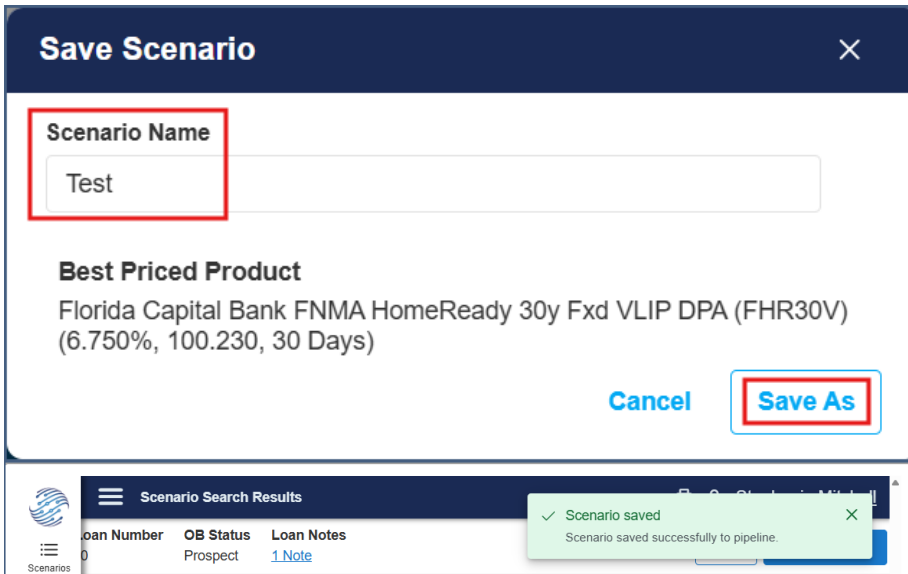
1. Click the **Close** button at the bottom of the screen and you will be returned to the MortgageBot Pipeline screen or

2. You can save your **Scenario Search Results** by clicking the check box by the product you want and then click the **Save** button at the top of the screen by **Modify Search** or by clicking on the **Save** icon at the end of the product and pricing row.

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 (T1)
9366120030	Ken Test Katie Test	\$320,000.00	CON30	Purchase	File Imported on 08/06/2025	Lock Confirmed	09/29/2025	Wholesale Broker Institution (T1)
9366120032	Patrick Purchaser Lorraine Purchaser	\$475,000.00	CON30	Purchase	File Imported on 08/06/2025	Registered		Wholesale Broker Institution (T1)
9366120034	Patrick Purchaser Lorraine Purchaser	\$475,000.00	CON30	Refinance	File Imported on 08/06/2025	Registered		Wholesale Broker Institution (T1)
9366120033	Patrick Purchaser Lorraine Purchaser	\$483,312.00	FHA30	Purchase	File Imported on 08/06/2025	Registered		Wholesale Broker Institution (T1)
9366120035	Patrick Purchaser Lorraine Purchaser	\$475,000.00	CON30	Refinance	New on 08/07/2025	Not Locked		Wholesale Broker Institution (T1)
9366120036	Patrick Purchaser Lorraine Purchaser	\$475,000.00	CON30	Refinance	New on 08/07/2025	Not Locked		Wholesale Broker Institution (T1)
9366120029	Patrick Purchaser Lorraine Purchaser	\$475,000.00	CON30	Refinance	File Imported on 08/06/2025	Not Locked		Wholesale Broker Institution (T1)

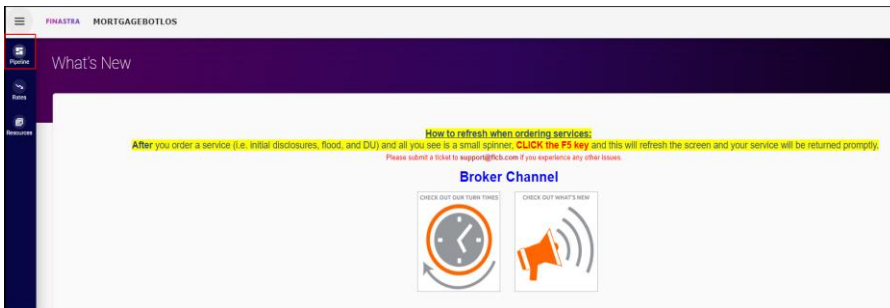
Eligible Products (10)	Rate	Price	Discount/Rebate	Lock Days
<input checked="" type="checkbox"/> Florida Capital Bank, N.A. Correspondent - FHLMC Conforming 30 Yr Fixed (CON30)	6.875%	100.247	-0.247% (\$1,112)	

Loan Number	OB Status	Rate	Price	Discount/Rebate	Lock Days	P&I
9366120030	Prospect	6.990%	100.258	-0.258% (\$1,161)	30	\$2,991



Clicking the **Save** button or **Save** icon will launch the **Save Scenario window/screen**. Name the scenario in the **Scenario Name** box and then **Click** on the **Save As** button.

You will get the **green Scenario saved** message once it has been saved.

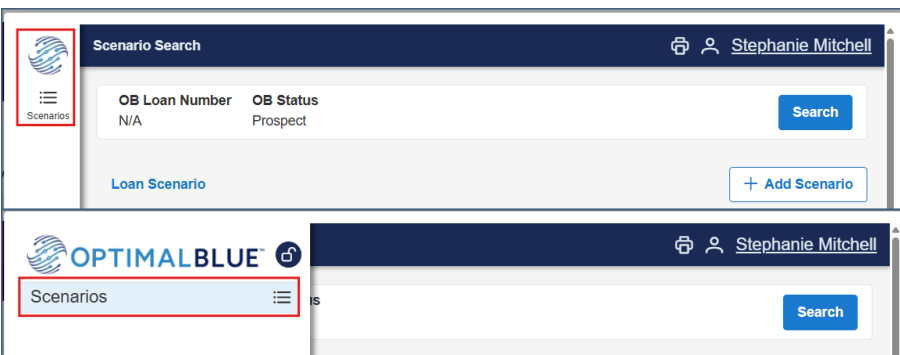
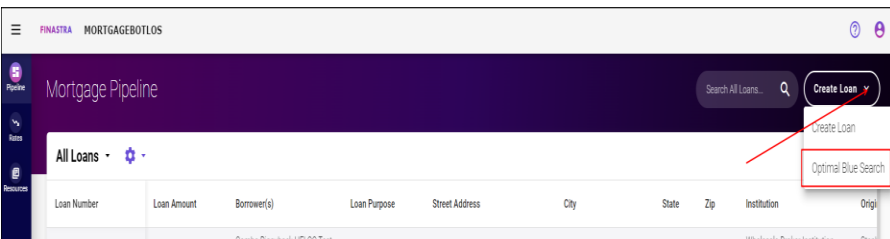


To Access Saved Scenarios:

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 the tool bar, then **Select Optimal Blue Search**.



Optimal Blue Scenario Search screen launches:

- **Click** on **Scenarios** from the menu bar on the left pane then **click** on **Scenarios** when the menu opens.

Scenarios

Stephanie Mitchell

From: 02/25/2026 To: 03/27/2026 Filter: OB Loan Number Search

Scenario Name	OB Loan # ↑↓	Borrower ↑↓	Product ↑↓	Pricing Status	Loan Amt ↑↓	Rate ↑↓
Save Scenario #2	86938		Florida Capital Bank, N.A. - FHA 30 Yr Fixed	Available	\$305,250	
Save Scenario #1	86937		Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed	Available	\$200,000	

Add Scenario 1 - 2 of 2 25

Your **Saved Scenarios** will be listed where you can do the following:

- **Click on your Saved Scenario** and make changes to your **Scenario Search** and **Search** for other products and pricing and then **Resave** it again if needed.
- **Delete a Saved Scenario.**
- **Add another Scenario**