

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/W Suspended on 08/15/2025	02/06/2025	Wholesale Broker Institution (T1)	Show Details
9366123217	Appraised Fee Test Fee Test	\$303,810.00	BP30	Purchase	File Imported on 04/18/2025	04/18/2025	Wholesale Broker Institution (T1)	Show Details
9366123181	First Test	\$680,000.00	CON30	Purchase	File Imported on 08/02/2024	01/24/2025	Wholesale Broker Institution (T1)	Show Details
9366123249	Jerry Grey Delora Grey	\$150,000.00	CON30	Purchase	File Imported on 07/29/2025	07/29/2025	Wholesale Broker Institution (T1)	Show Details
9366123239	OB CON30	\$190,000.00	CON30	Purchase	File Imported on 05/13/2025	05/13/2025	Wholesale Broker Institution (T1)	Show Details
9366123240	OB FHA Test	\$373,117.00	FHA30	Purchase	File Imported on 05/13/2025	05/13/2025	Wholesale Broker Institution (T1)	Show Details
9366123238	LUCAS Test	\$766,500.00	CON30	Purchase	U/W Final Approval on 08/10/2025	06/03/2025	Wholesale Broker Institution (T1)	Show Details
9366123216	Fees Test	\$360,000.00	CON30	Purchase	File Imported on 04/03/2025	04/03/2025	Wholesale Broker Institution (T1)	Show Details

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

Forms & Docs ▼

Optimal Blue Price/Lock

Select the loan in the pipeline.

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

Product and Pricing Search Stephanie Mitchell

OB Loan Number: 87213 | OB Status: Registered | LOS Loan Number: 9366123330 | LOS Status: Imported | Originator: Stephanie Mitchell | Loan Notes: 2 Notes

Loan Scenario: + Add Scenario

Scenario Name: Loan Scenario

Loan Information

Lien Position: First Lien	Loan Type: Convent...	Base Loan Amo...: \$282,150	Total Loan Amo...: \$282,150	Loan Purpose: Purchase	Purchase Price: \$297,000
Appraised Value: \$297,000	Construction Lo...: Not Appl...	Subordinate Financing	LTV: 95.00%	CLTV: 95.00%	HCLTV: 95.00%

Borrower Information | Property Information

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.

Required

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

Product and Pricing Search Stephanie Mitchell

OB Loan Number: 87213 | OB Status: Registered | LOS Loan Number: 9366123330 | LOS Status: Imported | Originator: Stephanie Mitchell | Loan Notes: 2 Notes

Loan Information

Lien Position: First Lien	Loan Type: FHA	Base Loan Amo...: \$282,150	Total Loan Amo...: \$287,087	Loan Purpose: Purchase	Purchase Price: \$297,000
Appraised Value: \$297,000	Construction Lo...: Not Appl...	Subordinate Financing	LTV: 95.00%	CLTV: 95.00%	HCLTV: 95.00%

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
<input checked="" type="checkbox"/> 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 ✕

<input type="checkbox"/> Subsequent Use	<input type="checkbox"/> Exempt from Funding Fee
Funding Fee 1.250%	Funding Fee Amount \$5,937.50
<input checked="" type="checkbox"/> 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 <input style="width: 100%; height: 20px;" type="text"/>	DTI Ratio 46.72%	Properties Fina... 1
Cash-Out Amount \$	Reserve Months 7	Citizenship U.S. Cit... ▼
Monthly Qualify... \$6,118		
<input type="checkbox"/> Non-Occupant Co-Borrower		
<input checked="" type="checkbox"/> Self Employed		
<input checked="" type="checkbox"/> First Time Home Buyer		

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 Primary Residence **Property Type** PUD

Number of Units 1 Unit **Number of Stories** 1

Property Address 1410 NW 13th Terrace **Property City** Cape Coral

Property Zip 33993 **State** Florida... **County** Lee

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? No **ACH** Yes

PUD Type Select
Attached PUD
Detached PUD
N/A

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Filters and Additional Pricing Variables

Product Filters: 2 Selected | Term: 30 Years | Amortization Type: Fixed | ARM Fixed Term: Select | Desired Price: / | Desired Rate: 6.625%

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

Borrower Pays MI (if applic...): Yes | Include Compen...: Yes (Lender Paid) | 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: 6.625%

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

Borrower Pays MI (if applic...): Yes | Include Co: Yes (Le...)

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.

Filters and Additional Pricing Variables

Product Filters: 2 Selected | Term: Non Sta... | Amortization Type: Fixed | ARM Fixed Term: Select | Desired Price: | Desired Rate: 6.625%

Desired Lock Term: | Interest Only: | Buydown: | Waive Escrows: No | Automated U/W ...: Not Spe...

Borrower Pays MI (if applic...): Yes | Non Standard: 324

Fees In

Non-Standard Terms: Uncheck the pre-set term in the **Term** dropdown then scroll to the bottom and check the **Non Standard** box and put in the number of **Non-Standard term months** in the box.

Product and Pricing Search Stephanie Mitchell

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes	Search
87213	Registered	9366123330	Imported	Stephanie Mitchell	2 Notes	

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.

Search Results Stephanie Mitchell

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes	Modify Search
87213	Registered	9366123330	Imported	Stephanie Mitchell	2 Notes	

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.

Search Results Stephanie Mitchell

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes	Modify Search
87213	Registered	9366123330	Imported	Stephanie Mitchell	2 Notes	

Traditional Pricing | Best Pricing

Compare Products 0 of 4

Eligible Products (7)	Rate	Price	Discount/Rebate	Lock Days	P&I
<input type="checkbox"/> Florida Capital Bank, N.A. - FHLMC Conforming 30 Yr Fixed (CON30)	6.625%	100.782	-0.782% (\$2,206)	30	\$1,807
<input type="checkbox"/> Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed (CON30)	6.625%	100.782	-0.782% (\$2,206)	30	\$1,807

Ineligible Products	Disqualifiers
Florida Capital Bank, N.A. - Elite Express Jumbo 30 Yr Fixed (EEJ30)	Max of LTV/CLTV/HCLTV > 80 State is Contiguous States, DC, & PR, And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 832751
Florida Capital Bank, N.A. - FHLMC Conforming LPMI 2+ Borrowers 30 Yr Fixed (LPC30)	Borrower Pays MI (if required) is Yes, And LTV is Greater than 80

Close

Eligible and **Ineligible** products will appear.

Eligible Products (6)

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

Search Results Stephanie Mitchell

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes
87213	Registered	9366123330	Imported	Stephanie Mitchell	2 Notes

Traditional Pricing | **Best Pricing**

Eligible Products (7)

Product Name	Rate	Price	Discount/Rebate	Lock Days	P&I
Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed (CON30)	6.625%	100.982	-0.982% (\$2,771)	30	\$1

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

Rate	P&I	15 Day	21 Day	30 Day	45 Day	60 Day	75 Day
6.500	\$1,783.38	<input type="checkbox"/>	100.590	<input type="checkbox"/>	100.570	<input type="checkbox"/>	100.530
6.625	\$1,806.64	<input type="checkbox"/>	101.042	<input type="checkbox"/>	101.022	<input checked="" type="checkbox"/>	100.982
6.750	\$1,830.02	<input type="checkbox"/>	101.299	<input type="checkbox"/>	101.279	<input type="checkbox"/>	101.239

Adjustment Reasons

Reason	Points
LTV is 90.01-95, And Non-Standard Loan Term (Months) is >15 Yrs, And FICO is 760-779, And Loan Purpose is Purchase	-0.500
Amortization Type is Fixed, And State is Group 5	-0.050
Total Adjustments	-0.550

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.

Search Results Stephanie Mitchell

OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes
Registered	9366123330	Imported	Stephanie Mitchell	2 Notes

Best Pricing

7)

Product Name	Rate	Price	Discount/Rebate	Lock Days	P&I
ank, N.A. - FNMA Conforming N30)	6.625%	100.982	-0.982% (\$2,771)	30	\$1,807

View: 30 | 45 | 60 | 75 | 90

P&I	15 Day	21 Day	30 Day	45 Day	60 Day	75 Day	90 Day
38	<input type="checkbox"/>	100.590	<input type="checkbox"/>	100.570	<input type="checkbox"/>	100.530	100.470
64	<input type="checkbox"/>	101.042	<input type="checkbox"/>	101.022	<input type="checkbox"/>	100.982	100.922
02	<input type="checkbox"/>	101.299	<input type="checkbox"/>	101.279	<input type="checkbox"/>	101.239	101.179
52	<input type="checkbox"/>	101.697	<input type="checkbox"/>	101.677	<input type="checkbox"/>	101.637	101.577

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. - FNMA Conforming 30 Yr Fixed (CON30) ✕

Lock Period: All 15 21 30 45 60 75 90 View: Price Last Pricing Update: 4/24 12:33 PM ET Search Timestamp: 4/24 12:40 PM ET

Rate	P&I	15 Day	21 Day	30 Day	45 Day	60 Day	75 Day
5.250	\$1,558.04	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.375	\$1,579.96	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.490	\$1,600.25	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.500	\$1,602.02	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.625	\$1,624.21	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.750	\$1,646.55	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.875	\$1,669.02	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.990	\$1,689.82	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.000	\$1,691.63	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.125	\$1,714.37	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

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 Guidelines Payment Schedule

Rate	6.625%	Base Loan Amount	\$282,150.00
Price	100.982	Total Loan Amount	\$282,150.00
Discount/Rebate	-0.982% / (\$2,771)	Amount Financed	\$282,150.00
P&I	\$1,806.64	Prepaid Finance Charge	\$0.00
Lock Period	30 Days	LO Compensation	2.500% / \$7,054
Search Timestamp	04/24/26 12:40PM	Last Updated	04/24/26 12:33PM

Adjustments

Reason	Points	Rate	Margin
Occupancy is Primary/Second Home, And Rate is 6.625, And 1st Mtg Loan Amt (Total) is 300K Max *	0.766	0.000	0.000
LTV is 90.01-95, And Non-Standard Loan Term (Months) is >15 Yrs. And	-0.500	0.000	0.000

Close Proceed to Lock Form

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

Search Results | Stephanie Mitchell

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes
87213	Registered	9366123330	Imported	Stephanie Mitchell	2 Notes

Traditional Pricing | Best Pricing

Eligible Products (7)

Rate	Price	P&I	Discount/Rebate	Lock Days	P&I
6.500%	100.530	\$1,783.38	-0.530% (\$1,495.00)	30	\$1,807
6.625%	100.982	\$1,806.64	-0.982% (\$2,771.00)	30	\$1,807
6.750%	101.239	\$1,830.02	-1.239% (\$3,496.00)	30	\$1,807

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.

Click the "Lock Icon" for the appropriate Rate/Price to Register or Lock the loan.

Lock Form | Stephanie Mitchell

OB Loan Number	OB Status	LOS Loan Number	LOS Status	Originator	Loan Notes
87213	Registered	9366123330	Imported	Stephanie Mitchell	2 Notes

Lock Contact Email

Product Information

Search Timestamp	Product Name	Product Code	Lock (Expiration)
4/24/2026 1:05 PM ET	Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed	CON30	30 Days (5/26/2026)

Rate: 6.625% | **Price**: 100.982 | **Discount/Rebate (%)**: -0.982%

Loan Information

Lien Position	Loan Type	Base Loan	Total Loan	Total Open End	HELOC Drawn

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 | Stephanie Mitchell

OB Loan Number: 87213 | OB Status: Registered | LOS Loan Number: 9366123330 | LOS Status: Imported | Originator: Stephanie Mitchell | Loan Notes: [2 Notes](#)

Lock Contact Email

Product Information

Search Timestamp	Product Name	Product Code	Lock (Expiration)
4/24/2026 1:05 PM ET	Bank, N.A. - FNMA Conforming 30 Yr Fixed	CON30	(5/26/2026)

Rate: 6.625% | **Price**: 100.982 | **Discount/Rebate (%)**: -0.982%

Loan Information

Lien Position	Loan Type	Base Loan	Total Loan	Total Open End	HELOC Drawn

Confirmation
Loan update successfully submitted. Optimal Blue has successfully pushed the data to the LOS.

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.

Lock History

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

Lock Confirmation Code	Lock Expiration Date	Lock Type	Date Edited
Register		Register	8/22/2025 4:03:13 PM

Registration

Steph Mitchell - Wholesale Broker Institution (TI) - ID: 93661
10151 Deerwood, Jacksonville, FL 32256
Phone: 904-999-9999
Performed By: Steph Mitchell

Expand All | Collapse All

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%
Net Price	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.

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

Lock Confirmation

Steph Mitchell - Wholesale Broker Institution (TI) - ID: 93661
10151 Deerwood, Jacksonville, FL 32256
Phone: 904-999-9999
Performed By: Steph Mitchell

Expand All | Collapse All

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%
Net Price	7.125%	100.100	0.000%

Net Fee Adjustments applied to lock: \$0.00

Product Code

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)

Lock Confirmation

Steph Mitchell - Wholesale Broker Institution (TI) - ID: 93661
 18151 Danewood, Jacksonville, FL 32256
 Phone: 904-999-9799
 Performed By: Steph Mitchell

Expand All Collapse All

Pricing Information

Loan Number	Lock Confirmation Code	MERS Number
9366120030	84744781483273	101382693661200309
Rate Sheet Date	Total Lock Period	Lock Expiration
8/22/2025 12:00:00 AM	30 days	8/22/2025 11:59:00 PM
Date Performed		
8/28/2025 2:19:01 PM		

	Rate	Price	Margin
Base	6.875%	100.669	0.000%
Adjustments			
Rate ID (Borrowerization Type is Fixed, And State is Group 5)	0.000%	-2.800	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
 CCKN3

Loan Information

Base Loan Amount 1st Mtg *	Amort/Maturity Term	Purpose of Loan		
\$450,000.00	360/360	Purchase		
Financed PMI/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	Buydown Plan	Contributor
\$0.00	No	Yes	2/1	
Undrawn HELOC	Estimated Closing Date *			
\$0.00				
Purchase Price	LTV	Interest Only	Interest Only Period	
\$657,585.00	66.432%	No		
Appraised Value	CLTV	MI	MI Coverage	LPMI
\$658,000.00	66.432%	No		No
Cash Out	HCLTV	Seller Contributions		
\$0.00	66.432%	No		
DTI	Originator Compensation			
42.000%	Borrower Paid			
* new or existing, * mm/dd/yyyy				
Underwriting Method				Down Payment Assistance
Manual				No

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

Loan Information

Base Loan Amount 1st Mtg *	Amort/Maturity Term	Purpose of Loan		
\$282,150.00	324/324	Purchase		
Financed PMI/MP/VAFF	Escrow Waiver	Purpose of Refinance		
\$0.00	No			
Loan Amount 1st Mtg *	Escrow Waiver Type	Doc Type		
\$282,150.00		Full Documentation		
Loan Amount 2nd Mtg *	HELOC Piggyback	Buydown	Buydown Plan	Contributor
\$0.00	No	No		
Undrawn HELOC	Estimated Closing Date *			
\$0.00	5/29/2026			
Purchase Price	LTV	Interest Only	Interest Only Period	
\$297,000.00	95.000%	No		
Appraised Value	CLTV	MI	MI Coverage	LPMI
\$297,000.00	95.000%	No		No
Cash Out	HCLTV	Seller Contributions		
\$0.00	95.000%	No		
DTI	Originator Compensation			
48.530%	Lender Paid			
* new or existing, * mm/dd/yyyy				
Underwriting Method				Down Payment Assistance
Manual				No

Non-Standard Terms: If the loan was Registered/Locked with a **Non-Standard Term** it will appear in the **Loan Information** section under **Amort/Maturity Term**.

To update or lock a registered loan Follow the entire process again starting on 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**