

## **Product & Pricing with Optimal Blue**

Use the **Product & Pricing** link to run your registered loan through the product and pricing engine.

## To Search Product & Pricing:

- Click the Product Pricing & Lock link on the left menu, and then click Search Product & Pricing.
- Enter the required information. (Required fields are marked with a red asterisk.\*)

* Borrower First Name			* Representative	Credit Score	•	- designing a rest		
ANDY			780			\$300,000.00		
* Borrower Last Name			*Loan Type			* Appraised Value		
AMERICA			Conventional		<b>*</b>	\$345,000.00		
* Borrower SSN			Loan Document	itation Type		Term Months	-	Due In
	0		(F) Full Docume	entation		360	3	360
* Borrower Citizenship Status	E-		*Loan Purpose			* Amortization Type		
U.S. Citizen	-		Purchase		*	Fixed Rate	-	
						30 Subordinate Financ	* ting Beleni	ce
* Base Loan Amount M	I. MIP. FF Financed	* Total Loa	n Amount			30 Subordinate Financ \$	* sing Beleni	ice
*Bese Loss Amount M \$255:00:00 + 5	I, MIP, FF Financed	* Totel Los = \$255.000	n Amount	LTV CLTV 85.00 / 85.00		30 Subordinate Financ \$ S Impound Waiv	* ing Beland	ce
*Bese Loan Amount M \$255,000.00 + 5 *Address	I, MID, FF Financed	* Total Loa = \$255,000	in Amount	LTV CLTV 85.00 / 85.00		30 Subordinate Financ \$ Impound Waiv E 100 Prepayment Pr	ving Boloni	ice
*Bese Loan Amount M \$255,000.00 + 9 *Address	I, MIP, FF Financed	* Total Los = \$255,000 * City BATON P	n Amount 1.00	LTV CLTV 85.00 / 85.00		30 Subordinate Financ \$ Impound Walv E 160 Prepayment Pri	vêr enalty	ce
* Bese Loen Amount M \$255,000.00 + 1 * Address 1771 MARSHALL DRIVE	I, MIP, FF Financed	* Total Loe = \$255,000 * City BATON R	n Amount 200 OUGE	LTV CLTV 85.00 / 85.00		30 Subordinate Financ \$ 0 Impound Waiv	vêr enalty	
* Bese Loen Amount M \$255,000.00 + 1 * Address 1771 MARSHALL DRIVE * Subject Property State	I, MIP, FF Financed 5 County	* Total Loa = \$255,000 * City BATON R * Postal Co	n Amount 2.00 OUGE	LTV CLTV 85.00 / 85.00		30       30       Subordinate Finance       \$       Impound Waiv       ■ two       Prepayment Pri       ■ two       Self-Employed       Two	vêr enalty	
* Bese Loan Amount M \$255,000.00 + 1 *Address 1771 MARSHALL DRIVE * Subject Property State Louisians *	I, MIP, FF Financed 8 Doumby	* Total Los \$255,000 * City BATON R * Postal Co 70806	n Amount 200 OUGE ide	LTV CLTV 85.00 / 85.00 *Number of Units 1		30       30       Subordinate Finance       \$       Impound Walv       ■ 100       Prepayment Pr       ■ 100       Self-Employed       Yes	ver enalty	
* Bese Loen Amount M \$255,000.00 + 9 * Address 1771 MARSHALL DRIVE * Subject Property State Louisiane * [ * Droperty Type	I, MIP, FF Financed 5 Dounty	* Total Los = \$255,000 * City BATON R * Postal Co 70806 * Occupan	n Amount 2000 iOUGE ide	LTV CLTV 		30       30       Subordinate Finance       \$       Impound Walv       ■ 100       Prepayment Pr       ■ 100       Self-Employed       Yes       Interest Only	ver enalty	

- Click the Search Product & Pricing button.
- The Optimal Blue product search page will display. Review the information and click **Submit**.
- (Note: DU will be the Automated U/W System field default. If applicable, please change u/w system to: LP, RD select Investor AUS, Expanded Access/Jumbo select Manual/Traditional)

Save As Prespect		Submit	
Lien Information			
Figligen Art.	· Second Lien Artt.	· HELOC Line Amt.	<ul> <li>HELOC Drawn Amt.</li> </ul>
255000	0 Search for Second	D Search for HELOC	(D
	- Jeanen har second	- Autor to the oc	
A Loan Information			
Prostatement Value	· Annalasi Amount	Loss Burress	· Cash-Out Amount
200000	345000	Purchase T	0
• LTV	CLTV	HCLTV (Line Amt)	HOLTV (Drawn Amt)
85.00	jo .	(P	0
Waive Escrows	Lender Paid Compensation?	No (Fees Out)	Months of Reserves
Asset Declation	HTA		(s
No •	No •		
Bernswer Fran Name ANDY Income Occumentation Verified • U.S. Critisen	Boropeer Last Name ANERICA Asset Documentation Verified Post Time Home Buyer Yes	Rep FICO     Fourier Documentation     Vented     Non-Conspart Cotomreaer     Ne	Sat Encloses           Vea         OTI Rate           12.928         Image: Same Same Same Same Same Same Same Same
Droparty Information			
Property Information			
Primary Residence	Property Type Sincle Family	Number of Units	Number of Stories
State	<ul> <li>County</li> </ul>	Construction	-
Louisiana (LA)	East Baton Rouge	No	
Property Zip			
hone			

• The product and pricing search results will display. To view details of an eligible product, click the name of the product or click **Show** in the detail column.

A STREET, LINE LINE AL	. 385429 Union. Regi	stered firmeer: AMERICA	8					
Re-Submit Option	ODS • LTV 55 Wave Eson No Loan Term	Re-Submit: Re-Submit: CCTV CU AUS DU AUS Aus Anorti	ech Cestre 8 • Royal None realison Type(s): Fixed	and Fixed	Di Prepa None	sand Pros ymant Panaty ¥	Dearry 30 077 127928 20 Level(s):	ed Look Ratio
Links Einsble Product	_		Full Product Listing	Side-by-5	ide Compari	Side-by-Side Co	Detail	Best Pricing
Child, Earnin 10 Vo /Eb	-		4.000	41.217		2.750	Inde	El El Manuela
View Pricing for lock	period: <u>15</u> 30 45 6	0 90   Expiration: 11/01/1	8			Pricing Last Updated: Search Timestamp: 1	10/02/18 3:30 0/02/18 3:30	26 PM ) PM
								2
Rate 3.500	Ph1 51145	Price 92.678	Com	2.750			Select	
Rate 3.500 3.625	Ph1 \$1145 \$1163	Price 92.678 93.546	Con	2.750	5			
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Rate 3.500 3.625 3.750 3.875 4.000	P%1 \$1145 \$1163 \$1101 \$1199 \$1217	Price 92.678 93.546 94.299 94.885 95.515	Сол	2.750 2.750 2.750 2.750 2.750 2.750	5		seket	
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Rule 3.500 3.625 3.730 3.875 4.000 4.125 4.250	PR1 51145 51163 51161 61199 51217 51236 51254	Price 92.578 93.546 94.299 94.885 95.515 95.525 95.302 95.968	Com	2.750 2.750 2.750 2.750 2.750 2.750 2.750 2.750		-		
Rate 3.500 3.625 3.750 3.875 4.000 4.125 4.250 4.375	PB1 51145 51163 51101 61199 51237 51236 51234 51234 51273	Price 92.578 93.546 94.299 94.885 95.515 96.302 96.302 96.988 97.479	Com	2.750 2.750 2.750 2.750 2.750 2.750 2.750 2.750 2.750		-	Salect	
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244 3.500 3.625 3.750 4.000 4.125 4.250 4.555	PB1 \$1145 \$1145 \$1145 \$1101 \$1109 \$1227 \$1236 \$1254 \$1273 \$1282 \$1292 \$1311	Proc. 92.678 93.349 94.299 44.885 95.515 95.515 95.502 95.948 97.479 98.833 98.841	Com	2.750 2.750 2.750 2.750 2.750 2.750 2.750 2.750 2.750 2.750 2.750 2.750				
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- After reviewing a product & pricing, click the **Blue Lock icon** it to select your product and pricing. This does not lock the loan.
- Before you can proceed, you must complete the Compliance Checklist to verify you are properly authorized to lock a loan. Select **Yes**, and click **Submit Checklis**t to complete the process.

		Compliance Checklist 💌 New Search
Selected Loan: Loan ID: 372026 Status: Registered Borrower: AMERICA 👂		
Compliance Checklist		
Question 1: I certify that I either am a licensed/registered loan originator, who negotiated the terms of the loan, or I	• Yes	Comments:
am performing a systemic task, at the direction of the licensed/registered loan originator, who negotiated the terms of the loan.	⊚ <sub>No</sub>	

 On the Lock Form, review the product information and click Update Encompass to save the details if you do not want to lock the loan. If you want to lock, click Request Lock to submit a lock request for this program.



• YOU MUST Exit the loan for your lock request to be completed

## To Submit a Change Request:

Use the **Change Request** button if you need to submit a lock extension request, update loan terms, or search for updated products from the Optimal Blue pricing engine.

- After a lock request has been submitted, click the Product Pricing & Lock link on the left menu
- Click Change Request to pull up Optimal Blue

SCENARIOS FORMS, PRODUCTS, GUIDES, ETC DOCUMENTS							
	Loan Number: Total Loan Amt:	1804439 \$300,000.00	Loan Type: Loan Purpose:	Conventional Purchase	Rate: 4.280% LTV/CLTV: 60.00%/	50.00% W	h 🛛 1st 🦂 🖂 🖄 Initial Registrat
Product, Pricing & Lock							View Lock History Change Request
Product & Lock Details							Current Lock Status
Fannle High Balance 30 Yr							
ADJUSTMENTS				RATE	PRICE		PRICE(\$)
Base				5.500	102.236		\$6708.00

Click the Change Request ICON from the OB Change Request tool bar

					Product Search 🔻	New Search 🕨
				6 M		
Selected Loan: Loan ID: 366007	Status: Locked Bol	rrower: Homeowner				
Sava As Prosne	ct		Submit			
Save As Prospe		-				

• Follow the on screen instructions from Optimal Blue to complete the change request.



- YOU MUST Exit the Loan for the change to be Submitted. Change Requests must be reviewed and approved before confirmation will be available
- Expired Loans requiring a change request will need to contact the <a href="https://www.lock.com">LockDesk@GMFSLending.com</a>