



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.*)

Search Product and Pricing

1 * Borrower First Name: ANDY

* Borrower Last Name: AMERICA

* Borrower SSN: ***-**-3333

* Borrower Citizenship Status: U.S. Citizen

2 * Representative Credit Score: 780

* Loan Type: Conventional

* Loan Documentation Type: (F) Full Documentation

* Loan Purpose: Purchase

3 * Purchase Price: \$300,000.00

* Appraised Value: \$345,000.00

* Term Months: 360

* Due In: 360

* Amortization Type: Fixed Rate

* Lock Period: 30

Subordinate Financing Balance: \$

4 * Base Loan Amount: \$255,000.00 + ML, MIP, FF Financed: \$ = * Total Loan Amount: \$255,000.00 LTV: 85.00 / CLTV: 85.00

* Address: 1771 MARSHALL DRIVE

* City: BATON ROUGE

* Subject Property State: Louisiana

* County:

* Postal Code: 70806

* Number of Units: 1

* Property Type: Detached

* Occupancy Type: Primary

5 * Impound Waiver: No

Prepayment Penalty: No

Self-Employed: Yes

Interest Only: No

* 1.0 Commission Paid By:

Cancel Search Product & Pricing

- 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**)

Search Product and Pricing

Selected Loan: Loan ID: 385429 Status: Registered Borrower: AMERICA

Save As Prospect Submit

Lien Information

First Lien Amt: 255000 Second Lien Amt: 0 HELOC Line Amt: 0 HELOC Drawn Amt: 0

Search for First Search for Second Search for HELOC

Loan Information

Price/Estimated Value: 300000 Appraisal Amount: 345000 Loan Purpose: Purchase Cash-Out Amount: 0

LTV: 85.00 C/LTV: 0 H/C/LTV (Line Amt): 0 H/C/LTV (Drawn Amt): 0

Waive Escrow: No Lender Paid Compensation?: Yes Fees In: No (Fees Out) Months of Reserves: 12

Asset Depreciation: No HFA: No

Borrower Information

Borrower First Name: ANDY Borrower Last Name: AMERICA Reg FICO: 780 Self Employed: No

Income Documentation: Verified Asset Documentation: Verified Employment Documentation: Verified DTI Ratio: 12.928

Citizenship: U.S. Citizen First Time Home Buyer: Yes Non-Occupant Co-Borrower: No

Property Information

Occupancy: Primary Residence Property Type: Single Family Number of Units: 1 Unit Number of Stories: 5

State: Louisiana (LA) County: East Baton Rouge Construction: No

Property Zip: 70806

First Lien Search Criteria

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

Search Product and Pricing

Selected Loan: Loan ID: 385429 Status: Registered Borrower: AMERICA

Re-Submit Options Re-Submit Revise Search

Loan Amt: 255000 LTV: 85 C/LTV: 0 Desired Rate: 4.000 Desired Price: \$1,217 Desired Loan: 2,750

Interest Only: No Waive Escrow: No DU: AUS Buydown: None Prepayment Penalty: None DTI Ratio: 12.928

Property Zip: 70806

Loan Type(s): Conforming Conforming Loan Term(s): 30 Yr Amortization Type(s): Fixed ARM Fixed Term(s): 3 Yr, 5 Yr Exp. App. Level(s):

Full Product Listing... Side-by-Side Compar... Side-by-Side Compar... Best Pricing

Links	Product	Rate	PRI	Price	Commission(%)	Detail	Compare
	GMFS-Parade 30 Yr (FN30)	4.000	\$1,217	\$95,515	2.750	Hide	
View Pricing for lock period: 15 30 45 60 90 Expiration: 11/01/18 Pricing Last Updated: 10/02/18 3:26 PM Search Timestamp: 10/02/18 3:30 PM							
Rate	PRI	Price	Commission(%)	Select			
3.500	\$1145	\$2,678	2.750	Hide			
3.625	\$1160	\$2,696	2.750	Hide			
3.750	\$1181	\$2,729	2.750	Hide			
3.875	\$1199	\$2,750	2.750	Hide			
4.000	\$1217	\$2,750	2.750	Hide			
4.125	\$1236	\$2,750	2.750	Hide			
4.250	\$1254	\$2,750	2.750	Hide			
4.375	\$1273	\$2,750	2.750	Hide			
4.500	\$1292	\$2,750	2.750	Hide			
4.625	\$1311	\$2,750	2.750	Hide			
4.750	\$1330	\$2,750	2.750	Hide			
4.875	\$1349	\$2,750	2.750	Hide			

- After reviewing a product & pricing, click the **Blue Lock icon** 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 Checklist** 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 am performing a systemic task, at the direction of the licensed/registered loan originator, who negotiated the terms of the loan.

Yes No

Comments:

[Search Results](#) [Submit Checklist](#)

- 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: 1804439 Loan Type: Conventional Rate: 4.250%
 Total Loan Amt: \$300,000.00 Loan Purpose: Purchase LTV/CLTV: 60.00% / 60.00% Wh 1st    Initial Register

Product, Pricing & Lock [View Lock History](#) [Change Request](#)

Product & Lock Details Current Lock Status
 Lock Requested

Fannie 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

OB Change Request

Product Search ▾ New Search ▾

Selected Loan: Loan ID: 366007 Status: Locked Borrower: Homeowner      

[Save As Prospect](#) [Submit](#)

Lien Information

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

Submit a change request

Select type of change request:

1. Lock Extension
 Product Change ⚠️
 Profile Change

2. Select Lien:
First Lien ▼

3. Profile Change

- **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 LockDesk@GMFSLending.com