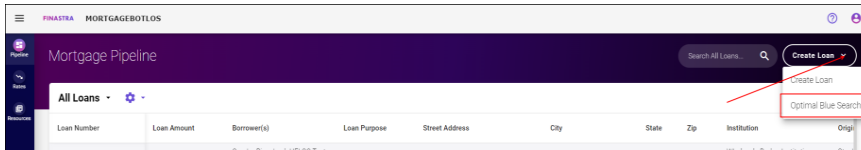


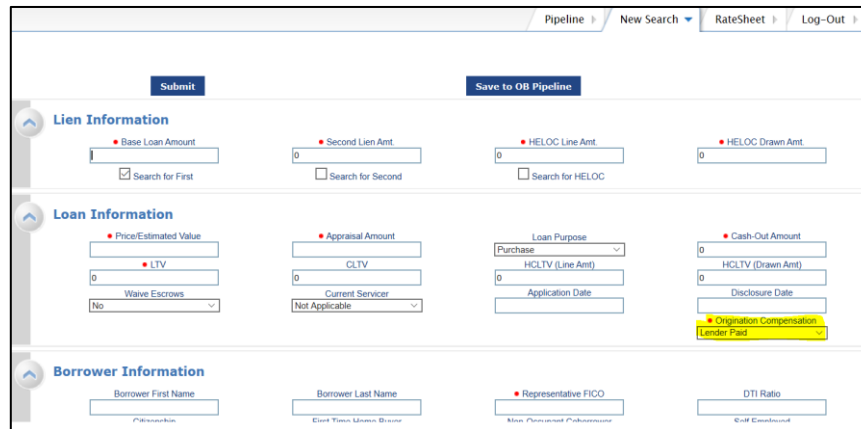
To create a prospect or scenario

Click on the **Pipeline** icon the on menu bar on the left pane.



The **Mortgage Pipeline** screen will launch. Click on the **Create Loan drop down** on the right side of tool bar.

Select **Optimal Blue Search**



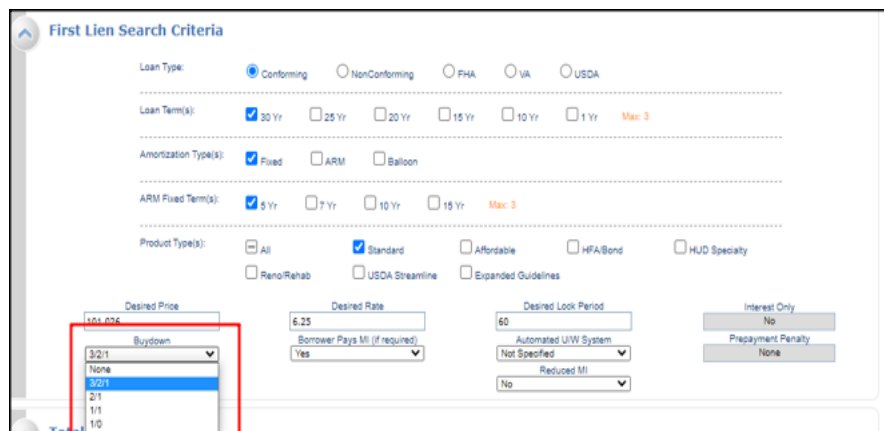
Online Locks – 10:30 A.M. – 7:00 P.M.
Online Relocks - 10:30 A.M. – 4:00 P.M.
Lock Desk Support – 9:00 A.M. – 7:00 P.M

Optimal Blue screen launches:

The Lien Information is the first section on the screen; the screen has many sections; utilize your scroll bar on the right.

All fields with **RED** dot are required. Scroll down the page until all required fields are completed.

Many fields populate based on the URLA/1003 data imported and/or will default to zero if not applicable. **Important:** The FICO and County will not default or populate and are required fields.



Wholesale channel ONLY:

A compensation type must be selected from the **Originator Compensation** drop down box. This field will not appear for other channels.

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

Total Loan Amount

VA Veteran Type/History: Active Duty - 1st Use

Exempt from Funding Fee: No

PMI/MIP/FF/G Fee %: 0.00

PMI/MIP/FF/G Fee Amount: 0.00

PMI/MIP/FF/G Fee Paid in Cash: 0.00

PMI/MIP/FF/G Fee Financed: 0

Base Loan Amount: 0

Total Loan Amount: 0

Finance Entire Amount

Submit **Save to OB Pipeline**

1. **Click Save to OB Pipeline** – to save the prospect to the **OB Pipeline to review eligible product/pricing later**

Pipeline / Product Search / New Search / RateSheet / Log-Out

Selected Loan: Loan ID: 149 Status: Prospect Borrower: Test 1

Lien Information

Base Loan Amount: 350000

Search for First

Loan Information

Price/Estimated Value: 450000

LTV: 77.78

Wave Escrows: No

Com/Alt Second: No

Borrower Information

HELOC Drawn Amt: 0

Cash Out Amount: 0

HCLTV (Drawn Amt): 0

Disclosure Date

Origination Compensation Borrower Paid

Modal Dialog:

This site says...
Your prospect has been saved

Don't let this page create more messages

OK

Your prospect has been saved message appears

Click OK

OR...

Total Loan Amount

VA Veteran Type/History: Active Duty - 1st Use

Exempt from Funding Fee: No

PMI/MIP/FF/G Fee %: 0.00

PMI/MIP/FF/G Fee Amount: 0.00

PMI/MIP/FF/G Fee Paid in Cash: 0.00

PMI/MIP/FF/G Fee Financed: 0

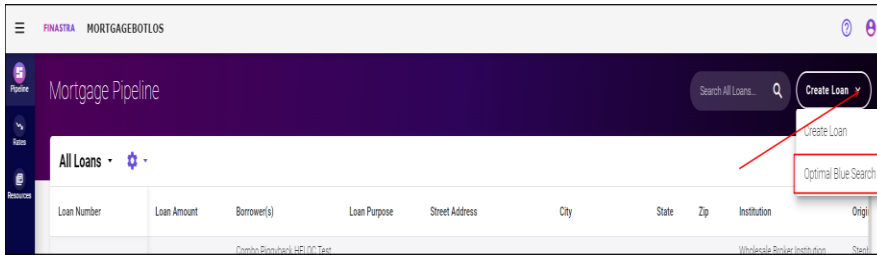
Base Loan Amount: 0

Total Loan Amount: 0

Finance Entire Amount

Submit **Save to OB Pipeline**

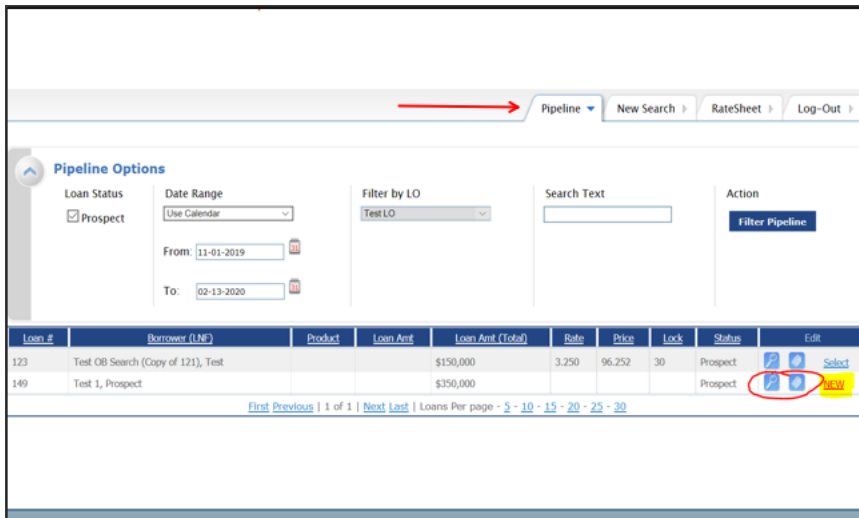
2. **Click Submit** – to determine the **eligible products/pricing for the prospect NOW**



1. OB Pipeline chosen

The loan is saved to the Optimal Blue Prospect pipeline

To access the saved prospect/scenario Click on the **Create** tab on the top menu bar; select Optimal Blue Search



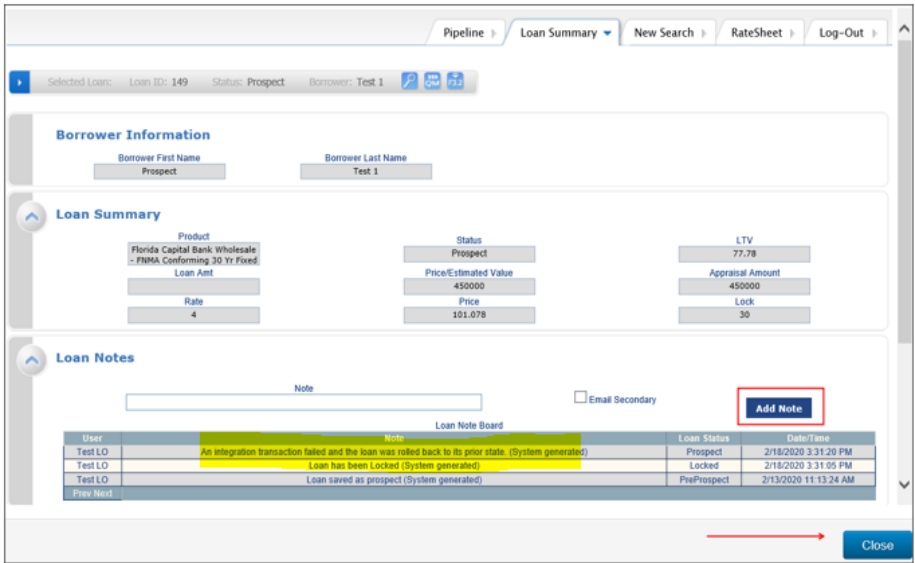
Optimal Blue screen launches:

Click on the **Pipeline tab** on the top tool bar

The "Please Wait" message/window will appear until the results display

To review the **Prospect Loan Summary**; click the Summary Page icon. Continues on next page

To **review pricing** for eligible product/rate; click on the magnifying glass icon. Refer to **Step # 2 on next page # 5 for process**



The screenshot shows the 'OB Prospect Pipeline' interface. At the top, there are navigation tabs: Pipeline, Loan Summary (selected), New Search, RateSheet, and Log-Out. Below this, a status bar shows 'Selected Loan: Loan ID: 149 Status: Prospect Borrower: Test 1'. The main content is divided into three sections:

- Borrower Information:** Fields for Borrower First Name (Prospect) and Borrower Last Name (Test 1).
- Loan Summary:** A grid of loan details:

Product	Status	LTV
Florida Capital Bank Wholesale - FHWA Confirming 30-Yr Fixed	Prospect	77.78
Loan Amt	Price/Estimated Value	Appraisal Amount
	450000	450000
Rate	Price	Lock
4	101.078	30
- Loan Notes:** A section with a text input field for 'Note', an 'Email Secondary' checkbox, and an 'Add Note' button. Below is a 'Loan Note Board' table:

User	Note	Loan Status	Date/Time
Test LO	An integration transaction failed and the loan was rolled back to its prior state. (System generated)	Prospect	2/18/2020 3:31:20 PM
Test LO	Loan has been Locked (System generated)	Locked	2/18/2020 3:31:05 PM
Test LO	Loan saved as prospect (System generated)	PreProspect	2/13/2020 11:13:24 AM

At the bottom right of the interface is a 'Close' button.

The OB Prospect Pipeline loans will appear

To review the **Prospect Loan Summary**; click the Summary Page icon

The **Loan Summary Prospect** page will launch

Click on Add Note button to place notes on the prospect / scenario

Click the Close button to go back to the "What's New Page" ; you can review your pipeline

The screenshot shows the 'Submit' button highlighted in a red box at the top left of the form. The form contains sections for 'Lien Information' and 'Loan Information' with various input fields for amounts, rates, and terms.

2. Once the Submit button was selected

The OB Prospect loan appears; all data previously keyed will populate to the fields; **click the submit button to review eligible products and pricing**

Please wait message will appear

The Optimal Blue Re-Submit Options Screen will launch.

Re-Submit: If you need to change any of these values; click Re-Submit

You can key the Desired Rate/Price or Lock or leave blank

The desired rate and products that are Eligible will appear.

Click on the **Show** hyperlink or the **Eligible Product** hyperlink to launch pricing

The screenshot shows the 'Re-Submit Options' screen with a table of eligible products. The table has columns for Rate, ARM Margin, APR, P&I, Closing Cost (\$), Price, QM, and Detail. Three products are listed as eligible, each with a 'Show' link in the Detail column.

Links	Eligible Product	Rate	ARM Margin	APR	P&I	Closing Cost (\$)	Price	QM	Detail	Compare
	Florida Capital Bank Wholesale - FHLMC Conforming 30 Yr Fixed (CON30, LPC30)	3.375	0.000	3.375	\$1,702	\$0	100.184	✓	Show	<input type="checkbox"/>
	Florida Capital Bank Wholesale - FNMA Conforming 30 Yr Fixed (CON30, LPC30)	3.375	0.000	3.375	\$1,702	\$0	100.184	✓	Show	<input type="checkbox"/>
	Florida Capital Bank EXCEPTION Conforming 30 yr. Fixed	4.000	0.000	4.233	\$1,838	\$10,588	97.250	✓	Show	<input type="checkbox"/>

Eligible Product

Florida Capital Bank EXCEPTION Conforming 30 yr. Fixed

[Expired] Florida Capital Bank Wholesale - FHLMC Conforming 30 Yr Fixed (CON30, LPC30)

[Expired] Florida Capital Bank Wholesale - FNMA Conforming 30 Yr Fixed (CON30, LPC30)

Important: If Eligible Products appear as **"Expired" pricing is not** available. Refer to Lock Desk Hours on page #1 and try back later.

Please wait message will appear

Based on the desired rate/price/lock chosen the results will display in a **highlighted** color for that rate.

Or if No Desired Rate/Price/Lock selected will **not** be highlighted

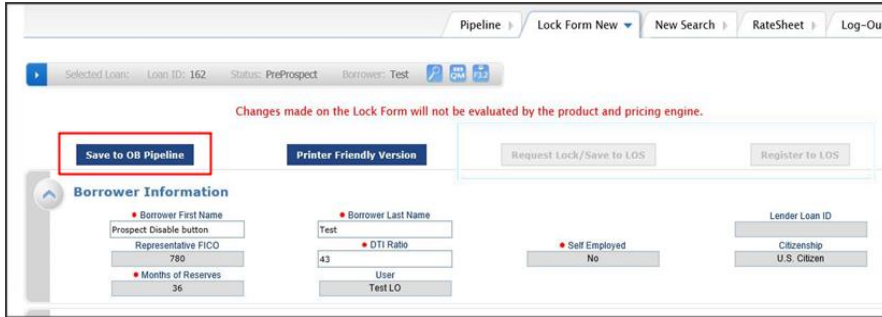
Also, all other rates will appear for that product as well.

Click the "Lock Icon" for the applicable rate/price to Register or Lock the loan.

Please wait message will appear

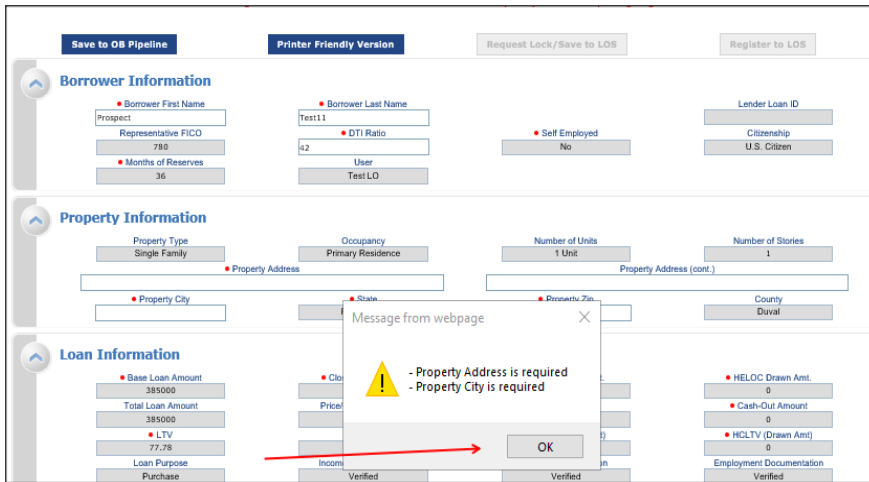
The screenshot shows the 'Re-Submit Options' screen with a detailed pricing table. The table has columns for Rate, APR, P&I, Compensation(%), Price, MI, and Select. The row with Rate 4.250 is highlighted in orange, and the 'Lock' icon in the 'Select' column is circled in red.

Rate	APR	P&I	Compensation(%)	Price	MI	Select
3.875	4.082	\$950	.000	97.894		<input type="button" value="Lock"/>
3.990	4.159	\$963	.000	98.375		<input type="button" value="Lock"/>
4.000	4.121	\$964	.000	98.933		<input type="button" value="Lock"/>
4.125	4.199	\$979	.000	99.499		<input type="button" value="Lock"/>
4.250	4.284	\$994	.000	100.067		<input type="button" value="Lock"/>
4.375	4.409	\$1009	.000	101.163		<input type="button" value="Lock"/>
4.750	4.787	\$1054	.000	101.530		<input type="button" value="Lock"/>
4.875	4.912	\$1069	.000	101.962		<input type="button" value="Lock"/>
5.000	5.039	\$1084	.000	102.433		<input type="button" value="Lock"/>
5.125	5.164	\$1100	.000	102.636		<input type="button" value="Lock"/>



You can perform one of the following:

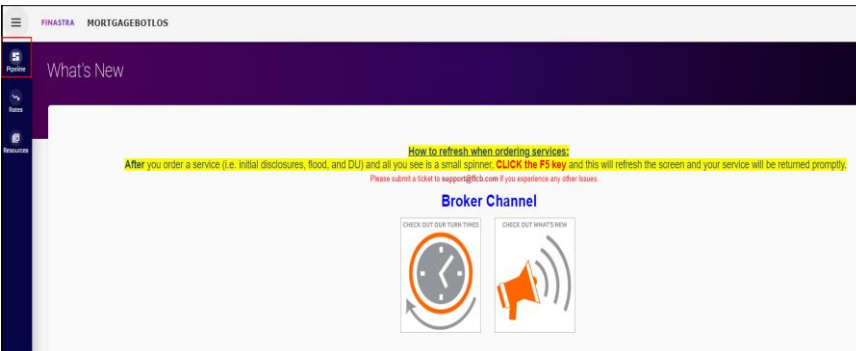
a) **Close** if only a prospect/
scenario is needed.



b) **Save to the OB Pipeline** to review at a later date

- A message will appear to enter the address
- **Click OK**
- **Enter** the address
- **Then Save to OB Pipeline**
- **Click the Close** button

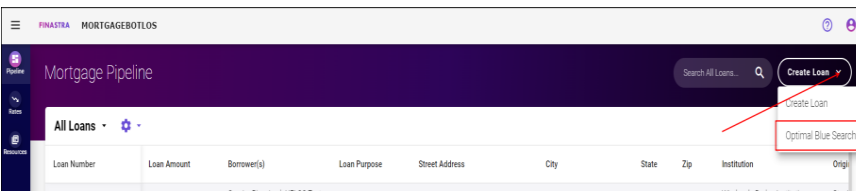
You will be taken back to the **“What’s New Page”**, you can review your pipeline.



Click on the **Pipeline** icon the on menu bar on the left pane.

The **Mortgage Pipeline** screen will launch. **Click** on the **Create Loan drop down** on the right side of tool bar.

Select Optimal Blue Search



c) To find the loan in the OB Pipeline; **Refer to page # 3** for entire process

To Register or Lock a loan:
Follow the **How to Import a Loan Process** and **How to Register/Lock Process**.