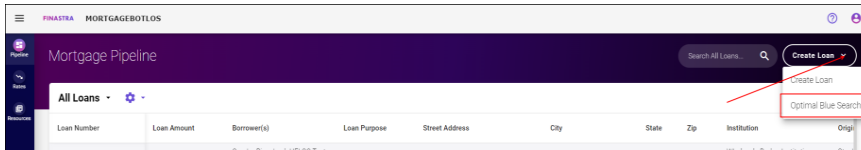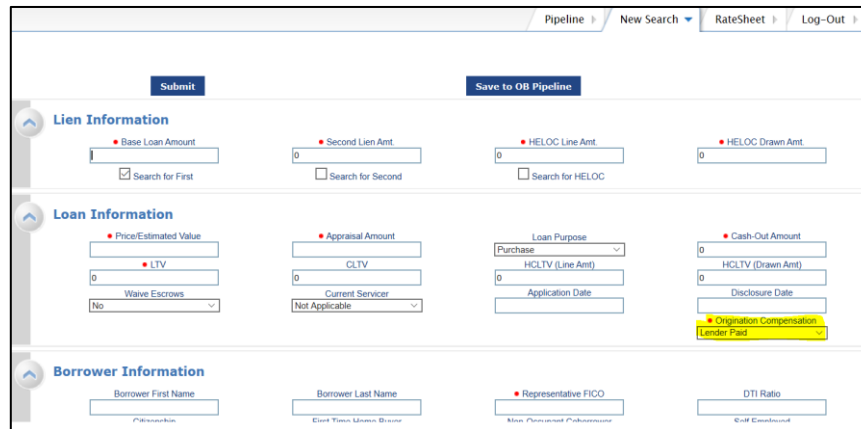**To create a prospect or scenario**

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.
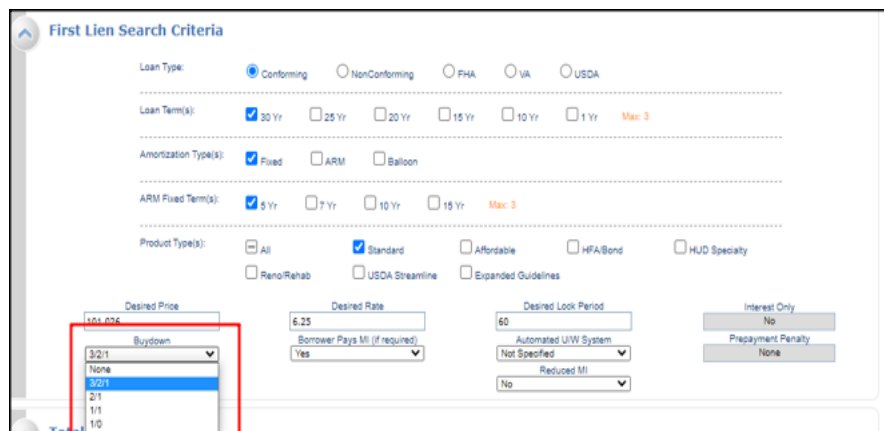
Wholesale channel ONLY:

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.

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

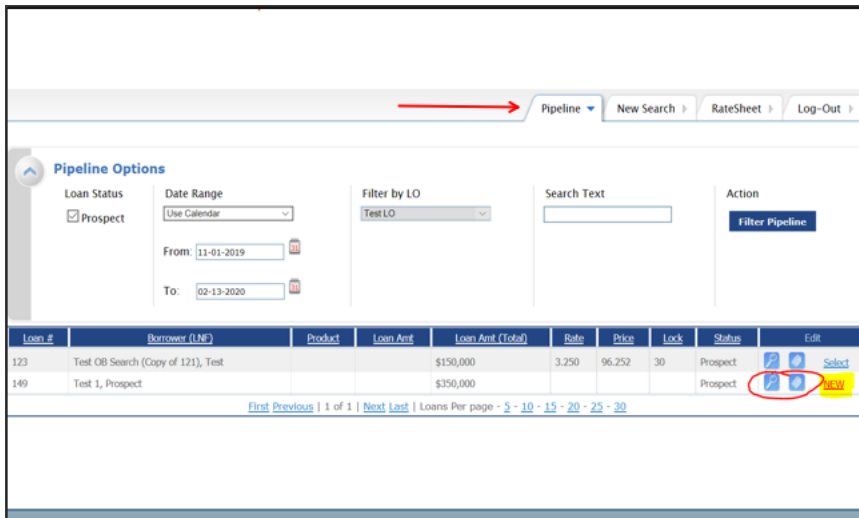Your prospect has been saved message appears

Click OK

OR…

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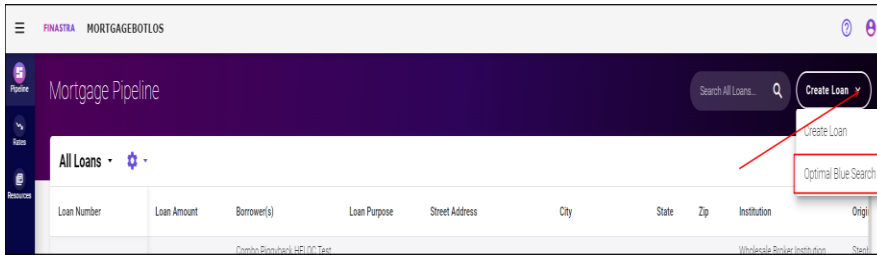
1. OB Pipeline chosen

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
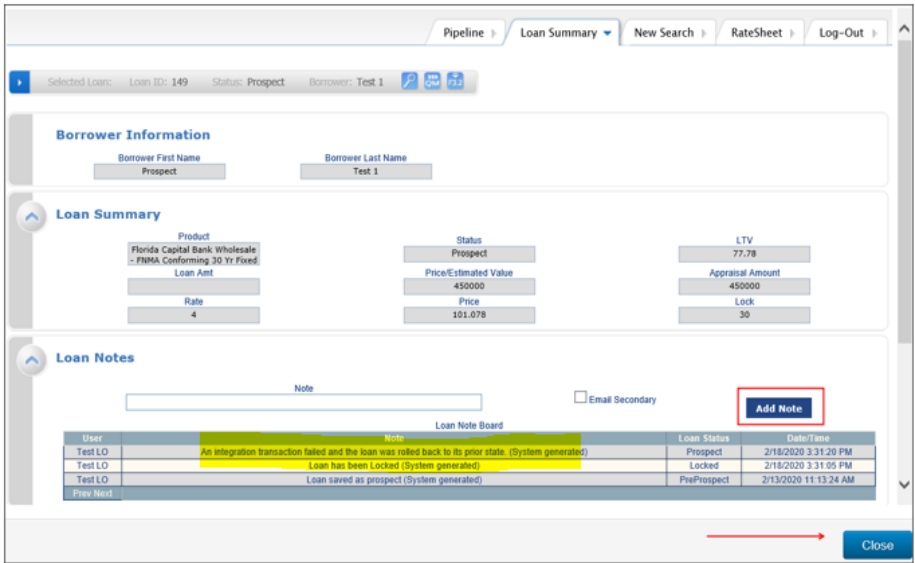

Optimal Blue screen launches:

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 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

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

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.

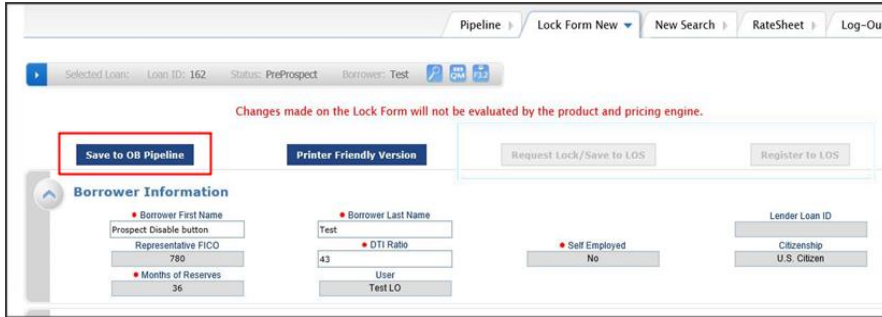Or if No Desired Rate/Price/Lock selected will **not** be highlighted

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.
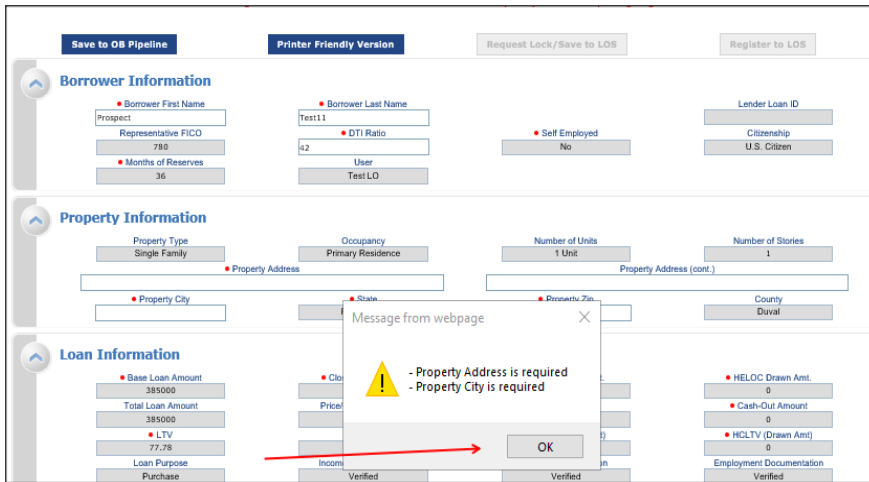
Please wait message will appear
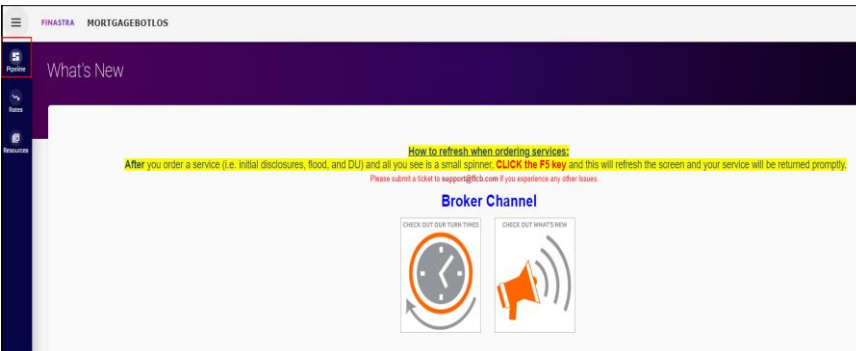
You can perform one of the following:

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**
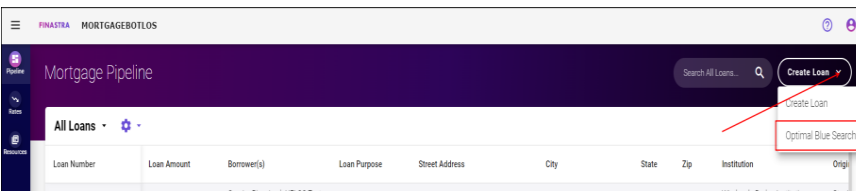- **Click the** Close button

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.**