

Product & Pricing with Optimal Blue

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

To Search Product & Pricing:

- 1 Click the **Product Pricing & Lock** link on the left menu, and then click **Search Product & Pricing**.
- 2 Enter the required information. (Required fields are marked with a red asterisk. *)
- 3 Click the **Search Product & Pricing** button.
- 4 The Optimal Blue product search page will display. Review the information and click **Submit**.
- 5 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.


The screenshot displays the 'Search Product and Pricing' window. At the top, there are navigation tabs: Pipeline, Search Results, New Search, and RateSheet. Below this, a 'Selected Loan' summary shows Loan ID: 13285, Status: Registered, and Borrower: Test. The main section is 'Re-Submit Options', which includes fields for Loan Amt (400000), LTV (80), CLTV (0), Desired Rate (3.25), Desired Price (\$19,808), and Desired Lock (30). There are also buttons for 'Re-Submit' and 'Revise Search'. Below the options, search criteria are listed: Loan Type(s): Conforming, Loan Term(s): 30 Yr, Amortization Type(s): Fixed, ARM Fixed Term(s): 3 Yr, 3 Yr, and Exp. App. Level(s). A table of search results follows, with columns for Links, Eligible Product, Rate, Margin, APR, PBI, Closing Cost (\$), Discount/Rebate(\$), Detail, and Compare. The first row is highlighted with a red box. Below the table, there is a section for 'Unavailable Product - Cannot Determine Eligibility' with a 'Detail' dropdown and a 'Hide' link. At the bottom, a message states: 'Reasons Eligibility cannot be Determined: 1. DTI Ratio is not Specified, And Loan Amt > 0'.

Links	Eligible Product	Rate	Margin	APR	PBI	Closing Cost (\$)	Discount/Rebate(\$)	Detail	Compare
Citi - Agency Freddie Mac Home Possible 30 Yr Fixed		3.250	0.000	3.657	\$1,741	\$19,808	\$19,808	Show	<input type="checkbox"/>
Citi - Agency HomeReady 30 Yr Fixed		3.250	0.000	3.657	\$1,741	\$19,808	\$19,808	Show	<input type="checkbox"/>
Wells Fargo - Conforming 30 Yr Fixed		3.250	0.000	3.887	\$1,741	\$30,344	\$30,344	Show	<input type="checkbox"/>
Wells Fargo - FHLMC Home Possible 30 Yr Fixed		3.250	0.000	3.892	\$1,741	\$30,560	\$30,560	Show	<input type="checkbox"/>
US Bank Bloomington - Conforming FHLMC 30 Yr Fixed (3601)		N/A	N/A	N/A	N/A	N/A	N/A	Show	<input type="checkbox"/>
US Bank Bloomington - FNMA Conforming 30 Yr Fixed (3501/3503)		N/A	N/A	N/A	N/A	N/A	N/A	Show	<input type="checkbox"/>
US Bank Bloomington - Conforming Home Possible 30 Yr Fixed (3697)		N/A	N/A	N/A	N/A	N/A	N/A	Show	<input type="checkbox"/>
Citi - Agency 30 Yr Fixed		N/A	N/A	N/A	N/A	N/A	N/A	Show	<input type="checkbox"/>

Links: [Unavailable Product - Cannot Determine Eligibility](#) Detail

Wells Fargo - Home Opportunities 30 Yr Fixed Hide

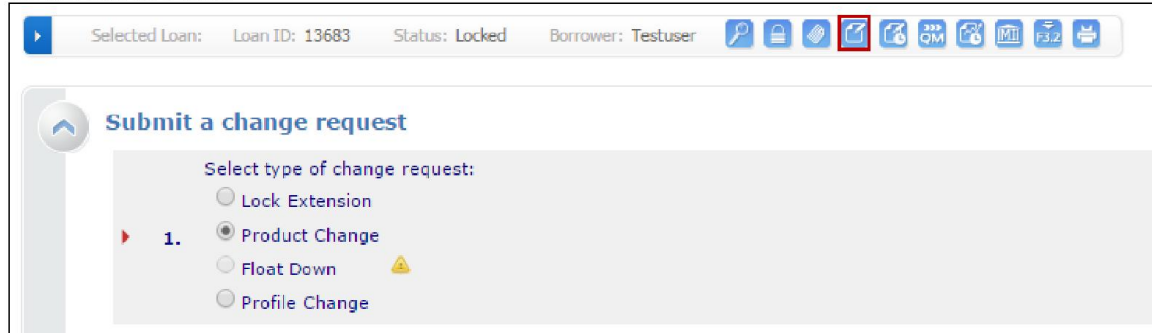
Reasons Eligibility cannot be Determined:
1. DTI Ratio is not Specified, And Loan Amt > 0

- 6 After reviewing a product, click the **Blue Lock icon**  to select the product for this loan.
- 7 On the Lock Form, review the product information and click **Update Encompass** to save the details back to the loan or click **Request Lock** to submit a lock request for this program.

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.

- 1 After a lock request has been submitted, click the **Product Pricing & Lock** link on the left menu
- 2 Click **Change Request**.
- 3 Click the **Change Request** icon on the OB Change Request page, and select the type of change you would like to make.



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