PRODUCT & PRICING WITH OPTIMAL BLUE + TPO CONNECT

Contents

Overview	. 1
Making Changes to a Loan	. 2
Ineligible Changes	. 2
Lock Change Notifications	. 2
Read Only Mode	. 3
Notes	. 3
Locking a Loan through TPO Connect	.4
Manual Changes in Optimal Blue	. 6

Overview

At GMFS we have been working with Optimal Blue to integrate TPO connect with our pricing engine. This effectively has reduced the number of times that users will have to launch to Optimal Blue and optimize your workflow. This makes the system for locking and updating loans as seamless as possible.

If any of the characteristics are changed in TPO Connect it will automatically update the lock when you exit the loan. The characteristics that cause the integration to run are any of these characteristics:

Loan Size	Loan Purpose (ie. Cash-out, Refi, Purchase)
LTV/CLTV	Number of Units in Property
AUS (ie. DU to LP)	LPMI
FICO	Escrows
Property Type (ie. Condo, Single Family)	Occupancy

Please Note: If the profile is not accepted alternative steps are required and outlined below. See <u>'Manual</u> <u>Changes in Optimal Blue'</u>

Making Changes to a Loan

- 1. When working on a locked loan within TPO connect altering a characteristic of a loan will trigger the integration to run.
- 2. If the change to the loan file is exited and saved the integration will automatically update the lock with the best price for the selected note rate.
- 3. A new lock confirmation will be created and placed in the file for your loan and a copy of the lock will be sent to your email address.
- 4. Some changes will require you to submit a change request in Optimal Blue.
 - a. This will be indicated by an email that will be sent when the integration system runs after saving a change.
 - b. For more information on how to do this see <u>Manual Change Requests</u> in Optimal Blue
- 5. It is important to exit the loan after saving a loan file to give time for the integration to update the lock. This can take some time. For more information see <u>Read Only Mode</u>

Ineligible Changes

- 1. If the changes to a lock changes a loan that causes the loan to become ineligible, the loan will switch into read only mode in which changes are unable to be made to the loan.
- 2. If this does not resolve by exiting the loan, you will receive an email stating that there is a variance. To resolve this, a manual change request will be required. For more information see <u>Manual Changes in Optimal Blue</u>
- 3. For more information see <u>Read Only Mode</u>.

Lock Change Notifications

- 1. If the change is something that will impact the loan price, it will alter the price of the loan and the lock will be updated automatically and an email notification will be sent to the loan officer with details on the updated lock.
- 2. This lock confirmation also be stored in the loan file
- 3. The emails are of two varieties, the first is just to inform that there was a change that may have altered the loan (Shown right)
- 4. The second is one that notifies users that there has been a change in the file and a change request needs to be submitted to the file.
- 5. Please do not respond to these emails as they are generated automatically and the email address is not monitored.

Back to table of contents



Hello, Your loan, 21095482 / James APItest2, has recently locked or had a field updated that impacted your lock confirmation. Please see attached for your updated lock confirmation which reflects all updates and pricing.

*Note: It is possible the lock was updated with no impact to pricing.

For more information on how to extend/modify/revise your lock, click on one of the following links:

TPO link -- <u>https://gmfspartners.com/pricing-your-loan/</u> Retail link -- <u>http://gmfsintranet/Pages/DirectTeam.aspx</u>

Please do not reply to this email directly, as it is automatically generated.

Thanks and have a great day!

Example of an email indicating a change to the loan file

Read Only Mode

- 1. When working in a lock within TPO connect changing one of the particular characteristics of a loan will trigger the integration to run, the file becomes locked to prevent any data loss and protect the loan.
- 2. Changing any of these fields and pushing the Save button on the top right-hand side of the TPO connect page
- 3. Doing this causes the file to switch into read-only mode until you exit the loan in TPO connect.
- 4. When you receive a change notification with an updated lock form, the loan will have switched back into editing mode.

Terms of Loan			Terms of Loan			
Purchase Price	Loan Amount		Purchase Price		Loan Amount	
\$420,000	\$290,000		\$420,000		\$300,000	
MIP / FF MIP			MIP / FF	MIP		
Total Loan Amount			Total Loan Amount			
\$290,000			\$300,000			
Note Rate 3.625%	Loan Term 360	Months	Note Rate 3.625%		Loan Term 360	Months
Befo	re Savina			After	Saving	

Before Saving

5. If for some reason your loan file is not allowing changes after you receive an updated lock form, depending on what was changed, you may need to do a manual change request.

Notes

- You must save and close the loan when you make changes that you want to save to any aspect of the loan.
- If you do save the loan while still in the file it will automatically run the integration and switch the user over to read-only mode for the file to protect your data. m
- This prevents any changes made to the file after clicking the save button as a safety feature to prevent any work from being overwritten.
- Please allow sufficient time for optimal blue to release your file after changing any of the loan • characteristics.

PRODUCT & PRICING WITH OPTIMAL BLUE + TPO CONNECT

Locking a Loan through TPO Connect

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

500

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.

Note: If applicable, please change the AUS system to: DU/LP/Manual

- 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.
- 6. After reviewing a product & pricing, click the Blue Lock icon to select your product and pricing. This does not lock the loan.

ANDY			780				\$300,000.00	
Borrower Last Name			*Loan Type				* Appraised Value	
AMERICA			Conventional			-	\$345,000.00	
Borrower SSN			*Losn Docume	ntation Type			• Term Months	* Due In
	0		(F) Full Docum	nentation		-	360	360
Borrower Citizenship Sta	itus		* Losn Purpose				* Amortization Type	
U.S. Citizen	•		Purchase			-	Fixed Rate	-
							* Lock Period	
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Property Information Concerny Promary Residence Tory Concerny Concerny	Property Syse Engle Family • East Batton Roope •	Number of Units 1 Unit • Construction • No •	Number of Stories

PRODUCT & PRICING WITH OPTIMAL BLUE + TPO CONNECT

Re-Submit Option Cash Art Same Sa	Cons Terrers (2019)	AMERICA 201 Excise Search Conv and Americanian Type(c): Plant Americanian Type(c): Plant AMM Fuest Terre(c) 210, 1 AMM Fue	115 7751 20175 LIST 2017 510 21 313 10 Exp. Arp. Levithi Sidely Side Company / Best Prices	7. To proceed complete the Compliance Checklis to verify you are properly authorized to lock a loan. Select Yes, and click Submit Checklist to complete the process.
Links District Product SHIDS Frame 20 Yr (P) View Pricing for lock Ride 3.500 3.425 3.730	153) k period: 15 20 45 60 20 Expiration 51:45 92.478 51:55 92.478 51:58 92.494 51:51 94.294	Edde PSA Phone 4.000 \$1,217 \$5.515 Phone Compensation(%) 2.750 2.750 2.750	Conversablen(%) Detail Computer 2.750 Edds Computer Intercomp Land Logicality 2.526 PM across Transformer, 2100/218 2.00 PM Strivet Computer Computer C	8. 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
3.875 4.000 4.125 4.250	81349 94.885 81287 95.515 51226 96.302 81254 96.968	2.750 2.750 2.750 2.750	Compli	want to lock, click Request Lock to submit a lock request for this program.
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	Update Encomp	pass	Request Lock	

Manual Changes in Optimal Blue

1. 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.

				2. After a lock request has
SCENARIOS FORMS, PRODUCTS, GUIDES, ETC. ~ I	DOCUMENTS			been submitted, click the
	Loan Number: 1804439 Loan Type: Total Loan Amt; \$300,000.00 Loan Purpo	Conventional Rate: 4.250% ose: Purchase LTV//CLTV: 60.00% / 60.00%	Wh 1st 🧀 🖂 🖄 Initial Registrat	Product Pricing & Lock link
Product, Pricing & Lock			View Lock Hatory Change Request	on the left menu
Product & Lock Details			Current Look Status	
Fannie High Balance 30 Yr				3. Click Change Request
ADJUSTMENTS		RATE PRICE	PRICE(\$)	to pull up Optimal Blue
Base		5.500 102.236	\$6708.00	

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

						Product Search 💌	New Search +
Selected Lo	int Loan ID: 366007	Status: Locked	Borrower: Homeowner	BBBB			
Jobston Las	100007 /	CONTRACTOR - CONTRACTOR	Contract, Fighteenings				
				S	ubmit		

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



- 6. In TPO connect the loan **MUST** be exited for the change to be Submitted. Change Requests must be reviewed and approved before confirmation will be available
- 7. Expired Loans requiring a change request will need to contact the LockDesk@GMFSLending.com

If you have any questions about a specific lock or the lock creation process feel free to contact the lock desk at any time at LockDesk@GMFSLending.com