

# INTRODUCTION TO OPTIMAL BLUE & LENDINGPAD® API INTEGRATION





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# Integration Overview

Once you and your Client Services Representative have configured Optimal Blue for your LendingPad® API integration, Optimal Blue sends the results directly back to LendingPad to display to the loan officer.

To enable this feature, you must contact your Optimal Blue Client Services representative.

1. Discuss with your Client Services Representative whether you need to build separate test LendingPad business channel(s).

**Note**: If you are currently integrated with a different LOS you need to setup new business channels in Optimal Blue for the LendingPad integration.

2. Work with your Client Services Representative to configure any markups or custom scripted rules for eligibility/adjustments.

## LendingPad

LendingPad is a cloud-based mortgage loan origination system (LOS) that helps businesses streamline and manage loan origination processes and improve customer experience. With specific editions for brokers, lenders, banks, credit unions, and institutions, it improves real-time collaboration on tasks, reducing the total cost of operations. This integration leverages Optimal Blue APIs for Rate Search, Locking, Post Locking, etc.

# **Integration Setup**

# **User Mapping**

As a System Administrator user, log in to LendingPad and navigate to Settings > Actions > Pricing Provider > Contacts > Manage Users Settings.

ashbaard ( Settings ) Actions ( Manage Action - Pricing Provider			
General			
Integration Type integration			
Contact Role Type Pricing Provider			
Contacts	Company		Set Opdentials Source Type To All Contac
LendingPad Product and Pricing Engine			
LendingQB			
OptimalBlue	Credentials Source Type *	User	
	Business Channel (Company Credentials) *		
	Originator (Company Credentials) *		
	Lock Desk Business Channel (Company Credentials) *		
	Lock Desk Originator (Company Credentials) *		
			8 Manage Davis Settin

Enter the Business Channel ID and Originator ID and the corresponding Corporate Business Channel ID and Secondary ID for each applicable user, then select Save Changes.

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Credentials Source Type *	User	•
Business Channel (Company Credentials)		
Originator (Company Credentials) *		
ock Desk Business Channel (Company Credentials) *		
Lock Desk Originator (Company Credentials) *		
		🖉 Manage Users Setting

# **Product Mapping**

Product mapping setup is not required for this integration. Users select the LendingPad product shell before submitting a search, and products that meet the criteria (Term, Type, etc.) are returned. The LendingPad product shell selected is also used for additional services in LendingPad, such as disclosures.

# **Custom Field Mapping**

LendingPad supports custom fields dynamically for each lender. Additional work to map custom fields is not required in the LendingPad LOS once they are set up in Optimal Blue.

# **User Role Configuration**

LendingPad allows System Administrators to configure what end users can access when logged into LendingPad. This is controlled in the User Role configuration.

As a System Administrator user, log in to LendingPad and navigate to Settings > User Roles.

Edit an existing role or select Create New User Role. From permissions, select the Loan tab. A list of user permissions can be enabled for each role. Please work with LendingPad for more detail on each permission and what it controls for front end users.

Permissions Company Loans Reports Settings			
Permission Name		Reset Filter	😚 Grant All Loans Permissions 🗌 🗅 Revoke All Loans Permissions
Permission	Granted	Conditions	
Add/Edit/Delete borrowers information			
Add/Edit/Delete loan conditions			



# **Getting Started**

Enter your LendingPad credentials to log into the LendingPad LOS.



From the top navigation, select Pipeline to view existing locks, create a new lead, or create a new loan.

C Pipeline	Contacts Reports	Settings Support Tra	aining			<b>e</b> =	🛛 🖍 🕕 System Admini	strator +
Pipeline					+ Create N	iew Lead + Create New Loan	+ Import 🖉 Copy 📋	Delete
Dashboard \ Pipeline								
#R000035     Prospect Date: 11/09/2020 Default	Joe Borrower email@email.com	Milwaukee, WI 53206 Milwaukee	Occupancy: Primary Residence Loan Type: Conventional	Amount: \$105,600.00 Program: Conv 30 Year Fix LTV / CLTV: 88.00 DT: 0.00 / 0.00	Notes C	Loan Number	Q Search Reset F	Filter
Viewers: HB			Credit Score: 800	01120.0070.00				

# Pricing

Users can obtain pricing through the LendingPad integration in several ways.

#### Lead

If your LendingPad LOS is configured to allow manual creation of leads, you can create a new lead from the pipeline view. Leads can also be imported into your LendingPad LOS from outside sources.

Regardless of whether the lead is imported from an outside source or created manually, the process for obtaining pricing from the lead is the same as outlined in <u>Prospect</u>, below.



# **Prospect**

From the Pipeline, click **Create New Loan**.

line					+ Creste New Loan	Importioan 🕴 Copyloan 🔋 Dele
nboard \ Pipeline						
Loan Number	Borrower, Co-Borrower or Address	Status		• Purpose		Q, Search Reset Fi
Branch •	Lender	Campaign	•			
Prespect Date: 01/15/2019 Default	duncan idaho amontemar@optima@due.com	500 Arline Drive Coppell, TX 75019 Dallas	Purpose: Purchase Occupancy: Primary Residence Loan Type: Conventional Credit Score: 780	Amount: \$255,000.00 Program: Conv 30 Year Fix LTV / CLTV: 85.00 / 85.00 DTI: 0.00 / 16.67		Notes 🗹
Prospect Pate: 01/15/2019 Default	Mason Borrower mason@tbd	1685 Black House Road Warsaw, NY 14569 Wyoming	Purpose: Purchase Occupancy: Primary Residence Loan Type: Conventional Credit Score: 760	Amount: 5255,408.00 Program: Conv 30 Year Fix LTV / CLTV: 85.00 / 85.00 DTI: 28.23 / 28.23	Note Rate: 2.875%	Notes Z
Prospect Prospect Date: 01/11/2019	Mason Borrower mason@tbd	1685 Black House Road Warsaw, NY 14569 Wyoming	Purpose: Purchase Occupancy: Primary Residence Loan Type: Conventional Credit Score: 760	Amount: \$255,408.00 Program: Conv 30 Year Fix LTV / CLTV: 85.00 / 85.00 DTI: 28.23 / 28.23	Note Rate: 2.875%	Notes 🔽

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This launches a form that requires basic information to price out a scenario. When this is complete, click **Get Price** at the bottom right of the page.

shboard 3, Pipeline 3, Create New L			S Save the Back To
	Sen.		
All fields marked with [\$] are requi	red for pricing action request		
ineral			
Branch*	Default		
arrawer #1		Borrower #2	
\$ First Name *		First Name	
Niddle Name		Middle Name	
\$ Last Name *		Last Name	
\$ Email *		Erroll	
\$ Nobile Phone *		Mobile Phone	
	Please enter email or mobile phone	Co-Borrower	
bject Property		Terms and Mortgage	
olect Hoberty		Terms and workgage	
		Loan Purpase	Purchase
Search (2)			
Search (2) Street	Street	Loan Type	Conventional
		AUS Type	AUS Type
Street	Street	AUS Type Coupancy	AUS Type. Primary Residence
Street	Street Dty	AUS Type     Occupancy     Appraisal Value	Alti Type Primary Residence 10
Street City State Zip Code County	Stread. Cly State 20 Color Planar index Elasta and enter 2p Color at Enst.	AUS Type Occupioncy Approximit Value Parchaus Price	Arch Type Primary Resolution 10 10
Street City State Zip Code County Property Type	Streed. Cry State Zry Conto Reason select. State and refere Zip Code at First. Hatched	AldS Type     Occupancy     Appraisal Value     Parchase Price     Desen Price	Ald Syse Persoy Austance III III IIII IIIIIIIIIIIIIIIIIIIIIII
Street City State Zip Code County	Stread. Cly State 20 Color 20	Alto Type Occupercy Appraids Wite Parabase Price Deem Payment ① LashAneunt ①	And Tape Princy Networks Networks Networks Networks Networks Networks Networks Networks Networks Networks Networks Networks Networks Networks Networks Network
Street City State Zip Code County Property Type	Streed. Cry State Zry Coste Reason select. State and refere Zip Coste at First. Hatched	Alti Type     Cocopyony     Application     Process     Provide Video     Process     Provide Video     Lass Reserved     Could Score     Could Score	Avit Type Princy Readonce
Street City State Zip Code County Property Type	Streed. Cry State Zry Coste Reason select. State and refere Zip Coste at First. Hatched	Alto Type Occupercy Appraids Wite Parabase Price Deem Payment ① LashAneunt ①	And Tape Princy Networks Networks Networks Networks Networks Networks Networks Networks Networks Networks Networks Networks Networks Networks Networks Network

Note that this form does not capture DTI, so pricing results may not include products for which there is a DTI eligibility requirement.

After clicking **Get Price**, enter Desired Price and Desired Lock Period. Complete this information and click **Get Products**.

Desired	Price: 100		Desire	ed Lock Period:	30	•	🗹 Get Product
Full Product	Full Product With QM	Best Execution	Product Group				



LendingPad calls the Optimal Blue API to return up to four (4) different styles of pricing: BestEx, Complete Product Search, Complete Product Search with QM, and Product Group. The search results default to the Full Product tab. The Product Group tab mirrors the Origination Style Blend Price results in Optimal Blue. Select the tab(s) to review results in each style.

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A list of Qualified Products displays in the results. To view Ineligible Products, select the (view) link.

Full Product	Full Product With QM	Best Execution	Product Group					
Qualified Produc	ts							
ŧ	Pr	oduct Name		Investor	Price Status	Lock Period	Rate	Price
L Truist fka BB&	&T - Conforming 30 Yr Fixed			Truist fka BB&T -	Available	30	3.000%	104.6780%
2 Truist fka BB8	&T - FHLMC Home Possible 30	0 Yr Fixed		Truist fka BB&T -	Available	30	3.000%	103.8380%
3 Truist fka BB8	&T - FNMA HomeReady 30 Yr I	Fixed		Truist fka BB&T -	Available	30	3.000%	103.83809
Wells Fargo -	FHLMC Home Possible 30 Yr	Fixed		Wells Fargo -	Available	30	3.000%	101.13609
ö Wells Fargo -	FNMA HomeReady 30 Yr Fixe	d		Wells Fargo -	Available	30	3.000%	101.1360%
6 Wells Fargo -	Conforming 30 Yr Fixed			Wells Fargo -	Available	30	3.000%	100.72609
7 Wells Fargo -	Home Opportunities 30 Yr. Fi	xed		Wells Fargo -	Available	30	3.000%	100.3860%

A list of Ineligible Products displays. To expand disqualification reasons, select View in the Reasons column. To hide disqualification reasons, select Hide.

Qua	lified Products					
#	Product Name	Investor	Price Status	Lock Period	Rate	Price
1	Truist fka BB&T - Conforming 30 Yr Fixed	Truist fka BB&T -	Available	30	3.000%	104.6780%
2	Truist fka BB&T - FHLMC Home Possible 30 Yr Fixed	Truist fka BB&T -	Available	30	3.000%	103.8380%
3	Truist fka BB&T - FNMA HomeReady 30 Yr Fixed	Truist fka BB&T -	Available	30	3.000%	103.8380%
4	Wells Fargo - FHLMC Home Possible 30 Yr Fixed	Wells Fargo -	Available	30	3.000%	101.1360%
5	Wells Fargo - FNMA HomeReady 30 Yr Fixed	Wells Fargo -	Available	30	3.000%	101.1360%
6	Wells Fargo - Conforming 30 Yr Fixed	Wells Fargo -	Available	30	3.000%	100.7260%
7	Wells Fargo - Home Opportunities 30 Yr. Fixed	Wells Fargo -	Available	30	3.000%	100.3860%
Inel	igible Products (hide)					
#	Product Name	Investor	Price Status	Status	Reas	sons
1	Truist fka BB&T - FHLMC Home Possible Super Conforming 30 Yr Fixed	Truist fka BB&T -	Available	Disqualified	Hide • State is Conti And Number Unit, And 1st (Total) < 5104	of Units is 1 Mtg Loan Amt
2	Truist fka BB&T - FNMA FTHB/FHLMC HomeOne 30 Year Fixed	Truist fka BB&T -	Available	Disqualified	Hide • LTV <= 95	_
3	Truist fka BB&T - FNMA HomeReady High Balance 30 Yr Fixed	Truist fka BB&T -	Available	Disqualified	View 🗲	_

To select a product and view pricing details, in Qualified Products, click the applicable Product Name.

Qualified Products						
#	Product Name	Investor	Price Status	Lock Period	Rate	Price
1 Truist fka BB&T	- Conforming 30 Yr Fixed	Truist fka BB&T -	Available	30	3.000%	104.6780%
2 Truist fka BB&T	- FHLMC Home Possible 30 Yr Fixed	Truist fka BB&T -	Available	30	3.000%	103.8380%
3 Truist fka BB&T	- FNMA HomeReady 30 Yr Fixed	Truist fka BB&T -	Available	30	3.000%	103.8380%
4 Wells Fargo - FH	ILMC Home Possible 30 Yr Fixed	Wells Fargo -	Available	30	3.000%	101.1360%

At this stage, products and pricing can only be viewed, not selected. Click **Close** at the bottom right corner to exit pricing and proceed to saving the Prospect.

#### Pricing: FHLMC Home Possible 30 Yr Fixed

Compensation Type: Compensation:	Lender Paid \$437.40   0.162%	Rate Status:	Av	railable
Pricing Table				
Rate	PI	15 Days	30 Days	45 Days
2.500%	\$1,067.00	96.3540	96.2340	96.1140
2.625%	\$1,084.00	96.8710	96.7510	96.6310
2.750%	\$1,102.00	97.6490	97.5290	97.4090
2.875%	\$1,120.00	98.3350	98.2150	98.0950
3.000%	\$1,138.00	98.8660	98.7460	98.6260
3.125%	\$1,157.00	99.2950	99.1750	99.0550
3.500%	\$1,212.00	99.5810	99.4610	99.3410
3.625%	\$1,231.00	100.0080	99.8880	99.7680
4.375%	\$1,348.00	100.1830	100.0630	99.9430
4.500%	\$1,368.00	100.5400	100.4200	100.3000
4.625%	\$1,388.00	100.8490	100.7290	100.6090
4.875%	\$1,429.00	101.1880	101.0680	100.9480

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#### Notes & Advisories

- 1. All mortgage insurance premium types may NOT be available through the selected lender. Additionally, mortgage insurance providers may have additional restrictions. Please refer to each mortgage insurance company's website and the Lender for complete eligibility details.
- 2. For this scenario, AUS Not Specified was run through eligibility and pricing as LP.
- 3. LP determines minimum reserve requirements. Please contact Lender for more details.
- 4. The borrower's credit history related to bankruptcy and derogatory housing events, including mortgage late payments, has not been evaluated to determine eligibility for this program. Contact the Lender for related requirements.
- 5. Please note that you must complete the "Self Employed" field as "Yes" if self-employment income for any borrower is used to qualify as this may impact eligibility and/or pricing.

#### Disclosure

The above pricing table was generated at 11/11/2020 1:28 PM CST. Rates change depending on market conditions. Rates are not guaranteed until they have been locked successfully.

Click **Save** to save the loan as a Prospect and proceed to entering additional Loan details.

C	ireate New Loan		R Since 44 Back To Pipeline
	Dashboard \ Pipeline \ Create New Loan		
	igodot All fields marked with [ \$ ] are required for pricing action request		
	General		
	Branch * Default	•	

Close



#### Loan

The Optimal Blue API is also integrated with the LendingPad experience when the user completes the input of a borrower's information on the Manage Loan screen of the borrower's profile.

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To enter loan information, select the Loan Application tab. Navigate the application by selecting the sub menu tab in which to edit, then select the applicable link to edit within each sub menu tab.

Manage L	oan #R000036 / Auto Accep	t				
Dashboard	\ Pipeline \ Manage Loan #R000	036 / Auto Acce	pt			
Branch:	Default	Overview	Loan Application	Additional	Actions Disclosure Audit	t
Overview	Loan Application Add	litional	Actions Dise	closure Au	udit	
Borrowers	Assets & Liabilities R	EO Loa	n & Property	Declarations	s Demographics	+
ddresses En	ployments Expenses Inco	mes Neares	t Living Relatives	s <u>Personal Inf</u>	ormation	

As loan information is entered in each section, be sure to click **Save Changes** at the top of each screen.

Status: Purpose: Decupancy: Subject Property:	Prospect Purchase Primary Residence 5432 Main St La Crosse, WI 54601 La Crosse	Loan Type: VA Program: VA Fix 30 Total LA: \$223,080.00 Qualify Expense: \$619.67	Credit Score: LTV/CLTV/ HCLTV: AUS: Eligible:	800 88.00 / 88.00 / 88.00 - Yes	APR: NA ① / 0.00% DTI: 0.00% / 0.00% Expense: \$619.67 / \$619.67 ① Income: \$0.00 ①	Notes: 📝			
	Middle Name	Middle Name		Mobile Phone		5	Street	Street	
	Middle Name Last Name *	Middle Name Borrower			()ext			Street	

# Entering Expanded Guidelines Details for Non-QM Loans

Users can indicate a Non-QM loan from the Additional tab > High Cost and Qualified Mortgage Detail section.

verview	Loan Application	Additional	-	closure	Secondary	Funding	Post Closing	Audit		
ppraisal Info	rmation and Project Det	ail Borrowers	Income Asset	Verification Flo	od Certificate Det	ail General T	racking Governr	nent Data	Hazard Insurance Detail	High Cost And Qualified Mortgas

To update the Non Qualified Mortgage indicator, click Edit.

High Cost And Qualified Mortgage	Detail		Edit 🔨
Ability To Repay:	Qualified Mortgage	GSE Type:	
Ability to Repay:	Qualified Mortgage	OSE Type:	-
Exemption Type:	-	Presumption Of Compliance:	-
Exemption Reason:	-	APOR Rate:	0.000%
Loan Program:	-	Pre-discounted Rate:	0.000%
Qualified Mortgage:	Standard		
Non Qualified Mortgage:	✓		
Non Qualified Mortgage Note:			

Toggle the Non Qualified Mortgage indicator, then click **Save Changes**.

optimalblue <sup>.</sup>			•	
	Pre-discounted Rate	0%		
	Avg. Prime Offer Rate	0%	2	\$1 1
	Non Qualified Mortgage	•		

If the loan is designated as Non-QM, users can complete applicable expanded guideline information from the Additional Tab > Underwriting section.

Non Qualified Mortgage Note Non Qualified Mortgage Note

General Tracking			🕑 Edit 🗸
Channel Type:	Retail	Escrow Type:	Tax Insurance
Origination Type:	Lender	Old Loan Number:	-
Campaign:	-	Interest Calculation Days Type	e: 365 days
MERS Min Id:	-	Lien Position Type:	First Lien
Escrow Waiver:			
Universal Loan Id:	-		
Inderwriting			🕼 Edit
AUS Type:	-	Doc Type:	-
Manual Underwriting:		Reserve Amount:	-
Employment Contract:		Reserve Months:	-
Case State Type:	Underwriting	Sales Concessions:	-
AUS Case Id:	-	DSCR:	-
AUS Recommendation:	-	Asset Documentation Type:	-
Fannie Mae UCD Case Id:	-	Employment Documentation	Type: -
Freddie Mac UCD Case Id:	-	Income Documentation Type:	-
Homebuyer Education Comp	letion:-	Income Verification Type:	Business Bank Stmt 1 Mo
Credit Events:			
	Event	Months	Bankruptcy Outcome
1 x 120 Mortgage Late in 12 M	Ionth Count:	3 Months	
Bankruptcy 13:		36 Months	Discharged
Foreclosure:		48 Months	

This section allows users to collect Income Verification Type and Credit Events, including; Mortgage Late Payments, Bankruptcy, and Foreclosure. Information completed in this section is sent to Optimal Blue to evaluate Expanded Guidelines when pricing.

Income Verification Type	Business Bank Stmt 1 Mo	×-	DSCR	0.000
Credit Events:				
	Event	Months	Bankruptcy Outcome	
1 x 120 Mortgage Late in 12 Month (	Count	3		<b>D</b>
Bankruptcy 13		36	Discharged	×- 🗈
Foreclosure		48		<b>D</b>
Add New Credit Event				-



# Search Product and Pricing

Once all the loan information has been entered, click **Get Price** at the top of the screen to proceed to the pop-up to select a desired price and continue.

Dashboard \ Pipeline \ Manx Branch: 2 Default Status: Prospect Purpose: Purchase Occupancy: Primary Resis Loan Type: Conventional Program: Conv 30 Year Total LA: 255,408.00 Note Rate: 2,475% Oxoleff Vacenes: 51,693,72	sidence Assessments Borrowers			aphics Lender Loan Informati		and Martagor		Viewers: CR	<	
Status: Prospect Purpose: Purchase Docupancy: Primary Resic Loan Type: Conventional Program: Conv 30 Year Total LA: S255,406,00 Note Rate: 2,875%	sidence Assessments Borrowers	Assets & Liabilities REO Loan & Pi	roperty Declarations Demogra	aphics Lender Loan Informati		and Mortsage		1		
Program: Conv 30 Year   Total LA: \$255,408.00 Note Rate: 2.875%									DOCUME	
Note Rate: 2.875%		er					🖂 mason@tbd	🕼 Edit 🔺	^ O	
	Terms and Mortga	te 🕼 Edit 🛧	Subject Property	📝 Edit 🔺	Details of Transaction	🛃 Edit 🔺	Assignments	🕼 Edit 🔦		
Credit Score: 760 TV / CLTV / HCLTV: 85.00 / 85.00 / IUS: - Iligible: <b>No</b> ①	Occupancy:	Purchase - Primary Residence	Address 🔗 wild 1685 Black House Road Warsaw, NY 14569 Wyoming	AVM Check	a. Purchase Price: b. Alterations: c. Land: d. Refinance:	\$300,000.00 \$0.00 \$0.00	Created By: Loan Assistant: Loan Officer: Loan Processor:	UP Lending Pad - -		
APR:         2.939% / 0.00           DTI:         28.23% / 28.2           Expense:         \$1,693.72 / \$1           ncome:         \$6,000.00 ①	1.23% Purchase Price: \$1,693.72 D Loan Amount:	- \$300,000.00 \$300,000.00 \$255,000.00	Property Type: Units: Amount Existing Liens: Original Cost:	Attached 1	e. Estimated Prepaid Items: f. Estimate Closing Cost: g. PMI, MIP, Funding Fee: h. Discount: i. Total Cost:	\$623.72 \$0.00 \$408.00 \$0.00 \$301,031.72	Underwriter: Closer: Funder: Post Closer:			
lotes: 🔽	PMI: PMI Amount: Amount Paid in C PMI Financed:	0.160% \$408.00 \$h: \$0.00 \$408.00	Year Built: Year Acquired: Legal Description:	0 -	j. Subordinate Financing: k. Seller Paid Closing Cost: n. PMI, MIP, Funding Fee	\$0.00 \$0.00 \$408.00	Critical Dates Prospect:	01/11/2019		

This experience is the same pricing experience noted for the Prospect, above.

LendingPad calls the Optimal Blue API to return up to four (4) different styles of pricing: BestEx, Complete Product Search, Complete Product Search with QM, and Product Group. The search results default to the Full Product tab. The Product Group tab mirrors the Origination Style Blend Price results in Optimal Blue. Select the tab(s) to review results in each style.

The user can view the pricing, LLPAs, and guidelines from Optimal Blue by clicking on the product name. Users can also view ineligible products.

# Lock Request

# Initial Lock Request General Information

Before requesting a lock, complete the following information:

- Borrower SSN
  - To edit SSN, navigate to Loan Application > Borrowers > Edit Personal Information > SSN > Save Changes.
- Loan Officer Assignment
  - To assign a Loan Officer to the loan, select Overview > Edit Assignments > select a Loan Officer from the dropdown list and select Assign.

After you select Get Price and select a product, you can choose the applicable price and proceed with the lock request.

The pricing details for the selected product display, including Rate, P&I, Pricing and Lock Period, and Price Adjustments.

ricing: Truist fka BB&					
Compensation Type: Compensation:	Lender Paid \$13.50   0.005	5%	Rate Status:	Available	
Pricing Table					
Rate	PI	15 Days	30 Days	45 Days	60 Days
2.500%	\$1,067.00	102.2860	102.1660	102.0460	101.926
2.625%	\$1,084.00	102.8030	102.6830	102.5630	102.443
2.750%	\$1,102.00	103.5810	103.4610	103.3410	103.221
Price Adjustments					
		LLPA Adjustments			Rate
LTV is >85 - <=90, And FICO is	>=740				-0.2500
				Total:	-0.2500

Select a price to navigate to the Lock Confirmation modal. Review the Loan, Primary Borrower, and Lock Information then click **Request Lock** to proceed with the initial lock request.

Lock Confirmation	$\rightarrow$	Request Lock	🗙 Cancel
Loan Information			

The user is directed to the Overview page. Lock details appear in the left panel.

# Auto-Accept

optimalblue<sup>.</sup>

If the user is tied to an Optimal Blue Entity where Auto-Accept is enabled for locking, the lock status is Locked.

Lock Status:	Locked
Lock Date:	11/10/2020
Lock Expired:	12/09/2020 (29)
Compensation:	LPC: \$2.70   0.001%
Requested Rate:	2.500%
Total Lock Price:	102.1660%

#### Manual

If the user is tied to an Optimal Blue Entity where Auto-Accept is not enabled for locking, the lock status is Lock Pending until the secondary user accepts the lock in Optimal Blue and performs the Update From OptimalBlue action on the loan in LendingPad. See <u>Update Optimal Blue Loan - Accept Lock/Change Request</u> for more information.

Lock Status:	Lock Pending
Lock Date:	11/10/2020
Lock Expired:	12/09/2020 (29)
Compensation:	LPC: \$2.70   0.001%
Requested Rate:	2.500%
Total Lock Price:	102.1660%

# Manage Change Requests

# **Product Change**

To perform a product change, open the loan and click the **Lock** button. Choose Send Change Request to Optimal Blue from the dropdown.

Manage Lo	oan #R000036 / Auto Ac	cept	💲 Get Price 🔒 Lock 👻 🔷 Actions 👻 📗 Tasks 0/0 🛸 Back To Pipeline
Dashboard	\ Pipeline \ Manage Loan #	R000036 / Auto Accept	Lock vs UW Reconciliation
Branch: 🕼 Status: Purpose: Occupancy:	Default Application Taken Purchase Primary Residence	Overview Loan Application Additional Actions Dicclosure Secondary Funding Post Closing Audit     Automatics Environments Remaining Critical Datas Details of Transaction Interviewer Details Reviewer Postals Reviewer Postals     Reviewer	C Update From OptimalBlue
Subject	111 Auto Accept Way	ی         Auto Accept         SSN: ***-**-4444	⊠ locking@test.com

Choose Update Program on the next menu, then click Get Products.

Send Change Re	quest			1 ×
e	Request Type	Update Program	-	Get Products
		Lock Extension		
<u>N</u>		Re Lock Update Loan		Cancel
Accept		Update Program		🖂 lockii

Select the product and price, then click **Request Lock**. The request is sent to Optimal Blue.

If changes are auto accepted, the new product information appears on the Overview Page.

Lock Status:	Locked
Lock Date:	11/10/2020
Lock Expired:	12/09/2020 (29)
Compensation:	LPC: \$2.70   0.001%
Requested Rate:	2.500%
Total Lock Price:	101.1890%
Notes: 🕜	

If changes require manual accept, the new product information appears after the secondary user performs their Change Request approval actions.

# **Profile Change**

To perform a profile change, open the loan and edit the loan data as necessary. The loan overview indicates whether the loan needs to be re-priced.

0

Lock Status:	Locked
Lock Date:	11/10/2020
Lock Expired:	12/09/2020 (29)
Compensation:	LPC: \$2.70   0.001%
Requested Rate:	2.500%
Total Lock Price:	101.1890%
Need To Re-Price:	Yes

Click the **Lock** button. Choose Send Change Request to Optimal Blue from the dropdown.

Manage Lo	an #R000036 / Auto	Accep	t								Get Price	A Lock *	🔳 Task	s 0/0	\$	Back To Pi	peline
Dashboard	\ Pipeline \ Manage Loar	n #R000	036 / Auto Ac	cept											(		
Branch: 🕼 Status: Purpose:	Default Application Taken Purchase	Î	Overview Assignments Borrowers	Loan Application Borrowers Critical Da	Additional tes Details of T				Post Closing	ermation Other Fina	nce Subject Pro	<ul> <li>Send Change Request to Op</li> <li>OptimalBlue Change Request</li> <li>Update From OptimalBlue</li> </ul>		Edit A		MENTS	ITIONS
Occupancy: Subject	Primary Residence 111 Auto Accept Way		L Aut	to Accept			SSN:	***-**-4444				☑ locking@test.co	m			DOCU	OND

Choose Update Loan on the next menu, then click Get Products.

Send Change Request		×
Request Type	Update Loan	Get Products
	Lock Extension Re Lock	
	Update Loan	Cancel
	Update Program	

Select the product and price, then click **Request Lock**. The request is sent to Optimal Blue.

If changes are auto accepted, the new lock information appears on the Overview Page. If changes require manual accept, the new lock information appears after the secondary user performs their Change Request approval actions.

# Lock Extension

To perform a Lock Extension, open the loan and click the **Lock** button. Choose Send Change Request to Optimal Blue from the dropdown.

Manage Lo	oan #R000036 / Auto Ac	ccep	t								\$ Get Price	A Loc	k 👻 🗘 Actions	•	Tasks 0.	0	Back	To Pipeline
Branch: 😰 Status: Purpose:	\ Pipeline \ Manage Loan # Default Application Taken Purchase Primary Residence	FR000	Overview	Loan Application Borrowers Critical Da						10000 C.C.C.C.C.C.C.C.C.C.C.C.C.C.C.C.C.C	Other Finance Subject Pro	් s ව ර	Lock vs UW Reconcilia end Change Request OptimalBlue Change F Jpdate From Optimal	o OptimalBlue equest History			MENTS	SNOITH
Occupancy: Subject				요 Auto Accept 55N: ***-**-4444							🖂 locking@t	st.com			Docu	COND		

Choose Lock Extension on the next menu, enter the number of days being requested, and then click **Calculate Cost**.

optimalblue <sup>.</sup>	•
Send Change Request	×
Request	Calculate Cost
	Cancel

Cost appears, with total lock price. Click Apply Change to submit to Optimal Blue.

#### Relock

To perform a Relock, open the loan and click the **Lock** button. Choose Send Change Request to Optimal Blue from the dropdown menu.

Manage Lo	an #R000036 / Auto	Accep	t								\$ Get Price	🔒 Lock 👻	♦ Actions +	Taska	0/0	4	Back To P	ipeline
Dashboard	V Pipeline V Manage Loar	n #R000	036 / Auto Ac	cept								= Lock	s UW Reconciliation					
Branch: 🕜 Status:	Default Application Taken	Â	Overview Assignments	Loan Application Borrowers Critical Da						Post Closing	mation Other Finance Subject I	D Optim	hange Request to Optir alBlue Change Request				Ts >	Ns N
Purpose: Purchase Occupancy: Primary Residence Subject 111 Auto Accept Way			Borrowers Q. Auto Accept SSN: ******444								e From OptimalBlue		Edit A		OCUMEN	ONDITIO		

Choose Re Lock from the dropdown menu and then click Get Products.

Send Change Request				
	Request Type	Re Lock	•	Get Products
				Cancel

Select the product and then choose the relock period. Available relock periods are based on the customer's relock policy as configured in Optimal Blue.

	Request Type	Re Lock			•	Get P	roducts
Qualified Products							
ŧ	Product Name		Investor	Price Status	Lock Period	Rate	Price
1 Wells Fargo - Con	nforming 30 Yr Fixed		Wells Fargo -	Available	5	2.750%	99.9200

Click **Request Lock** to submit the Relock request to Optimal Blue.

icing: Wells Fargo - Confo	orming 30 Yr Fixed		
ompensation Type: ompensation:	Lender Paid \$13.50   0.005%	Rate Status:	Available
ock Confirmation		<b>—</b>	Request Lock X Can
Loan Information			
Loan Number:	R000039	Program:	Conv 30 Year Fix
Status:	Application Taken	Term:	360
Purpose:	Purchase	First Time Home Buyer:	Yes
Occupancy:	Primary Residence	Cashout Amount:	-
Appraisal Value:	\$300,000.00	Escrow:	Tax Insurance
Loan Amount:	\$270,000.00	Interest Only:	No
Credit Score:	780	Subject Property:	111 New Rd
DTI:	1.14/2.17		Denver, CO 80204
LTV:	90.00		Denver
CLTV:	90.00	Units:	1
		Property Type:	Attached

0

# Secondary/Lock Desk Management

# Send Change Request to Optimal Blue

🧽 optimalblue<sup>.</sup>

To perform a Change Request as a secondary user, open the loan and click the **Lock** button. Choose Send Change Request to Optimal Blue from the dropdown. Users can follow the steps outlined in the <u>Manage Change Requests</u> section to submit a Change Request.



# **Optimal Blue Change Request History**

Users can view a history of Change Requests on the loan by selecting OptimalBlue Change Request History.

\$ Get Price	🔺 Lock 👻 🗳 Actions 👻 🔳 Tasks 0/	0 Sack To Dashboard
tions	<ul> <li>Lock vs UW Reconciliation</li> <li>Send Change Request to OptimalBlue</li> <li>OptimalBlue Change Request History</li> <li>Update OptimalBlue Loan</li> <li>Update Secondary Accounting From OptimalBlue</li> </ul>	erwriting Actions

The Change Request History modal displays the date of the Change Request, user who submitted the request, the type of Change Request, status, and cost of the

Change Request. Select View to expand the details of the original and changed data for a specific Change Request.

0

Change Request	t History				
	Request Date	User	Туре	Status	Cost
✓ View	11/12/2020 4:09 PM CST	LPLOAuto Accept	Update Loan	Accepted	-0.1000
✓ View	11/12/2020 4:26 PM CST	LPLOAuto Accept	Update Loan	Accepted	-0.1000
View	11/13/2020 11:18 AM CST	LPLOAuto Accept	Update Program	Accepted	-0.1000
✓ View	11/13/2020 11:59 AM CST	LPLOAuto Accept	Lock Extension	Accepted	-0.0500

# Update Optimal Blue Loan - Accept Lock/Change Request

When there is a Pending Lock or Change Request, log into Optimal Blue as a Secondary user to perform 2ndary BestEx, Validate Pricing, Accept, or Reject the lock or change request. Once Secondary user actions have been completed in Optimal Blue, log into LendingPad as Secondary or Admin user, select **Lock** at the top, then Update From OptimalBlue.



# Update Secondary Accounting from Optimal Blue

Use Update Secondary Accounting From OptimalBlue to update the buy and sell side information from Optimal Blue to the Secondary tab in LendingPad.

0

\$ Get Price	🖴 Lock 👻 🔹 Actions 👻 🗮 Tasks 0/4	0 Sack To Dashboard
tions	<ul> <li>Send Change Request to OptimalBlue</li> <li>OptimalBlue Change Request History</li> </ul>	erwriting Actions
•	€ Update OptimalBlue Loan	🕼 Edit
Expand All	C Update Secondary Accounting From OptimalBlue	

The sell side information from Optimal Blue populates in the Notes section.

After locking with the investor, manually enter the investor information in the Sell side fields.

Sell			C Edit
Lock Type:	Float	Base Price:	0.000%
Lock Date:	5	SRP Price:	0.000%
Period:	1.4	LLPA Price:	0.000%
Lock Expired:	1.5	Other Adjustment Price:	0.000%
Deliver By:	12	Final Price:	0.000%
Investor:	19	Loan #:	-
EPO Date:	5	Commitment #:	
Desired Ship Date:	12		
Lock Provider Notes:	Investor: Wells Fargo - , Pr	oduct: Wells Fargo - FHA HUD	REO \$100 30 Yr Fixed . Rate:
	2.250 %. Lock Days: 45.		
LL-A:	\$1.00		
Notes:			



Overview Loan A	Application Additiona	l Actions	Secondary	Funding	Post Closing	Audit

Users with View and Edit Secondary Information access can view and edit the Secondary page by selecting the Secondary tab in the top navigation. This page displays Buy side information from the Optimal Blue lock.

Buy					🕼 Edit
Lock Status: Lock Date:		6/2020 5:29 PM CST	Lender Paid Comp Buyout Fee Percer	-0.0019 -0.0009	
Lock Period: Lock Expired: Re-Price Date: Need To Re-Price:	2 da 11/1 -	ys 8/2020 11:59 PM CST	Lock Price: Total Price Adjustr Total Lock Price:	100.29509 -0.37509 99.92009	
Note Rate: Channel: Program: Hedged: Escrow Waiver: Worst Case:	2.75 Reta		Investor Price: Lender Credit Poir Borrower Paid Poi		-0.37509 -0.0009 +0.0009
Compensation Type: Compensation:		der Paid 0   0.001%			
Provider Name: Provider Investor: Provider Product: Provider Loan #: Provider Notes:	Well Well Fixe 181	malBlue s Fargo - s Fargo - Conforming 30 Yr d (35412844) rch #: 198568116E1605569222			
Price Adjustments:					
Туре		Description			Amount
LLPA		3 Day Relock Cost LTV is 85.01-<=90, And FICO is	>=740		-0.1250% -0.2500%
		Total:			-0.3750%
Markups:					
Name			Net Amount	Net Percent	Total Amount
Markup Level 1			\$340.00	-0.1260%	\$340.00

	7.		
Lock Provider Notes:		o Product: Wells Fargo - Conforming 3	0 Yr Fixed. Rate: 2.750 %. Lock Day
EPO Date:	-		
Investor:	-	Commitment #:	-
Deliver By:	-	Loan #:	-
Lock Expired:	-	Final Price:	0.000%
Period:	-	Adjustment Price:	0.000%
Lock Date:	-	SRP Price:	0.000%
Lock Type:	Float	Base Price:	0.000%
Sell			C Edit

# Things to Know/FAQs

# Where can I locate the Search ID?

The Optimal Blue Search ID is available for users that have access to the Secondary tab. The Search ID is located under Provider Notes. Please be sure to provide/obtain the searchID related to any issues you wish Optimal Blue to research, as it relates to pricing discrepancies.

Buy			🕑 Edit
Lock Status:	Locked	Lender Paid Compensation Rate:	-0.001
Lock Date:	11/12/2020 3:20 PM CST	Buyout Fee Percentage:	-0.000
Lock Period:	29 days	Lock Price:	100,8360
Lock Expired:	12/11/2020 11:59 PM CST	Total Price Adjustment:	1.3300
Re-Price Date: Need To Re-Price:	-	Total Lock Price:	102.1660
Need to Re-Price: Note Rate:	2.500%	Investor Price:	1,3300
Channel:	Retail	Lender Credit Points:	-0.000
Program:	Conv 30 Year Fix	Borrower Paid Points:	+0.000
Hedged:			
Escrow Waiver:			
Worst Case:			
Compensation Type:	Lender Paid		
Compensation:	\$2.70   0.001%		
Provider Name:	OptimalBlue		
Provider Investor:	Citibank, N.A. Correspondent -		
Provider Product:	Truist fka BB&T - Conforming 30 Yr Fixed (35412385)		
Provider Loan #:	179		
Provider Notes:	Search #: 188415519E1605045489		

# How do I make sure Optimal Blue and LendingPad are in sync?

When changes are made in Optimal Blue, users **must** update the lock information in LendingPad by navigating to Lock > Update From Optimal Blue. This action pulls Lock Data from Optimal Blue and updates the information in LendingPad. **This step is important.** if the user does not perform this action, Optimal Blue and LendingPad will not be synced.

**Note**: The Update Secondary Accounting From OptimalBlue dropdown option is only available for Secondary and Admin users.





When changes are made in Lending Pad, to update the loan in Optimal Blue manually, the user selects Update Optimal Blue Loan from the **Lock** drop-down menu. This updates the Optimal Blue loan with the current loan information in LendingPad, allowing a secondary user to access the most up-to-date information directly in Optimal Blue.

0



## What does Need To Re-Price indicate?

After a loan is locked, if specific loan information changes that might affect pricing, a Need To Re-Price indicator displays. notifying users to submit a profile change request to send updated loan information to Optimal Blue and re-price the loan. This indicator is visible in the left panel and on the Secondary tab.

Lock Status:	Locked
Lock Date:	11/10/2020
Lock Expired:	12/09/2020 (29)
Compensation:	LPC: \$2.70   0.001%
Requested Rate:	2.500%
Total Lock Price:	101.1890%
Need To Re-Price:	Yes 🔶
Notes: 🕜	

Overview	Loan Application	Additional	Actions	Disclosure	Secondary	Funding	Post Closing	Audit	
Buy									Edit 🔨
Lock Stat	tus:	Locked		l	ender Paid Co	mpensation	Rate:		-0.001%
Lock Dat	e:	11/10/2020 3:44	4 PM CST	E	Buyout Fee Per	centage:			-0.000%
Lock Per	iod:	29 days						-	
Lock Exp	ired:	12/09/2020 11:	59 PM CST		ock Price:			-	9.9090%
Re-Price	Date:	11/13/2020 11:	18 AM CST	Total Price Adjustment:					1.2800%
Need To	Re-Price:		-	T	Total Lock Price	2:		10	1.1890%
Note Rat	e:	2.500%		1	nvestor Price:				1.2800%
Channel:		Retail		l	ender Credit P	oints:			-0.000%
Program	:	Conv 30 Year Fi	x	E	Borrower Paid I	Points:			+0.000%
U. J									

To view the loan factors that trigger the Need to Re-Price indicator, click **Lock** > Lock vs. UW Reconciliation.



-	optimalt	olue

This generates a PDF that includes changes to lock detail information.

#### LOAN NO. R000186 - TEST TEST LOCK VS UW RECONCILIATION

General Information							
Loan Number:	R000186	R000186					
Loan Status:	Application Taken	Application Taken					
Primary Borrower:	nary Borrower: test test						
Subject Address:	1230 West Broad Street, Falls Ch	1230 West Broad Street, Falls Church, VA 22046, Falls Church City					
Loan Officer:	Dennis Cheng	Dennis Cheng					
Need to Re-Price:	leed to Re-Price: Yes						
Lock Details Information	1	I.					
	Previous Value	Current Value					
Appraisal Value:	\$300,000.00	\$300,000.00					
AUS Type:							
Cash Out Student Loan:	No	No					
CLTV:	83.33	83.33					
Compensation Type:	Lender Paid	Lender Paid					
Compensation:	\$2,543.75   1.000 %	\$2,543.75   1.000 %					
Credit Events:							

## Can I submit a Concession Change Request?

The LendingPad integration does not support the Concession Change Request workflow at this time.

Credit Score

<u>Ge</u> Lo

## Will I still receive lock request email notifications from Optimal Blue?

No, the API does not trigger Optimal Blue email notifications. Since LendingPad is using APIs to lock the loan, the email notifications need to come from LendingPad.

#### What is unique about Forms for this integration?

- 1. All loan-level fields on the forms in Optimal Blue must be read-only for customers using the LendingPad integration.
- 2. Loan officers never log into Optimal Blue, so no form changes are required for LO users, with the exception of custom fields. If the customer wants custom fields evaluated in the integration, they MUST be added to the appropriate business channel search and/or profile change request forms.
- 3. There is no need for a Save to LOS button on their secondary forms due to the workflow defined above, where the secondary user syncs the Optimal Blue data with LendingPad from within LendingPad by clicking the Update from Optimal Blue option.

#### **Error Handling**

If a user action results in an error, an error message appears at the bottom right.

he	Compensation Type:	Lender Paid	Rate Status:	Available	of Femaleuro
	Compensation:	\$10.56 0.010%			
1	Lock Confirmation			A Request Lock X Cano	d
1	Loan Information				Price
	Loan Number:	R000035	Program:	Conv 30 Year Fix	102.6930
	Status:	Prospect	Term:	360	
	Purpose:	Purchase	First Time Home Buyer:	Yes	201.8530
	Occupancy:	Primary Residence	Cashout Amount:		101,4530
	Appraisal Value:	\$120,000.00	Escrow:	Tax Insurance	AN LOCKOV
81	Loan Amount:	\$105,600.00	Interest Only:	No	100.4290
	Credit Score:	800	Subject Property:	Milwaukee, WI 53206	
81	DTI:	0.17/0.17		Mibwauloee	100.4290
	LTV:	88.00	Units:	1	and the second se
8	CLTV:	88.00	Property Type:	Attached Valdation F	
١.	Second Loan Amount:	\$0.00	Property Attached or Detached:		r SSN was not provided. was not assigned.



## **Second Lien Searches**

At this time, LendingPad does not support second lien searches with the Optimal Blue PPE. Please contact LendingPad for questions about the timeline for this support.

# **Product Type Filters**

By default, LendingPad will include the following Product Types in the product search. If the product selected in LendingPad should also include Affordable Products, admin users can configure the program under Settings > Programs > Edit Program > Toggle on the Loan Affordable setting under Additional.

- Standard Products
- HFA/Bond
- HUD specialty
- Hero Products
- Non QM

Manage Program - Conv 30 Year Fix Affordable				D Sive Danges	1 Delete Program	4 Back To Programs
Dauhbsand  Settings  Programs  Manage Program -Com 30 Year F	x Affordaásie				Viewers:	
General			Additional			
Name*	Conv 30 Year Fix Affordable	e.	Active		Hedge	
Short Name*	C30FAfford		Forward Mortgage		Buy Down	
Pricing Margin	in promi		Prepayment Penalty		Community Lending	
Lock Per Day Fee	0.0075		Balloon		Balloon Reset	0
Code	CONV		Assumable		Loan Affordable	
Paper Type	A Paper		Negative Amortization			
Loon Type	Conventional		Manual Lock			

# How is the includeLOCompensationInPricing indicator passed?

This indicator defaults to YesLenderPaid. LendingPad consumes the LO Compensation value from Optimal Blue and saves it to the loan.