

INTRODUCTION TO
OPTIMAL BLUE & LENDINGPAD®
API INTEGRATION



optimalblue®



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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.**

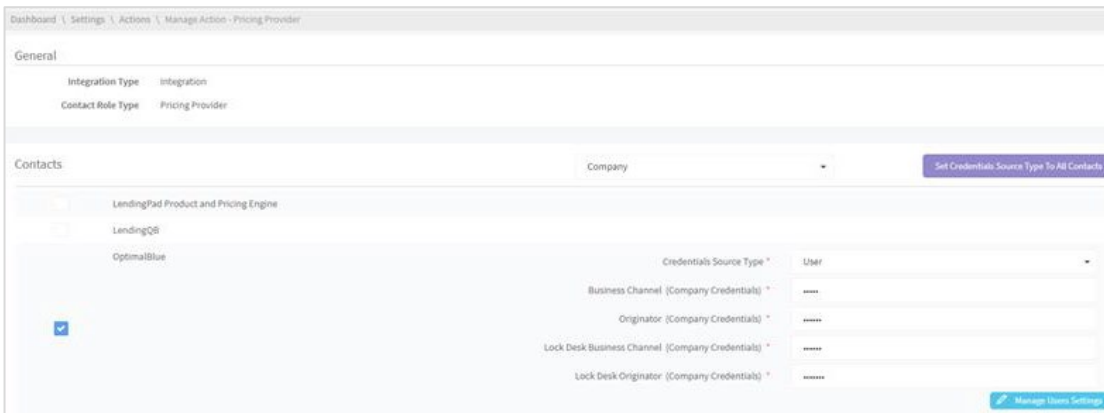
LendingPad

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

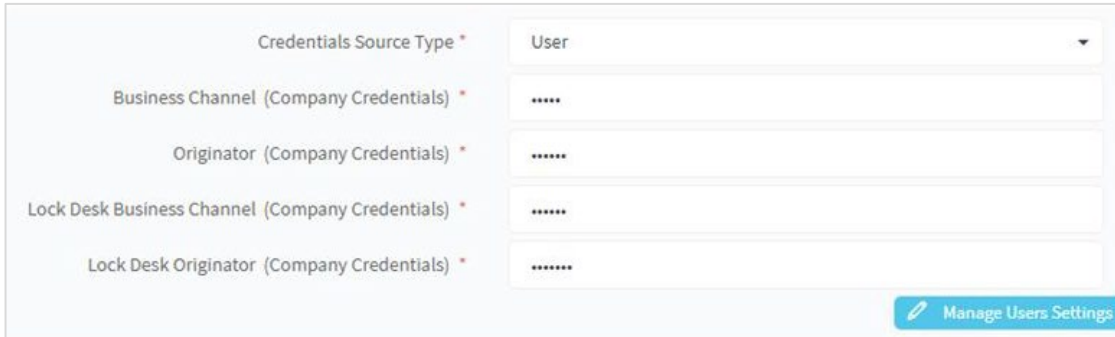
User Mapping

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



The screenshot shows the 'Manage Users Settings' page for the OptimalBlue integration. The breadcrumb trail is: Dashboard > Settings > Actions > Manage Action > Pricing Provider. The page is divided into sections: 'General' (Integration Type: Integration, Contact Role Type: Pricing Provider), 'Contacts' (Company dropdown, 'Set Credentials Source Type To All Contacts' button), and 'LendingPad Product and Pricing Engine' (LendingQB, OptimalBlue). The OptimalBlue section includes a checked checkbox, a 'Credentials Source Type' dropdown set to 'User', and four fields for 'Business Channel (Company Credentials)', 'Originator (Company Credentials)', 'Lock Desk Business Channel (Company Credentials)', and 'Lock Desk Originator (Company Credentials)', each with a masked input field. A 'Manage Users Settings' button is at the bottom right.

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.



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

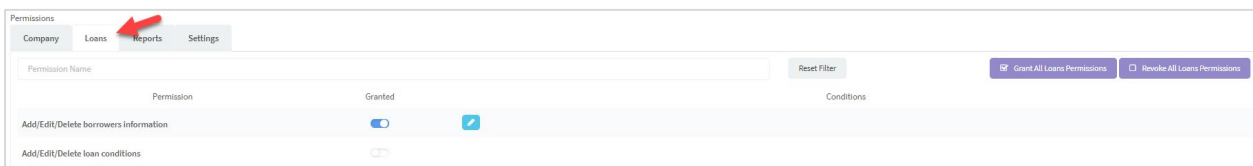
LendingPad supports custom fields dynamically for each lender. Additional work to map custom fields is not required in the LendingPad LOS once they are set up in Optimal Blue.

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.

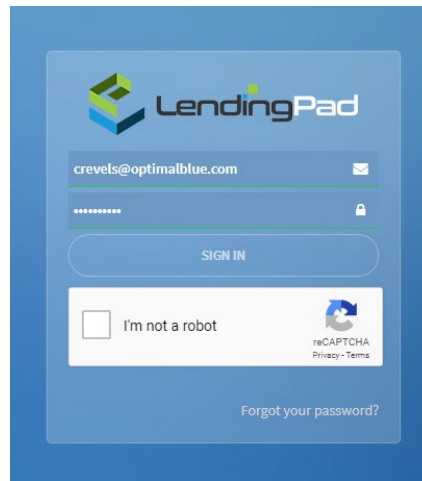
As a System Administrator user, log in to LendingPad and navigate to Settings > User Roles.

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.

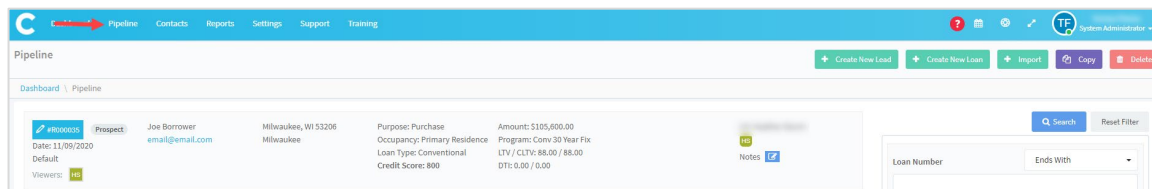


Getting Started

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.



Pricing

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

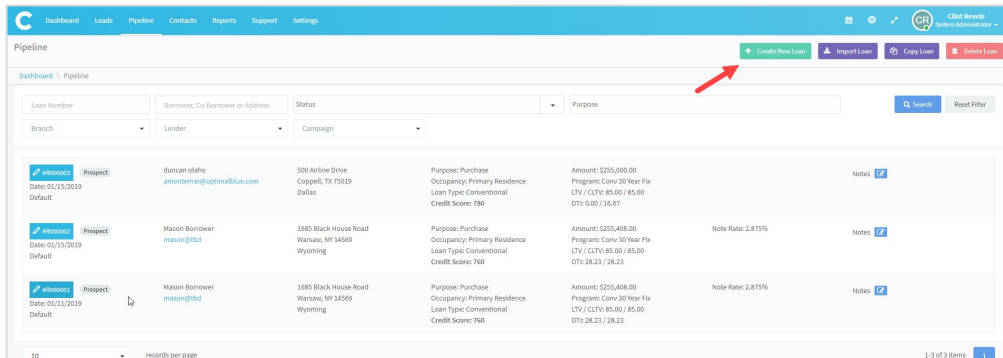
Lead

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.

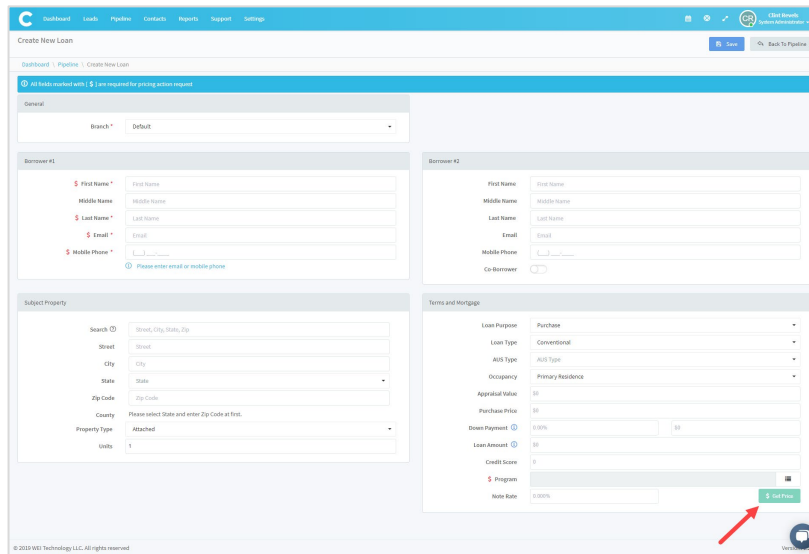
Regardless of whether the lead is imported from an outside source or created manually, the process for obtaining pricing from the lead is the same as outlined in [Prospect](#), below.

Prospect

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

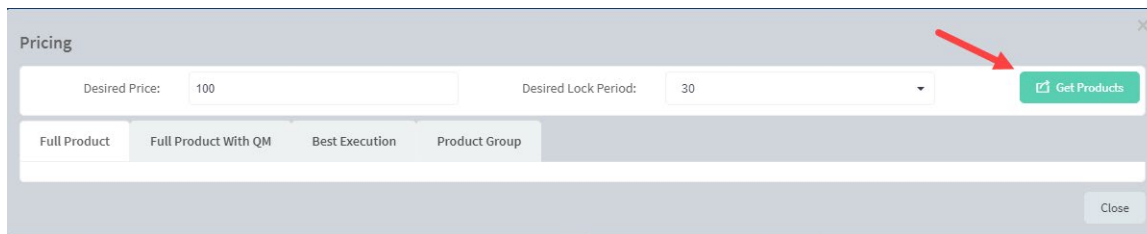


This launches a form that requires basic information to price out a scenario. When this is complete, click **Get Price** at the bottom right of the page.



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**.



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.

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 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%
Ineligible Products (view)						

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

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 - 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%
Ineligible Products (hide)						
#	Product Name	Investor	Price Status	Status	Reasons	
1	Truist fka BB&T - FHLMC Home Possible Super Conforming 30 Yr Fixed	Truist fka BB&T -	Available	Disqualified	Hide <ul style="list-style-type: none"> State is Continental US, And Number of Units is 1 Unit, And 1st Mtg Loan Amt (Total) < 510401 	
2	Truist fka BB&T - FNMA FTHB/FHLMC HomeOne 30 Year Fixed	Truist fka BB&T -	Available	Disqualified	Hide <ul style="list-style-type: none"> 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 - FHLMC 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:	Lender Paid	Rate Status:	Available	
Compensation:	\$437.40 0.162%			

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

Notes & Advisories

- 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.
- For this scenario, AUS Not Specified was run through eligibility and pricing as LP.
- LP determines minimum reserve requirements. Please contact Lender for more details.
- 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.
- 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.

Close

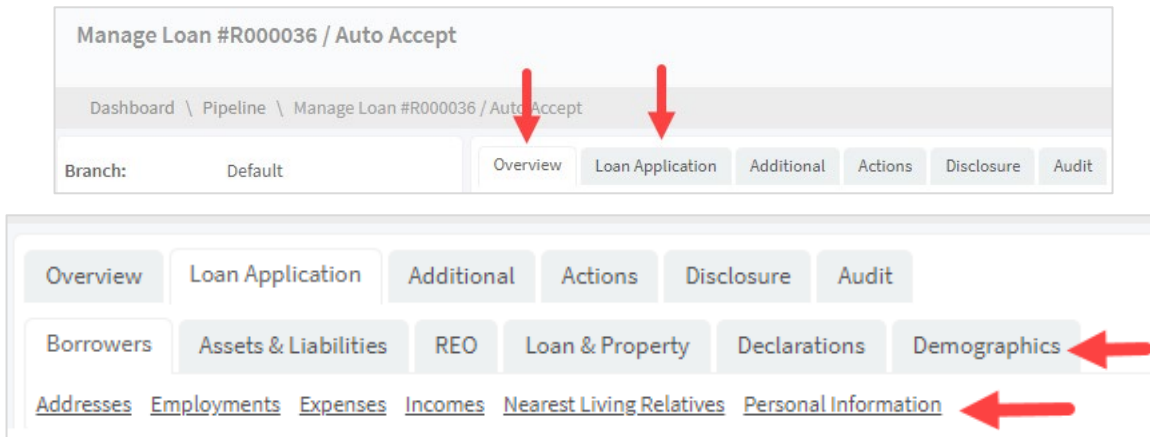
Click **Save** to save the loan as a Prospect and proceed to entering additional Loan details.

The screenshot shows the 'Create New Loan' interface. At the top right, there is a 'Save' button and a 'Back To Pipeline' button. A red arrow points to the 'Save' button. Below the buttons, there is a blue notification bar that says 'All fields marked with * are required for pricing action request'. Under the 'General' section, there is a 'Branch' dropdown menu currently set to 'Default'.

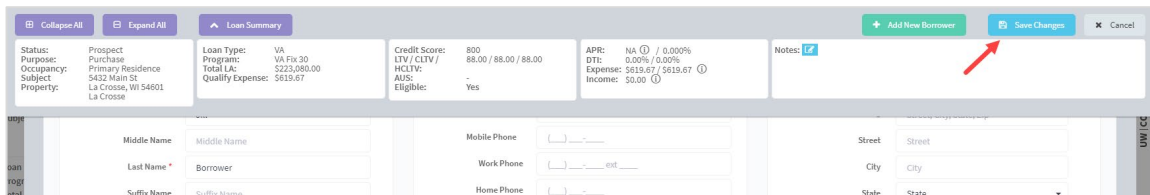
Loan

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.

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.

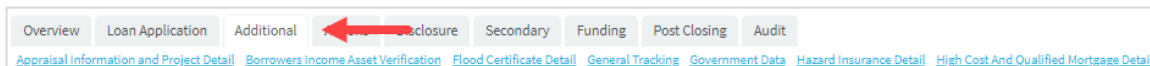


As loan information is entered in each section, be sure to click **Save Changes** at the top of each screen.

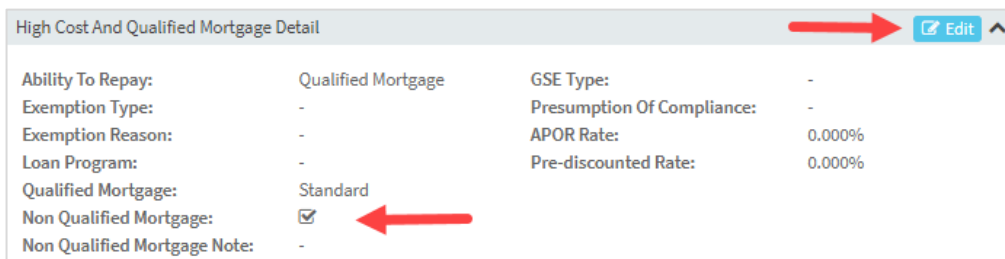


Entering Expanded Guidelines Details for Non-QM Loans

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



To update the Non Qualified Mortgage indicator, click **Edit**.



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

Pre-discounted Rate	0%
Avg. Prime Offer Rate	0%
Non Qualified Mortgage	<input checked="" type="checkbox"/>
Non Qualified Mortgage Note	Non Qualified Mortgage Note

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

Overview | Loan Application | Additional | **Disclosure** | Secondary | Funding | Post Closing | Audit

[Appraisal Information and Project Detail](#) | [Borrowers Income Asset Verification](#) | [Flood Certificate Detail](#) | [General Tracking](#) | [Government Data](#) | [Hazard Insura](#)

General Tracking

Channel Type:	Retail	Escrow Type:	Tax Insurance
Origination Type:	Lender	Old Loan Number:	-
Campaign:	-	Interest Calculation Days Type:	365 days
MERS Min Id:	-	Lien Position Type:	First Lien
Escrow Waiver:	<input type="checkbox"/>		
Universal Loan Id:	-		

Underwriting

AUS Type:	-	Doc Type:	-
Manual Underwriting:	<input type="checkbox"/>	Reserve Amount:	-
Employment Contract:	<input type="checkbox"/>	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 Completion:-		Income Verification Type:	Business Bank Stmt 1 Mo

Credit Events:

Event	Months	Bankruptcy Outcome
1 x 120 Mortgage Late in 12 Month Count:	3 Months	
Bankruptcy 13:	36 Months	Discharged
Foreclosure:	48 Months	

The income or assets of a person other than the borrower will be used as a basis for qualification
 The income or assets of the borrower's spouse will not be used as a basis for loan qualification

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

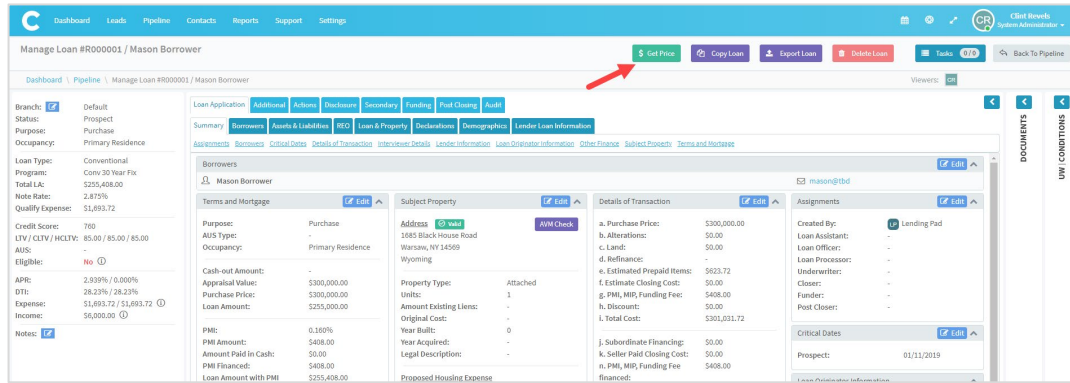
Credit Events:

Event	Months	Bankruptcy Outcome
1 x 120 Mortgage Late in 12 Month Count	<input type="text" value="3"/>	
Bankruptcy 13	<input type="text" value="36"/>	Discharged
Foreclosure	<input type="text" value="48"/>	

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.



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:

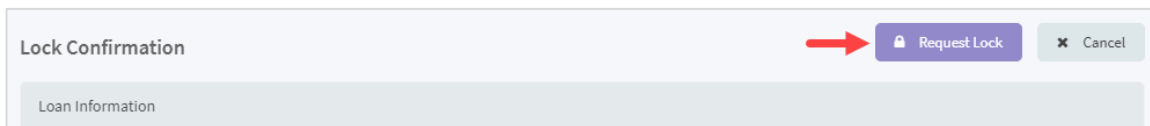
- Borrower SSN
 - To edit SSN, navigate to Loan Application > Borrowers > Edit Personal Information > SSN > Save Changes.
- Loan Officer Assignment
 - To assign a Loan Officer to the loan, select Overview > Edit Assignments > select a Loan Officer from the dropdown list and select Assign.

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.

Pricing: Truist fka BB&T - Conforming 30 Yr Fixed						
Compensation Type:	Lender Paid	Rate Status:			Available	
Compensation:	\$13.50 0.005%					
Pricing Table						
Rate	PI	15 Days	30 Days	45 Days	60 Days	
2.500%	\$1,067.00	102.2860	102.1660	102.0460	101.9260	
2.625%	\$1,084.00	102.8030	102.6830	102.5630	102.4430	
2.750%	\$1,102.00	103.5810	103.4610	103.3410	103.2210	
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.



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

Auto-Accept

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

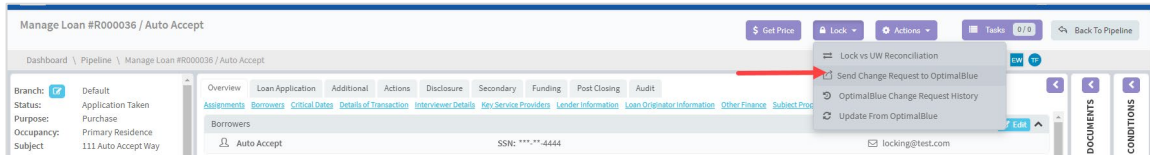
If the user is tied to an Optimal Blue Entity where Auto-Accept is not enabled for locking, the lock status is Lock Pending until the secondary user accepts the lock in Optimal Blue and performs the Update From OptimalBlue action on the loan in LendingPad. See [Update Optimal Blue Loan - Accept Lock/Change Request](#) 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%

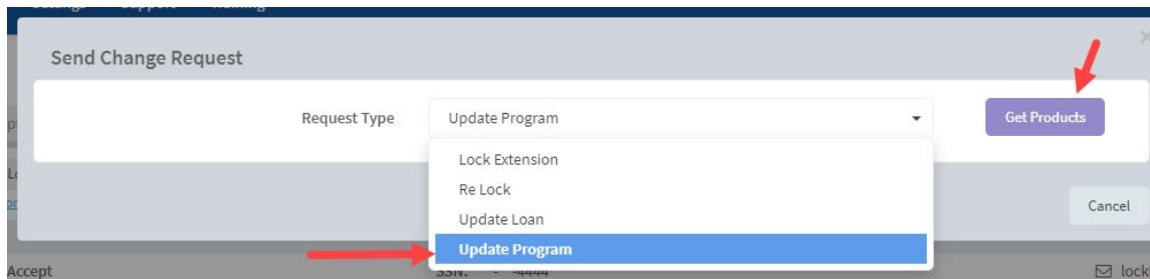
Manage Change Requests

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.




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



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:	

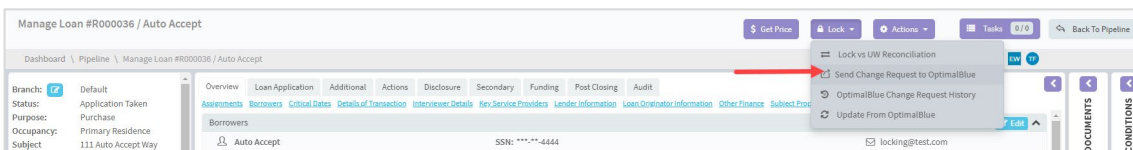
If changes require manual accept, the new product information appears after the secondary user performs their Change Request approval actions.

Profile Change

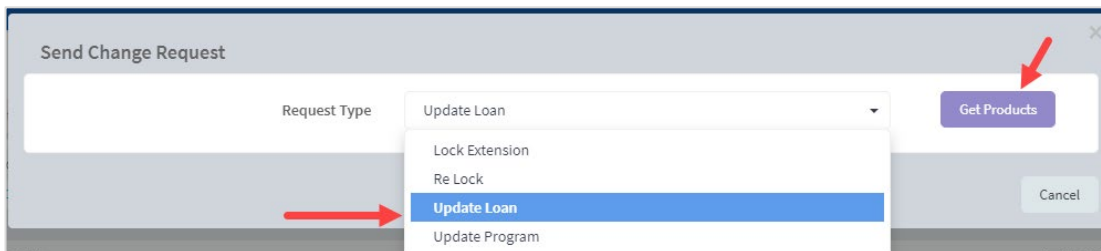
To perform a profile change, open the loan and edit the loan data as necessary. The loan overview indicates whether the loan needs to be re-priced.

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.



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

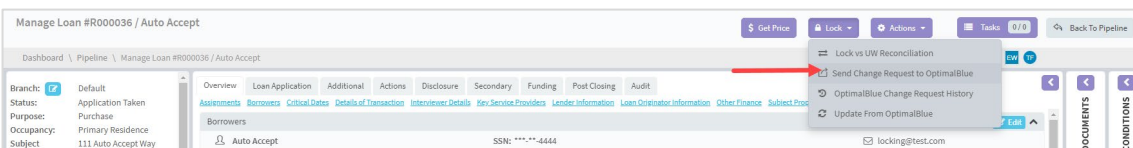


Select the product and price, then click **Request Lock**. The request is sent to Optimal Blue.

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.



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

Send Change Request

Request Type: Lock Extension

Days: 5

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 Loan #R000036 / Auto Accept

Dashboard \ Pipeline \ Manage Loan #R000036 / Auto Accept

Branch: [x] Default

Status: Application Taken

Purpose: Purchase

Occupancy: Primary Residence

Subject: 111 Auto Accept Way

Auto Accept

SSN: ****-**-4444

lockimg@test.com

Get Price

Lock

Actions

Tasks 0/0

Back To Pipeline

Lock vs UW Reconciliation

Send Change Request to OptimalBlue

OptimalBlue Change Request History

Update From OptimalBlue

Documents

Conditions

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.

Send Change Request

Request Type: Re Lock

Get Products

Qualified Products						
#	Product Name	Investor	Price Status	Lock Period	Rate	Price
1	Wells Fargo - Conforming 30 Yr Fixed	Wells Fargo -	Available	5	2.750%	99.9200

Cancel

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

Pricing: Wells Fargo - Conforming 30 Yr Fixed

Compensation Type: Lender Paid Rate Status: Available
 Compensation: \$13.50 | 0.005%

Lock Confirmation Request Lock Cancel

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	Units:	1
CLTV:	90.00	Property Type:	Attached
Second Loan Amount:	-	Property Attached or Detached:	Yes

Secondary/Lock Desk Management

Send Change Request to Optimal Blue

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 [Manage Change Requests](#) section to submit a Change Request.

The screenshot shows the 'Lock' dropdown menu open. The menu items are: Lock vs UW Reconciliation, Send Change Request to OptimalBlue (highlighted with a red arrow), OptimalBlue Change Request History, Update OptimalBlue Loan, and Update Secondary Accounting From OptimalBlue.

Optimal Blue Change Request History

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

The screenshot shows the 'Lock' dropdown menu open. The menu items are: Lock vs UW Reconciliation, Send Change Request to OptimalBlue, OptimalBlue Change Request History (highlighted with a red arrow), Update OptimalBlue Loan, and Update Secondary Accounting From OptimalBlue.

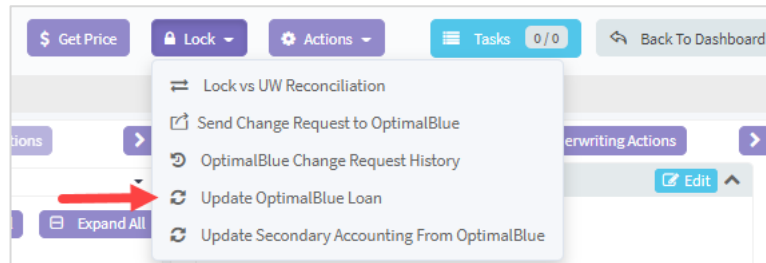
The Change Request History modal displays the date of the Change Request, user who submitted the request, the type of Change Request, status, and cost of the

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

Change Request History						
	Request Date	User	Type	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	

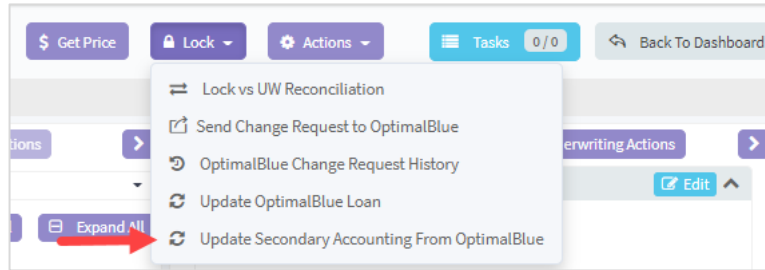
Update Optimal Blue Loan - Accept Lock/Change Request

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.

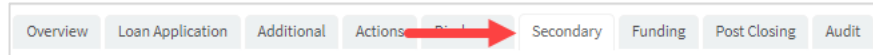


The sell side information from Optimal Blue populates in the Notes section.

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

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

Viewing Sell Side and Buy Side Data



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:	Locked	Lender Paid Compensation Rate:	-0.001%
Lock Date:	11/16/2020 5:29 PM CST	Buyout Fee Percentage:	-0.000%
Lock Period:	2 days	Lock Price:	100.2950%
Lock Expired:	11/18/2020 11:59 PM CST	Total Price Adjustment:	-0.3750%
Re-Price Date:	-	Total Lock Price:	99.9200%
Need To Re-Price:	<input type="checkbox"/>	Investor Price:	-0.3750%
Note Rate:	2.750%	Lender Credit Points:	-0.000%
Channel:	Retail	Borrower Paid Points:	+0.000%
Program:	Conv 30 Year Fix		
Hedged:	<input type="checkbox"/>		
Escrow Waiver:	<input type="checkbox"/>		
Worst Case:	<input type="checkbox"/>		

Compensation Type:	Lender Paid
Compensation:	\$2.70 0.001%

Provider Name:	OptimalBlue
Provider Investor:	Wells Fargo -
Provider Product:	Wells Fargo - Conforming 30 Yr Fixed (35412844)

Provider Loan #:	181
Provider Notes:	Search #: 198568116E1605569222

Price Adjustments:

Type	Description	Amount
	3 Day Relock Cost	-0.1250%
LLPA	LTV is 85.01-<=90, And FICO is >=740	-0.2500%
	Total:	-0.3750%

Markups:

Name	Net Amount	Net Percent	Total Amount
Markup Level 1	\$340.00	-0.1260%	\$340.00

Sell
[Edit](#)

Lock Type:	Float	Base Price:	0.000%
Lock Date:	-	SRP Price:	0.000%
Period:	-	Adjustment Price:	0.000%
Lock Expired:	-	Final Price:	0.000%
Deliver By:	-	Loan #:	-
Investor:	-	Commitment #:	-
EPO Date:	-		

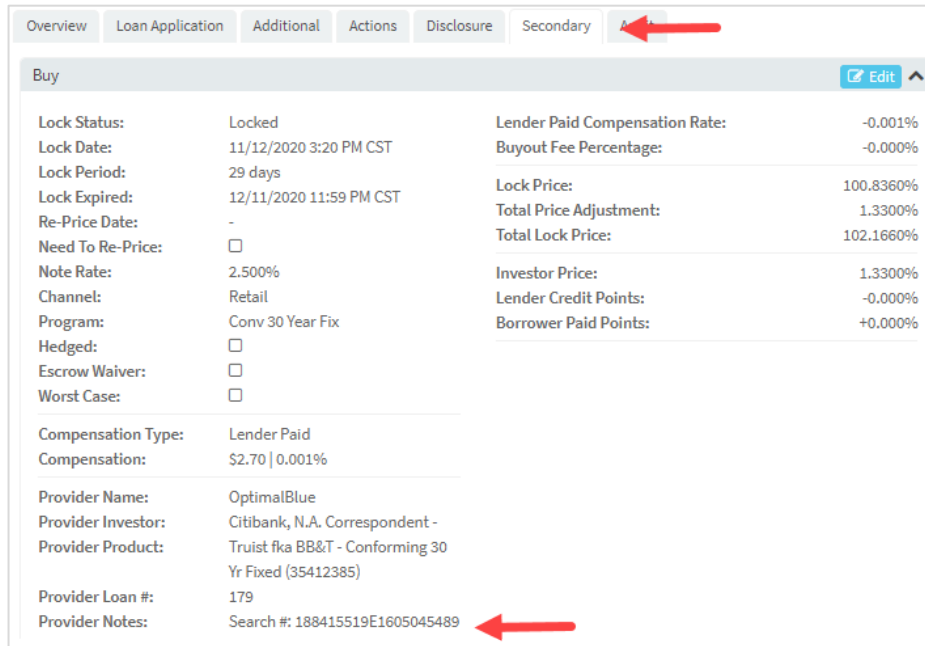
Lock Provider Notes: Investor: Wells Fargo - . Product: Wells Fargo - Conforming 30 Yr Fixed. Rate: 2.750 %. Lock Days: 7.

Notes:

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.

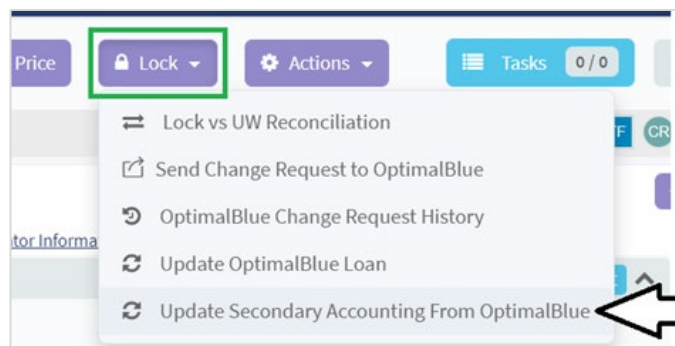


Buy		Edit	
Lock Status:	Locked	Lender Paid Compensation Rate:	-0.001%
Lock Date:	11/12/2020 3:20 PM CST	Buyout Fee Percentage:	-0.000%
Lock Period:	29 days	Lock Price:	100.8360%
Lock Expired:	12/11/2020 11:59 PM CST	Total Price Adjustment:	1.3300%
Re-Price Date:	-	Total Lock Price:	102.1660%
Need To Re-Price:	<input type="checkbox"/>	Investor Price:	1.3300%
Note Rate:	2.500%	Lender Credit Points:	-0.000%
Channel:	Retail	Borrower Paid Points:	+0.000%
Program:	Conv 30 Year Fix		
Hedged:	<input type="checkbox"/>		
Escrow Waiver:	<input type="checkbox"/>		
Worst Case:	<input type="checkbox"/>		
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.

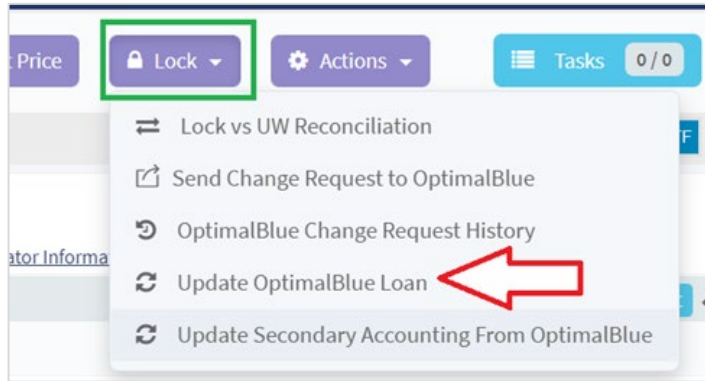
Note: The Update Secondary Accounting From OptimalBlue dropdown option is only available for Secondary and Admin users.



Price | **Lock** | Actions | Tasks 0/0

- Lock vs UW Reconciliation
- Send Change Request to OptimalBlue
- OptimalBlue Change Request History
- Update OptimalBlue Loan
- Update Secondary Accounting From OptimalBlue

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.



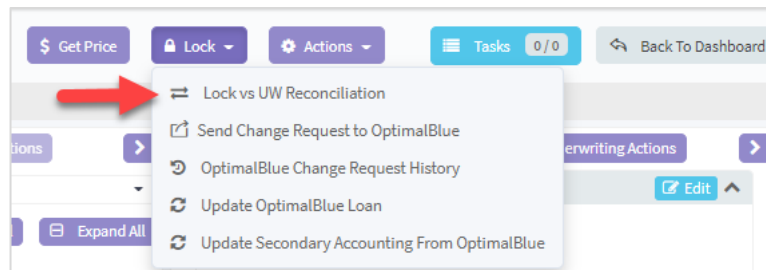
What does Need To Re-Price indicate?

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 Status:	Locked	Lender Paid Compensation Rate:	-0.001%					
Lock Date:	11/10/2020 3:44 PM CST	Buyout Fee Percentage:	-0.000%					
Lock Period:	29 days	Lock Price:	99.9090%					
Lock Expired:	12/09/2020 11:59 PM CST	Total Price Adjustment:	1.2800%					
Re-Price Date:	11/13/2020 11:18 AM CST	Total Lock Price:	101.1890%					
Need To Re-Price:	<input checked="" type="checkbox"/>	Investor Price:	1.2800%					
Note Rate:	2.500%	Lender Credit Points:	-0.000%					
Channel:	Retail	Borrower Paid Points:	+0.000%					
Program:	Conv 30 Year Fix							

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



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
 Loan Status: Application Taken
 Primary Borrower: test test
 Subject Address: 1230 West Broad Street, Falls Church, VA 22046, Falls Church City
 Loan Officer: Dennis Cheng
 Need to Re-Price: Yes

Lock Details Information

	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:		
Credit Score:	0	800

Can I submit a Concession Change Request?

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

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

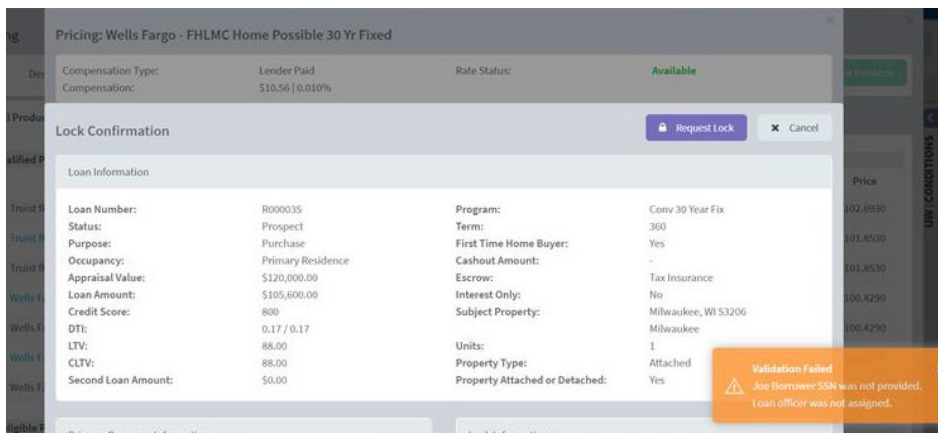
No, the API does not trigger Optimal Blue email notifications. Since LendingPad is using APIs to lock the loan, the email notifications need to come from LendingPad.

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.



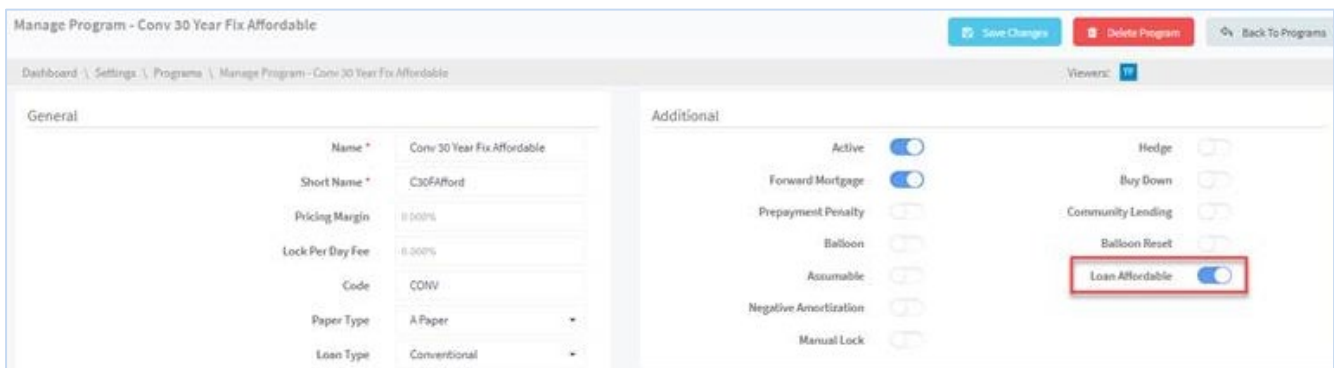
Second Lien Searches

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



The screenshot shows the 'Manage Program - Conv 30 Year Fix Affordable' interface. The 'Additional' tab is selected, displaying several toggle switches. The 'Loan Affordable' toggle is highlighted with a red box and is currently turned on. Other toggles include 'Active', 'Forward Mortgage', 'Prepayment Penalty', 'Balloon', 'Assumable', 'Negative Amortization', 'Manual Lock', 'Hedge', 'Buy Down', 'Community Lending', and 'Balloon Reset'.

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.