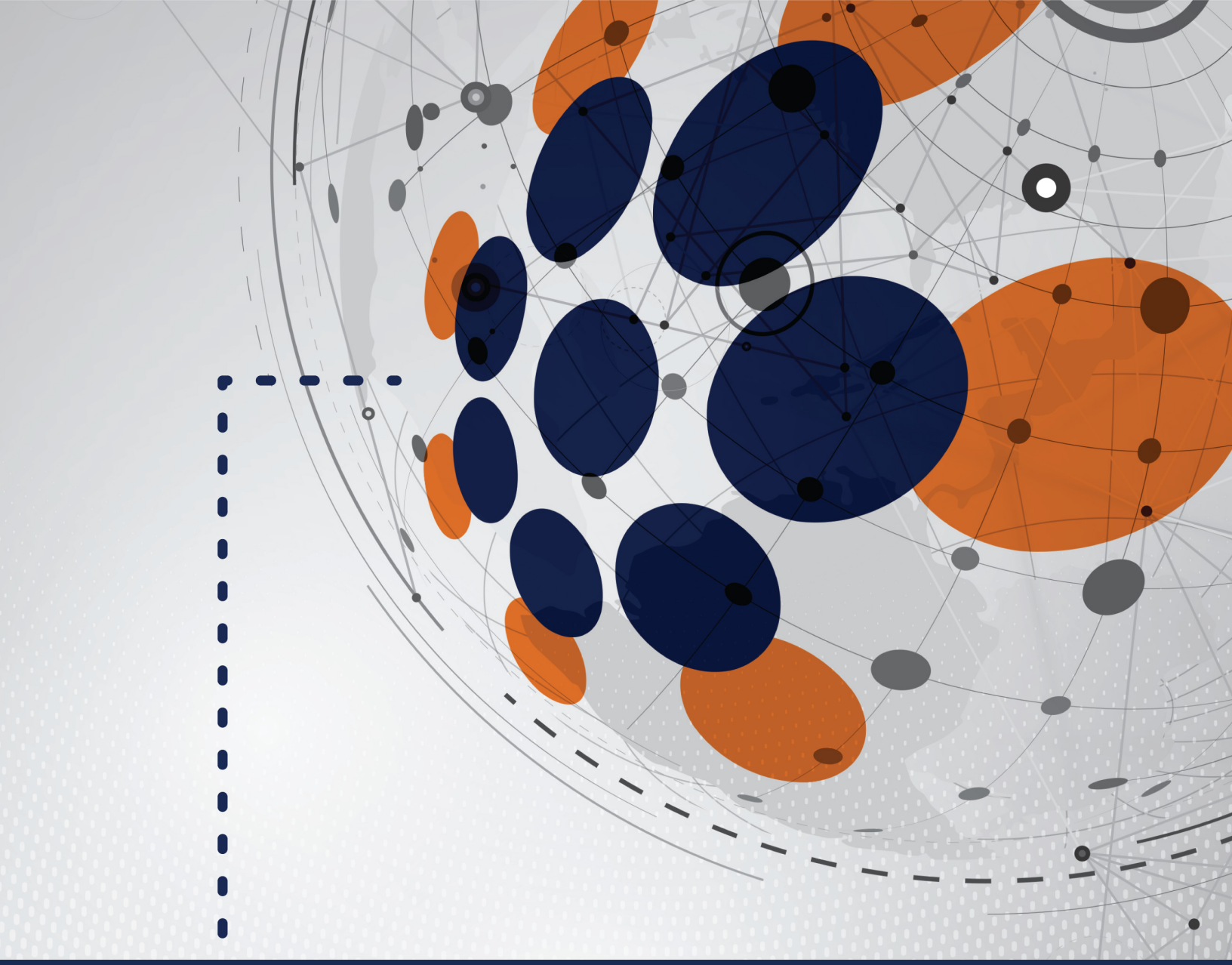

INTRODUCTION TO

OPTIMAL BLUE & LENDINGPAD®

API INTEGRATION

optimalblue®

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**.

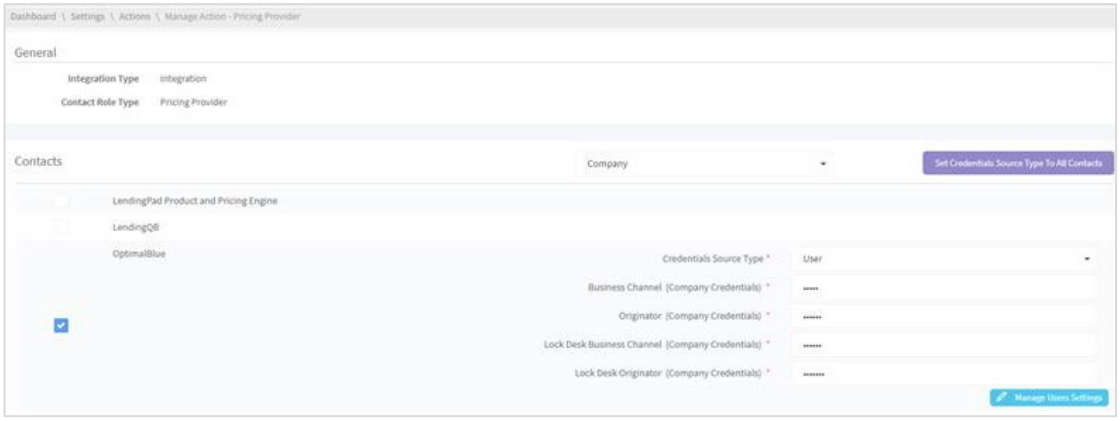
LendingPad

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.

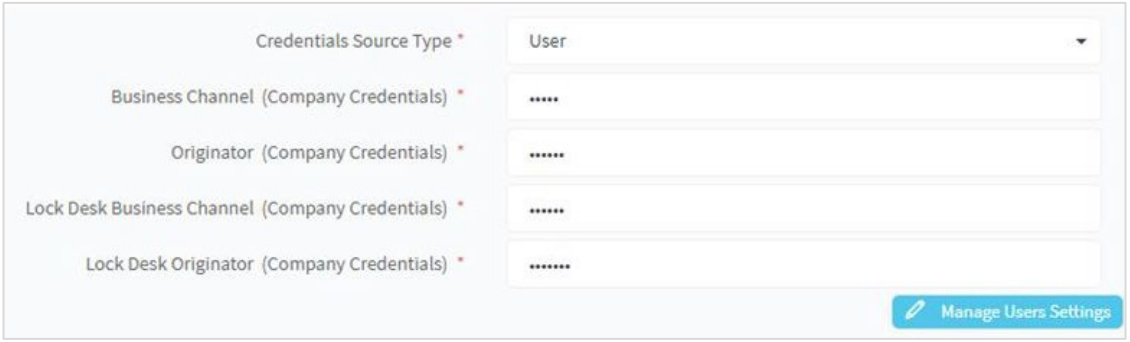
Integration Setup

User Mapping

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



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

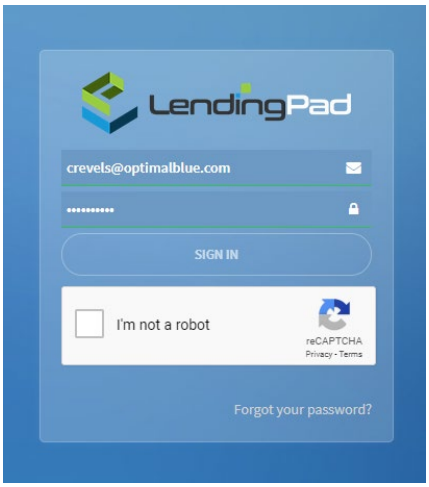
LendingPad allows System Administrators to configure what end users can access when logged into LendingPad. This is controlled in the User Role configuration.

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

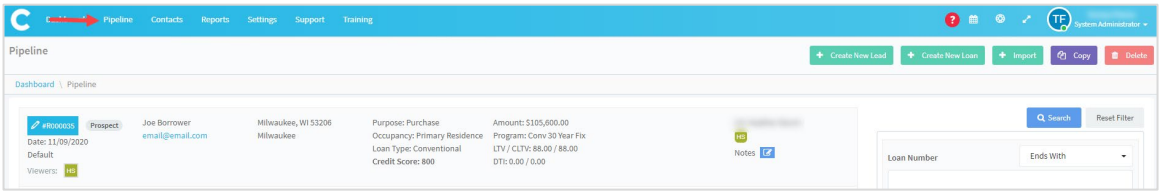
Edit an existing role or select Create New User Role. From permissions, select the Loan tab. A list of user permissions can be enabled for each role. Please work with LendingPad for more detail on each permission and what it controls for front end users.

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.

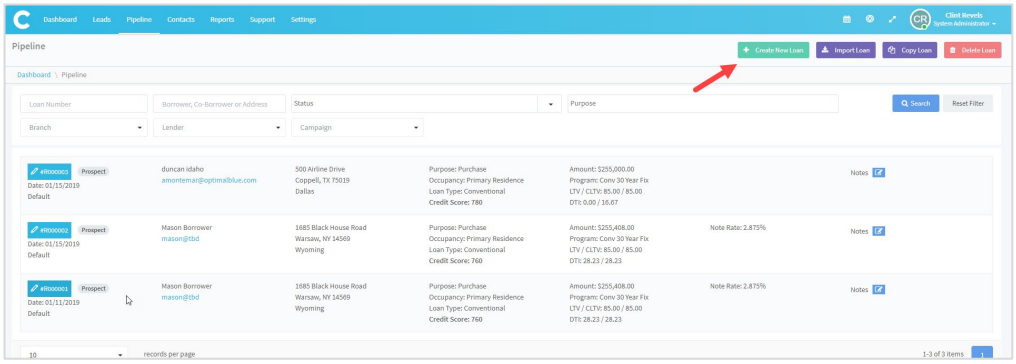
Lead

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.

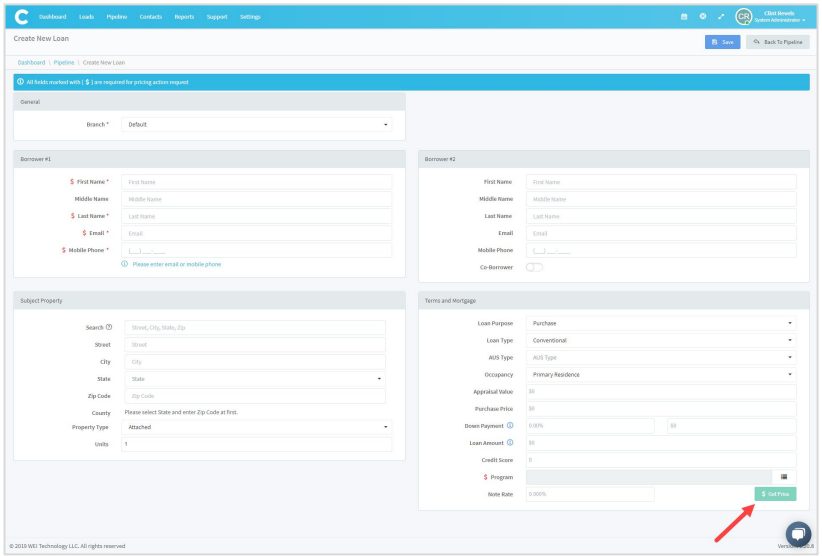
Regardless of whether the lead is imported from an outside source or created manually, the process for obtaining pricing from the lead is the same as outlined in Prospect, below.

Prospect

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

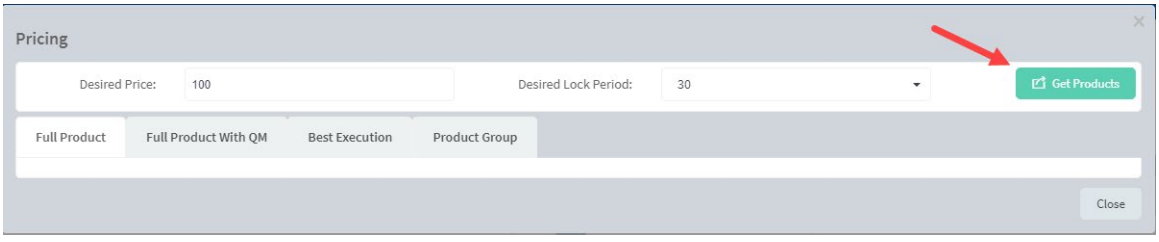


This launches a form that requires basic information to price out a scenario. When this is complete, click **Get Price** at the bottom right of the page.



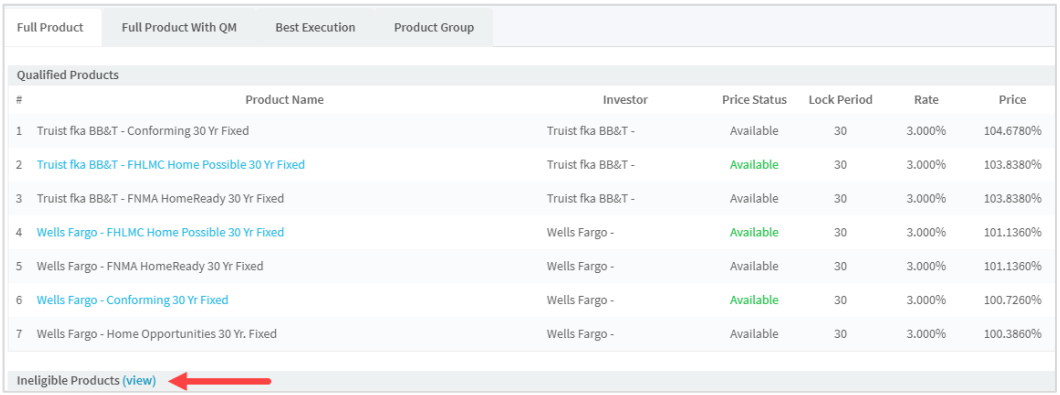
Note that this form does not capture DTI, so pricing results may not include products for which there is a DTI eligibility requirement.

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.



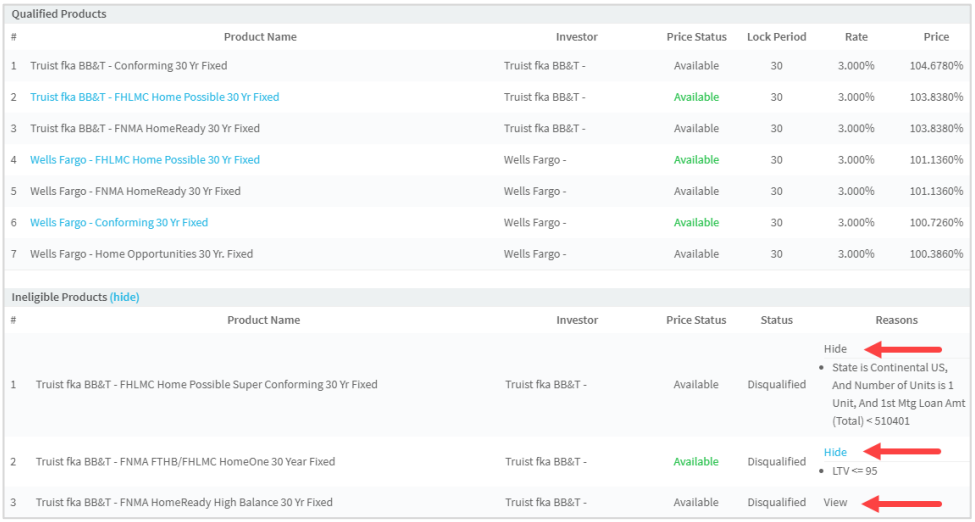
Full Product | Full Product With QM | Best Execution | Product Group

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.



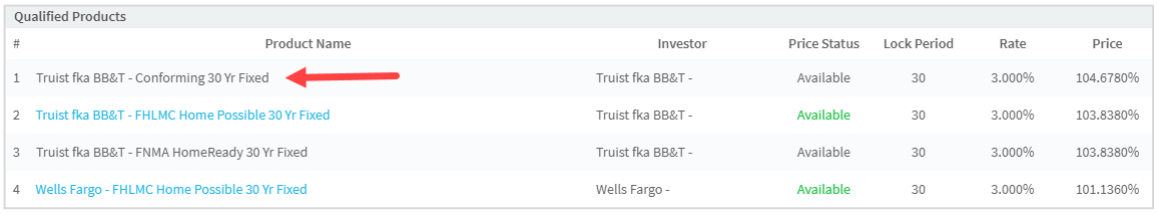
Qualified Products

#	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 • 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 • LTV <= 95
3	Truist fka BB&T - FNMA HomeReady High Balance 30 Yr Fixed	Truist fka BB&T -	Available	Disqualified	View

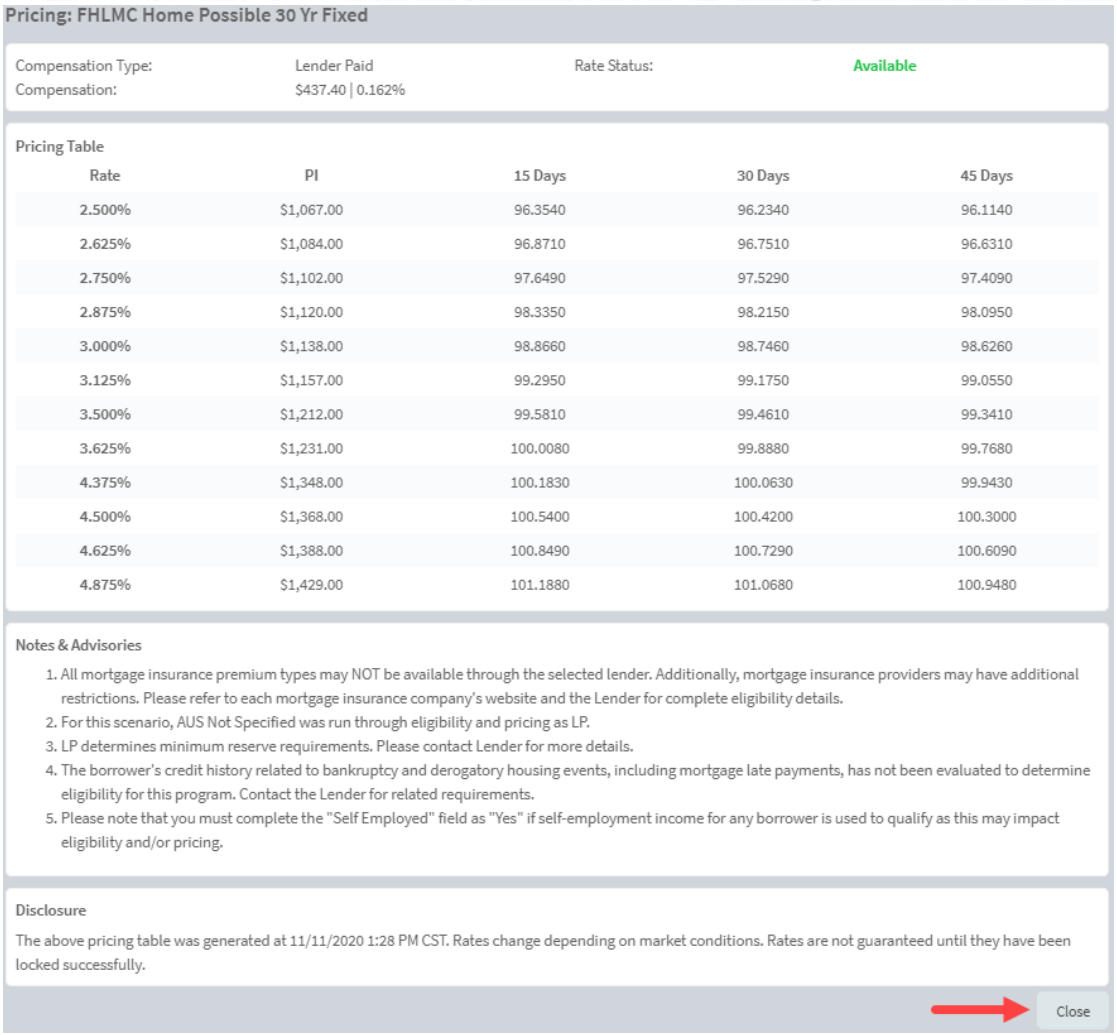
To select a product and view pricing details, in Qualified Products, click the applicable Product Name.



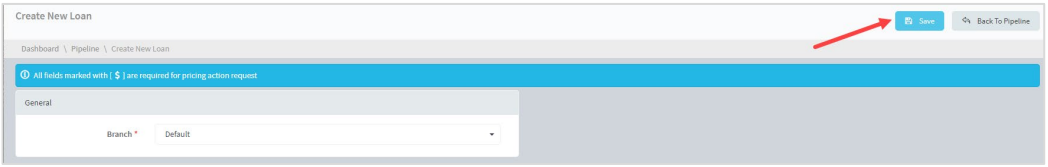
Qualified Products

#	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.



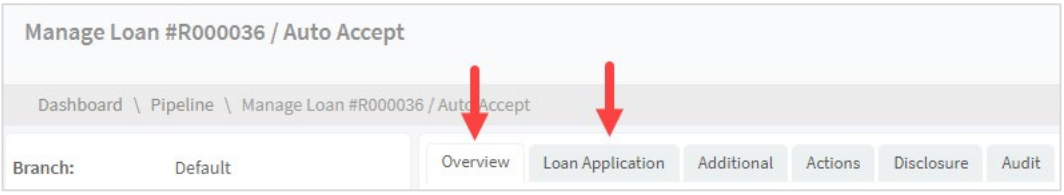
Click **Save** to save the loan as a Prospect and proceed to entering additional Loan details.

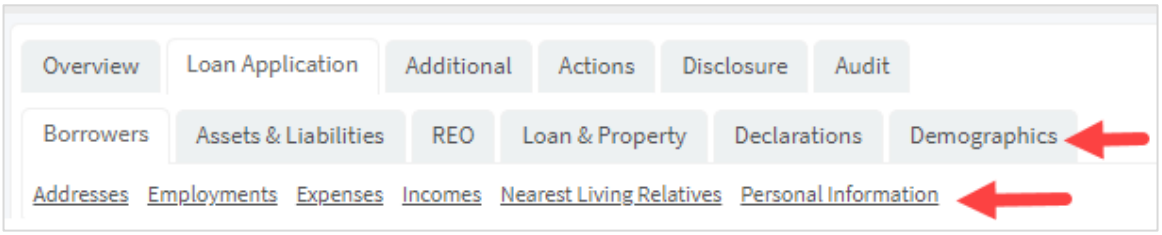


Loan

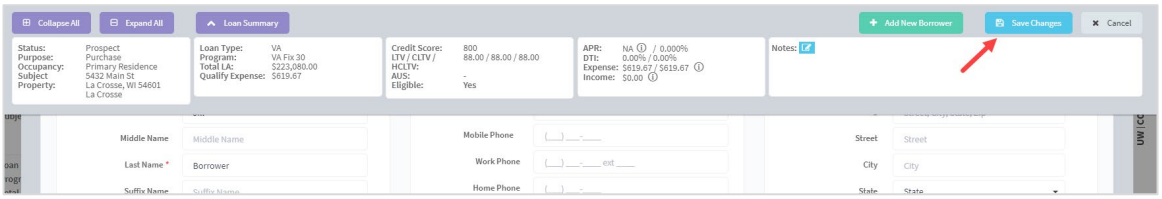
The Optimal Blue API is also integrated with the LendingPad experience when the user completes the input of a borrower's information on the Manage Loan screen of the borrower's profile.

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.



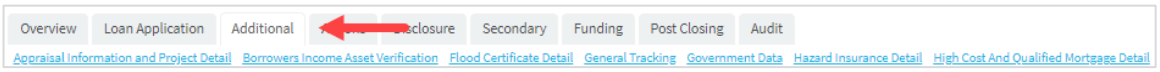


As loan information is entered in each section, be sure to click **Save Changes** at the top of each screen.

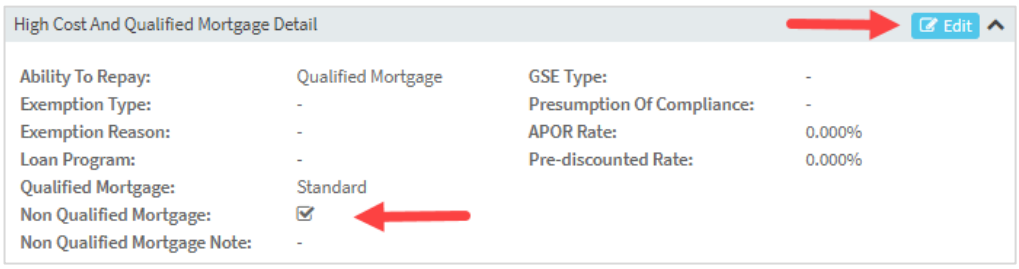


Entering Expanded Guidelines Details for Non-QM Loans

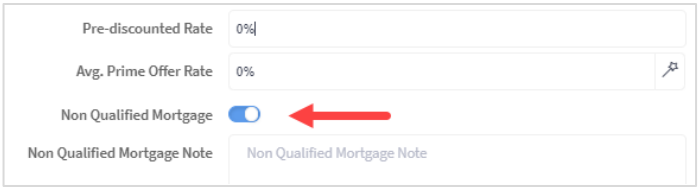
Users can indicate a Non-QM loan from the Additional tab > High Cost and Qualified Mortgage Detail section.



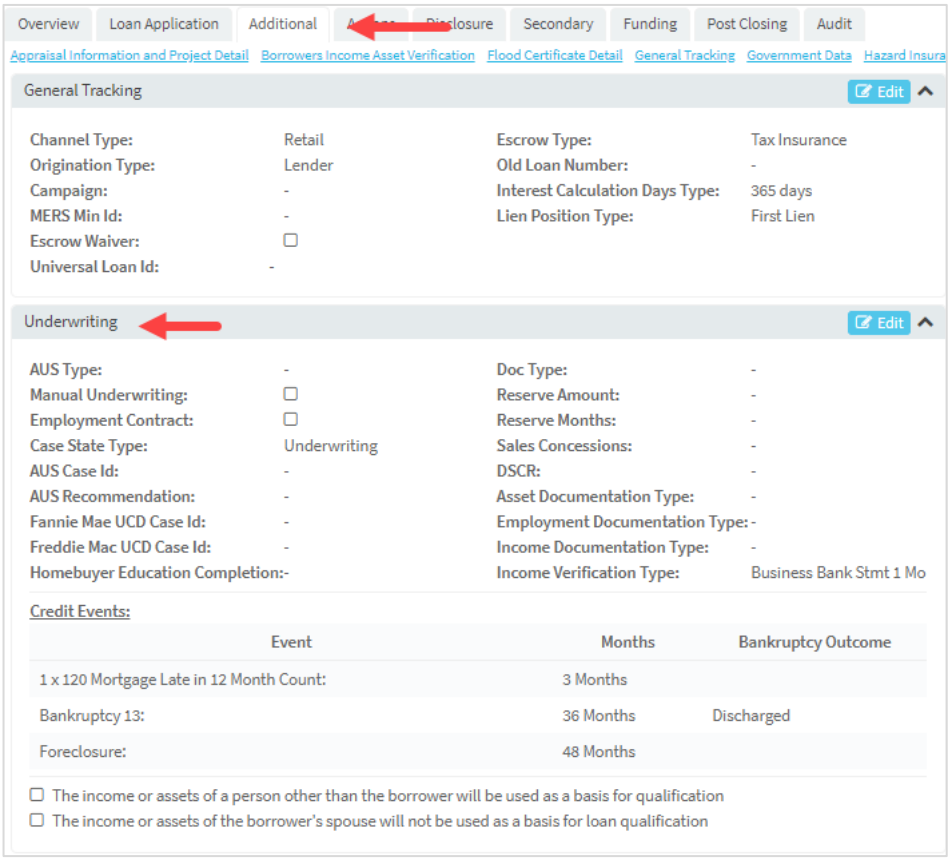
To update the Non Qualified Mortgage indicator, click **Edit**.



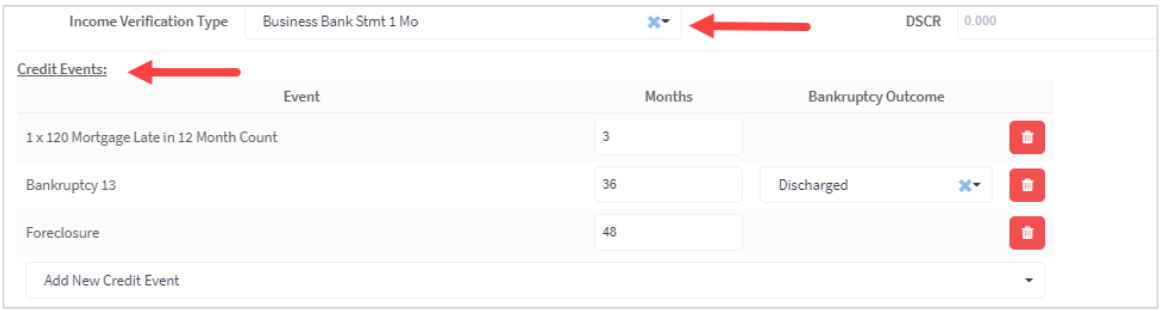
Toggle the Non Qualified Mortgage indicator, then click **Save Changes**.



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

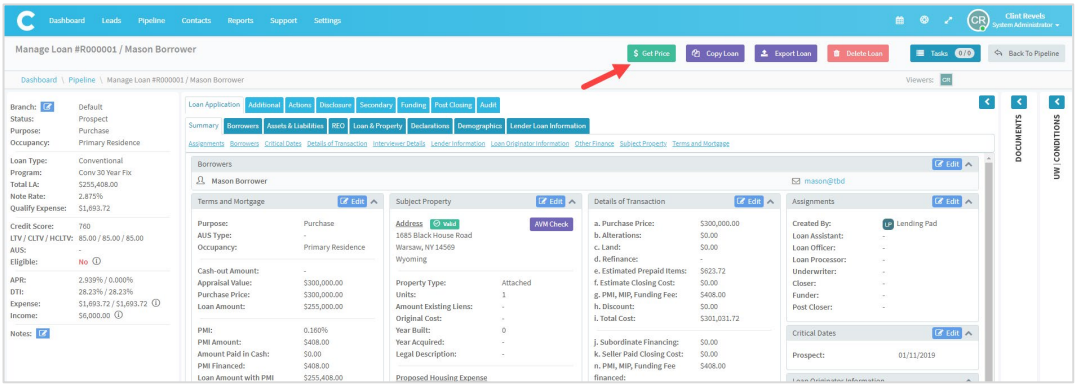


This section allows users to collect Income Verification Type and Credit Events, including; Mortgage Late Payments, Bankruptcy, and Foreclosure. Information completed in this section is sent to Optimal Blue to evaluate Expanded Guidelines when pricing.



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

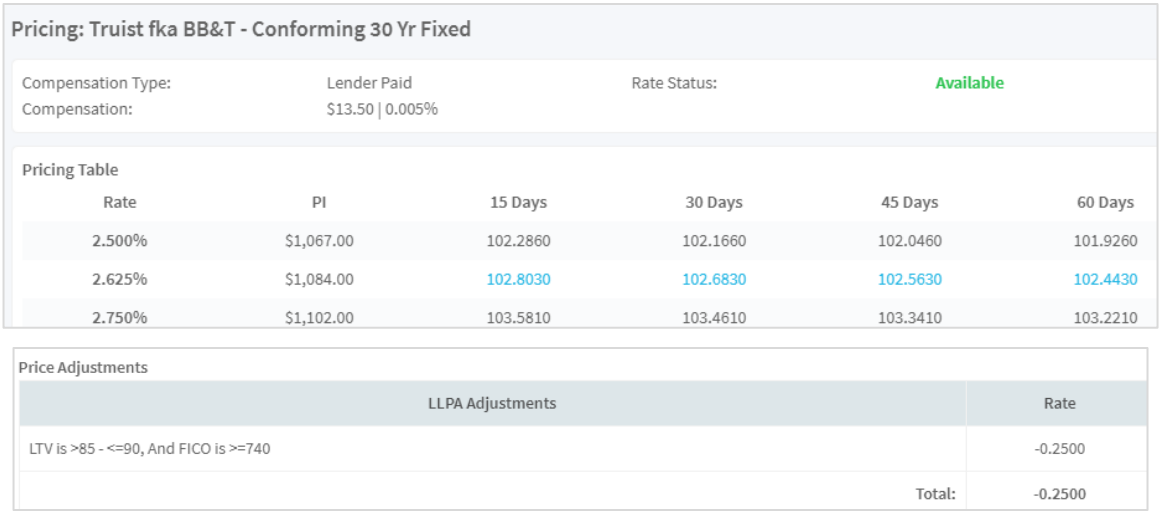
Initial Lock Request General Information

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.

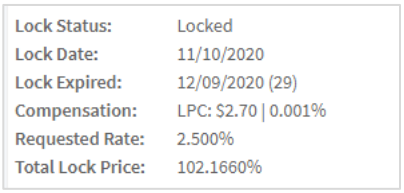


Select a price to navigate to the Lock Confirmation modal. Review the Loan, Primary Borrower, and Lock Information then click **Request Lock** to proceed with the initial lock request.

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

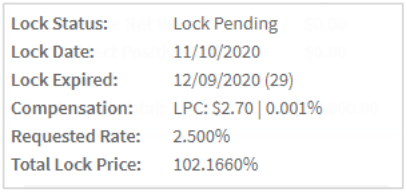
Auto-Accept

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



Manual

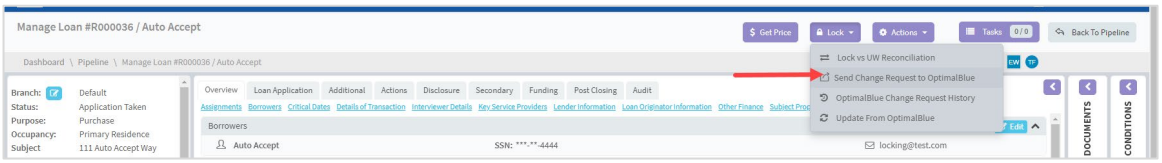
If the user is tied to an Optimal Blue Entity where Auto-Accept is not enabled for locking, the lock status is Lock Pending until the secondary user accepts the lock in Optimal Blue and performs the Update From OptimalBlue action on the loan in LendingPad. See Update Optimal Blue Loan - Accept Lock/Change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



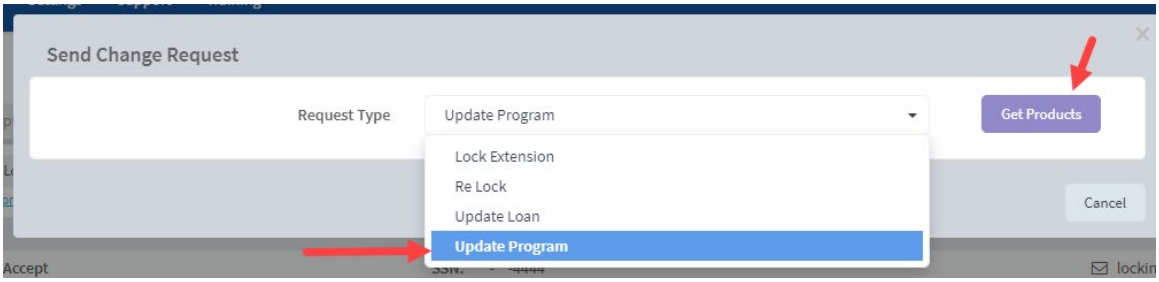
Manage Change Requests

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.

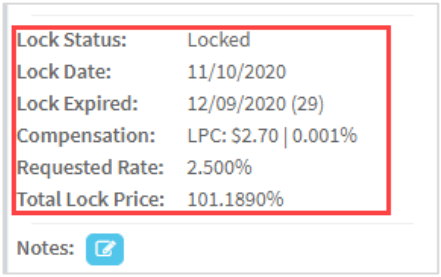


Choose Update Program on the next menu, then click **Get Products**.



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

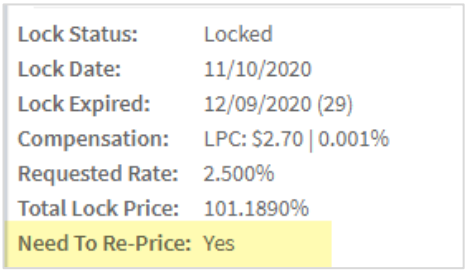
If changes are auto accepted, the new product information appears on the Overview Page.



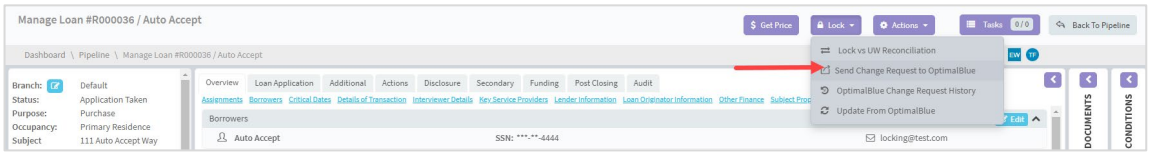
If changes require manual accept, the new product information appears after the secondary user performs their Change Request approval actions.

Profile Change

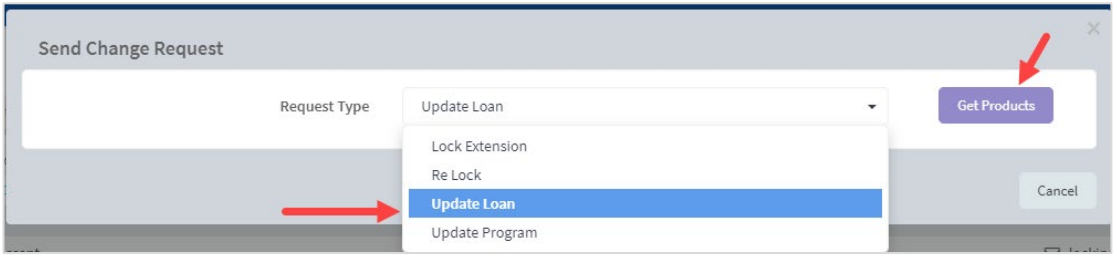
To perform a profile change, open the loan and edit the loan data as necessary. The loan overview indicates whether the loan needs to be re-priced.



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**.

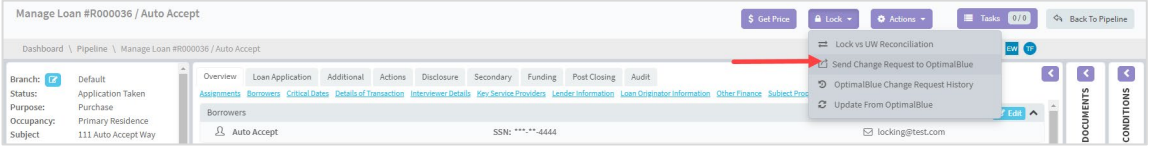


Select the product and price, then click **Request Lock**. The request is sent to Optimal Blue.

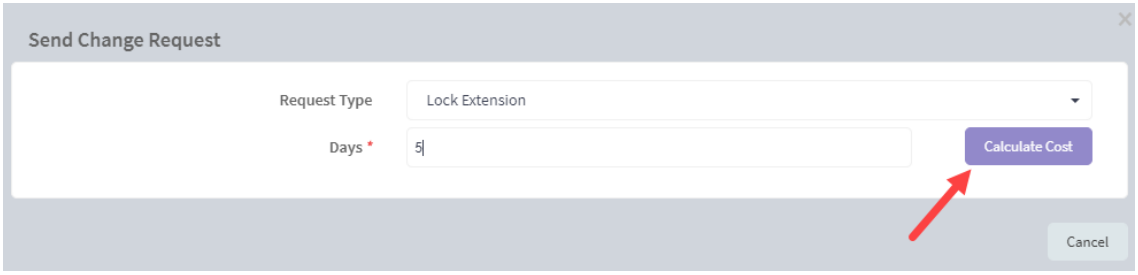
If changes are auto accepted, the new lock information appears on the Overview Page. If changes require manual accept, the new lock information appears after the secondary user performs their Change Request approval actions.

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.



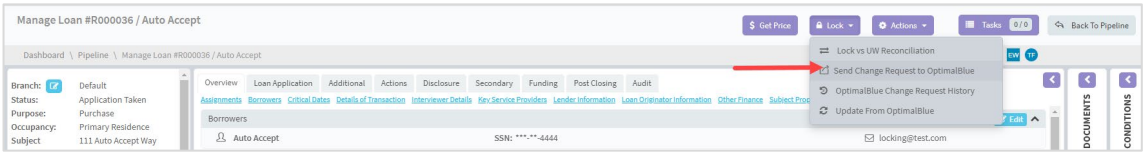
Choose Lock Extension on the next menu, enter the number of days being requested, and then click **Calculate Cost**.



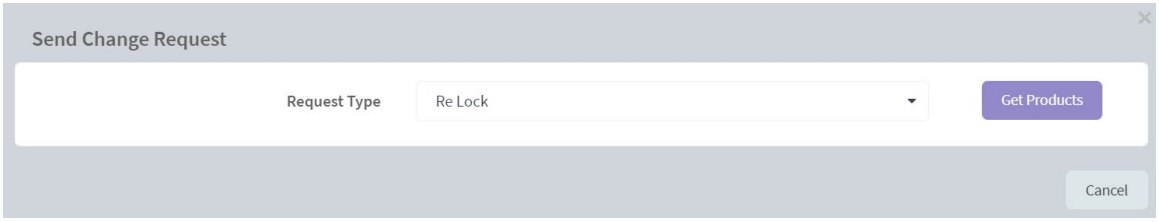
Cost appears, with total lock price. Click Apply Change to submit to Optimal Blue.

Relock

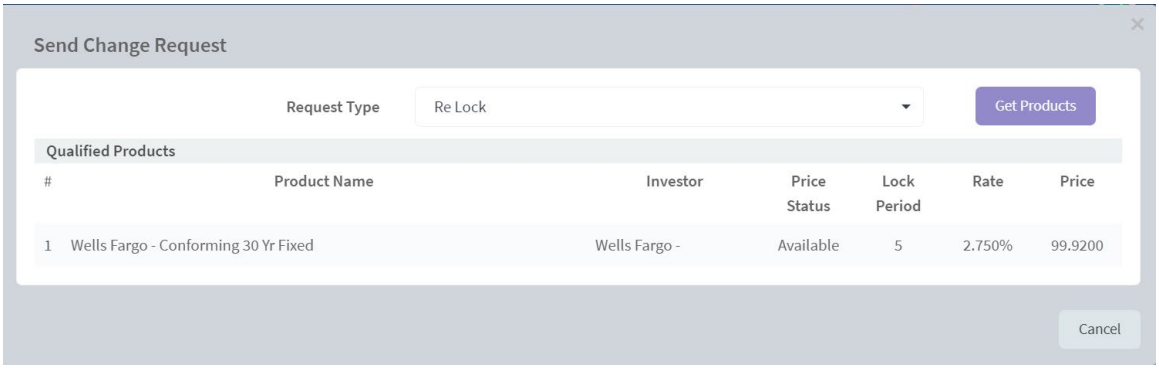
To perform a Relock, open the loan and click the **Lock** button. Choose Send Change Request to Optimal Blue from the dropdown menu.



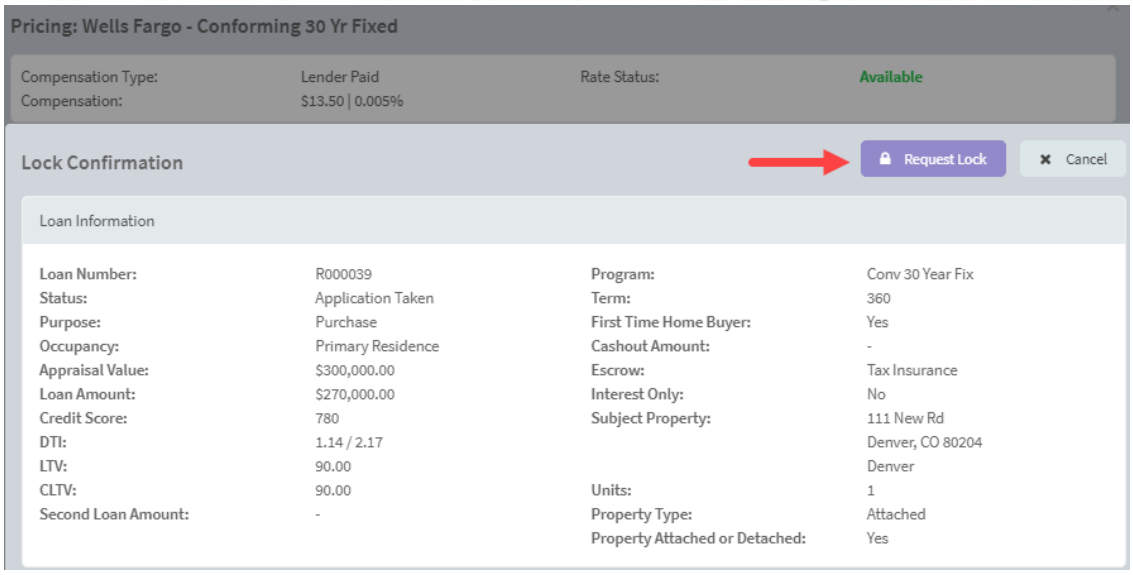
Choose Re Lock from the dropdown menu and then click **Get Products**.



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.



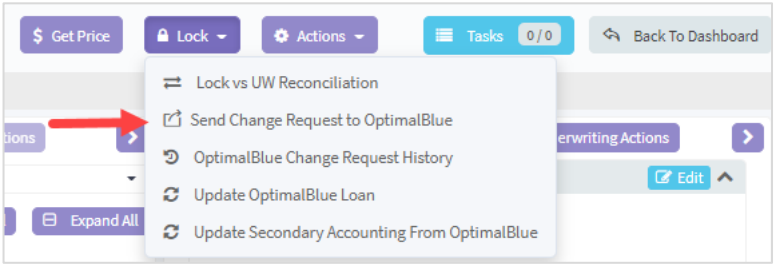
Click **Request Lock** to submit the Relock request to Optimal Blue.



Secondary/Lock Desk Management

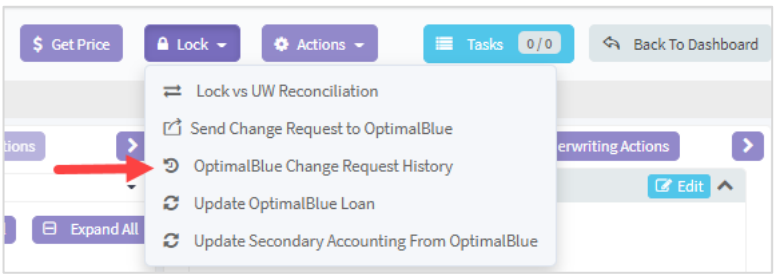
Send Change Request to Optimal Blue

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.



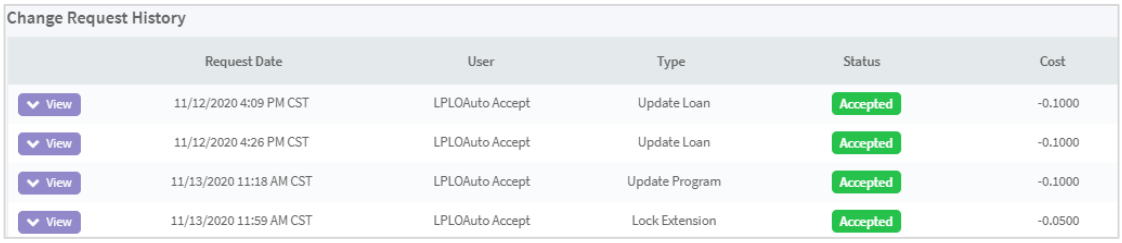
Optimal Blue Change Request History

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



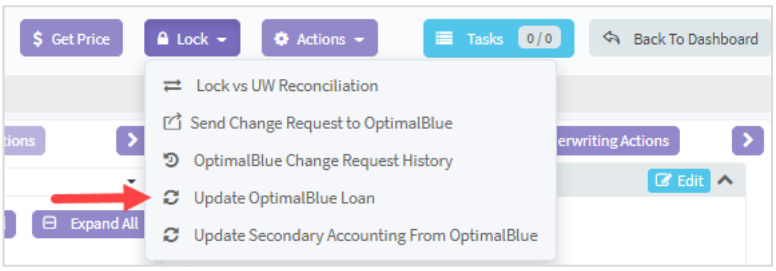
The Change Request History modal displays the date of the Change Request, user who submitted the request, the type of Change Request, status, and cost of the

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



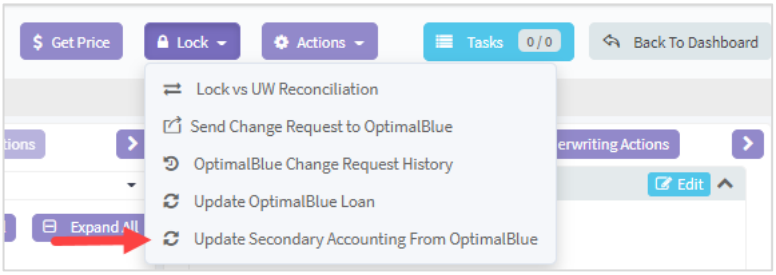
Update Optimal Blue Loan - Accept Lock/Change Request

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.

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:	☐	**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:	☐		
Escrow Waiver:	☐		
Worst Case:	☐		
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
LLPA	3 Day Relock Cost	-0.1250%
	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

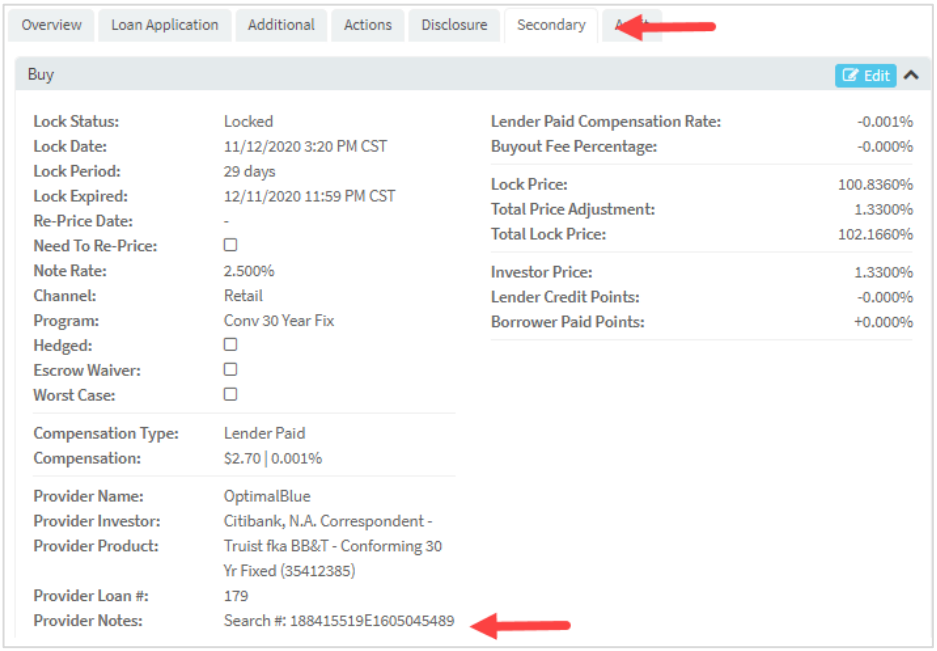
Sell — Edit

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?

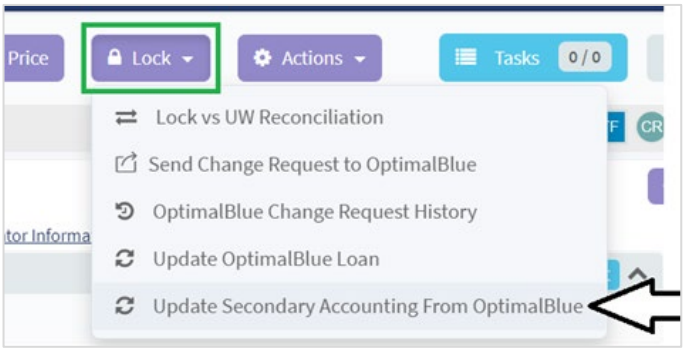
The Optimal Blue Search ID is available for users that have access to the Secondary tab. The Search ID is located under Provider Notes. Please be sure to provide/obtain the searchID related to any issues you wish Optimal Blue to research, as it relates to pricing discrepancies.



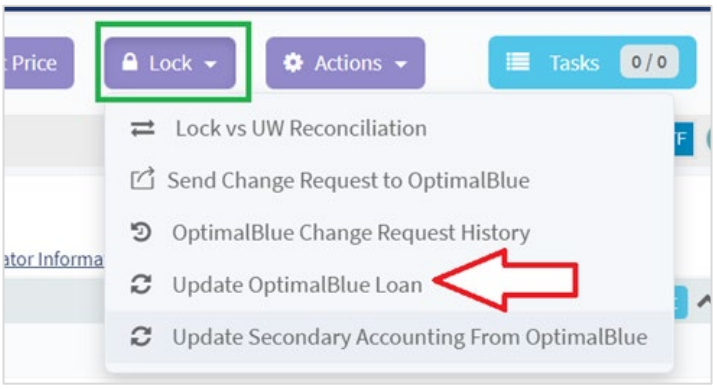
How do I make sure Optimal Blue and LendingPad are in sync?

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.

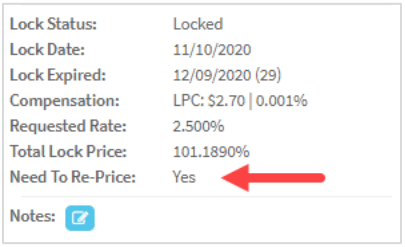


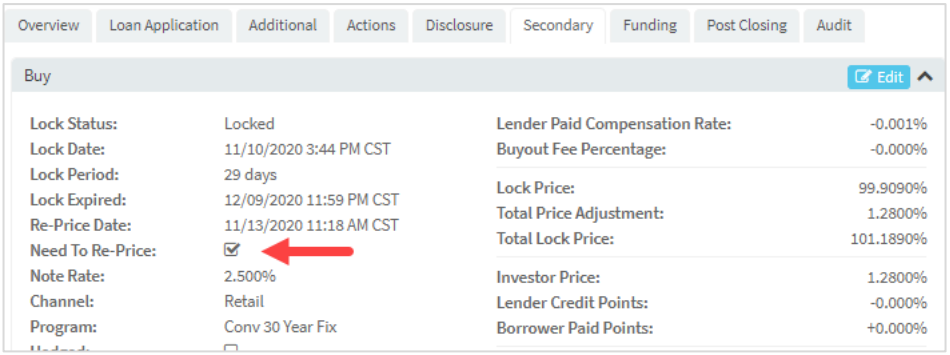
When changes are made in Lending Pad, to update the loan in Optimal Blue manually, the user selects Update Optimal Blue Loan from the **Lock** drop-down menu. This updates the Optimal Blue loan with the current loan information in LendingPad, allowing a secondary user to access the most up-to-date information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



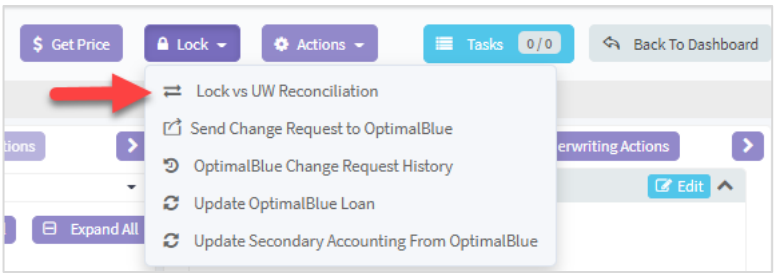
What does Need To Re-Price indicate?

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.





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?

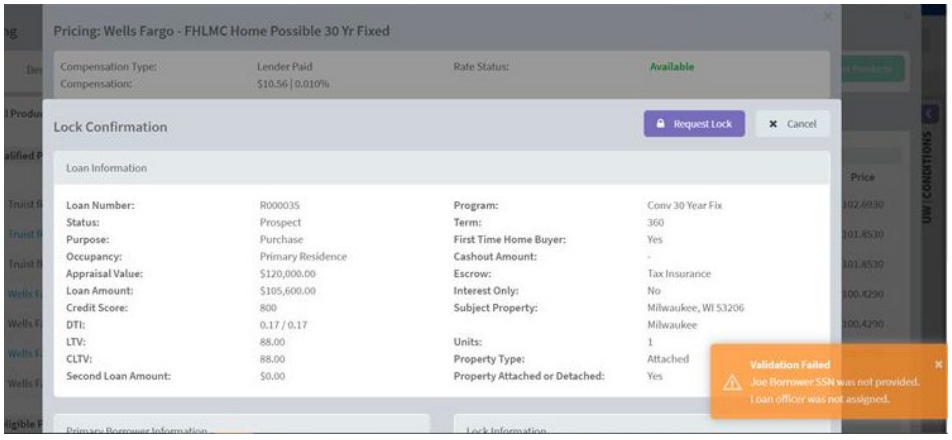
No, the API does not trigger Optimal Blue email notifications. Since LendingPad is using APIs to lock the loan, the email notifications need to come from LendingPad.

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.



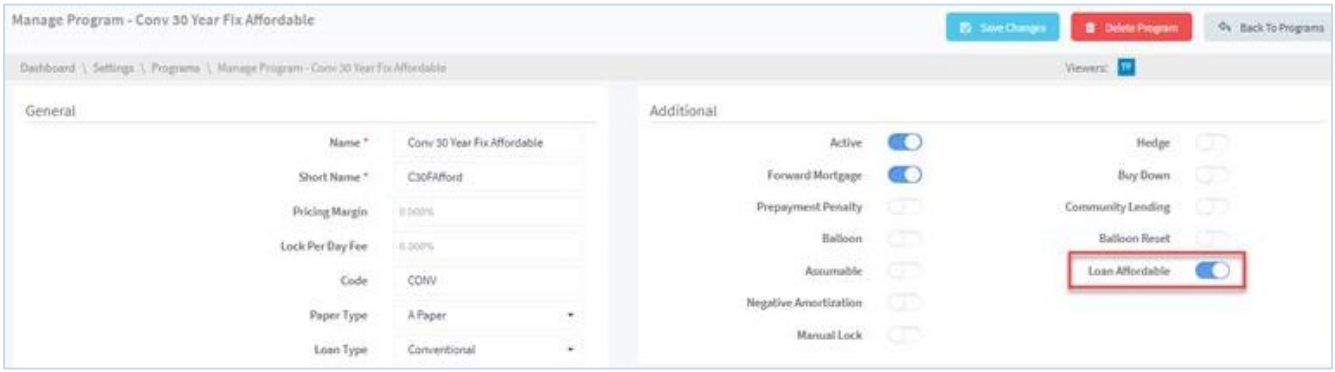
Second Lien Searches

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



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.